



## \$20M AFFORDABLE APARTMENT BUILDING PROPOSED FOR YONKERS

BY PETER KATZ

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**S**tagg Group, which has developed approximately 4,000 affordable apartments in the New York Metro area, is proposing to build a 12-story affordable apartment building in Yonkers. The Yonkers Planning Board intends to be lead agency for the environmental review of the project and also must approve the site plan.

Founded in 1996 by White Plains native Mark Stagg, the Stagg Group's real estate portfolio is valued at more than \$1.5 billion. Stagg typically acts as general contractor on its jobs, which have ranged from two-family houses to large apartment buildings.

YONKERS 6

Rendering of proposed Fillmore Street building.



## Recreational cannabis sales ushers in a new era in Connecticut retailing

BY JUSTIN MCGOWN

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**T**he morning of Jan. 10 saw camera crews and reporters descend upon Research Drive in Stamford for what promised to be the hottest retail story of the year: Fine Fettle Dispensary, which had opened its doors to medical use several years earlier, was about to conduct its

first sales of recreational cannabis in Connecticut.

Some of the news crews came from New York, arriving before most of the customers to set up their equipment and prep for broadcast. Truck drivers passing by called out, wondering why news vans were parked on the narrow shoulder, but the technicians were too busy to answer.

CT CANNABIS 4

# Ridgefield's Domotics brings augmented reality to real estate

BY JUSTIN MCGOWN

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In 2020, 63% of the homes sold were purchased “sight unseen” according to a survey conducted by Redfin. The start of the Covid pandemic likely drove much of that shift, but an increasing number of young homebuyers are willing to rely on photos, videos and other means to virtually explore a potential home without ever setting foot in it.

Domotics, a Ridgefield-based tech company, has paired the deep real-estate experience of its three local founders with IntelliMedia Networks, a global technology company which provides the underlying technology for the streaming services of several major news services.

“We’re a visual tech company,” explained Jason LaVardera, CEO and one of the cofounders of Domotics. “Our partners are media streaming experts, they have platforms like a Netflix style platform, game streaming, event streaming, learning and training management systems. So, we incorporated some of their media tech into real-estate. We’re kind of the front end. Where all of these Zillows and Redfins and even the brokerages are Multiple Listing Service (MLS) driven websites that get their media assets from the MLS, we’re kind of the opposite of that we’re really a tool for the agent.”

Using Domotics, Realtors will be able to host and share pictures and video footage of homes alongside 3D renderings of floorplans, 360-degree views from within the house, and even allow viewers to experience homes through virtual reality headsets. This information is streamed to devices, which allows the app to function not just on computers and smart phones but also smart TVs.

Realtors relying on the Domotics app will also be able to provide guided tours of their listed homes in real time. They can host an “open house” where they allow guests to wander freely through the 3D representations



Co-founder and Chief Marketing Officer Michael Sturges demonstrates a virtual depiction of a room where moving the tablet in space shows the view from different points within a home. Photograph by Justin McGown.

of the space while being on-hand to answer questions, or they can give a guided tour and control exactly what potential buyers see. They can also do this with clients across the world at any time, while never disturbing current residents.

“What’s really key about our app service is that agents and brokerages will be able to subscribe to our app,” explained Josh LaVardera, Jason’s brother, cofounder and Domotics’ chief operating officer, and also is a realtor and member of Northern Fairfield County Association of Realtors. “They’ll be able to adver-

tise and market their homes, but they’ll also be able to license our tech. Anyone in the real estate space who wants to use our technology to power their site can do that. We’re actually closing in the next week to finalize our first licensing deal.”

Co-founder and Chief Marketing Officer Michael Sturges said that Fairfield County is an ideal place to bring the app to fruition.

“We wouldn’t be launching anywhere else, just because of the diversity in the market and the different types of homes,” he stated. “From modern apart-

ments to really old homes, all types of architectural styles. Also having agents who are top performers and ones who just do it as part time work. We’re able to reach all those different types of agents.”

CEO LaVardera noted that Sturges brings development of the real estate variety to the table.

“His family is actually six generations of Ridgefielders, most of them were developers of real estate and they’re very ingrained in Fairfield County,” he said.

“We probably built some of the homes on the app,” Sturges added with a laugh.

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# Hartsdale scammer gets probation in \$1M Ponzi scheme

BY BILL HELTZEL

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Even as James Ward Doyle was luring victims to phony investments, his partner-in-crime was using the new money to pay victims of previous larcenies.

Doyle, 74, of Hartsdale, was sentenced in a Delaware County criminal court on Jan. 11 to 5 years of probation for his part in a Ponzi scheme that cheated investors of more than \$1 million. He had pleaded guilty to money laundering and a scheme to defraud.

His partner, Carl R. Carro, 61, of Walton, Delaware County, was sentenced to 4 to 8 years in prison. He had pleaded guilty to money laundering, securities fraud, scheme to defraud and failure to file personal income tax returns.

From 2012 to 2020 they used Endeavor Management Solutions and Endeavor Consultancy Inc. to divert investor funds to their personal uses, according to court records.

Doyle posed as a partner in a head-hunting firm that was helping prestigious clients find potential candidates for lucra-

tive board of directors positions.

Then Doyle presented the candidates with a “business opportunity,” according to the felony complaint. Candidates who agreed to put money into Endeavor’s Cash Reserve Fund, typically for 30 days, would get back their money plus 10% interest. They were promised that the funds would never be put in any investments or placed at risk.

But there was no cash reserve fund.

The short-term loans were transferred to several bank accounts the men controlled, according to court records, to disguise the true source of the money. Then funds were withdrawn and used for personal expenses and to pay back previously defrauded investors.

About \$500,000 was withdrawn in cash. About \$350,000 was used to pay back previous victims, \$200,000 to pay personal credit card bills, and \$57,000 for pet expenses, according to a press release from state Attorney General Letitia James, whose office investigated the scheme with the state Department of Taxation and Finance.

Most of the money was diverted for

Carro’s benefit,

He issued a \$82,000 bank check to an attorney who represented him in a 2011 Delaware County larceny, to pay restitution to three victims. He issued checks totaling \$95,886 to another defense attorney who used the money to pay restitution to the victim of a 2015 larceny.

The 2015 restitution was part of a plea bargain by which Carro was sentenced to probation for 5 years instead of to prison for 2 to 6 years.

When investors in the new scheme didn’t get their money back, they ran into a wall of excuses. They were told that the bank would not release the funds when in fact the funds were already depleted, according to the felony complaint. They were told that the check was in the mail and then would receive an empty envelope. Or they were referred to Endeavor’s fictional legal counsel who would string them along for years until some investors got small repayments and others got nothing.

The New York case is not Doyle’s first encounter with state regulators or the legal system.

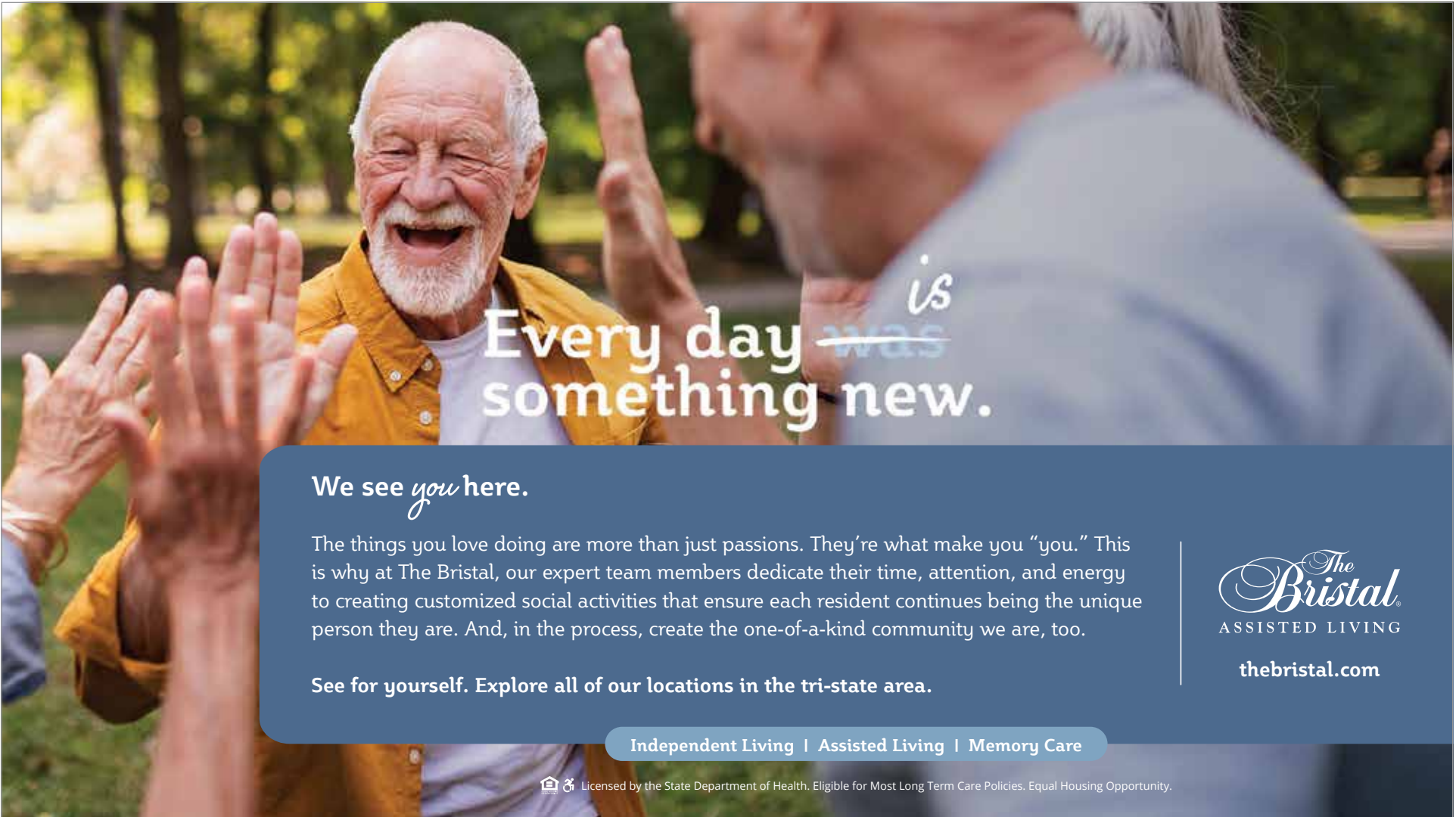
In 2017, the Maine Office of Securities entered a cease and desist order against Doyle and Endeavor Management Solutions. Doyle was ordered to pay a civil fine and restitution totaling \$60,000, and Endeavor was fined \$20,000.

In 2018, the Connecticut Banking Commissioner issued a cease and desist order against Doyle and Endeavor for offering unregistered securities. He was ordered to pay an investor \$33,000, including the 10% interest that was promised, and he was fined \$100,000.

Several lawsuits have been filed in New York courts. This past September, for instance, Vincent Vallario of Glastonbury, Connecticut sued Doyle and Endeavor in Westchester Supreme Court. He claims he loaned Endeavor \$25,000 in 2017 and was promised \$27,500 back in one month but still has not been repaid.

The case is pending and Doyle has not yet answered the allegations.

Several court records identify the Highpoint Condos in Hartsdale as Doyle’s home. Some records show the Crystal Towers apartments on Old Mamaroneck Road, White Plains, as his home.




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Dispensary technician Aidan Coiman sells Dave Novak the first legal recreational cannabis in Stamford for more than a century while the media looks on. Photograph by Justin McGown.

Ben Zachs, the chief operating officer for Fine Fettle Dispensary, hurried from room to room, fielding calls, meeting with bankers bearing news and congratulations, and ensuring that the historic day went off without a hitch. His business partners were overseeing the Fine Fettle locations in Willimantic and Newington, opening their doors to recreational customers for the first time as well.

Inside, 40 employees were preparing for the big day. There would be no walk-ins on the first day – all purchases were made online ahead of time along with a pickup window, but the volume was high enough and enthusiasm great enough that a line formed before the 10 a.m. start of sales. Some of the employees spent the previous night preparing a flood of orders that came in ahead of the first day.

Johnathan Pool, a “bud tender,” was on door duty. Instead of standing behind the counter he would spend the day checking that everybody in line had a valid preorder and identification.

“We’re expecting a pretty big crowd,” Pool said as he warmed up indoors before returning to his post next to the space heater by the entrance near the table of swag for day one customers. “Anywhere up to a thousand people today, and we’re going to be open from 10 to 7.”

“I actually just started here,” Pool admitted, noting that he had joined the team only the previous week along with others hired for the anticipated adult-use rush. However, he felt well qualified for the role.

“I’ve used marijuana pretty much my

whole life, so I have some background in this,” he said with a grin, adding that he was surprised to find himself leveraging that experience so effectively. “If you asked me five years ago if I was going to be working at a dispensary in Connecticut, especially Fairfield County, I would look at you like you were crazy, with seven heads.”

“This is the culmination of my life’s work,” concurred Anthony Alameda, a dispensary technician working the counter. “This is the most important day for me, my family, my friends, and the culture of cannabis users through the world really, going back 100 years to the start of prohibition.”

Alameda was also emotionally invested in the historic moment, stating, “I’m born and raised in Stamford, Connecticut, and unfortunately, I’ve had to watch slowly over the course of my life as the cannabis prohibition really affected the community in adverse ways. We’re looking to see the culture of this plant and the usage of its product move forward and release ourselves from some of that stigma. It’s going to take hard work, but that’s why we’re here.”

As the first official sale drew closer, the Fine Fettle staff gathered outside for a ribbon cutting in front of the cameras of television and newspaper reporters and the phones of a few friends. The employees filed out to stand in front of a banner with Loren Nadres, Stamford’s director of economic development, while Zachs took the novelty scissors in hand to clip the ribbon.

“This is a monumental day for

Connecticut,” Zachs projected as he brandished the scissors. “But I actually think the bigger day happened last week when the governor expunged 44,000, small cannabis drug arrests.”

As he clipped the ribbon, Zachs highlighted the economic impact of the sales. The Stamford location had expanded its staff to 50 full-time employees, all from the area, and would be providing substantial tax revenue.

After a smattering of applause, the employees snapped celebratory selfies until somebody called out that the time had arrived, and the Fine Fettle crew rushed to their assigned positions as the first three customers were let into the store.

Dave Novak, a Fairfield man who works at CNN and said he was also one of the first to purchase alcohol on a Sunday when state laws changed, said history is what drew him to be in line.

“I don’t do it a lot, but I wanted to be one of the first,” he happily stated.

As the line filled in, bud tender Poole checked IDs and distributed the complimentary goodies: a canvass tote bag, lighter, shirt and fresh doughnuts.

Once inside, the customers were ushered into the store section. They had to pass through the waiting room, where those seeking medical consultations for higher doses would continue to do much of their business.

Aidan Coiman, the dispensary technician who handled Novak’s historic purchase, had a wide smile when asked for his thoughts about the day’s defining moment.

“It feels amazing,” Coiman said. “It’s a great step forward for our society and it’s bigger than just me making the first sale. It’s a big thing for people who served time for weed, people who smoked weed incognito for years and can now be open about it. It’s a big step forward for everyone, including myself – I’m definitely going to celebrate tonight.”

“I grew up as one of those most kids that we grew up around D.A.R.E. and was always taught to stay away from drugs,” Coiman continued after a moment’s reflection. “Cannabis has always seemed like one of those drugs that was kind of like an outlier, it seemed to help people more than I seen it hurt people.”

With the first sales done, things moved briskly as the bud tenders and technicians at eight registers processed orders smoothly and efficiently. A ninth register served the medical patients appearing less phased by the experience.

“I love that you guys are here, but you can’t block my exit,” Mari Baxter said to the journalists and camera operators who milled around by the one-way door while debating whether they needed more footage. Baxter, the general manager of the Stamford Fine Fettle location, is a pharmacist by trade. She started at the store in 2022 as an assistant manager when the location opened.

Since then, she has overseen a major expansion.

“We have grown our operation from 10 employees to 50 plus employees in less than 30 days, and everybody has worked so hard to get here, we’re really proud of it,” she said, but noted that “the biggest challenge is that the industry is so new. It’s never been done before in Connecticut. Obviously, we have the expertise from the states that have gone before us, but every state kind of operates in their own way. So, we’re doing our best to prepare and guess, but really we’re just rolling with the punches and being ready to pivot, make mistakes and learn from them.”

As noon drew closer, the sudden rush of customers became a steady stream, and Zachs found himself free for a moment from VIPs and phone calls. The day was going great in his opinion.

“We had over 500 preorders last night so we were up late so that today could go smoothly,” he said, still energized by the moment. “We know that historically there have been huge lines outside of these facilities, so we wanted to be efficient, to prove to the town and everybody that we know what we’re doing and to change the views of Cannabis, because there’s such a stigma.”

Zachs took a roundabout route towards history. He taught seventh graders in Philadelphia before joining the capital investment firm Bridgewater Associates.

“More than anything I’m proud of the team we’ve built and the culture we’ve built,” he said. “That’s really what it’s about.”

# Check cashing scheme earns prison time for Mahopac contractor

BY BILL HELTZEL

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**M**ahopac contractor Eduard Petro has been sentenced to federal prison for 366 days for concealing more than \$1.75 million in income to evade taxes.

U.S. District Judge Cathy Seibel also ordered Petro on Jan. 11 to pay \$860,972 in restitution and a \$7,500 fine.

Petro emigrated from Slovakia 20-some years ago.

“While it is admirable that he took advantage of the opportunity afforded to him in this country and built a successful business,” assistant federal prosecutor Shiva H. Logarajah stated in a sentencing memorandum, “he cheated twice.

“Once, by overstaying his visa and the second time by not reporting over \$1.7 million to the U.S. Treasury. Unlike millions of hardworking Americans, the defendant chose to break the law and evade his obligations.”

Logarajah described Petro’s scheme as a straightforward yet brazen fraud.

He formed NYS Construction Corp. – in 2015 according to a state corporation record – and set it up as a pass-through entity where business income would be reported on his personal tax returns.

The construction company earned substantial income from 2016 to 2018 but Petro did not report all of it. Checks for more than \$10,000 were properly deposited and reported, the government said. But checks for lesser amounts were cashed and not recorded on the company books or on Petro’s tax returns.

On the same day in March 2016, for instance, Signature Roofing of Brooklyn issued a \$23,000 check and a \$5,000 check for work done on two projects. The larger check was properly reported but the smaller check was not.

The pattern, according to the government, shows awareness of the ban on structuring.

Banks are required to report cash transactions exceeding \$10,000 to the IRS, under the 1986 Money Laundering Control Act, and it is a crime to conceal large transactions by breaking them into smaller amounts.

Petro was not charged with structuring. He was accused of and pleaded guilty to subscribing to false income tax returns.

His accountant told him that he must report all business income, according to the sentencing memo. But Petro secretly cashed

business checks and gave his accountant false information that resulted in false tax returns that lowered his tax liability.

He concealed income of \$1,757,086 and evaded \$491,984 in taxes.

The government argued that Petro should be imprisoned for a year-and-a-half to two years.

Petro’s attorney, Glenn H. Ripa, argued for no prison time. His client had cooperated with the government and agreed to make full restitution, he said in a letter to Judge Seibel, and he employs many tradesman.

“If he is incarcerated,” Ripa wrote, “not only will it diminish his ability to pay his



full restitution, it will also put a great deal of other innocent employees out of work.”

Ingrid Soltys of Nassau County, a “dear friend” who co-signed Petro’s \$100,000 bail bond last September, also advocated for no prison time in a letter to the judge.

“If you can find it in your heart, please show this kind and gentle man some mercy,”

she wrote, “and allow him to be free to work and repay his debt to society.”

The U.S. Probation and Parole office recommended imprisonment for 12 months and 1 day, and that is what the judge ordered, plus supervision for a year after he is released. She ordered Petro to surrender to the Bureau of Prisons on March 13.

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Stagg, through 194 Yonkers Avenue LLC is proposing to develop a site in the Nodine Hill part of Yonkers composed of several lots at 188-194 Yonkers Ave. and 182-192 Fillmore St. Two existing homes on the site, one of which has been condemned, would be demolished. The proposed building would have 156 apartments and 215 parking spaces. There would be 69 studio apartments, 66 one-bedroom units and 21 two-bedroom units. All of the apartments would be priced in the affordable category and made available to people with incomes between 50% and 60% of the Area Median Income.

Stagg told Yonkers that it estimates the cost of the project at \$20 million and that the development would create approximately 60 construction jobs.

The main entrance to the building would be on Fillmore Street, which is where access to the parking would be. Con Edison utilities along Fillmore Street would be relocated as part of the development, which is designed to take advantage of the grade differential between Fillmore Street and Yonkers Avenue. The developer is propos-

ing to include new landscaping within the property lines, including planting beds and new trees and plans to offer amenities for residents such as a community room and laundry facilities.

While much of Stagg's development activity has taken place in the Bronx, it currently is getting close to topping off a 24-story affordable housing tower in New Rochelle with 186 apartments that is being built at 26 Garden St. In the fall of 2020, Stagg opened The Marquee, a 160-unit building at 697 Bronx River Road in Yonkers. Stagg also has a second building just down the street at 411 Bronx River Road.

"The market is oversaturated with out-of-touch rents," Mark Stagg told the Business Journals. "We feel there's a huge demand for affordability and quite frankly a responsibility I feel that has to be met."

Stagg said that the Nodine Hill site offers a good geographic location and opportunity to help meet the high demand that exists for affordable housing.

"Not only do we have the 186 units being built in New Rochelle, we felt there is a great

demand in Yonkers as well and we look forward to the future, to building in other municipalities," Stagg said. "I feel it's my civic responsibility to be a good neighbor and help. We as a company want to be part of the solution."

Stagg said that the company operates with a philosophy that they're not just building housing units, they're building homes for people.

"I don't think there should be a difference in the finishes whether you make \$50,000 a year or you make \$150,000 a year," Stagg said "I want the finished product to be something that everybody can be proud of."

Stagg said that the company has evolved into a family operation and four of his children are currently with the Skagg Group.

"We have 1,500 units now in the pipeline and we think we can be successful by doing the right thing," Stagg said.

Jay Martino, senior vice president of construction of the Stagg Group, told Yonkers planners that there would be three levels of parking below the level of Fillmore Street with more parking and the building's

lobby at street level. He said the building would have brick facades along Fillmore Street and Yonkers Avenue. Martino said the apartments would have individual Packaged Terminal Air Conditioning (PTAC) heating and cooling units.

"There'll be a cold climate PTAC, which is provided by Islandaire, which is more efficient, gives us better heating down to five degrees in lieu of the old type PTAC that really became inefficient at 28 degrees and below," Martino said. He pointed out that some rock removal would be required at the site but the plan is to chip it out and not do any blasting.

"We own our own equipment. We've done extensive rock excavation," Martino said. "Typically what we do with our hammers is wrap them with noise attenuating blankets to try to mitigate some of the noise as best we can. We also typically do a wet spray to control the dust. We'll also do a pre-construction survey of the adjacent homes as well as seismic and optical monitoring during the foundation stage. We want to get out as fast as the neighborhood would want us to get out."

## John Nolon: A career in land use law and conservationism

BY EDWARD ARRIAZA

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**J**ohn Nolon, distinguished professor of law emeritus at the Elisabeth Haub School of Law at Pace University, is widely seen as one of the most prominent thought leaders in land use law. The roots of this focus, which fueled a career that spanned decades, can be traced to his childhood on a ranch in Nebraska.

"There didn't seem to be too much confusion about the fact that we'd take care of the land and use it and make a profit from it, but that we would always treat it with respect," Nolon recalled.

This position on conservation ethics and appreciation for the land at a young age helped to inform Nolon's career trajectory. He created the Housing Action Counsel in 1974, which was made to facilitate the development of affordable housing, and he founded Elisabeth Haub School of Law's Land Use Law Center in 1993 and serves as co-counsel along with Professor Shelby Green.

"I didn't know it at the time, but I was settled into a long-term relationship with land use," Nolon said.

Nolon's contribution to land use law literature includes authoring more than 50

articles in the New York Law Journal and six books published by the Environmental Law Institute that include "Well Grounded" in 2001, which challenged the notion of local governments having little power in making sustainable development a reality, and 2021's "Choosing to Succeed," which stressed the authority local governments wield in being able to create low-carbon land use environments to reduce emissions.

His efforts have been recognized over the years with accolades such as an Honorary Membership Award from the International City/County Management Association in 2014, and most recently in 2022 with the Founder's Award from the Land Use Law Center.

Since its formation, the Land Use Law Center has trained 2,500 local leaders through its comprehensive training course, and the leadership training program on affordable housing has resulted in hundreds of housing units being built, according to Nolon.

In today's landscape, Nolon viewed zoning and its continued role in creating racial inequity in housing as an area that requires addressing.

"It's an embarrassment," Nolon said. "The good news, we think, is since zoning



Prof. John Nolon.  
Contributed photograph

was part of the cause of racial segregation, it can be part of the solution."

Currently, Nolon is engaged in research pertaining to climate change management and Climate Resilient Development (CRD), which he describes as a "global prescription for managing climate change." In a February 2022 report, the United Nations' Intergovernmental Panel on Climate Change described CRD as "the most promising approach" toward the matter, suggesting that focus be put on both mitigation of climate change and adaptation.

"The real practical focus there is on continuing to work on mitigation of climate change by reducing fossil fuel use, but also increasingly on adapting to the inevitable changes that the climate change

we've already baked into our system is going to require," Nolon said. "I realized that it was an imperative that as one of the premier law school centers in the nation on this topic that we had to put our shoulder to that wheel and see what we could come up."

Though land use law has many challenges associated with it, Nolon notes that students in the Land Use Law Center are "oriented toward positivity," and advises those pursuing a career in land use law to "be confident there is a solution to most problems if you just are persistent and think deeply enough," adding that "we have the ability to come up with solutions to many, many problems because we have such talented students."

The one constant about digital marketing: it constantly upstages itself.

Tom Connor heads the creative and production efforts at Weinrib & Connor in Mount Kisco. His columns on advertising and marketing will be regularly featured in the Business Journals.

Right now, TikTok is red hot if you want to reach teens and Gen Z. It's a gold rush. The University of Texas now mandates no TikTok usage. South Dakota is dropping their successful tourism campaign. Federal scrutiny threatens TikTok, yet, not one advertiser is balking. They sure are putting the kibosh on the endless conundrums Twitter has self-imposed. I never liked the tweets for marketing purposes. We don't want people who like our products or services, we want people who love them. Why promote opinions? That doesn't sell, nor do many an Amazon recommendation, either. So, you want fame? Hire a celebrity. It's a proven tactic. We're crazed by celebrities of every ilk. They move a lot of boxes, time and time again.

If you don't have the big budget to hire a celebrity spokesperson, focus on the little stuff. You must work at it to get through to your publics. Public relations (PR) is the more cost-effective approach, but, yesterday's news gets in the rear-view mirror fast. I had a boss, a superb salesman who flaunted his ignorance of current events. His thesis was that "time is better spent focusing on the clients." In ad agencies, that focus tends to be sales, sales, sales. Despite what the "creatives" extol about their executions (TV spots, other videos, billboards, paid social posts) the agreed-upon strategy preceded the first swipe of a sharpie on a sketch pad.

We did a college marketing program for several years including a video designed to reach college students who were going to retail stores to buy cell-phones. Then, the client learned that college students were not going to retail stores on their own to buy phones, they were accompanied by their parents. So, we adapted the video for parents to watch. Time was, very few households had parents who were as technologically savvy as their kids. Covid ramped up that.

For evening relaxation in so many households, the delightfully passive activity of watching the tube is a video candy store with content flooding in via streaming, YouTubeTV, cable (for sports-focused households, a must). TV commercials, the coin of the realm to "move boxes" and minds, caught Covid, too. Inflation now is driving people to eat at home, as restau-

rant prices can be exorbitant.

Turns out, restaurant chains fared better than independents nationally these past few years. The category is known as "QSRs," quick service restaurants. Let's face it, they are far cheaper than most takeout. In a bygone era, at a Burger King senior management dinner

at the Queens Boulevard store, we were on the docket for review of new menu item promotion. Have you ever sung a jingle to a client before? The lead client asked if I knew why we were there. Without answering, he said, "It's all about asses in seats." Not so sure they would say that today. Blunt talk between client and

agency is an art form, right up there with the great rhetoricians of their day, from the ancient world, to my new fave: British Prime Minister Rishi Sunak, a man of few, but emphatic words; especially refreshing these days as we try to countenance the endless rhetoric of politics vs. things

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Bride Giana Scanelli on her big day with her groom, Robert Gleason and her Nelly D. Janian bridal gown. Photographs courtesy the bride.

## Here comes the (beaded) bride

BY GEORGETTE GOUVEIA

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For more than 30 years, Gary and Linda Garabedian have been putting the finishing touches on haute couture creations by J. Mendel, Marc Jacobs, Marchesa, Norma Kamali, Oscar de la Renta, Ralph Lauren, Ralph Rucci and Vera Wang with their hand-beaded and -trimmed work, all done at their Pelham Gardens atelier in the Bronx. But when they decided to create a business in 2017 that would include their own bridal and specialty-gown designs, they knew they needed a name other than Garabedian Trimming Co., a three-generation family business founded by their grandfather, Arkel “Mike” Garabedian. And what better name than that of their mother, Nelly D. Janian, who worked for Christian Dior in Marseille, France, and inspired their love of fashion?

“We wanted to honor our mother, just as Garabedian Trimming honors our father’s

family,” Gary said of a business that has dressed everyone and everything from pageant queens to theatrical puppets, taking women from the church aisle to the red carpet. A good portion of Nelly D. Janian Haute Couture Gowns is bridal wear, a \$61.1-billion industry worldwide that is expected to grow 3.9% to \$69.9 billion by 2026. For the Garabedians and others in the business, this is the thick of the proposal season, as 40% of engagements occur between Thanksgiving and Valentine’s Day.

Working with a bride-to-be, the Garabedians – a warm, expressive pair – create a sketch of her heart’s desire and then a muslin for the dress pattern, shaped to flatter the client’s figure. “Each bride wants something different,” Linda said, with trends including mermaid dresses that hug the body, then fishtail out or flare into a swirl of ruffles. Another trend, Gary said – a dress that conceals another that’s revealed at the post-ceremony festivities.

Ultimately, delivering something different

is all in the details, the Garabedians added. Once the dress is made, it can be embellished with hand-sewn Swarovski crystals or stones of the client’s choosing – precious commodities in our age of supply-chain issues so brides are encouraged to make their selections early. (A beloved sister, Elise, who died in 2010, used to fashion bridal crowns out of crystals and stones.)

Alterations are free, taking some of the sting out of what is often the Bridezilla moment in many a bridal journey. A VIP package involving dressers, hair stylists and makeup artists completes the services.

But much of Nelly D. Janian is also red carpet-ready – goddess gowns in saturated jewel colors with thigh-high slits; sweeping ball gowns with cascading trains; high-low cocktail numbers with tiered layers of tulle; columnar creations that accentuate every curve; and dresses made of ruched strapless bodices with sweetheart necklines, jeweled belts and flowing skirts.

It’s a craft that the siblings learned in part from their glamorous mother, who was born in Bulgaria and raised in Marseille, where she became head assistant for Dior. A photograph would change her life. The Garabedians’ father, Eugene, a cousin of Nelly’s, saw a picture of her in 1954. They married a week later and shortly thereafter headed to the United States, where Nelly worked with her husband in Garabedian Trimming Co. as well as for De la Renta and Manual Pertegaz, among other designers, all while having five children. Gary and Linda said they started sewing at age 9. But it was watching their mother put 10,000 Swarovski crystals on a gown when they were teenagers that fired them to take up their sketch pads.

Now, they’re looking to expand the business – which has grown through Gary attending bridal shows and by word of mouth – into movie and TV costumes, a fitting segue for a fashion company that is putting its own dramatic stamp on haute couture.

For more, visit [nellydjanian.com](http://nellydjanian.com).

# Important business tax law changes for 2023

BY NORMAN G. GRILL

**H**ere's what you need to know about business tax law changes and inflation adjustments to make smart tax-planning decisions this year.

**Standard mileage rates:** In 2023, the rate for business miles driven is 65.5 cents per mile, up 3 cents from the midyear increase setting the rate for the second half of 2022.

**Section 179 expensing:** In 2023, the Section 179 expense deduction increases to a maximum deduction of \$1,160,000 of the first \$2,890,000 of qualifying equipment placed in service during the current tax year. This amount is indexed to inflation for tax years after 2018.

The deduction was enhanced under the Tax Cut and Jobs Act of 2017 to include improvements to nonresidential qualified real property such as roofs, fire protection, and alarm systems and security systems, and heating, ventilation, and air-conditioning systems. Also, of note is that costs associated with the purchase of any sport utility vehicle, treated as a Section 179 expense, cannot exceed

\$28,900.

**Bonus depreciation:** Businesses are allowed to immediately deduct 100% of the cost of eligible property placed in service after Sept. 27, 2017, and before Jan. 1, 2023, after which it will be phased downward over a four-year period: 80% in 2023, 60% in 2024, 40% in 2025, 20% in 2026, and 0% in 2027 and years beyond.

**Qualified business income deduction:** Eligible taxpayers can deduct up to 20% of certain business income from qualified domestic businesses, as well as certain dividends. To qualify for the deduction business income must not exceed a certain dollar amount. In 2023, these threshold amounts are \$182,100 for single and head of household filers and \$364,200 for married taxpayers filing joint returns.

**Research & Development Tax Credit:** Beginning in 2018, businesses with less than \$50 million in gross receipts can use this credit to offset alternative minimum tax. Certain start-up businesses that might not have any income tax liability will be able to offset payroll taxes with the credit as well.



**Work Opportunity Tax Credit (WOTC):** Extended through 2025 (The Consolidated Appropriations Act, 2022), the Work Opportunity Tax Credit is available for employers who hire long-term unemployed individuals (unemployed for 27 weeks or more) and is generally equal to 40% of the first \$6,000 of wages paid to a new hire.

**Employee health insurance expenses:** For taxable years beginning in 2023, the dollar amount of average wages is \$30,700 (\$28,700 in 2022). This amount is used for limiting the small employer health insurance

credit and for determining who is an eligible small employer for purposes of the credit.

**Business meals and entertainment expenses:** Taxpayers who incur food and beverage expenses associated with operating a trade or business are able to deduct 100% (50% for tax years 2018-2020) of these expenses for tax years 2022 and 2023 (The Consolidated Appropriations Act, 2022) as long as the meal is provided by a restaurant.

**Employer-provided transportation fringe benefits:** If you provide transportation fringe benefits to your employees in 2023, the maximum monthly limitation for transportation in a commuter highway vehicle as well as any transit pass is \$300. The monthly limitation for qualified parking is \$300.

*This column is for information only and should not be taken as advice. Consult with your tax advisor periodically to keep abreast of developments that may affect your taxes.*

*Norman G. Grill is managing partner of Grill & Partners LLC, certified public accountants and consultants to closely held companies and high-net-worth individuals, with offices in Fairfield and Darien.*

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# Group spaces filling up as Hudson Valley Renegades prepare for 2023 season



As pitchers and catchers get ready to report to spring training, the Hudson Valley Renegades front office is diligently at work preparing for the 2023 baseball season at Dutchess Stadium. With 66 home games this season beginning on Friday, April 7, there is a lengthy list of projects to complete before the gates can open on a new year.

While construction crews perform maintenance and upgrades to the ballpark, the Renegades' front office building located on the third base side of the stadium is a flurry of activity - theme nights are planned, ushers and concessions staff are hired, and the phone lines light up with calls about partnerships, season tickets, and group outings.

"Since group tickets went on sale in early December, we've been getting a ton of calls from people looking to book their outings

for 2023," said Will Young, Director of Ticketing for the Renegades. "Group outings are definitely one of our most popular offerings, and we've already sold out of our premium spaces for a handful of games this season."

The Renegades say that much like their corporate sponsorship opportunities, group outings have been selling at a pace that far exceeds previous seasons. After setting a club record for most groups in 2022, the team anticipates setting a new mark during the upcoming year.

It's easy to see why a group outing to a Renegades game is a perfect way to entertain friends, family, employees and clients to a night of fun. They offer a turn-key solution for any occasion, and allow all in the party to relax in a family-friendly environment while watching the big league

stars of tomorrow.

The Renegades are able to host groups from as few as six to as many as 300 at each home game throughout the season in four unique areas throughout the ballpark as well as eight luxury suites. These premium hospitality spaces come complete with a catered meal, while luxury suites come with a personal suite attendant.

Groups of 15 fans or more will also be able to reserve a block of tickets anywhere in the ballpark. Youth baseball outings including Baseball and Softball League Outings and the Renegades' popular Team of Dreams packages will also be available for reservations. Organizations looking to do a fundraiser with the Renegades or participate in a group portal may also reserve their date for the 2023 season.

## Renegades Premium Group Hospitality Spaces

- Right Field Riviera (for 50-80 guests)
- Sloop Beer Balcony (for 50-120 guests)
- The Patio (for 20-300 guests)
- Luxury Suites (for 15-20 guests)
- Rufus's Bird's Eye BBQ (up to six guests)

## Specialty Group Outings

- Renegades Birthday Package (min. 10 guests)
- Team of Dreams (min. 15 guests)
- Baseball/Softball League Outings (min. 100 tickets)
- Organization Fundraiser
- Group Tickets (min. 15 guests)

Scan the QR code on the next page for more information on Renegades Group Areas and Hospitality, including pricing!



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## Marketing the big picture

Sebastián Encinas, founder of The Open Inc. Partly based in Greenwich, the company helps others tell their stories through a variety of visual media. *Courtesy The Open Inc.*

**BY GEORGETTE GOUVEIA**

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**F**or Sebastián Encinas, life is all about narrative, which may seem ironic for someone who is severely dyslexic. But there are many ways to tell a story, a lot of them visual. Encinas' Manhattan- and Madrid-based company, The Open Inc. – now with an office in Greenwich as well – helps fashion houses like Nelly D. Janian (Page 8) as well as investment, technology and real estate firms tell their stories through commercials, websites and photographic services. His clients have included Armani Exchange, Cadillac, Cartier, Emporio Armani, Foot Locker, GQ Australia (with singer Ricky Martin), Kenneth Cole's Mankind Legacy fragrance

for men, Lexus and Visa.

A particularly effective legacy spot for GEICO, directed by Julian Diaz Merino, shows a man tooling up his motorbike. As he drives off, the voiceover observes: "Eventually, we become memory. We become love. We become others. And they pass on your legacy."

As Encinas is fond of saying, "A leader does not seek to shine but makes others shine." His goal is to shine a light on the companies he collaborates with. And it is a collaboration. As he noted on his website: "Excellent commercial producers not only take the time to plan; they do their homework. They guide their client through an extensive process of due diligence by identifying the goals of the commercial, the audience for whom the commercial is intended and the tone, texture and energy the

commercial needs to represent the product or service accurately. Excellent producers listen intently to their clients and, when necessary, challenge and elevate the ideas and intended approach."

Listening to people – and then going deep inside himself to come up with creative solutions to their needs, connecting the dots in new ways – has been a product of Encinas growing up severely dyslexic, in Madrid. This challenge, he said, has nonetheless never stopped him from achieving his goals. Rather, it turned him inward so he could reach out.

"I discovered two important things," he noted on his website. "I am very effective in seeing the big picture, and I learn best with the use of introspection....I become very focused, giving me the ability to think and imagine a bigger picture, which in turn

allows me to notice things that other people aren't likely to see."

In Madrid, where Encinas studied film direction at Septima Ars, the city's film and TV school, he also worked in various aspects of the visual arts from age 19 – designing for La Maison Folle, an interior design company, and becoming its project manager at 21. Some 10 years ago, he came to the United States, freelancing and studying art direction at the School of Visual Arts in Manhattan before creating his own business.

"Technology is the greatest equalizer in the modern world," he wrote on his website. "That's why our vision is imaging a clear and concise way of communicating along all platforms to maintain an articulate message."

*For more, visit the [openinc.com](http://openinc.com).*

# Rethinking your home in the new year



Westfair interior design columnist Cami Weinstein said don't be afraid of using color in your home.

## BY CAMI WEINSTEIN

**T**he beginning of a new year always brings hope and optimism to me. I like the feeling of starting with a refreshed slate of goals and objectives. I also like to clean out my closets and assess what I want to keep going forward and what I'd like to get rid of. Once that is all cleared up, I can decide what I need to fill in the gaps. Then come the lists. I am a list maker. Lists help me organize my thoughts, and I can quickly keep up with what needs to be addressed.

This clearing of the mind not only embraces clothes but household objects as well. As a habit, I tend to let things get a little cluttered over the year as I'd much rather run out for work or play rather than clearing out both my home closets and office. My office in particular can often become cluttered with samples of fabrics and rugs, trims, tiles and the like. Once a project's components are decided on, the other samples can be returned to their specific vendors. This keeps our office space a little less chaotic during the year, but we still seem to accumulate a lot of samples.

Once this cleaning-out ritual takes place, I feel calmer and ready to tackle the new year and all of the exciting things that are ushered in with it. Over the years of working with clients, one of the first things we address is how do they like to live? Do they like their spaces spare with everything concealed and minimal objects displayed? If that is the case, we try to incorporate furniture pieces that can store items. Other clients prefer spaces that are cozy and warm with objects to look at and touch. These layered interiors are fun to create, too, though we sometimes need to pull clients back from the "edge" of hodgepodge. Most of our clients are in that sweet spot of loving a layered look but not one that is too overly embellished.

Color is another way to calm a room down or energize it. Clients who prefer spare rooms also gravitate toward a palette of neutrals that makes them most comfortable in their living environment. Clients who prefer layered looks are more often interested in adding color and layers of patterns and textures to their homes. They are often more comfortable with mixing styles



Westfair interior design columnist Cami Weinstein said you can create flow within your home by contrasting a neutral space with a more colorful one.

and periods of furniture and artwork.

Most homeowners consider their home décor based on the architectural style of their homes. Some people do decide to go against the grain of the original architecture. However, most people do have a certain respect for the architect's original vision for the home. When designing a home's interior, I am not only influenced by my client's lifestyle but consider the home's architectural style. I do not feel you have to adhere to the style completely but considering it and respecting the style is an important influence on me. Rooms should have a design flow even when mixing different periods of furniture.

Flow can be created with color. I love working with color but often create a calm space within a colorful home by using neutral colors mixed in with livelier colors. This gives your eyes a chance to rest before moving on to the next colors. For example, I may take a neutral entry and pair it with a

colorful living room or put vibrant dining room next to a neutral kitchen. Color is having its moment in home décor right now, with the Pantone Color of the Year being Viva Magenta, a deep purple-pink-red. If mixing colors sends you into decorating anxiety, then start with smaller doses of it. Maybe several pillows on your sofa can be in different colors and patterns.

Add colorful artwork or select a neutral with undertones of color. For example, a gray-green or blue with undertones of plum on a navy chair. Don't be afraid to experiment.

Raise a glass of pink Champagne to keep the new year rolling and that can be your opening to adding color into your life and home. Best wishes for a Happy New Year.

*For more, contact Cami at Cami Weinstein Designs LLC at 914-447-6904 or [info@camidesigns.com](mailto:info@camidesigns.com).*

# The push to ban noncompetition agreements

BY MARK P. CAREY

In an anticipated and crushing blow to all employers nationwide, the Federal Trade Commission (FTC) on Jan. 5 issued a proposed rule that would forever ban non-competition agreements in employment for an estimated 160 million working Americans.

Employees have suffered needlessly for far too long under these oppressive and one-sided employment agreements that benefit only employers. But employees and executives will need to be patient, as lobbyists and pro employer groups will mount an extensive legal campaign to overturn the proposed rule and you should expect this fight to go all the way to the U.S. Supreme Court. This battle is about corporate profit and greed, nothing more and nothing less.

Employees can weigh in too and cast their ballots in favor of the proposed rule. The FTC has opened public comment on the proposed rule for 60 days and I encourage all employees and executives to send in their stories about how their noncompete agreements ruined their employment prospects and wages.

## The Issue

According to the FTC, an estimated 30 million employees are currently bound by a noncompetition agreement, which is defined as a “contractual term between an employer and a worker that blocks the worker from working for a competing employer or starting a competing business, typically within a certain geographic area and period of time after the worker’s employment ends.” The FTC’s rationale offered in support of this gargantuan leap forward for the rights of American employees is, “non-compete clauses prevent workers from leaving jobs and decrease competition for workers, they lower wages for both workers who are subject to them as well as workers who are not.”

The FTC estimates a ban on noncompete agreements would raise employee wages to \$250 billion to \$296 billion per year, while concurrently stimulating the current economy and provide increased tax revenue for the U.S. Treasury. I estimate that employees and employers would save more than \$1 billion annually on legal fees fighting against and for enforcement of noncompetition agreements in court.

Who in their right mind would oppose this proposed rule to ban noncompete agreements? Employers nationwide, both small and large. However, no fair-minded employee or executive will stare you in the eye and



Photo by Lechenie-Narkomanii / Pixabay.

convince you that this new proposed ban is wrong for them individually and wrong for the country. I say this because I represent both employees and executives and I have never had a client state the noncompete agreement was something they asked for, nor something they ever wanted.

## The Proposed Rule

The proposed FTC rule defines states the following: “It is an unfair method of competition for an employer to enter into or attempt to enter into a non-compete clause with a worker; maintain with a worker a non-compete clause; or represent to a worker that the worker is subject to a non-compete clause where the employer has no good faith basis to believe that the worker is subject to an enforceable non-compete clause.”

Any existing noncompete agreements will be voided as of the date of the effective date of the proposed rule and employers must notify existing and previous employees within 45 days that the noncompete agreement is no longer in effect.

The proposed rule would apply to employees, independent contractors, externs, interns, volunteers, apprentices and sole proprietors; the rule does not apply to a franchisee in the context of a franchisee-franchisor relationship but not including workers who work for franchisor.

But noncompetition agreements serve no valid or reasonable purpose to protect the interests of employees, only employers. Noncompete agreements are an overreach

by employers, whose interests are already protected by Confidentiality and Proprietary Information Agreements.

Employers could say it further protects their competitive advantages, trade secrets and other corporate proprietary information. That is a lie, told repeatedly by the pro-employer lobby groups and the defense bar that support them. Employees are now restricted from gainful employment more than any time in this country’s work history to their financial detriment.

## How Did This Issue Become So Bad?

How did employers cause this calamity? The facts are simple to understand. No one noticed the widespread use of this default employment practice covering 30 million employees according to the FTC. No one noticed the financial costs to employees, until today. Employees are not organized and politicians sought only to align themselves with the business lobby such as the U.S. Chamber of Commerce or SHRM. It is exactly this decentralized and unorganized nature of nonunionized employees, roughly a 160 million strong, that employers across the spectrum abuse and mistreat employees and executives with noncompete agreements.

I have watched the endless flow of non-compete cases come through our offices. In every case we have litigated, the employee never negotiated the noncompete agreement, had no say in the matter, was told to sign it or lose the job opportunity after they

were already hired etc. These default employment practices have to stop, they are abusive and restrict trade in the U.S. economy.

This is not a political issue and neither party can claim it as a weapon. Companies, large and small, run or owned by members from both political parties use noncompete agreements. Employers who force noncompete agreements on employees derive the same financial benefit, i.e., profits and competitive control of the labor market, at an enormous expense to individual employees.

## The Beginning of the End

The FTC’s proposed ban on noncompete agreements marks the beginning of the end of abusive management practices that has enveloped the nation’s workforce since the founding of this country. Yes, that is how long employers have used noncompete agreements.

Employees are indispensable to the operations and profitability of all companies. Employers dehumanize employees down to their human capital quotient for capitalism purposes. We should all be mindful not to break the collective backs of our nation’s workforce and recognize them for what they really mean to our economy. We need to bring more fairness and transparency to the workplace.

Mark P. Carey is managing partner and an employment law attorney at Carey & Associates PC, in Southport. An earlier version of this article originally appeared on the law firm’s blog.

# A new star in the restaurant heavens

BY JEREMY WAYNE

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One of my (many) restaurant bête noirs is being asked for the umpteenth time whether everything is all right. To make matters worse, the question is rhetorical and usually posed when I have just taken a large bite of whatever it is I'm eating, so that any coherent reply is impossible. So, no, everything is not all right, although it would stand a better chance of being so if a lid could be put on all the questions. Yes, I'm being arch and a bit grumpy – I know.

This is not going to be an issue, however, at Augustine's Salumeria, the seven-month old restaurant facing the Metro-North railroad station on Halstead Avenue in Mamaroneck, which, let me tell you, is a veritable temple of Italian buona cucina – owing to its authenticity and genuine hospitality, with nothing formulaic in terms of menus or parroted questions about how you're doing.

The first indication that Augustine's is somehow different is the warm welcome. Actually, the pre-welcome. No matter that the restaurant is fully booked. When I phone to ask if I can come half an hour later than my original reservation time, I'm told sweetly, "Somehow we'll make it work." And it's no matter either that when I arrive, closer to the original reservation time than I had said, I am minus my guest, who has mysteriously disappeared from my radar, so that I am now just a party of one on a busy Sunday. "Don't stress; it's all good," says Samantha B. who greets me and leads me to a sunny table by the window before suggesting a brunch-time cappuccino to get me going. When I smile and tell her I'd like something stronger, a cocktail or perhaps some fizz, she gives me the thumbs-up and says, "Let's do this."

From that welcome alone – and any number of restaurants could learn from Samantha's example – I already love Augustine's. But it's not just the welcome: I'm charmed by the pale blue interior with its dark trim, giving the room a kind of nautical feel, reminiscent of its Sound Shore locale; the highly decorative, comfortable, antique-style wooden chairs; and the prettily-patterned, peacock-blue plates and serving dishes I can already see runners ferrying to tables of animated diners. I like the bar, too, functional but inviting, where a handful of Sunday brunchers are

already tucking in, occasionally side-spying up at "the game," which is on at a mercifully low volume.

I'm not saying that ne'er the twain should meet – sport and food, that is. It's just that I'm more into my food than my sport. The first things you're going to want to get stuck into, as suggested by the restaurant's name, are salumi – coppa, culatello, finocciona, prosciutto, cured pork appetizers – along with some beautifully-made cow's milk and goat cheeses from the Hoofprint Cheese Co. in Millbrook, New York. Augustine's owner and chef, Marc Taxiera – whose wife Brianne runs the front of house, and who has worked at many well-known restaurants in New York City, as well as a stint at Eataly – is passionate about sourcing the best local ingredients, proud to share their provenance on the menu.

The Sunday menu is a slate of brunch classics prepared with not only the best produce but also a dollop of that most vital ingredient, love. Eggs in Purgatory (baked eggs with tomato and chili) and Mortadella Benedetto (poached eggs with Mortadella and a pistachio Hollandaise) have a kind of siren call that is hard to resist, as do "heavenly pancakes" (the restaurant's description) and cinnamon French toast. But I'm won over with the idea of duck or goose eggs over-easy. The eggs are specials of the day and can be prepared however you wish, served with house-made sausage. I've made a good call.

If eggs aren't your Sunday thing, you could have a beautifully crafted meat sandwich instead, or any of a half-dozen pasta dishes if you want to keep it strictly Italian – mafalda (a kind of ridged pasta) with Hudson Valley beef and whipped goat ricotta, perhaps, or maybe gnocchi with wild boar.

Only once does Samantha ask me how everything is and then specifically about the eggs, and whether I was happy with my choice. Not a rhetorical question but one that showed genuine interest and concern. A little later, when I tell her I could eat everything on the menu, she counsels me to "take it slow." It's good advice. I order a second glass of Gaio spumante, bone-dry and refreshing, and settle back to consider. There's only so much the human frame can consume.

Instead, I return a few nights later for dinner, where many of the lunch and brunch dishes are repeated. The pastas



Augustine's Salumeria, exterior.



Augustine's Salumeria, interior.



Sunday brunch plate at Augustine's Salumeria. Courtesy Augustine's Salumeria.

establishments, which is a first step to a possible "Bib" or "Star" rating. With food this good, I'm definitely seeing stars in Augustine's firmament.

For more, visit [augustineny.com](http://augustineny.com).

are all there, supplemented with more substantial fish and meat main courses. My AWOL friend from the previous Sunday has resurfaced and enjoys cherry-braised beef short ribs with smoked mashed potatoes, the beef from Walking R Ranch, with which Chef Marc has built a special relationship. For me, it's a delicious pan-roasted Cornish hen with pickled cherry peppers and black garlic mashed potatoes.

Peanut-butter panna cotta is ambrosial, and we squeak with pleasure, too, at pistachio semifreddo with burnt marshmallow. The week before my visits, Augustine's has been celebrating its first-time inclusion on Michelin's January list of recommended

## TABLE TALK



Hotel consultant, travel writer and longtime restaurant editor for Condé Nast, Jeremy Wayne loves casual, unpretentious restaurants serving food which is genuinely seasonal, local and sustainable, while simultaneously lamenting the disappearance of linen tablecloths and the demise of the three-martini lunch. "These are the two sides of my split restaurant personality," he confides, while also fessing up to his personal travel mantra. "The day to book your next vacation," says Jeremy, is the day you come home from one."



Synchrony Financial's CareCredit Card.  
Contributed photo.

## Senators raise concern over medical credit cards

BY JUSTIN MCGOWN

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**S**tamford-based Synchrony Financial and San Francisco-headquartered Wells Fargo received an open letter from five senators known for progressive policy asking for clarification on the matter of medical credit cards.

The letter, signed by Connecticut's Christopher Murphy as well as Bernie Sanders of Vermont, Sherrod Brown of Ohio and both Elizabeth Warren and Edward Markey representing Massachusetts, outlined several concerns involving the credit cards and asked a series of questions about the industry.

Medical credit cards can only be used to pay for medical procedures, but are an increasingly popular financial option for dealing with ever-rising healthcare costs. CareCredit, offered by Synchrony, is among the most popular options, with more than 12.7 million card holders. The letter from the senators noted that according to U.S. Securities and Exchange filings, Synchrony collected 15% of its total fees in 2021 from the Health and Wellness segment, coming

to \$2.3 billion in a year where total profits were \$4.2 billion.

"CareCredit is different from a regular credit card," reads the card's website. "Use it to pay for out-of-pocket expenses not covered by medical insurance, and special financing options are available that you may not be able to get with other cards."

Wells Fargo offers the Wells Fargo Health Advantage Card, which is similarly limited to being used for medical procedures. However, the Wells Fargo Health Advantage Card can only be used for eye surgery, hearing related costs, dental care and veterinary care. Synchrony's CareCredit can be used for a much wider array of procedures, including ones related to weight loss and cosmetic surgery, as well as a broad "other" category.

Putting medical expenses on credit cards can allow the uninsured or those needing treatment not covered under their plan to quickly pay for procedures or medicines. The cards also offer discounts and reduced APRs if certain conditions are met, which can be attractive to consumers. Hospitals appreciate that it speeds and simplifies payment.

However, the senators' letter questioned the circumstances in which consumers are making the decision.

"The concern here is the current structure of our health care system often requires that patients enter into medical debt in order to access services they need," the letter said. "Within that context, patients – often under duress because of concerns about their medical care – are being pushed into and then locked into medical credit cards despite the availability of alternative payment options that might be more beneficial and offer lower interest rates."

The letter also pointed to documented cases of patients paying interest that totals more than the cost of the procedures they received, APRs raising as high as 26.99%, and some cards being maxed out as soon as they are approved. The letter claimed that patients using these cards are often billed at a very high "chargemaster" price, which medical providers often use as a starting point in negotiations with patients and insurance companies but rarely receive.

"If you pay 0% interest on a seriously inflated charge, it's not a good deal," the

letter continued.

The senators also raised concern about rising levels of subprime debt, and expressed fears that medical credit cards might be uniquely damaging to credit scores, writing: "The cards may also adversely impact consumers' credit reports because of the way they are treated by credit reporting agencies: the agencies recently agreed to remove 70% of medical debt from credit reports, but these changes will not benefit medical credit card holders."

The letter concluded by asking both Synchrony Financial and Wells Fargo to respond to 16 questions ranging from specific information on the number of medical credit card users and partners to the terms of paid endorsement deals with healthcare professionals.

At the time of this writing, Senator Murphy's office nor Wells Fargo have returned requests for comment.

A spokesperson for Synchrony said that the company will provide more information on either Jan. 26 or Jan. 27, after having engaged with the senators who originally requested the information by Jan 12.

# Greenwich businessman fined \$100K by Connecticut Banking Commission for investment fraud

BY JUSTIN MCGOWN

jmcgown@westfairinc.com

The Connecticut Banking Commission has levied a \$100,000 fine against Samuel Klein of Greenwich for purposely misleading investors who believed they were investing in distressed real estate debt even after a prior cease and desist order.

The personal fine is compounded with a \$100,000 fine given to KF Pecksland LLC, which shares an address with Klein's home and takes its name from the street it is located on. Through KF Pecksland, Klein also owned Visual Group LLC, which invested in The Bleachers Corp., a stock corporation of which Klein was the president. An additional \$100,000 fine was issued to the Visual Group, making him responsible for \$300,000 in fines imposed by the State Banking Commission. The companies were all found to have continued offering and selling unregistered securities even after hearings and uncontested cease and desist orders.

These fines were related to a criminal case against Klein, where he entered a guilty plea in May 2022 for charges of transporting property acquired by fraud across state lines and money laundering. He was sentenced to 36 months in prison on both counts, served concurrently, and was also

ordered to pay almost \$1.5 million in restitution to those he defrauded.

According to court documents, Klein told an investor that "she would double or triple her money if she invested. Klein personally guaranteed that the investor would receive her money back" and received more than \$250,000 from her, including \$42,000 wired to Visual Group.

The court records noted, "While Visual Group financial records failed to conclusively demonstrate that investor funds were being applied to the purchase of distressed debt, they did reveal personal payments benefiting Klein. At no point during communications with the investor did Klein disclose that money invested would be used for anything other than the purchase of distressed real estate debt."

Klein also failed to let investors know that he would directly benefit as a result of the advice he gave them. He invested funds from his other venture, The Bleachers Corp., and also encouraged others to invest in the venture without disclosing that he stood to benefit, let alone that he would wind up using the funds for himself.

The Bleachers Corp. was dissolved last year by the Secretary of the State's office for failure to file any required annual reports since 2013, though operations ceased in 2017 after Klein plead guilty to his offenses at KF Pecksland. According



Photo by Succo / Pixabay.

to the charges brought against him, Klein drastically overvalued The Bleachers Corp., telling potential investors that it was worth \$25 million and \$50 million, "even though board member meetings held at the same time as the purchase indicate the Bleachers Corp. was struggling to stay solvent."

Klein's case became a federal matter

because one of the checks solicited from a victim was transported across state lines, from New York to Connecticut. This led to his investigation by the IRS and the FBI.

Klein began serving his prison sentence on May 3, 2022. After he exits prison, Klein will serve another three years of supervised release.

## 7 Connor —

actually getting done and improving.

Fast food and salty snack consumption are two things in social media that consumers don't like to admit having a strong or weekly connection. I've done potato chip social media. But the sales increase in this ADI (Area of Dominant Influence), DMA (Designated Market Area) or more regularly tossed around, The Metro Area, was attributed to TV spots. Almost 20 million strong, in our tri-state arena, you know campaign "take" when it happens: web hits go up, possibly app enrollment elevates, lead development and sales rise. Organic social media, which is fine, will not get invited to this dance. Clients, especially sophisticated ones, do not rely on nuanced results from their agency team. Either there is boosted traffic during the campaign, or it's good-

bye. How can they be so harsh? Their cash registers and sell-in orders prove an effective campaign. Covid put a lot of this blunt grading on hiatus.

No celebrity budget, focus on the little stuff before you contemplate the spend stuff. You must work at it to get through to your publics. PR is the more cost-effective approach, but, yesterday's news gets in the rearview mirror fast. Sure, you can have a "wow" placed story, but readership is on the decline. I had a boss, a superb salesman who flaunted his ignorance of current events. His thesis was time was better spent "focusing on the clients." In ad agencies, that focus tends to be sales, sales, sales. Despite what the "creatives" extol about their executions (TV spots, other videos, billboards, paid social posts (vastly different than organic), etc., the agreed-upon strategy preceded the first swipe of a sharpie on a sketch pad.

You might write copy on a computer, and you might art-direct a terrific look and feel, or give a video energy that drives the :30 [seconds] of a commercial home. Try brainstorming out loud, with harsh critics. Nobody originates any big idea futzing first with photoshop or illustrator. It must be in the collective minds' eyes. Rough sketches work in these sessions. Faster than any Mac, too.

Sam Walton started with one "five and dime" store, which is what Walmart today, is, only on steroids. He said it best, asking his customers, "did you find what you were looking for, was it at the right price, and were you treated well?"

Digital solutions in the workplace can become branded shortcuts. If the product or service you're selling isn't ironclad and constantly improving, and its image is pared down by do-it-yourself creative, whatever your brand may be, it's going to



be a figment in only your true-believers' imaginations. The public at large will be way more disinterested. The goal of the majority of ad campaigns is steal business from your competition, and gain market share at their expense. Market share gains are the only way to get a 4.0 as your advertising GPA (Grade Point Average) for the year. These are the rules of our road, and welcome to driver's ed.



# ChamberChat

TOGETHER WE GROW



## BRIDGEPORT REGIONAL BUSINESS COUNCIL

The BRBC held its 2022 Holiday Dinner and Leadership Awards on Dec. 7, at The Waterview in Monroe. With more than 300 individuals in attendance, the following were honored with Leadership Awards: Carolyn Vermont, CEO, Habitat for Humanity of Coastal Fairfield County received the Susan L. Davis Community Leadership Award sponsored by Hartford HealthCare; Lauren Coakley Vincent, president and CEO, Bridgeport Downtown Special Services District received the Rising Star Award sponsored by ConnectiCare; Howard Saffan and the Hartford HealthCare Amphitheater received the Paul S. Timpanelli Leadership in Economic Development Award sponsored by Bridgeport Landing Development. Two special individuals were honored for their contributions to the BRBC: 2022 BRBC Ambassador of the Year, Stephen Geyer, volunteer, Fairfield County SCORE; and 2022 BRBC Volunteer of the Year, Roger Salls of Roger Salls Photography. Tom V. Quinn, executive vice president and chief operating officer at Nuovo Pasta Productions, was the event's keynote speaker.

Take one hour out of your week to energize your network. Join the BRBC's Coffee & Connections Networking Roundtable on Wednesday, Feb. 1 from 9 to 10 a.m. to share your story and make new connections. During this roundtable you get the chance to share who you are, what organization you represent and what types of connections you are looking for. This event is free and open to BRBC Members and nonmembers, so join in, make new connections and don't forget your business cards.



## DARIEN CHAMBER OF COMMERCE

Bill Jensen has been elected the new chairman of the Board of the Darien Chamber of Commerce for 2023. He is the owner and founder of The Darien Toy Box, Darien's only toy store serving residents and children alike for more than 15 years. Jensen is always thinking of how to encourage kids to use their imagination and be creative



Bill Jensen

while also serving the community. He sits on the Darien Chamber Charitable Foundation Board and is the recent recipient of Business of the Year.

## STAMFORD CHAMBER OF COMMERCE



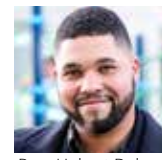
Rep. Matt Blumenthal



Sen. Ryan Fazio



Rep. Rachel Khanna



Rep. Hubert Delany

## 23rd Annual LEGISLATIVE BREAKFAST

**Thursday, January 26**

7:15 - 7:45 am ~ Registration/Continental Breakfast  
7:50-9:00 am ~ Program

Hosted at **Deloitte.**

695 E. Main St, Stamford



Don't miss this moderated panel discussion and a chance to hear from your representatives and learn what they are doing for you and your business.

**\$45 Members / \$55 Future Members**

Click/Scan to Register  
or visit [www.stamfordchamber.com](http://www.stamfordchamber.com)  
Sorry, no refunds.



SPONSORED BY:



Moderator:  
**Harry Carey**  
Director, External Affairs, AT&T



Sen. Ceci Maher



Rep. David Michel



Sen. Pat Billie Miller



Rep. Corey Paris

## GREENWICH CHAMBER OF COMMERCE



The Greenwich Chamber of Commerce is hosting a networking event for members and nonmembers at LobsterCraft, located at 107 Greenwich Ave. on Thursday, Jan. 26. Attendees will be able to mingle and taste samples and beverages at this event from 5:30 - 7 p.m. We encourage everyone to bring business cards. Admission is \$35 members and \$40 nonmembers. Space is limited so no walk-ins. This will be a sold-out event so we encourage all to visit [greenwichchamber.com](http://greenwichchamber.com) to register now.

## 29TH ANNUAL TASTE OF STAMFORD



Join Us For This Culinary Extravaganza!

Over 20 Food & Drink Exhibitors!

\*Limited Attendance \*Free Parking \*Must be 21 \*No Walk-Ins

\$75 Members ~ \$85 General Public



Sorry, no refunds.



Sponsored by:



With over 20 food and beverage exhibitors, the annual Taste of Stamford food extravaganza, scheduled for March 23 is the highlight event of the year. Register early as space is limited and the event will sell out.

## BE A LGBTQ+ FRIENDLY BUSINESS OR ORGANIZATION



**Be a LGBTQ+ Friendly Business or Organization**  
February 23 ~ 10:00 am

Stamford Pride and the Stamford Chamber of Commerce invite you and your colleagues to participate in a 45 minute training on how you can ensure your workplace is an open, inclusive and supportive environment for members of the LGBTQ+ community. A Q&A will follow. Participants will learn about best practices related to:

- respectful language
- inclusion in recruiting
- creating a safe environment
- using inclusive language in company communications and policies
- common day to day scenarios and recommendations on approaches

Intro by Chris Koutsovit, President

There is no charge to participate, but registration is required to [receive the ZOOM link](#).

\*All business and organizations that complete the training will receive a storefront decal/certificate of completion and an electronic logo from Stamford Pride to include on your website and other electronic communications stating your workplace is a LGBTQ+ friendly and safe place for employees and clients.

Participate in a 45 minute training on how you can ensure your workplace is an open, inclusive and supportive environment for members of the LGBTQ+ community. A Q&A will follow.

## MOCA'S EXHIBITION



Wednesday, Jan. 25, 2023 | 5:30-7:30PM  
**BUSINESS AFTER HOURS**

**MOCA WESTPORT**

Register at: [wiltonchamber.com](https://wiltonchamber.com)  
\$25 members - \$30 non-members and walk-ins

All are invited to join us for a unique tri-Chamber networking event at MoCA Westport on Wednesday January 25, 2023 - 5:30-7:30 pm. Connect with fellow members of the Wilton Chamber, Greater Norwalk Chamber and Westport-Weston Chamber of Commerce, enjoy drinks and light bites, and take advantage of the opportunity to explore MoCA's current exhibition.

To register please visit: <https://wiltonchamber.com/event-detail/business-after-hours-at-moca-westport/>

## WILTON WINTER WONDERLAND



**wiltonchamber of commerce**  
Proudly Presented By

**Fairfield County Bank**  
Member FDIC

**Winter Carnival**

Sunday February 5, 2023 | 12:00 - 4:00 pm  
[wiltonchamber.com](https://wiltonchamber.com)

**KIMCO REALTY** **GREGORY AND ADAMS, P.C.**  
ATTORNEYS AT LAW

Wilton Center will once again be transformed into a winter wonderland for the Wilton Chamber of Commerce annual Winter Carnival. Proudly sponsored by Fairfield County Bank, the Winter Carnival will be held Sunday, Feb. 5 from noon to 4 p.m. at the Town Green along with other exciting festivities taking place at the Wilton Center. For more information, please visit <https://wiltonchamber.com/event-detail/winter-carnival-2023/>.

## GREATER VALLEY CHAMBER OF COMMERCE



**Coffee Chat**  
An Introduction to Your Chamber

Happy New Year! There is no better time than now to get involved with your local chamber of commerce. Join us in person or online for our Introduction to the chamber. This event offers new, existing and potential members an opportunity to make connections with other chamber members and staff as we provide an overview of the various tools available to your organization. Register today to join us for this special open house. <https://web.greatervalleychamber.com/events/Chamber-Coffee-Chat-An-Introduction-to-Your-Chamber-5186/details>.

## GREATER VALLEY CHAMBER OF COMMERCE

We are kicking off our FUEL journey in 2023 with a tasting at Somos Arepas - one of Shelton's newest restaurants. Registration includes a shared variety of the restaurant's specialties to try along with a beverage. Find something you really like? Stay for dinner and conversation. Tuesday, Jan. 24, 5:30 p.m., Somos Arepas, Bridgeport Avenue, Shelton.



**FUEL**  
**LET'S GET SOCIAL!**  
JANUARY EVENT  
Our first social event for the year is officially here. Join us enjoying a Taste of Somos Arepas.  
**JAN 24TH**  
5:30 PM

<https://web.greatervalleychamber.com/events/FUEL-Connect-A-Tasting-Event-5185/details>

## RIDGEFIELD CHAMBER OF COMMERCE



**WINE, CHEESE & CHAMBER CHAT**  
FEBRUARY 16TH, 2023

5:00-6:30 PM  
Historic Lounsbury House  
116 Main Street  
Ridgefield, CT 06877

Grab a friend, pack your biz cards and mix & mingle with local business and community leaders - a 90-minute happy hour of conversation and connection!

Questions? Call (203) 438-5862 or [info@ridgefieldchamber.org](mailto:info@ridgefieldchamber.org)

Sponsored by Ridgefield Chamber of Commerce and Historic Lounsbury House

Sponsors: **CROSS** **SAFARI**

Join the Ridgefield Chamber of Commerce for our Wine and Cheese Chamber Chat on Feb. 16, from 5 to 6:30 p.m. at Lounsbury House in Ridgefield.

Grab a friend, pack your biz cards and mix and mingle with local business and community leaders - a 90-minute happy hour of conversation and connection.

Register at <https://forms.gle/63hbLu7hobf22y888>.

## GREATER DANBURY CHAMBER OF COMMERCE



**A Winter Networking Event**  
Thursday, January 26th • 5:30 p.m. - 7:00 p.m.  
Greater Danbury Chamber of Commerce  
1 Ives Street • Suite 301 • Danbury, CT 06810 • On the CityCenter Green

**Tickets:**  
\$25.00 members | \$30.00 non-members  
Please purchase tickets in advance, via EventBrite, phone, website, or mail.

Phone: 203.743.5565  
Website: [danburychamber.com](https://danburychamber.com)

**Purchase**

For more information email: [helen@danburychamber.com](mailto:helen@danburychamber.com)  
**Network while enjoying some wine and cheese.**



## Kingston selling three properties to nonprofit



38 Chapel St., Kingston. Photo via Google Maps.

BY PETER KATZ

Pkatz@westfairinc.com

**T**he City of Kingston is selling three properties that have been sitting vacant since before the city acquired them to a nonprofit that plans to rehabilitate them and sell them at affordable prices to low-income families.

Kingston's Common Council approved a resolution authorizing the sale of properties at 38 Chapel St., 52 Grand St., and 488 Hasbrouck St. to the Kingston City Land Bank (KCLB). The properties were acquired by the city in tax foreclosure proceedings and have been deteriorating.

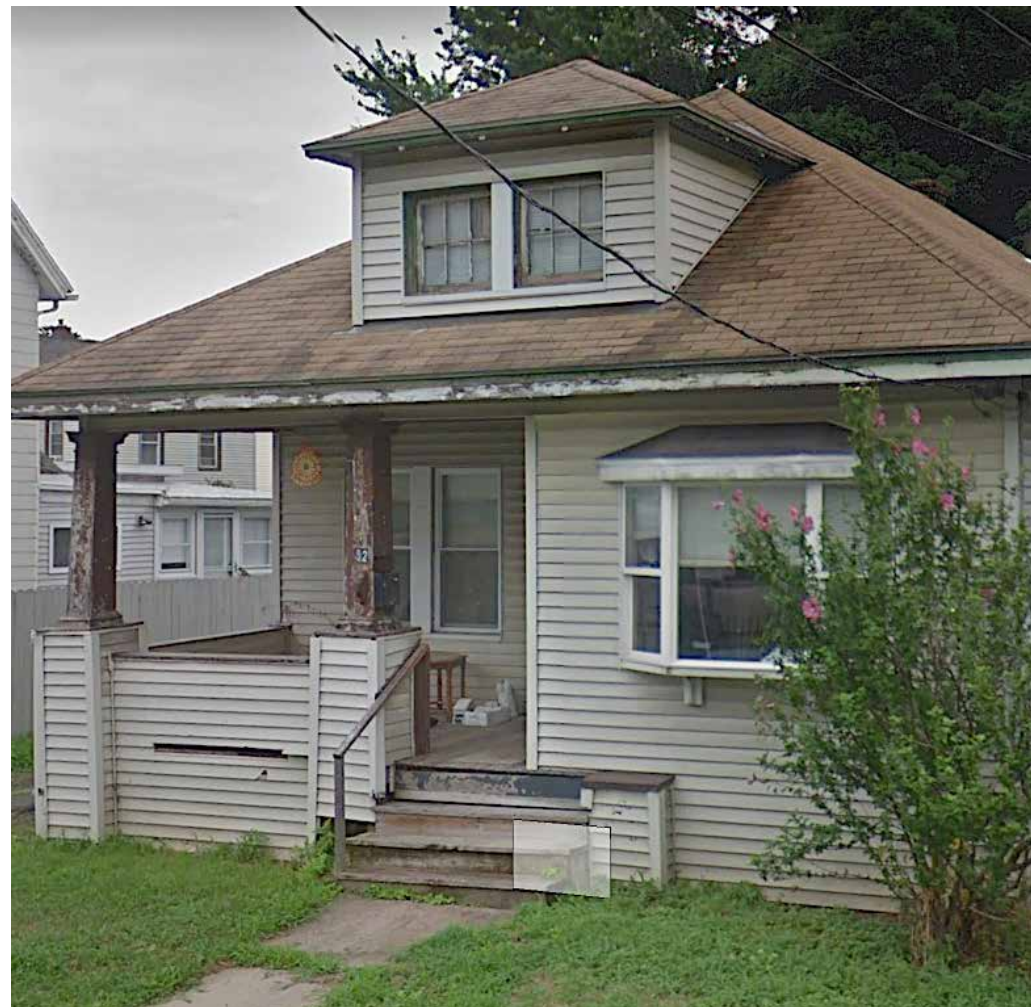
KCLB agreed to take title to the properties and then invest in their rehabilitation. The nonprofit, a separate entity from the municipality, was set up to preserve affordability in housing and return distressed properties in Kingston to productive use.

The Kingston City Council in 2015 authorized creation of the KCLB and New York state through Empire State Development approved its incorporation. The New York State Land Bank Act established land banks

as not-for-profit corporations created to serve the public interest by taking control of and redeveloping vacant or abandoned properties.

KCLB says that its mission is to “foster an equitable community where vacant or distressed properties are transformed into community assets that improve the quality of life for Kingston residents, stabilize and enhance neighborhoods, and create new pathways for social and economic development.”

The price paid by KCLB to the city for each property is \$1 plus an additional sum that is dependent on the income level of the family that ultimately buys the property. KCLB becomes responsible for all costs associated with the property while it is undergoing rehabilitation. When KCLB sells a property it then owes an additional sum to the city that is dependent on the income of the purchasing family. For example, if a property is sold to a family whose income is 80% or less than the Area Median Income, KCLB would pay Kingston \$7,000 or the full amount of outstanding taxes had been due to the city plus city fees, whichever is lower.



52 Grand St., Kingston. Photo via Google Maps.



488 Hasbrouck, Kingston. Photo via Google Maps.

## Newburgh isn't bored by boring project

BY PETER KATZ

Pkatz@westfairinc.com

**A**boring project is managing to attract quite a bit of interest and attention in Newburgh. While by definition boring means dull, uninteresting or tiresome, it also can describe the process of tunneling through rock and it's the latter that's happening in Newburgh. As part of the \$32 million North Interceptor Sewer Improvement Project, the city is installing 8,700 linear feet of new larger capacity sewer piping to upgrade the sewer infrastructure and help protect the water quality of the Hudson River by increasing sewer capacity to reduce overflows into the river.

Part of the project involves tunneling through bedrock to lay about 2,000 feet of new sewer pipe. Tunneling through the bedrock eliminates the tedious job of digging up the terrain to place the new pipe in a deep trench. A specially designed Tunnel Boring Machine (TBM) is being used to cut through the bedrock.

Jason Morris, commissioner of public works and city engineer for Newburgh, said that the 35,000-pound TBM was fabricated in Maryland specifically for the North Interceptor Sewer Project at a cost of \$1.5 million. He said the TBM would be lowered into a 50-foot shaft and then launched to cut horizontally through the bedrock.



Tunnel Boring Machine on-site at Newburgh sewer project.

"This sewer infrastructure project demonstrates the City of Newburgh's commitment to renew its infrastructure to not only allow for the economic revitalization of the city but also to protect the region's most valuable natural resource, the Hudson River," Morris said. "Once completed in the spring of 2024 and in combination with the other City of Newburgh combined sewer infrastructure projects this project will reduce combined sewer overflows to the Hudson River by 56 million gallons per year."

The Newburgh project is the first clean water infrastructure project in New York

state funded by last year's federal bipartisan infrastructure law. Funding includes: a \$10 million grant from the Water Quality Improvement Program; a \$5.57 million grant from the Water Infrastructure Improvement grant program; a \$5.57 million grant from the Clean Water State Revolving Fund; a \$3.55 million grant and \$2.56 million in short-term interest-free financing from the infrastructure law's general supplemental funds.

Newburgh's Mayor Torrance Harvey said, "The residents and businesses of Newburgh are entitled to clean and healthy

water, and I commend Gov. Hochul, the New York state teams and our congressional partners for delivering the financial resources that help make this important project possible. Plain and simple, it will help ensure that generations of Newburgh residents will grow up in a cleaner, healthier community. This is what government working together for the people looks like and we're excited to be moving forward together on this project."

Dan Shapley of the environmental organization Riverkeeper said, "Votes matter. If we vote for the folks who are going to commit money to these infrastructure projects we're going to get these infrastructure projects done and we'll clean that river."

Shapley said that while Gov. Hochul has included \$500 million in the next state budget for clean water infrastructure projects like the one in Newburgh, Riverkeeper would like to see that amount raised to \$1 billion.

"Why? Because this project isn't the last that we need," Shapley said. "We have \$2.2 billion in wastewater infrastructure projects that communities in the Hudson watershed have identified that they need help on. Newburgh as we heard can't do this project alone and it's the same up and down the river. Each of these communities has big work that they need to do and they need that state and federal support so we want to see that investment made."

## Rockland puts its money where its tourism is

BY PETER KATZ

Pkatz@westfairinc.com

**I**n a ceremony at the Rockland Community College Hospitality & Culinary Arts Center in Nyack, County Executive Ed Day and Lucy Redzeposki, Rockland's director of economic development, announced \$278,000 in grants to 29 organizations that promote tourism in Rockland.

"Economic development via tourism plays a major role in the health and vitality of the county," Redzeposki said. "The organizations awarded today will be able to showcase our county and attract visitors."

The largest awards of \$17,000 each went to the Garner Arts Center in Garnerville and the Penguin Rep Theatre in Stony Point. The Greater Nanuet Chamber of Commerce received \$15,000 as did the New York Boulders professional baseball team,

which plays in Pomona.

"Many of you remember the dark times. When I came into office we were \$138 million in the hole. It was bad. We were very close to going bankrupt," Day said. "At that time we needed every lifeline imaginable to move forward. Tourism ended up playing a crucial role in the recovery."

Day described tourism as providing endless benefits to Rockland County.

"It creates jobs, it strengthens economies as seen here in Rockland County and contributes to infrastructure development," Day said pointing out that recent New York state tourism studies found that tourism generated 50% more dollars in 2021 than it did in 2020. "When visitors look at our downtowns, when they explore, they eat at our restaurants, they shop in our stores, they are not just fueling our economy but they are stabilizing taxes for our residents."

Day said that the average household in



Rockland County Executive Ed Day announcing tourism grants.

Rockland would have to pay an additional \$556 in yearly property taxes to maintain current services if it were not for sales and local taxes generated by tourists. Day said that the grant money is going to organizations that bring arts, music, sports, theater and culture into the county.

Day said that when the tourism grants program was started in 2016 the county had only about \$100,000 to distribute compared with the \$278,000 just released.

"They're county dollars. They are an investment in ourselves and they come attached with a set of performance expectations," Day said. "It's centered around boosting Rockland tourism because it's a success story. We have every confidence that the organizations receiving this funding will bring tourists here to see all that Rockland has to offer. This is a beautiful county. There is so much going for it. I've been here since 1983. The smartest thing I ever did was move up here from the city."

## PROMOTION AT FULLERTON BECK



Brandon Berkowski

The litigation firm Fullerton Beck LLP in White Plains has promoted **Brandon Berkowski** from senior counsel to special litigation counsel. This is his second promotion in two years.

"Brandon has demonstrated leadership within the firm and with his cases and clients," said Eileen Fullerton, managing partner. "He represents nonprofits, camps, foster care facilities and other similar organizations in highly sensitive matters, which he handles with great empathy and care. In addition, he understands the circumstances surrounding these cases require quick and prudent resolutions."

Berkowski is an experienced litigator representing clients in New York Child Victims Act litigation, medical malpractice, nursing home and long-term care cases and appeals.

He is admitted to practice in the New York and the U.S. District Courts for the Southern and Eastern Districts of New York.

Recognized by his peers, Berkowski has been named to the "Best Lawyers in America: Ones to Watch in Medical Malpractice Law" and "New York Metro Super Lawyers Rising Stars."

He earned his Juris Doctorate from Fordham University School of Law, his Master of Fine Arts degree from Brooklyn College and a Bachelor of Arts degree from the University of Detroit Mercy.

Fullerton Beck is a full-service litigation firm with offices in White Plains, New York; Red Bank, New Jersey and North Haven, Connecticut. The firm, which is 100% women-owned, represents companies of all sizes and individuals on a full range of services focused on litigation and risk management.

## LOCAL ARTWORK ON DISPLAY IN GARNERVILLE

Garner Arts Center, like many venues in the Hudson Valley, has lifted the Covid-19 restrictions and brought back a variety of shows and in-person classes. Now through Sunday, February 26, the historic site is hosting an exhibition featuring three Rockland County artists: **Joe Fusa-ro**, **Nat Singer** and **Justin Smith**. The historic site in Garnerville also has a call out for local artisans who would like to showcase their wares and artwork for its Maker Faire Hudson Valley, which is currently being planned for the spring. For more information on the exhibits and Maker Faire, visit [garnerartscenter.org](http://garnerartscenter.org).



"The Empress" by Justin Smith.

## CORNERSTONE'S NEW PRESIDENT/CEO

**Dave Jolly**, former chief operating officer for Cornerstone Family Healthcare, took the helm as its new president and chief operating officer Jan. 6. Originally in the public service sector, Jolly joined Cornerstone in 2014 as its chief operating officer. He had previously served as commissioner of the Orange County Department of Social Services for eight years and is currently chair of the New York State Association of Counties, Medicaid and Human Services Resolutions Committee.

"Dave has proven himself to be an exemplary leader with the right combination of sound principals, a patient-centered focus and strategic vision to propel Cornerstone Family



Dave Jolly, joined by Cornerstone CEO Linda Muller and local elected officials.

Healthcare into its next phase of success," said **Linda Muller**, who spent 31 years growing the health-care system. During the three decades of her tenure, the federally qualified health center has grown from a single site in

the city of Newburgh caring for 5,000 patients to a health-care system today serving more than 55,000 patients at 24 locations across Orange, Rockland, Sullivan, Ulster, Dutchess, Westchester and Broome counties.

## PROVOCATIVE INTERGENERATIONAL DINNER DISCUSSION

A lively, interactive conversation and dinner on the importance of love in these difficult times sponsored by Trinity Spiritual Center, 651 Pequot Ave., Southport, Connecticut, Sunday, Jan. 29 from 5:30 to 7:30 p.m., is part of the nationwide "Generations Over Dinner" movement, led by **Michael Hebb** whom The New York Times calls an "underground restaurateur and provocateur." The importance of intimate relationships will be a major theme of the evening. More than one million individuals around the world have participated in Hebb's dinner parties over the past 10 years.

During the evening, Hebb will engage participants in a deeply engaging conversation about the many ways that intimacy

and connection in all its forms transforms our lives. Following this highly interactive discussion, over a family-style dinner, attendees will begin to share ways in which love has transformed their lives. The mix of generations around each table will bring each age group's perspective to bear on the topic.

"Gen Z, Millennials, Baby Boomers, and the Silent Generation can all benefit from a better understanding of each other's lessons of love," said **Mark Grayson**, director of Trinity Spiritual Center.

All are welcome. No affiliation with Trinity is required.

Hebb is the founder of [Deathoverdinner.org](http://Deathoverdinner.org), [Drugsoverdinner.org](http://Drugsoverdinner.org) and [EOLcommunity.org](http://EOLcommunity.org). He is also the founding partner of Con-

vivium, a creative agency that specializes in shifting culture through the use of thoughtful food and discourse-based gatherings.

Hebb said, "There is no question that cross-generational connection and collaboration can genuinely change the world..."

Trinity Spiritual Center is a dynamic and growing community of people of all ages and beliefs, engaging in a broad range of learning experiences to inspire and support their own journeys of spiritual growth. It offers programs and practices that inspire and engage the greater community.

Reservations are \$40 per person and can be acquired at [bit.ly/MichaelHebbTickets](http://bit.ly/MichaelHebbTickets). For more, call 203-255-0454.

## NEW ASSOCIATE AT FIRM'S BUSINESS LITIGATION GROUP



Brian Remondino

Shipman & Goodwin LLP in Connecticut and New York welcomed **Brian Remondino** as an associate in the firm's workout, restructure and bankruptcy and business litigation practices. He represents clients in a wide variety of complex commercial litigation matters in state, federal and bankruptcy courts, and has also represented clients in arbitration, mediation and in government and internal investigations.

Eric Goldstein, the co-chair of the firm's workout, restructure and bankruptcy practice, said, "Brian is returning home to Connecticut after a number of years of practice in New York and Philadelphia, and a federal court clerkship. His experience in state and federal court litigation in New York, Pennsylvania and in matters across the country will be tremendously valuable to our litigation practice generally and our workout, restructure and bankruptcy practice in particular."

Remondino earned his Juris Doctorate from the University of Virginia School of Law, and received his Bachelor of Arts degree, summa cum laude, in political science from Villanova University.

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[westfaironline.com](http://westfaironline.com)



Dean Howell

## WJCS NEW BOARD MEMBER

**Dean Howell**, managing director at Deloitte, has joined Westchester Jewish Community Services (WJCS) Board of Directors, one of the largest human service agencies in Westchester County located in White Plains. Howell has worked at Deloitte since 2016 and focuses on helping higher education and government clients transform in a digital, cloud-enabled world.

Previously, Howell worked at IBM, AT&T and Oracle in a variety of technical-solution engineering roles. He has worked with Westchester and New York City high school students, mentoring and inspiring their interest in STEM (Science, Technology, Engineering and Math) while promoting the importance of higher education in their future.

In welcoming Howell WJCS CEO **Seth Diamond** said, "He brings a lifelong commitment to strengthening the nonprofit community and improving the lives of Westchester residents."

Howell said, "As a Yonkers resident for 45-plus years, seeing the impact and work WJCS does in my community inspired me to action. For almost 80 years, WJCS programs and services have been impacting the lives of individuals who are struggling in Westchester. I am excited about contributing to the continued fulfillment and expansion of its mission."

Howell earned his MBA and Bachelor of Science degrees from Manhattan College.

Founded in 1943, WJCS is one of the largest nonsectarian, not-for-profit human services agencies in Westchester County. It provides services each year to 20,000 Westchester residents, of all ages and backgrounds to help them overcome life challenges and achieve personal success.

*Information for these features has been submitted by the subjects or their delegates.*

## PIZZA OVEN SWEEPSTAKE

According to the patio pros at Torrison Stone & Garden in Durham, stone pizza oven construction has become the hottest homeowner project in recent years. Portable stainless steel pizza ovens are a popular alternative and the outdoor living experts at Torrison are giving Connecticut residents the chance to win a Solo Stove Pi Pizza Oven to enjoy this winter.

"The holidays may be over, but we wanted to give our great customers another gift," said **Tyler Gerry**, owner of the award-winning landscape construction company. "We also want to encourage homeowners to plan now for their spring outdoor projects."

Anyone who visits the Torrison showroom located at 422 Main St. in Durham can complete an entry form, no purchase necessary. The winner will be notified on Thursday, Feb. 9, in honor of National Pizza Day. The Solo Pi Pizza Oven retails for \$499.

Portable pizza ovens can either be powered through propane or wood. The oven can be placed on any sturdy, waist-level surface that can handle the heat.

While at the Torrison showroom, people can browse the indoor and outdoor spaces for design inspiration. The Fire Room and Tap Room showcase indoor options and a 10,000- square-foot outdoor showroom offers gardens and landscaping leading to several different fireplace and firepit areas with



Torrison Stone & Garden's pizza oven.

seating. Further, homeowners can bring their design vision from concept to reality with the company's unique computerized process that produces a 3D rendering of the project.

"Our goal with every patio and outdoor kitchen design is to extend the living and entertaining space and season," said Gerry.

Torrison Stone & Garden is an

award-winning landscape construction company specializing in stone and landscape design, installation and maintenance of patios, fire pits, walls, walkways and poolscape using a wide selection of natural stones and pavers. For information, winter hours and appointments visit [torrisonstone.com](http://torrisonstone.com) or call 860-349-0119.

## A SPARKLING \$1,500 RAISED BY JEWELER

A fleet of police cruisers in the Baribault Jewelers' Glastonbury parking lot was spotted Monday, Jan. 9, not for an emergency but rather as a show of support for the company's public National Law Enforcement Appreciation Day celebration. The family-owned business hosted a day-long charity event to benefit the Bristol Police Heroes Fund. Photo opportunities with local police officers and a limited supply of the popular "Thin Blue Line" bracelets, which 100% supports the local nonprofit organization.

"What an amazing outpouring of love that the Connecticut community showed once again for this important cause," said Raeann Baribault Schwartz, co-owner of Baribault Jewelers. "Between people coming into our store to purchase the B Fierce and B Brave designs, as well calling us to order them over the phone, we raised \$1,500, but still have 30 more bracelets in stock. We want to completely sell out so that we raise the maximum amount of money for the families of the fallen Bristol police officers."



Only 30 "Thin Blue Line" charity bracelets are left in stock at Baribault Jewelers' Glastonbury store to benefit the Bristol Police Officers Fund. Photo courtesy Baribault Jewelers.

Baribault Schwartz and her sister Christina Baribault Ortiz custom-designed a commemorative "Thin Blue Line" bracelet in October when Bristol Police Sgt. Dustin Demonte and Officer Alex Hamzy were gunned down in the line of duty. The \$78 bracelet features a power word in silver on a navy blue cord. Baribault Jewelers presented a \$5,000 check to The Bristol Police Heroes Fund last fall.

The 30 limited-edition bracelets will be available at Baribault Jewelers store located at 81 Rankin Road in Glastonbury.

As the wife of a police officer, I want to ensure that Sgt. Dustin Demonte and Officer Alex Hamzy's ultimate sacrifice are never forgotten," said Baribault Ortiz. "We can't take the pain away, but we hope to make just a small difference by comforting the families now and in the year ahead."



## EMERGENCY CASH ASSISTANCE GRANTS

Westchester Jewish Community Services (WJCS) has been awarded a \$141,000 grant from Westchester Community Foundation to support families in ParentChild+ (PC+), a WJCS early childhood literacy program in Tarrytown and Sleepy Hollow, which helps Jewish families with emergency cash assistance grants. It is a home-visiting program that prepares children 16 months and up for school success by increasing language and literacy skills, enhancing social-emotional development and strengthening the parent-child relationship.

The PC+ program helps parents learn how to increase positive interactions with their children and create language-rich home environments filled with books, games and conversation. Each week the early-learning specialist assigned to each family brings a book or educational toy for the child. Studies show that children of families who have participated in the program graduate from high school at a 20% higher rate than their socio-economic peers.

The WJCS Emergency Cash Assistance program for Jewish families in need helps families with costs associated with their children's education (tutors, tuition), special needs (evaluation, therapists) and well-being, such as helping with the cost of summer camp so parents who work, or are seeking employment or are ill can be assured of proper supervision for their child and also an enriching summer experience. A recent Pew survey, conducted in 2021, found that 38% of Jewish respondents said they or someone in their household lost a job or suffered a pay cut since the beginning of the pandemic.

"We, at WJCS, are so grateful to Westchester Community Foundation for their support of ParentChild+, which will provide a better future for the children in the program and subsequent generations," said WJCS CEO **Seth Diamond**. "The financial help provided by this grant to help Jewish families who are struggling financially and can barely make ends meet will enable them to access childcare, services and activities that they otherwise would have been denied."

WCF is a division of The New York Community Trust, one of the largest community foundations in the country with assets of approximately \$3 billion.

REGIONAL DIRECTOR  
AT J.P.MORGAN



Kim Bonnani

**Kim Bonnani** joined J.P. Morgan Wealth Management as a regional director, overseeing financial advisors in White Plains and Morristown, New Jersey.

With more than 30 years of experience, most recently at Merrill Lynch, Bonnani will work with financial advisors to support their growth, client acquisition and development.

The J.P. Morgan Wealth Management division offers a full spectrum of services and products for clients to plan and invest either online, remotely over video or phone with an advisor, or in-person with an advisor in an office or local Chase branch. J.P. Morgan Wealth Management has 5,000 advisors and \$615 billion of assets under supervision.

EXECUTIVE  
PROMOTION  
AT BANK



Lynn Long

**Lynn Long** of First County Bank in Stamford was promoted to senior vice president, chief marketing officer and newest member of the bank's senior management team after a unanimous approval by the bank's Board of Directors. Long will continue to report directly to Willard Miley, president and chief operating officer.

Long's extensive career with First County Bank began in 1989 when she started as a marketing and advertising coordinator and over the years was promoted to assistant vice president, vice president, director of marketing, first vice president and now to her current position.

"Lynn continues to elevate the bank's marketing strategies utilizing an integrated approach to brand awareness in support of the bank's trusted advisor culture," said Robert Granata, bank chairman and CEO

NETWORKING  
AT LOBSTERCRAFT



There is nothing fishy about networking this month at LobsterCraft, 107 Greenwich Ave., the owner of award-winning lobster rolls. Samples, wine –all are available at this second-floor restaurant/bar where Captain Mike will talk about the world of lobsters and how his business has evolved.

Register quickly since space is limited for the event, Jan. 26, from 5:30 to 7 p.m. \$35 members; \$40 nonmembers. No walk-ins. Registration is required in advance for this event.

All proceeds go toward non-profits that advocate, promote, connect and educate local business.

ANOTHER  
TRANSACTION  
BY CMG

Carter Morse & Goodrich (CMG) recently served as the exclusive financial advisor to Williams Distributing Co. in its sale to Daikin Comfort Technologies North America Inc. Daikin is a subsidiary of Daikin Industries Ltd. (DIL), the world's largest manufacturer of HVAC systems. Terms of the transaction were not disclosed.


Founded in 1968 and headquartered in Grand Rapids, Michigan, Williams Distributing Co. is the leading full-service distributor of heating, ventilation and air conditioning products and residential building products for builders, contractors, consumers and architects serving the kitchen and bath, plumbing, garage door and hearth markets in the Great Lakes region of the U.S. As a second- and third-generation family-owned business, the company is nationally recognized across both the HVAC and building products sectors for its deep inventory of available products, exclusive relationships with key brands and robust customer service experience. Attaining double-digit growth for three straight years, Williams recently expanded its HVAC parts and accessories portfolio by acquiring the business of Shoemaker Inc., a distributor of HVAC, hydronics and plumbing supplies serving Michigan and


Indiana. Williams operates 32 locations, including 27 dedicated to HVAC, across Michigan, Indiana, and Ohio with 575 employees.

Daikin Industries Ltd., headquartered in Osaka, Japan, is a Fortune 1,000 company with more than 84,000 employees worldwide and is the world's No.1 indoor comfort-solutions provider company. Daikin Comfort Technologies North America provides Daikin, Goodman, Amana®, which is a registered trademark of Maytag Corp. or its related companies and is used under license and Quietflex brands products throughout North America.

**Ramsey Goodrich**, Managing Partner of CMG, said, "...What initially began as a review of strategic options for the company early last year developed into a successful sale process and a realization of the Williams' family life work. We are excited for the family as they explore new endeavors and for the management team at Williams Distributing with its new partnership with a global leader in Daikin."

Located in Southport, Connecticut, Carter Morse & Goodrich is a boutique M&A advisory firm that specializes in representing founder-led and family-held businesses valued between \$20 million and \$250 million.





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## WESTCHESTER COURT CASES

U.S. Bankruptcy Court  
White Plains & Poughkeepsie  
Local business cases, Jan. 11 - 17

**1023 Post Road LLC, White Plains, president Matthew Miller,**  
23-22043-SHL: Chapter 7, assets and liabilities \$1 million to \$10 million.  
Attorney: pro se.

U.S. District Court, White Plains  
Local business cases, Jan. 11 - 17

**Saegertown Borough, Pennsylvania vs. Dynax Corp., Elmsford, et al,**  
23-cv-240-PMH: product liability, removal from Westchester Supreme Court.  
Attorney: Paul J. Napoli.

**Tesfast LLC, Airmont, et al, vs. Fastmed, New Jersey, et al,**  
23-cv-249-CS: breach of contract.  
Attorney: Scott C. Levenson.

**Julio Cesar Castillo Carbajal, Orange County, et al, vs. Jimenez Facility Maintenance, Wappingers Falls, et al,**  
23-cv-269-PMH: Fair Labor Standards Act, class action.  
Attorney: Christian M. Mercado.

**U.S. Department of Labor vs. Berkshire Nursery & Supply Corp., Patterson, New York, et al,**  
23-cv-275-VB: Fair Labor Standards Act.  
Attorney: Amy Tai.

Items appearing in the Fairfield County Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken.

Questions and comments regarding this section should be directed to:

Fatime Muriqi  
c/o Westfair Communications Inc.  
701 Westchester Ave, Suite 100 J  
White Plains, NY. 10604-3407  
Phone: 694-3600 • Fax: 694-3699

**Sweet Valley Packers Inc., Paterson, New Jersey, et al, vs. Novelty Brands Inc., Monsey, et al,**  
23-cv-312-CS: Defend Trade Secrets Act.  
Attorney: Adam I. Kleinberg.

**Travelers Casualty Insurance Co., Hartford, Connecticut, vs. Blizzard Busters Snowplowing Corp., Scarsdale, et al,**  
22-cv-317-KMK: Insurance.  
Attorney: Amy C. Gross.

**June E. Adams Irrevocable Trust vs. IBM, Armonk, et al,**  
23-cv-332: Securities Exchange Act, class action.  
Attorney: Jacob A. Goldberg.

**Stephanie Ruiz, Orange County vs. AF Trucking USA Inc., Highland Mills, et al,**  
23-cv-333-CS: Job discrimination.  
Attorney: Stefanie L. Shmil.

**The Home Depot Inc., Atlanta, Georgia vs. Teladoc Health Inc., Purchase,**  
23-mc-14-NSR: Motion to compel compliance with subpoena.  
Attorney: Patrick G. Brady.

DEEDS

Above \$1 million

**507 North State LLC,**  
Briarcliff Manor. Seller: 507 North State Road LLC, Hartsdale. Property: 507 N. State Road, Ossining. Amount: \$2.2 million. Filed Jan. 3.

**Bruzzone, Carlo A. and Victor J. Bruzzone,** East Atlantic Beach. Seller: Rodman Management LLC, Freeport. Property: 356 Sterling Road, Harrison. Amount: \$1 million. Filed Jan. 3.

**Gresh, Philip M. and Sara M.,** Ardsley. Seller: BGRS LLC, Burr Ridge, Illinois. Property: 3 Farm Way Drive, Greenburgh. Amount: \$2 million. Filed Jan. 3.

**Hertman, Robert C.,** Middletown. Seller: 33 Van Cortland LLC, Airmont. Property: 33 Van Cortland Park Ave., Yonkers. Amount: \$2 million. Filed Jan. 3.

**Mancini Building Corp.,** Katonah. Seller: Thomas and Brittany V. Alongi, Cortland Manor. Property: 10 Adson Way, Somers. Amount: \$1.9 million. Filed Jan. 5.

**Moon Tower Properties LLC,** South Salem. Seller: Johanna and Emmanuel Skrzypczyk, Brooklyn. Property: 23 Gilbert St., Lewisboro. Amount: \$1 million. Filed Jan. 4.

**One Deans Bridge LLC,** Somers. Seller: LJS Coil Properties LLC, Katonah. Property: 1 Deans Bridge Road, Somers. Amount: \$1.2 million. Filed Jan. 4.

**Raimo Realty,** Yonkers. Seller: 162 Lockwood Ave Partners LLC, Yonkers. Property: 162 Lockwood Ave., Yonkers. Amount: \$2.1 million. Filed Jan. 5.

**RBT Company LLC,** Garden City. Seller: Bocada 380 Saw Mill LLC, Cranston, Rhode Island. Property: 380 Saw Mill River Road, Greenburgh. Amount: \$12 million. Filed Jan. 3.

**Rohlf Realty LLC,** Mount Vernon. Seller: 791 South Third Ave LLC, Bronx. Property: 791 Third Ave., Mount Vernon. Amount: \$1.4 million. Filed Jan. 3.

**Stephen Oder Scarsdale LLC,** Englewood, New Jersey. Seller: Ejemplar LLC, Greenwich, Connecticut. Property: 2-4 Weaver St., Scarsdale. Amount: \$2 million. Filed Jan. 6.

Below \$1 million

**433 4th Street Realty LLC,** Mamaroneck. Seller: TE 19 W. LLC, Tarrytown. Property: 433 Fourth St., Rye Town. Amount: \$500,000. Filed Jan. 3.

**451 South 10th Avenue RE Corp.,** Mount Vernon. Seller: 451 S. 10th Avenue LLC, White Plains. Property: 451 10<sup>th</sup>, Mount Vernon. Amount: \$620,000. Filed Jan. 4.

**Arena, James Jr.,** Katonah. Seller: 27 Lakeside Drive LLC, Putnam Valley. Property: 27 Lakeside Drive, Bedford. Amount: \$457,000. Filed Jan. 5.

**Burhans Avenue Corp.,** Yonkers. Seller: Yousef and Nazieh Arefieg, Yonkers. Property: 851 Palisade Ave., Yonkers. Amount: \$995,000. Filed Jan. 5.

**Core National LLC,** Great Neck. Seller: Zion 126 Inc., Flushing. Property: 58 Ninth Ave., Mount Vernon. Amount: \$290,000. Filed Jan. 3.

**DelBene, Angela,** Yorktown Heights. Seller: 754 Palisade LLC, Flushing. Property: 754 Palisade Ave., Yonkers. Amount: \$815,000. Filed Jan. 5.

**Deutsche Bank National Trust Co.,** Anaheim, California. Seller: Ndoka Nesti, Pelham. Property: 1107 Stonegate Road, Yorktown. Amount: \$325,000. Filed Jan. 3.

**Donaldson, Henry,** Somerville, Massachusetts. Seller: Jay Court Holdings LLC, Ramapo. Property: 133 Hickory Kingdom Road, North Castle. Amount: \$900,000. Filed Jan. 5.

**Fitzpatrick, Nancy,** Peekskill. Seller: Stuart and Julie Appelbaum, Nyack. Property: 120 Underhill Lane, Peekskill. Amount: \$445,000. Filed Jan. 5.

**Gobes, Frank J.,** White Plains. Seller: 4 White Birch Lane LLC, Bedford Hills. Property: 62-64 Robinson Ave., Bedford. Amount: \$450,000. Filed Jan. 4.

**Hannon, Catharina V.,** Yonkers. Seller: 193 Scott LLC, Bronx. Property: 193 Scott Ave., Yonkers. Amount: \$710,000. Filed Jan. 4.

**Hidden Meadow at Somers LLC,** Baldwin Place. Seller: Rachel A. Thomas, Granite Springs. Property: 15 Muscoot River Road, Somers. Amount: \$652,000. Filed Jan. 5.

**Holly Hock LLC,** Bedford. Seller: Jonathan Baskin, et al. Bedford Hills. Property: 102 Boutonville Road, Lewisboro. Amount: \$795,000. Filed Jan. 4.

**Kaloc, Nathaniel and Alessandra Biaggi,** Pelham. Seller: JD Financial Management LLC, Property: 55 First St., Pelham. Amount: \$750,000. Filed Jan. 6.

**Lantz, William J. and Dane M. Lantz,** Scarsdale. Seller: Maurizio B. Viselli Jr., Tuckahoe. Property: 893 Wilmot Road, New Rochelle. Amount: \$760,000. Filed Jan. 6.

**Lord & Chin Properties LLC,** Yonkers. Seller: 220 Pennyfield Avenue Corp., Bronx. Property: 443 S. First Ave., Mount Vernon. Amount: \$440,000. Filed Jan. 3.

**Meagher, Christopher B.,** White Plains. Seller: Wilmington Savings Fund Society FSB, Seal beach, California. Property: 2347 Crompond Road, Yorktown. Amount: \$548,000. Filed Jan. 6.

**MJD Contracting Corp.,** Carmel. Seller: Shannon C. Gould, Yonkers. Property: 240 Red Mill Road, Cortlandt. Amount: \$485,000. Filed Jan. 4.

**Mortgage Assets Management LLC,** Houston, Texas. Seller: Joseph G. and Christine A. Magardino, Chappaqua. Property: 800 Syska Road, Yorktown. Amount: \$330,000. Filed Jan. 4.

**Mount Vernon SHG 15 LLC,** Great Neck. Seller: Yaritheth Rodriguez, Mount Vernon. Property: 11 Cortland Ave., Mount Vernon. Amount: \$575,000. Filed Jan. 3.

**Okt I LLC,** Peekskill. Seller: Patricia Lasch Revocable Trust, New York. Property: 6305 Villa at the Woods, Peekskill. Amount: \$175,000. Filed Jan. 6.

**Peekskill Be First Boxing Inc.,** Peekskill. Seller: Camp Pokono Ramona LLC, Croton-on-Hudson. Property: Mount Airy Road West, Cortlandt. Amount: \$25,000. Filed Jan. 5.

**Peekskill Be First Boxing Inc.,** Peekskill. Seller: Bambooeey LLC, Croton-on-Hudson. Property: Woody Brook Lane, Cortlandt. Amount: \$95,000. Filed Jan. 6.

**Pugliese, Frank,** Peekskill. Seller: BR & RC Realty LLC, Putnam Valley. Property: 1004 Cortland St., Peekskill. Amount: \$735,000. Filed Jan. 6.

**Ravelo, Luis A., and Felicita Moran-Ravelo,** Yonkers. Seller: 17 Cresthill LLC, Yonkers. Property: 17 Cresthill Road, Yonkers. Amount: \$815,000. Filed Jan. 5.

**Ritell, Michael S.,** Peekskill. Seller: 11 Welcher LLC, Croton-on-Hudson. Property: 11 Welcher Ave., Peekskill. Amount: \$350,000. Filed Jan. 5.

**Scanlon, Leslie W.,** Yonkers. Seller: Mastrantoni Brothers Inc., Mahopac. Property: 32 Rogers Lane, Somers. Amount: \$160,000. Filed Jan. 5.

**Skrelja, Marko,** Poughkeepsie. Seller: TC 3227 Sixth LLC, Hopewell Junction. Property: 80 Walnut Road, Cortlandt. Amount: \$140,000. Filed Jan. 3.

**Snow, Richard A., et al,** Croton-on-Hudson. Seller: 104 Grand Street LLC, Croton-on-Hudson. Property: 104 Grand St., Cortlandt. Amount: \$675,000. Filed Jan. 5.

**Sunflower RE Holding Corp.,** Yonkers. Seller: Aleshma Y. L. Mills, Bronx. Property: 717 Tuckahoe Road, Yonkers. Amount: \$239,000. Filed Jan. 3.

**Velazquez, Alberto,** Yonkers. Seller: A&A Premier Properties LLC, Valhalla. Property: 68 Shipman Ave., Yonkers. Amount: \$150,000. Filed Jan. 3.

**Vishnevskaya, Nataliya B.,** Cortland Manor. Seller: Rosario Valladolid, Cortland Manor. Property: 255 locust Ave., Cortlandt. Amount: \$280,000. Filed Jan. 6.

# Facts & Figures

## JUDGMENTS

**Acevedo, Edison**, Yonkers. \$4,690 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Jan. 6.

**Addison, Erik**, Yonkers. \$4,758 in favor of Consolidated Edison, New York. Filed Jan. 11.

**Alston, Albert L.**, Mount Vernon. \$17,816 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 11.

**Amaya, Eleazar J.**, White Plains. \$4,129 in favor of Bank of America NA, Newark, Delaware. Filed Jan. 11.

**Anderson, Charles A.**, Peekskill. \$3,653 in favor of Bank of America NA, Newark, Delaware. Filed Jan. 9.

**Barksdale Home Care Services Corp.**, Rye. \$42,092 in favor of Healthsearch Group Inc., Ossining. Filed Jan. 6.

**Bartley, Lauren**, White Plains. \$2,290 in favor of Capital One NA, Richmond, Virginia. Filed Jan. 12.

**Benalcazar, Sonia T.**, Ossining. \$6,499 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Cardenas, Silvia and Sil Salon**, Yonkers. \$39,296 in favor of Epia LLC, Yonkers. Filed Jan. 6.

**Chronicle, Claudette**, New Rochelle. \$9,895 in favor of Department Stores National Bank, Sioux Falls, South Dakota. Filed Jan. 11.

**Community Power Partners**, White Plains. \$98,734 in favor of Chenango 1 Solar LLC, New York. Filed Jan. 6.

**Desi Food Market Inc.**, Richmond Hill. \$48,248 in favor of Euler Hermes North America Insurance Co., Owings Mills, Maryland. Filed Jan. 9.

**Dipietro, Rose**, White Plains. \$15,939 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 6.

**Duenas, Laura**, Port Chester. \$5,832 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Eliseo, Marie R.**, Yorktown Heights. \$15,028 in favor of American Express National Bank, Sandy, Utah. Filed Jan. 6.

**Fata, Caterina**, Valhalla. \$5,290 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 6.

**Frank Dan Realty Corp. and Joseph Bartholomew**, Mount Vernon. \$4,655 in favor of Geico, Woodbury. Filed Jan. 6.

**Friedman, Michele**, Bedford Hills. \$5,065 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Fusha, Danjela**, Eastchester. \$6,570 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 12.

**Gorman, Vincent A.**, Hastings-on-Hudson. \$4,240 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 11.

**Greene, Wanda H.**, Tarrytown. \$5,722 in favor of Discover Bank, New Albany, Ohio. Filed Jan. 6.

**Guerrero, Jimmy**, New Rochelle. \$5,448 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Jan. 11.

**Guerrero, Luis R.**, New Rochelle. \$5,153 in favor of Bank of America NA, Newark, Delaware. Filed Jan. 9.

**Guerrero, Zenon**, New Rochelle. \$5,813 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Jan. 11.

**Mahnke, Thomas H.**, Yonkers. \$9,143 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 12.

**Maquilon, Maria**, Yonkers. \$7,360 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 11.

**Martinez, Christopher**, Mount Vernon. \$7,547 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Matts, Gerald W.**, Port Chester. \$8,185 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**McClain, Brendan**, New Rochelle. \$7,927 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 11.

**Mitchell, Candice M.**, Mount Vernon. \$2,949 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Montesinos, Milagros**, White Plains. \$5,388 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Ofori, Lawrence**, Cortlandt Manor. \$29,464 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 10.

**Ourad, Karim**, Yonkers. \$13,867 in favor of Axiom Acquisition Ventures LLC, Tampa, Florida. Filed Jan. 11.

**Reyes, Gregory**, Port Chester. \$5,446 in favor of Crown Asset Management LLC, Duluth, Georgia. Filed Jan. 11.

**Rind, Sam**, Yonkers. \$3,878 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Sherwood & Truitt LLC**, Yorktown Heights. \$25,056 in favor of Colony Insurance Co, Richmond, Virginia. Filed Jan. 9.

**Teixeira, Luis Felipe**, Hartsdale. \$3,815 in favor of American Express National Bank, Sandy, Utah. Filed Jan. 11.

**Valle, Roberto E.**, Yonkers. \$4,977 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Vazquez, Christian G.**, Yonkers. \$50,008 in favor of Capital One NA, Glen Allen, Virginia. Filed Jan. 11.

**Williams, Sandra**, Port Chester. \$2,728 in favor of Bank of America NA, Charlotte, North Carolina. Filed Jan. 6.

## LIS PENDENS

*The following filings indicate a legal action has been initiated, the outcome of which may affect the title to the property listed.*

**A&S Aqua Pools Inc., et al**, as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$360,000 affecting property located at 27 Mackellar Court, Peekskill. Filed Dec. 27.

**Andolina, Ray**, as owner. Filed by Carrington Mortgage Services LLC. Action: Foreclosure of a mortgage in the principal amount of \$289,026 affecting property located at 1663 Paine St., Yorktown. Filed Dec. 29.

**Artope, Westley A.**, as owner. Filed by HSBC Bank USA NA-Trust. Action: Foreclosure of a mortgage in the principal amount of \$685,000 affecting property located at 3 Spruce Hill Court, Pleasantville. Filed Dec. 27.

**Bell, Robyn**, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$420,481 affecting property located at 181 Henry St., Buchanan. Filed Dec. 28.

**Bingell, Bonnie**, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$548,250 affecting property located at 225 Union Ave., Mount Vernon. Filed Dec. 29.

**Blank, Michael S., et al**, as owner. Filed by Deutsche Bank National Trust Company Trust. Action: Foreclosure of a mortgage in the principal amount of \$420,000 affecting property located at 1344 Judy Road, Mohegan Lake. Filed Dec. 27.

**Bryant, Tamara**, as owner. Filed by Freedom Mortgage Corp. Action: Foreclosure of a mortgage in the principal amount of \$596,763 affecting property located at 23 Fieldcrest Road, Tuckahoe. Filed Jan. 3.

**Estate of Cartularo, Paul, Sr.** as owner. Filed by US Bank NA Trust. Action: Foreclosure of a mortgage in the principal amount of \$720,000 affecting property located at 1074 North Ave., New Rochelle. Filed Jan. 3.

**Dagleish, Glen A., et al**, as owner. Filed by US Bank NA Trust. Action: Foreclosure of a mortgage in the principal amount of \$316,000 affecting property located at 2094 Maple Ave., Cortlandt Manor. Filed Jan. 4.

**Dalton, Christina A.**, as owner. Filed by Santander Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$200,000 affecting property located at 43 Ross Drive, Yorktown Heights. Filed Jan. 3.

**Fleetwood, Carl, et al**, as owner. Filed by Wells Fargo Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$329,277 affecting property located at 14 Linden Ave., Ossining. Filed Dec. 30.

**Griffin, Audrey**, as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$630,000 affecting property located at 850 Saw Mill River Road, Yorktown. Filed Dec. 30.

**Lunan, Deborah**, as owner. Filed by Midfirst Bank. Action: Foreclosure of a mortgage in the principal amount of \$229,191 affecting property located at 9 Iroquois St., Peekskill. Filed Jan. 4.

**McFarland, Joann**, as owner. Filed by Reverse Mortgage Funding LLC. Action: Foreclosure of a mortgage in the principal amount of \$938,250 affecting property located at 17 Edward St., Harrison. Filed Dec. 30.

**Paterra, Francine**, as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$792,000 affecting property located at 34 Upland St., Port Chester. Filed Jan. 3.

**Rustici, Robert N.**, as owner. Filed by Mortgage Assets Management LLC. Action: Foreclosure of a mortgage in the principal amount of \$544,185 affecting property located at 3746 Mill St., Yorktown. Filed Jan. 3.

**Schiekofer, Norma**, as owner. Filed by Deutsche Bank National Trust Company Trust. Action: Foreclosure of a mortgage in the principal amount of \$472,500 affecting property located at 11 Dearborne St., Yonkers. Filed Jan. 3.

**Sheehy, Linda**, as owner. Filed by US Bank Trust NA Trust. Action: Foreclosure of a mortgage in the principal amount of \$656,250 affecting property located at 370 Westlake Drive, Valhalla. Filed Dec. 30.

**Soaring Capital LLC**, as owner. Filed by Loandepot.com LLC. Action: Foreclosure of a mortgage in the principal amount of \$544,000 affecting property located at 5 Birch Court, Ossining. Filed Dec. 30.

**Taub, Nancy J.**, as owner. Filed by US Bank Trust NA Trust. Action: Foreclosure of a mortgage in the principal amount of \$529,600 affecting property located at 10 Avondale Road, Yonkers. Filed Jan. 4.

# Facts & Figures

**Vitolo, Constance A.**, as owner. Filed by MCLP Asset Company Inc. Action: Foreclosure of a mortgage in the principal amount of \$350,000 affecting property located at 53 Blvd., Pelham. Filed Jan. 4.

**Weill Cornell Medical College/Department of Neurology**, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$260,000 affecting property located at 93 Lincoln Ave., Yonkers. Filed Jan. 4.

**Westchester County Department of Social Services**, as owner. Filed by Deutsche Bank National Trust Company Trust. Action: Foreclosure of a mortgage in the principal amount of \$710,000 affecting property located at 34 Glenside Place, Chappaqua. Filed Jan. 4.

**Williams, Maureen C.**, as owner. Filed by US Bank Trust NA Trust. Action: Foreclosure of a mortgage in the principal amount of \$529,600 affecting property located at 10 Avondale Road, Yonkers. Jan. 4.

**Zivan, Valian Jr.**, as owner. Filed by Midfirst Bank. Action: Foreclosure of a mortgage in the principal amount of \$229,191 affecting property located at 9 Iroquois St., Peekskill. Jan. 4.

## MECHANIC’S LIENS

**Burton, Tashika**, Yonkers. \$19,475 in favor of Rugova Group LLC, Bronx. Filed Jan. 4.

**Desai, Laxman S.**, Greenburgh. \$17,400 in favor of Builder Services Group Inc., Brewster. Filed Jan. 3.

**Vasquez, Christian**, Bedford. \$6,955 in favor of Gaughan Construction Corp., Richmond. Filed Jan. 4.

## NEW BUSINESSES

*This newspaper is not responsible for typographical errors contained in the original filings.*

## Partnerships

**Madaba Deli & Grocery V.**, 582 Warburton Ave., Hastings-on-Hudson, 10706. c/o Sameh Qunsel and Elham Qansal. Filed Jan. 6.

Sole Proprietorships

**Breez Auto**, 121 S. 12th Ave., Mount Vernon, 10550. c/o John Paul Gordon. Filed Jan. 5.

**Drip Kicks & Fits**, 121 S. 12th Ave., Mount Vernon, 10550. c/o John Paul Gordon. Filed Jan. 5.

**First Star Sound**, 211 W. Third St., Mount Vernon, 10550. c/o Byron Green. Filed Jan. 5.

**Health Psychology Services**, 222 Purchase St., No.146, Rye, 10580. c/o Christine Megan. Filed Jan. 5.

**Klr Kicks**, 11 Woodburg St., New Rochelle, 10805. c/o Daniel Perez. Filed Jan. 6.

**Kynetiksoundzart**, 100 Herriot St. Apt 1, Yonkers, 10701. c/o Kadeem Johnson. Filed Jan. 6.

**Stars Cleaning**, 3426 Lexington Ave., Mohegan Lake, 10547. c/o Rosa Otavalo Figueroa. Filed Jan. 6.

## WORKERS’ COMPENSATION

*Failure to carry insurance or for work-related injuries and illnesses.*

**RM Chestnut House Incorporated**, Carmel. Amount: \$26,621.

**Davenport Grille Incorporated**, Yonkers. Amount: \$35,000.

**M. Velardo Enterprise Inc.**, Ossining. Amount: \$21,000.

**Nicewigg Inc.**, Yorktown Heights. Amount: \$26,000.

**55 Oak Street Apartments LLC**, Port Chester. Amount: \$25,000.

**Recovere Holdings LLC**, Mount Vernon. Amount: \$32,250.

**M. Romero Construction Corp.**, White Plains. Amount: \$8,000.

**Parkside Associates LLC**, White Plains. Amount: \$21,000.

**Dannys General Contracting I Inc.**, Cortlandt Manor. Amount: \$2,000.

## HUDSON VALLEY

## BUILDING LOANS

### Above \$1 million

**Customers Bank**, as owner. Lender: Pisces Maybrook Logistics Center LLC. Property: 134 Neelytown Road, Montgomery. Amount: \$31 million. Filed Jan. 4.

**Omega Institute of Holistic Studies Inc.**, as owner. Lender: Rhinebeck Bank. Property: in Clinton. Amount: \$1.1 million. Filed Dec. 30.

**TD Bank**, as owner. Lender: Freund Capital LLC and Imperial Foods Inc. Property: 1 Police Drive, Goshen. Amount: \$7.3 million. Filed Jan. 6.

Below \$1 million

**Bank of America**, as owner. Lender: Fontenelle Denise. Property: 428 Powell Ave., Newburgh. Amount: \$405,000. Filed Jan. 4.

**Bank of Greene County**, as owner. Lender: 40 South Miller LLC. Property: 40 S. Miller St., Newburgh. Amount: \$300,000. Filed Jan. 5.

**Live Oak Banking Co.**, as owner. Lender: Neighborhood Self Storage LLC and Vincent R. Jones. Property: in Deerpark. Amount: \$915,000. Filed Jan. 3.

**Nook 468 LLC**, as owner. Lender: Road West SPV LLC. Property: in Red Hook. Amount: \$800,000. Filed Dec. 30.

**Nova21 Beauty Supply Inc.**, as owner. Lender: Commercial Lender LLC. Property: in Putnam Valley. Amount: \$138,000. Filed Jan. 3.

**Orange Bank & Trust Co.**, as owner. Lender: Eric Butler. Property: in New Windsor. Amount: \$400,000. Filed Jan. 4.

**Webster Bank**, as owner. Lender: Farrell Communities at Overlook Ponds LLC. Property: 31 Morris Drive, Newburgh. Amount: \$50,000. Filed Dec. 29

## DEEDS

### Above \$1 million

**Sugar Maple Farms LLC**, Jamaica. Seller: Susan Kaskel Family Trust, Poughkeepsie. Property: in Beekman. Amount: \$12.1 million. Filed Jan. 9.

**Williams Land & Cattle LLC**, Kinderhook. Seller: Humble Hands LLC, Rhinebeck. Property: Rockefeller Lane, Red Hook. Amount: \$2.8 million. Filed Jan. 11.

Below \$1 million

**20 West Cedar LLC**, Poughkeepsie. Seller: Erika A. Vanderwater, Poughkeepsie. Property: 20 W. Cedar St., Poughkeepsie. Amount: \$300,000. Filed Jan. 6.

**58 Wheeler Road LLC**, Rhinebeck. Seller: Frank Renate, Hudson. Property: in Rhinebeck. Amount: \$444,000. Filed Jan. 9.

**Atlas Prime Properties Inc.**, Salt Point. Seller: Deutsche Bank National Trust Co, West Palm Beach, Florida. Property: 172 Cream St., Hyde Park. Amount: \$177,000. Filed Jan. 9.

**Carlita Lexita LLC**, Red Hook. Seller: Dober Tracy, Red Hook. Property: 62 Tivoli Garden, Unit 62D Tivoli. Amount: \$281,000. Filed Jan. 9.

**Cordero, Vismal and Kerry Cordero**, Chester. Seller: Victor Spaccarelli Construction Company Inc., Marlboro. Property: 17 Robin Court, Poughquag. Amount: \$580,000. Filed Jan. 9.

**Deutsche Bank National Trust Co**, West Palm Beach, Florida. Seller: Jessica L. Vinall, Poughkeepsie. Property: 9 Hewlett Place, Poughkeepsie. Amount: \$307,500. Filed Jan. 9.

**Deutsche Bank National Trust Co.**, Mount Laurel, New Jersey. Seller: John C. Whirt Jr., Poughkeepsie. Property: in Poughkeepsie. Amount: \$358,500. Filed Jan. 10.

**Francis Eric Henry**, Poughkeepsie. Seller: Sleight Farm Homes LLC, Poughkeepsie. Property: in LaGrange. Amount: \$615,500. Filed Jan. 10.

**Herbold Heather**, Fishkill. Seller: TLP Associates LLC, Poughkeepsie. Property: 5 McKinley Lane, Poughkeepsie. Amount: \$140,000. Filed Jan. 10.

**Jadubois LLC**, Fishkill. Seller: Thomas E. Denning, West Palm Beach, Florida. Property: in Washington. Amount: \$605,000. Filed Jan. 10.

**Jaundoo Bhola Juliet**, Wassaic. Seller: Infra Towers LLC, Alexandria, Virginia. Property: in LaGrange. Amount: \$320,000. Filed Jan. 10.

**OS 605 Main Street LLC**, Suffern. Seller: Redl Real Estate LLC, Poughkeepsie. Property: 605 Main St., Poughkeepsie. Amount: \$562,000. Filed Jan. 10.

**Patterson Calhoun LLC**, Poughkeepsie. Seller: Robert W. and Patricia Bray, Poughkeepsie. Property: in Poughkeepsie. Amount: \$60,000. Filed Jan. 11.

**RC Property Holdings Inc.**, Patterson. Seller: William Hockler, Poughkeepsie. Property: 119 N. Hamilton St., Poughkeepsie. Amount: \$200,000. Filed Jan. 11.

**Reed Innovation Center Annex 2 LLC**, Harrison. Seller: Gregory Joseph Waters, New York. Property: in Poughkeepsie. Amount: \$500,000. Filed Jan. 11.

**Upstate Modernist LLC**, Rhinebeck. Seller: James A. and Karen Jolis, New York. Property: in Clinton. Amount: \$475,000. Filed Jan. 11.

**Williams Farm & Market LLC**, Kinderhook. Seller: Del’s Dairy Creme LLC, Rhinebeck. Property: in Rhinebeck. Amount: \$450,000. Filed Jan. 11.

## JUDGMENTS

**128 Robinson Avenue LLC**, Monroe. \$27,158 in favor of Pyramid Brokerage Company of The Hudson Valley LLC, Newburgh. Filed Jan. 3.

**82 Lander Street LLC**, Honolulu, Hawaii. \$10,000 in favor of Newburgh City, Newburgh. Filed Dec. 29.

**Arevalo, Jason**, Mahopac. \$12,865 in favor of Lake Mahopac Units Realty Corp, Newport Beach, California. Filed Dec. 29.

**Bernhardt, George D.**, Monroe. \$2,237 in favor of Citibank, Sioux Falls, South Dakota. Filed Dec. 27.

**Braun, Aaren**, Monroe. \$2,155 in favor of Capital One Bank, Glen Allen, Virginia. Filed Jan. 3.

**Brysanshi LLC**, Irving, California. \$5,000 in favor of the city of Newburgh. Filed Dec. 29.

**Butterfield, Karen A.**, Carmel. \$2,742 in favor of TD Bank USA NA, Brooklyn Park, Minnesota. Filed Dec. 30.

**Cabassa, Rakeen J.**, Middletown. \$1,967 in favor of Capital One Bank, Glen Allen, Virginia. Filed Jan. 3.

**D’Agostino, Franchina, et al**, Carmel. \$25,981 in favor of Strategic Funding Partners Inc. and Merchant Cash Group, Gainesville, Florida. Filed Dec. 21.

# Facts & Figures

**Forella, Allen,** Mahopac. \$5,322 in favor of Capital One Bank USA NA, Richmond, Virginia. Filed Dec. 29.

**Freitas, Lillian H.,** Newburgh. \$8,287 in favor of Bank of America, Newark, Delaware. Filed Dec. 28.

**Harmon, Doris,** Mahopac. \$546 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Dec. 28.

**Hawxhurst, Jeffrey A.,** Monroe. \$2,654 in favor of Capital One Bank, Glen Allen, Virginia. Filed Jan. 3.

**Isenberg, Thomas R.,** Newburgh. \$19,179 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Jan. 3.

**Jacobowitz, Joseph,** Monroe. \$9,911 in favor of Citizens Bank, Johnston, Rhode Island. Filed Dec. 27.

**Jacobowitz, Joseph,** Monroe. \$8,511 in favor of Bank of America, Charlotte, North Carolina. Filed Jan. 3.

**Jamieson, Kenneth K.,** Monroe. \$2,853 in favor of Midland Credit Management Inc, San Diego, California. Filed Dec. 27.

**Jm Olin Construction Inc.** and **John M. Olin Jr.,** Goshen. \$16,049 in favor of Hoffman International Inc. and Hoffman Equipment, Piscataway, New Jersey. Filed Dec. 27.

**Lockwood, Gina,** Mahopac. \$13,157 in favor of Wells Fargo Bank NA, West Des Moines, Iowa. Filed Dec. 27.

**Mahopac Building Materials Inc.,** Mahopac. \$12,364 in favor of Seligson & Giannattasio LLP, White Plains. Filed Dec. 21.

**Maxwell, Tara,** Mahopac. \$4,745 in favor of Jefferson Capital Systems LLC, St. Cloud, Minnesota. Filed Dec. 27.

**Meyer, Matthew A.,** Warwick. \$1,324 in favor of TD Bank USA, Brooklyn Park, Minnesota. Filed Jan. 3.

**Neely, Kristina N.,** Brewster. \$17,238 in favor of Bank of America, Charlotte, North Carolina. Filed Dec. 22.

**Nelson, Robert,** Monroe. \$7,312 in favor of Capital One Bank, Glen Allen, Virginia. Filed Dec. 27.

**Nguon, Vanchinak,** Middletown. \$2,150 in favor of Capital One Bank, Glen Allen, Virginia. Filed Jan. 3.

**Orellana, Juan C.,** Brewster. \$12,585 in favor of JPMorgan Chase Bank NA, Wilmington, Delaware. Filed Dec. 29.

**Powers, Andrew,** Mahopac. \$8,779 in favor of Midland Credit Management Inc., San Diego, California. Filed Dec. 27.

**Quinn, Edward,** Newburgh. \$16,330 in favor of Capital One Bank, Glen Allen, Virginia. Filed Jan. 3.

**Randolph, Carol A.,** Middletown. \$5,067 in favor of Capital One, Glen Allen, Virginia. Filed Jan. 3.

**Rivera, Acevedo Bianca L.,** Highland Falls. \$4,966 in favor of Midland Credit Management Inc., San Diego, California. Filed Jan. 3.

**Scott, Diamond C.,** Middletown. \$3,424 in favor of Deerfield Commons LP, Middletown. Filed Jan. 3.

**Scott, Gloria J.,** Cornwall-on-Hudson. \$5,059 in favor of Capital One Bank, Glen Allen, Virginia. Filed Jan. 3.

**Simmons, Kashan,** Middletown. \$2,990 in favor of Janetown LLC, Monroe. Filed Jan. 3.

**Steinmetz, Surah,** Monroe. \$33,313 in favor of Capital One Bank, Glen Allen, Virginia. Filed Dec. 27.

**Sutton, Jessica,** Cornwall-on-Hudson. \$8,080 in favor of JF Homestead LLC, Montgomery. Filed Jan. 3.

**Termini, Jonathan S.,** Newburgh. \$12,170 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Dec. 28.

**Toledo, Aileen** and **Santiago Michael A.,** Mount Vernon. \$6,665 in favor of Roccafiorita Corp, Mount Vernon. Filed Dec. 28.

**Treadwell, Ben,** Mahopac. \$665 in favor of Nicholas Chicorikas, Carmel. Filed Dec. 22.

**Webb, Robert S.,** Walden. \$900 in favor of Walden Village, Walden. Filed Dec. 29.

**Winslow, Brian,** Highland Falls. \$10,500 in Pasquale favor of Pantano, White Plains. Filed Jan. 3.

## MECHANIC’S LIENS

**Martin, Wesley,** as owner. \$4,533 in favor of TJ Baron Electric LLC. Property: 71 Highland Drive, Garrison. Filed Jan. 10.

**Tunkamoose LP,** as owner. \$991 in favor of Mulch Mart Inc. Property: in Minisink. Filed Jan. 9.

**Alicea Holdings LLC,** as owner. \$18,751 in favor of Jam Associates Inc. Property: 2780 State Route 208, Walden. Filed Jan. 11.

**Htoo Min and Ng Sherene,** as owner. \$43,050 in favor of Staats Construction Inc. Property: 76 Field Lane, Stanford. Filed Jan. 6.

**Sanfilippo Jennifer,** as owner. \$2,305 in favor of All Season Experts Heating & Cooling Inc. Property: 7 Peckham Road, Poughkeepsie. Filed Jan. 10.

**16 22 Jaybird Owner LLC,** as owner. \$17,850 in favor of Akeea Electric Inc. Property: 16 Jaybird Lane, Rhinebeck. Filed Jan. 10.

**Pavillion Condo Inc.,** as owner. \$24,730 in favor of Joshua Paving Inc. Property: in Wappinger. Filed Jan. 11.

## NEW BUSINESSES

*This paper is not responsible for typographical errors contained in the original filings.*

## Partnerships

**Temple Hardscape Construction,** 48 Fairfax Ave., Middletown 10940. c/o Barojas M. and Erick Aguilar. Filed Jan. 11.

## Sole Proprietorships

**Artesanias Esperanzita & Grocery,** 376 Washington St., Newburgh 12550. c/o Silvia Perez Castillo. Filed Jan. 13.

**Dan Corcoran Mason Contractors,** 117 Academy Ave., Sparrowbush 12780. c/o Daniel P. Corcoran. Filed Jan. 13.

**Discipline & Dedicated Fitness,** 336 Old Forge Hill Road, New Windsor 12553. c/o Christine D. K. Briggs. Filed Jan. 11.

**Frank W Welling III Chiropractic,** 214 Ronald Regan Blvd., Warwick 10990. c/o Frank W. Welling III. Filed Jan. 11.

**J Carpet Cleaning,** 11 Erica Lane, P.O. Box 1802, Greenwood Lake 10925. c/o Jesse Meli. Filed Jan. 9.

**Jkania Renovation,** 149 Gleneida Ridge Road, Carmel 10512. c/o Jan Kania. Filed Jan. 13.

**KJF Renovations Service,** 77 Liberty St., Apt 1, Newburgh 12550. c/o Jose Selim Fuentes. Filed Jan. 10.

**Kk Dream Photo Studio,** 4D Lamplight Village Road, Monroe 10950. c/o Mayra F. Campos Williams. Filed Jan. 10.

**La Repairs,** 78 E. Main St., Washingtonville 10992. c/o Luis Andreakis. Filed Jan. 10.

**Nanistiendita,** 77 Liberty St., Apt 1, Newburgh 12550. c/o Wendy Maricela Cruz Aguilar. Filed Jan. 10.

**Pietrzak Fabrication & Design,** 796 Craigville Road, Chester 10918. c/o Mark Antone Pietrzak. Filed Jan. 12.

**Regan Cleaning Services,** 1 Lincoln Court, Highland Mills 10930. c/o Tyler James Regan. Filed Jan. 11.

**Wolff Metals and Minerals,** 159 Big Elm Road, Brewster 10509. c/o Thomas W. Wolff Jr. Filed Jan. 9.

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BUILDING PERMITS

Commercial

**G&R Home Improvement LLC**, Stamford, contractor for FM Realty LLC. Remove doors to outdoors and install new folding doors. Relocate the main entrance utilizing an existing opening. Demolish current bar and construct a new bar in a new location. Use existing and new equipment at 261 Main St., Stamford. Estimated cost: \$150,000. Filed Dec. 2.

**G&T Pond LLC**, Stamford, contractor for G&T Pond LLC. Construct a two and ½-story single-family dwelling with two-car attached garage and associated features such as, patio area, condensers, underground propane tank, finished basement, retaining and end walls at 110 Pond Road, Stamford. Estimated cost: \$619,000. Filed Dec. 13.

**Gesualdi Construction Inc.**, Stamford, contractor for Myano West LLC. Perform replacement alterations at 2001 W. Main St., Stamford. Estimated cost: \$200,000. Filed Dec. 5.

**Granados General Contracting**, Port Chester, New York, contractor for Atlantic PSH LLC. Replace damaged sheetrock, two windows and main door and repair dormer and clean up and paint the entire apartment at 660 Atlantic St., Stamford. Estimated cost: \$12,124. Filed Dec. 12.

**Gunner LLC**, Greenwich, contractor for Villa Crest Commons I. Remove and replace asphalt roof at 177 West Ave., Main Unit, Stamford. Estimated cost: \$40,000. Filed Dec. 7.

Items appearing in the Fairfield County Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken.

Questions and comments regarding this section should be directed to:

Fatime Muriqi  
c/o Westfair Communications Inc.  
701 Westchester Ave, Suite 100 J  
White Plains, NY. 10604-3407  
Phone: 694-3600 • Fax: 694-3699

**L&M Interior Construction LLC**, White Plains, New York, contractor for Landmark Square I-6 LLC. Perform replacement alterations at 101 Broad St., Stamford. Estimated cost: \$150,000. Filed Dec. 13.

**Larosa Building Group LLC**, Meriden, contractor for Martin Luther King Jr. Apartments LLC. Renovate 89 units in 13-story building to include, but not limited to, kitchens, bathrooms, flooring and mechanical, engineering and plumbing fixtures. Six units to be converted to be united federal accessory standards- compliant at 40 Stillwater Ave., Stamford. Estimated cost: \$1,121,137. Filed Dec. 5.

**Lrc Construction LLC**, White Plains, New York, contractor for RXR/Cappelli Atlantic Station Owner LLC. Erect a sidewalk shed at 355 Atlantic St., Unit A-1, Stamford. Estimated cost: \$40,000. Filed Dec. 12.

**Major Oak Builders & Consultants LLC**, Milford, contractor for Ken Procino - Major Oak Builders & Consultants. Build a new house with basement level and finished first and second floors. Third floor will be unfinished at 3 Juniper Hill Road, Stamford. Estimated cost: \$1,048,914. Filed Dec. 6.

**Mosello, Mark A.**, Bedford, New York, contractor for Amy O. Blumenthal. Install a 24 KW generator and three propane tanks at 78 Acre View Drive, Stamford. Estimated cost: \$10,000. Filed Dec. 21.

**Navarro Concrete & Stone LLC**, Norwalk, contractor for David S. Gerhardt. Perform replacement alterations at 126 New Canaan Ave., Norwalk. Estimated cost: \$40,000. Filed Nov. 29.

**Nexius Solutions Inc.**, Frisco, Texas, contractor for Aquarion Water Company of Connecticut. Remove and replace nine antennas with associated cables and equipment at 77 Blachley Road, Stamford. Estimated cost: \$50,000. Filed Dec. 1.

**Pani, Mauricio**, Norwalk, contractor for Z&Z Properties LLC. Replace one slide and two windows for Unit E6 at 199 Gregory Blvd., No.E6, Norwalk. Estimated cost: \$5,850. Filed Nov. 29.

**Pavarini North East Construction Company LLC**, Stamford, contractor for ESRT First Stamford Place LLC. Perform replacement alterations at 151 Greenwich Ave., Unit 300, Stamford. Estimated cost: \$300,000. Filed Dec. 9.

**Pavarini North East Construction Company LLC**, Stamford, contractor for ESRT First Stamford Place LLC. Perform replacement alterations at 151 Greenwich Ave., Unit 100, Stamford. Estimated cost: \$800,000. Filed Dec. 5.

**Signature Construction Group Inc.**, Norwalk, contractor for Wilson Rand LLC. Renovate office space at 333 Wilson Ave., Norwalk. Estimated cost: \$656,000. Filed Nov. 29.

**Signature Construction Group Inc.**, Norwalk, contractor for The Maritime Condo Association Inc. Perform replacement alterations at 33-45 N. Water St., Norwalk. Estimated cost: \$186,000. Filed Nov. 29.

**Turf Landscape Design Inc.**, Norwalk, contractor for Waypointe I Hold UT LLC. Renovate pool area, deck paving, lights and gas grill at 515 West Ave., Norwalk. Estimated cost: \$406,000. Filed Nov. 28.

Residential

**Bartlett, Philip**, Norwalk, contractor for Anne Papastathis. Install a generator and propane tank at rear of single-family residence at 404 Silver Creek Lane, Norwalk. Estimated cost: \$11,000. Filed Nov. 29.

**Bartlett, Philip**, Norwalk, contractor for Frank Amorese. Install generator and propane tank at 246 W. Norwalk Road, Norwalk. Estimated cost: \$12,000. Filed Nov. 29.

**Coda, Timothy J.**, Norwalk, contractor for Timothy J. Coda and Katlyn A. Tracey. Convert second floor into accessory dwelling unit at 311 Silvermine Ave., Norwalk. Estimated cost: \$100,000. Filed Nov. 29.

**Country Club Homes Inc.**, Norwalk, contractor for Debbie Douglas and Michael Meggan. Construct a superstructure for a single-family residence at 14 McKinley St., Norwalk. Estimated cost: \$838,000. Filed Nov. 29.

**Jarlath California, Building & Remodeling Control LLC**, Norwalk, contractor for Nesim and Contente Fortuna. Replace existing roof with asphalt shingles at 21 Revonah Circle, Stamford. Estimated cost: \$34,500. Filed Dec. 8.

**Jarlath California, Building & Remodeling Control LLC**, Norwalk, contractor for Nesim and Contente Fortuna. Renovate kitchen, bathrooms, powder room and add one bathroom and mudroom to existing space at 21 Revonah Circle, Stamford. Estimated cost: \$201,600. Filed Dec. 5.

**Jeff Newton Construction LLC**, Fairfield, contractor for Jane Freeman. Relocate powder room and pantry, replace basement furnace, add attic furnace. Updated to add the following details as per the applicant: “We will swap the location of the powder room and pantry on the first floor, install a new propane gas 40K BTU furnace in the attic at 15 Hunting Ridge Road, Stamford. Estimated cost: \$39,000. Filed Dec. 2.

**Johio, Mancini Jr.**, Wolcott, contractor for Melissa Porricelli. Install roof-top solar panel at 60 Bouton Street West, Stamford. Estimated cost: \$78,700. Filed Dec. 2.

**JWPS Construction LLC**, Cos Cob, contractor for Maria Ana Tagliavia Revocable Trust. Expand an existing master bathroom and add walk-in closet on second floor of existing home, new siding, roofing, windows in new addition, patch and repair adjacent materials and perform minor modifications to existing HVAC, electrical and plumbing systems. Replace existing main roof and modify existing rake detail at 9 W. Bank Lane, Stamford. Estimated cost: \$75,000. Filed Dec. 23.

**LCP Homes Inc.**, Westport, contractor for George Andrew Frank. Replace windows and siding on one and ½-story cape at 96 Cold Spring Road, Stamford. Estimated cost: \$11,452. Filed Dec. 5.

**LECLA Home Improvements and Roofing Inc.**, Danbury, contractor for Jean C. and Rita Bourbon. Strip existing siding and install new vinyl siding on the side and rear of home with shake-shingle siding on front of home at 6 Warwick Lane, Stamford. Estimated cost: \$23,000. Filed Dec. 28.

**Luciani, Anthony**, Norwalk, contractor for Anthony Luciani. Construct two-story addition to single-family residence at 12 Surrey Drive, Norwalk. Estimated cost: \$180,000. Filed Nov. 30.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for Gabriel and Bella Mullokandov. Install rooftop rail-less solar modules at 20 Hillandale Ave., Stamford. Estimated cost: \$19,720. Filed Dec. 1.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for Martin Dorothy and Allen Kareem. Install rooftop rail-less solar PV 5.2W and 13 modules at 55 Strawberry Hill Court, Stamford. Estimated cost: \$37,588. Filed Dec. 7.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for Usha S. Neelakandan. Install rooftop rail-less solar PV modules at 56 Lantern Circle, Stamford. Estimated cost: \$31,824. Filed Dec. 2.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for Brian M. and Emma P. Adler. Install rooftop rail-less solar modules at 37 Dannell Drive, Stamford. Estimated cost: \$91,800. Filed Dec. 7.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for Denet Plaisimond and Jean Pierre Marie Maud. Install rooftop rail-less solar PV modules at 59 Old Barn Road South, Stamford. Estimated cost: \$56,648. Filed Dec. 6.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for Michael C. Economou and Eireeni Economou. Install 29 shingles in onyx black at 26 General Waterbury Lane, Stamford. Estimated cost: \$24,553. Filed Dec. 5.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for Roger V. Williams and Mary Ellen. Install rooftop rail-less solar modules at 11 Edice Road, Stamford. Estimated cost: \$55,800. Filed Dec. 23.

**Momentum Solar LLC**, South Plainfield, New Jersey, contractor for James Patrick Marini and Morin Marie. Install rooftop rail-less solar modules at 11 Island Heights Circle, Stamford. Estimated cost: \$61,200. Filed Dec. 29.

**Murphy, Laura E.**, Norwalk, contractor for Laura E. Murphy. Construct superstructure for single-family residence at 20 Stony Brook Road, Norwalk. Estimated cost: \$135,000. Filed Nov. 29.

**NZ Home Improvement LLC**, Stamford, contractor for Sandra Barnes. Add a new bathroom in basement of 180 Glenbrook Road, Unit 54, Stamford. Estimated cost: \$16,000. Filed Dec. 5.

**New York, Connecticut Solutions LLC**, Stamford, contractor for Ward E. Meehan III and Jennifer Rasmussen Meehan. Build a new bathroom on the second floor at 34 Brinckerhoff Ave., Stamford. Estimated cost: \$40,000. Filed Dec. 5.

**Peoples Products Inc.**, Newington, contractor for Michael Hasselt. Install seven vinyl replacement windows - 4 in the living room (facing the pool) and 3 in the kitchen area at 220 Davenport Farm Lane West, Stamford. Estimated cost: \$12,202. Filed Dec. 5.

**Peoples Products Inc.**, Newington, contractor for Aleksandra Tabaka and Alejandro Teran. Install four vinyl replacement windows, one main entry door and one storm door at 168 Belltown Road, Unit B-9, Stamford. Estimated cost: \$15,843. Filed Dec. 21.

**Philip, Bartlett**, Beacon Falls, contractor for Charles B. and Lori E. Fierro. Install a Generac generator updated to reflect the fuel source, which will be an existing 500-gallon above-ground propane tank at 294 E. Middle Patent Road, Stamford. Estimated cost: \$12,500. Filed Dec. 6.

**Power Home Remodeling Group LLC**, Chester, Pennsylvania, contractor for Gregory D. and Beryl A. Tomlin. Remove and replace 31 square siding with house wrap and form-fitted insulated vinyl, all without structural changes at 69 Kenilworth Drive West, Stamford. Estimated cost: \$63,376. Filed Dec. 5.

# Facts & Figures

**Power Home Remodeling Group LLC**, Chester, Pennsylvania, contractor for Diane L. Durec. Remove and replace roofing with 50- year guaranteed GAF shingles. No structural changes; remove and replace attic insulation at 124 Alton Road, Stamford. Estimated cost: \$30,419. Filed Dec. 8.

**Power Home Remodeling Group LLC**, Chester, Pennsylvania, contractor for Kathleen Stenbeck. Remove and replace roof with 50- year guaranteed GAF shingles. No structural changes at 17 Algonquin Ave., Stamford. Estimated cost: \$19,806. Filed Dec. 9.

**Power Home Remodeling Group LLC**, Chester, Pennsylvania, contractor for Gladys Y. Turbay-Acuna. Remove and replace 13 windows without structural changes at 1412 Hope St., Stamford. Estimated cost: \$18,533. Filed Dec. 28.

**Power Home Remodeling Group LLC**, Norwalk, contractor for Jorge E. DeLeon. Remove and re-roof 50 County St., Norwalk. Estimated cost: \$28,538. Filed Nov. 29.

**Rios, Raul**, Norwalk, contractor for Cynthia Northrop. Strip, re-roof and install vinyl siding at 23 Emerson St., Norwalk. Estimated cost: \$22,000. Filed Nov. 29.

**Trinity Solar Inc.**, Norwalk, contractor for Joseph Kay. Strip, re-roof and install vinyl siding at 182 Scribner Ave., Norwalk. Estimated cost: \$19,488. Filed Nov. 30.

## COURT CASES

### Bridgeport Superior Court

**Chancay Rodriguez, Jorge**, Darien. Filed by Hilario Garcia, Stratford. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-22-6120029-S. Filed Dec. 9.

**Grohs, Frederick**, Thomaston. Filed by Jacqueline Pugh, Bridgeport. Plaintiff's attorney: Nicholas R. Nesi, East Haven. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks monetary damages in excess of \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-22-6120310-S. Filed Dec. 9.

**Tarnowski, Jacek**, Farmington. Filed by Simone Alleyne, Bridgeport. Plaintiff's attorney: Miller Rosnick D'Amico August & Butler PC., Bridgeport. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-22-6120146-S. Filed Dec. 15.

**Torres, Elssa**, Fairfield. Filed by Nancy Lamour, Bridgeport. Plaintiff's attorney: Bruce J. Corrigan Jr. Law Office, Westport. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-22-6120139-S. Filed Dec. 21.

**Waldron, Kenneth, et al**, North Branford. Filed by Angel Perez, Ansonia Plaintiff's attorney: Edmund Q. Collier Trial Lawyer LLC, Milford. Action: The plaintiff suffered a collision caused by the defendants and sustained severe damages and injuries. The plaintiff seeks monetary damages in excess of \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-22-6120025-S. Filed Dec. 15.

### Danbury Superior Court

**Benedetto, Lorenzo, et al**, Torrington. Filed by Thomas D'Erario, Trumbull. Plaintiff's attorney: Ventura Law, Danbury. Action: The plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-22-6044522-S. Filed Oct. 27.

**Candlewood Lake Road LLC, et al**, Brookfield. Filed by Maria Morey, Danbury. Plaintiff's attorney: The Flood Law Firm LLC, Middletown. Action: The plaintiff was lawfully on the premises controlled by the defendants when she was caused to trip and fall due to the uneven condition of the walkway, thereby causing her to suffer injuries. The plaintiff seeks monetary damages in excess of \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-22-6044244-S. Filed Oct. 11.

**Henriques, Americo, et al**, Danbury. Filed by Manuel German Castro-Torres, Danbury. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: The plaintiff was lawfully on the premises controlled and maintained by the defendants when he was caused to slip and fall due to the slippery and/or icy conditions of the driveway, thereby causing the him to suffer injuries. The plaintiff seeks monetary damages in excess of \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-22-6044254-S. Filed Oct. 12.

**Shop-Rite Supermarkets Inc., et al**, Keasbey, New Jersey. Filed by Carmela Mancini, Danbury. Plaintiff's attorney: Moore O'Brien & Foti, Middlebury. Action: The plaintiff was lawfully on the subject premises, walking in the parking lot toward the Shop-Rite entrance when she was caused to fall due to a dangerous, hazardous and improperly placed speed bump, thereby causing the plaintiff to suffer injuries and losses. The plaintiff seeks monetary damages in excess of \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-22-6044426-S. Filed Nov. 8.

### Stamford Superior Court

**Crespo, Agustin, et al**, Stamford. Filed by Katherine Dunning, Palm Beach Gardens, Florida. Plaintiff's attorney: The Maddox Law Firm Inc., New Canaan. Action: The plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-22-6058820-S. Filed Nov. 4.

**DiBeradini-Albrecht, Danielle M., Administratrix**, Norwalk. Filed by Arried Enterprises LLC, Greenwich. Plaintiff's attorney: Howd & Ludorf LLC, Hartford. Action: The plaintiff has a business located at the Riverside Commons Shopping Center where the defendant collided, while in his car, causing damages in the structure. The plaintiff seeks monetary damages in excess of \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-22-6059003-S. Filed Nov. 8.

**J. B. Hunt Transport Inc., et al**, Lowell, Arizona. Filed by Debra Wilkinson, Brooklyn, New York. Plaintiff's attorney: Paul Stewart Levin, Hartford. Action: The plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-22-6058859-S. Filed Nov. 18.

**Metalios Group Inc., et al**, Riverside. Filed by Sneha Rama Reddy, West Hartford. Plaintiff's attorney: Zeldes Needle & Cooper, Bridgeport. Action: The plaintiff suffered injuries when the defendants forcefully pushed the door against the plaintiff. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-22-6058427-S. Filed Nov. 3.

## DEEDS Commercial

**1735 PRH LLC**, Fairfield. Seller: Jeffrey Warren, Fairfield. Property: 1735 Post Road, Suite 8, Fairfield. Amount: \$596,145. Filed Dec. 14.

**Alvarez, Edgar and Jill C. Alvarez**, Stamford. Seller: Joseph J. Lagana Builders Inc., Southport. Property: 45-49 Osborne Place Condominium, Unit 49, Southport. Amount: \$1,087,450. Filed Dec. 16.

**Berkley Jr., Robert W. and Jennifer E. Berkley**, Greenwich. Seller: 600 Indian Field Road LLC, Greenwich. Property: 600 Indian Field Road, Greenwich. Amount: \$1. Filed Dec. 28.

**Brumberg, Matthew and Junyao Brumberg**, New York, New York. Seller: Doubling Road Associates LLC, Glastonbury. Property: 37 Doubling Road, Greenwich. Amount: \$5,500,000. Filed Dec. 30.

**Doane, Brian and Jennifer Doane**, Stamford. Seller: Tanu-One LLC, Stamford. Property: 103 Van Buskirk Ave., Stamford. Amount: \$400,000. Filed Dec. 14.

**ET Realty Group LLC**, Easton. Seller: Yan Qing Zhang, Brooklyn, New York. Property: 256 Reef Road, Fairfield. Amount: \$500,000. Filed Dec. 13.

**Frolick, William**, Westport. Seller: Jaar Investments LLC, Stamford. Property: Unit 3F, Virginia Court Condominium, Greenwich. Amount: \$515,000. Filed Dec. 29.

**Gowanus Properties LLC**, Jamaica, New York. Seller: Edward Tomasulo, Fairfield. Property: 1426 Fairfield Woods Road, Fairfield. Amount: \$660,000. Filed Dec. 13.

**Senior Manager – Design, Gartner, Inc., Stamford, CT.**  
Ld & drive the end to end exp dsgn process, incl. UX dsgn strategy, rsrch, UI dsgn & usability testing, helping cross functional project teams. Req Bach's deg or foreign equiv in Comp Sci or rel field + 8 yrs rel work exp; OR 10 yrs rel work exp. Up to 20% domestic and international travel may be req. Telecommuting permitted. Employer will accept any suitable combo of edu, training or exp. To apply, please email resume to: Josh. Dubinsky@gartner.com and reference job code: 72863.

# Facts & Figures

**Johnson, Kevin** and **Bridget Sullivan**, New York, New York. Seller: 162 Sawyer Road LLC, Shelton. Property: 160-162 Sawyer Road, Unit 160, Fairfield. Amount: \$869,125. Filed Dec. 12.

**Louis-Dreyfus, Phyllis**, New York, New York. Seller: 62 Mason Street LLC, Greenwich. Property: 62 Mason St., Unit PHW, Greenwich. Amount: \$10. Filed Dec. 29.

**MCBVII LLC**, Manalapan, Florida. Seller: 14 Marlow Court Riverside LLC, Harrison, New York. Property: 14 Marlow Court, Riverside. Amount: \$10. Filed Dec. 30.

**Pascual, Marcus**, Stamford. Seller: NSR Real Estate LLC, Norwalk. Property: 240 Wardwell St., Unit 14, Stamford. Amount: \$390,000. Filed Dec. 16.

**Retalis, Marisha**, Greenwich. Seller: Marisha LLC, Greenwich. Property: 104 Rich Ave., Unit 12, Greenwich. Amount: \$10. Filed Dec. 27.

**Rosenfeld, Michael** and **Alexandra Boelke**, Greenwich. Seller: Sherwood Place Associates LLC, Darien. Property: 62 Sherwood Place, Unit A, Greenwich. Amount: \$474,950. Filed Dec. 30.

**Rosenfeld, Michael**, Greenwich. Seller: Sherwood Place Associates LLC, Darien. Property: 62 Sherwood Place, Unit B, Greenwich. Amount: \$474,950. Filed Dec. 30.

**Yu, Jeffrey C.** and **Amy Yong**, Riverside. Seller: Nella Lane LLC, Riverside. Property: 108 Sheephill Road, Riverside. Amount: \$3,300,000. Filed Dec. 30.

## Residential

**Albino, Fabio Lenon**, Greenwich. Seller: Robert Kraljevic, Stamford. Property: 88 Indian Hill Road, Stamford. Amount: \$825,000. Filed Dec. 12.

**Azoulay, Eva** and **David Ohayon**, Jupiter, Florida. Seller: Jeremy Whitfield and Elizabeth Whitfield, Stamford. Property: 100 Hope St., Unit 26, Stamford. Amount: \$400,000. Filed Dec. 13.

**Barros, Caesar** and **Monica H. DeSousa**, Stamford. Seller: Jill Bull, Stamford. Property: 276 Courtland Ave., Stamford. Amount: \$460,000. Filed Dec. 12.

**Bertino, Edward Paul**, Stamford. Seller: Evelyn M. Maloney, Stamford. Property: Lot 42, Map 7457, Stamford. Amount: \$490,000. Filed Dec. 14.

**Bickel, Joshua** and **Cathleen Bickel**, Stamford. Seller: Christine Andan, Stamford. Property: 1093 RockRimmon Road, Stamford. Amount: \$650,000. Filed Dec. 12.

**Carpenter, Cole**, Stamford. Seller: Charlotte Robinson, Stamford. Property: 106-3B Woodside Green, Stamford. Amount: \$218,000. Filed Dec. 13.

**Della Torre, Marco** and **Victoria Della Torre**, Greenwich. Seller: Donna L. Matheson, Allen, Texas. Property: 51 Indian Field Road, Greenwich. Amount: \$1,450,000. Filed Dec. 30.

**Disse, Paul** and **Christine Braganza**, Brooklyn, New York. Seller: Michael Braverman and Fabiano Teixeira, Stamford. Property: 156 Canfield Drive, Stamford. Amount: \$1,695,000. Filed Dec. 14.

**Falcone, Nicole**, Stamford. Seller: Salim Patel, Palo Alto, California. Property: 140 Grove St., Unit 7D, Stamford. Amount: \$175,000. Filed Dec. 15.

**Francis, Elizabeth W.**, Fairfield. Seller: Howard R. Goldstein and Anne Steffen Goldstein, Fairfield. Property: 175 Brookridge Ave., Fairfield. Amount: \$725,000. Filed Dec. 16.

**Gannon, Steven, et al**, Norwalk. Seller: Sheldon Polonsky and Anat Graf, Fairfield. Property: 100 Prince St., Fairfield. Amount: \$425,000. Filed Dec. 15.

**Hallissey, Daniel** and **Ellen Oswald**, New York, New York. Seller: Ryan Oberoi, Stamford. Property: 1 Broad St., Unit 20E, Stamford. Amount: \$694,000. Filed Dec. 16.

**Horn, Douglas** and **Theresa Horn**, Stamford. Seller: Kay H. Chang, Stamford. Property: 157 Dogwood Lane, Stamford. Amount: \$775,000. Filed Dec. 15.

**Hsu, Shu-Han** and **Szu-Tung Chen**, Stamford. Seller: Prabakaran Balasubramian, Charlotte, North Carolina. Property: 256 Washington Blvd., Unit 18, Stamford. Amount: \$337,000. Filed Dec. 15.

**Kabir, Mohammad** and **Juelkar M. Nyum**, Stamford. Seller: Hugo Colindres, Stamford. Property: 21 Dryden St., Stamford. Amount: \$645,000. Filed Dec. 12.

**Kim, Chong** and **Ju Young Seo**, Westport. Seller: Jedidiah Houser and Sarah Shelton-Houser, Guntersville, Alabama. Property: 100 Cherry Lane, Fairfield. Amount: \$3,300,000. Filed Dec. 12.

**Kleinman, Ari D.** and **Erica G. Hintze**, Fairfield. Seller: Paul E. Szabo and Sharon D. Szabo, Fairfield. Property: 185 Oldfield Drive, Fairfield. Amount: \$820,000. Filed Dec. 16.

**Knoeller, James J.** and **Laura J. Knoeller**, Greenwich. Seller: James J. Knoeller and Laura J. Knoeller, Greenwich. Property: 18 Montgomery Lane, Greenwich. Amount: \$N/A. Filed Dec. 30.

**Kumar, Arvind** and **Poonam Arora**, Stamford. Seller: Ashish Bordia and Monica P. Jain, Stamford. Property: 55 Little Hill Drive, Stamford. Amount: \$1,182,800. Filed Dec. 13.

**Lesniewski, Dariusz**, Darien. Seller: Elizabeth M. Pena, Toluca Lake, California. Property: 149 Myrtle Ave., Unit 8, Stamford. Amount: \$97,500. Filed Dec. 15.

**Ludel, Alexander Spencer** and **Noelle Taylor Lele**, Westport. Seller: Beverly Shafter, Stamford. Property: 245 Hamilton Ave., Unit 3, Stamford. Amount: \$370,000. Filed Dec. 15.

**Mallozzi, Christine** and **Mark Mallozzi**, Darien. Seller: Brian Schiller and Marta Schiller, Stamford. Property: 143 Columbus Place, Unit 12, Stamford. Amount: \$338,000. Filed Dec. 15.

**Martins, Cleber**, Fairfield. Seller: Thais C. Martins, Fairfield. Property: 468 Jennings Road, Fairfield. Amount: \$444,000. Filed Dec. 14.

**Meehan, Sarah** and **David Tishelman**, Fairfield. Seller: Christopher W. D'Elia and ChrisAnn D'Elia, Fairfield. Property: Lot 3, Map 2175. Congress St., Fairfield. Amount: \$1,200,000. Filed Dec. 13.

**Mendelson, Jonathan** and **Laura Mendelson**, Fairfield. Seller: Kimberly A. Markham, Fairfield. Property: 141 Hemlock Hills Road South, Fairfield. Amount: \$1,300,000. Filed Dec. 16.

**Mercede, Frank J.** and **Lori A. Mercede**, Stamford. Seller: Nicole Coates, Stamford. Property: 34 Tree Lane, Stamford. Amount: \$795,000. Filed Dec. 12.

**O'Connell, Thomas M.** and **Kathleen S. O'Connell**, Southport. Seller: Robert F. Gallace and Stacy Gallace, Southport. Property: 209 Mill Hill Terrace, Southport. Amount: \$1,200,000. Filed Dec. 15.

**Ostrovsky, Elena A.**, Farmington. Seller: Lenford L. Allen, Stamford. Property: 16 Saxon Court, Stamford. Amount: \$615,000. Filed Dec. 16.

**Pai, Roshan Rajanandan** and **Arthika Bappal**, Stamford. Seller: Robert R. Schmidt, et al, Stamford. Property: 1 Finney Lane, Stamford. Amount: \$430,000. Filed Dec. 14.

**Pall, Bertalan**, Fairfield. Seller: Gayle Ann Mahalik, Fairfield. Property: 229 Alden St., Fairfield. Amount: \$500,000. Filed Dec. 13.

**Panaro, Joseph** and **Lauren Farella**, Stamford. Seller: Harlin S. Ruben and Lynne V. Ruben, Southbury. Property: 271 Bridge St., Unit 253, Stamford. Amount: \$390,000. Filed Dec. 16.

**Reddy, Pavan**, Fairfield. Seller: Lorraine Smorada, Fairfield. Property: Lot 2, Map 5540, Fairfield. Amount: \$600,000. Filed Dec. 14.

**Renaud, Robert** and **Nicole Renaud**, Stamford. Seller: Stan Kikirov, Stamford. Property: 143 Hoyt St., Unit 5E, Stamford. Amount: \$535,000. Filed Dec. 12.

**Sandri, Alex Milani**, Stamford. Seller: Andres F. Diaz, Stamford. Property: 39 Glenbrook Road, Unit 1Z, Stamford. Amount: \$185,000. Filed Dec. 15.

**Sarak, Yuriy** and **Dina Zaloznaja**, Stamford. Seller: Marcia A. Mellett, Boca Raton, Florida. Property: 59 Hope St., Unit 21D, Stamford. Amount: \$225,000. Filed Dec. 16.

**Schreiber, Zachary** and **Shannon Schreiber**, Woodbridge. Seller: Randall Corbin and Courtney G. Corbin, Fairfield. Property: 653 Holly Dale Road, Fairfield. Amount: \$1,070,000. Filed Dec. 16.

**Silva, Ricardo** and **Amelia Silva**, Fairfield. Seller: Linda Rizio, Fairfield. Property: 177 Rowland Road, Fairfield. Amount: \$1,850,000. Filed Dec. 13.

**Smith, Nolan Luce** and **Brooke Lee Smith**, Jersey City, New Jersey. Seller: Patricia DeMaras, Fairfield. Property: 600 Riverside Drive, Fairfield. Amount: \$1,250,000. Filed Dec. 13.

**Thalheim, Marc** and **Sarah Thalheim**, Old Westbury, New York. Seller: Kent Moran and Yekaterina Moran, Stamford. Property: 19 Vineyard Lane, Stamford. Amount: \$1,160,000. Filed Dec. 16.

**Todres, Debra**, New York, New York. Seller: Robert Celentano and Katie Celentano, Fairfield. Property: 706 Burr St., Fairfield. Amount: \$1,350,000. Filed Dec. 12.

**Veiberg, Petter** and **Johanna Veiberg**, Fairfield. Seller: Sharon David Massafra, Fairfield. Property: 130 Robert Lane, Fairfield. Amount: \$600,000. Filed Dec. 15.

**Watson, Akibo**, White Plains, New York. Seller: Ahmed F. Gharaibeh, Cary, North Carolina. Property: 91 Strawberry Hill Ave., Unit 1134, Stamford. Amount: \$260,000. Filed Dec. 15.

**Zurenda, Katherine Elizabeth**, Cos Cob. Seller: Jennifer B. Particelli and Ryan Particelli, Greenwich. Property: 26 Mead Ave., Cos Cob. Amount: \$1,667,500. Filed Dec. 28.

## JUDGMENTS

**Banks, Florence**, Greenwich. \$1,299, in favor of Petro Inc., Woodbury, New York, by Gerald S. Knopf, Stamford. Property: 15 Nutmeg Drive, Greenwich. Filed Dec. 27.

**Ceesay, Amie**, Fairfield. \$11,408, in favor of TD Bank NA, Falmouth, Maine, by Greene Law PC, Farmington. Property: 111 Judd St., Fairfield. Filed Nov. 8.

**Donovan, Mary Ellen**, Stamford. \$2,665, in favor of Artscape Organic-Care LLC, Stamford, by Taylor & Fedor LLC, Westport. Property: 338 Eden Road, Stamford. Filed Dec. 7.

**Fulton, Richard**, Greenwich. \$26,199, in favor of UB Greenwich II-OGCC LLC, Greenwich, by Noble F. Allen, Hartford. Property: 30 Edgewater Drive, Greenwich. Filed Nov. 14.

**Lindstrom, Scott**, Fairfield. \$27,264, in favor of Citizens Bank NA, Fairfield, by Tobin & Marohn, Meriden. Property: 66 Clinton St., Fairfield. Filed Nov. 8.

**Palma, Wilson**, Stamford. \$3,477, in favor of Norwalk Hospital, Norwalk, by Eric H. Opin, Milford. Property: 37 Greenwich Ave., No.1-8B, Stamford. Filed Dec. 9.

**Sibilio, Brad M., et al**, Stamford. \$36,811, in favor of Ford Motor Credit Company LLC, Livonia, Michigan, by Nair & Levin PC, Bloomfield. Property: 29 Waterbury Ave., Stamford. Filed Nov. 7.

## MORTGAGES

**8 Palmer Street LLC**, Riverside, by N/A. Lender: The First Bank of Greenwich, 444 E. Putnam Ave., Cos Cob. Property: 8 Palmer St., Cos Cob. Amount: \$285,000. Filed Dec. 14.

**Anderson, Jason R.** and **Heather A. Anderson**, Greenwich, by N/A. Lender: JPMorgan Chase Bank NA, 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 52 Pine Ridge Road, Greenwich. Amount: \$500,000. Filed Dec. 16.

**Balazs, Edward H.** and **Irja R. Otsa**, Stamford, by Gloria MacNaughton. Lender: Liberty Bank, 315 Main St., Middletown. Property: 67 Jay Road, Stamford. Amount: \$250,000. Filed Dec. 15.

# Facts & Figures

**Brandeis, Paul** and **Melissa Brandeis**, Stamford, by Elizabeth Carmen Castillo. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 165 Highview Avenue C, Stamford. Amount: \$250,000. Filed Dec. 13.

**Carpenter, Cole**, Stamford, by Gerald M. Fox III. Lender: First County Bank, 117 Prospect St., Stamford. Property: 106 Woodside Green, Unit 3B, Stamford. Amount: \$152,600. Filed Dec. 13.

**Chapman, Zachary J.** and **Amy T. Chapman**, Flint, Michigan, by Myrna McNeil. Lender: Spring EQ LLC, 2929 Arch St., Suite 500, Philadelphia, Pennsylvania. Property: 58 Norcliff Lane, Fairfield. Amount: \$240,000. Filed Dec. 12.

**Clark, Michelle Nicole**, Greenwich, by John A. Cassone. Lender: Fairway Independent Mortgage Corp., 4201 Marsh Lane, Carrollton, Texas. Property: 70 Riverdale Ave., Unit 804, Greenwich. Amount: \$400,000. Filed Dec. 13.

**Clos-Versailles, Julien A.**, Stamford, by Jonathan J. Martin. Lender: US Bank NA, 4801 Frederica St., Owensboro, Kentucky. Property: 12 Sound Beach Avenue Extension, Riverside. Amount: \$701,250. Filed Dec. 16.

**Delaney, Luke J.** and **Kaitlyn Basso Delaney**, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 21 Orchard Drive, Greenwich. Amount: \$330,000. Filed Dec. 13.

**Doane, Brian P.** and **Jennifer Doane**, Stamford, by Albert T. Strazza. Lender: Provident Funding Associates LP, 875 Greentree Road, Pittsburgh, Pennsylvania. Property: 103 Van Buskirk Ave., Stamford. Amount: \$300,000. Filed Dec. 14.

**Elwell, Meaghan** and **Scott Elwell**, Cos Cob, by Rose D. Rono. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 29 Old Stone Bridge Road, Cos Cob. Amount: \$275,000. Filed Dec. 15.

**Eskierski, Robert M.** and **Catherine L. Eskierski**, Greenwich, by Gloria MacNaughton. Lender: Liberty Bank, 315 Main St., Middletown. Property: 9 Rex St., Greenwich. Amount: \$80,000. Filed Dec. 13.

**Farrelly, Laura** and **James Farrelly**, Southport, by N/A. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 10 Perryridge Road, Greenwich. Amount: \$1,900,000. Filed Dec. 15.

**Frandsen, Nina**, Harrison, New York, by Richard Malafronte. Lender: MMP Holdings LLC, 171 Old Sachems Head Road, Guilford. Property: 116 Pecksland Road, Greenwich. Amount: \$400,000. Filed Dec. 12.

**Gannon, Steven** and **Thomas K. Gannon**, Fairfield, by Frank J. MacPhail. Lender: Guaranteed Rate Inc., 3940 N. Ravenswood, Chicago, Illinois. Property: 100 Prince St., Fairfield. Amount: \$410,815. Filed Dec. 15.

**Hall, Robert C.** and **Judith L. Hall**, Stamford, by Elizabeth Carmen Castillo. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 18 River Oaks Drive, Stamford. Amount: \$500,000. Filed Dec. 15.

**Hayes, Michael J.** and **Patricia M. Hayes**, Stamford, by William Gardner Plunkett. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 12 Ravenglass Drive, Stamford. Amount: \$500,000. Filed Dec. 12.

**Hedayati, Majid** and **Sharman Hedayati**, Riverside, by Lynne Vaughn. Lender: Patriot Bank NA, 900 Bedford St., Stamford. Property: 32 Griffith Road, Riverside. Amount: \$250,000. Filed Dec. 12.

**Hedman, Carl E.**, Fairfield, by Gina Marie Davila. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 101 Smedley Road, Fairfield. Amount: \$200,000. Filed Dec. 13.

**Hintze, Erica G.** and **Ari D. Kleinman**, Fairfield, by Brian T. Silvestro. Lender: William Raveis Mortgage LLC, 7 Trap Falls Road, Shelton. Property: 185 Oldfield Drive, Fairfield. Amount: \$656,000. Filed Dec. 16.

**Ilaio, Ande Michelle**, Fairfield, by Abraham M. Hoffman. Lender: Newtown Savings Bank, 39 Main St., Newtown. Property: 290 Hollydale Road, Fairfield. Amount: \$554,000. Filed Dec. 12.

**Johnson, Kevin** and **Bridget Sullivan**, New York, New York, by Mark McNally. Lender: PFS Inc., 177 North St., Easton. Property: 160 Sawyer Road, Fairfield. Amount: \$695,300. Filed Dec. 12.

**Maresca Jr., Michael** and **Yoimar Maresca**, Fairfield, by Josie Ponce. Lender: Sikorsky Financial Credit Union, 1000 Oronoque Lane, Stratford. Property: 180 Rockland Road, Fairfield. Amount: \$35,000. Filed Dec. 14.

**Markels Jr., Robert A.** and **Barbara L. Markels**, Fairfield, by N/A. Lender: The Milford Bank, 33 Broad St., Milford. Property: 324 Rowland Road, Fairfield. Amount: \$500,000. Filed Dec. 16.

**Mazza, Robert C.** and **Morgan Mazza**, Greenwich, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 80 N. Sound Beach Ave., Greenwich. Amount: \$177,700. Filed Dec. 13.

**McGrath, Lawrence B.**, Stamford, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 59 Van Rensselaer Ave., Stamford. Amount: \$450,000. Filed Dec. 15.

**McIntyre, Garrett W.** and **Jacquelyn J. McIntyre**, New York, New York, by Aleksandr Y. Troyb. Lender: The Washington Trust Co., 23 Broad St., Westerly, Rhode Island. Property: 34 Barton Lane, Cos Cob. Amount: \$1,104,800. Filed Dec. 12.

**McKay, Drew** and **Erin McKay**, Stamford, by Kathryn L. Braun. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 55 Linwood Lane, Stamford. Amount: \$553,000. Filed Dec. 12.

**Meehan, Sarah** and **David Tishelman**, New Canaan, by Marissa L. Florio. Lender: Prosperity Home Mortgage LLC, 14501 George Carter Way, Suite 300, Chantilly, Virginia. Property: 2720 Congress St., Fairfield. Amount: \$800,000. Filed Dec. 13.

**Meissner, Robert H.** and **Gail A. Meissner**, Fairfield, by N/A. Lender: American Advisors Group, 18200 Von Karman Ave., Irvine, California. Property: 168 Bungalow Ave., Fairfield. Amount: \$636,000. Filed Dec. 16.

**Meurer, Scott R.** and **Heather A. Meurer**, Fairfield, by Michelle Hanover. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 24 Bay Edge Court, Fairfield. Amount: \$115,000. Filed Dec. 15.

**Miller, Thomas W.** and **Melissa H. Miller**, Fairfield, by Jonathan J. Martin. Lender: US Bank NA, 4801 Frederica St., Owensboro, Kentucky. Property: 383 Round Hill Road, Fairfield. Amount: \$980,000. Filed Dec. 14.

**Mpuku, Bethany** and **Robert T. Mpuku**, Fairfield, by Gina Marie Davila. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 30 Quail Run Circle, Fairfield. Amount: \$388,400. Filed Dec. 14.

**New England Certified Development Corp.**, Wakefield, Massachusetts, by Petro Zinkovetsky. Lender: Hanassy Holdings LLC, 14 Hilton Heath, Cos Cob. Property: 4 Dearfield Drive, Unit 203, Greenwich. Amount: \$1. Filed Dec. 12.

**Reeve, Jonathan** and **Daina Senatore**, Fairfield, by Douglas I. Bayer. Lender: Movement Mortgage LLC, 8024 Calvin Hall Road, Indian Land, South Carolina. Property: 1 Colonial Drive, Fairfield. Amount: \$1,905,000. Filed Dec. 13.

**Renaud, Nicole N.** and **Robert C. Renaud**, Stamford, by Gregory G. Andrisinno. Lender: Premia Mortgage LLC, 1111 W. Long Lake Road, Suite 102, Troy, Michigan. Property: 143 Hoyt St., 5E, Stamford. Amount: \$428,000. Filed Dec. 12.

**Sari, Diony M.** and **Hector B. Sari**, Stamford, by Elkin Marin. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 52 Willowbrook Ave., Stamford. Amount: \$72,000. Filed Dec. 14.

**Sieger-Grimm, Susan Elaine**, Stamford, by Tiago A. David. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 61 Briar Brae Road, Stamford. Amount: \$100,000. Filed Dec. 14.

**Smith, Nolan Luce** and **Brooke Lee Smith**, Fairfield, by Leah M. Parisi. Lender: William Raveis Mortgage LLC, 7 Trap Falls Road, Shelton. Property: 600 Riverside Drive, Fairfield. Amount: \$800,000. Filed Dec. 13.

**Sun, Jing** and **Wenyi Zhang**, Cos Cob, by Wilma Vitale. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 85 Cognewaugh Road, Cos Cob. Amount: \$400,000. Filed Dec. 15.

**Todd, Matthew** and **Caroline Phillips**, New York, New York, by Gillian V. Ingraham. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 20 Crescent Road, Riverside. Amount: \$1,904,000. Filed Dec. 16.

**Vartuli, Joe** and **Sharon F. Vartuli**, Stamford, by John T. Szalan. Lender: Newrez LLC, 1100 Virginia Drive, Suite 125, Fort Washington, Pennsylvania. Property: 29 Bungalow Park, Stamford. Amount: \$306,000. Filed Dec. 13.

**Villar, Heather Ann** and **Robert Antonio Villar**, Fairfield, by Rachel L. Domack. Lender: Liberty Bank, 315 Main St., Middletown. Property: 1538 Jennings Road, Fairfield. Amount: \$90,000. Filed Dec. 15.

**White, Amelia Grieve** and **Davi Geiger**, Old Greenwich, by Annemarie F. Stern. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 8 Webb Ave., Old Greenwich. Amount: \$60,000. Filed Dec. 15.

**Whittley, Weaverton V.**, Fairfield, by Suela Mucka. Lender: American Eagle Financial Credit Union Inc., 333 E. River Drive, East Hartford. Property: 165 Wynn Wood Drive, Fairfield. Amount: \$120,000. Filed Dec. 14.

## NEW BUSINESSES

**B Design and Visual**, 16 Columbine Lane, Norwalk 06851, c/o Brian Vincent. Filed Dec. 2.

**Brazil Legal - CT LLC**, 414 W. Main St., Stamford 06905, c/o Angel Mario Castaneda-Alarcon. Filed Dec. 20.

**Canales Underground Spinkler**, 33 Melrose Ave., Apt 1, Norwalk 06855, c/o Carlos Canales. Filed Dec. 1.

**Fancy Nachlie Nails**, 100 Greyrock Place, Suite E117, Stamford 06901, c/o Nathalie Coeur. Filed Dec. 9.

**Greer Southern Table**, 7 River St., Norwalk 06850, c/o Highbrow Restaurant Group LLC. Filed Dec. 6.

**JLouis Tax & Financial Services**, 53 Ashton Road, Stamford 06905, c/o Jean Louis. Filed Dec. 16.

**Jose Prado Plumbing LLC**, 20 Edlie Ave., Apt 1, Norwalk 06855, c/o Jose A. Prado Trujillo. Filed Dec. 2.

**Macho Transportation**, 266 Main Ave., Apt 3, Norwalk 06851, c/o Diego Chavarro. Filed Dec. 2.

**Mayfran's Painting**, 111 Clovelly Road, Stamford 06902, c/o Maynor A. Franco. Filed Dec. 13.

**Mecha Noodle Bar Stamford**, 151 Bedford St., Stamford 06901, c/o Mecha Management Co. Filed Dec. 9.

**Mi Ranchito 2 LLC**, 655 Pacific St., Stamford 06902, c/o Blanca I de la Cruz. Filed Dec. 20.

**Mi Ranchito LLC**, 262 Hope St., Stamford 06906, c/o Blanca I de la Cruz. Filed Dec. 20.

**Nosotras Connecticut**, 690 Atlantic St, Apt 1, Stamford 06902, c/o Carla Celeste Esquivel Castillo. Filed Dec. 14.

**Pastore Professional Enterprises**, 168 Belltown Road, No. 21, Stamford 06905, c/o Sophie Pastore. Filed Dec. 19.

**Patisserie Salzburg of Stamford Inc.**, 10 Harbor Point Road, Stamford 06902, c/o Albana Murati. Filed Dec. 9.

**QB North America**, 4 Landmark Square, Third floor, Stamford 06901, c/o Quintessential Brands North America LLC. Filed Dec. 19.



# WOMEN IN POWER



Join us on January 24 and hear from leading CEOs who have effectively smashed through the proverbial glass ceiling while maintaining a healthy work-life balance. How did they do it? And how can you apply the lessons shared to your own professional and personal life?

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**CHELSEA ROSEN**  
Partner  
Citrin Cooperman

## PANELISTS:



**CINDI BIGELOW**  
President & CEO  
Bigelow Tea



**SUSAN FOX**  
President & CEO  
White Plains Hospital



**SALLY A. PAULL**  
Executive Vice President  
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**Tuesday, January 24, 2023**

**8:30 a.m. – 10:30 a.m.**

**Manhattanville College**  
2900 Purchase Street  
Purchase, NY 10577

For more information, contact Anne Jordan Duffy  
at [anne@westfairinc.com](mailto:anne@westfairinc.com) or 914-358-0764.

# LEGAL NOTICES

Notice of Formation of Able Retired Pensionists, LLC. Arts. Of Org. Filed with SSNY on 8/31/22. Office location: Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to Able Retired Pensionists LLC, 23 Chester Street, Mount Vernon, NY 10552. Purpose: any lawful act or activity. #63301

Notice of Formation of The Garden of MonÈt, LLC. Arts. of Org. filed with SSNY on 08/16/22. Office location: Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to 418 Broadway, Ste N, Albany, NY 12207. Purpose: any lawful purpose. #63303

Jlux Realty Consultants LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 5/23/2022. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to 11 Nile St., Yonkers, NY 10704. General Purpose #63304

Notice of Formation of FG HOME SERVICE LLC Art. Of Org. filed with SSNY on 05/04/2022. Offc. Loc: Westchester Cty. SSNY design. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 176 VOSS AVENUE 2ND FL, YONKERS, NY 10703. Purpose: any lawful purpose. #63305

Courtlandt Manor & Rosewood, LLC. Articles of Organization were filed with the Secretary of State of New York on 8/29/2022. Principal office located at 778 Pelhamdale Ave New Rochelle, New York 10801. Northwest Registered Agent upon whom process against it may be served. Secretary of State shall mail process to the LLC c/o Northwest Registered Agent LLC, 522 W Riverside Ave, Suite N Spokane, Washington 99201. #63307

CN BOOKKEEPING AND ACCOUNTING LLC. Art of Org. filed with the SSNY on 11/29/2022. Office: Westchester County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, LEGALCORP SOLUTIONS 1060 Broadway Suite 100 ALBANY, NY 12204 Purpose: Any lawful purpose. #63309

Nehal Manente Physical Therapy, PLLC, Arts of Org. filed with Sec. of State of NY (SSNY) 11/30/2022. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to 114 Orient St., Yonkers, NY 10704. Purpose: Physical Therapy #63314

NOTICE OF FORMATION OF Kismet Communications, LLC. Articles of Organization filed with SSNY on 12/27/22. Office is located at 85 Jefferson Avenue in Westchester County. SSNY designated as agent upon which process against it may be served to the office location above. Purpose: any lawful act or activity. #63316

RIGHT ROUTE LLC Articles of Organization filed with the SSNY on 12/23/2022. Office location: Westchester. SSNY designated as agent of LLC upon whom process against it may be served. SSNY mail process to 121 Main Street, Ossining, NY 10562. Any lawful purpose. #63317

WM1 LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 1/6/2023. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to 10 N James St., unit H, Peekskill, NY 10566. General Purpose #63318

Vine Road Realty, LLC, Arts of Org. filed with Sec. of State of NY (SSNY) 11/21/2022. Cty: Westchester. SSNY desig. as agent upon whom process against may be served & shall mail process to Cad Development Corp., 495 New Rochelle Rd., Bronxville, NY 10708. General Purpose #63302

Notice of Formation of JNJ Filings LLC Arts. of Org. filed with SSNY on 1/9/23, Office location: Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to 15 Moultrie Avenue, Yonkers, New York 10710 Purpose: Any lawful purpose. #63320

Notice is hereby given that a Change in Class Application upgrading to an On Premises Liquor License, Serial #1327240 has been applied for by Churrasqueria Minerva Corp to sell liquor, beer, wine and cider at retail at an on premises Restaurant. For on premises consumption under the ABC Law at 413 Washington Street, Peekskill, New York 10566. #63312

Notice is hereby given that an On premise liquor license, Serial #1352974 has been applied for by Alessias Trattoria Corp to sell liquor, beer, wine and cider at retail at an on premises Restaurant. For on premises consumption under the ABC Law at 551 Halstead Avenue, Mamaroneck, New York 10543. #63311

Notice is hereby given that an On premise liquor license, Serial #1355198 has been applied for by Fire & Oak Wood Burning Kitchen & Grill LLC to sell liquor, beer, wine and cider at retail at an on premises Restaurant. For on premises consumption under the ABC Law at 2025 Albany Post Road, Croton on Hudson, New York 10520. #63313

Notice is hereby given that an on premise liquor license, Serial #TBA has been applied for by S & P Hospitality Group LLC d/b/a Shiraz Kitchen to sell beer, wine, cider and liquor at retail in a Restaurant. For on premises consumption under the ABC Law at 80 Mamaroneck Ave White Plains NY 10605. #63298

Notice is hereby given that an on premise liquor license, Serial #TBA has been applied for by 2011 Albany Post Road Corp d/b/a Yuka to sell beer, wine, cider and liquor at retail in a Restaurant. For on premises consumption under the ABC Law at 2011 Albany Post Road Croton on Hudson NY 10520. #63293

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