

914INC.

Q1 2017

2017 ECONOMIC FORECAST

Real Estate • Healthcare • Tourism • Banking • Restaurants • Retail • Higher Ed • Technology

914 JINC.

THE DIGITAL AGE OF HEALTHCARE

How technology is reshaping medicine

Crafting Company Culture

Local Firms Show How It's Done

Plus:

BUILDING THE NEW NY BRIDGE

Do Unions Still Matter?

Turn to page 30 to read about NYP/Lawrence Hospital's new Telestroke Initiative, led by Dr. Carlos Flores



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The Digital Age of Healthcare

From electronic health records and telemedicine to online patient portals, digital technology is revolutionizing the healthcare industry. We take a look to see how this trend is playing out in Westchester. **By David Levine**



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Can free lunch really boost productivity? Does unlimited vacation truly build morale? Meet several Westchester companies that are using generous benefits and a strong company culture to help assemble, and keep, a winning team. **By Kevin Zawacki**

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Whether it's banking, tourism, real estate, or retail, we examine eight of the county's top industries to see what's in store for them in 2017. **By Dave Donelson, David Levine, Elaine Pofeldt, Diane Weintraub Pohl, Gale Ritterhoff, and Gina Valentino**

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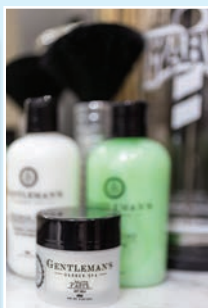
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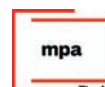
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Change Is Good — Except When It Isn't



Sitting down to write about the potential state of our 2017 economy on the eve of the inauguration of our 45th president — the first-ever pure businessman to inhabit the White House and one of the most divisive political figures in our country's history — is a tricky proposition at best. Depending upon which side of the political spectrum you sit on, our incoming leader is either illegitimate and terrifying or refreshingly unorthodox (there are few people whose feelings remain neutral), but it is certain that his presidency will bring drastic and immediate change.

As such, economic forecasting — very often an exercise in futility to begin with — becomes near impossible against this backdrop of uncertainty. Will change, as it is proverbially thought, be good? Or will the uncharted territory we are heading into capsize the stability of our business climate?

I am not prepared to venture forth with my own economic prognostications for the year ahead, so I am grateful for the local experts we tapped who were willing to wade into the mire and share their thoughts on what to expect in 2017. When all-encompassing change on the national level seems imminent (whether you welcome it or not), it is comforting to look locally for an economic picture that is slightly less volatile. Turn to page 44 for our full look at how eight key Westchester business sectors may fare in 2017.

Our cover story dives yet further into one of those sectors: healthcare — the sector that was, arguably, most impacted by the previous administration and equally likely to be transformed again by the new one. The political battles over healthcare aren't likely to end anytime soon, but the industry is moving ahead with attempts to craft its own destiny through the use of technology. In "The Digital Age of Healthcare" (page 30), writer David Levine takes a look at healthcare's attempts to catch up with the rest of the business world when it comes to technology. While the sector has been notoriously slow to digitize, Westchester is now seeing some impressive innovation in healthcare, from robust telehealth programs at Westchester Medical Center Health Network and NewYork-Presbyterian/Lawrence Hospital to a patient portal app that WESTMED Medical Group is designing to increase patient engagement and outreach.

Of course, one of the hardest facets of change is looking inward, to make assessments before enacting modifications. (Let's hope our new leaders in Washington will remember to do that.) At 914INC., we're pondering our need to change by conducting our first-ever Reader Survey. Please take part by visiting www.westchestermagazine.com/914incsurvey. Tell us what you love about the magazine, what you hate, and what you'd like to change. We still put some faith in the popular vote here, so there's a good chance your opinions will truly matter.

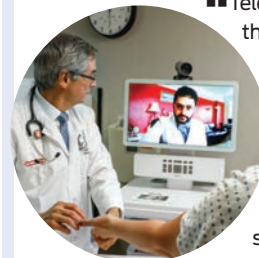
Amy R. Partridge
Executive Editor

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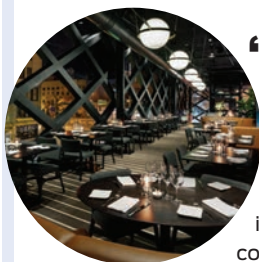
“Hopefully, that equipment will come with experienced developers providing industry guidance. Otherwise, you are just handing out plastic chess pieces and boards without actually teaching the students how to play chess.” page 18



“Telemedicine changes the way we provide healthcare. It adds to the value and quality of services available to patients. You can't think about that as only something to save money.” page 32



“We have to get creative... If we're looking for a financial analyst, so is MasterCard, so is IBM, so are hedge funds and financial-services companies in and around New York.” page 38



“Whatever laws are being implemented won't increase our menu prices. Raising prices is a lazy approach to dealing with a bump in costs.” page 54

“It's tough economic times; we don't expect a huge salary increase, but it's a long time since we've had one. We just want what's reasonably fair.” page 107



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2016 Women in Business Awards, Tarrytown

Eighteen of Westchester's most distinguished and successful businesswomen were honored at the 6th Annual Women in Business Awards on Nov 17 at The DoubleTree by Hilton Hotel in Tarrytown. *Top:* the winners of the 2016 Women in Business Awards. *Bottom right:* New York State Senator Andrea Stewart-Cousins with honoree Karen R. Lawrence, president of Sarah Lawrence College. *Bottom left:* County Executive Rob Astorino addresses the event's honorees.



Photos by Sara Strauss



Business Council of Westchester Presentation, Tarrytown

New York Yankees legend Derek Jeter gave a presentation to the Business Council of Westchester (BCW) at the Marriott in Tarrytown on Dec 6. He spoke of his iconic baseball career, as well as his current career as an entrepreneur. *Pictured:* Anthony Justic, BCW chairman; Derek Jeter; and Sara James, BCW vice president of membership and programs.

The Building and Realty Institute

Vendor Showcase, White Plains

The Building and Realty Institute (BRI) of Westchester and the Mid-Hudson region sponsored its first vendor showcase on Oct 13 at the Crowne Plaza in White Plains with nearly 40 companies and professional firms in attendance. *Pictured:* Jeff Hanley, associate executive director at BRI; Jane Gill, controller at BRI; Margie Telesco, BRI office manager; Margaret Collins, director of membership and communications at BRI; and Albert Annunziata, executive director at BRI.



Westchester County Association Luncheon, Tarrytown

The Westchester County Association held a luncheon at Tappan Hill Mansion in Tarrytown on Nov 10, featuring a lecture by consultant Blair Levin. *Pictured:* Keith Safian of Safian Associates and Dan Ahouse of Altice USA.



Westchester County Association

2017 Breakfast with the County Executive, White Plains

The Westchester County Association (WCA) hosted its annual Breakfast with the County Executive on Jan 12 at the Westchester Marriott Hotel in White Plains. The event included an address by County Executive Rob Astorino to more than 200 attendees, as well as a Smart Growth panel. *Top:* Joan McDonald, WCA strategic advisor; Bill Mooney Jr., WCA president and CEO; and County Executive Rob Astorino. *Bottom:* Jay B. Hashmail of PFK O'Connor Davies; Richard Wishnie of Richard G. Wishnie Associates; and George Oros, chief of staff for the County Executive's office.



Photo by Margaret Fox Photography

March of Dimes

Real Estate Awards Breakfast, Rye Brook

Martin Ginsburg, founder and principal of Ginsburg Development Companies, was honored at the March of Dimes Real Estate Awards Breakfast on Nov 17 at the Hilton Westchester in Rye Brook. *Pictured:* Joseph Simone, award presenter; honoree Martin Ginsburg; and Tara Rosenblum, program emcee and News 12 Westchester anchor.

Pace Women's Justice Center

25th Anniversary Gala, New Rochelle

Pace Women's Justice Center (PWJC) hosted its 25th Anniversary Gala at the Glen Island Harbour Club in New Rochelle on Oct 19. The event drew more than 350 guests and raised nearly \$150,000 for victims of domestic and elder abuse. *Pictured:* PWJC Advisory Board member Linda Markowitz and Susan Edwards Colson, president of the Westchester Women's Bar Association.



Professional Women of Westchester

4th Annual Media Panel, Tarrytown

Professional Women of Westchester held its 4th annual media panel, Meet the Media, on Jan 9 at Ruth's Chris Steakhouse in Tarrytown. The panel discussed how to think like a reporter and pitch stories to local press. *Pictured:* panelist Amy R. Partridge, executive editor of 914INC.; Rose Colonna, president of Tasteful Treats & Treasures Gift Baskets; panelist Faith Ann Butcher, production manager and editor-at-large for Halston Media; Jamie Imperati, president of Professional Women of Westchester; panelist Anne Jordan Duffy of Westfair Communications; and moderator Lisa Kaslyn of Prosper Communications.



Photo by Mike Dardano

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Bridge Building

The New NY Bridge is the largest bridge-construction project in New York State history. What's it like to manage the entire undertaking? We find out.

Plus:

When to outsource payroll
page 18

The Trump effect
page 19

Tappan Zee Constructors
President Terry Towle



INC.Quiry

Spanning a Legacy

Unpredictable weather, new technology innovations, and hair-raising logistics are all just part of a day's work for the man overseeing the massive New NY Bridge project.

By Amy R. Partridge

Unless you've been buried under the proverbial rock for the last three years, you've no doubt noticed the largest bridge-construction project in New York State's history emerging over the Hudson River. Replacing the 62-year-old Tappan Zee, the New NY Bridge is currently scheduled for completion in 2018. The twin-span crossing — which will accommodate four lanes of traffic on each span, as well as a walking/biking path and potential for commuter rail — is being designed and built with the oversight of the New York State Thruway Authority and by Tarrytown-based Tappan Zee Constructors (TZC), a joint venture between industry heavyweights Fluor Enterprises, Inc., American Bridge Company, Granite

Construction Northeast, Inc., and Traylor Bros. We caught up with TZC President Terry Towle, to find out what it's like to be at the helm of this historic undertaking.

Executing a project of this massive scope and scale takes careful strategizing. How did you do it?

The project is divided into manageable work areas that are each as-

signed to a senior project manager who is supported by a team that is responsible for planning and executing the work. Performance against our goals is reviewed weekly, and corrections are made if necessary to keep the project on track. Bottom line: Whether it is a small project or one of the largest in the country, it always boils down to the quality of the people and their willingness to truly own their responsibilities. Fortunately, we have some of the best people in the business working to make this a successful project.

What have been some of the most challenging aspects of the bridge project?

The key challenge is working over one of the widest points of the Hudson River, covering a distance of 3.1 miles between Rockland and Westchester Counties. Working over the river is more challenging than working on land, so we prepare many bridge elements — including the structural steel sections, rebar cages, and pier caps — at off-site locations. We have a staging yard at Tomkins Cove in Rockland County and an even larger, 16-acre, location at the Port of Coeymans in Albany County. Both of these sites are located alongside the Hudson, allowing us to easily barge the materials directly to the project site for swift installation.

Coeymans has been crucial to the success of the project, as the staging area allows us to take large steel girders and combine them into even larger sections. Assembling the sections on land in a controlled environment helps us maintain a high degree of safety, quality, and efficiency. The sections are installed with the project's largest crane, known as I Lift NY. It's one of the largest floating cranes of its kind, and its 1,900-ton lifting capacity helps us raise large sections of the bridge relatively quickly.

“This is going to be a state-of-the-art bridge, and the technology involved will make it better for drivers and easier for the owners to monitor and maintain.”

— Terry Towle, president of Tappan Zee Constructors

Photos courtesy of Stokes Creative Group



What are some unexpected issues you encountered in the design/build process?

We gathered a great deal of data about the areas both near and beneath the river before starting construction... but there are always surprises. Take, for example, the weather. We could not have predicted that we would live through two of the toughest winters in recent memory at the beginning of the project. We had to accelerate efforts when the weather warmed, to make up for the time we lost during those unusually harsh winters.

What are some of the most meaningful milestones achieved during construction thus far?

There have been so many: The completion of the project's eight main-span towers, which stand 419 feet above the Hudson River. Also, the beginning of stay-cable installation on the main span last summer [the first stay-cable bridge on the Hudson]. Approximately 90 percent of steel support structures have been completed, including the fabrication and placement of 126 girder assemblies. The last foundation pile was recently driven into the Hudson River and more than 1,000 piles have been installed to date. Also, more than 3,000 road-deck panels — each 12-foot long, ranging between 22- and 45-foot wide and more than 10-inches thick — have been installed. This accounts for 3.4 miles of road deck for the approaches to the bridge.

Technology — including a traffic-monitoring system and cashless tolling — seems to play a large role in this new bridge. What are some of the benefits of these features?

This is going to be a state-of-the-art bridge, and the technology involved will make it better for drivers and easier for the owner to monitor and maintain. The shift to cashless tolling improves traffic flow and air quality because vehicles will no longer idle in toll-collection lines.

Intelligent Transportation Systems will improve traffic safety and mobility, by monitoring conditions on the twin-span crossing and automatically informing Thruway staff of any disruptions. This will allow for quick and concise communication with motorists through the bridge's overhead electronic signs and similar signage on its Westchester and Rockland landings.

The new bridge will also feature a technologically advanced Structural Health Monitoring System. The tool will measure and monitor the structural behavior of the bridge under everyday conditions, such as traffic and temperature changes, and will also help the Thruway Authority efficiently schedule routine- and preventative-maintenance work, using the data it collects.

Currently, the bridge is on track to be completed on time and on budget. How have you managed to avoid time and cost pitfalls?

Of course, on a project like this, keeping on time and on budget [are two] of our most important goals. We utilize the design/build process, which incentivizes the private sector to be creative on approaches that speed construction time and reduce cost. The State also gets the assurance of cost certainty. I meet regularly with Project Director Jamey Barbas, who works for the Thruway Authority, to discuss key issues and schedules. We have also been fortunate to attract an incredibly dedicated and hard-working group of project managers and engineers, and a highly skilled workforce here in the Hudson Valley.

Left: With a lifting capacity of 1,900 tons, the I Lift NY crane is one of the largest floating cranes of its kind.

Right: Working on the 3.1-mile span that separates Westchester and Rockland is one of the project's greatest challenges.

The New NY Bridge by the Numbers

<p>\$3.98 BILLION</p> <p>Total budgeted cost of the project</p>	<p>6,300</p> <p>Number of people who have contributed to the project thus far</p>
<p>8</p> <p>Number of general traffic lanes the bridge will have</p>	<p>8 MILLION</p> <p>Hours of manpower logged to date</p>
<p>8</p> <p>Number of years the bridge will have</p>	<p>3.1 MILES</p> <p>Span of the new bridge</p>
<p>100</p> <p>Number of years the new bridge is designed to last without major repairs</p>	

Legislation

Foaming at the Mouth

A new bill raises a glass to the state's craft-beverage industry. **By Samantha Garbarini**



In just three short years, the Hudson Valley has seen an unprecedented 144 percent increase in the number of craft-beverage producers. Now, new legislation seeks to propel those numbers even higher. In November 2016, Governor Andrew Cuomo approved a new bill allowing for the establishment of shared workspace and equipment for aspiring brewers, vintners, and cider producers. "More and more New Yorkers want to try their hand at making the next great Empire State beer, wine, or cider," Cuomo said in a statement. "The new law builds upon this increased interest...and breaks down artificial barriers, to allow innovation and creativity to flow."

It's a major development for those looking to get into the industry, who often find the cost of renting equipment and industrial space in Westchester's limited market to be an insurmountable obstacle, says Laurence Gottlieb, president & CEO of the Hudson Valley Economic Development Corporation. Once licensed, custom centers will feature shared workspace, equipment, and supplies, and can offer training classes on the manufacturing process.

It's a challenge Andy Fondak



(above) knows firsthand. It's taken three years for him to get this far with his Chicken Island Beer Co., a new brewery slated to open in Q4 2017. Fondak studied at the Siebel Institute in Chicago and Doemens Academy in Munich before purchasing 11,000 sq ft in Yonkers last year. "I think this bill would have given me another avenue to further my education as I was starting out," says Fondak.

Scott Vaccaro, founder of Captain Lawrence Brewing Co. in Elmsford, agrees. "I think it is a great step that will only benefit the next wave of professionals in our industry," he says.

Gottlieb has one caveat: "Hopefully, that equipment will come with experienced developers providing industry guidance. Otherwise, you are just handing out plastic chess pieces and boards without actually teaching the students how to play chess."

Top photo courtesy of Governor Cuomo's office

Finance

When to Outsource: Payroll

It's a decision that most small businesses face at some point.

By Lisa Cesarano



To outsource or not to outsource? When it comes to payroll, Westchester human-resources consultant, educator, and author Greg Chartier, PhD, says outsourcing is well worth the investment, especially to help manage the complexities of a growing business and applicable IRS and Department of Labor regulations. Here's a primer on getting payroll processing right.

OK TO DIY, IF:

- You're a sole proprietor.
- Any employees you have are relatives.

WHAT TO USE: QuickBooks Software
COST: \$27 – \$57 per month

TIME FOR PROFESSIONAL HELP, IF:

- You have up to 10 employees.
- You need help with IRS tax-compliance issues.
- You find payroll difficult to manage.

WHAT TO DO: Engage an accountant.
COST: Accountant fees vary, depending on their level of experience and payment arrangement.

YOU NEED A MORE SOPHISTICATED PROVIDER, IF:

- You have more than 10 employees.
- You need to file quarterly payroll-tax reports to state and federal agencies.
- You need help issuing W-2 and 1099 forms at year-end.
- You need to report new hires to the government.
- You want to provide employee self-service options.

WHAT TO DO: Outsource! Major providers include Paychecks, ADP, and USA Payroll. Options include software downloads or online/cloud-based offerings.

COSTS: Base fees range from \$20 – \$200 per pay period, depending on plan and provider. Most services also charge between \$1 and \$10 for each paid employee per pay cycle. Some services offer optional add-ons for services like direct deposit. Chartier adds that perhaps the best reason to outsource your payroll to a service is that they typically assume much of the liability for tax penalties imposed by the IRS for mistakes.

The Trump Factor: What to Expect

We reached out to a cadre of experts to get a read on what effect the 45th president of the United States is likely to have on key business concerns in Westchester and beyond. **By Tom Schreck**



The polls are closed. The Electoral College has spoken. Whether you love him or loathe him, Donald Trump is America's first pure-businessman president. So now that the rhetoric has quieted somewhat, it's time to examine the Trump administration's probable impact on the business climate here in Westchester.

\$ MINIMUM WAGE The minimum wage was a hot-button issue during the election, and no one expects that debate to end anytime soon. New York State made a stand on raising the minimum wage prior to the election, but the question of what that will mean in the context of a Trump presidency remains to be seen.

"Trump made it very clear that he was against the \$15 minimum wage during the campaign," says John Ravitz, executive vice president of the Business Council of Westchester. "[The New York State minimum-wage-increase bill] passed in a bipartisan Albany, and though federal law supersedes state law, I can't see him going deep into the weeds to make changes. He will closely watch the states that have made the change [and] examine what the outcomes are." The new state law, which went into effect on December 31, raises the minimum wage in Westchester County to \$10 an hour.

INFRASTRUCTURE Big promises were made by the Trump campaign for infrastructure development, an area that even the most strident Trump detractor agrees needs improvement. The incoming president went so far as to promise doubling the current spending on infrastructure.

"[Trump] was very clear: He had a 10-year plan to address the improvement of highways, airports, clean water, etc.," says Ross Pepe, president of the Construction Industry Council of Westchester & Hudson Valley, Inc. "The question is how he plans to pay for all of this. He has talked about private capitalization and bond programs and a host of good ideas, but we will have to wait and see."

HEALTHCARE Perhaps the most controversial political football kicked around for the past eight years has been the Affordable Care Act. "Obamacare" has seen 20 million Americans enroll, including 2.8 million New Yorkers. Answering the question of what to do with this vast number of citizens if they lose their healthcare is not easy.

"Whether or not people have health-insurance coverage, you have to treat them if they show up in an emergency room. The financial burden of caring for these individuals without coverage will fall to the already-stressed hospital system," says Kevin Dahill, EVP of the Healthcare Association of New York State. "Twenty million people will need to be treated when they are sick. If there is a restructuring of Medicaid, as well, which many believe will be attempted, the financial effect, especially here in New York, will be devastating to the economy."

In January, then-Vice President-elect Mike Pence declared that his boss would sign an executive order to repeal Obamacare on his very first day in office, promising to replace with it a smaller, cheaper government alternative. Some congressional Republicans favor an amended or modified version of Obamacare instead.

History Pedal Pushers

The County Cycle Center in Yonkers celebrates a half-century in business.
By Patty Monaghan

Owned and operated by Dan Ventarola, the County Cycle Center has been a Yonkers staple among bicycle lovers for 50 years. The shop has sold and fixed bikes for loyal county residents who rave about its customer service. In 2016, a 50th-anniversary celebration was held to honor Ventarola for his sincere dedication and two-wheeled passion for his customers and product. Of course, a lot has changed in 50 years. Here's a look at some stats that reflect those differences:








	THEN	NOW
AVERAGE PRICE OF A BIKE	\$39.95-\$89.95	\$249-\$349
AVERAGE MONTHLY RENT	\$275	Ventarola owns his building now, but for similar occupancies, well over \$5,000 is realistic.
EMPLOYEE WAGES	\$5 at the end of the week, or some free pizza	\$10 per hour
POPULAR BIKE BRANDS	Schwinn and Raleigh	Trek, Cannondale, and Giant

The Market

Taking Stock

A review of Westchester's largest publicly traded companies **By Lisa Cesarano**

Wall Street veteran and Manhattanville College School of Business finance professor Gary Jacobi analyzes the 2016 performance of the largest publicly traded companies based in Westchester and offers his forecast of what to expect from them this year.

COMPANIES	2016 SNAPSHOT	AVERAGE 2016 STOCK PRICE	2017 OUTLOOK
 (IBM), Armonk	With the best year of any publicly traded large Westchester company, IBM stock was up 21.19%; when coupled with their 3.36% dividend, shareholders were up nearly 25% in 2016.	\$143.43	Coming off a strong 2016, IBM should have a strong 2017 if it can stay ahead of the pace of change that characterizes the tech sector.
 (ITT), White Plains	The second-best performing stock of the group, ITT was up 19.19% since it went public in May 2016, offering a 3.36% dividend.	\$36.11	With a Market Cap of \$3.61bn, ITT has plenty of room to grow and is well positioned to have an excellent 2017.
 (MA), White Plains	Providing solid total returns, MasterCard was up 6.23% and paid a quarterly dividend of \$0.19, for a dividend yield of 0.84%.	\$93.73	MA has a Market Cap of \$112.7bn and is well situated to grow with the rapidly changing payment/transaction industry.
 (PEP), Purchase	PepsiCo shareholders were up 8.79% for the year, with a 5.95% gain in the stock price and an additional 2.8% dividend.	\$101.89	As consumers move away from sugary drinks, and in a highly competitive arena, Pepsi could have a tough road ahead in 2017. With that said, PEP should be able to match its 2016 appreciation of 5.95%.
 (REGN), Tarrytown	The worst performer of the group was Regeneron, which saw its stock fall by 30% in 2016. Approximately two-thirds of this decline was attributable to an industry-wide slide of biotech stocks as a whole.	\$439.55	After a tough 2016, it's hard to be optimistic about the early part of 2017. But, Regeneron has an active pipeline, and just one breakthrough drug could turn 2017 into an excellent year for REGN and its shareholders.

Taxes

Taxing Activities

A local expert offers advice on one of the world's most arcane documents — the 2017 US tax code. **By Nick Brandi**

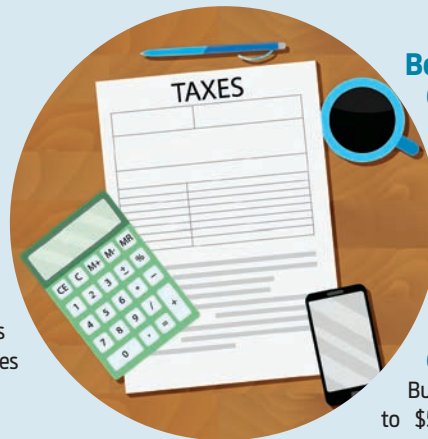
According to *Forbes.com*, the current US tax code stands at a mind-numbing 9,000 pages. Even if you were a tax savant, who has the time to pore over that pulpy avalanche in order to decrypt it? Luckily, we found **Edwin B. Morris, CPA**, a partner in the Tax Group at Marks Paneth LLP, which has an office in Purchase. Below, Morris shares five tax-code changes for corporations and businesses in 2017.

Revised due dates for C-corporation returns

C corporations that historically have filed their income-tax returns by the 15th day of the third month after the end of the year will now have an extra month to file. Accordingly, a calendar-year C corporation, unless it files for an extension, will have to file its 2016 return by April 17 (as April 15 falls on a Saturday). S corporation due dates, however, remain the same.

Increased write-offs for business purchases

Businesses can expense up to \$510,000 of qualifying business-property costs in 2017, up from \$500,000 in 2016. Expensing is generally available for most depreciable property (other than buildings), off-the-shelf computer software, and certain qualified real-property costs.



Bonus first-year depreciation available

Businesses should also consider making 2017 expenditures that qualify for a 50 percent bonus depreciation write-off. While unchanged from 2016, the write-off is scheduled to drop to 40 percent for calendar-year 2018 purchases.

Retirement-plan contribution limits increased

Businesses can contribute and deduct up to \$54,000 to an employee's/participant's defined contribution account for 2017, up from \$53,000 in 2016. The limit on the annual benefit under a defined benefit plan increases from \$210,000 to \$215,000. 401(k) limits, however, remain the same (\$18,000 regular deferral, plus \$6,000 additional deferral for over-age-50 participants).

Planning for domestic-production-activities deduction

Businesses can write off 9 percent of net income from certain domestic qualified production activities, subject to limitations. One such limitation is that the deduction is limited to 50 percent of Form W-2 wages allocable to domestic production. Accordingly it may pay to increase salaries.

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—Laurence P. Gottlieb, president and CEO of HVEDC



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A Bold Vision

Zyloware, a third-generation, family-owned eyewear maker, competes by combining fashion trends with smart business strategies. **By Elaine Pofeldt**



▲ Henry, Chris, and Jamie Shyer at Zyloware's office in Port Chester

One of Jamie Shyer's earliest memories is sitting on his grandfather's lap in Zyloware's factory in Long Island City, Queens, learning how to put eyeglass frames together.

"I remember going around the factory and knowing everybody," recalls Shyer, now the co-CEO and chief operating officer of the eyewear firm. "It was one big family." When the company relocated to Port Chester six and a half years ago, most of the employees — including some who'd been with Zyloware for 30 years — continued commuting to the firm.

Jamie runs Zyloware with his cousin Chris Shyer, co-CEO and president of the firm. As a viable

third-generation business, Zyloware — which bills itself as the oldest family-owned optical-frame company in the US — is a rarity. (Only 12 percent of family businesses make it that far, according to the Family Business Institute.)

And Zyloware isn't just viable; it's thriving. With about 85 employees worldwide, 70 of whom are based in Westchester, the eyeglass maker generates revenue in the \$25-\$50 million range and is profitable.

Keeping the business vital has meant navigating many obstacles that didn't exist when it was founded in 1923.

One challenge is rising competition from the online sale of inexpen-

sive eyeglasses in the Warby Parker era — a trend that agitates Chris when he discusses it. "Eyeglasses are not a commodity," he insists. "Eyeglasses are about your eyes, your vision."

Another big threat is the consolidation of the chains that carry Zyloware's frames. "When there is a lot of consolidation, it limits the pool of retailers we can sell to," Chris explains.

The rise of managed care has also had an impact. Eyeglasses, Chris notes, are a medical device. "Anytime insurance is involved, that makes it difficult," he says. "[Insurance creates] hoops that retailers have to jump through to make money."

Zyloware has navigated many challenges before these, however. The

business first opened its doors when Joseph Shyer, the eldest of eight cabinetmakers' children, needed a way to make a living. He had emigrated from England, leaving behind a family that had little in the way of financial resources. "My grandfather really had a rags-to-riches story," says Chris. "He was 26 years old when he started the company. He had probably already been working for a decade."

At the time he started the firm, Joseph had been working as a salesperson for a company that made plastic eyeglass frames, molded from chemicals newly available from DuPont. He soon decided to go out on his own and, teaming up with partners, opened a factory in New York City's SoHo that he later relocated to Long Island City.

By the '60s, the business was having problems tackling competition from European frame makers. What pulled Zyloware out of its slump was investing in the first optical frame made of nylon. Marketed as the Invincible, the very durable, lightweight frame became a sensation, totaling 20 million units sold, Chris says.

"It was absolutely a runaway bestseller," he says. "You'd see people in 1980 wearing the frames they bought in 1968. Those things didn't stop working. They were unbelievably well made."

From that point on, says Chris, growth has been smooth for the company. One reason is that Zyloware's management team made the painful decision to move its manufacturing

plant as long as it could, eventually shuttering in 1994. "We kept the factory open for a decade longer than made economic sense," says Chris.

Zyloware ultimately moved about half of its 25 to 30 remaining longtime factory workers into other jobs in the warehouse and elsewhere in the firm, but it had to let others go.

"There was a long, hard process that was very emotional, particularly for my father and uncle," says Chris. "People were more or less grateful it had lasted as long as it did."

Today, Zyloware's frames are manufactured in China, South Korea, and, to a lesser extent, in Italy and Bangladesh. While labor costs are lower, there are no shortcuts. "It's still primarily a handmade product," explains Chris.

Raised in Larchmont and now living in Manhattan, Chris joined the business in 1988. Jamie, who grew up in White Plains and currently lives in Easton, CT, joined the business in 1993. Jamie worked in Zyloware's shipping department in high school and recalls having no idea what he wanted to do after college. But, he adds, "I knew I enjoyed the legacy of being part of a family business."

One thing that drew Jamie to Zyloware was watching his father, Henry, selling as he was growing up. "Dad's friends were his customers," says Jamie. "He had these incredible relationships with people. I wanted that for myself, too."

Henry and Bob are still involved in the business, but Chris and Jamie gradually took over managing it after being carefully groomed to run the company for years. They have prioritized making the company's operations greener and, after the 2010 move to Port Chester, retrofitted the building with LED lighting and got rid of fluorescents, investing about \$125,000. "I think we made our money back in about a year and a half," says Chris.

The move to Port Chester has been important, notes Jamie, because the 40,000 sq ft space has provided the business room to grow. Plus, the quality of the area's talent pool is strong. "When we added employees, we were able to find local people," says Jamie.

Zyloware's current customers include midsize eyewear chains such as Raymond Opticians in Westchester and Kennedy & Perkins in Connecticut. "They have some buying power but still want to be treated with a personal touch," says Chris of such chains.

Another important group of clients is made up of big retailers, like Costco, America's Best, For Eyes, and Visionworks. "We've perfected the ability to work with this type of retailer with a high demand for quality," Chris explains.

One secret to keeping the company's frames in demand has been partnering with

"We make sure each [brand] targets our customers' aesthetics and that we don't have three brands for the same consumer."

— Chris Shyer, co-CEO and president, Zyloware



In the 1930s, during the heyday of eyeglass manufacturing, the factory grew to employ more than 350 workers. To keep it humming, Joseph often had to get creative.

"During the Depression, when things slowed down, they used the equipment to make cigarette holders and pocketbooks, in addition to eyeglasses," says Chris. Later, in the World War II era, the company made eyewear for the armed forces.

By the 1950s, the public began looking at eyeglasses as a fashion accessory, not just a utilitarian tool to help with vision, and that began to shape the business.

As demand for glasses grew, Joseph strongly encouraged sons Henry (Jamie's father) and Bob (Chris' father), who were in their early 20s, to join the family business. "My father wanted to be a lawyer and was thrown into becoming production manager," says Chris.

overseas in the 1990s to remain competitive. The workers in their US factory were unionized, and labor costs were high. In addition, with consumers looking for trendier frames, the company faced challenges from the need to increase its number of production runs.

"In 1960, you would make one style, and a production run would be 2,400 pieces," says Chris. "In 1990, a production run would be 200 or 300 pieces."

The smaller production runs required many different machines and a variety of tools — factors that added to the cost. "You almost couldn't find [the machines] in the US anymore," says Chris. When Zyloware couldn't find the right equipment, it was costly — a big part of the reason domestic production ultimately proved not to make economic sense, according to Chris.

Despite the economic challenges it faced, Zyloware operated its Long Island City

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fashion brands. Zyloware identifies growing eyewear trends and then finds brands that know how to make fashionable styles. That is a departure from a previous approach to licensing, which was to find a celebrity, like Sophia Loren, who would lend their name to an eyewear line made by Zyloware.

"It's a very subtle [shift] but a complete difference in the way of doing business," says Chris, who oversees product development. "It's enabled us to grow, both in the type of stores we sell to and [increase] business outside the US."

Zyloware's marketing strategy has meant aligning itself with such sought-after fashion brands as Via Spiga, which is known for its shoes, handbags, and overcoats. "Our customer for Via Spiga is a woman looking for eyewear she knows is from this season," says Chris. "Association with the brand demystifies the possibly stressful choice one makes when going into an eyeglass store."

But to avoid creating lines of eyewear that compete with each other, Zyloware has currently limited its portfolio to about 12 brands, among them Daisy Fuentes and Project Runway. "We make sure each [brand] targets our customers' aesthetics and that we don't have three brands for the same consumer," says Chris.

The Shaquille O'Neal Collection, which taps into the "athleisure" trend toward marrying cool technical products with eyeglasses, is one line that has taken off, says Chris. For each branded line, Zyloware negotiates a licensing agreement that lasts from 3 to 10 years.

Retail prices of Zyloware's frames vary with the retailer selling them and with the kind of lenses and accessories purchased with the frame. (On one online store, for example, Invincilites by Zyloware frames sell for \$108.99.) Prices have increased over the years because of higher quality standards for eyeglasses and improved technology. In fact, investments in product quality are among the company's biggest expenditures, along with sales and marketing (especially for branded eyeglasses), and personnel.

Like their fathers, the cousins have continued a long tradition of supporting charities involved with vision. Among them are the Essilor Vision Foundation, Eyecare 4 Kids, and Von's Vision Foundation, started by superstar linebacker Von Miller of the Denver Broncos.

It all ties back to a business they are just as passionate about as their fathers have been. "We love what we do," says Jamie. "We take our business very seriously." But, he adds: "We don't always take ourselves seriously. We treat the people we work with like family." ●

Elaine Pofeldt is a freelance journalist who writes about entrepreneurship and careers. She is a former senior editor at Fortune Small Business.

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Westchester auto dealers, like Pepe Auto Group, are part of a nearly \$1.5-billion local market for new cars.

Driving Toward a Digital World

Westchester auto dealers ride a seven-year sales wave while bracing for self-driving cars, better-informed customers, and one-click buying. **By Dave Donelson**

The largest expenditure most of us make after housing is our cars, which makes the new-car market in Westchester a robust, significant part of the local economy. About 41,000 new cars were registered to Westchester owners in 2016, according to industry data source R.L. Polk. At an average price of about \$36,000 per unit, new-car sales represent nearly \$1.5 billion dollars in the county. When you add in retail sales of used cars, aftermarket

service, and revenue from financing and insurance, Westchester's new-car dealers make a major mark on our economy — well over \$3 billion annually, according to US Census data.

It's been a happy few years for auto dealers, with sales climbing steadily from 2010 to 2016. New-car retailing is one of the most cyclical of businesses, however, so expectations for the immediate future are moderate. Drivers keep a new vehicle about six years, according to R.L.

“The Internet has dramatically changed our business.”

— Joe Pepe, COO, Pepe Auto Group

Polk, so buyers from 2011 — a smaller group than those who bought in later years — should be shopping for replacements in 2017. Improved health in the overall economy will boost those figures somewhat, but Pepe Auto Group Chief Operating Officer Joe Pepe predicts, “Sales should still continue to grow but probably not at the same rate.”

Sales are one thing; profits are another, of course. According to the National Automobile Dealers Association, new-car sales account

Westchester New Car Dealers by the Numbers

New car dealerships	64*
Employees	3,253
Annual Sales	\$3,136,970,000
Annual Payroll	\$198,466,000



* Note: One company may own several dealerships for different manufacturers.

Source: 2012 Economic Census

for about 30 percent of dealer profits, a figure that includes financing and insurance, especially extended warranties, which are particularly profitable. Used cars add another 26 percent to the dealer's bottom line, but the largest contributor are the service and parts departments, which account for 44 percent of gross profits.

All of these profit centers are affected by various forces, not the least of which is the digital revolution. "The Internet has dramatically changed our business," Pepe says. While that's true for just about every business sector in America, few have been affected as deeply as automotive retailing: Nearly every facet of this bulwark of our economy has been touched by the Web, from marketing to service to customer loyalty.

The most obvious way the business has been altered by the Internet is the buying process. Before the advent of the Web, consumers learned about their new-car choices in the dealer showroom and spent hours, if not days, trekking back and forth from one dealer to the next. Now, according to Pepe, "Over 90 percent of car research is done online. The consumer is more knowledgeable than ever before, having done a lot of Internet research before coming in or even contacting a dealer."

The depth of information available to the consumer today includes everything from performance reports on specific models to the value of their used-car trade-in —

as well as comparative pricing on the model they want to buy. "They come in [to dealerships] a lot more prepared," says Chris Paranzino, general manager of White Plains Honda, "and you would think it makes the process quicker, but it actually doesn't. When they get here, they still sit and negotiate with you." He adds, "Westchester residents are savvy and educated, and they tend to shop around. The income levels are greater, but they're more demanding, too."

Customers can't quite buy a

car online yet, although the prospect looms on the horizon. Costco members can choose a new car online and then be directed to a participating dealer to make the final decision, using prearranged Costco member prices.

And then there's Amazon, which isn't in the car business in the US (yet) but is in Italy. Fiat Chrysler recently announced plans to sell three models online in that country through the ubiquitous Web retailer.

Ken Hicks, general manager of Acura of Westchester, agrees that online shopping has made an impact, but he doesn't think it will go much further: "Customers still need to come into the dealership to see the car and drive it. They talk about buying cars online, but the consumer is not ready for that. It's too expensive an item not to touch and feel before you buy."

Pepe — whose family's dealerships include Mercedes-Benz of White Plains, Mercedes-Benz of New Rochelle, Pepe Cadillac, Pepe Infiniti, and Porsche of Larchmont — doesn't dread the paradigm shift. "We believe digital retailing will change the way we sell vehicles,"



Maintaining good relationships with customers is the key to competing, according to Ken Hicks, general manager, Acura of Westchester.



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Average US Dealership Sales Breakdown



Total Sales	\$56,723,576
New Vehicles	\$33,006,319
Used Vehicles	\$17,240,887
Service, Parts, Body Shop	\$6,458,094
Average no. new vehicles retailed	915
Average no. used vehicles retailed	677

Source: NADA, 2015

he says. "The complete online buying experience means stopping in the dealership just to pick up their vehicle. It has already begun with research and may soon follow with virtual test drives." Virtual-reality technology exists now, of course — all that's needed for a virtual test drive is digital content.

Not every facet of the Internet is negative for the brick-and-mortar dealers. Pepe says the group embraces the Web's ability to tighten customer relationships. "The Internet has allowed us to have communication with our customers at their convenience. We can now interact with them on a constant basis, not just during the sales process," he says. "We are here for our customers after the delivery of their vehicles just as much as before. Digital marketing and social media keeps all resources at our customer's fingertips, educating them more than ever and allowing us to be more transparent."

Any tool that cements the relationship with a customer who visits the dealer's showroom only every few years is welcome. In fact, the biggest single issue facing dealers today is loyalty, according to Pepe. "Establishing loyalty to a dealership, aside from loyalty to the manufacturer, is always a challenge," he says. "Fortunately, loyalty is huge with our customer base. Many of our customers have been with us for years, in both sales and service."

Hicks agrees. "The Westchester customer has higher demands and expects better treatment," he says. "If you're not treating them correctly and giving them good service, they're not going to come to you. Everybody has a good product

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these days, so you have to make sure you have good relationships to maintain your customer base." A myriad of personal touches makes the difference, he adds. "We offer loaner cars, give a discount on every service, and customers deal with their own personal service advisors and salespeople. They work like a team to provide a concierge experience."

Car dealers are also using digital tools to improve communication with customers. Live chat and text messaging, for example, streamline the online experience for both sales and service for many dealerships. Pepe has established a call center with more than 40 customer-care representatives, to reduce wait time on phones.

"Westchester residents are savvy and educated, and they tend to shop around... they're more demanding, too."

— **Chris Paranzino, General Manager, White Plains Honda**

One factor in Westchester's auto market that helps increase the frequency of customer interaction is that a big portion of the county's new vehicles are actually leased, not purchased. "Seventy-five percent of our customers [choose to] lease, usually for 3 years/36,000," says Paranzino, while Pepe reports his family's dealerships lease 85 percent of the cars they move. In both cases, the rates are much higher than the national new-car lease rate of 31 percent, according to credit-reporting service Experian.

The future is fast approaching auto retailing in other ways, too. "The first wave of semiautonomous vehicles already arrived at our dealerships," Pepe says. "Our Mercedes-Benz lineup features the S-Class and E-Class, both equipped with incredible semiautonomous safety features. These vehicles can anticipate and avoid collisions, drive in traffic, and park themselves."

While technology may change the way we buy, service, and drive our cars, it certainly won't do away with them in Westchester. As Paranzino points out: "Everyone is always going to need a car, so it will always be a good business." ●

Freelancer writer Dave Donelson is a frequent contributor to 914INC.



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To increase patient engagement, WESTMED Medical Group is launching a newly developed patient portal.



THE DIGITAL AGE OF HEALTHCARE

Slowly but surely, the healthcare industry is embracing technology.

By David Levine



▲ The eHealth operations center at Westchester Medical Center in Valhalla.

It's hard to call the Great Recession a good thing, but it may have been just that for healthcare. The American Recovery and Reinvestment Act of 2009 threw boatloads of federal dollars at a lot of industries, and healthcare caught \$25.9 billion that was earmarked specifically to improve technology. That money was badly needed, because back then, the business of health was still painfully analog.

"Healthcare has been woefully behind the curve," says Zeynep Sumer King, vice president, regulatory and professional affairs for the Greater New York Hospital Association. "Both patients and clinicians can see the stark contrasts. [Compare the tech you use to track] your morning run with how we track a patient's blood pressure. The pace at which [healthcare technology] is happening is slower than in the rest of our lives."

But it's finally catching up.

The first focus was on electronic health records (EHR). Along with the Recovery Act money, the Affordable Care Act set "Meaningful Use" standards for EHR adoption that hospitals and physicians had to meet to qualify for financial incentives from the Centers for Medicare & Medicaid Services (CMS) — and penalties if they lagged. "That was the launch pad for implementation of EHR," says Susan Van Meter, senior vice president, federal relations, for the Health Care Association of New York State. "These systems are now in all hospitals and enable improved patient care." It has been a painful transition, however. Many doctors hated, and still hate, electronic record-keeping. Many patients hated, and still hate, that doctors spend so much time with their noses in their notebook computers. But it

had to be done. "Good or bad, it really did propel hospitals into the 21st century," King says. "For all the challenges on the industry, it has been successful in driving major adoption of robust technology."

That has had a huge impact on the business of health. For one thing, technology is expensive, even with state and federal help, and consolidation has exploded in recent years in large part to help scale the cost of tech investment. As a result, the area's biggest healthcare organizations tend to lead the way. Westchester Medical Center Health Network (WMCHHealth), for instance, has launched several tech-based programs to improve the care it delivers throughout the Hudson Valley. The future, it believes, is in telehealth. Thanks to this technology, instead of patients going to healthcare, healthcare will go to patients.

WMCHHealth's eHealth initiative is run from a 5,500 sq ft eHealth operations center, located on the Medical Center's Valhalla campus, which features 20 multimedia stations equipped with telehealth patient-monitoring technologies and software. This hub is staffed around the clock by physicians, nurses, and other healthcare professionals who serve, remotely, to complement care teams in network hospitals, nursing homes, physician offices, and, hopefully, private homes across the region.

WMC says that telehealth initiatives can reduce mortality by 20 percent and hospital-stay length by 26 percent. "Telemedicine changes the way we provide healthcare," says Gary Brudnicki, senior executive vice president, CFO, and COO for WMCHHealth. "It adds to the value and quality of services available to patients. You can't think about that as only something to save money."

Yet it does cut costs, in numerous ways. Enhanced patient safety reduces the odds of human error and the cost of more treatment. It can obviate the need for a helicopter or ambulance ride to get an evaluation or care. Technology saves money in more mundane areas as well — like inventory. “We have hundreds of thousands of products on our shelves,” Brudnicki says. “Technology helps manage these supplies, so we have the right product on the shelf when it’s needed, and that leads to cost savings.” Workflow gets a boost from technology, too. “Technology fundamentally affects the workflow of physicians and makes their job as efficient as possible,” says John Moustakakis, senior vice president and CIO for WMCHHealth. “Technology makes information available across the continuum of care. In the world of population health, when you are working with hundreds of other partners, that is important so that Dr. X and Dr. Y are working together.”

Enhancing patient safety is the primary focus of high tech, Brudnicki says, but he admits there

are secondary benefits: “Providing more quality, more access to information and more efficiency in delivery of care ultimately does have business implications.”

NewYork-Presbyterian/Lawrence Hospital in Bronxville is also embracing telehealth. Its Telestroke Initiative went live this past fall. It gives physicians video conferencing and data sharing to allow 24/7 coverage for acute stroke care from staff neurologists with stroke



“This is a crucial venture in telehealth...Contact is much quicker and treatments are significantly better.”

— Dr. Carlos Flores, director of emergency medicine, NewYork-Presbyterian/Lawrence Hospital

▼ NewYork-Presbyterian/Lawrence Hospital's Telestroke Initiative allows doctors to video conference and share data, giving 24/7 coverage for acute stroke care.



Above: Photo by Ken Gabrielsen; opposite page: Photo courtesy of Westchester Medical Center

expertise. This has resulted in improved door-to-treatment times, which has been shown to improve overall patient outcomes, says Dr. Carlos Flores, director of emergency medicine at NYP/Lawrence.

"This is a crucial venture in telehealth," he says. "It allows us to do things rather quickly," which is the most critical element in stroke care. When the staff neurologist is not there, specially trained nurses can wheel the computer and camera to the patient and transmit critical data. The neurologist can control the camera from wherever she is and consult with the bedside staff through audio hookup. "Contact is much quicker and treatments are significantly better," Dr. Flores says. And it is only a matter of time, he believes, before telehealth brings specialty care for other diseases to community hospitals that don't have subspecialty coverage.

Another new frontier in healthcare technology involves patient engagement. As Merin Joseph, EVP and CIO with WESTMED Practice Partners, puts it: "We have all this data, so how do we make patients take ownership of their health, to get them to be better patients?" An important tool in that quest is the patient portal, the Web application that makes a patient's health record accessible and allows for online interactions with providers. This spring WESTMED is launching its new-and-improved Web/mobile app, called the Bridge Patient Portal. "We want to give patients an app that is no different



NEW YORK STATE'S "SHINY" EXAMPLE

As helpful as electronic health records (EHR) are, they still pose

considerable problems. One of the biggest is that there are many different EHR systems, and they often don't play well together. This issue, called interoperability, is a national challenge. Though the Centers for Medicare & Medicaid Services has provided incentives to address the problem scheduled for 2018, New York State got proactive with a program whose acronym is pronounced "shiny."

The Statewide Health Information Network for New York, or SHIN-NY, is a set of regulations that establish how the state's eight regional networks collect, store, and protect patient information. This allows a doctor in Yonkers collaborate with a doctor in Buffalo about a patient's record, helping them make informed decisions faster while avoiding unnecessary tests and reducing costs of care.

"New York State has been at the forefront of facilitating the exchange of electronic health information," says Susan Van Meter, senior vice president, federal relations, for the Health Care Association of New York State.

from any other online experience — from hotels, airlines, or shopping. Healthcare should provide the same service," Joseph says.

The portal enables patients to find their medical records, view lab results, schedule appointments, access urgent-care wait times, message with providers, access patient education, pay bills and more on both iOS and Android devices. As with other businesses, WESTMED hopes the portal reduces its call-center expenses. "Each call costs us to answer the phone," Joseph says. "You may not get the right outcome in the first call, so you leave



"We want to give patients an app that is no different from any other online experience — from hotels, airlines, or shopping. Healthcare should provide the same service."

— Merin Joseph, EVP and CIO, WESTMED Practice Partners



“Most of healthcare is fragmented, with patients seeing different doctors, filling prescriptions from different pharmacies and using a multitude of other healthcare services. Physicians don’t have real-time access to clinical, quality, and other data stored in different systems.”

— Harvey Kaufman, senior medical director, medical affairs, Quest Diagnostics

a message; there’s back and forth and lots of wasted time playing phone tag.” She hopes an efficient portal will improve customer satisfaction, which has financial implications, as well, because CMS payments are tied to patient-satisfaction scores.

Along with making all this accumulated data more available, technology allows it to be analyzed more efficiently. Quest Diagnostics, the lab-testing service that says it provides testing for one in three American adults each year, is adding data analytics to its long list of services. “In many industries, real-time access to data is commonplace, like when you can access your bank records online,” says Harvey Kaufman, senior medical director, medical affairs for Quest, which is based in Madison, NJ. “But what do you do if you have two banks? Most of healthcare is fragmented, with patients seeing different doctors, filling prescriptions from different pharmacies and using a multitude of other healthcare services. Physicians don’t have real-time access to clinical, quality, and other data stored in different systems for their patients.” Quest has developed what it calls Data Diagnostics technology, which helps physicians access data in real time while with the patient, so he or she can deliver care aligned with quality standards and other metrics that are increasingly used to reimburse providers. “For instance, if the patient is overdue for a diabetes test based on her age, Data Diagnostics tells the doctor while with the patient, so he or she can order the right test at the right time,” Kaufman says.

Technology has even changed the teaching of healthcare. Mary Jane D. O’Connell,

PhD, Esq, associate dean for academic affairs in the Fordham School of Professional and Continuing Studies, says her school has reached out to C-suite leaders in healthcare in the Lower Hudson Valley to learn what they are looking for in new employees. “The consistent feedback is that they are sitting on a huge body of information and are in dire need of people to help them extrapolate from those data to better move their own institutions and serve their patients,” she says. The skills they are looking for include data analysis, statistics, and, above all, critical thinking.

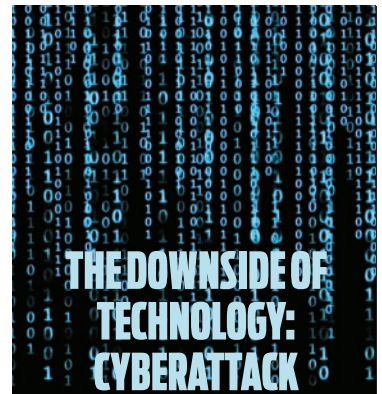
“MBA-level training is valuable but not necessary,” she says. “They are looking for entry-level and middle-management hires, and we are looking to incorporate those skills into our programs.” To that end, the school has added non-credit workshops, continuing-education and certification programs in healthcare administration and policy to its curriculum. She is quite bullish on the future of employment in healthcare. “We are moving students into rewarding and productive jobs with long-term employment opportunities,” she says.

Dr. H. Michael Dreher, The Elizabeth Bell LeVaca Dean of the School of Nursing & Healthcare Professions at The College of New Rochelle, agrees. The healthcare job market is forecast to grow 20 percent between 2014 and 2024, he says, and “Nursing has a projected 19 percent growth rate through 2022, which will provide my grads a lot of jobs.”

Those jobs now require basic to intermediate IT skills. “The increasing levels of technology required in the daily work of RNs has caused many to upgrade their skills to stay practicing,” he says. The school has adopted a tech-based learning platform to promote digital fluency among its students. “We are one of a few schools in the US fully adapted to this platform,” he says. “It’s a new paradigm in learning for both faculty and students. I am a firm believer that digital is where healthcare education is going.”

He’s probably right, since that’s where the business of healthcare is going, as well. ●

David Levine is a contributing writer to Westchester Magazine and 914INC. He wrote about niche businesses in the Q4 2016 issue of 914INC.



According to a report issued by IBM on the major security threats to businesses worldwide in 2015, healthcare is now the most-cyberattacked industry, replacing financial services. Five of the eight largest healthcare security breaches since the beginning of 2010 took place during the first six months of 2015. More than 100 million healthcare records were compromised in 2015.

This year will likely be even worse, with cyber-thieves holding patient records for ransom, according to the credit-reporting firm Experian. “Personal medical information remains one of the most valuable types of data for attackers to steal,” notes the company’s fourth annual data-breach forecast.

“There is an amazing amount of ID theft with medical records,” says Gary Sastow, a partner with the legal firm Brown, Gruttadaro, Gaujean, Prato & Sastow, PLLC, in White Plains, who specializes in healthcare law. He knows of a few “relatively minor breaches” in Westchester County healthcare providers. “I know one where their email was hacked, but it didn’t go into their medical-records system,” he says.

Provider organizations need appropriate safeguards, including firewalls and password protection and awareness of the regulations dealing with security and remediation. “That can be very costly, both in dollars and in business reputation,” Sastow says. “It’s not good for business when you discover your provider had its medical records hacked.”

BUILDING COMPANY

To woo — and keep — top talent, local businesses are wielding an array of perks and



At IAC Applications in Yonkers, shaping a dynamic company culture is serious business — the company polls its employees regularly to learn what matters most to them.

CULTURE

benefits, from unlimited vacation time and free fitness classes to in-office massages

BY KEVIN ZAWACKI



In today's workplace, it's no longer enough to offer only a competitive salary.

To woo and retain top employees, businesses need to provide more: transparency, a positive environment, a sense of worth and belonging. And yes, often free lunch.

Here in Westchester, employers are learning that a strong company culture is a compelling selling point — and a worthwhile investment. It helps assemble a winning team and can even boost the bottom line.

"Company culture is the personality of a company," explains Luba Sydor, founder and CEO of Person2Person LLC, a White Plains-based consulting and recruiting firm. "It defines the environment in which employees work, including company mission, value, ethics, expectations, and goals."

Why company culture matters

There will always be skeptics: Does a free meal really boost productivity? Does offering that extra week of paid time off truly build morale? But local management experts are quick to dismiss such skepticism. "Companies that focus on company culture create not only a positive work environment, they are also setting themselves up for long-term success," Sydor explains. Success, she continues, means everything from heightened profitability and reputation to more satisfied customers.

Laura Persky, the graduate program director at Manhattanville College School of Business, puts it simply: "The happier you can make your employees, the more they want to be at work, and the more productive they'll be."

Company culture is crafted through a suite of perks, both traditional and unorthodox, that keep employees happy and successful. And in our county — where small businesses and global corporations alike vie for talent across a range of industries — some seriously creative approaches are unfolding.

While all company cultures differ, we found a handful of traits are common in Westchester: a dedication to health and wellness; a focus on work/life balance; and an array of miscellaneous perks employees love to brag about, like referral bonuses, gratis fitness classes, and even in-office massages.

Local managers agree and see company culture as an essential tool to stay competitive in the Lower Hudson Valley.

"We have to be very creative," says Glenn Shuster, vice president of human resources at Quorum Federal Credit Union, based in Purchase. "We recognize the cost of living in Westchester. [And] if we're looking for a financial analyst, then so is MasterCard, so is IBM, so are hedge funds and financial-services companies in and around New York."

A culture of health and wellness

For many Westchester companies — from grocers to technology firms — employee health and wellness is a cornerstone of company culture. It's common sense: When workers feel good, they perform well.

Persky notes health-and-wellness perks, like office gyms, are especially appealing in areas like Westchester. "Part of the challenge of working in suburban areas is that it's difficult to get out to other places during business hours," she says. "So the more services you can bring to your employees, the easier you make their lives."

"When you make your employees feel good, the experience is better not only for you but for all your customers, too," she adds.

Employee health is a priority at Stew Leonard's, the family-owned grocery chain with stores spread across the Lower Hudson Valley and Connecticut. The company's focus on healthy living is hardly a surprise: Its aisles are packed with fresh produce and farm-sourced dairy.

Just about a year and a half ago, the Stew Leonard's team had an idea: equip its employees with low-cost

Daily free lunches keep morale high at Atlantic Westchester in Bedford Hills.





Fitbits, the gadgets that track — and often motivate — physical exercise. Stew Leonard's subsidizes the cost, doling out the tech to its workers for just \$10. The catch: To hold on to the low-price toy, they must meet a monthly quota of steps.

The program was an immediate success, says Ellen Story, the director of management development at Stew's who's been with the company for 30 years.

"We have competitions to encourage employees to remain active," Story says, including raffles with valuable prizes. A recent competition winner walked away with a paid trip to Disney World, to participate in a 5K race.

Currently, about 300 employees participate in the program. One of them is Mercedes Aguilar, a hostess in the Yonkers store's coffee department who has been with Stew Leonard's for 11 years. "It is a fun activity to do with my coworkers," she says. "I love the amazing changes in people's health and hearing stories about how competitive my coworkers have become."

While the Fitbit competition may be the most innovative aspect of the health-conscious company culture, it's not the only feature. Stew Leonard's has an on-site nurse and health coach who rotates between locations, providing free sessions to all employees. The company also offers employees mammography screenings, a hiking club, and discounted Zumba classes for \$5 each.

"We have a very active Wellness Committee, which meets regularly to talk about ways to get people more active and focusing on health," Story says.

Together, these benefits create an environment where workers want to stay — and even recruit family. "Thirty percent of our team members have a family member working at Stew Leonard's," Story says.

"The culture here at Stew Leonard's is like a big family," Aguilar adds. "A lot of us have been working together for a long time."

Nearby, at IAC Applications — a software company with offices on the



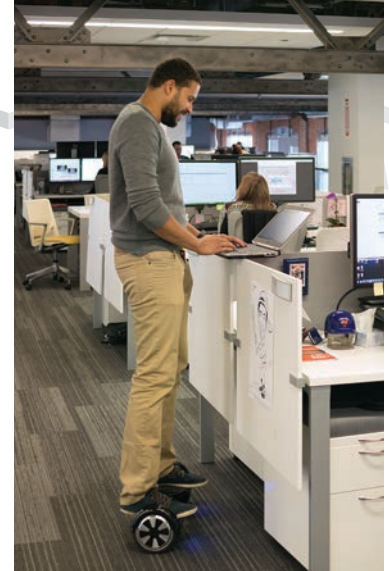
Wellness is top priority at Stew Leonard's; employees get discounted fitness classes and a health coach who rotates between locations.



"We have competitions to encourage employees to remain active."

—Ellen Story, director of management development, Stew Leonard's





A fun-loving culture and unlimited vacation (plus free yoga!) help Yonkers-based IAC Applications compete for talent with NYC tech firms.

Yonkers waterfront — it's easy for its 250 employees to stay in shape. The company hosts on-site yoga classes and boot camps. And for those workers loyal to a specific gym, the company will help cover monthly membership fees, says Deb Josephs, IAC Applications' senior vice president of people operations.

This program and others are part of the company's strategy to shape the best possible culture. Josephs and others poll employees to learn what values matter most, then work to integrate them within the company fabric. "We've come up with a number of themes," Josephs says. "They primarily include the ability to learn and grow, developing careers in a challenging way and valuing diversity and inclusion in the organization."

Respecting work/life balance

A company culture that values employees' time *outside* of

the office can also be a boon. "We all need to hit the reset button once in a while. People can't come in early and leave late every single day without getting burned-out at some level," Sydor explains. Companies that value work/life balance often implement programs like flex hours and parental leave, she adds.

One local business taking this seriously is Quorum, where Glenn Shuster cites work/life balance as a key component of his company's culture. It manifests as a company-wide telecommuting program: All 115 employees are able to work from home.

"Different people have different schedules," Shuster says. "Some people work remotely every day. Some people telecommute one day a week." The benefits add up for employees: Less time — and money — spent on commuting.

Quorum also has a generous holiday program, which gives employees an additional day to add to those coveted long weekends.

"Quorum closes on the Friday of Memorial Day weekend, to give employees that extra day to take a four-day weekend," Shuster explains.

"It's not how many hours you're in the office; it's the quality of work you get done," he adds.

Shuster is quick to draw a link between these programs and Quorum's success. "In the past five years, we've just about doubled our asset size," he says, citing growth from approximately \$600 million to nearly \$1 billion.

Its employees are happy, too. "The



A strong company culture is a compelling selling point — and a worthwhile investment. It helps assemble a winning team and can even boost the bottom line.



work/life balance is my favorite thing about Quorum,” says Kevin Dono, the company’s senior director of operations and digital channels. “We work very hard, but I am able to accommodate the demands of family life. We all have a life outside the organization, and sometimes we need to leave a little early or call out sick.”

Another local company rethinking commutes is Atlantic Westchester, a Bedford Hills-based commercial HVAC service-and-maintenance company. Many of its employees are on the road during the workday, meaning that extra hour behind the wheel at the start and end of a day can be especially exhausting. So Bud Hammer, Atlantic’s president, implemented a helpful policy.

“Our field employees drive their service vehicles home, therefore avoiding the necessity to obtain their own vehicle for commuting to work,” he says.

Atlantic’s office workers are also treated to lunch. “[It] helps build our friendships, and our conversations often lead to laughter,” Hammer explains. It’s all part of a larger strategy: “Several job candidates have expressed an interest in ‘finding a home’ for their work life, and once in, they stay for a long time,” he says. “We enjoy low turnover.”

The ultimate test of a company’s commitment to work/life balance may be its vacation policy. Specifically, *how much?*

At IAC Applications, the answer is “unlimited,” a policy implemented in early 2016. “We compete for talent with the New York City marketplace,” explains Deb Josephs, “and a lot of tech companies have adopted unlimited time-off policies.”

Josephs says that in just 12 months, the policy has already paid off. “It certainly helps us attract talent,” she says. “[Employees] feel like they’re being treated like adults.” It’s particularly useful in enticing employees whose family and friends live abroad.

It’s a much-appreciated perk. “The company is very responsive to providing an environment for us to take care of ourselves and be with

The Best Benefits

What are companies’ most creative tactics for keeping employees happy? We rounded up several innovative ways local businesses are building a winning culture:



FOUR-DAY WEEKENDS. At Quorum Federal Credit Union in Purchase, employees are given the Friday off before a long weekend. Suddenly, Memorial Day and Labor Day weekends seem a lot longer. “It’s one of the benefits I especially enjoy,” says Glenn Shuster, Quorum’s vice president of human resources. And it never gets old: “Long holiday weekends were great for vacations with friends as a single guy, all the way through now, with my family of four,” says Quorum Controller Jamie Hafer. At Acorda Therapeutics in Ardsley, workers are treated to shorter Fridays in the warmer months. “I love our ‘summer Fridays,’ when the office closes at 1 p.m.,” says employee Michelle Coppola.

TUITION REIMBURSEMENT. Some Westchester businesses pay a portion of workers’ higher-education costs as a direct investment in employees. Two of those companies are Pentegra Retirement Services in White Plains and IAC Applications in Yonkers. IAC Applications maintains a focus on employee development, offering in-house programs on management, leadership, and productivity. Pentegra’s Colleen Zanicchi, senior vice president of human resources, sees tuition reimbursement as a hiring advantage: “Being based in White Plains, we need to be competitive with employers in New York City,” she says.

OFFICE MESSAGES. As companies race to outdo one another and attract talent, it’s become increasingly common. IAC Applications

will frequently set up a pair of massage therapists in its conference rooms; employees are welcome to walk in for some quick stress reduction. “The workday tends to be really busy,” says Jacinta Bowman, an IAC Applications employee. “It’s great when you can take a break and get a 15-minute massage.”

AFFORDABLE FITNESS. In Westchester, fitness classes are pricey. But employees at Stew Leonard’s in Yonkers have access to Zumba sessions on-site for just \$5 per class. “Normally it’s upward of \$20 per class,” says Ellen Story, director of management development at Stew’s.

SUBSIDIZED TRANSPORTATION. IAC Applications has a WageWorks program, which equips workers with a monthly stipend for train tickets and other transportation costs. Money saved can add up to over \$1,000 a year.

COMPANY OUTINGS. Office parties shouldn’t always take place in the break room. At IAC Applications, the company recently took employees to a private screening of the new *Star Wars* movie, *Rogue One*. At Atlantic Westchester, the HVAC company in Bedford Hills, friendly office competitions are common. “We have company outings at the local go-kart facility, so our competitive natures can come out in a positive way,” says President Bud Hammer. “And we earn bragging rights until the next company event.” —KZ



Costume parties and an annual spa day help employees bond at Buzz Creators in Valhalla.



our families,” says Jacinta Bowman, IAC Applications’ director of marketing, who joined the company six years ago. “That’s really essential.”

At Lockard & Wechsler Direct, a marketing agency with offices in Irvington, employees needn’t stress about squandering vacation days on errands and emergencies.

“Employees don’t have to use PTO [paid time off] for any personal events,” explains Lockard & Wechsler President Asieya Pine, citing doctor appointments, kids’ school functions, and wakes. “We want people to use their PTO for vacations, family fun, and to relax and rejuvenate. We want them to have a work/life balance.”

When little things add up

Sometimes the smaller — and unexpected — perks can have an outsized impact.

Local companies offer benefits that don’t directly align with health and free time but keep employees happy nonetheless. Luba Sydor is quick to list some of the more creative ideas she’s come across, including dog-friendly offices, kitchens stocked with free goodies, designated relaxation spaces, and guest speakers.

At Stew Leonard’s, employees can earn bonuses for recruiting friends and family members. “We have a referral incentive,” Story explains, noting employees earn \$100 for referring a family member or friend. “It’s our most successful applicant pool.” Pentegra Retirement Services in White Plains also offers a referral program for employees. “We’ve filled 18 percent of openings [in 2016] with employee referrals,” says Colleen Zanicchi, senior vice president of human resources.

At IAC Applications, workers receive a monthly stipend of about \$130 to cover transportation costs. The program, titled WageWorks, can be applied to MetroCards, Metro-North tickets, and even Uber rides. It’s Jacinta Bowman’s favorite perk. “Being able to buy your Metro-North ticket at the expense of the company is nice,” she says. “It’s an amazing benefit to have

Tips for Building a Better Company Culture

We spoke with Luba Sydor, founder and CEO of White Plains-based consulting and recruiting firm Person2Person LLC, and Laura Persky, graduate program director at Manhattanville College School of Business, about what makes a healthy company culture. Here are their six tips for crafting a better work environment:

1. LISTEN TO EVERYONE. “Ask your employees what they like about working at your company, what they hate about it, and what they would do differently if it were their company,” Sydor recommends. Two-way communication can take shape as team lunches or team-building activities, she adds.

2. CELEBRATE SUCCESS. “A pat on the back is always appreciated, especially when it comes from your boss,” Sydor says. “Give recognition where it is due. This can be done in a one-on-one or group setting.” Beyond praise, Sydor suggests rewarding employees with bonuses, awards, and profit sharing.

3. OFFER CONVENIENCE. Can your employees get in a workout or do dry cleaning without leaving the building? “Part of the challenge of working in suburban areas is that it’s difficult to get out to other places during business hours,” Sydor says. “So

the more services you can bring to your employees, the easier you make their lives.”

4. VALUE BREAK-TIME. “If you make it easy for [employees] to get away for a few minutes and then go back to their desks feeling more productive, you’ll get more efficiency,” Persky says.

5. EMBRACE TRANSPARENCY. “Consider sharing company goals and financials — good and bad — with your employees,” Sydor recommends. “Open lines of communication will create a culture of openness in your organization.” One tactic? “Quarterly updates with the CEO.”

6. BE FLEXIBLE. “Every employee brings a unique skillset to the table — and that means their personal needs vary, as well,” Sydor says. If possible, managers can offer flexible work hours or the ability to work from home. —KZ



to get around town.”

IAC also boasts one of the more lavish perks around: in-office massages. Employees are welcome to step away from their desks and into a conference room for a quick shoulder rub. “There’s nothing better than someone rubbing your back and then going back to work,” Bowman says.

Buzz Creators, Inc., a Valhalla public-relations and marketing firm, does something similar for its staff in the form of an annual spa day. “It is only right to take a day to relax and de-stress as a team,” says President Christina Rae.

The future of company culture

If the business classes at Westchester colleges are any indication, workplaces replete with perks are set to be the new standard. On the Manhattanville campus in Purchase, Persky notes the nuts and bolts of building company culture are baked into the School of Business’ curricula, including in its business leadership, human resources, and marketing courses.

“It’s something we talk about in our classrooms,” Persky explains. “It’s something we’re trying to teach our students.”

She also notes that today’s graduates enter the workforce seeking more than just a nine-to-five gig. “People want to know that they matter. They’re looking for a positive culture and attitude, whether you’re answering the phone or doing paperwork.”

Recently, Persky’s department held a talent-management panel for local businesses, imparting methods for building positive culture. The focus: What can employers do beyond offering money?

The employers — representing a diverse collection of industries, from furniture manufacturing to accounting — listened.

“They were very interested,” Persky says.

Kevin Zawacki is a Westchester-based journalist who writes about technology and business. He is a frequent 914INC. contributor. ●



Having fun while at the office is part of the work/ life balance approach at Quorum Federal Credit Union.



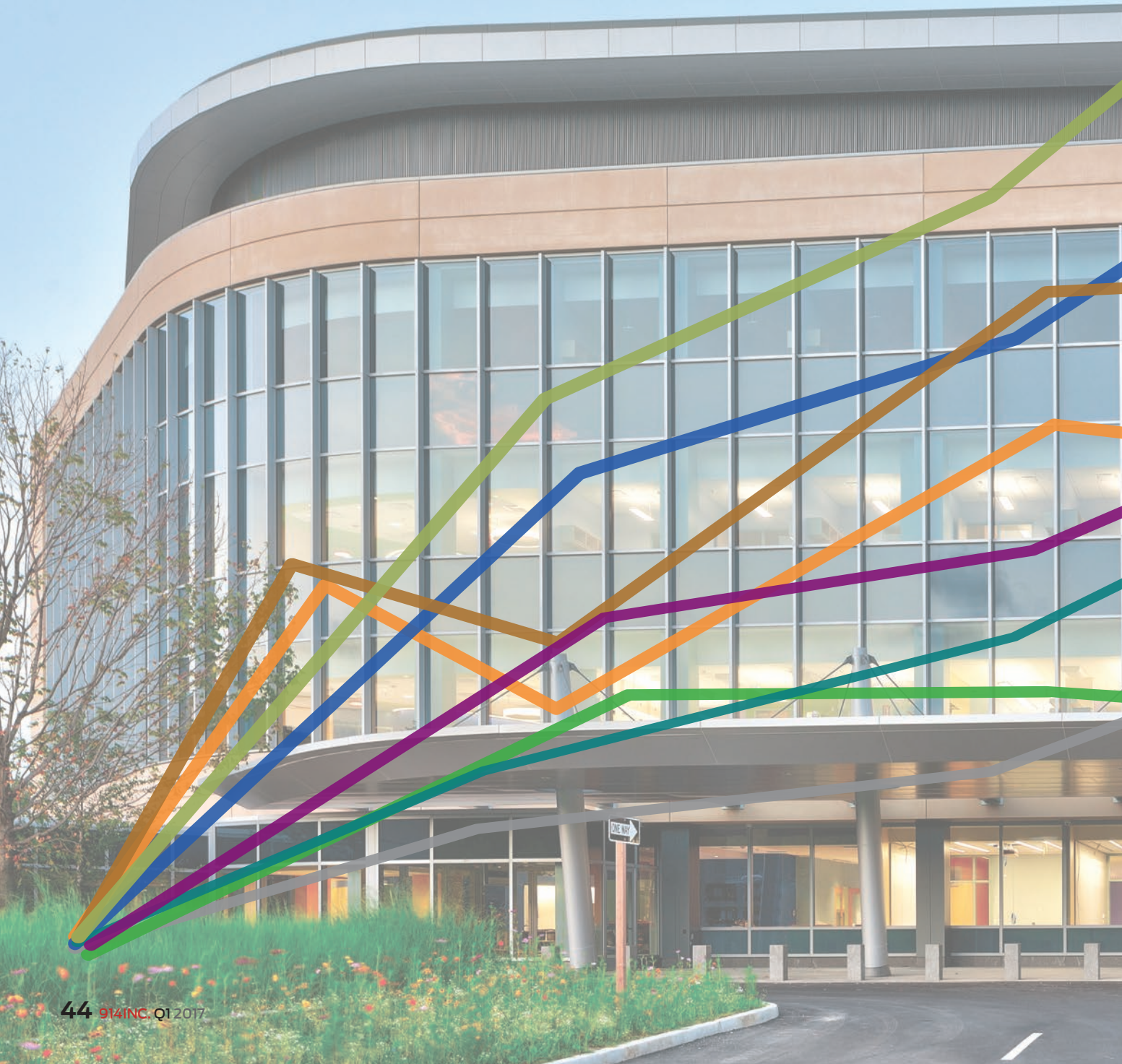
“The work/ life balance is my favorite thing about Quorum. We work very hard, but I am able to accommodate the demands of family life.”

—Kevin Dono, senior director of operations and digital channels

2017 ECONOMIC

Local experts share their predictions for eight of our most important industry sectors.

By Dave Donelson, David Levine, Elaine Pofeldt, Diane Weintraub Pohl, Gale Ritterhoff, and Gina Valentino



FORECAST



BANKING



**COMMERCIAL
REAL ESTATE**



HEALTHCARE



RETAIL



EDUCATION



TOURISM



TECHNOLOGY



RESTAURANTS

\$ BANKING: OPTIMISM ABOUNDS



The Westchester Bank and M&T Bank are among the financial institutions looking to expand in Westchester in 2017.

In Westchester's highly competitive banking environment, many of the key players are on the move and looking for an edge in 2017.

M&T Bank, for instance, has been making waves following its acquisition of Hudson City Bank last year. Eight Hudson City branches in Westchester were converted in February 2016, adding to the six existing M&T branches in the county. The changes have fueled hiring by the bank on both the retail and commercial sides. "That's a further sign that we feel pretty bullish about Westchester County," says Regional President Frank Micalizzi, who's based in Tarrytown.

Headquartered in White Plains, The Westchester Bank opened a new branch in Rye Brook in December 2016, at 800 Westchester Avenue, and is looking to open a seventh county branch in 2017. "We think there will be opportunities to build our business in Westchester," says CEO/President John Tolomer. "We've been very fortunate to attract the most prestigious small and midsize businesses in Westchester." But Tolomer knows his team will have to work hard to keep doing so. "It's always a challenge to continue to acquire those types of clients," he says.

Meanwhile, Wells Fargo, which is based in San Francisco but has a strong presence in the county, will be investing heavily in technology to make banking more convenient. "While many customers enjoy visiting their local branches, people are also turning to mobile devices to conduct their banking," says Maria Ferreira, Wells Fargo's Community Bank area president for Suburban New York and Connecticut. "Wells Fargo will be investing in its technology, to deliver a world-class experi-



"We feel pretty bullish about Westchester County."

— Frank Micalizzi,
regional president,
M&T Bank



ence for customers, both in our Westchester County branches and online."

As for the rest of the banking sector, optimism among business owners about President-elect Trump's proposed corporate-tax cut — from 35 percent to 15 percent — bodes well for banks that serve them.

"There seems to be a lot of receptivity to a potential tax cut," says Tolomer. "In my experience, every recovery starts with confidence and enthusiasm. We're beginning to see the seeds of enthusiasm."

The uptick in real estate prices in New York City in the past few years could also spark business for Westchester banks, as it drives homebuyers seeking less costly options toward the county. "Westchester is a nice alternative for folks to have a good quality of life and still be near New York City," says Micalizzi. "Westchester is a very good county for us to do business in. We're very optimistic." — Elaine Pofeldt



COMMERCIAL REAL ESTATE: PROMISING YEAR AHEAD

White Plains is the hottest place in Westchester's commercial real estate market for 2017, although Harrison, New Rochelle, and Yonkers show considerable progress, as well. Northern Westchester continues to be awash in vacant office space, while Mexican billionaire and new Westchester landlord Carlos Slim ponders the fate of the IBM and PepsiCo properties he bought in 2016.

"According to our analyses, the overall vacancy rate in office space at the end of the year was 21.2 percent, up 0.50 percent from 2015. The overall asking rent was \$29.69 per square foot, which is down 0.40 percent from the year before," reports Craig Ruoff, senior director at Cushman & Wakefield. "I do see a tightening this year, even though the stats don't necessarily show that. There is about 240,000 square feet of deals pending. If they all go through, that could drop the vacancy rates a couple of points. In our day-to-day, I'm seeing rental numbers starting upward, too."

Rick Rakow, principal of Rakow Realty, points out that new tenants in White Plains will take about 400,000 sq ft of space next year. "Between Sumitomo Bank, Dannon, and New York Life at 44 South Broadway, there is a tremendous amount of activity in White Plains," he says. Sumitomo is a new tenant in Westchester, whereas New York Life sold their property in Mount Pleasant to Regeneron, so their move will reduce the amount of office inventory in the county.

White Plains last year proposed a long-term plan



for downtown transit-oriented development, but it wasn't the only city making progress in that regard. "When you look at what RXR is doing in New Rochelle [with the downtown-redevelopment master plan] and Yonkers [mixed-use project at Larkin Plaza], I see only good things," Rakow says. "They are going to bring people into the residential units in a couple of years, and that will draw retail and other tenants."

The market for retail space is not looking particularly strong for 2017, but even with the prospect of massive changes in the Affordable Care Act, there's no pullback in the medical real estate market, according to Ruoff. "I'm working on more medical than I've ever had before, and I don't really expect it to slow down. There's enough potential growth in the industry and so many plans in place that we've not seen a backing off." — *Dave Donelson*



"I see a tightening [of the Westchester market] this year, even though the stats don't necessarily show that.... In our day-to-day, I'm seeing rental numbers starting upward, too."

—Craig Ruoff, senior director, Cushman & Wakefield

This mixed-use project at Larkin Plaza (top) and new medical pavilion in White Plains in Yonkers are examples of commercial real estate strength.



Growth in technologies like telemedicine and genetic testing at Westchester Medical Center Health Network will continue to drive the county's healthcare sector.



+ HEALTHCARE: HIGH HOPES, HIGH COSTS

Where is healthcare heading in 2017? The best answer comes from Gary Sastow, a partner with the White Plains-based law firm Brown, Gruttadaro, Gaujean, Prato & Sastow, PLLC: "If I could forecast that, I could translate that into an awful lot of money."

Sastow, who specializes in healthcare law, speaks for just about everyone trying to predict what the Trump administration and a Republican Congress will actually do to the business of health and how that will affect hospitals, providers, insurers and... oh yeah, people who need care. When pressed, Sastow says he thinks the trend of independent medical practices joining hospitals or large medical groups will continue, as the costs of running a small practice are just too great these days.

On the care side, look for genetic testing to play an ever larger role. Westchester Medical Center Health Network, for instance, has teamed up with healthcare-technology giant Royal Philips to use its next-generation sequencing (NGS) system to provide a genetic overview of the patient, in order to precision-tailor individualized treatment. Quest Diagnostics, the New Jersey-based lab-testing company, also launched its IBM Watson Genomics service, which combines cognitive computing with genomic tumor sequencing, to help physicians identify and correlate genetic mutations in cancer tumors with treatments and clinical trials that may help that

particular patient. "Advances in genetic sequencing and the use of data it provides will empower patients to access insights into their health so that they can engage in their healthcare decisions," says Dr. Harvey Kaufman, senior medical director, medical affairs, for Quest Diagnostics.

Others offer more hope than conviction. Susan Van Meter, senior vice president of federal relations for the Health Care Association of New York State, hopes the feds push forward in improving interoperability — that is, developing a framework for disparate electronic-medical-record systems to work together more efficiently. Merin Joseph, EVP and CIO of WESTMED Practice Partners, hopes more investment in telehealth, and insurance company support for it, will allow this valuable tech-based service to gain traction.

But no one really knows the immediate future for healthcare, which leaves leaders like Gary Brudnicki, senior executive vice president of Westchester Medical Center Health Network, focusing on what they do best. "We are trying to do what's right to care for our patients," Brudnicki says. "In today's competitive healthcare marketplace, if you do a good job on providing quality services, ...you stand a chance of weathering the storms of how much you get paid for those services. If you keep volume high, chances are you'll stay in business." —*David Levine*

"Advances in genetic sequencing and the use of data it provides will empower patients to access insights into their health so they can engage in their healthcare decisions."

— Dr. Harvey Kaufman, senior medical director, medical affairs, Quest Diagnostics

RETAIL: LURING SHOPPERS WITH TECH

Happily for retail businesses, Westchester is the ultimate shopper's paradise. The county boasts everything from small boutiques to outdoor shopping centers to high-end malls — all of which are working diligently to attract consumers.

Total 2016 retail sales in Westchester are projected to be better than average — approximately \$1.5 billion, according to local retail expert Deborah Widger. Nationally, according to retail intelligence firm eMarketer, sales are expected to increase 3.5 percent, from \$4.836 trillion in 2016 to \$5.006 trillion in 2017.

As the average household income in Westchester is higher than both the national and state averages, the county should continue to fare well in the retail sector in 2017, Widger says. However, she says, to compete with online-shopping websites, retailers must create “exciting destination lifestyle venues” that focus on bringing consumers “out of the comfort of their homes.”

Existing retail will get a facelift this year, as county shop owners seek to provide a more engaging and technologically savvy consumer experience. In White Plains, The Westchester recently unveiled an interactive play area for children and their families and a contemporary technology lounge, featuring complimentary iPads for customer use. The mall now also offers on-call valet parking accessible through mobile devices, allowing shoppers to pre-request their cars by text message right before they leave the mall.

Cross County Shopping Center's (right) management company, Macerich, recently partnered with global media firm POPSUGAR Inc. to blend its physical and digital shopping experience, in order to reach a wider audience. The collaboration will provide shoppers with custom, spot-on fashion advice and inspiration online that will, it is hoped, entice them to the Yonkers center's brick-and-mortar shops.



Facility enhancements and upgrades like a new interactive kid's play area should help retail destinations like The Westchester compete with e-commerce sites.

To compete with online shopping, retailers must create “exciting destination lifestyle venues.”

—Deborah Widger, retail expert

Small boutiques, such as beehive designer collective in Mount Kisco and Current Home in Scarsdale, will also be incorporating technology and innovation into their 2017 strategies. Both stores will be adding e-commerce platforms to attract new customers and to keep up with big-box stores and the online retail juggernaut.

Also, expect retail development to expand in the northern reaches of the county, where land is more readily available and costs are lower. Take, for instance, the 130,000 sq ft Cortlandt Crossing project in the busy Route 6 corridor; and another large retail proj-

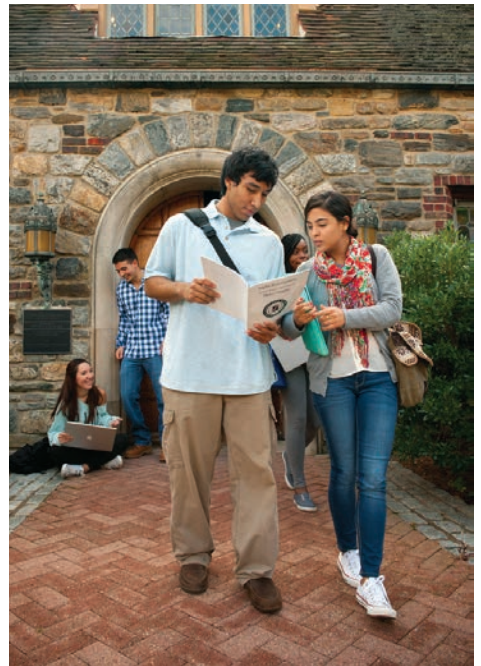


ect being developed on Old Crompond Rd in Yorktown.

Widger suggests that retail, especially luxury, will thrive in 2017, so long as Westchester shop owners continue to focus on luring Amazon shoppers off their couches by creating convenient and entertaining shopping for the whole family that cannot be experienced through a computer screen. —Gina Valentino



A smaller pool of applicants has local schools like Pace University (top), Sarah Lawrence College (bottom left), Westchester Community College (bottom right), Purchase College (opposite page, top) and Fordham University (opposite page, bottom) boosting financial aid and recruitment efforts.





HIGHER EDUCATION: A “STUDENTS’ MARKET”

The primary issue affecting all [higher-education] institutions here [in Westchester] is basically a demographic trend,” says Thomas Blum, vice president for administration at Sarah Lawrence College in Bronxville. “The number of college-age students in New York and surrounding states is flat or declining through the year 2025.” Colleges will be competing for a “largely static pool of candidates,” Blum adds, creating something of a “students’ market.” (Parents and high schoolers take note.)

To entice applicants, many schools are increasing recruitment efforts and financial assistance. According to Blum, Sarah Lawrence is targeting areas where relevant populations show growth, such as Texas and Florida. The college is also awarding aid to some 70 percent of its students, up from 50 percent 10 years ago.

Financial support is less an incentive and more a downright necessity, says Dennis Craig, vice president of enrollment management at Purchase College. A demographic shift increasing the number of “first-generation” college students has led to a higher level of need, he explains. Purchase is helping by “cutting costs, informing students of all federal- and state-aid opportunities and establishing a very effective fundraising arm,” Craig says, adding that assistance includes an “impact fund,” which provides resources donated to cover emergency expenses.

These days, the process of “selling” higher education requires an emphasis on value. New areas of study, keenly targeted at emerging job markets, are all-important. Anthony Davidson, PhD, dean of the School of Professional and Continuing Studies at Fordham University, says economic growth within the county has led to “the creation of higher-skilled jobs.”



“The number of college-age students in New York and surrounding states is flat or declining through the year 2025.”

— Thomas Blum, vice president for administration, Sarah Lawrence College



Fordham’s “industry-specific” curriculum, “developed by professionals and infused with academic rigor,” is designed to prepare students for such employment, Davidson explains. Cybersecurity, emergency management, and digital marketing are trending disciplines, while healthcare and real estate also continue to grow, he adds.

Westchester Community College recently partnered with JPMorgan Chase and the New York City Labor Market Information Service to analyze employment trends in the Lower Hudson Valley. As a result, WCC will be updating its programs in health-information management, tech support, and hospitality, says the school’s president, Belinda Miles, EdD.

Sarah Lawrence is stressing skills “valued now by corporate America,” adds Blum. “CEOs tell us they want students who are critical thinkers, who can innovate and adapt in an economy that is all about innovation and adaptation.” —Gale Ritterhoff



Classic Westchester destinations like Untermyer Gardens in Yonkers, plus our expanding hotel industry (below) keep county tourism numbers strong.



TOURISM: CAUTIOUS OPTIMISM

Westchester's travel-and-tourism industry brought a record-high \$1.8 billion into the county in 2015, up 3 percent from the previous year. When looking to the future, however, industry experts here will admit only to a cautious optimism, stressing instead efforts to keep numbers heading in the right direction.



One statistical needle that will be closely monitored involves the vitality of the hotel industry. Dan Conte, president of the Westchester Hotel Association, is expecting real economic growth in the hotel sector this year to be under 2 percent — somewhat lower than the 3 to 4 percent he'd like to see — citing concerns about the overall health of the economy. But the number of new Westchester hotels opening and in development, as well as existing hotels undergoing renovation, underscores a fair amount of confidence in the sector. New properties include a Dobbs Ferry Hilton Garden Inn, as well as Courtyard Marriott, Hyatt Place, and Hampton Inn and Suites locations, all in Yonkers, while the Mount Kisco Holiday Inn, the Hilton Westchester in White Plains, and the Westchester Marriott in Tarrytown are all undergoing renovations.

Natasha Caputo, director of Westchester County Tourism & Film, is addressing the worries, however, stressing that this increase in supply could skew hotel-

leisure-marketing efforts are making headway." About 70 percent of overnight stays have traditionally involved weekday business travel, she explains, adding that weekend stays suggest non-business getaways, including destination weddings.

Marketing efforts to boost visitation and spending in 2017 will include a more interactive website, a YouTube channel of promotional videos and an Instagram travel guide with numerous tappable links, all aiming to brand Westchester as a player in the "experience economy" now driving tourism, Caputo says. "We have a great tourism product," she says, noting a vibrant arts scene, the farm-to-table culinary movement, destination shopping, new attractions (such as iFly indoor skydiving in Yonkers), waterways, seasonal events, beautiful open spaces, and more. "The biggest challenge is how to promote everything that makes Westchester shine," Caputo says, "and that's a good problem to have." —GR

occupancy numbers and stall per-room revenues. Her department is strategically promoting Westchester as a destination, which appears to be working. Research shows an uptick in Saturday-night stays, Caputo says, which is "a good indication that our



"The biggest challenge is how to promote everything that makes Westchester shine, and that's a good problem to have."

— Natasha Caputo, director of Westchester County Tourism & Film



TECHNOLOGY: ADVANCES ON THE HORIZON

With the need for speed and connectivity dominating virtually every business sector, Westchester's technology community is determined to help local firms keep pace.

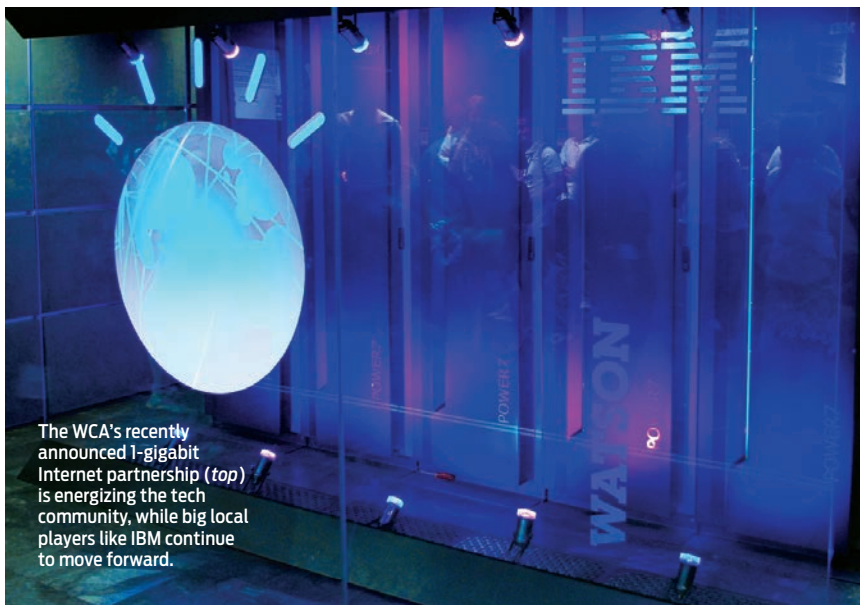
Ultra-speedy, 1-gigabit Internet may soon become a reality in Mount Vernon, New Rochelle, White Plains, and Yonkers, which collectively have about 500,000 residents, as the Westchester County Association (WCA) moves forward on a public-private partnership initiative to bring lightning-fast broadband to the region. It plans to seek consultants for the estimated \$750 million project and prepares to announce a steering committee in early 2017.

Initially, the plan is to roll out the service to key venues, such as businesses, community centers, schools, and colleges, then to branch out to residents, says Joan McDonald, a strategic advisor to the WCA, which is working on the initiative with all four cities. "As it gets up and running, we hope other municipalities in the county join in," she adds.

Meanwhile, locally headquartered tech corporations — such as IBM, which is home to Watson, a technology that thinks like people do; MasterCard, a hive of fintech innovation; and communications powerhouse Broadview Networks — continue to move forward with advanced technologies. Broadview Networks, for instance, keeps improving its signature product—a virtual, cloud-based phone system called OfficeSuite UC. "We are addressing an evolving workforce focused on business continuity and security," says CEO Mike Robinson.

Continuing to thrive is the county's biotech industry, which includes players like Regeneron — which is planning a one-million sq ft research-and-development campus in Greenburgh — and Acorda Therapeutics. The growth should pick up steam in 2017, with Governor Andrew Cuomo launching a new \$650 million initiative to spur the sector in New York State by creating a world-class research cluster. This past fall, the lease for the Westchester BioScience & Technology Center — a \$1.2 billion biotech-and-medical-office complex on the currently vacant "North 60" site in Valhalla that will also include retail development and a hotel — received the approval of economic consultants hired to review it.

Against this backdrop, the local startup community is percolating. The Westchester Tech Meetup, founded in 2013, now includes 639 members. "We need corporate innovation teams to stay in Westchester," says Dan Potocki, cofounder of the Westchester Tech Collaborative, which runs the Meetup. Their continu-



The WCA's recently announced 1-gigabit Internet partnership (top) is energizing the tech community, while big local players like IBM continue to move forward.

ing presence, he says, will "spur a lot of ideas and business requirements," creating opportunity for startups to serve them.

Potocki says the county still has a way to go before it builds a density of tech startups, but, he adds, "We're building a culture." That's an important foundation for any tech community and likely to provide a lively springboard for the county's tech-business growth in 2017. —EP



"We need corporate innovation teams to stay in Westchester... [to] spur ideas [and create opportunity for new startups]."

—Dan Potocki, cofounder of the Westchester Tech Collaborative



RESTAURANTS: HOPE AMID THE GLOOM?

The restaurant industry has always been volatile, and 2017 may incite more quake than tremor. Combine the uncertainty of the new presidency with the reality of brand-new wage and labor laws, and you've got a shaky subtotal. This doesn't even include the onslaught of supermarket and startup meal/ingredient delivery services, plus increased rents and fuel prices.

But take heart: There is a ray of light amid the gloom. Industry management firm SpenDifference contends that lower corn prices and increased supplies could reduce food costs, particularly beef, dairy, and eggs. And food-and-restaurant consulting firm Baum+Whiteman predicts that upwardly mobile Millennials will continue to patronize hip and trendy venues.

For many of our area's restaurateurs, the latter is good news. Z Hospitality owner Ramze Zakka is defying the naysayers, anointing the New Year with the debut of his eighth restaurant. His stable of mid-priced, upscale-casual restaurants in Westchester and

Connecticut (Mediterraneo, Terra, Aurora, Eastend, Solé) target that demographic, as well as older, affluent suburbanites. "Whatever laws are being implemented won't increase our menu prices," he vows. "Raising prices is a lazy approach to dealing with a bump in costs."

Livanos Restaurant Group (City Limits Diner, Moderne Barn) is also plowing ahead in 2017, opening its seventh upscale restaurant in January on Manhattan's revitalized Far West Side. Their established customer base is the catalyst. "We have a strong niche: Our clientele likes to dine out; it's their main source of decompression and enjoyment," explains co-owner Nick Livanos. At Armonk's Moderne Barn in particular, Livanos notes, more corporate and private parties are being booked than ever before.

Like Zakka, Livanos does not plan to raise menu prices. He does, however, cite a multitude of concerns, including increased labor



"We have a strong niche: Our clientele like to dine out; it's their main source of decompression and enjoyment."

—Nick Livanos, co-owner of Livanos Restaurant Group

Despite struggles like increased labor costs and rents, the owners of City Limits Diner say they won't raise menu prices.





costs due to a 2016 mandatory 50 percent wage increase for front-of-the-house service employees. “It’s been difficult for the industry to absorb that,” he says. “In the past, the raise was 2 or 3 percent each year. The industry is working with smaller profit margins than ever before.” Other challenges he cites: “The new laws [of the Affordable Care Act] required us to hire a full-time HR person. There’s more paperwork than ever; the hiring package is now 20-plus-pages long.”

Bonnie Saran echoes those sentiments. Her restaurant empire — which carries the “Little” moniker on all five of her hyper-casual Mount Kisco-based venues — is thriving. She’s also a fierce realist, seeing the writing on the wall in capital letters. “Our margins are [already] low, [so] it won’t be possible to maintain the same pricing structure, due to new wage-increase laws and increased food and operational costs,” she predicts. “In the end, the consumer is going to pay.” Her warning to 2017 restaurateur hopefuls: “Fewer restaurants will be self-sustaining and profitable. Very few people have the know-how to sustain a restaurant.”

—Diane Weintraub Pohl ●



Z Hospitality recently opened its eighth restaurant, Mediterraneo in White Plains (top); Bonnie Saran of Little Drunken Chef (below) is worried about profitability in 2017.

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A HISTORIC MOMENT FOR WESTCHESTER

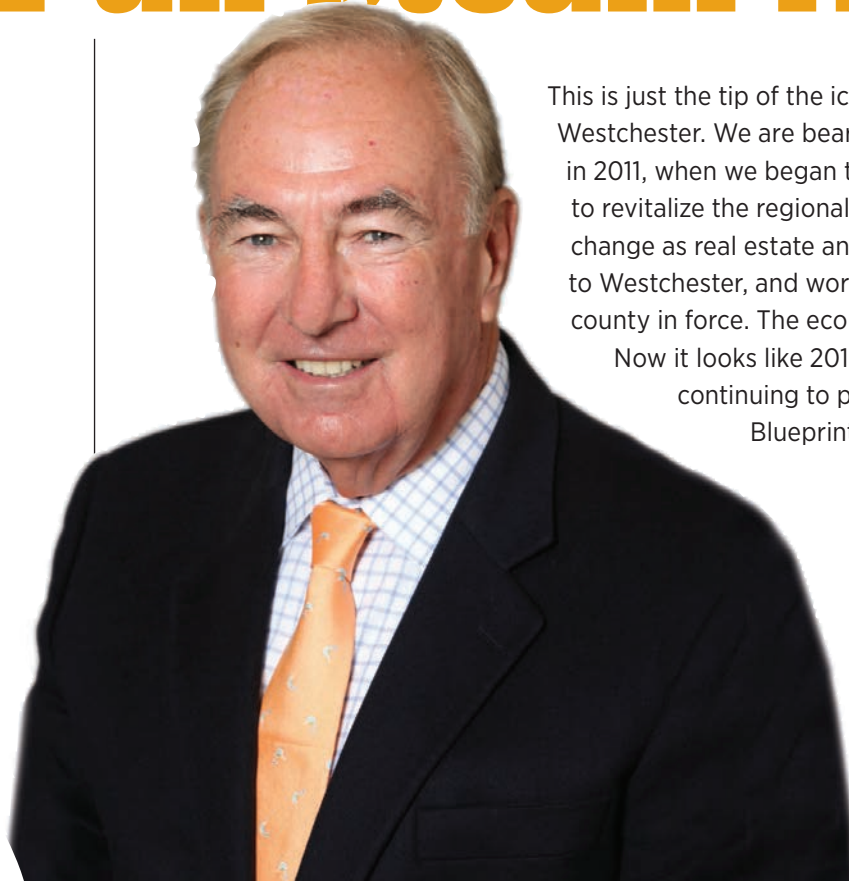
The Westchester County Association (WCA) has planted the flag for a new Westchester! Business, municipalities, and nonprofit leadership are backing our new Blueprint for Smart Growth to redirect our economic future. We plan to capitalize on demographic, social, and economic trends to make Westchester a magnet for talent and entrepreneurship.

Economic: Smart growth is everything. It creates jobs and a better lifestyle, spurs innovation and business expansion.

Social: Millennials and empty nesters want to live in urban environments, close to public transportation. Westchester can offer them lively and livable urban communities with character.

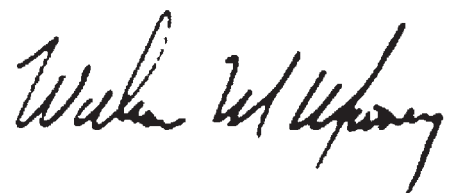
Demographics: The middle class, as well as business and research facilities, are priced out of New York City. We have lots of inventory that can be repurposed to accommodate them.

2017: Full Steam Ahead!



This is just the tip of the iceberg of what's in store for Westchester. We are bearing the fruit of the seeds we planted in 2011, when we began the Blueprint for Westchester initiative to revitalize the regional economy. In 2015, we began to see a change as real estate and infrastructure investments returned to Westchester, and world-class health systems came into the county in force. The economy continued to improve in 2016.

Now it looks like 2017 will be a real wow! Learn how we are continuing to plant seeds for the future in this special Blueprint for Smart Growth report.

A handwritten signature in black ink that reads "William W. Murphy".

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Reasons WHY WE NEED SMART GROWTH

Smart Growth is an economic development strategy. It makes communities more attractive to businesses and people. It creates jobs and fills empty commercial space. Westchester's future prosperity depends on Smart Growth.



1.

Smart Growth fits today's lifestyles.

Smart Growth turns downtown districts into 24/7 centers, where millennials and empty nesters want to live. With New York City running out of space, this demand presents a huge opportunity for Westchester and its livable and affordable cities.

2.

Smart Growth keeps a lid on taxes.

Smart Growth takes advantage of existing high-density downtowns and business districts to grow our population. It generates commercial and sales tax revenues for towns. More tax revenue relieves pressure on homeowner property taxes.

3.

Smart Growth bridges the digital divide.

The Internet is not an amenity; it is a necessity. The Smart Growth Gigabit Westchester initiative will connect low-income neighborhoods to vital Internet information and services. School children and college students will have ready access to the Internet for their work. Seniors will benefit from crucial telemedicine services and healthcare monitoring.

4.

Smart Growth is creating jobs—now.

Westchester's cities and towns are rezoning their downtowns to accommodate Smart Growth mixed-use developments. Dozens of real estate and infrastructure projects have been started or built, creating thousands of jobs in the county, according to Ross Pepe, President, Construction Industry Council of Westchester and Hudson Valley.

5.

Smart Growth improves everyone's quality of life.

Businesses will have a deeper pool of millennial talent. Faster Internet will make businesses and government more efficient. Everyone will enjoy more reliable electricity, telemedicine services, greater educational opportunities, and more economic opportunity. Everybody wins.

WHAT DOES **Gigabit** MEAN FOR ME?

The linchpin of the Blueprint for Smart Growth is Gigabit Westchester. “Gigabit Westchester is nothing short of revolutionary for our county,” says William M. Mooney, Jr., President and CEO of the WCA. “This is a monumental community effort to modernize our digital infrastructure, close the digital divide, cultivate innovation, and make our county competitive again and keep it competitive for the next 30 years.”

So what is this gigabit thing? Gigabit refers to the speed at which data are uploaded to and downloaded from the Internet. Right now, most of Westchester downloads data at a 10 or 25 megabit per second speed. **Gigabit per second speed is 200 times faster.** A one-gigabit network lets you download a full-length movie in less than 2 minutes, stream content without buffering, and facilitate video conferencing without pixelating delays. It uploads data as quickly as it downloads data (essential to storing data in the cloud). **Gigabit broadband also provides greater capacity.** It can support legions of users in an office, a school, a coffee shop, or at home—no slowdown because everyone is online. Gigabit uses fiberglass networks which transfer data at the speed of light and have no limit to the amount of data they can carry.

Okay, now you agree that gigabit broadband is a good thing. So how do we get it to Westchester? That’s where the WCA comes in.

We are bringing the best and the brightest together to assess what is needed, and to look at different regulatory and financing models across the country.

The WCA has taken three big steps:

- 1. Signed a historic ComPACT public-private partnership with Westchester’s four largest cities**—Mount Vernon, New Rochelle, White Plains, and Yonkers—to bring Smart Growth and gigabit-speed broadband to the county. This is the first such multi-city partnership in the nation. Together, the cities provide the critical mass necessary to implement the broadband project;
- 2. Launched a Broadband Task Force chaired by Christopher B. Fisher**, a telecom attorney and partner at Cuddy & Fedder, LLP, to “bring the best and the brightest together” to assess what is needed and look at different regulatory and financing models across the country;



Joan McDonald, Project Team leader and WCA Strategic Advisor; Broadband Task Force Chairman Christopher Fisher

- 3. Assembled a crackerjack project team, led by Joan McDonald, a WCA Strategic Advisor** and former New York State Commissioner of the Department of Transportation and a nationally recognized expert in economic competitiveness. Assisting Joan is Keith Safian, special consultant to the Gigabit Westchester initiative, and former CEO of Phelps Hospital Center. Along with the four cities, the Project Team is evaluating current capacity and potential providers.



(l-r) Joan McDonald, Noam Bramson, Mayor, City of New Rochelle; Mike Spano, Mayor, City of Yonkers; Bill Mooney, WCA; Tom Roach, Mayor, City of White Plains; Richard Thomas, Mayor, City of Mt. Vernon; Chris Fisher, Broadband Task Force; Bill Harrington, WCA Chairman.

CLOSING THE DIGITAL DIVIDE

One of the key benefits of bringing gigabit broadband to Westchester is the potential to give everyone access to the Internet, particularly residents who cannot afford Internet access on their own.



Mayor Richard Thomas of Mount Vernon says bringing gigabit broadband to his city “will level the playing field for our kids.” In other gigabit communities, the model has been for service providers and local authorities to find ways to offer free or low-cost broadband connections to economically-challenged households.

Mayor Mike Spano of Yonkers says gigabit broadband will help Yonkers break the cycle of poverty for many residents. “In coming years, every child in Yonkers will have access to Wi-Fi. Gigabit is the next wave on the information highway.”



What's the Payoff?

FOR BUSINESS, gigabit-speed broadband will make possible:

- Better ability to backup data-intensive files (such as computer-aided design architectural plans, image-rich documents, and videos) in the Cloud;
- For healthcare providers, a robust health information network in which they can collaborate and access data-intensive records and images, and offer more telehealth services;
- Faster and more reliable distance learning and training for existing employees;
- Increased business productivity as files download and upload instantly;
- Faster and more reliable websites, particularly eCommerce sites;
- Reliable Internet connections; no time-outs waiting to connect to a server;
- Connecting with remote workers (by 2020, 34% of the workforce will work remotely);
- Heavy Internet use company-wide without slowdowns in speed.

The partner cities expect super-speed broadband to attract more residents, jobs, and businesses, which in turn will spark more economic growth. Gigabit will also improve municipal operations.

FOR COMMUNITIES, high-speed broadband will:

- Bridge the digital divide by giving all residents access to broadband;
- Add educational options such as distance learning and experiential learning;
- Facilitate telemedicine to monitor the health and safety of the frail and elderly;
- Lead to intelligent traffic systems to measure traffic flow and adjust traffic signals in real time;
- Enable municipal efficiencies;
- Significantly reduce response time for first responders.

“The WCA recognizes that high-speed broadband is not just about business—it is about business and communities, which go hand-in-hand,” explains McDonald. This list is just the start, Mooney notes. “Right now, we say gigabit broadband will let us log on, download, and upload data faster, but wait until it becomes the backbone of our innovation economy. Our vision of what’s to come is limited only by our imagination.”

With 4 cities, the WCA has the critical mass necessary to implement the broadband project.





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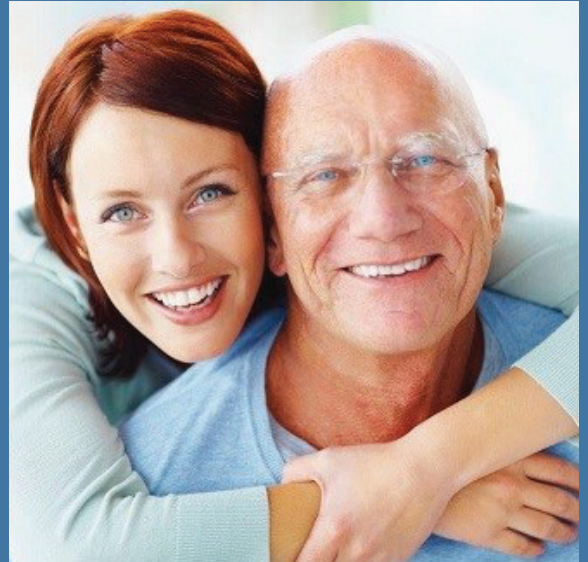
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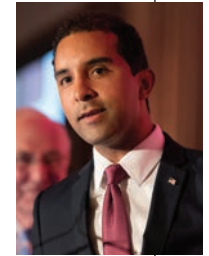
A single Westchester city might not have the resources and expertise to develop its own super-speed Internet, but four cities, together with the WCA, certainly can.

That's why four Westchester mayors signed a Smart City ComPACT to work together to support Smart Growth and give every household, business, nonprofit, and school access to gigabit broadband. This is the first such compact between cities in the nation.

The four cities—New Rochelle, Yonkers, White Plains, and Mount Vernon—are in the midst of transforming their downtowns into live, work, and play communities. Adding gigabit broadband will make their cities more marketable.

"The four cities are partners in the gigabit initiative with the goals to make our region more competitive and close the digital divide," says **Mayor Noam Bramson** of New Rochelle. He calls the ComPACT "an innovative initiative that will help all of us compete successfully for the residents, industries, and jobs of the future, while positioning Westchester as a national leader in Smart Growth and digital infrastructure."

Mayor Mike Spano of Yonkers explains, "Working together with the Westchester County Association and my colleagues in government, we will create more jobs, build for emerging industries, further invest in our schools, and better connect our communities."



Mayors: Noam Bramson, New Rochelle; Mike Spano, Yonkers; Tom Roach, White Plains; Richard Thomas, Mt. Vernon

Mayor Tom Roach of White Plains notes that the Smart Growth ComPACT "recognizes that cities are the critical backbone of the region and the drivers of future economic growth. By focusing on bringing gigabit broadband into our communities, this initiative will help ensure our future competitiveness as a great place to both live and work."

Mayor Richard Thomas of Mount Vernon says: "Mount Vernon is excited to join our neighboring cities in bringing more high-speed broadband to our citizens. We know that bridging the digital divide is key to closing to achievement gap for our students and boosting our economy."

The four cities will serve as anchors for what the WCA hopes will become contiguous high-speed broadband for a wide range of Westchester communities, and eventually the entire county.

GIGA Benefits GIGA Growth

- Home prices: 7% increase*
- Per capita GDP: 1.1% higher*
- Multi-family rental values: 8% higher+
- Multi-family property values: 3% higher*
- Cost of municipal services: 10% savings
- More businesses
- More jobs
- More leases
- Higher occupancy rates
- Bigger commissions
- More economic opportunities

*Source: Fiber to the Home (FTTH) Council



WCA THROWS ITS WEIGHT BEHIND KEY **Smart**

Smart Growth relies on smart development. In other words, as we move forward, real estate projects should be in tune with how people live, work and play today—and also yield big long-term benefits for current residents.

The WCA is collaborating with municipal officials about Smart Growth, and are moving the needle forward. The WCA's Smart Growth Housing Task Force plans to publicly endorse key proposed developments in 2017. The WCA will be at the table as developers work with municipalities to clear the final hurdles to large-scale, shovel-ready projects.

How the WCA Helped

103-105 Corporate Park Drive

Many municipal officials are on board already with Smart Growth, but they face local naysayers who oppose new projects. “Usually the only ones who come to [town] meetings are people who are against the project,” explains Seth Mandelbaum, a land use attorney and member of the Housing Task Force. “It is important to have business advocates, as well as young professionals who might actually live in the building, come to a meeting and say, ‘This is a good thing, and here’s why.’”



“There is an unprecedented demand for rental housing everywhere.”

Ed Forbes, Co-Chair of the Housing Task Force, said, “The WCA’s support made a difference in the Town of Harrison’s review of the Residences at Corporate Park Drive, which would replace an empty corporate park at on Westchester’s Platinum Mile with rental apartments, retail, and office space.

Joseph McCoy, Co-Chair of the Housing Task Force and other WCA representatives spoke publicly about the need countywide for attainable housing to attract more talent to fill jobs in Westchester. McCoy, who is 38, explains that “high home prices and low apartment vacancies make it difficult for young professionals to make Westchester their home.” Other WCA speakers emphasized the project’s benefits: a nonproductive parcel of land would once again generate tax revenue. The project also would add construction jobs and generate business for local stores, restaurants, and services—with minimal impact on school districts.

Frank McCullough, a respected land use attorney and Task Force member, says the WCA’s efforts were instrumental in getting Harrison to approve the project. “The presence of people and organizations who are economic drivers



103-105 Corporate Park Drive in Harrison

Growth PROJECTS



in Westchester, who spoke not only about the community benefit, but the county benefit as well, was an important factor [in gaining approval].”

A Place for Employees to Live

Gigabit-speed Internet will create jobs in Westchester; rental housing will give employees a place to live.

“The 25-to-34 demographic, the largest group in the workforce today, is missing in Westchester, and the county cannot thrive without a balanced demographic,” insists McCoy. “Right now, there are few opportunities for young families and millennials to live, work, and play in Westchester, or for empty nesters to remain here. We need rental housing here.”

“There is an unprecedented demand for rental housing everywhere,” explains William V. Cuddy, Jr., Chair of the BLUEPRINT for Smart Growth. Nationwide, the number of renter households jumped 32% from 2006 to 2016, while home-ownership dropped by 8%, he says. “Westchester can—and should—take advantage of this terrific market opportunity.”

Another great opportunity for Westchester is New York City’s housing scarcity. “New York City can’t build fast enough to accommodate its population growth,” Cuddy points out. “It will run out of housing within the next five to nine years.”

Westchester offers greater value to renters. “Pricing in New York City is impossible,” explains Forbes. He says, “Adding gigabit-speed broadband to the mix will make Westchester a magnet for millennials and entrepreneurs, who rely on the Internet for communication, entertainment, and shopping.”

“Adding gigabit-speed broadband to the mix will make Westchester a magnet for millennials and entrepreneurs.”



Bill Cuddy, Chair, Blueprint for Smart Growth with Frank McCullough and Seth Mandelbaum, members of the WCA’s Smart Growth Housing Task Force



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SMART GROWTH TO FILL The Talent Pipeline



The forces that have forged our new economy are changing the world of work. Technology's swift and continual advances have made companies more efficient and their products or services more effective. However, these advances have uncovered significant skills gaps among the workforce.

“Technology is changing faster than our ability to train and develop employees,” says Tim Hall, Chair of the WCA’s Blueprint for Talent Task Force. As a result, the WCA’s BLUEPRINT for Smart Growth initiative includes preparing both employers and employees to thrive in the new economy.

And part of that initiative—gigabit-speed broadband—will open the door to unimagined opportunities. “Along with attainable housing, it will attract more millennials—now the largest group in the workforce—to live and work here,” says Joan McDonald, Project Director of the WCA’s Gigabit Westchester effort. “Wherever in the United States there is super-speed broadband, you will find millennials and entrepreneurial companies.”

Last spring, the WCA launched the Blueprint for Talent initiative to address the human resource needs of the new economy in Westchester.

“Businesses and educators need to adapt to rapid changes wrought by the innovation economy,” says Hall. Today, employers have to invest in training and development to close the skills gap. “In the coming months, the WCA’s Talent Task Force will convene Talent roundtables of high-level leaders in the county, in a collaborative effort to assess skills and training gaps in the workforce. In conjunction with the county’s higher educational institutions, we will develop additional programs for our Hudson Valley Workforce Academy, which offers skills development courses to those in the workforce. The Talent Task Force’s goal: get employers and employees committed to developing talent and skills for today’s new economy.

Healthcare Employers! Get Pre-Screened Job Candidates and Hiring Incentives

The Jobs Waiting program, a federally-funded program managed by the county and the WCA, is a great resource for healthcare employers. The program puts long-term unemployed individuals through a rigorous boot camp, preparing them for healthcare careers.

What’s more, Jobs Waiting offers generous financial incentives to employers if they hire program graduates. Employers can try out a job candidate for six weeks while Jobs Waiting pays the salary. There’s also financial help for providing individual on-the-job training and classroom-based training.

The financial incentives and extra training “take some pressure off and help build confidence on both sides,” explains Eric Sidel, Director of Human Resources at ENT and Allergy Associates, a large medical practice with 43 locations. On-the-job training “helps make it more likely the [new] employee will work out and get up to speed faster.”

Sidel calls the program a “streamlined way of getting to candidates who specifically want to work in healthcare.” He considers Jobs Waiting boot camp graduates “a pool of motivated candidates who make enthusiastic employees. They’re doing something to show how motivated and serious they are.

“We all have trouble finding candidates for open jobs; this program is a program that works,” he says.

Employers are encouraged to learn more at jobswaiting.com



REVVING UP THE REGION'S BIGGEST ECONOMIC ENGINE:

“Innovation is not just about jobs and economic development—it’s about saving lives.”



the superfast gigabit broadband that healthcare and biotech organizations need to manage population health, share data with each other, and treat patients through telemedicine. Researchers will be able to upload and download data-intensive files in seconds. “Gigabit broadband will create these opportunities,” says William Harrington, Chairman of the WCA.

Let’s Build More Research Labs

Smart Growth also means creating more research and wet lab space. The WCA has gone to bat for developer Fareri Associates LP’s proposed BioScience and Technology Center, a \$1.2 billion project that includes a research facility on 60 vacant acres owned by the county in Valhalla. Known as “North 60,” it is next to Westchester Medical Center and New York Medical College (and its BIOInc@NYMC incubator). The County Board of Legislators is conducting a final review of the lease.

WCA supports the healthcare sector in other ways, too. It connects the region’s power health players with policymakers and each other through the WCA Healthcare Advisory Board. Last year, the WCA convened a meeting between Rep. Nita Lowey and the Board for a frank discussion of how their institutions are affected by federal healthcare policy. Board members also had a private meeting with Ken Raske, President of the Greater New York Hospital Association, for a dive deep into the consequences of the likely repeal of the Affordable Care Act.



**Michael Dowling, Keynote Speaker
at WCA’s Health Tech ‘16 conference**

Healthcare is the region’s biggest economic sector, contributing over \$15 billion to the local economy and employing more than 40,000 people. It includes world-renowned health systems, such as Memorial Sloan Kettering, Burke Medical Research Institute, Montefiore Health System, NewYork-Presbyterian, WMC Health and Northwell. Some of the world’s most innovative biotech/life sciences companies are based here: Regeneron Pharmaceuticals, IBM, Histogenics, Acorda Therapeutics, Curemark, and Progenics Pharmaceuticals, to name just a few.

Our goal is to keep this economic engine running at full throttle, and the Blueprint for Smart Growth initiative will play a starring role. We will create

Healthcare



Healthcare Innovation Panelists and Pitch Contest judges: (l-r) Steve Barsh, Dreamt Health; Nicole McKnight, PhD, BioLabs New York; David Tsay, MD, New York-Presbyterian Hospital; Brad Weinberg, MD, Blueprint Health; and Anthony Manson, Health 2.0 NYC

Health Tech '16: Breakthroughs and Challenges

The WCA's signature healthcare conference, "Health Tech '16: Fueling Innovation in Westchester," was another huge success. Presenters showed that medical "miracles" are pouring out of laboratories, and that healthcare delivery is evolving to keep more people healthy and save lives.

Luncheon keynote Michael J. Dowling, President and CEO of Northwell Health, urged healthcare administrators to be as innovative as medical researchers. As morning keynote Tom A. Coburn, MD, a former U.S. Senator from Oklahoma and current advisor to the Manhattan Institute Project FDA, said, "[Innovation] is not just about jobs and economic development—it's about saving lives."

"The WCA connects the region's power health players with policymakers and each other."



FUELING TOMORROW'S ECONOMIC ENGINE

Westchester is a hotbed of innovation today. To ensure that our innovation economy is ready for tomorrow, the WCA has launched an Innovation Task Force. The goal, says Co-Chair Daniel Potocki, is to build an entrepreneurial eco-system here. He says it will take gigabit broadband, attainable housing, and eventually a Westchester Investment Fund to create innovation districts.

Alisa Kesten, Innovation Task Force Co-Chair, says the Task Force wants innovators to feel that "Westchester is a place that will welcome them, where they will find people to bounce ideas off of, and a place to be tuned in and logged on 24/7."



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Advocacy:

WHEN THE WCA SPEAKS, PEOPLE LISTEN

Advocacy is baked into every WCA initiative. The BLUEPRINT for Advocacy Task Force, co-chaired by Richard Wishnie and Navy Djonovic, working with the WCA leadership, makes sure our voices are heard in the halls of power.

- The WCA successfully worked with the City of Yonkers last year to get state approval for a \$2 billion redevelopment plan to rebuild and renovate all 39 schools in the City of Yonkers, an investment Wishnie described as “critically important.” It is estimated that the project will create 3,400 construction jobs during the height of the construction, and 34,000 jobs ultimately. Explains Wishnie: “Yonkers is our largest city. As it grows, so does the rest of Westchester.”
- During the past year, Advocacy Task Force members met with the County Executive and the Chairman of the County Legislature with the goal of developing a stronger and balanced 2017 county budget.
- The WCA weighed in on supporting a private operator for the Westchester County Airport, including an RFP process so Westchester can get the best possible deal. Westchester listened.



“We meet with representatives from every level of government to identify those issues that the WCA could address and have an impact on some positive change,” Wishnie says. “We will continue to develop strategies for action based on identifying the important issues in 2017.”





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Shown here (from left): Anna Burgansky, MD, Director of Obstetrics & Gynecology, Chief of the Division of General OB/GYN at NYP Lawrence Hospital and Assistant Professor of Obstetrics & Gynecology at Columbia University Medical Center (CUMC); Pearl J. Lim, MD; Reut Moyal, MD; Dhruvi Mehta, MD; Nitasha Jain, MD, all are also Assistant Professors of Obstetrics & Gynecology at CUMC.

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Left to right: John M. Tolomer, President & CEO and Glen Fernandez, AVP, Officer in Charge, Rye Brook Branch

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From left to right: Bob Knight, Executive Vice President/COO AND Carolyn Mandelker, President/CEO

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From left to right: Joseph A. Ruhl, Westchester Regional President at Orange Bank & Trust and John P. Bartolotta, Rockland Regional President at Orange Bank & Trust.

Orange Bank and Trust may be new to you, but they're a long-time community bank. Their roots go back to 1892 when its first branch opened in Orange County, New York. While plenty has changed in business banking, one thing that hasn't is their long-standing philosophy that trust and relationships happen when bankers learn about their customers.

Thanks to the local bankers led by Joseph Ruhl and John Bartolotta, Orange Bank and Trust realized record growth last year through new deposits and new loans. Proof that any bank can build a branch, but Orange Bank and Trust builds relationships.

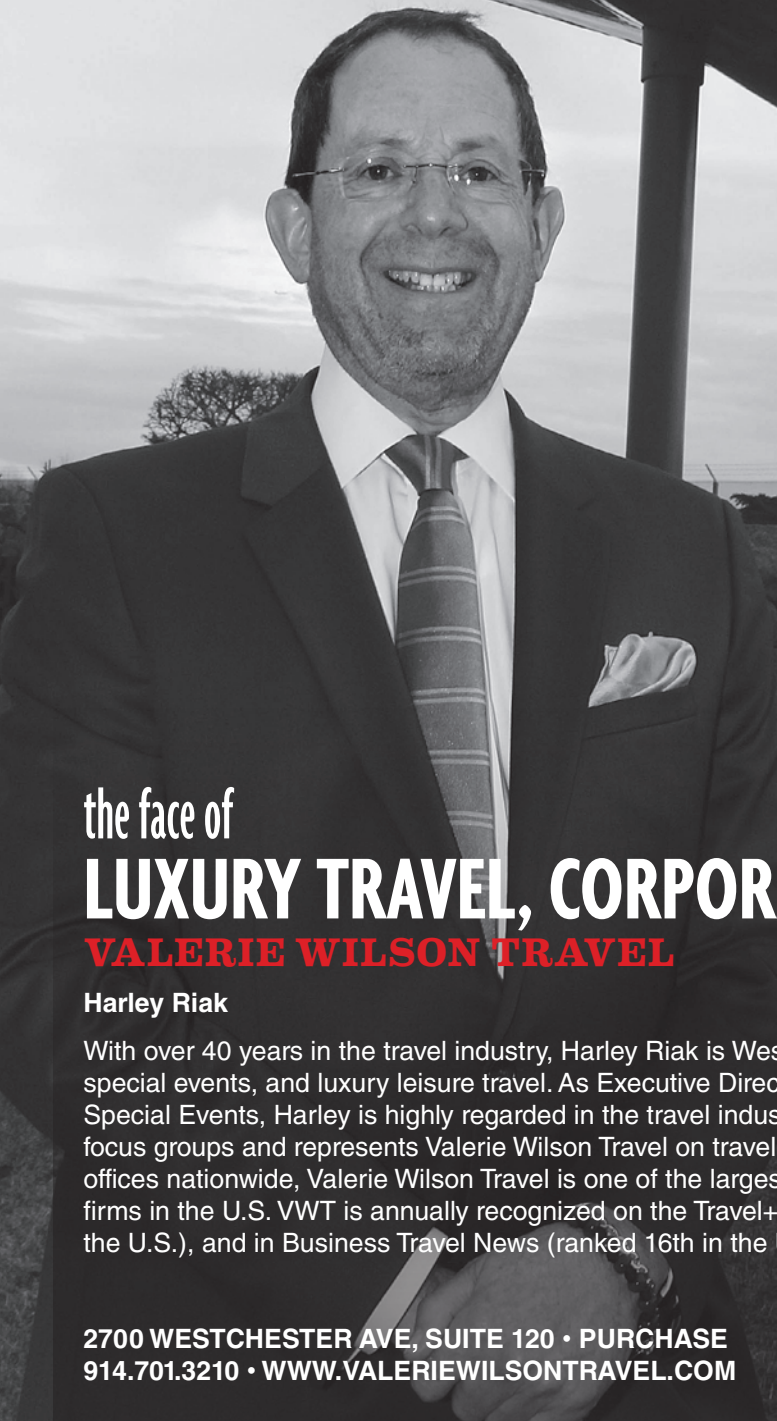
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With over 40 years in the travel industry, Harley Riak is Westchester's go-to consultant for corporate meetings, special events, and luxury leisure travel. As Executive Director of Valerie Wilson Travel's Meetings, Incentives & Special Events, Harley is highly regarded in the travel industry, where he is a contributor to industry symposiums and focus groups and represents Valerie Wilson Travel on travel advisory boards. Headquartered in New York City with 15 offices nationwide, Valerie Wilson Travel is one of the largest privately owned and family managed travel consulting firms in the U.S. VWT is annually recognized on the Travel+Leisure A-List, Travel Weekly Power List (ranked 33rd in the U.S.), and in Business Travel News (ranked 16th in the U.S.).

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2017 marks Rick Rakow's 32nd year of assisting businesses in finding properties and negotiating commercial real estate transactions throughout Westchester and Fairfield counties and beyond. He saves clients time and money and helps them get the very best deals for their office, retail, industrial, and medical space.

Perhaps more importantly, Rakow is the immediate Past Chairman of the Board of Directors of The Food Bank for Westchester, which provides food for over 200,000 food challenged people in Westchester County. Rakow serves on the Board of Directors for Westchester County Association and he loves connecting people and helping them grow their businesses.

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As the publishers of Westchester's preeminent business lifestyle magazine, we at *914INC.* strive to deliver the content that you enjoy reading. It's our goal to be your first stop for everything you need to know about our county's vibrant and robust business community. To accomplish this we need your help.

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Baseball Legend Derek Jeter Talks About Leadership On and Off the Field



Derek Jeter being interviewed by ESPN sportscaster Jeremy Schaap

In a candid and wide-ranging conversation before a sold-out audience, Yankees legend Derek Jeter told the more than 300 business leaders that the path to becoming a leader is not always about winning. The sold-out special member event, which was held December 6 at the Westchester Marriott, was presented by the Business Council of Westchester in partnership with Steiner Sports Marketing.

Jeter, whose remarkable 20-year career with the New York Yankees includes five World Series championships, focused on his success as a leader on the playing field, and currently as an entrepreneur and founder of business ventures such as The Player's Tribune, an online sports media platform.

From his early years to the pinnacle 1998 season, through his retirement, Jeter, one of the most respected sports figures of our times, was interviewed by noted ESPN sportswriter Jeremy Schaap about experiences that shaped his leadership skills. Here are some highlights:

LEARN FROM FAILURE: Jeter said he learned about leadership from Yankees Manager Joe Torre who gave him

the best gift of all: allowing him to fail. "Mr. Torre gave me the opportunity to fail, therefore he gave me the opportunity to succeed," said Jeter.

SURROUND YOURSELF WITH THE RIGHT PEOPLE: "I am very good at knowing what I don't know," he said. "In order to learn, I try to surround myself with people who are much smarter, which isn't hard."

TREAT PEOPLE AS INDIVIDUALS: Jeter said as a leader he learned that if you want people to follow you, you have to recognize their individual strengths and weaknesses. "You treat everyone fairly, but you don't treat everyone the same. Take time to get to know people. Some guys you can yell and scream at and others need hugs."

DREAM BIG: Jeter said he wanted to be a shortstop for the Yankees since 10th grade and he never gave up on that dream. "My dream was always to be a shortstop for the New York Yankees. That was it and everything that's come along with it has been icing on the cake." His next big dream: "I want to own a team, he said adding, "You applaud, but does anybody out there have any money?"



Astorino Outlines Plan for Innovative Partnership

The importance of fiscally sound budgets and public-private partnerships in promoting economic development – an issue long advocated by the Business Council of Westchester – was the focus of a highly informative presentation to BCW members by County Executive Rob Astorino who outlined his 2017 County Budget and his future vision for funding the county's operations.

Speaking to more than 100 BCW members and guests at the KeyBank Speaker Series on November 16, Astorino said the old model of repeatedly turning to county residents for tax increases to close budget gaps was not working. He said the county must use its assets to leverage funds and outlined his plan for a public/private partnership to operate the County Airport.

Astorino is proposing a plan to have Oaktree Capital Management lease the County Airport for 40 years, paying the county \$111 million over that time and investing another \$30 million in capital improvements. He said the plan would free up another \$20 million locked away in a fund dedicated only to the airport that could now go to the general fund to pay for other expenses.

Message from the president...



Marsha Gordon
President and CEO
The Business Council of Westchester

Ensuring a strong and vibrant economy has long been the mission of The Business Council of Westchester. The BCW led the charge in advocating for the new Tappan Zee Bridge, the largest public infrastructure project in the nation. The BCW has strongly advocated on a number of issues affecting our business climate including unfunded state mandates, the minimum wage and the outdated Scaffold Law. As a member of the Mid-Hudson Regional Economic Development Council I have personally fought to bring tens of millions in state grants for important projects in our county and region.

We are now faced with one of the most difficult challenges confronting our county and region in recent memory – Entergy's plan to close its Indian Point Energy Center in four years. The enormous impact this will have on our economy is unprecedented. Consider these losses to our economy:

- 1,000 high-paying private sector jobs at the Buchanan facility
- \$23 million paid annually to the Hendrick Hudson School District, which represents 30% of the district's annual budget
- \$1 million annually to the Town of Cortlandt; \$2.6 million annually to the Village of Buchanan, and \$4.5 million annually to the County of Westchester
- On top of that, consumers and businesses throughout the region will face skyrocketing utility bills.

Another sobering fact is that Indian Point provides 25% of all the electricity for the New York Metropolitan Region. What will replace this massive loss? Governor Cuomo, who has repeatedly called for the plant's closure, has yet to say how he intends to deal with the prospect of increased electric rates, the reliability of electric supply for Westchester and New York City and the myriad of environmental and other issues the shutdown inevitably will bring.

As we have long maintained that the power generated at Indian Point has played a direct role in stabilizing electricity costs in Westchester and the State of New York. Several years ago, the

BCW issued a major energy assessment study which concluded that closing Indian Point would have a catastrophic impact on the region resulting in higher electric rates for businesses and consumers, more power outages, a rapid rise in carbon emissions and a devastating blow to Westchester's economy. That day of reckoning is now upon us.

The BCW has repeatedly called for the plants to be relicensed, a process that has been unnecessarily dragged out for 15 years and counting. We are deeply disappointed that this lack of action, coupled with the related massive legal costs, has contributed to the decision to shut down the facility.

One final note, Entergy is a long-time and very active member of the Business Council and has worked tirelessly to assure the safe and efficient operation since acquiring Indian Point more than 20 years ago. We applaud the excellent work Entergy has done to run Indian Point and we appreciate the company's strong commitment to continuing to maintain the highest level of operations and management during the remaining years.

We also thank Entergy for its generosity and support of countless community, non-profit organizations and families across the area. They have consistently displayed the best of corporate citizenship. We look forward to working with Entergy over the next five years to ease this unfortunate and devastating exit.

New Membership Coordinator to Provide Concierge Services

Seeking to provide its members with more dedicated, personalized services, The Business Council of Westchester recently appointed Linda Tyler as Membership Coordinator. Tyler, a former board member of the Rye Arts Center, joins the BCW after five years in the book fair industry.

In her role as Membership Coordinator, Tyler will work to engage and enhance the membership experience. She will also work with new



Linda Tyler

members to familiarize them with the many opportunities and benefits that are available. Tyler will also assist with event planning.

"Linda brings a wealth of communications skills to this role, and we know that she will do a great job helping our members navigate our organization," said

Marsha Gordon, President and CEO of The Business Council of Westchester. "Businesses should get the most out of

their memberships, and by adding this position we will assure that they do."

Tyler said she will not only help members connect to services, but to each other. "The biggest thing is to make the members feel supported, help them connect and use their memberships wisely," she said.

Before coming to the BCW, Ms. Tyler planned and executed literary events for Booktopia Fairs. She had also worked planning fairs for Scholastic Book Fairs. Tyler holds a Bachelor's of Science degree from the University of Utah and lives with her husband and two children in Rye Brook.

TAMI Talks Explores the 'Internet of Things'

The BCW's TAMI Talks series presented another highly informative and stimulating program as Michael Dunn, Senior Vice President – Innovation Development at Georgia-Pacific, discussed how the Internet is changing the way we live today and into the future.

Speaking at the program held November 10 at Manhattanville College, Dunn gave BCW members and guests a fascinating overview of the "Internet of Things" or IoT, which is a connected ecosystem that starts with the placing of sensors/actuator in devices, such as vehicles, buildings, or equipment that are capable of both sensing data and communicating that data over the Internet.

Among the applications of IoT technology are self-driving cars, personal health monitors, energy management systems for office buildings and security monitors for homes, to name a few. Dunn even explained how some cities are using solar-powered garbage cans that compact the trash and then connect to garbage trucks via the internet. Many of these innovations are designed to improve the customer experience. For example, he discussed how Delta Airlines developed an app that allows you to



Michael Dunn, Senior Vice President – Innovation Development at Georgia-Pacific

track your bag from the time it leaves the plane to when it arrives at the baggage claim area.

Dunn said these and other innovative technologies "will change your life in ways that you can't even imagine." And these changes are coming at a rapid pace. "The self-driving car is not decades away. It's not ten years away. It is five to seven years away. It's coming much faster than people think," he said.

Among the eye-popping statistics revealed at Dunn's presentations are:

- Internet-connected devices are expected to quadruple from 12.1 billion in 2013 to nearly 50 billion by 2025

- 89% of new cars sold worldwide will

have embedded connectivity by 2024

- The global market for IoT solutions will grow from \$1.9 trillion in 2013 to \$7.1 trillion in 2020.

TAMI Talks is a series of thought-provoking interviews with leaders in innovative technology presented by the BCW in partnership with Manhattanville College. TAMI, which stands for Technology Advertising Media Information, is one of the fastest-growing economic sectors.

New Members Bring Wealth of Experience to BCW Board

The Business Council of Westchester begins 2017 with a slate of new board members that bring a diverse range of experience and talents to the county's largest business organization. Elected to three-year terms at its annual meeting on Dec. 6, were:

Joe Apicella, Managing Director of Development, The MacQuesten Companies.

Apicella is a senior real estate executive responsible for the acquisition, approvals, financing and construction of more than \$2 billion of development in the tri-state area.

Michael E. Geisler, Ph.D., President, Manhattanville College. Dr. Geisler was appointed President of Manhattanville College on July 1, 2016. Previously, he served as Vice President for Risk and Compliance, professor of German, and former vice president for the Language Schools and Schools Abroad at Middlebury College in Middlebury, Vermont.

Millie Hernandez-Becker, Founder and President, Skyqueen Enterprises.

Becker's private aviation company specializes in airport development, aviation fuel, private jet charter and aircraft sales. Her career spans 25 years and represents steady success for her and her clients

April Horton, Director, External Affairs & Government Affairs, Verizon.

Horton leads all government affairs and legislative activity for Verizon in the NY Midstate region, The Bronx and Manhattan.

Robert Kestenbaum, CEO York International Agency, LLC. Kestenbaum brings 37 years of experience to his position as CEO at York International. He joined York International Agency in 1997.

Joseph F. Markey, President, Hudson Valley/Metro NY Market KeyBank N.A.

Markey leads the bank's regional economic and community development efforts, and oversees the delivery of the full range of KeyBank's commercial

banking and capital markets solutions to companies with revenues of \$30 million to \$1 billion.

Joe McCoy, Senior VP, Region Manager Commercial Lending, People's United Bank. McCoy has been serving mid-sized commercial businesses throughout the Hudson Valley in this role since starting the group over five years ago.

Sal Rajput, Principal, Walison Corporation. Rajput's real estate development and construction firm focuses on developing and constructing quality new affordable housing in New York City, and the surrounding areas.

In addition to the new board members, **Anthony Justic**, Partner of Maier Markey & Justic, was re-elected Chairman. **James Schutzer**, Vice President of JD Moschitto & Associates, was elected Treasurer, and **Glenn Pacchiana**, President and CEO of Thalle Industries, was elected Secretary.

Business in Action

TAMI Talks

November 10, Manhattanville College, Purchase



From left, Manhattanville College President Michael Geisler; BCW Board Member Patricia Simone of Simone Development Companies; BCW President and CEO Marsha Gordon, and featured speaker Michael Dunn, Senior Vice President and Chief Marketing Officer - Innovation Development, Georgia-Pacific Consumer Products LP.

Road to the White House

October 28, Reckson Metro Center, White Plains



From left, BCW Chairman Anthony Justic; Ed Cox, Chair, NY State Republican Committee; Tara Rush-Tripp, Senior Vice President & Chief Corporate Relations Officer, Heineken USA; BCW President and CEO Marsha Gordon; Basil Smikle, Executive Director, NY State Democratic Committee; and BCW Executive VP and COO John Ravitz.

Key Bank Speaker Series

November 16, Tappan Hill, Tarrytown



From left, Joseph Markey, Market President and Commercial Banking Sales Leader, KeyBank; Westchester County Executive Rob Astornio; BCW President and CEO Marsha Gordon; BCW Board Chairman Tony Justic; BCW Executive Vice President and COO John Ravitz.

Dancing with the Rising Stars

November 29, White Plains Performing Arts Center



The winning couple, pictured third and fourth from the left, was Rising Star Jordan Brooks and his partner professional dance instructor Yuliya Zubova of the Arthur Murray Dance Studio. The competition raised money for the Carver Center in Port Chester.

The Winning Game Plan, Featuring Derek Jeter

December 6, Westchester Marriott, Tarrytown



From left, BCW Chairman Anthony Justic; BCW Executive Vice President and COO John Ravitz; Yankee Legend Derek Jeter; BCW President and CEO Marsha Gordon; BCW Vice President of Membership and Programs Sara James, and BCW Director of Special Events Amanda DePalma.



From left, Yankee outfielder Tyler Austin; former Yankee All Star Cecil Fielder; BCW Vice President of Membership and Programs Sara James, and Yankee pitching ace Dellin Betances.

Edited by Paul Adler



Photo Courtesy of Andrew Dbrinick

Suit Up

C-suite execs shouldn't sport just any old suit. Instead, go custom at Westchester's top tailors and clothiers devoted to bespoke men's apparel. See page 101 for our picks.

Plus:

How to survive a noisy office
page 100

Etiquette

When “Just Shut Up” Isn’t an Option

Expert advice for dealing with noisy neighbors in the office **By Laurie Yarnell**



Someone speaking too loudly on the phone or cranking the music? Coworkers laughing near your cubicle? In today’s open-plan offices, noise pollution can be one of the most annoying workplace distractions. How to deal with a raucous office neighbor? Luba Sydor, founder and CEO of Person2PersonLLC, a White Plains human-resources consulting and recruiting firm, offers these suggestions:

1. INITIATE A FRIENDLY CONVERSATION.

First, try talking with your colleague in a kind and friendly way. Start with, “Can I get your advice? I know it can be challenging working in such close quarters. Is there anything I can do to help you as we work so close to each other?” Then, mention that you are sensitive to noise and find it difficult to concentrate with it and ask for their suggestions.

2. DON’T SINGLE ANYONE OUT.

With management’s okay, bring up the issue with the entire office so that no one feels singled out. Ask if you can put the issue of noise in the work environment on a staff-meeting agenda. A

group brainstorm is a safe way to gently remind everyone of basic office etiquette.

3. CREATE QUIET TIMES AND SPACES.

Ask your boss about the possibility of designating official quiet zones — say, an empty conference room — places for conversations and/or times when phone calls and talking are discouraged.

4. ENLIST HIGHER-UPS.

If the behavior persists, address the issue with management. Or, ask if you can move your desk to a quieter place, without naming names.

And if all that fails, there are always these life-saving products...

TOOLS OF THE TRADE

A few nifty items to help you finally get a little peace and quiet in the workplace



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Lunch Break

Dig Inn Digs Westchester

The popular Manhattan-based fast-casual food chain brings its healthful eats north. **By Paul Adler**

In a bid to break into Westchester's wealth of health-conscious consumers, the fast-casual farm-to-table hit Dig Inn has set up shop in Rye Ridge Shopping Center. The Rye Brook location marks the first opening outside Manhattan for the chain, which specializes in organic, locally sourced food.

"As we considered where to open our first suburban location, we realized many of our farmers and partners had roots in the Hudson Valley/Westchester area," says Dig Inn CEO/founder Adam Eskin, who launched the business in 2011. "Our ecosystem already revolves around the bountiful vegetables they produce, so Rye Ridge really felt like home for us." Grain bowls, vegetable dishes, market salads, and wild seafood can all be found on the menu at the new Rye Brook outpost, where most mains cost between \$5 and \$12. (There goes your excuse for ordering pizza or greasy Chinese with your colleagues at lunchtime.)



Photo Courtesy of Andrew Dominick

Dressed 4 Success

Suit Yourself

The top spots to snag Westchester's very best custom suits

When charging into the next boardroom battle, you'll want to look sharp. Luckily, our county boasts top-notch tailors and clothiers specializing in bespoke men's apparel.

Among the best of the best is Italian-trained master tailor Tony Mancino's Larchmont spot, **Mancino Custom Tailors & Clothiers** (914.834.9373; www.mancinocustomtailors.com). Here, those in the know score custom suits and shirts made out of the finest fabrics, cut by a man with several decades in the business of making men look good.

When price is no option, head to White Plains, where **Hugo Boss** (914.681.1965; www.hugoboss.com/us) at The Westchester is doling out some seriously snazzy custom suits. Their inventive designs and sharp accessories position this as one of the top picks for cutting-edge menswear in the county.

For those who want to look good without emptying their wallets, **Jos. A. Bank** in both Rye and Scarsdale (www.josabank.com) offers a wealth of cut-to-order men's garments at manageable prices.

Also in Scarsdale, **Rothmans** (914.713.0300; www.rothmansny.com) presents a middle ground between the two previous spots, with legit, bespoke men's suits in a range of price points and fabrics. Rothmans carries dozens of top brands, including John Varvatos, Ted Baker, Lipson, and Canali. —PA



INC. Indulgences

Confection Perfection

Delectable workplace delights from some of Westchester's top candy shops



Stir Crazy

Sweets

Larchmont

Swirl your afternoon coffee in style with these elegant sugar-crystal rods dipped partially or completely in either edible sterling silver or 24K gold.

\$6.50-\$13.50

www.sweetsusa.com



Sushi Surprise

Candy Rox, Rye

This 22-piece candy sushi boat will be the envy of your office mates. It features homemade Rice Krispies treats surrounded by and filled with a wealth of candy, including sour belts and gummy worms. The cunning candies are served alongside chocolate sauce and wasabi-colored frosting.

\$36.50; www.candyrox.com

Southern Comfort

Sweets, Larchmont

The eponymous Modjeska made their debut in Louisville, KY, during the 1800s to honor a visiting Shakespearean actress. Today, these handmade marshmallows enrobed in caramel are a fitting tribute to any coworker.

\$1 ea.; www.sweetsusa.com



Beauty

Shears on Wheels

Mobile barbershop makes good grooming a whole lot easier. **By Gina Valentino**



Cutting hair while shaving time is the main focus of new, on-demand grooming services Doorbell Barbers and Doorbell Salon. Launched in 2015 by Stamford resident Christian Iannucci, the on-call, on-site services are ideal for executives for whom efficiency and convenience are key. Iannucci's customer base also includes everyone from busy parents to wedding parties and even homebound seniors.

Equipped with his grandfather's shears, Iannucci (who is the grandson of the late, well-known barber Joseph Iannucci) received his cosmetology license from SoNo Academy in Connecticut and will come to your office to groom you and your colleagues for that important meeting or presentation.

Customers can quickly book services online or by phone, and a licensed stylist will arrive at their doors within 60 minutes. Services include haircuts (\$40), straight-razor shaves (\$60), and beard trims (\$40). Beauty services include blowouts (\$50), haircuts (\$75), color (\$150), and makeup application (\$150). Monthly membership packages are also available. As an added perk, each haircut service is accompanied by hand-selected products, your own music playlist, and a complimentary beverage.

For Iannucci, the business — which currently serves Westchester, Fairfield, and New Haven Counties — is about “connecting, building relationships and serving others” by providing a “needed service to the community.”

Sushi boat photo by Tykisha Jacobs

Plugged In

Splurge on Posh Eye Candy

Presenting the latest and greatest in high-tech gizmos, gear, and gadgetry. **By Steve Ditlea**

Snap the pro camera of your dreams

When sharpness, realism, and detail start to matter in photos and videos, it's time to put away the smartphone and pick up some serious optics. Enter the **Leica SL**, the first rugged professional-grade camera equipped with a 35mm-film-sized electronic sensor and hi-res video viewfinder. Choose among 158 world-class German-made lenses, or go with its innovative fast auto-focus, wide-angle-to-telephoto-zoom glass. Especially sensitive and quick on the uptake in low-light situations, it can grab 4K-quality stills at 11 fps.

Available from B&H Photo Video, NY, NY; \$12,400 as shown



Fly the sleek skies with a pro-quality drone

There's already a classic top-of-the-line model amid the first crop of remote-controlled drones for civilian photo and video flyovers: the **DJI Inspire 1 PRO Quadcopter**. It packs a Zenmuse X5 4K camera, which can record images worthy of your 4K TV, at just over \$3K total cost. Thrill to the stable, easily maneuverable agility of this hawk-sized flyer, capable of hitting air speeds of 49 mph. The drone even knows to return home when its battery runs low or it loses contact with you. Control it by phone app or its well-designed two-lever remote.

Available from P.C. Richard & Son, Yonkers; \$3,399



Collect the original Microsoft desktop PC

Hard to believe, but Microsoft has never designed and manufactured its own full-fledged, all-in-one personal computer for desktop use before now. In the highest-priced configuration, a little above \$4K, **Surface Studio** — a sprawling-screen 28" full-function Windows 10 big brother to previous Microsoft Surface tablets and laptops — fuses blazing touch-enabled keyboard speed with super-detailed resolution into elegant space-saving hardware. Widely regarded as a direct challenge to Apple's long-running supremacy among visual artists and creatives, this all-in-one system looks like a keeper.

Available from Microsoft Store, White Plains; \$4,199



Enjoy the brightest, thinnest, big TV yet

This could well be the best home (or office) TV ever made — with a price tag to match. What you get with the \$20K **LG OLED77 G6P** is flagship gear from Korean electronics giant LG's new prestige Signature product line. It's got a stunning, almost 6.5' diagonal video display, limned onto a glass-thin pane, with cinema-quality deep blacks and awesome color advancing the most stringent current image standards, 4K and HDR. (No need to understand what "OLED," "4K," or "HDR" actually mean to savor this satisfying visual experience!)

Available from Best Buy; \$19,999



‘Little Big’ Goes Bigger — and Bolder

A clever, funky new space for White Plains creative firm Little Big Brands **By Amy R. Partridge**

As a leading branding agency, Little Big Brands (LBB) knows the importance of making a statement. Their new office in downtown White Plains does just that. The 8,300 sq ft space (four times larger than their old one) manages to be splashy, fun, homey, slick, and innovative all at the same time — aptly

indicative of the firm’s own approach to its packaging-design work and its company culture. Chief Creative Officer John Nunziato wanted the new space, completed in October 2016, to give the firm’s 19 full-time employees “a really open, free, good feeling coming to work every day.”



A working fireplace was Director of Client Services Pamela Long’s one request for the space. Long also selected the Mexican-sugar-skull wallpaper in this lounge area. (“I have a *Day of the Dead* obsession,” she jokes.) The room, which is tucked away from the rest of the office, gives employees a place to decompress and think or read quietly.

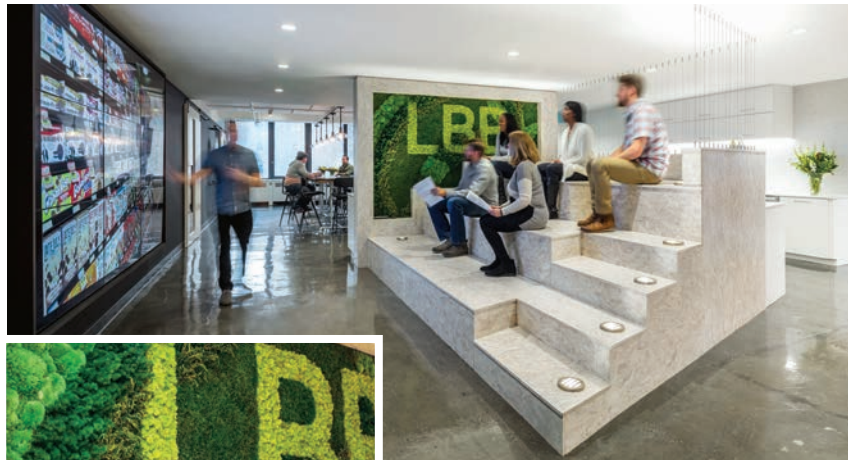
◀ **Because the company often hosts potluck employee** celebrations (most recently, a Thanksgiving feast), a roomy and well-functioning kitchen space was key. High-end appliances, sleek Caesarstone counters, and a ceramic penny-tile backsplash make for a strong, modern look. A beer tap and a giant, see-through-door refrigerator (perfect for evaluating how their package designs look on beverage shelves) round out the offerings.





◀ **Instead of using a reception desk, the** front-entrance area was left open and inviting — with shelving to display LBB's various product and brand designs. Nunziato selected the warm horizontal wood to give a homey feel, and the "phone booth" was designed to look like a hiking scene; it even has a real log for sitting. (Nunziato partnered on the office project's design with architect Amy Howell of Forge Group NYC.)

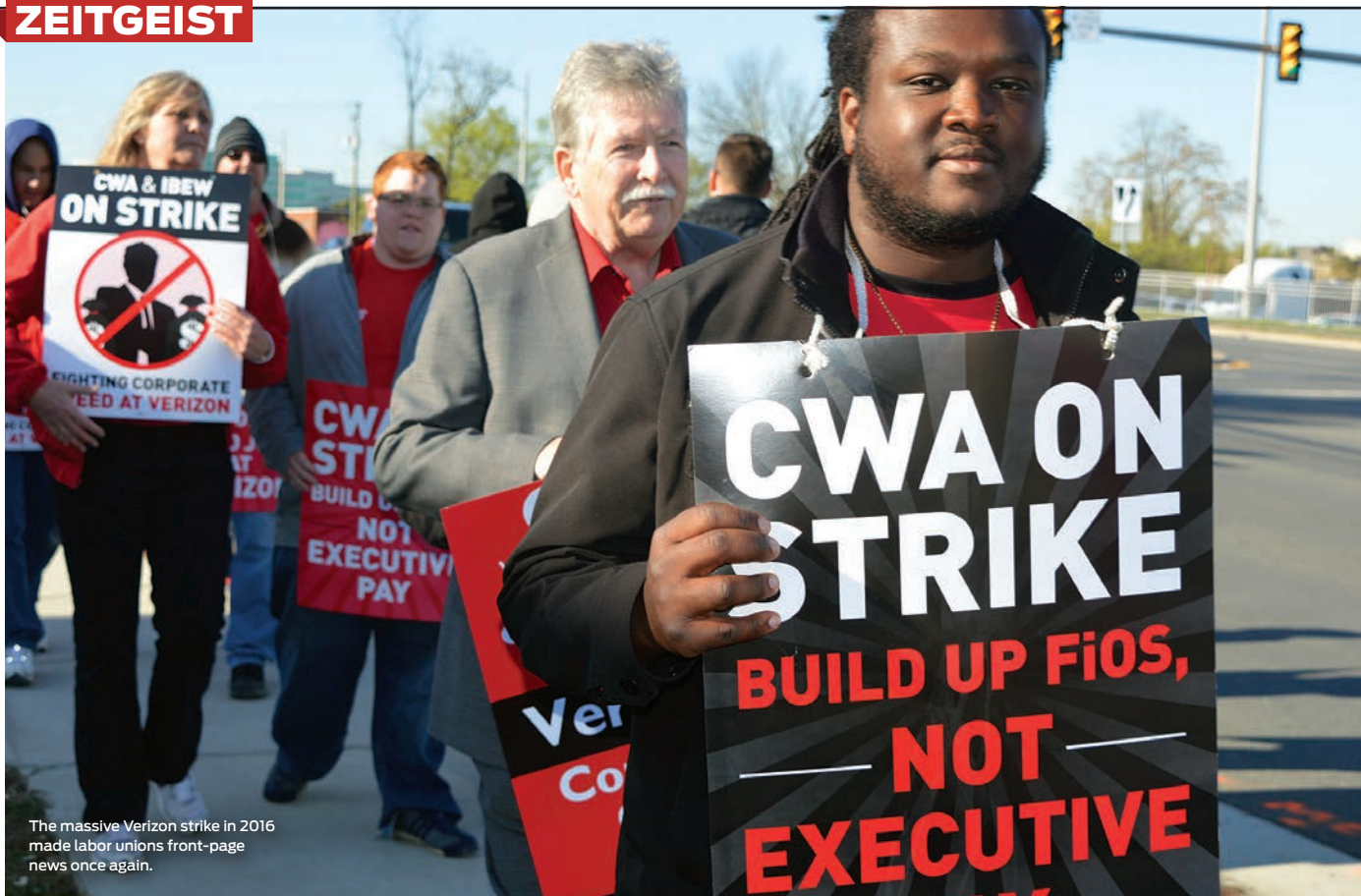
▼ **This casual meeting/work space is outfitted** with walls of bleached oriented strand board, perfect for pinning up design concepts and other work. "We like being able to leave stuff up; we walk past it every day, sit with it, sleep with it, so we know if it works," says Nunziato.



▲ **Not many offices boast a giant video wall.** Having one allows LBB to show clients their packaging designs in a realistic setting — with stadium seating for better viewing. The LBB logo is cleverly enshrined on a moss wall, which has been preserved so that it won't spoil (and it doesn't need to be watered!).

► **Communal lunch is a daily ritual** at LBB, made easy with this family-style custom wood table from Emmor Works in New Jersey. The bar-height seating is purposeful — according to Nunziato (*below*); it sparks conversation. This area also houses "the new-business gong," a pair of wooden swings, and LBB's unofficial mascot, a giant marlin.





The massive Verizon strike in 2016 made labor unions front-page news once again.

State of the Union

Though private-labor union disputes often grab the headlines, unrest among the public-employee unions is where the action is in Westchester.

By Kate Stone Lombardi

Think *union* in Westchester, and you might remember the Verizon strike last spring, when customers needing phone or Internet repair were out of luck for six and a half weeks. Or maybe you saw the giant inflatable rat (“Scabbie”) in Yonkers over the summer. Teamsters used the ugly rodent to protest the use of non-union workers for construction of a new apartment complex. Meanwhile, if you frequent Mrs. Green’s in Mount Kisco, there’s a good chance you witnessed picketing outside the store. Employees claimed they were fired after trying to unionize. (The workers were eventually rehired under a settlement.)

It all begs the question: What is the state of the union in Westchester these days?

A recent study by the City University of New York reveals that while unions are in decline nation-

ally, organized labor in New York remains strong. Nationwide, fewer than one in nine workers are union members. But New York State’s rate is more than double that. Those numbers are in part driven by New York City, where approximately one-quarter of the workforce is unionized.

“Westchester is quite similar to New York City,” says Priscilla Murolo, a labor historian and professor at Sarah Lawrence College in Bronxville. “Public employees are unionized, and building and skilled trades are unionized.” But Murolo also notes that like the rest of the Northeast, unions in Westchester have suffered from the decline in manufacturing. She cites shuttered factories like General Motors in North Tarrytown and Otis Elevator in Yonkers, which once provided thousands of unionized jobs. “Public-employee unions are under assault in many parts of the country,” Murolo

“When you have strong unions, you have a strong middle class... so it’s important we keep up the fight.”

—Jessica Ladlee, spokeswoman, CSEA

adds. Wages in Westchester are higher, but so is the cost of living, she notes.

“State of the Unions 2016,” the City University study, also revealed that government employees account for most of the “density” of union membership in New York. Here in Westchester, while pickets and strikes of private companies get headlines and occasionally affect residents, it’s actually local unions representing county workers that are the biggest source of labor unrest and impact. And those workforce negotiations affect not only union members but also every taxpayer.

The bulk of the county-government workforce — well over 3,000 employees — has been without a contract for six years, and the impasse doesn’t look as if it’s anywhere near resolution. Negotiations with the Civil Service Employees Association (CSEA) are at a stalemate. CSEA membership includes both blue- and white-

collar workers, including workers who repair roads and bridges, maintain sewage treatment plants, social workers, janitors, and secretaries, as well as engineers, accountants, and lab technicians — basically any county employee not represented by the other unions. (See *Westchester Labor Primer*, below, for details.)

In November, the union voted down the county's latest contract offer by a margin of 92 percent. Kwabena Manu, president of the local CSEA Unit 9200, released a statement saying that members "have not just spoken; they have screamed their rejection to the county's settlement offer." Ned McCormack, a spokesman for County Executive Rob Astorino, counters that the union wasn't "dealing with reality."

"The reality is that everyone pays for healthcare, and by continuing to reject this, what the CSEA is saying is that they want the other seven unions and their neighbors to pay for it," McCormack tells us.

The proposed contract would have required union members to pay between 6 and 10 percent of their healthcare premiums, depending on their salaries, and would have provided 8.5 percent wage increases spread over eight years. It was defeated by a vote of 2,028 to 172.

Jessica Ladlee, a spokeswoman for the CSEA, says the union is reviewing its options, with a goal toward reaching an agreement. "When you have strong unions, you have a strong middle-class," she stated in an interview a few days after the last

vote. "There's a widening divide between the 1 percent and people who are truly struggling, so it's important we keep up the fight."

Westchester Community College is also feeling the sting of a workforce controversy — on multiple fronts. The college has its *own* CSEA, Unit 9202, as well as a faculty union, the WCC Federation of Teachers. They, too, have been without contracts since 2011. Why a separate CSEA for the college, which is a county institution? According to Carol Ann Zavarella-Vasta, the Unit 9202 president and secretary for the associate dean of student life, former college president Joe Hankin promised workers in 2008 that they would get a better deal from the county by forming their own bargaining unit. That didn't happen — CSEA workers at the college now make 4 percent less than their colleagues in the rest of the county workforce. WCC's CSEA represents roughly 270 people in non-faculty positions, including employees in admissions, registration, financial aid, information technology, and labs.

Zavarella-Vasta says that the membership was willing to contribute to healthcare but that change needs to be introduced gradually. The union actually came to an agreement with the college's board of trustees in 2015. That contract would have given union members pay increases totaling 7 percent for the first four years, backdated to 2012. Healthcare contributions would have been between 4 and 8 percent, depending on salary; new hires would pay between 10 and

15 percent. But Astorino rejected that deal, and the union has filed a complaint with the State Public Relations Board, alleging his rejection violates public-labor laws. That complaint is pending.

Meanwhile, the faculty also has been without a contract since 2011. "It's tough economic times; we don't expect huge salary increases, but it's a long time since we've had one," says Mel Bienenfeld, a math professor and president of the WCC Federation of Teachers. "We just want what's reasonably fair." (Adjunct professors have no pensions or benefits.) The faculty is under pressure to increase student success at the same time the college administration is making changes with little faculty input, Bienenfeld asserts. He and other WCC faculty met with county legislators to express concerns about their relationship with Belinda Miles, EdD, who was appointed college president in 2015.

This fall, the college board of trustees extended Miles' contract until 2021 and gave her a 2 percent merit increase for meeting performance goals. Miles' raise increased the frustration for both college unions. In a statement, Miles said: "I cannot speak for the first four years of unsettled contract negotiations with faculty and staff." But, she stressed, "Finalizing the outstanding contracts is among the administration's top priorities." ●

Kate Stone Lombardi, a journalist, has been covering Westchester for more than 20 years.



"Finalizing the outstanding contracts is among the administration's top priorities."

—Belinda Miles, EdD,
WCC president

WESTCHESTER LABOR PRIMER **The 411 on county unions**

Eight main unions bargain with Westchester County Government. Five are related to law enforcement. Two represent the county police — the Patrolmen's Benevolent Association (PBA) and the Superior Officer Benevolent Association (SPBA). A third bargaining unit covers investigators in the district attorney's office. Corrections officers are represented by the Corrections Officer Benevolent Association (COBA) and the Corrections Superior Officers Benevolent Association (SOA).

Those five bargaining units are pretty straightforward, as is the sixth, the New York State Nurses Association, which represents Health Department nurses.

Here's where things start to get messy.

For reasons dating back to some odd political deal-making during long-gone county administrations, the International Brotherhood of Teamsters represents lawyers and middle management.

"Historically, everyone in the county was in one group but paid at different levels," explains a former county employee who asked not to be identified. "Then, the unions started to separate out. A large group split off in the [19]70s. There was no representation for management, so former County Executive Andrew O'Rourke [1983-1997], who was trying to negotiate a pay raise for his management, allegedly called the head of the local Teamsters and said, 'I'm going to give you a bunch of management employees. They're easy, with no grievances, and they'll pay dues.'"

To this day, the Teamsters represent the county's middle management. The Teamsters, as well as the unions representing the police, corrections officers, investigators, and nurses, currently all have signed contracts. And, after negotiating with the Astorino administration, all seven contribute to their healthcare insurance. The CSEA is the remaining holdout. —KSL



A Soaring Passion

Becoming a pilot has fulfilled a childhood dream for InSight Marketing founder Rocco Cipriano. **By Patty Monaghan**

When he was young, Rocco Cipriano had fantasies that one day he would soar into the clouds. What the owner of Harrison-based InSight Marketing didn't predict is that he'd be doing it in conjunction with the US Air Force. "Becoming a pilot had been a childhood dream of mine," says Cipriano. Somewhat poetically, that dream came true over a decade ago in classic entrepreneurial style: "I was in negotiations for our marketing services with a business that provided flight training at Westchester County Airport," Cipriano remembers. "When the client balked at our [price] estimate, I offered to provide marketing services in exchange for flight lessons."

Since 2001, Cipriano — who boasts more than 30 years of marketing experience — has been founder, owner, and president of InSight, a consulting company that provides direct and online

marketing, advertising, public relations, and branding services. Though running the firm keeps him busy, he definitely makes time to get vertical. "One of the benefits of owning my own business is a flexible schedule," he explains.

Part of the time, Cipriano takes to the sky as a pilot for the Air Force's Civil Air Patrol (CAP). "I [wanted] to combine my love for flying with community service and decided to join," says Cipriano, who'd attended a CAP open house back in 2006. The squadron Cipriano signed up for provides search-and-rescue and disaster relief to the southeastern section of New York, including Westchester County. In nearly 11 years with CAP, Cipriano has been faced with some challenging search missions, including a Danbury plane crash that claimed two lives in November 2015. "I was tasked with two crew members to search for the aircraft," he says.



InSight Marketing founder and volunteer Civil Air Patrol (CAP) pilot Rocco Cipriano goes through a preflight check with CAP Commander Joe Wooley at Westchester County Airport. Cipriano also pilots for Animal Rescue Flights, which brings animals scheduled to be euthanized to shelters for adoption.

"There is nothing quite like flying a small plane. For me, it offers a tremendous sense of freedom and tranquility."

Cipriano also volunteers his time as a pilot for two nonprofits: Patient AirLift Services, which flies patients for treatment who can't fly commercially, and Animal Rescue Flights, which brings animals scheduled to be euthanized to new homes and shelters where they can be adopted.

Between running InSight, going on missions for CAP, and volunteering with two nonprofits, one wonders how Cipriano spends his leisure time. Well, flying plays a role there, too. He frequently flies for pleasure and has taken friends on day trips down the Hudson River to view the Manhattan skyline from the air. For Cipriano, there's only one way to go to escape the stresses and pressures of his daily life: up. "There is nothing quite like flying a small plane," he says. "For me, it offers a tremendous sense of freedom and tranquility." ●

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