

Yonkers PROGRESS



Advertising Supplement to The Journal News by The Yonkers Chamber of Commerce

June 4, 2009

Westchester campus of Long Island University offers small business scholarships to Chamber members

The Westchester Graduate Campus of Long Island University (WGC) is proud to join the Yonkers Chamber of Commerce in offering our Small Business Scholarship to Chamber members. This scholarship awards a 25% reduction in tuition for an M.B.A. at the WGC to any Yonkers Chamber of Commerce member; the savings are HUGE and the education is PREMIUM! "This is a great way to reach out to the Yonkers community and let the small business owners know that someone is thinking about their needs" says WGC Enrollment Specialist Cindy Pagnotta. "In

tough economic times, sometimes the best investment is in yourself,



Dr. Lynn Johnson, Director, LIU graduate center lectures students during a class at the Westchester campus.

and we are trying to make it as

economical as possible for those seeking to enhance their current

careers or even start new ones". Since 1975 Long Island University has been offering graduate degree and certificate programs in Westchester County. The Westchester

Graduate Campus is located in a

state-of-the-art facility on the grounds of Purchase College of the State University of New York. The facility offers high-tech classrooms designed for adult learners, technologically advanced library facilities, mainframe networked computer labs, WIFI, Smartboard technology and many other resources.

Each semester of the Fast-Track M.B.A. lasts 8-weeks, permitting rapid movement through the program, and allowing a student to complete their degree in just 24 months. Designed for the part-time student/working adult, the program *please see LIU campus, page 8*

Keeping it healthy in Yonkers - a focus on our outstanding healthcare facilities

Yonkers is in the forefront of providing top quality services, a wealth of highly-skilled physicians and medical staff. Here we take a look at some of the reasons why Yonkers is equipped to meet every medical challenge and specialty.

Saint Joseph's Medical Center Nursing Home Receives 5 Star Rating

Saint Joseph's Medical Center's Nursing Home is proud to have recently been honored by the Centers for Medicare and Medicaid Services with a 5 Star Rating for the outstanding quality of care and services it provides to its residents and patients. The 5 Star Rating is the highest awarded and Saint

Joseph's was one of only 12% of the 15,800 nursing homes rated nationally to receive this distinction. The rating is based on a variety of data including quality measures, federal/state surveys and total nursing hours per resident day. This rating places Saint Joseph's as one of the top 10 nursing homes in the Hudson Valley region.

Saint Joseph's Medical Center's Nursing Home is a 200 bed skilled nursing facility located at 127 South Broadway in Yonkers. The facility is designed to provide comfort, safety and a home like environment for patients and residents for short term rehabilitation or long-term care. The 5 Star Rating reflects the

Medical Center's mission of providing excellent care and services.

Bonnie Burke, Vice-President of Long Term Care at the Medical Center stated she was delighted that the nursing home received this designation. Ms. Burke said "We are very pleased to receive this national recognition from Medicare/Medicaid. It validates what our residents and staff have known for so long. The Nursing Home is not only one of the best in the county but one of the best in the entire State."

Regency Extended Care Center - Quality Care is our Business

Regency is a Skilled Nursing Facility specializing in

Rehabilitation Services. We are the only facility of its kind in Yonkers which has its own license to provide Outpatient Physical Therapy, Occupational Therapy and Speech Therapy.

We have been providing services since 1964. We were formerly known as Hudson View Nursing Home and then with a change in ownership in 1993, we became Regency Extended Care Center in 1995. The name change was necessary because we began to offer more services than a nursing home. Today, we not only offer Long Term Care but Rehabilitation Therapy on a Short term Care basis.

please see health care, page 8

**YONKERS
CHAMBER of COMMERCE**

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Yonkers, NY 10701
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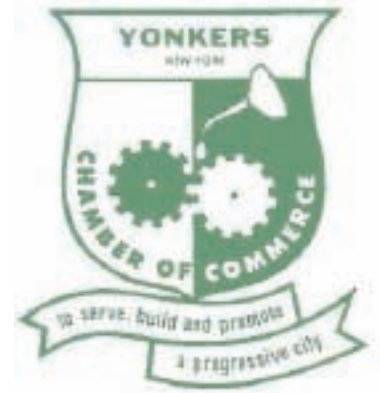
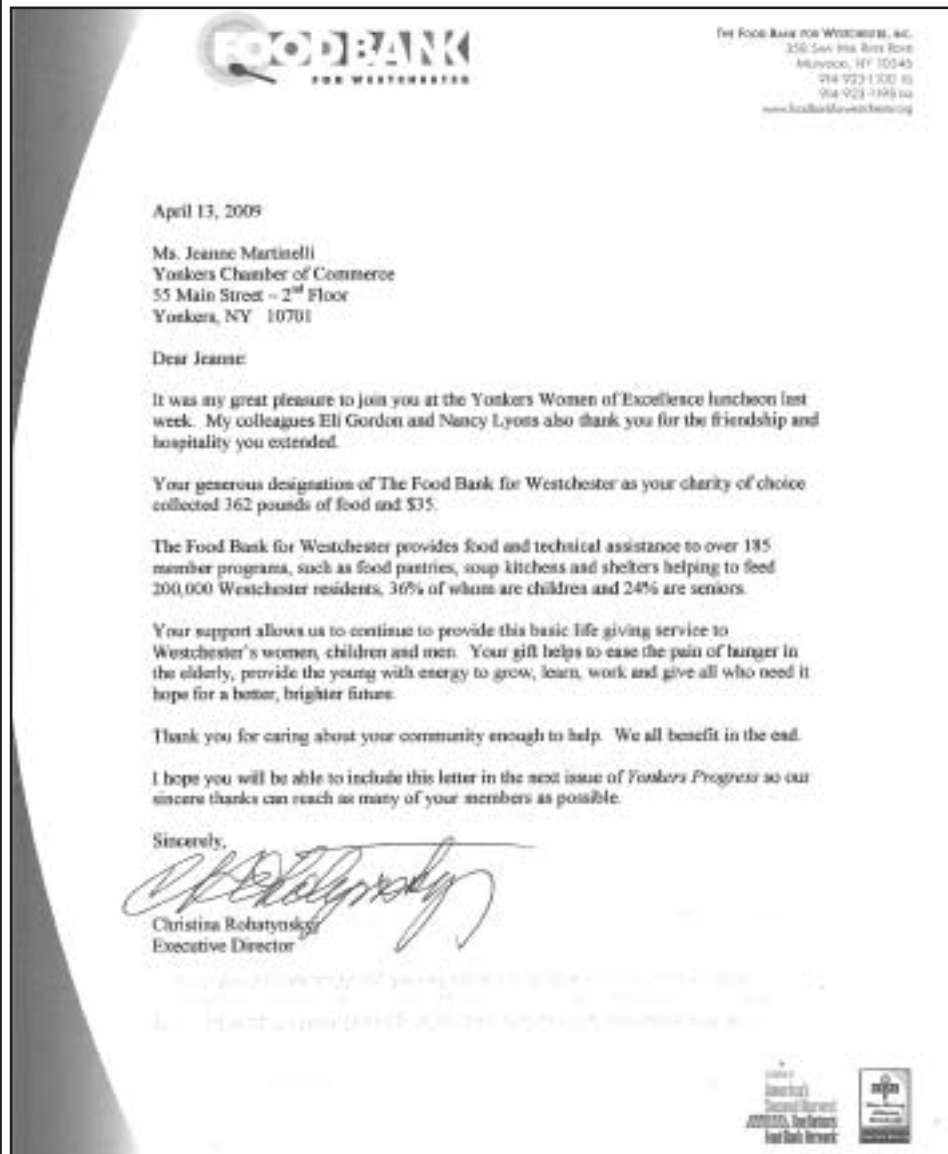
Nick Sprayragen

Stephen Szulhan

Eben Walker

Bernice White-Gaynor

Women in Business Committee gets special recognition for humanitarian efforts



SAVE THE DATE

The final networking breakfast of the Yonkers Chamber of Commerce 2008-2009 season will be held on Tuesday, June 16, 2009
Leake and Watts
463 Hawthorne Avenue
Yonkers
Early Bird Networking begins at 7:30 a.m.
Breakfast begins at 7:45 a.m.
Cost: \$15 for members
\$20 guest of member
\$25 non-member
For reservations please call (914) 963-0332.

YONKERS CHAMBER OF COMMERCE STAFF

Danielle DeMatteis

Executive Director, Employment Services

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Deputy Director, Employment Services

Jeanne Vergari Martinelli

Director of Marketing/Membership

Gina Manzueta

Director, Member Services/Office Manager

Carmen Tejada

Bookkeeper/Administrative Assistant

Don't Forget to cast your vote for the "Best of Yonkers"!

Please see ballot on page 5

The *Yonkers Progress* is produced by the Yonkers Chamber of Commerce.

To advertise in the Yonkers Progress, contact Jeanne Martinelli at (914) 963-0332.

Editors

**Danielle DeMatteis
Jeanne Martinelli**

Layout and Design
**Above and Beyond
Concepts**

...From the Desk of Jeanne Martinelli

Welcome to our Golf/Healthcare, 2009 edition of The Progress, the newspaper and voice of the Yonkers Chamber of Commerce. This issue of the Progress will give you a pictorial summary of our most recent events...our Women in Business Luncheon, our cocktail networking receptions and our monthly breakfasts. I invite all our readers to get involved with our Chamber. Become a member and network with dynamic individuals who are making a difference in our great city. We look forward to welcoming you into our Chamber family.

It has been said (undoubtedly by some scholar) that one should play more golf for a longer and healthier life. How fitting that we incorporate Healthcare and Golf in this edition of The Progress. We urge you to visit the beautiful golf courses throughout the area. Yonkers is fortunate to have two premier

Westchester County Courses: Sprain Lake and Dunwoodie. Our 23rd Annual Chamber Classic was held on May 19th at the beautiful Pelham Country Club. A great day was had by all. Mark your calendars for our local hospital Golf Outings: St. John's Riverside Hospital on June 8th at Knollwood Country Club, and St. Joseph's Medical Center on June 22nd at St. Andrew's Country Club. Call these local hospitals to reserve your space.

An extraordinary wealth of health care services is available in the City of Yonkers, representing every medical specialty. Our city is in the forefront of providing quality, state-of-the-art health care and our hospitals and medical facilities are on the cutting edge of technology. These fine hospitals, assisted living residences and rehabilitation centers provide superior healthcare services to our city and beyond. We are also proud to have the Cochran School

of Nursing in our great City. We are delighted to feature some of these facilities in this issue of The Progress.

We here at the Chamber think that Yonkers is the Best, and once again we ask all our readers to tell us who they think are the best by completing the questionnaire on page 5.

in our "Yonkers' Best" Survey. Our categories include restaurants, stores, food & drink items, services and much, much more! You can vote on line at www.yonkerschamber.com. All the winners will be showcased in our September 3, 2009, "Back to School" issue of the Progress. Make your vote count by participating in this fun event.

Our Chamber Membership is ever evolving and growing. I am happy to report that we have over 800 active members, and we are hard at work organizing numerous networking events while recruiting new members. Our newest



Jeanne Martinelli

members are featured throughout this publication, as well as our website www.yonkerschamber.com. Chamber Members qualify for special discounted rates with Atlantis Healthcare. Please see our website or call our Chamber offices for details. Happy and Healthy Summer to All from your friends at the Yonkers Chamber of Commerce!



The One Hospital to Turn to for Occupational Medicine

St. John's Riverside Hospital's Workplace Program
Specializing in Detection and Prevention of Illness and Injury Among Your Personnel.

St. John's Health Check program provides:

- Disability Evaluations
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- Immunization Programs
- Hearing Testing
- Respiratory Evaluation
- Employee Assistance Program
- Blood Borne Pathogen Standard
- Pre-Placement Screenings
- Physicals
- Drug Testing
- DOT Physicals
- Vision Screening

Consultation available through the Institute of Health Education & Research at St. John's in:

- Stress Management
- On-Site Health Screenings
- Health Education & Wellness Programs
- Substance Abuse Rehab & Counseling

For a FREE Consultation,
Call Maria Cordero at (914) 964-4297

St. John's Physician Referral Service,
Call (914) 964-7990



Member Profile: Aflac New York

From Pizza to Insurance, Sandra serves only the best! Formerly from Andy Albanese's Restaurant, Sandra Albanese now represents Aflac.

"Everybody knows the Duck" but what does Aflac really do? How can Aflac help your business?

Why Aflac?

In times of financial uncertainty, lowering costs while maintaining the quality of your small business is key. When it comes to finding a cost-efficient way to provide your employees with the benefits they need, Aflac can help. By making Aflac insurance policies available along with your major medical insurance, you can give your employees the kind of benefits they'd expect from a bigger company, on a small business budget.

Tax Savings

Aflac's tax-advantaged plans allows employees to use pre-

tax dollars to pay for certain benefit costs. And when you lower the taxable incomes of all participating employees, you may also reduce your overall share of FICA and



Aflac Agent Sandra Albanese and Aflac mascot.

FUTA taxes.

Administering Aflac

You take care of your business, we'll take care of your employees, from enrollment to handling claims.

For more than 50 years,

Aflac products have given policyholders the opportunity to direct cash where it is needed most when a life-interrupting medical event causes financial challenges.

As the number one provider of guaranteed-renewable insurance in the United States, Aflac insurance products provide protection to more than 40 million people worldwide.

Aflac has been recognized by Ethisphere magazine as one of the

World's Most Ethical Companies for three consecutive years and was also named by the Reputation Institute as the Most Respected Company in the Global Insurance Industry in 2008.

In 2009 Fortune magazine recognized Aflac as one of the 100

Best Companies to Work For in America for the eleventh consecutive year. Fortune magazine also ranked Aflac No. 1 on its global list of the Most Admired Companies in the Life and Health Insurance category.

Aflac appears on Hispanic Enterprise magazine's list of the 50 Best Companies for Supplier Diversity and on Black Enterprise magazine's list of the 40 Best Companies for Diversity.

Aflac was also named by Forbes magazine as America's Best-Managed Company in the Insurance category. Aflac Incorporated is a Fortune 500 company listed on the New York Stock Exchange under the symbol AFL.

For more information, go to Aflacforbusiness.com

To set an appointment, contact: Sandra Albanese 914-907-9910 sandra_albanese@us.aflac.com

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design, hosting
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e-commerce, database,
inventory, e-mail, multi-media

technical consultation
and support

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and direct mail

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Home Health Care At Its Best!

VNSW offers a full array of enlightened services - providing sensitive, dignified care in the home for patients of all ages - including the following specialty programs:

- Cardiac Disease Management
- Pain Management & Palliative Care
- Joint Replacement Rehabilitation
- Dysphagia Rehabilitation (Swallowing Disorders)
- Mental Health Care
- Advanced Wound & Ostomy Care

VNSW services are covered by Medicare, Medicaid and other health insurance plans.

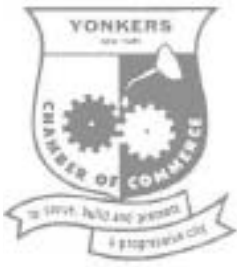
For details call 1-888-FOR-VNSW, ext 621
or visit www.vns.org

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FIFTH ANNUAL YONKERS' BEST

We here at the Yonkers Chamber of Commerce already think that Yonkers is the best, but now it's your turn to vote for the Best of the Best! Please complete the survey and return to our office to determine the winners. We encourage you to download the ballot from our website www.yonkerschamber.com to distribute to others. All winners will be announced in our September 3, 2009 "Back to School" issue of the Yonkers Progress.

RESTAURANTS

- Business Lunch: _____
- Cheap Eats: _____
- Chinese: _____
- Deli: _____
- Diner: _____
- Family/Kid Friendly: _____
- Hispanic: _____
- Irish Pub: _____
- Italian: _____
- Neighborhood: _____
- New: _____
- Outdoor/Al Fresco: _____
- Portuguese: _____
- Romantic: _____
- Sports Bar: _____
- Steakhouse: _____
- Indian _____

FOOD

- Bagels: _____
- Bakery: _____
- Italian Sausage: _____
- Mozzarella: _____
- Oriental Market: _____
- Beer Selection: _____
- Wine Selection: _____
- Burger: _____
- Pizza: _____

UNIQUELY YONKERS

- Specialty Food/Store: _____
- Specialty Non-Food/Store: _____

In order to validate your ballot, please complete the information below:

Name: _____

Address: _____

Phone: _____

Signature: _____

STORES

- Appliances: _____
- Furniture: _____
- Garden Center: _____
- Hardware: _____
- Gourmet Supermarket: _____
- Health Food: _____
- Jewelry: _____
- Produce Market: _____
- Wine/Liquor: _____

SERVICES

- Auto Repair: _____
- Bank: _____
- Barber Shop: _____
- Car Wash: _____
- Dog Groomer: _____
- Florist: _____
- Hair Salon: _____
- Laundry/Dry Cleaning: _____
- Limousine: _____
- Nail Salon: _____
- Optical Shop: _____
- Pharmacy: _____
- Senior Residence: _____
- Tanning Salon: _____
- Veterinary Center: _____

ENTERTAINMENT

- Gym/Fitness Center: _____
- Local Personality: _____
- Meet Singles: _____
- Lounge/Live Music: _____
- Movie Theater: _____
- Take the Kids: _____

Completed ballots should be sent no later than June 30, 2009 to:

Yonkers Chamber of Commerce
55 Main Street - 2nd Floor
Yonkers, New York 10701
Fax: (914) 963-0455

If you have any questions, call Jeanne at (914) 963-0332.

Chamber Networking Events

17th Annual Women of Excellence Awards Luncheon March 2009 at Westchester Manor & Cocktail Networking at X20



Helen Henkel (l), recipient of this year's Above and Beyond Award, with Mistress of Ceremonies, Janine Rose, News 12 Anchor.



This year's distinguished honorees (l-r): Helen Henkel (Above and Beyond); Elaine David (Entrepreneur); B.J. Harrington (Caramadre Humanitarian); and Lynn Nelson (Business Professional).



Committee members Rebecca Mazin (l) and Elizabeth McFadden congratulate Jennifer Poole, Lincoln High School, as a recipient of the third annual Virginia Eyler Scholarship. Mary Crossan, Virginia's sister, joins the group.



Marouh Hussein (c), Saunders High School, recipient of the Virginia Eyler Scholarship is congratulated by Anita Morck and Mary Crossan.



From left: Peter Kelly, owner and Executive Chef of X20, Peter Tolomer, Westchester Bank and Chamber of Commerce President, Kevin Cacace enjoy a networking reception held at the restaurant.



Yonkers City Council President, Chuck Lesnick (c) is flanked by Norm Michaels, Chamber Benefits Group (l) and Richard Martinelli, President, Gazette Press at X20.

Chamber Networking Events

February, March and April Networking Breakfasts



Chamber President Kevin Cacace, Mary Ann Zeolla, Bleakley Platt and Schmidt and Michael Martinelli, Jr., Westchester Magazine, enjoy early bird networking at the February breakfast held at Royal Regency Hotel.



Chamber of Commerce President Kevin Cacace (r) presents the breakfast sponsorship award to Billy Harrington, Bleakley, Platt and Schmidt, LLP at the February networking breakfast, held at the Royal Regency Hotel.



Westchester County District Attorney Janet DiFiore and Kenneth Raske, President, Greater New York Hospital Association and Keynote Speaker for the March networking breakfast. Mr. Raske presented on New York's Health Care Economy.



Jeanne Martinelli, Yonkers Chamber of Commerce, presents the sponsorship award to Michael Spicer, President and CEO of Saint Joseph's Medical Center, sponsor of the March Networking Breakfast held at the hospital.



Chamber President Kevin Cacace presents the Breakfast Sponsorship Award to Jim Landy, President and Chief Executive Officer of Hudson Valley Bank, sponsors of the April Networking Breakfast held at the Riverview Caterers.



Chamber President Kevin Cacace with Tom McHale and Chet Sadowski, both of the New York Business Development Corporation, join Joan Dupay of Hudson Valley Bank enjoy networking at the April breakfast.

Keeping it healthy in Yonkers with outstanding facilities

from page 1

Our separate 17 bed exclusive unit was the first of its kind in Yonkers and the first to accept HMO's.

Regency continues to pioneer new services for the community of Yonkers. We offer a Respite Program for Caregivers at home. We were the first to provide Ventilator Care in 1998 and we recently brought back this valuable service. Our facility also cares for a small dementia population with our innovative BMU (Behavior Management Unit): 12 residents are cared for under the supervision of a Clinical Psychologist.

You are invited to visit us at your convenience. For a tour, please contact Joyce, 914-963-4000, ext 117.

Cochran School of Nursing at St. John's Receives National Accreditation for its Associate

Degree Nursing Program

The Cochran School of Nursing at St. John's Riverside Hospital announced it has received national accreditation from the National League for Nursing Accrediting Commission, Inc.(NLNAC) for its Associate Degree Nursing Program. The Cochran School of Nursing is the only nursing school in Westchester County to receive this prestigious national designation.

The NLNAC is recognized as the accrediting body for all types of nursing education programs by the U.S. Department of Education, and the Department of Health and Human Services. Among the goals of the NLNAC are strengthening educational quality, advocating self-regulation in nursing education, promoting peer review, and fostering educational equity, access and opportunity.

LIU Westchester campus offers small business scholarships

from page 1

makes study outside of work hours manageable by holding class sessions one evening per week and on alternate Saturday mornings.

The M.B.A. curriculum focuses on the development of competencies required for effective managerial performance. Students hone vital business skills in the areas of communication, diversity management, financial analysis, strategic thinking and leadership. Another distinctive feature of the M.B.A. program at the WGC is its cohort system. Students who enroll during the same semester move through the program as a group taking most of their courses together. Of current M.B.A. students, 50% are minorities and 68% are female. "We are opening doors to executive positions for underrepresented groups" says Dr. Lynn Johnson, M.B.A. Program Director. "It also means that we're helping corporations meet their considerable need for greater diversity in their ranks

in order to better position themselves in the marketplace."

Students at the WGC also benefit from extensive, one-on-one contact with expert faculty members who bring real-world experience and perspectives to the classroom. "Our faculty members are practicing business professionals in and around Westchester County who spend their days in a corporate setting or consulting environment, working with top companies and organizations including IBM, MBIA, Bloomberg L.P., CitiGroup and even the IRS" states Dr. Johnson.

In addition to the M.B.A., the Westchester Graduate Campus of LIU offers Master's Degrees and Advanced Certificates in Education, School Psychology, School Counseling, Mental Health Counseling, Marriage and Family Therapy and Library Science. For more information on any of the programs offered at the WGC please call 1-800-GRAD-LIU or email Westchester@liu.edu.

Upright MRI Technology



Upright Imaging's Radiologist, Harvey L. Lefkowitz, M.D.

"There is nothing in your face as you are scanned. You are able to watch a TV program if you like, and you can see your surroundings, including family members, without optical devices."
"The unit allows all parts of the body, particularly the spine and joints, to be imaged in the weight-bearing state."

Harvey L. Lefkowitz, M.D.

**Call for more information:
914.969.1818
Most Insurance Accepted**

As anyone who's had an MRI knows, the experience can be quite unnerving, particularly for those who are claustrophobic. In addition to the stress of not knowing what the outcome of the procedure will be, a patient is often made more anxious by having to be left alone to lie down in a dark, enclosed chamber. At Upright Imaging of Westchester, undue stress and anxiety need not be a component of the MRI experience. The Fonar Upright Open High Field MRI unit featured at Upright Imaging of Westchester has many advantages over traditional MRI, according to Upright Imaging's Radiologist, Harvey L. Lefkowitz, M.D., "It is the ultimate non-claustrophobic MRI scanner," he says. Unlike traditional MRI units, Upright Imaging's Fonar Upright MRI unit, according to Dr. Lefkowitz, has a "unique ability to scan in the position of pain—lying, sitting, or standing. We can also do additional views demonstrating the effects of flexion, extension, and bending." Patients receive prompt, reliable interpretations of their exams, followed by transcribed reports from Upright Imaging's partners, who include Steven Peyser M.D. and George Cavaliere M.D., an expert team of board-certified radiologists. The unit's magnet has higher power (0.6 Tesla), than most other open MRI units, resulting in faster scan time, better resolution, and more information. Upright Imaging has been accredited by the American College of Radiology (ACR) as an approved MRI site.



1034 NORTH BROADWAY SUITE 5
YONKERS, NY 10701
TEL: 914.969.1818 • FAX: 914.969.0829
upright914.com



The Chamber of Commerce welcomes our newest members

**Long Island University
Westchester Graduate Campus**
735 Anderson Hill Road
Purchase, NY 10577
Phone: 914-831-2700
Fax: 914-251-5959
E-mail: Westchester@liu.org
Web Site: www.liu.edu/westchester
Dr. Lynn Johnson,
MBA Program Director
Graduate School

Solutions Unlimited, Inc.
427 Bedford Road
Suite 190
Pleasantville, NY 10570
Phone: 914-747-7454
Fax: 914-747-7460
E-mail: rick@solutions-unlimited.com
Richard J. Anstett,
President
Computer Consulting

**James G. Dibbini & Associates,
PC***
570 Yonkers Avenue
2nd Floor
Yonkers, NY 10704
Phone: 914-965-1011
Fax: 914-965-0019
Web Site: www.dibbinilaw.com
James G. Dibbini, Esq.
Attorney-at-Law

**National Communications
Management**
837 Midland Avenue, Suite 111
Yonkers, NY 10704
Phone: 1-877-756-3617
Fax: same
Don Schuman,
Senior Consultant
Telephone & Data

CCM
2401 White Plains Road
Bronx, NY 10467
Phone: 718-519-5201
E-mail: mkonrad@bethabe.org
Web Site:
www.comprehensivecaremanagement.com
Marcia Konrad,
Regional Manager of Membership
Development
Health Care

**CMIT Solutions of Southern
Westchester***
5 Cypress Road
Eastchester, NY 10709
Phone: 914-346-5446
Cell: 914-441-5044
Fax: 914-434-5446
E-mail: pokura@cmitsolutions.com
Web Site:
www.cmitsolutions.com/swestchester
Paul Kazuo Okura,
President
Information Technology Services

Member Spotlight: CMIT Solutions of Southern Westchester*

CMIT Solutions of Westchester County is proud to be part of the Yonkers Chamber of Commerce family.

We provide IT managed services to businesses that are not big enough to have IT department on their own. IT managed services includes, 24 by 7 remote monitoring of PCs and servers

from our Network Operations Center, on site and off site data backup, Help Desk support and much more.

For more information, contact us at 914-346-5446 or visit us on the web at www.cmitsolutions.com/swestchester



**Paul Kazuo Okura,
President**

* New Members were invited to contribute a brief description of their business and an accompanying photograph. The asterisk denotes those who participated.

Saunders Trades and Technical High School

One Hundred Years of Outstanding Achievements

Join Us For A Celebration

Friday, October 9, 2009 through Sunday, October 11, 2009

Schedule of Events

Friday, October 9, 2009

Welcome Reception/Cocktail Party

Yonkers Riverfront Library
Galley Room
Larkin Center
7:00 PM - 10:00 PM



Saturday, October 10, 2009

School Tour - Visit Your Trade Classroom

9:00 AM - 12:30 PM

Football Game/Tailgate Party

Saunders High School Field
1:00 PM - 4:00 PM

Evening Dinner/Dance

Lake Me Country Club
660 White Plains Road
Saratoga, NY 10709
9:14 PM - 1:00 AM
7:00 PM - Midnight



Sunday, October 11, 2009

Farewell Breakfast

Yonkers Education and Cultural Arts Center (Larkin Mallory)
1100 North Broadway
Yonkers, NY 10701
9:00 AM - Noon
Hosted By Saunders' Culinary Arts and Restaurant Management Magnet Program

Make Your Reservations Now!



Participate in All Weekend Events for Only \$150 per person

(Includes All Three Day and Evening Events)

If you are unable to attend all three events the cost per event is:

Friday - Welcome Reception Only - \$35 per person
Saturday - Evening Dinner Dance Only - \$125 per person
Sunday - Farewell Breakfast Only - \$25 per person

Reservations Must Be Made by September 1, 2009

Fill out the Reservation Form on the right and mail with your check today

Space is limited at the Welcome Reception and Dinner/Dance. Don't Miss Out on this Once in a Lifetime Event!

Sponsorship Opportunities

Support Your Alma Mater!
Increase Your Company's Visibility
in our Souvenir Journal!

(See back of Reservation Form)

FSSY
Founded 1885

**Family Service Society
of Yonkers**

Services Include:

- Home Health Care,
- Nursing, Social Work,
- Family Support, Advocacy,
- Guardianship &
Geriatric Care
Management

"When a loved one needs more help than you can provide"

FSSY is accredited by the Joint Commission on Accreditation of Healthcare Organizations (JCAHO)

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YONKERS, NY 10701
(914) 963-5118
www.fssy.org

Hudson Valley Bank: Serving the Local Community

Hudson Valley Bank has been successful over its 36 year history by staying true to its founding model of community banking.

The Bank, which opened its first branch in Yonkers in 1972, was founded by a group of businessmen who believed there was a need for a truly local bank. With the recent increase in mergers and acquisitions, the need for local banking is as evident today as it was back then.

Hudson Valley Bank is and will always be Yonkers' hometown bank. With six branches located throughout the city, Hudson Valley remains totally committed to providing the businesses and residents of Yonkers with quality financial services...and the personal service they have come to expect from Hudson Valley.

Today Hudson Valley Bank has 30 branches throughout Westchester, Rockland, the Bronx, Manhattan, Queens, Brooklyn and Fairfield CT. Despite its significant

growth, Hudson Valley Bank remains a local bank with local decision makers.

"We know our customers and our communities," explained James. J. Landy, President & CEO. "We are committed to remaining an independent local community bank. As a community bank, we take in deposits and make loans in the communities we serve to help local businesses succeed and grow. While other larger banks are cutting back on their lending, we continue to make loans and not in remote far off locations, but right here in Yonkers and Westchester."

Hudson Valley Bank provides a full range of high quality financial services for small businesses, professional service firms, not-for-profit organizations and individuals and continues to grow with new products and new branches, while maintaining its commitment to its philosophy of a local bank serving the local communities.

Despite what is happening

in today's economy in general and in the banking industry in particular, Hudson Valley Bank remains financially strong, safe and sound. Hudson Valley did not participate in sub prime loans or investments and consistently receives high grades for financial strength from industry analysts. Contrary to recent economic trends, the bank recently announced positive earnings for 2008.

Hudson Valley continues to make significant contributions to the City of Yonkers by reinvesting in the community, through loans and financial support, as well as its charitable Foundation and countless volunteer hours donated by banking staff.

According to Mr. Landy, "Hudson Valley has and will continue to make a positive impact on the economy of the region and the lives of the people who live and work in Yonkers and throughout the area. We steadfastly remain Yonkers' community bank."

Member Spotlight: James G. Dibbini & Associates, PC*

The law firm of James G. Dibbini & Associates, P.C. is located at 570 Yonkers Ave., in Yonkers. Mr. Dibbini and the firm's two associates



James D. Dibbini, Esq.

focus their practice in the areas of real estate, landlord & tenant matters, zoning, civil litigation and general business law.

James is a member of the New York State Bar Association, Westchester County Bar Association as well as the Yonkers Lawyers Association and is the author of numerous newsletter articles in the areas of real estate, landlord tenant matters and general business law issues. You can visit the law firm at www.dibbinilaw.com.

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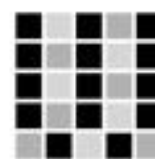
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