Inside:

Time for Tunnel Repair
by U.S. Senate Democratic Leader Chuck Schumer

The LIRR Transformation and what it means for Long Island

Change:
At Jamaica.

Elisa Picca
Executive Vice President
Long Island Rail Road
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BETWEEN THE LINES: Sure signs of spring are in the air... a time of preparation and anticipation for many. By Marc Herbst.

NEWS & VIEWS: Could the call for congestion pricing in NYC be the answer to funding Long Island’s infrastructure?

FEATURES

ACCOUNTING: Partnerships can be beneficial or a bust. Read on for important information on how to structure your joint venture.

ENGINEERING: 85 years in business - a clear indication of the excellence and experience that is H2M architecture + engineering.

POLITICAL PERSPECTIVES: U.S. Senate Democratic Leader Chuck Schumer explains why it’s time to repair our tunnels.

COVER STORY: Approval of the LIRR Third Track was a victory for many, but it was a personal triumph for Elisa Picca. Read on.

Q&A: For some fun, fast, casual facts about our featured cover subject, be sure to check out The Fast Track Q&A.

LABOR: They are the “driving” force for hard work, fair pay and service to their community. Learn more about Local 282.

BANKING: For credit unions, banking is far more than just a “numbers” business. Read how BFCU serves its members.

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Long Island ROAD WARRIORS is the official magazine of the Long Island Contractors’ Association, Inc. (LICA). LICA represents the interests of the region’s premier heavy construction general contractors, subcontractors, suppliers and industry supporters. Focused primarily in the transportation infrastructure construction industry such as highways, bridges, rail, sewers and other public works, LICA’s member companies play a significant role within Long Island’s Nassau and Suffolk Counties. The economic impact of the industry contributes $4 billion to the area’s local gross regional product.

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Dear Readers:

The crack of bats reverberating in ballparks around the country marks the unofficial start of spring. And much like the athletes of spring training, the men and women of the heavy construction industry are looking forward to the season ahead and getting back into the “swing of things”.

Just as players scout the competition and the front office sizes up their team’s chance for success, contractors have also been busy scouting - anticipating potential projects and prospects for this year’s letting season and they have the front office sharpening their pencils in anticipation.

In 2018, Long Island will play host some the most important ‘homestands’ of the last several seasons. The Long Island Rail Road’s Third Track, the Bergen Point Outfall Pipe replacement, the Nassau Expressway reconstruction, and the Ronkonkoma Hub are all enormous projects scheduled to get underway after years of talk and expectation. Their size and importance rival that of an Aaron Judge or Noah Syndergaard.

These superstars, like “mega-projects”, are always exciting and make for good headlines, but it takes more than a few big names to be successful (just ask the Yankees). You need a roster full of solid, capable and dedicated utility players too. You need a clubhouse leader who leads by example, sharing knowledge with others and working hard every day for benefit of the team—doing whatever it takes to get the job done. Some might call it a true MVP or an unsung hero. The LIRR could call it Elisa Picca.

As one of Long Island's premier transportation strategic planners, Elisa Picca - Executive Vice President of the Long Island Rail Road, has helped to plan, develop and deliver some of our region’s most transformative projects during her 30 year career including the LIRR Third Track. We at LICA are proud to feature her on this issue of Road Warriors acknowledging her vision, persistence and devotion to excellence in public works. Her accomplishments will not only result in the creation of jobs for our member firms and their employees but, more lasting, they will improve mobility and ensure economic growth for the Long Island region for generations to come. We hope you enjoy her story.

Wishing all our members a successful and “winning” season.

Sincerely,

Marc Herbst
Executive Director
A joint venture is a separate business interest in which two or more parties are involved. A joint venture has its own assets, resources and management control. Entering into a joint venture enables contractors to combine their knowledge, skill and finances with other companies to take on larger projects. Larger projects usually have less bidders so the opportunity for success is increased. Risk mitigation, along with the potential for obtaining new contracts, makes joint venture arrangements especially appealing.

The maximum amount of credit a surety company will provide a contractor for a specific contract is referred to as single job bonding capacity. This amount is heavily influenced by the financial strength, or lack thereof, or the contractor. One of the best ways for the contractor to increase its bonding capacity is to partner with another contractor who is financially stronger.

Since a joint venture is its own entity, complete with its own assets, resources, and management control, each joint venture shares in the risk associated with the projects. The proportionate level of risk each joint venture partner is subject to is often in line with their ownership interest. Partnering with contractors that possess complementary skills allow construction companies to successfully win contracts that are normally out of their range.

Due to the long term nature of large construction projects, a compatible working relationship between joint venture partners is paramount to help reduce legal risk and work through any potential disagreements. Performing due diligence on potential partners is essential prior to entering into a comprehensive agreement. Due diligence procedures may include the following:

- Reviewing the financial statements of the prospective partner
- Talking with sureties, bankers, and other referral sources in the potential joint venture partners region
- Executing a joint venture operating agreement that includes effective governance and dispute resolution provisions.

Equity method of accounting - when a company has the ability to significantly influence, but not control a joint venture, it should account for its investment in the joint venture using the equity method of accounting. This method results in a single line item on a company's income statement. The net income generated from the joint venture partnership is allocated in proportion to the percentage of ownership the company has in the joint venture. Under the equity method of accounting, a company generally records its initial investment at cost as a single line on its balance sheet, after which the investment is adjusted for dividends or distributions - as well as the company’s proportionate share of the joint ventures earnings or losses.

Many smaller construction joint venture are formed as partnerships, a partnership is an agreement between two or more entities to share the profit or losses.

The most common joint venture tax structure is a limited liability company (LLC) which is similar to an S corporation in that it generally protects the partners of the joint venture from being liable for its debts and liabilities. It also separates the assets of the joint venture from the partners assets. By receiving pass-through taxation treatment, an LLC structure also helps joint venture partners avoid double taxation.
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H2M’s headquarters are located at 538 Broad Hollow Road in Melville, NY, with our remaining New York offices in New York City, Westchester, Suffern, and Albany. Additionally, we have two offices in New Jersey in Parsippany and Howell.

H2M prides itself on the breadth of its comprehensive in-house engineering and architectural capabilities. The firm offers its clients the benefits of a full consulting network with nearly 400 professionals, including architecture, construction inspection, construction administration, planning, sports development, civil/site engineering, survey, structural engineering, mechanical engineering, electrical engineering, plumbing engineering, environmental engineering and science, interior design, water resource engineering, hydrogeology, wastewater engineering, forensic engineering, industrial hygiene, solid and hazardous waste management, and GIS/mapping. Its full-service nature allows H2M to respond to any technical matter of virtually any type, emergency or not, to put the project back-on-track. Responsiveness drives resolution, a matter of fact on any project.

Sustainability is woven into the fabric of H2M’s approach to design. “Green” buildings and infrastructure are healthier, have less of an impact on the environment, have extended useful lives, and in the end are more cost effective. H2M is a member of the U.S. Green Building Council and is committed to taking a leadership role as it relates to building, infrastructure and the environment. H2M has 36 LEED APs and 9 LEED Green Associates who can provide integrated sustainable design services.

As Long Island has grown, so has H2M. H2M has been instrumental in the development of key infrastructure while protecting the precious environmental resources. H2M has been the Engineer of Record for over 30 public water supplies and sewer districts, some for as long as 70 years. In addition, H2M has been named the Architect of Record for over 25 school systems in New York State. For all that makes a community thrive, whether it be schools, EMS, drinking water, sanitation, residential housing, environmental stewardship, industry, energy, roadways, or parks and recreation, H2M has been and will continue to be a professional design firm up to the task of doing its part to achieve success.

H2M’s experience and commitment to infrastructure and heavy construction has been a staple of the firm for decades, having completed major projects for both Counties, every Town, and almost every Village and City on Long Island. Whether working to restore the Bay Park WWTP post-Sandy, to improve drainage and roadway sections along Route 110, to manage the major PSEG-LI grid-system hardening and resiliency program, or to provide advanced treatment for emerging water quality contaminants, H2M fully recognizes its roots as a partner in the overall growth, development and rehabilitation of Long Island’s infrastructure.
PERSPECTIVES

New York’s physical infrastructure is the backbone of our economy, impacting how we get to work and school, how much groceries cost at the store, the size of our utility bills, and so much more. From the Erie Canal to the Brooklyn Bridge and the New York City subway system, we boast a rich history of undertaking bold infrastructure projects that have made our state the humming engine of economic growth that it is today.

And yet we now find ourselves standing on a precipice, facing a crisis of backlogged infrastructure maintenance and construction that threatens the future of New York and the American economy.

Of these many delayed projects, one of the most urgent is repairing the East River Tunnels. Built over a century ago, these tunnels serve trains traveling to and from points north and east of the city – including the Long Island Rail Road (LIRR) network. Every day, more than 300,000 LIRR passengers travel between Long Island and Manhattan via this critical artery. It is literally the aorta of Long Island’s economy.

When Superstorm Sandy struck New York more than five years ago, the East River Tunnels flooded with 14 million gallons of saltwater, severely corroding the walls and tracks and increasing the frequency of disruptions for millions of rail passengers. According to Amtrak, the number of late, canceled, or terminated trains has increased by 72 percent since the tunnels were damaged in 2012. It is only reasonable to expect those delays will get worse over time.

This dangerous situation should not be acceptable under any circumstances – but certainly not when we already have the funds to fix it.

Of these many delayed projects, one of the most urgent is repairing the East River Tunnels.

Time for Tunnel Repairs

WE MUST REPAIR THE EAST RIVER TUNNEL - LONG ISLAND’S MOST VITAL TRANSPORTATION ARTERY

by U.S. Senate Democratic Leader Chuck Schumer
Following Sandy, I led the charge to pass a historic federal recovery act that included more than $60 billion in federal funds to rebuild New York and New Jersey—including essential transit connections like the East River Tunnels. I sat down with the head of Amtrak and explained the dire needs of Long Island’s transportation infrastructure and hammered out a comprehensive plan that would address the full scale of the tunnels’ damage.

But when the Federal Transit Administration developed their plan to spend these hard-won funds, they failed to designate the resources that Amtrak and the Metropolitan Transportation Authority needed to undertake these vital repairs. On behalf of the LIRR’s 81 million annual riders, I argued all the way to the White House that the East River Tunnels must be included in any FTA plan to fortify and repair Sandy-damaged transportation infrastructure. After months of advocacy, FTA finally heeded my call in June 2016 and released an additional $432 million to the MTA, with the understanding that the tunnels would be a top priority.

Almost two years later, we are still waiting for Amtrak and the MTA to begin work. Last October, Amtrak suggested that as a result of delays in MTA’s East Side Access project, the tunnel repairs might be stalled for years, possibly even beyond 2023.

That is outrageous.

Over the past year, we have seen what happens when critical failures occur in the tunnels. Every few months, a train stalls underneath the East River and sends delays cascading across the entire LIRR system. One episode last May resulted in 17 cancelled rush-hour trains, delaying countless commuters and costing businesses in the region lost productivity and money.

It is no longer a matter of asking if there will be more delays and headaches for LIRR passengers, but rather how many more must they endure and how long will they tolerate it?

There is no reason this project should languish while momentum builds at the national level for a major infrastructure package. If we cannot prove our ability and willingness to spend the money we already have, then our calls for future investment in roads, bridges, and other essential projects could go unheard.

It is long past time for Amtrak and the MTA to work together to advance these tunnel repairs. They should come up with an aggressive plan, and advance it as soon as possible. I urge you to make your voice heard by lending your support to this critical project. The future of Long Island depends on it.
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This classic line from the movie Jerry Maguire is the position recently expressed by New York City Mayor Bill DeBlasio with regards to Governor Andrew Cuomo’s proposal for funding New York’s transit system with revenue generated by congestion pricing.

The Mayor has made it clear the anticipated $1 billion in proceeds should stay in New York City and not return to the state general fund. But is throwing more money at the MTA really the solution? And how does the region benefit without a comprehensive plan that includes Nassau and Suffolk Counties?

The city subway system is an aging operation that has been plagued by poor maintenance and delayed upgrades to its track and switching gear. Like it or not, the responsibility for funding this massive system falls on the shoulders of Governor Andrew Cuomo but is congestion pricing really the answer?

First and foremost, congestion pricing will require an act of the state legislature and whether the state Senate and Assembly will actually participate remains to be seen. This is where Senate Majority Leader John Flanagan and the rest of the Long Island delegation can play a major role. Senator Flanagan stated publicly that he is not endorsing the Governor’s proposal but the suburban Senator will play an important part in passing or defeating ANY legislation this year. It’s one thing to “fix New York City” but we should be collectively working together to “fix Long Island” as well.

Albany has dedicated funds for the LIRR Double and Third Track projects, but what about Long Island roads? The current 5-year capital plan for Nassau and Suffolk does not come close to meeting Long Island’s true infrastructure needs. A recent press conference held by the Long Island Contractors’ Association pointed out that the “shovel ready” Route 347 project came to a complete halt because of a lack of state funds. As a region, Nassau and Suffolk have seen a dramatic reduction in state funding for our road and bridge projects, but could the solution for Long Island be congestion pricing for New York City?

Senator Flanagan and his Albany colleagues must make it clear to Governor Cuomo that legislation for congestion pricing has to include funding for Long Island. One suggestion is that all tax revenue generated by the sale of gasoline in Nassau and Suffolk should be placed in a “lockbox” and used strictly for Long Island infrastructure needs. This dedicated stream of revenue would not only supplement the 5-year capital plan but the funds could be used as part of the “down payment” which will be required for the $1 trillion infrastructure program currently being discussed by Congress in Washington, D.C. If Governor Cuomo wants to proceed with his vision of a Cross Sound Tunnel, the lockbox could pay the debt service on the $35 billion in bonds needed for that project.

Sales tax revenue for the region is only a suggestion, but it is worthy of discussion if we are to find a solution for all of our transit issues. It’s going to take total participation, not only from Governor Cuomo and Mayor DeBlasio, but also County Executives Laura Curran and Steve Bellone, as well as Senator Flanagan and the Albany delegation, to craft a solution that addresses all of our infrastructure needs, not just those of the MTA.

Governor Cuomo has been the “go to” guy for rebuilding the Tappan Zee/Mario Cuomo bridge as well as LaGuardia Airport and upgrades to the LIRR. Mass transit should be the Governor’s priority as we look to have New York compete in the global economy. However, the roadways on Long Island are as important to us as the subways are to New York City. And if the Governor truly wants congestion pricing, then, to paraphrase Jerry Maguire... “Show us the money”!
I THINK I CAN, I THINK I CAN...
Hoards of commuters claim to take their work home with them. Few can make the claim as literally as LIRR Executive Vice President Elisa Picca. Waiting on the platform in Jamaica to catch the 7:08 home to Massapequa, Elisa stands alongside many of the commuters who she worked all day to serve.

Her easy smile and upbeat demeanor belie the immense responsibility she carries, trying to efficiently serve and effectively please the 300,000 commuters who ride these rails daily. Some might crumble under the intense pressure and constant battering from riders, the media (think “Summer of Hell”) and elected officials, but not Elisa. She looks at these “challenges” as a chance to learn and improve, an opportunity for her and her team to find new and better solutions. Perhaps it’s an attitude she borrowed from The Little Engine That Could?

THE “8:30” LOCAL
Although hard-earned and well-deserved, Elisa’s rise to executive vice president (EVP) wasn’t exactly an “express”. Her most recent promotion from Chief Planning Officer, marks the eighth (8) of her LIRR career which spans just over thirty (30) years. After leaving the NYC Office of Management and Budget, Elisa joined the LIRR in 1987 as an analyst in the Strategic Planning Group. This position was key in helping her develop strong foundational knowledge of the LIRR and the organization that manages it.

Having spent much of her time performing 20-year needs analysis and developing projects based on her findings, Elisa was also able to clearly see the often wide gap between the LIRR’s needs and responsibilities (or as the optimist might say, between its capabilities and its possibilities). She rose from there into other related positions, growing more knowledgeable, more strategic and more motivated to make a difference.

However, making a difference in a heavily male dominated transportation industry evokes the question of equality, bias and career opportunity. But without hesitation or hint of pretense, Elisa said for her personally, the issue of gender was never a defining one. She did acknowledge the male majority which exists at the MTA/LIRR—especially when she first began—but she noted that the number of women is steadily climbing and easily cited the names of many women throughout the MTA/LIRR who have held or still hold key leadership roles.

Her own story of growth and success at the LIRR is proof positive that opportunity exists for all. She attributes part of her “gender’s not an issue” stance to the fact that her first supervisor was female, giving her a role model for advancement. Still, I do believe Elisa may have given a wry smile when asked if her undergraduate degree in psychology has been useful (on occasion) when it comes to working with and better understanding male colleagues...

ON OR CLOSE TO SCHEDULE
For Elisa, a day at the office could require attention to an assortment of issues which fall under any one of her five main areas of responsibility. Think of each one as its own train car carrying hundreds of details that need to be addressed:

Capital Planning: A train car of people analyzing, assessing, developing & planning for future needs.

Service Planning: Need to change the schedule? Extra trains for a Rangers game? Then step right in.

Procurement/Logistics: Every commuter’s dream. Want new train cars? Better signage? E-ticketing? Then this is the car for you. Standing room only.

Public Affairs: A car most would choose to avoid. But Elisa welcomes the chance to interact. For her, it’s more like hanging out with friends in the bar car.

Enterprise Asset Management: For those who want to be “in the know” and one of Elisa’s new favorites. Wondering what assets you have? Want to see important trends so you can respond more quickly? For great analytics, climb aboard here!
But for much of the past two years, Elisa’s days have concentrated on a project she’d seen before—touted as one of the most important improvements in decades—the LIRR Third Track.

This project, like other recent notables, once resided on the “they tried it before and failed” list. But, in December 2017 it officially took its place on Governor Cuomo’s “Say I can’t do it, and I’ll get it done” list. Elisa is quick to affirm that without the Governor, the Third Track may never have ‘left the station’. She acknowledges that his dedication, determination and political will has been a driving force behind the success of this and other transformative projects, but also credits community outreach and extensive communication with the residents, commuters and key stakeholders for gaining the necessary public support. She can still recall the disappointment of the crushing defeat this project suffered back in 2008/2009 due to lack of political backing.

ALL ABOARD

The Third Track was a personal victory for Elisa as well. One in which she takes great ownership and pride. As the largest procurement project she’s ever done, it took all of her near-30 years experience plus two years of intense daily environmental reviews, consultant meetings and one-on-one meetings with three different teams. But it was worth it all.

As a Long Islander and commuter, Elisa knew how important the Third Track would be for the Island’s “psyche”. But as a perpetual planner and transportation professional, she sees this success as part of a much larger and more significant “win” for our region. She gets giddy simply talking about “interconnectivity” and the potential that abounds...
THE NEXT STOP IS... THE THIRD TRACK

The Long Island Rail Road Expansion Project (aka Third Track) is a massive $2.6 billion project which encompasses a multitude of station renovations, parking enhancements and grade crossing improvements in addition to the substantial track work with related platform, electrical and signal requirements. Below is an outline of the key components of this massive project which is scheduled to begin later this year. Construction is expected to take approximately four years.

- **Construction of a third track along a 9.8 mile stretch of the LIRR Main Line corridor** between Floral Park and Hicksville train stations. Sound attenuation (noise reduction) walls will also be constructed in several locations along the route.

- **Elimination of seven street level grade crossings.** Five of seven will be moved below grade, building underpasses. Two others will be closed to vehicular traffic and pedestrian overpasses added:
  - Covert Ave Crossing, New Hyde Park
  - South 12th St Crossing, New Hyde Park
  - New Hyde Park Rd Crossing, New Hyde Park
  - Main Street Crossing, Mineola
  - Willis Avenue Crossing, Mineola
  - School Street Crossing, Westbury
  - Urban Avenue Crossing, Westbury

- **Major improvements to five existing stations:**
  - Merillon Avenue Station
  - Mineola Station
  - Westbury Station
  - Carle Place Station
  - New Hyde Park

- **Additional project benefits:**
  - New parking facilities added near stations
  - Replace or improve seven rail bridges along the Main Line to accommodate a third track
  - Seven new traction power substations
  - New signal equipment and signals

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**The Fast Track**

**with Elisa Picca**

Favorite LIRR Station Stop?
A. Massapequa (home!)

Classic Lionel Trains or Thomas the Tank Engine?
A. Thomas (for my nephew!)

Prefer to ride in what direction?
A. Facing forward

Have you ever fallen asleep and missed your stop?
A. Never going home (but almost on my way into work!)

If you worked on the trains, you’d prefer to be:
A. A Ticket Taker - I’d like to interact with the customers.

Greatest professional strength?
A. Knowing how to bring the right people together to get a project across the finish line.

Best day on the job?
A. Easy. The day the MTA board approved the design/build contract award for Third Track.

Worst day on the job?
A. The day after Hurricane Sandy - seeing all the devastation.

If you were commuting and found out first about a major delay ahead - do you tell the commuters around you?
A. NO!! (laughter) - There’s an APP for that!
DRIVING For Continued Development
by Building Material Teamsters Local 282

For over 100 years, since its charter issued in 1915, Building Material Teamsters Local 282 has fought to improve the lives of its members with decent middle class wages and benefits. Here on Long Island, where the cost of living is notoriously among the highest in the United States, the fight is as important as ever. Through the steady stewardship of its leadership, the strong support of its approximately 4,000 members, and with its partners in business and in government, Teamsters Local 282 works hard to ensure that the American Dream of a middle class life remains sustainable for our members and their children.

Many see the obvious work that Local 282 performs. We stand up to ensure that our members - the working people of Long Island and New York City - are treated fairly. We negotiate contracts to secure the wages and benefits necessary to raise a family here. We organize workers who seek to better their circumstance through the benefit of Union jobs, Union wages, decent health care and retirement security. What some may not see is the diligent work that Local 282, its leadership and its membership perform to improve our lives and our community.

For example, Local 282 and its members fight to bring State tax dollars home to Long Island, which tax dollars go to fund the repair, maintenance and upgrade to our roads, highways, and sewer systems. We support smart development, such as the upcoming Belmont Park revamp and its construction of an arena, entertainment and hospitality hub. Such infrastructure development and maintenance across Long Island represents a classic win-win-win, with jobs for our members, opportunities for employers, and a better home for our communities.

In particular, Local 282 is excited that after years in the offing, the Long Island Rail Road expansion is finally underway. The LIRR project of course means good Union jobs for years to come. But it also means a safer, state-of-the-art transportation system for Long Island and New York City residents, commuters, and businesses, with the potential to unlock economic growth and opportunity. It is encouraging to see these efforts come to fruition with shovels hitting the ground and trucks hitting the street.
Local 282’s work is not limited to the growth and expansion of work opportunity. Through sober stewardship of its Board of Trustees, the Local 282 Pension Trust Fund fights to keep costs low and returns high. That is why, while pensions around the country and in our own back yard are ever endangered, Local 282 proudly boasts of one of the most well-funded pensions in the area and indeed the country. It is only through constant diligence that the promise of retirement security for our members will be kept.

Local 282 is also a proud contributor to our community. In 2010, we established the Local 282 Scholarship Fund, raising money annually to provide financial awards that help our members to defray the ever-expanding cost of higher education. Since its inception, Local 282 has raised over $1,000,000 and provided over 125 scholarships for our members’ children. And when Hurricane Maria devastated Puerto Rico, Local 282 answered the call. Six of our members served as volunteers, traveling to the storm-ravaged island to assist in the delivery of food, water, medicine and other supplies into the countryside. Accepting no pay, these civic-minded Americans endured difficult living and working conditions for two weeks to aid those in need.

The obstacles for organized labor and our partners are ever present, both here and across the country. But while others see dwindling memberships, declining pensions and struggling welfare plans, Local 282 President Thomas Gesualdi and the entire Local 282 Executive Board continue to see and remain committed to fostering smart, sustained growth for Long Island.

Since its inception, Local 282 has raised over $1,000,000 and provided over 125 scholarships for our members’ children.
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Bethpage Federal Credit Union
We care about what you care about.*

*APY = Annual Percentage Yield. Rates current as of 02/05/2018 and are subject to change, including after account opening without notice. The Money Market account is a variable rate tiered account with minimum balances required to earn the corresponding APY for each tier: Tier 1. $0-$499, Tier 2. $500-$25,000, Tier 3. $25,000-$50,000. The current APY is 1.25% for all three tiers. Balances less than $500 will earn the dividend savings account rate, currently 0.20% APY. Tier bands are based on the daily ending balance. Dividends are compounded and credited monthly. Fees could reduce earnings. APY assumes dividends remain in the account. Activity restrictions apply.†The National Credit Union Administration (NCUA) share insurance coverage applies to each share owner, per insured credit union, for each ownership category. Membership requires a $5 minimum share account.
Credit Unions: Committed to Community

Credit unions were founded in 1934 on the principle of “people helping people”, as an alternative to commercial banks. Credit unions are not-for-profit cooperatives that return earnings back to their members in the form of new branches, better rates on deposits and loans, and investments in the communities they serve. Bethpage Federal Credit Union was founded in 1941 by the employees of Grumman Corporation under the same guiding principles. For over 75 years, Bethpage has been enriching the lives of our members, employees and the communities we serve. Today, we have grown to be the largest credit union in the Northeast and the 16th largest nationally.

We are committed to making banking better and more convenient for our members. We recently increased the rate of our Money Market Account to ensure that each member’s hard-earned money works even harder for them. And, they can take advantage of this highly competitive rate with as little as $500, providing more value than the big banks.

We are also committed to making sure that our employees are engaged and happy to work at Bethpage. All employees can expect that we’ll help develop their professional skills, maintain a healthy work-life balance, and provide a competitive benefits package. In turn, our employees serve our members and our communities with the utmost pride and care.

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In recognition of these commitments, we are proud to say that, in 2017, we were named Best Place to Bank in New York by Money Magazine¹ and the 3rd Best Place to Work in New York by the Society of Human Resource Management.

At Bethpage, we care about what you care about. We show are dedication to the community through sponsorships, grants and volunteerism. Whether it’s supporting organizations, like LICA, that make Long Island a better place to live and work, the Jones Beach Air Show, one of New York State’s largest free public events every Memorial Day weekend, which dazzles 400,000 people annually, county and local partnerships, like Bethpage Ballpark, which gives back to the taxpayers of Suffolk County, the annual Turkey Drive, which feeds 2500 to 4000 families a year, the millions of dollars in charitable grants, or 4,000 annual volunteer hours, our community engagement is a team effort that reflects how much we truly care.

We are proud of our Long Island heritage, and we look forward to continuing to enrich the lives of our members, employees and our communities in 2018 and beyond.

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