

Queens County Bar Association | 90-35 One Hundred Forty Eighth Street, Jamaica, NY 11435 | (718) 291-4500

November 2018, Volume 86 No. 2

President's Message

By: Hilary Gingold



As many of you may have heard by now, I am honored to have been elected this November as a Civil Court Judge in New York County. According to QCBA's bylaws, as a sitting Judge I will not be able to continue as President. It is with much regret that I step down, but rest assured that Marie-Eleana First, QCBA's current President-Elect, is ready, willing and able to step up as Acting President until her Election in May of 2019 when she will become the next President of QCBA.

I am proud of the work that we have done so far this year - our outreach to the local law schools continues to be a success and we have started to engage our first Student Ambassador from CUNY Law School. Our first Stated Meeting was wellattended and the Criminal Law Update was quite informative for our members. QCBA's New Member event held in early November was also a hit! It was wonderful to meet our newest members and I was happy to see that several members of our Judiciary showed up as well. The Young Lawyers Committee and the Surrogate's Court, Estates and Trusts Committee are hosting a joint event on Wednesday, November 28, 2018, at 4:00 pm at the Association with Surrogate Peter J. Kelly as the special guest speaker. The next generation of QCBA's leadership are well on their way to bringing in new programming and enticing young attorneys to come join our Association.

I want to give special mention to my fellow Board Member, and Secretary of QCBA, Karina Alomar, who will also be ascending to the Bench as a Civil Court Judge in Queens County. Joining her will be past Board Member Lourdes Ventura. All good news and certainly speaks volumes for the benefits of being active in QCBA!

It has been a privilege to serve on the Board of Managers for QCBA. Although I will no longer be able to serve on the Board of Managers, I look forward to continuing my activities with this Association, a place I have called my professional home for so many years.

Warm Regards, Hilary Gingold, President

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Being the official notice of the meetings and programs listed below, which, unless otherwise noted, will be held at the Bar Association Building, 90-35 148th Street, Jamaica, NY. Due to unforeseen events, please note that dates listed in this schedule are subject to change. More information and changes will be made available to members via written notice and brochures. Questions? Please call 718-291-4500.

CLE Seminar & Event listings

December 2018

Thursday, December 6 Holiday Party at Floral Terrace

Monday, December 24 Christmas Holiday - Office Closed

Tuesday, December 25 Christmas Day - Office Closed

Monday, December 31 New Year's Eve - Office Closed

January2019

Tuesday, January 1 New Year's Day - Office Closed

Monday, January 21 Martin Luther King, Jr. Day - Office Closed

February 2019

Tuesday, February 5 CLE: Criminal Law Comm & Brandeis Assn Seminar

Tuesday, February 12 Lincoln's Birthday - Office Closed Monday, February 18 President's Day - Office Closed

Wednesday, February 27 Ethics Update

New Members

Raehna Agarwal Lisa S. Ally Mohammed Rasheeq Azhan Lamar Bennett Annemarie Caruso Daniel Crone Maya Demianczuk Amanda J. Dunne Costas Eliades Jaime Ezratty Mariva Golub Eve Cho Guillergan Thanh Hoang Corey Kadash Sarah Keene Brian A. Kupferberg Trevor K. Lawson Waishun Lumas Tiffany C. Malcolm

Peter Meegan Sindy Mendez Jason Moor Gabriel Munson Marc Nicoletta Carla M. Oakerson Julian Oppenheimer Daniel Pena Michael Reddy John Samaras Gail Schechter Ramin Seddig Sukhbir Singh Phillip A. Solomon Jessica E. Soultanian-Braunstein Maricella Tenorio Bocangel Malinda Vazquez Alla Voronovitskaia

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Editor's Note

Taking the Lead on Climate Change in Law and History

By Paul E. Kerson

In our last issue's Editor's Note, I gave some ideas for solving the problem of climate change, which also threatens the world's food supply.

This month, I have proposed some more ideas on this topic to Texas A & M University, which took the lead the last time our world's food supply was threatened, 50 years ago.

President Michael K. Young
Texas A & M University
Office of the President
1246 TAMU
Texas A & M University
College Station, TX 77843-1246

Re: The Lead on Climate Change

Dear President Young:

I write as the Past President of the Queens County Bar Association. Our County is America's front door because we host Kennedy and LaGuardia Airports. We thus have people from all over the world. They look to the American people for leadership. That is why they are here with us. I write on behalf of all our people.

I am writing to ask you to persuade the Texas A&M University community to take the lead in solving the problem of Climate Change.

The scientific community is warning us: "Anticipated effects include rising sea levels, changing precipitation, and expansion of deserts in the sub tropics.



Warming is expected to be greater over land than over oceans and greatest in the Arctic, with the continuing retreat of glaciers, permafrost, and ice. Other changes include more frequent extreme weather such as heat waves, droughts, wildfires, heavy rain flow with floods, and heavy snowfall: Ocean acidification and species extinctions due to shifting temperature regimes. Effects of significance to humans include the threat to food security from decreasing crop yields and the abandonment of populated areas due to rising sea levels. (See Wikipedia, Global Warming, Pages 1 and 2) (Emphasis added)

I am writing to you as President of Texas A & M University because history reveals that the world faced this threat to food security 50 years ago, and it was largely solved at Texas A & M University.

In his 1968 best seller, The Population Bomb, Stanford University Prof. Paul Ehrlich predicted that the increasing world population would far surpass the food supply during the 1970s and 1980s.

This was in fact true. However, because of the work of Prof. Norman Borlaug of Texas A & M University, this problem was largely solved. Prof. Borlaug was in the employ of a Mexican Government agency with Ford and Rockefeller Foundation grants in the 1960s. During that time he invented a much higher-yield kernel of wheat. He was able to introduce this high-yield wheat to Mexico, India, and Pakistan largely heading off the disaster that Stanford University Prof. Ehrlich accurately predicted.

Prof. Borlaug then became a member of the faculty of Texas A & M University and continued his work and then prevented starvation in Africa through his same techniques. In 1970, he was awarded the Nobel Peace Prize for his efforts.

In my view, this makes Prof. Borlaug the world's most accomplished person and TAMU the world's leading University on the subject of food security. He prevented the starvation of nearly a billion people. His work was labeled the "Green Revolution".

Texas A & M University provided Prof. Borlaug with the environment and resources to literally save the planet.

Simply put, climate change threatens our food security today just as an exploding population threatened our world Editor's Note, continued from p. 4...

in 1968.

Texas A & M University is an original land-grant college of the United States.

The historic Morrill Acts of 1862 and 1890 gives the statutory authority to take the lead in the field of food security that is now threatened by climate change.

The Morrill Act comes down to us as 7 U.S.C. Section 304 which provides for the sale of Federal lands to support "a perpetual fund ... for the endowment, support and maintenance of at least one college (in each state) where the leading object shall be, without excluding other scientific and classical studies and including military tactics, to teach such branches of learning as are related to agriculture and the mechanic arts ..." (Emphasis added)

The First Amendment to the United States Constitution has freed us to have inventions, the likes of which the world has never seen before. Combined with the power to regulate commerce, naturalization and bankruptcies, the following items were invented in our country in a short 227 year period: the cotton gin, the telegraph, the refrigerator, the transatlantic cable, the transcontinental railroad, the internal combustion engine, the telephone, the phonograph, the electronic generator, the light bulb, the Dictaphone, the supermarket, rocket science, synthetic fibers, photocopying, credit cards, the Salk vaccine, the interstate highway, Wal-Mart, plastic, the prevention of world starvation, the personal computer, the Bloomberg terminal, Google, Facebook, and the I-phone.

We have the tools to conquer climate change. I wrote an article about this subject in the October 2018 issue of my Bar Association's Journal, the Queens Bar Bulletin. A copy is enclosed for your reference with this U.S. Mail Edition of this letter. An electronic copy can be Googled at Queens Bar Bulletin and clicking on the October 2018 icon.

I am hopeful that you will persuade

the faculty and students of Texas A & M University to take the lead today just as TAMU did 50 years ago.

The food security of the world was in TAMU's hands 50 years ago. That certainly provides the expertise and shining historical example for insuring our food security in the years to come.

I hope you will follow the recommendations in my article.

I also hope you will come up with additional ideas to take Texas A & M University to the leadership position in the field of climate change and food security.

Here are some additional ideas your TAMU faculty and students may wish to consider:

- 1. When Prof. Ehrlich presented Prof. Borlaug with the rising population problem of 1968, Prof. Borlaug did not seek to cut the population using a one-child birth policy (as in China for some time), birth control, or abortion. Rather, Prof. Borlaug took the situation as it was and looked to expand the food supply.
- 2. Applying Prof. Borlaug's reasoning to the current climate change problem, perhaps we are going about it the wrong way. Perhaps we cannot alter climate change. Perhaps we need to come up with new inventions to cope with it.
- **3.** How about a pipeline which takes in ocean water at all coastal cities so that the seas are no longer rising?
- **4.** How about a new species of trees that can be planted and survive in overheated climates to provide cooling by absorbing the ocean water collected to keep seas from rising?
- **5.** How about establishing the Norman Borlaug Institute for Understanding Climate Change (NBI-UCC) that will call together all of the Heating, Ventilation, Air Conditioning, and Refrigeration (HVAC) experts in the world to brainstorm the idea of inventing new cooling systems for an

overheated planet?

These are the types of agricultural and mechanical issues that TAMU is in the best position to address. Indeed, this is probably what Senator Justin Morrill of Vermont had in mind when he shepherded the Morrill Land-Grant Act through Congress in 1862.

Our world is depending on you. If you wish me to come to Texas and discuss this with you, I will be on the next plane. It is that important. Most people in our hectic world are concerned with the problems of today. However, someone must be looking out for the state of our world, 10, 20, 30, 40, 50 years from now. History and law shows that Texas A&M University should be that leader.

I look forward to hearing from you.

Best regards.

Sincerely,

Paul E. Kerson
Past President, Queens County Bar
Association



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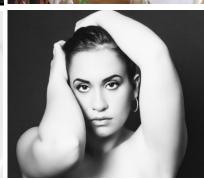














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2018 Queens County Bar **Association Golf Outing**



David Cohen, Golf Outing Chair, Art Terranova and Mark Weliky

On September 17, 2018, the QCBA held its annual Golf and Tennis Outing at the Garden City Country Club. Over 100 members and guests enjoyed a spectacular day of golf, tennis, food and drink.

Our President's Cup for the Low Net by a member, resulted in a tie between Josh Katz and Robert Miller. Longest Drives were by Mark Hankin and Laura Oppenheim. Closest to the Pin were Kevin Buggy and Elisabeth Vreeburg. Max Leifer won the putting contest sponsored by the Honorable Joseph Risi, Jr.

This event would not be possible without the support of our sponsors: Big Apple Abstract - Dinner Sponsor; Jasper Surety Agency - Brunch Sponsor; Enright Court Reporting - Tennis Sponsor. Tee Sponsors: Queens Daily Eagle/Brooklyn Eagle; Hankin & Mazel, LLC; The Orlow Law Firm; Scott Kaufman, Esq., Signature Bank; NAM; Eric Subin, Esq. Of Subin Associates; Ken Litman, Esq.; and Ramo, Nashak, Brown & Garibaldi, Esqs. We also want to thank Big Apple Abstract; Signature Bank; Deitz Reporting; and Enright Court Reporting for their generous raffle prize donations.

Thanks to all who attended and our sponsors for making it possible for us to raise funds to assist the Queens Volunteer Lawyers Project. We look forward to seeing all of you next year - September 9, 2019!

David Louis Cohen, Chair Golf Outing Committee

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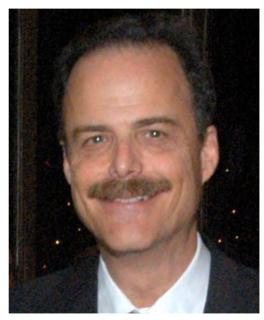
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Pitfalls of The IOLA Account

By: Stephen David Fink, ESQ.



There is no question that we as attorneys must take great care of our escrow/IOLA accounts. Failure to do so may actually result is disciplinary action.

However, careful records alone do not ensure the local practitioner of any issues.

For example, in Takayama v. Schaefter 240 A.D. 2d 21,669 N.Y.S. 2d 656 (2d Dept. 1998)the seller's attorney in a real estate transacion was holding the \$12,000.00 down payment in escrow pending the closing of title.* When a dispute broke out between the parties that money was placed in the IOLA account of the seller's attorney.

The Civil Court determined that the funds should be returned to the purchaser but granted an additional \$5,484.00 in costs and interest.

While the Appellate Term upheld the judgment, the Appellate Division reversed and set aside the costs and interest. As per Section 497 (5) of the Judiciary Law, an attorney is absolved from liability for "good faith" placement of funds in an escrow account. There was no question that is what happened in this case. Of course, the better course would be to place the funds with the Court as per CPLR Section 1006.

Escrow funds of the deceased attorney What course should be taken when you are the attorney for the estate of a deceased attorney?

I recently represented an attorney's estate that had approximately \$30,000.00 remaining in an IOLA account. To further complicate the matter we were able to discern two deposits to be returned constituting most of the funds. These people were due refunds for uncompleted real estate maters.

Accordingly a petition was brought pursuant to 22 NYCRR Part 1200 Rule 1.15(g).

This section provides for the appointment of a successor signatory and for the Court to direct the disbursement of funds as necessary.

In the case I handled an Order to Show Cause was utilized on behalf of the estate with IP Morgan Chase Bank being named as a Respondent. Chase had no objection to the application and the funds were transferred to my IOLA account. They were then disbursed as

necessary with the remaining funds continuing to be held in escrow. But see, Matter of Letkowit v. Lawyers Fund, 35 Misc. 3d 1233(A)(Sup. Ct., Suffolk Cty. 2012).

This did not end the issue because the deceased attorney still had funds held in his capacity as a foreclosure Referee. This was approximately \$ and came from a sale years prior. The funds were also held in Chase Bank but the bank did not possess records going back that far. Investigation at the Courthouse was similarly unsuccessful to find records of the underlying foreclosure action from so many years prior.

Accordingly, an application was (again) made to the Supreme Court (as per J. Buggs) seeking direction and the possible placement of the funds with the Court. Chase did respond to the application indicating it had no relevant records. As a result these funds of the deceased attorney and any remaining escrow funds were placed with the Court.

As always, when in doubt, in most cases seek the direction of the Court Other funds held in escrow.*

Many of us find that over the years we have accumulated certain funds in our escrow account. Under 22 N.Y.C.R.R. Section 1200, Rule 1.15 (c) (1) if an attorney holds funds in which our client or a third party has an interest, he has a responsibility to notify that party. This means that the issue of what to do with the proceeds must be faced.

As noted, when the funds are of some substance, an application can be made to the Court seeking direction as to what to do with the money. The Court will often direct that the funds be placed with the Court thereby solving the problem.

*With special reference to the article by Matthew K. Flanagan of Jericho in the New York State Bar Journal of October, 2018.

However, if the funds are less than \$1,000.00, resorting to the Court may be a rather expensive remedy. While there is no direct rule permitting the remittance of small amounts to the Lawyer's Fund, it has been held that this is a perfectly reasonable remedy. Of course, this should only be done after "reasonable" effortsto find the client and/or the third party.

When there is a dispute as to the ownership of funds then an interpleader action is a remedy utilizing CPLR 1006. The attorney can even request fees and expenses for making such an application. See, Republic National Bank v. Lupu, 215 A.D. 2d 467 (2d Dept. 1995).

CONCLUSION

When in doubt the Lawyer's Fund is an excellent resource. It actually provides forms on its website for the convenience of attorneys.

Of course, our local QCBA has attorneys with expertise in ethics as well as how to maintain our IOLA accounts. The local Bar will certainly provide resources for escrow IOLA issues we face.

Stephen David Fink is Associate Editor of the *Queens Bar Bulletin*

^{*}Note that this 1998 decision completed the matter which began in 1990.

^{*}With special reference to the article by Matthew K. Flanagan of Jericho in the New York State Bar Journal of October, 2018.



Recent Significant Decisions & Developments

Photos by Walter Karling



Emilie Simone, Joe Carola, Kristen Dubowski Barba and Hilary Gingold



Frank Galchus, Ronna Gordon-Galchus and Seymour James



Hilary Gingold and Spiros Tsimbinos



Hon. Darrell Gavrin, Michael Abneri, Allison Ageyeva and James Pieret



Hon. Thomas Raffaele, Laura Outeda, Adam Sasiadek, Sebastian Karczmarczyk, Ann Barbargallo, Hon. Jeff Levin and Jim Pagano



John Q. Barrett, Professor of Constitutional Law, St. John's School of Law



Karl E. Pflanz, Deputy Chief Court Attorney, Appellate Division, 2nd Dept



 ${\sf Karl\ Pflanz, Paul\ Schechtman, Hilary\ Gingold, Spiros\ Tsimbinos\ and\ John\ Barrett}$

from our Highest Appellate Courts 10-30-18



Photos by Walter Karling



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LGBT Professional Development Committees' Seminar



Charlie Arrowood, Michael Goldman and Noah Lewis

On Thursday evening, October 11, 2018, the Queens County Bar Association LGBT Committee and the Professional Development Committee presented a CLE Program on Name Change/Birth Certificate Changes at the Bar Association. The panelists were Charlie Arrowood, the Director of Name and Gender Recognition for Transcend Legal and Noah E. Lewis, the Executive Director of Transcend Legal. Michael Goldman of the LGBT Committee moderated the Program.

The Program, which was very well attended, was truly remarkable, groundbreaking and instructive. The panelists and moderator provided the attendees with a practical workshop providing training with respect to the processes of legally changing names and legal documents including birth

certificates. Topics covered also included the effort to legalize the use of "X" as a gender designation alongside "F" and "M." The panelists and moderator provided the attendees with perspectives from both the courts and practitioners. A detailed summary of the current state of the law was also presented. Very importantly, the panelists provided vital tips about how to treat trans people with respect and support when navigating the often intimidating legal structure.

Those who attended this CLE Program now have a great deal of insight into how to effectively represent clients who wish to change their names and their gender on legal documents.

By John F. Duane Chair, LGBT Committee

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The Nominating Committee is accepting applications to serve on the Queens County Bar Association Board of Managers

Please take notice that those members who wish to be considered for nomination as Members of the Board of Managers of the Queens County Bar Association should submit written requests and resumes highlighting your activities in the Association prior to January 11, 2019.

Tentative meetings pursuant to the by-laws have been scheduled by the Nominating Committee on January 16, 2019 and finally on January 23, 2019. The final meeting of the Committee will take place on January 30, 2019. Said meetings are scheduled for 5:00 P.M. in the Board of Managers Room - in the Headquarters Building, 90-35 148th Street, Jamaica, N.Y.

At those meetings you may present the names of the persons whom you desire to have considered by the Nominating Committee for nomination to offices to be filled at the Annual Meeting. Hearings will be held at those times for that purpose pursuant to the by-laws.

Karina E. Alomar, Secretary

Please submit your requests in writing to the attention of the:

Nominating Committee Queens County Bar Association 90-35 148 Street Jamaica, N.Y. 11435

The Annual Election of Officers and Managers will be held on March 1, 2019. The newly elected Officers and Managers will assume their duties on June 1, 2019.

Dated: December 1, 2018 Jamaica, NY

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Potential Changes to the Visa Lottery of H-1B Visas

By Dev B. Viswanath, Esq. & Michael Phulwani, Esq.



Foreign nationals who are applying for H-1B visas may see some changes in the near future. The U.S. Citizenship and Immigration Services are looking to change the way the H-1B visa lottery works.

The lottery is used to randomly select 85,000 petitions out of the whole pool of H-1B applicants every year to determine who will be granted an H-1B visa. The lottery system was set fourth in 2014 when the number of H-1B petitions exceeded the annual limit. Currently there are two rounds in the lottery: (1) in the first round 20,000 visas are randomly chosen from a pool of applicants with advanced degrees, the advanced degree applicants who were not chosen are then put into the pool of the second round applicants; (2) in the second round 65,000 visas are randomly chosen from a pool of applicants with at least a bachelor's degree and the leftover advanced

degree applicants. The current lottery system favors advanced degree applicants more.

The overall number of H-1B applicants has increased greatly over the years and the chances of an applicant being selected has decreased. Under the proposed new lottery system, the first round of visas would be given to 65,000 applicants randomly selected from the entire pool of H-1B applicants. Then, in the second round 20,000 visas would be given to those applicants with advanced degrees that did not get selected in the first round.

The new lottery system would require companies to electronically preregister. Employers would need to first register their workers, then submit the full H-1B petition once they are picked in the lottery. Requiring preregistration may increase the number of applicants in the lottery poll because preregistration is a lot less work then submitting a full H-1B petition. The time given to H-1B applicants to submit their full petition after being selected in the lottery is unknown at the moment, but providing a reasonable

amount of time is crucial because employers will need enough time to prepare all of the necessary documents.

Under the new lottery system, H-1B applicants who will be selected in the lottery may no longer be totally "random". The Department of Homeland Security is thinking about giving priority to H-1B petitioners who are the most skilled and are the highest paid. This change can potentially effect smaller companies because they may not be able to pay high salaries such as those paid by larger companies. The allocation of H-1B visas is consistent with President Trump's "Buy American, Hire American" executive order, which was set forth to make sure that visas are given to the most skilled workers at the highest salary rates.

The new lottery system is for now only a proposal and it still has to go though the rulemaking process in order to be finalized. It is unsure if this proposal will effect the H-1B visa lottery selection in April 2019.

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IN MEMORIAM MICHAEL DIKMAN



On October 7, 2018 we lost a Super Star in our profession. Mike practiced more than 57 years and died still practicing law. He was a graduate of Dartmouth College and Cornell Law School. He was Past President of the Queens County Bar Association, 1978-1979. He was Chairman of the Queens County Bar Association's Family Law Committee for over 40 years. He was the first recipient of the Queens County Bar Association's Academy of Law Award in recognition of his years of writing and lecturing on Family Law.

In 1980 the Equitable Distribution Law was enacted in New York State. Every year since its passage Mike did a seminar reviewing the important cases of the year on that subject. His written materials gave an overview of all of the important cases on the subject. Experienced Matrimonial Attorneys used his materials for their primary research. Many times you did not have to go any further. Annually he and his son, David, did a summary of new Family Law legislation and case law for the Queens County Bar Bulletin.

Michael's reputation was not limited to Queens and Nassau Counties. It was New York State wide. In 2004 – 2006 Michael was appointed by Chief Judge Judith Kaye to serve on her New York State Divorce Commission. Michael held various offices and was a long term member of the Board of Managers of the American Academy of Matrimonial Lawyers.

If you were fortunate enough to represent a spouse of one of Michaels's clients you can attest to his knowledge, honesty and efficiency. Negotiations on one case I had with Mike resulted in an agreement about 6:00 P.M. in his office. He agreed to prepare the settlement agreement. I had it the next day.

After the love he had for his wife, Harriet, his son and daughter and his grandchildren, Mike had two passions, the practice of law and magic. He was a professional in both pursuits.

Michael was extremely generous with his time in helping the matrimonial bar to be the best it could be. Thank you Michael, You will be missed.

By: George J. Nashak Jr.

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Have you ever applied for me	mbership in this	Bar Association?			
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\$350 per year for Sustaining Membership (optional); \$300 per year for applicants admitted more than 10 years; \$225 per year for applicants admitted 5 years but less than 10 years; \$135 per year for applicants admitted less than 5 years but more than 1 year; applicants admitted less than 1 year are free \$60 per year for Associate Membership - office in other than First or Second Department; free for student applicants. Applicants working for a city/state agency (Judges, Corporation Counsel, Legal Aid, Queens Legal Services, Law Secretaries, et. al.) take 30% off from regular rate. 18B Assigned Counsel Plan Members pay 20% less than their respective rate. Applicants that are members of another Queens bar group, that have never been members of the QCBA, dues are prorated 30% less for their first year's dues, 15% for their second year's dues and by the third year paying regular rate.

TO ALL MEMBERS

ADDRESS CHANGES

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SCO Family of Services and Zara Realty Celebrate Opening of Courtyard for Shelter Residents

SCO and Zara Realty create a welcoming space for families who are experiencing homelessness.

SCO Family of Services, a leading provider of social services, health care and mental health services to vulnerable populations, celebrated the opening of the newly revitalized courtyard at El Camino Inn, a family shelter in Queens. The renovation project was sponsored by Zara Realty, a housing provider in Queens and Long Island, as a way to give back to the community.

SCO hosted a cider social on November 13 for residents, neighbors, and civic leaders to tour the newly renovated space that includes new landscaping, seating areas, picnic tables, and a covered pergola. Special guests included Assembly Member David Weprin.

"We are grateful to the team at Zara for helping to transform our courtyard into a welcoming, year-round outdoor space for the families in residence," remarked Keith M. Little, Executive Director of SCO Family of Services.

"This revitalized area offers residents a more home-like environment where they can socialize and spend quality time with one another."

"The Zara Realty family is deeply committed to this community, where we live and work. We consider this donation to be an investment in our neighbors and in the future," said Anthony Subraj, Vice President of Zara Realty. "We are proud to partner with SCO on this important project, which will improve the lives of El Camino residents and help support them as they look ahead to the next chapter for themselves and their families."

Zara Realty Financial Controller Amir Sobhraj added, "Providing a comforting environment for El Camino residents is very important to the vital mission that SCO is carrying out here. As a local company with deep roots in Jamaica, this project is close to all our hearts. I want to thank SCO for the work they do and

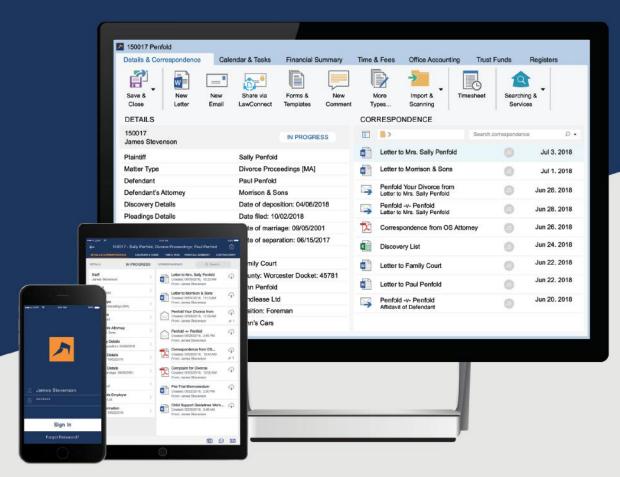
offer my hope that the residents enjoy these beautiful new amenities."

SCO's El Camino Inn provides adult families with safe, temporary housing. The shelter offers a variety of on-site support services, including job readiness and medical and mental health services.

SCO Family of Services helps New Yorkers build a strong foundation for the future. They get young children off to a good start, launch youth into adulthood, stabilize and strengthen families and unlock potential for children and adults with special needs.

Zara shares in this mission by providing their tenants with safe, clean, affordable places to live. They run tenant appreciation events year round, and give back to the community by enhancing local schools and non-profit organizations through volunteerism and sponsorships.





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