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LOOKING AHEAD TO 2021



LI leaders give their projections for the new year

Neil Seiden, president, Asset Enhancement Solutions



During 2020, all Americans faced challenges related to the pandemic. The economic damage has been severe and many businesses were not able to survive. However, we did see the resilience

of the private sector. At Asset Enhancement Solutions, we worked with over 800 businesses on PPP loans that allowed them to stay afloat. COVID-19 vaccines will be distributed across the nation in 2021. This is what will fuel optimism in the private sector: some light at the end of the tunnel. With new leadership in Washington, different economic policies will be introduced and new strategies for managing the pandemic will come. In the next few months, there will be challenges that the business sector will have to endure. We should expect to see government-mandated shutdowns and operating restrictions. One or more economic stimulus packages will be passed. For those in the retail, hospitality, travel, food service and catering sectors, this winter will be a dark period. The banking, lending and financial services sector will assist businesses as well. Our regional economy should begin to see a rebound by the fall or the latter part of the year.

Randi Shubin Dresner, CEO, Island Harvest Food Bank



Long Island's nonprofit sector is at a crossroads. An increasing number of people will seek assistance in 2021, many of whom have never asked for help before, primarily due to the pandemic's economic calamity

and compounded by the region's high cost of living. The challenge nonprofits of all sizes face is how to keep up with the increase in demand in light of a limited pool of contributions by individuals, foundations, corporations, and government support. Cutting back on service is not the answer. None of my colleagues want to tell the next person in line, "sorry, we have no more food," or "we are no longer taking new clients."

Nonprofits have made pivotal changes to adapt to an economy impacted by the pandemic while still providing the services their clients depend upon. Although I'm confident that generous Long Islanders, the business community, and government support will continue to provide much-needed help through 2021, I'm wary that smaller not-for-profits may not survive, forcing more people to seek assistance through an already stressed network of providers.

I also express renewed hope Washington will expand upon government-funded programs to help community-based nonprofits provide essential human services like food and shelter to the most vulnerable among us.

Michael Dowling, CEO, Northwell Health



Next year will unquestionably be a year of transition for many, including healthcare. COVID-19's foundational and economic impact on virtually every field and profession will last well beyond 2021.

Our overall goal is to return to some sense of normalcy. But we need to be realistic about our expectations. The first part of next year will assuredly be managing the pandemic and any spikes in cases. While we hope to emerge from this uncertainty in early spring a more accurate forecast would be in six months. As always, compliance in wearing masks and social distancing will help slow the spread.

We will also be managing the delivery of the vaccine. Yes, the vaccine's approval and delivery are historic moments in this pandemic, but it will require patience as it is rolled out and made available to the public.

Healthcare — like many other industries — will switch to recovery mode once we get a handle on COVID-19. We have already started this transition at Northwell Health, where we have continued to pursue new services, delivery models and innovation, even amid the crisis.

As a whole, healthcare could benefit from the many lessons we learned in 2020. There were many, actually:

We can partner with our competitors for the

greater good.

We can remove siloes and collaborate cross-sector to accelerate progress.

Humility and human decency influence outcomes.

No one is immune to new illnesses.

Partnerships drive progress.

Healthcare in 2021 will be uncomfortable, especially in the first part of the year. We will need to go upstream to navigate the many challenges ahead. Those include continuously expanding technology via telehealth, AI and other deliver models that improve patient experiences. We also need to pay attention to our most vulnerable to address what is truly ailing them and their health.

Rob Basso, CEO, Associated Human Capital Management



The outsourced HR sector is predicted to see strong growth for the next several years. There are massive changes taking place in the private sector, many of which began before the pandemic. Remote

work has exploded and will continue to grow in 2021. Changes are creating both challenges and opportunities in the HR sector. In 2021, companies on Long Island will look to HR and payroll providers and the technology we provide for solutions. In the short term, as we saw during 2020, the payroll sector, including

Associated Human Capital Management, played an important role in helping businesses secure PPP loans. We will be supporting clients when new stimulus programs are approved. It is likely that many workers will not return to offices in the short term and many may never go back into the office at 100 percent capacity, especially in New York City. We know that businesses will be leveraging technology to enhance the productivity of remote workers. This will be done with remote time clock tools, screen time tracking and geofencing technology. With a COVID-19 vaccine and a stimulus package, I expect the regional economy to recover in the late spring.

James Bonner, president, New York & Atlantic Railway



New York & Atlantic Railway anticipates a stable market for moving freight by rail across Long Island in 2021 with some growth potential. We have seen a slight shift in consumption-based products, such as

food and cooking oil, and construction commodities, including lumber and aggregates from New York City to Long Island. This increase is due, in part, to the recent population shift eastward, and we expect it to continue over the next twelve months. A strong domestic market for recyclables, which was a needle mover for us in 2019, is a trend that we believe will carry forward into the new year, too.

Our overall view for 2021 and beyond is that we continue to see a heightened interest in rail freight service on Long Island because of its ability to reduce truck traffic on our roads and lessen harmful emissions. We believe rail freight will play an increasingly vital role in helping the local economy rebound in a post-COVID world by providing more efficient means of getting products on and off Long Island. Our highly-skilled, well-trained team and state-of-the-art equipment positions New York & Atlantic Railway to field these new opportunities while ensuring consistent and reliable service.

Nick Tarascio, CEO, Ventura Air Services



The private aviation sector was hit hard by the pandemic in the spring of 2020. However, unlike the commercial airlines, the sector has rebounded faster and is now in a strong position as

we enter 2021. Since the summer, we have seen a significant rise in interest in charter aviation from a large group of individuals who have never flown private before. These individuals want to travel safely and they are looking to reduce exposure to COVID-19 that they could encounter on commercial flights or at large airports. With private charter flights, individuals travel with small groups of people they know. I am confident that we will see growth in the private aviation sector in 2021 and beyond. At Ventura, we purchased new aircraft in 2020 and will be expanding our jet fleet even more in 2021. We are also hiring to prepare for growth. From a business perspective, I see the New

York and Long Island economy recovering when a large percentage of the population is vaccinated. Economic stimulus packages will also help the aviation, restaurant, hospitality and travel sectors. This is good for the regional and national economy and will allow people to feel comfortable traveling again.

Ed Blumenfeld, president and founder, Blumenfeld Development Group



The year 2021 will see Long Island at the center of a political fulcrum as New York City progressives in Albany seek to tilt the state to the left while centrist Democrats hope to pull the party to the middle

to avoid losing Long Island. The bi-county's business community will be more than wary as it watches how this plays out for it may well impact our economic climate for generations.

The governor and the Legislature's progressives will find 2021 to be a year of strategic choices. There is a projected \$8 to \$12 billion dollar shortfall in the state budget, which means, depending on what help Washington may send us, the state may either spike taxes to historic highs, severely cut services, or both. While the progressives have demanded new and higher taxes, the governor has firmly opposed those increases but his ability to sustain a veto evaporated this past November. In 2021, the question will be whether political ideology destroys the roadmap to post COVID recovery. More to the point, the actions of the progressive left could unleash an exodus of taxpayers, businesses, development, and investment dollars that leaves New York an economic wasteland long after the rest of the nation has reclaimed its future.

Wayne Haughton, executive director, Academy Charter School



Regardless of whether you are teaching pre-K or a Masters course, every educator is facing the unprecedented challenge of how best to impart knowledge to students in an era of COVID and enforced virtual learning. For

charter schools committed to assisting underserved communities, the challenge is even greater, requiring far more resources to be made available to the educator and the student.

The Academy Charter School was founded in 1998, with just 175 students. Today the school serves 2,250 students in five schools on two campuses, in Hempstead and Uniondale. In 2020, we quickly discovered the challenges of virtual learning and swiftly upgraded our platforms to create a far more effective virtual "classroom." We also recognized that children with special needs required far more engagement, while other students needed assistance to ensure they had the hardware required to stay connected to the curriculum. In 2021, as the pandemic evolves, these efforts will be sustained and expanded.

Academy Charter not only addresses the academic requirements of our students but addresses the societal issues that our students and

their families face. Even when forced to teach virtually, we have kept our kitchens open so that students who rely on school meal programs would receive vital nutrition, and we also have arranged for grocery and meal delivery to any family in need of that assistance.

Academy Charter is the crucial portal to the future for many young people. In 2021, we will not permit COVID to close that door.

Dr. Kerry Fierstein, CEO, Allied Physician Group & Adjuvant Health



Pandemic uncertainty and tax issues related to the CARES Act make planning difficult. Regardless, I am very optimistic about the pediatric sector in the New York market in 2021.

Over the past year, we have seen healthcare issues impact all areas of our lives.

A trusted relationship with a pediatrician is critical for parents who benefit from accurate information, timely advice, empathy and perspective as they make important family decisions.

The role of doctors is evolving beyond episodic care. Pediatricians are well-versed in this type of family-centered care that focuses on wellness, prevention, mental health and control of chronic disease. Telehealth, which is now widely accepted, will allow families to receive ongoing care more easily. Pediatricians are vaccine experts and our support is crucial to vaccine acceptance in society.

To ensure quality care, keeping pediatric practices independent will continue to be in focus during 2021. This year we expect to see more independent and group pediatric practices partner with back office administration organizations like Adjuvant Health. The pandemic has shown that doctors benefit from handing off the administrative burdens and saving their energies for the clinical side of medicine.

Carolyn Mazzenga, Melville office managing partner, Marcum LLP



Global pandemic on the mind notwithstanding, the issues we are confronting on the cusp of 2021 are many of the same issues we were confronting at this time last year. But issues such as technology in our schools, alternative work arrangements, New York State budget deficits, and endangered access to good quality healthcare were issues that, we collectively, were confronting.

What a difference 12 months makes. Coronavirus has inexorably linked the ways we are addressing these issues in our personal lives and our businesses, and this is unlikely to change any time soon. Marcum recently made the painful but necessary decision to re-close our offices as the second COVID spike took hold, and we are once again back to a remote workforce, at least through mid-January. I am certain we are not alone in this, and having been tested and

proven under the most extreme conditions, remote workforce will be a lasting legacy of the pandemic into 2021 and well beyond. I foresee it will be a solution for both employee recruitment and retention, as it helps businesses expand their networks of qualified workers who cannot, or choose not, to work exclusively in the office. Each one of those topics became even more relevant and critical as a result of the pandemic, in addition to all of the other issues we are all facing.

In this environment, My forecast and my sincere hope is that we get back to some normalcy in 2021. Though I don't believe we will be completely back to normal in 2021. One thing I am fairly certain is that the way we do business will forever change as a result of the last nine months of pandemic. I think the use of video virtual meetings, though already fairly commonplace now, will become a standard part of our daily regular business interactions with people. Certainly video conferencing will never completely replace face-to-face, in-person meetings by any means, but it will continue to grow as a platform for how we connect and conduct business. The ability for workers, especially office workers, to work remotely will be more widely acceptable in the future, because of how successfully we adapted in 2020.

This will help businesses expand the network of qualified workers that cannot, or choose to not, to work exclusively in the office.

Unfortunately, certain businesses inevitably will close down, but the resilience and entrepreneurship exhibited by many Long Island companies, especially our manufacturers, during this time in 2020 has been a testament to what Long Island is all about. Though we are not an area of Fortune 500 companies, we are predominantly a middle-market business community, established by determined people who have vision. I think those businesses will come out of this stronger than ever. The companies that have survived the pandemic are the ones that were very proactive in looking at their businesses strategically. It will continue to be essential to keep a close watch on cash, monitor expenditures, and make sure receivables don't get out of hand. Stay close to your customers and extend credit very carefully in case the economy takes a turn for the worse. And look at your business processes to see where efficiencies can be improved, costs can be reduced or eliminated, and new opportunities can be capitalized. The manufacturers who pivoted to producing PPE are a model for us all. These are the things that will not only help businesses survive but become more profitable. And isn't that what Strong Island is all about?

Kyle Strober, executive director, Association for a Better Long Island



Long Island's 2021 will be about the economic recovery from COVID-19 and depend on the strength and confidence of the development community.

Whether it was 9/11 or Hurricane Sandy, crises often allow our region to come through a traumatizing event even stronger than before. This should be our goal as COVID-19 is disposed of.

Local municipalities, many of whom faced fiscal issues before the pandemic, will look

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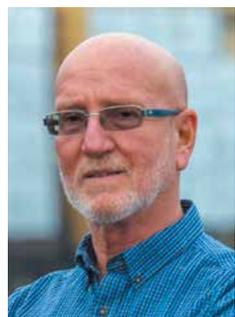
to spur economic development to increase their revenues. They will seek to repurpose or revitalize parcels that are abandoned, vacant or underutilized. Town initiatives, such as those undertaken by Brookhaven Supervisor Ed Romaine that create “floating” zones, will achieve economically and socially welcomed redevelopment of existing commercial properties. These efforts need to become a model for others. Similarly, Smithtown’s efforts to create the LI Innovation Park at Hauppauge could be mirrored by its neighbor, Huntington, by resurrecting the Melville Employment Center Plan.

Counties, towns, and villages will use this pandemic to amend and modernize their application, inspection, permit, and approval procedures in order to reduce public health risks while encouraging economic development. Embracing technology will be critical, with innovations such as electronic submissions, virtual inspections and public hearings.

Just like the New Deal after the Great Depression and ARRA after the Great Recession, our federal government may seek to pass an infrastructure stimulus bill. Projects like the Oakdale Merge, expansion of Suffolk sewers and the electrification of the LIRR further east may finally come to fruition. New York State will continue to drive forward downtown revitalization initiatives in Islip, Westbury, Hicksville and Baldwin as well as push for transformative projects like Heritage Village at the former Hicksville Sears site.

2021 will hopefully be a year of silver linings after a horrific 2020.

Andrew Kaufman, principal, Brookhaven Rail Terminal



The role of rail in 2021 will help create a far greener Long Island as we begin to emerge from COVID.

Brookhaven Rail Terminal is anticipating a noticeable increase in the demand for

rail as an alternative to the conga line of heavy trucks that brings goods and supplies onto the Island as the economy begins to recover from the shock of the pandemic. Interestingly, rail freight did not experience a significant drop during the region’s initial shutdown during the spring of 2020, as the home repair industry saw sheltering homeowners turn to their own residences with unprecedented inspiration. BRT’s intermodal rail yard became stocked with plywood, sheetrock, asphalt roofing and more, significantly reducing the wait time for material to get to market. Post-COVID, one anticipates a significant increase in additional products that reflect a return to “normal.”

Strategically, the new administration in Washington is expected to turn its attention to the nation’s rail infrastructure. A key element of that system is the proposed Cross-Harbor Rail Tunnel (also known as the Cross Harbor Rail Freight Tunnel) that would tunnel under Upper New York Bay and connect New Jersey with Brooklyn. It would have an exponential impact on our ability to reduce truck emissions throughout the region and harness the power of rail to strengthen our economy and our environment.

Lawrence Kadish, president and founder, Museum of American Armor



For those of us entrusted with telling America’s story of courage and valor in the defense of freedom, 2021 will become even more important as we seek to recapture the year lost to social isolation, quarantine, and the inability of many

museums to open their doors. There is a shared appreciation that even the modest amount of time assigned to teach history in the classroom has been further reduced. While technology can fill part of the gap, it is our museums with powerful displays and exhibits that ensure the history lesson becomes an indelible part of a young student’s learning experience.

The year 2021 will also see the nation and the world observe the 20th anniversary of the terror attacks on our country, one that shocked America, saw Long Island conduct countless funerals, but also saw a nation rallied in a way unseen since World War II. We need to use the upcoming milestone anniversary during 2021 as a means to better appreciate the strategic threat democracies continue to face from terrorist nations and civilization destroyers now armed with nuclear weapons. That shared awareness is the collective debt we continue to owe our veterans.

Kevin Chandler, v.p. and general manager, Suez Long Island



While COVID will continue to impact every aspect of our society in 2021, the critical assignment of protecting our environment through the efficient operation of Nassau County’s wastewater

treatment system remains – in every sense of the word - essential. During 2020, SUEZ and Nassau County placed on line a state-of-the-art biological process that is part of a \$19.6 million project to the Bay Park plant that will remove nitrogen in wastewater that is discharged into Reynolds Channel, north of Long Beach. In 2021, a second phase of the project will be completed, further reducing nitrogen, that, in turn, will help our fragile ecosystems regenerate and will aid in bringing back fishing and shellfishing. In addition, it will strengthen south shore marshlands, which further helps protect our shorelines during severe storms. COVID has served to remind everyone that public health requires constant vigilance. That includes embracing County Executive Curran’s mandate to operate ‘cleaner, smarter, and better,’ wastewater treatment facilities.

‘SELLERS WILL CONTINUE TO HAVE THE UPPER HAND IN 2021.’

Andrew Kubrick, partner-in-charge, Marks Paneth Long Island office



As the curtain closes on 2020, a year marked by the devastating COVID-19 pandemic, we begin a new year and another audit and tax season. Modern technology has made the idea of working remotely

a reality, and the future of the accounting profession has changed forever. Microsoft Teams and Zoom calls were foreign to most of us until this year. Now, you can work from home and share and exchange information as if you are in the office. But beyond that, three advances in modern technology—artificial intelligence, data analytics and cloud-based accounting software—will have an even more profound effect on the accounting profession and how public accountants conduct their business. Artificial intelligence will help to reduce financial fraud and decrease human error. Data analytics will continue to be used in audit planning to identify risk areas. Cloud-based accounting software has allowed outside accountants to access a client’s information more easily and work on tax returns remotely. Among many other things, this pandemic has taught the accounting profession that technology will lead the way in properly servicing your clients and your staff.

Elissa Kyle, placemaking director, Vision Long Island



2020 was, well, transformative to say the least. While many businesses are struggling as we head into winter, there are signs that there may be light at the end of this long tunnel. January and February

are going to be challenging for downtown businesses with COVID cases increasing and cold weather making many of the outdoor solutions unfeasible. However businesses are better prepared for the spring and won’t have to deal with the steep learning curve that many faced this year. Restaurants will be ready to transition to outdoor dining as soon as the weather starts to warm up even a little- those outdoor heaters will come in handy in March and April. Local governments are more prepared to streamline permitting processes to get this in motion. Hopefully the roll out of the vaccine will help numbers drop more quickly when the weather warms and not go back up again in the fall. Multifamily residential projects are still moving forward in many downtowns providing more feet on the street for businesses. Continued creativity will help our Main Street businesses connect with customers and increasing distribution of a vaccine will help improve the comfort and confidence of customers supporting our businesses.

Linda Lugo, chairperson of the Board of Managers, OneKey MLS



Our local housing market has proven to be resilient, as realtors have found new and creative ways of doing business safely and successfully throughout the year while working through the various phases of the pandemic and

I expect that same ingenuity to be a positive factor throughout 2021. Real estate transactions have, and will continue to happen.

As the law of supply and demand has been at play for most of 2020, home prices across the OneKey MLS area have reported significant year-over-year increases in the second half of this year. The influx of buyers moving to the suburbs from the city, coupled with the pent-up demand of buyers that was already in place, has created a very strong sellers’ market on Long Island. We expect sellers to continue to have the upper hand in 2021, but more reasonably than what the market experienced this year.

With the good news of the vaccine, more inventory should come on the market by the second half of 2021, as would-be sellers feel more comfortable with listing their home. This will result in a more balanced market and modest price gains. Other good news for buyers is that experts predict mortgage rates will remain low, somewhere around 3%, for at least the first half of 2021.

Luis Vazquez, president, Long Island Hispanic Chamber of Commerce



The Long Island Hispanic Chamber of Commerce has been around for over 30 years, advocating and supporting small businesses on Long Island and throughout the metropolitan area. This past year

it has been a challenge for all small businesses, especially Hispanic and minority-owned small businesses. The COVID-19 pandemic has left our community with little, and in some cases no options. Many have closed their businesses for good, and others are barely making it to stay open, fearing more lockdowns in the future. However, this pandemic has opened new ways of supporting our small businesses.

Technology has helped us in communicating with our small businesses, keeping them informed on local, state, and national government programs and regulations to be able to conduct business in a safe and responsible manner. We feel technology is a catalyst for advancing business practices and adapting to new norms, those who are educated in best technology practices for their business will continue running their business in an innovative manner.

Our chamber has had to work with national, state, and local authorities to advocate for our member’s businesses, and keep our members updated on programs, regulations, and best technology practices to keep small Hispanic and minority businesses informed. We look

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nally getting the green light, which is good for local communities and their economies.

Gary Lewi, managing director, Rubenstein



Strategic insight, digital positioning, message relevance, and protecting the integrity of the clients' brand will be among the challenges facing the public relations community in the year to come. Even before the economic

train wreck of COVID, the massive contraction in the media market severely altered the landscape that reporters and PR colleagues share. Professional communicators need to appreciate that COVID has permanently realigned media even further, where far fewer journalists working remotely are being asked to, essentially, "drink from a fire hose" of information in order to publish or get on the air. While content creation has been one of the legacy pillars of our industry, the myriad of social platforms now striving for dominance has only made it more so but is vulnerable to abuse. How PR professionals leverage these tools while preserving their own integrity and that of their clients' will ultimately define their professional legacy. When the pandemic recedes, it will leave permanent scars on the communications sector, requiring recognition by the PR industry that it will need to place far more sophisticated strategies before its clients to ensure value and relevance.

Robert Creighton, managing partner, Farrell Fritz



As we navigate the close of a challenging year, our business outlook for 2021 is shifting positive. As we move closer to a COVID vaccine and restoring some level of normalcy to our world, our lives—both personal

and business—will likely be transformed forever. Businesses have adapted policies and strategies that will likely remain in place for 2021 and beyond, including creating new efficiencies and integrating new technologies.

Family-owned and closely-held businesses continue to evaluate their options for the future. A significant amount of business exits have occurred this year, and we expect to see this accelerate in 2021. Healthcare organizations have had to focus on being our frontline defense against COVID; we expect to see continued growth of partnerships and affiliations to strengthen their businesses.

Many businesses have transformed their operations to support virtual working, learning and sharing; we feel this operational flexibility will help drive future growth, attract

human capital and retain key employees.

Continuing to move our businesses forward, while helping to drive overall economic growth and expansion on Long Island is essential. As we all chart the course into this "new normal" together, there will certainly be challenges along the way, but standing together as a Long Island business community will help us all survive and thrive in 2021 and beyond.

Deirdre O'Connell, CEO, Daniel Gale Sotheby's International Realty



The real estate market is heading into 2021 in very good shape with a significant number of listings under contract, a continuation of historically low mortgage rates, and large numbers of millennials actively looking to

buy. Our challenge is to satisfy customers in a marketplace with low inventory.

Prices have appreciated considerably, but if sellers get too aspirational in their asking prices, that will be a barrier to the market.

With Covid still in the picture, the virtual showings that have dominated the marketplace during 2020 will continue, and become firmly established as an important selling tool moving forward. Virtual showings have proved particularly useful for out of area buyers—offers have been presented and homes gone into contract on the strength of a virtual tour alone, with the perspective homeowner not seeing the actual house until right before closing. While this is in some ways a game changer for how real estate is bought and sold, it underscores the importance of a trusted realtor who can provide a more complete picture of the home and its environs, present competitive offers, and negotiate the terms of the contract to help the buyer move forward with confidence.

Gerard Luckman, partner, Forchelli Deegan Terrana



The need for the legal system to deal with the financial distress to the business sector caused by the COVID-19 pandemic will rise in 2021.

Relief provided by the Coronavirus Aid, Relief, and Economic Security

("CARES") Act, coupled with federal and state executive orders affecting evictions and foreclosures, have delayed but not fully abated businesses' need to face economic realities.

While many businesses will survive, others will need to reorganize, whether through bankruptcy, liquidation or sale to preserve value. Surviving companies will reimagine

how they operate as they learned to manage during the pandemic.

Business owners are considering the amount of space needed as staff work remotely. Restructuring professionals assist these businesses in renegotiating leases and negotiating lease terminations.

We also expect that small business owners wanting to restructure and retain their businesses will file for bankruptcy under Subchapter V of Chapter 11 of the Bankruptcy Code. The CARES Act temporarily increased the debt limits to qualify as a small business debtor under Subchapter V from \$2.75 million to \$7.5 million. Business owners need to be mindful that, unless extended, the temporary increase will expire in March of 2021.

John R. Buran, president and CEO, Flushing Financial Corporation



Small- and medium-sized businesses, crucial to Long Island's economy and local employment, have been one of the hardest-hit sectors. Local business owners will continue to need the support of their community banker in 2021 as

they position themselves for recovery from the economic challenges posed by the COVID pandemic. Flushing Bank and our recently acquired Empire National Bank were two such community banks that rose to the support of local businesses on Long Island during the pandemic.

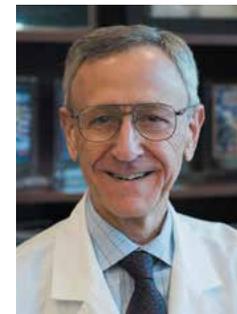
When businesses suddenly found themselves struggling because of the economic downturn resulting from the pandemic, community bankers like us were there to lend a helping hand. We partnered with them through the process to successfully secure access to government financing and grant programs such as the Paycheck Protection Program.

As we enter 2021, there is optimism that these challenges will ease as the year progresses and the vaccine is further deployed. Throughout the coming year, Long Island businesses will continue to need access to flexible programs to address their unique challenges and opportunities, including investment to not merely survive—but to grow.

Founded in 1929, Flushing Bank knows the power of community banking throughout periods of economic downturns and booms. As a community bank with branches throughout Nassau and Suffolk Counties, Flushing Bank is uniquely positioned to develop customized financial options to help these businesses manage through this challenging period.

'LOCAL BUSINESS OWNERS WILL CONTINUE TO NEED THE SUPPORT OF THEIR COMMUNITY BANKER IN 2021.'

Dr. Kenneth Kaushansky, senior vice president for health sciences and dean of the Renaissance School of Medicine, Stony Brook University



Healthcare is the lifeblood of our society. While serving as senior vice president for Health Sciences at Stony Brook University I am not fully objective, but let me ask: What do you have, if you are not

healthy? Academic medical centers (AMC) nationwide like Stony Brook Medicine have several missions: pushing innovative biomedical research forward, training the next generation of healthcare providers and providing outstanding patient care. Perhaps the only silver lining to the dark cloud of COVID-19 is the realization that we must be better prepared for all healthcare disasters. To paraphrase hockey great Wayne Gretzky, we must skate to where the (healthcare) puck is going to be. We must be creative when preparing for the next dangerous infection and train those who will tackle such healthcare challenges over the next decade. We must devise new approaches to the foes of infection, inflammation, malnutrition, trauma, behavioral health, and social determinants such as systemic racism, that create hurdles to a healthy life.

Once healthcare is successful in putting COVID-19 in our rearview mirror, we must not forget the lessons learned so painfully in 2020/2021. Should AMCs and the biotech industry not invest in creating a vaccine against all coronaviruses? Stony Brook and other AMCs must increase training of outstanding students and healthcare professionals and future-minded biomedical scientists. If its society's goal to live in a world well-prepared to address all future healthcare needs, including those brought about by global warming, novel infectious agents, and the scourge of cancer, then our healthcare industry will continue to thrive, so society can thrive.

Eva LaMere, president, Austin Williams



Within the marketing and advertising industry we will need to continue to focus on and monitor data and insights more and more frequently. As our economy and consumer behavior continues

to twist and turn we need to be flexible to predict and react to the continued changing landscape. The ability to be nimble and pivot, along with more frequent analyzing of consumer behavior data will be critical to ensure successful marketing programs.