



Summer is in full swing, and we're looking ahead to one of the highlights of the year—MACCNY's 47th Annual Golf Outing! Join fellow members and industry partners for a day filled with golf, networking, and great company as we continue another fantastic year together.

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- And more!



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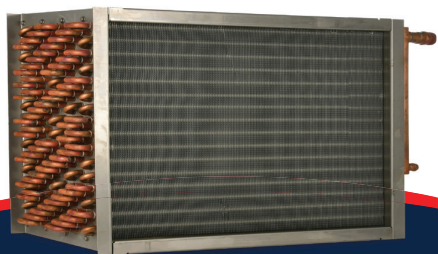


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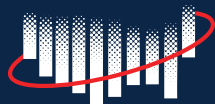
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Sean Libby

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From the President

Dear MACCNY Members,

As we settle into another busy summer, it's amazing to reflect on just how extreme this year has been. We experienced one of the coldest winters we've seen in many years, keeping our industry working around the clock to provide reliable heating when our communities needed it most. Now, just a few months

later, we find ourselves in one of the hottest summers in recent memory, once again demonstrating how essential the HVAC industry is to the health, comfort, and productivity of everyone we serve.

Whether it's maintaining critical healthcare facilities, commercial buildings, schools, or homes, our members continue to answer the call with professionalism and expertise. I want to personally thank every contractor, technician, supplier, and industry partner for your dedication and commitment to excellence during these demanding conditions.

Before looking ahead, I'd like to extend a sincere thank you to Carrier Northeast for their generous sponsorship of our Night at the Mets on June 12th. Thanks to their support, the event was a tremendous success. I also want to thank the 289 members, guests, and industry partners who attended. The incredible turnout reflects the strength of our association and the value of coming together to build relationships, share ideas, and enjoy time with one another outside of work. Events like these help make MACCNY the strong and connected organization it is today.

As we continue through the summer, I encourage everyone to join us for our 47th Annual Golf Outing, another great opportunity to network with fellow members while supporting our association.

One of MACCNY's most important initiatives is our annual Scholarship Program, which helps encourage and support the next generation of HVAC professionals. As our industry continues to face a shortage of skilled workers, investing in students entering the trades is one of the best investments we can make.

Please help spread the word about the 2026 MACCNY Scholarship Program. Applications are currently being accepted, with a deadline of August 28, 2026. If you know a deserving student pursuing a career in HVAC, encourage them to apply. Every scholarship awarded is an investment in the future of our industry and helps ensure we continue to develop the skilled workforce our industry depends on.

As we move into the fall, I am especially looking forward to seeing many of you at our next MACCNY Membership Meeting on October 8th. Our membership meetings are a great opportunity to reconnect with colleagues, welcome new members, share ideas, and discuss the issues and opportunities shaping our industry. Your participation and involvement are what make MACCNY such a strong and respected organization.

Thank you for your continued support of MACCNY and for everything you do to strengthen our industry. Together, we are building a stronger workforce, supporting future generations, and advancing the HVAC profession throughout New York.

I wish you and your families a safe, healthy, and enjoyable summer, and I look forward to seeing you at our upcoming events and at our Membership Meeting on October 8th.

Sincerely,
Sean Libby
President MACCNY



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Editor's Notes *By Anthony N. Carbone, Systematic Control Corp.*

The Healthcare Cost Squeeze: How Are You Managing It?

Has anyone received the new increase notifications from their medical insurance carrier lately?

The proposed numbers and increases are astronomical.

I think offering quality healthcare to your workers is a powerful way of keeping your staff and their family secure and at ease regarding some of the most expensive situations a person can find themselves in.

There are some choices you can add like a medical savings account that can be used for co-pays or medical products not covered such as eyeglasses. These accounts can be funded pre-tax.

The cost of family medical is rivaling the cost of an annual salary for the employee. When you look at a per hour cost for wage and you add the medical costs, not to mention... Workman's Compensation, General Liability, Auto Insurance, this package is more than robust!!!!

The overall cost is becoming huge and thereby the service cost to the consumer or your client in turn will become quite expensive.

There has never been a time that the costs of medical coverage have ever been put into cost control. In 1992, President Bill Clinton tried to put his wife Hillary Clinton in charge of wrangling health care costs. It failed miserably. The next try was with President Barack Obama, where a program was created called the Affordable Health Care Act or also known as Obama Care in 2010. The bill claims to make healthcare available to more people. Much of the cost savings has eluded most.

Today, this issue plagues the entire work force and all employees. With no solution in sight the burden is not only falling on the employer but also the percentage of coverage provided by the employer is dwindling.... the employee is being asked to further participate and contribute in the costs. I mean not just 10% or 15% but much greater percentages. This is eroding the salaries of the employees. The domino effect occurs where the employee will start looking for greater salaries. It all circles back to the consumer but beware...those who do not remove the burden of these costs to their company can get caught into a downward spiral and will get sucked into the drain of bankruptcy!!!

What are your thoughts on this precarious situation?



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A Night at the Ballpark to Remember

On June 12, MACCNY members, families, and industry partners gathered at Citi Field for another unforgettable Mets Outing, enjoying a beautiful summer evening filled with baseball, networking, and great company. With an incredible turnout and an electric atmosphere, attendees had the opportunity to reconnect with colleagues, strengthen industry relationships, and cheer on the hometown team as the Mets earned an exciting 7-5 victory over the Atlanta Braves. Early home runs, big offensive moments, and a late-game push by the Braves kept everyone on the edge of their seats, making it the perfect backdrop for an evening of camaraderie and fun. It was another fantastic reminder that some of the best business connections are built outside the office.



Thank You to Our Sponsor

A special thank you goes to our event sponsor, Carrier Enterprise, whose unwavering support continues to make events like this possible. We are incredibly grateful for your ongoing partnership and commitment to the MACCNY community. We would also like to extend our sincere appreciation to Dom Valli and Dino Fragulis for their generosity, dedication, and continued support. Your commitment to our association helps create memorable experiences for our members year after year, and we are proud to have you as valued partners.





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Spotlight: Richard Staiano: The Entrepreneur Behind the Cool



If you ask Richard Staiano what he does for a living, he'll tell you he's in the air conditioning business. What he probably won't mention - at least not right away - is that he once helped launch an entirely different kind of cool. But more on that in a moment.

Over the course of his life, Richard has been in the restaurant business, the nightclub business, the dress business, and the air conditioning business. The industry has never been the point. What shows up in every chapter is the same thing: a man who looks at a bankrupt property, a broken contract, or a blank dance floor and finds something nobody else has seen yet.

Richard is the founder and CEO of National Compressor, a company he built from scratch in 1978 that has since grown into one of the largest remanufacturers of semi-hermetic compressors in the United States. Richard operates in nearly every state, has absorbed fifteen competitors, and is currently on the verge of what he believes will be the biggest technological shift in his industry since the compressor itself. He's been in the business of keeping things cool for nearly sixty years. He just didn't set out to do it.

Richard was enrolled at the College of Aeronautics when his stepfather was diagnosed with cancer. He left school to stay close to his mother and took a job at a company that had just moved into his Long Island City neighborhood - one that happened to be building large-scale air conditioning compressors. It was the first operation of that magnitude to attempt it in the United States.

He worked there from 1967 to 1971, then pivoted. He opened a luncheonette in Long Island City, a restaurant in Soho, and launched a junior dress line in Manhattan. When he was 25 years old, a partner pulled him into a new venture: a bar in a 4,000-square-foot space in New Hyde Park.

As they were setting it up, two guys who'd been playing music there came to Richard with an idea. "They said to me, 'we think we could do something that nobody's ever seen,'" said Richard. "They wanted to build an enormous dance floor and put in an incredible sound system. I liked the idea and asked them what we should call it. They said, 'well, we take the records- the discs- and we spin them. So, let's call it a disco.' We did and we had 700 people in there the first night." The club ran like that for twenty-nine years.

But that is not the end of the story. Six months in, Richard got a phone call. Someone in Manhattan had heard about the place and wanted to see it. "You have no idea how many people have told us about your club," the caller said. They set up a meeting. Two limousines pulled up. About ten people climbed out, and one man walked over. He was opening a place in Midtown Manhattan and wanted to check out Richard's concept.

The man was amazed at what he saw and asked Richard to be involved to bring the whole concept to Manhattan. Richard turned him down. He was too deep into a second club he had just opened in Sayville. But he offered his two music guys, the ones who had built the whole format. The man accepted. Then Richard asked what he was going to name the place, and the man answered,

"Studio 54!"

The man was Steve Rubell - yes, the one who built the most iconic nightclub in history!

"My business helped start the disco era," Richard laughs, telling the story as if launching an era of pop culture were a minor footnote in an otherwise technical career.

While the rest of the world was just discovering the dance floor, Richard was already moving on. By 1975, an engineer offered him a deal to help launch a compressor company. He did, and he worked there until the end of 1977, when the man reneged on their contract. Richard didn't litigate. He competed. National Compressor opened in 1978 out of that particular grudge, and it has never stopped growing.

The company's core business is remanufacturing semi-hermetic compressors. The industry's default assumption was that only the original manufacturer could supply a working compressor. Richard spent decades overcoming that perception, armed with a reliable product and, by 2007, a proprietary computerized test system that delivered verified performance data on every unit shipped. National Compressor has remanufactured 112,000 reciprocating compressors since inception. National also set up a new division as of 2017 remanufacturing all makes of screw compressors. But the best technology in the world doesn't help if the people installing it don't know what they're doing - a point Richard has watched proven too many times. National Compressor just finished building a classroom where they'll host manufacturer training, electrical instruction, and live technology demonstrations.

Always on to the next project, Richard's newest venture is as an investor and owner in VMF (Variable Mass Flow) technology, developed through a company called FalconAir. The technology runs compressors based on real-time load and an AI system that teaches the conditioning space, cutting energy consumption by thirty to forty percent on any fixed-speed compressor, regardless of refrigerant. He calls it "one of the largest changes in the way a system operates since it's been created." A breakout, he says, is weeks away. He thinks the potential is vast for the company.

Recognizing the value of industry connections, Richard joined ACCA of New York in 1985 and served on its board for nearly two decades, running trade shows and shaping the organization from the inside. His son Jason, who joined National Compressor after college and has since doubled the business, now sits on the MACCNYS board following in Richards footsteps.

Retirement is not in the cards anytime soon for this serial entrepreneur, but these days Richard works part-time remotely from a property in Savannah, Georgia. He enjoys horses, fishing, hunting, archery, golf, and spending time with his wife, Rose Marie, when he is not working.

Richard's story isn't really about compressors, or disco, or any one business. It's about the true spirit of entrepreneurship and what happens when a certain kind of person moves through the world: someone who builds things out of nothing, bets on himself, and never quite accepts the status quo. He didn't choose the air conditioning industry. It found him, twice, under completely different circumstances. And each time - just as he did with every other venture he touched - he turned it into something bigger than what was there before. As with every great entrepreneur, it was never about the industry. It was always about the man running the show.



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Statement from Stuart S. Zisholtz, Esq.

WHAT HAPPENS WHEN YOUR LIEN IS BONDED?

An educated contractor always has a major advantage over an uneducated contractor. The knowledge he has should allow him to be successful in his business and prevent various mishaps and abuse. One area that is regularly misunderstood is when a mechanic's lien is discharged by bond. Many contractors have called me with the mistaken belief that their mechanic's lien was worthless and that their receivable was uncollectable after a discharge bond was filed. I also had contractors reach out to me with the mistaken belief that they can simply write a claim letter to the surety with the belief that a return check would arrive in the mail. None of these beliefs are correct. The continuous misunderstanding, miscommunication and misinformation circulating within the construction industry with respect to a bonded mechanic's lien is absolutely incredible.

When a mechanic's lien is bonded it replaces the property as collateral and the lienor is guaranteed payment under the bond if he proves a valid lien and obtains a judgment in foreclosure. If the contractor or the owner goes into bankruptcy, becomes insolvent or otherwise goes under, the mechanic's lien is still good and the bonding company is required to pay if a valid lien is proven. The key ingredient to this concept is that the lienor must prove a valid lien and obtain a judgment in foreclosure. The example used above about sending a simple claim letter will never suffice in compelling the surety to pay the lienor when a discharge bond has been filed.

I have been told by various people on numerous occasions that their lawyers advised them that once the lien was bonded they cannot collect. I have also been told that the bonding company gangs up on lienors, etc. Both of these scenarios are incorrect.

In a recent case, a lien was filed and, thereafter, a discharge bond was filed. Pursuant to their contract, the parties proceeded to arbitration. For some unknown reason, the lienor consented to discontinuing the mechanic's lien foreclosure action. By dropping the action, the discharge bond was cancelled automatically. The end result was an empty judgment for the lienor following the arbitration.

What should have happened in that instance is the bond should have remained in place until the conclusion of the arbitration proceedings. If the lienor established its right to a recovery, the bond would have backed it up.

In another scenario, a contractor was hired by an owner to develop vacant land. When the contractor was not paid he filed a lien. Soon thereafter, a discharge bond was recorded.

A lawsuit was started to foreclose the lien and recover on the discharge bond. During the litigation, the owner filed for bankruptcy. The lienor believed he was out of luck in recovering any money due to the bankruptcy. Fortunately for the lienor, the bonding company was still on the hook to the lienor because he had a valid and existing lien. The fact that the owner went into bankruptcy did not prevent payment from the bonding company.

Never let your lien time run out!

For a free copy of our pamphlet pertaining to mechanic's liens and payment bond claims, kindly contact me.

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Insights & Analysis

New Requirement for Employers: New York Secure Choice Savings Program

INSIGHTS Tara Humma · Alyssa Murphy ·

New York State has officially launched the New York Secure Choice Savings Program, a state-facilitated retirement savings initiative that begins its phased rollout this year. The program is intended to expand access to retirement savings for employees whose employers do not already sponsor a qualified plan.

For many organizations, this will introduce new administrative steps tied to payroll, employee communications, and registration with the State.

What is Secure Choice?

Secure Choice is an automatic-enrollment Roth IRA arrangement overseen by New York. It is not an employer retirement plan.

Employers that fall under the law are responsible for facilitating access. Employer's responsibilities are largely administrative and include registering the company, distributing materials prepared by the State, submitting employee information, and processing payroll deductions.

Importantly, employers do not make contributions to employee accounts and do not have fiduciary responsibility for investment performance, plan design, or benefits paid.

Which employers are covered?

Participation is required for businesses that:

- employed 10 or more employees in New York during the prior calendar year,
- have operated for at least two years, and
- have not offered a qualified retirement plan (such as a 401(k) or 403(b)) within the past two years.

An employer may not terminate an existing retirement plan simply to participate in the state program.

The rollout will occur in phases based on workforce size:

- Employers with 30 or more employees must register by March 18, 2026.
- Employers with 15–29 employees must register by May 15, 2026.
- Employers with 10–14 employees must register by July 15, 2026.

Employees are eligible if they are 18 years or older and receive taxable wages in New York. This includes part-time staff. Independent contractors are excluded.

Secure Choice uses automatic enrollment, but employees retain control over their participation.

Once an employer submits employee data, the State communicates directly with individuals and provides a 30-day period for them to set their contribution rate, select investments, and designate beneficiaries. Employees who do not make elections will be placed into default settings.

The default contribution is 3% of after-tax pay, and employees may generally increase, decrease, or otherwise modify their rate within program and IRS parameters.

Employees may decline participation during the initial enrollment period or at any time afterward. If they opt out, the program will notify the employer to stop deductions.

Next steps:

- confirming whether the organization meets the coverage criteria,
- determining whether an exemption applies because a qualified plan is in place,
- assessing payroll system readiness, and
- watching for official notices and access codes from the State.

Rimon Law is here to support your compliance efforts. Contact: Tara, Humma, Partner, Christopher Kelly, Partner or Alyssa Murphy, Human Capital Business Advisor.

This summary is provided for informational purposes only and is not intended to constitute legal advice nor does it create an attorney-client relationship with Rimon, P.C. or its affiliates.

NYC Sick/Safe Leave and Schedule Change Laws Are Changing — What Employers Need to Know

INSIGHTS Tara Humma · Barbara DeMatteo ·

On February 22, 2026, New York City implemented major reforms to the Earned Safe and Sick Time Act (ESSTA) and modified the existing Temporary Schedule Change Act (TSCA). These changes expanded employee rights while changing employers' obligations in meaningful ways.

Expanded Sick and Safe Leave Under ESSTA

New Unpaid Safe/Sick Time Entitlement

Under the updated law, employers must provide an additional 32 hours of unpaid safe and sick leave for every covered employee. This unpaid leave is frontloaded — meaning it becomes available for immediate use at the time of hire and refreshes at the beginning of each calendar year. There is no waiting period — employees must be permitted to use this leave immediately.

This new unpaid leave is *in addition* to the existing paid (or unpaid) sick and safe time that employers already must provide depending on the employer's size. Employers may require a reasonable minimum increment of use — up to a maximum of four hours.

Employers are also required to track and display leave balances — both paid and unpaid — on employee pay statements or other written documentation each pay period. Employers are not required to permit employees to carry over unused unpaid leave into the next calendar year.

Broader Reasons Employees Can Use Leave

In addition to the new unpaid leave requirement, the amendments significantly expand the circumstances under which employees may use paid or unpaid safe and sick leave. In addition to standard health-related reasons, the new law adds a range of covered reasons such as:

- Caregiving for a minor child or care recipient, including ongoing direct care duties.
- Handling legal matters or applying for subsistence benefits or housing, whether for themselves, a family member, or a care recipient.
- Recovering from or responding to workplace violence affecting the employee or a family member.
- Public disaster situations, including closures of the workplace or schools/childcare due to declared public emergencies or disasters, or when public officials direct people to stay indoors, which prevents reporting to work.

Employers must ensure that their policies reflect each of these permitted uses.

Paid Prenatal Leave

The amendments formally incorporate paid prenatal leave requirements. Under this provision:

- Employers must provide 20 hours of paid prenatal leave during a 52-week period to eligible employees.
- This leave is in addition to paid and unpaid safe and sick time.
- Employers may not require employees to use this leave in increments greater than one hour.

All applicable notice and recordkeeping requirements apply.

Changes to the Temporary Schedule Change Act (TSCA)

Before these changes, the TSCA required employers to grant up to two temporary schedule change requests per year for qualifying personal events, such as caring for a dependent or handling important family needs. As of February 22, 2026, this obligation is eliminated.

Under the updated law:

- Employees may still request temporary schedule changes for personal reasons.
- Employers are no longer required to approve these requests.
- Employers must respond to such requests “as soon as practicable,” and they may propose alternatives if unable to grant the original request.

While employers can deny a schedule change, they cannot retaliate against an employee for making a request. Protections against retaliation remain in force under the law.

What Employers Should Do?

Given the scope of these changes, employer preparation is essential. Employers should take the following steps to ensure compliance:

Update Leave Policies and Employee Handbooks

Start by revising all leave-related policies to incorporate:

- The additional 32 hours of unpaid sick and safe leave.
- Expanded permissible reasons for leave use.
- Procedures for handling temporary schedule change requests.

Upgrade HR and Payroll Systems

Employers must modify their HR tracking systems to properly account for multiple leave banks (paid leave, unpaid leave, and prenatal leave) and to ensure that leave usage and balances are accurately reported to employees each pay period.

Train Supervisors and HR Staff

Training is critical so supervisors and HR personnel understand:

- When and how leave may be used.
- How to correctly handle schedule change requests and respond within a reasonable timeframe.
- Anti-retaliation obligations.

Communicate Clearly With Employees

Employers must distribute updated notices and clearly communicate changes to employees immediately. This includes clarifying how leave banks work, how and when leave can be used, and how schedule change requests will be handled. Employers are required to maintain records showing that employees were notified of the new leave law.

Why It Matters

These amendments mark a significant shift in leave laws for New York City employers. New York City aims to provide workers with more flexible and equitable leave options without forcing automatic schedule adjustments.

For employers, proactive planning will reduce compliance risk, support workforce stability, and ensure that leave policies align with evolving legal requirements.

If you have any questions regarding these changes to NYC law, contact Rimón Law for assistance.

This summary is provided for informational purposes only and is not intended to constitute legal advice nor does it create an attorney-client relationship with Rimón, P.C. or its affiliates.

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CALENDAR

2026

**JAN
15**

Board Orientation
Blackstone's
4 – 8 PM

**FEB
12**

Membership MTG
The Halston
5:30– 8 PM

**APR
9**

Membership MTG
The Halston
5:30– 8 PM

**JUN
12**

Mets Outing
Citi Field
7 PM

**AUG
10**

Golf Outing
Village Club
9 AM

**Oct
8**

Membership MTG
The Halston
5:30– 8 PM

**NOV
5**

Membership MTG
The Halston
5:30– 8 PM

**DEC
3**

Holiday Party
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Who should consider adopting a defined benefit plan?

Business owners with:

- Few or no employees
- Consistent income that can ensure annual funding
- A need for large tax deductions
- A need to accelerate/catch up on retirement savings

What is a defined benefit plan?

A defined benefit plan is qualified retirement plan that is funded by the employer for the benefit of the participants. This tax-efficient plan can provide a guaranteed monthly income at retirement for all participants. The contribution limits are determined by the plan's funding obligations, and are tax deductible to the business owner.



A defined benefit plan case study

In the illustration below, the plan's target contribution is **\$236,048**. The owner's portion of the plan is **\$194,190**, or **80.7%**.

	Age	Compensation	Plan Contribution
Owner	52	\$200,000	\$194,190
Employee 1	38	\$45,000	\$16,024
Employee 2	29	\$35,000	\$13,903
Employee 3	33	\$40,000	\$11,931
Total contribution level: \$236,048			

Hypothetical examples are not intended to suggest a particular course of action or represent the performance of any particular financial product or security.

Defined benefit or 401(k) plan? Consider offering both

Want to give employees a way to supplement your defined benefit contributions? Consider adding a Profit Sharing Safe Harbor 401(k) Plan to give them a stake in accumulating even more income for their retirement.

Learn more today.

After everything you and your employees have done to make the business successful, ensure everyone is taken care of when the workdays are done.

Contact your Guardian financial professional to see how a defined benefit plan can provide retirement income you, your family, and your employees can count on.



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