



*New York City Chapter  
Winter Issue*

**October 13, 2010 Subguard/Surety**

**Upcoming Events**

January 25, 2011 Healthcare Reform  
(Long Island Chapter) Melville Hilton

February 9, 2011 Governmental Agencies  
Arno's Ristorante

March 8, 2011 Surety  
(Long Island Chapter) Melville Hilton

April 21, 2011 Lean Construction  
Arno's Ristorante

May 19, 2011 Annual Golf Outing  
Harbor Links Golf Course



Pictured, Ed Reilly, John Miller, Mara Marino, John Hyland and Fred Nicholson

On October 13, 2010, John Hyland moderated a distinguished panel on Subguard and Surety. The event was held at Arno's Ristoratne.

**Member Spotlight**

Board Member Howard Chernin

Howard has served on the board for years.



Howard is a graduate of Fairleigh Dickinson university with a B.S. & MBA in marketing and Management. Howard has been working as a Executive Vice President with Quantum Corporate Funding for almost 17 years. Quantum was originally founded as a factoring company that primarily served the construction industry in the NY area. Today, Quantum is a nationwide asset-based lenders servicing clients in the manufacturing, distributing, wholesale, retail and service related businesses.

Howard also serves as the Executive Vice President for the American Microloan LLC. Mi-coloan LLC is the country's leading small business lender.

When we asked Howard what the benefits of the CFMA he replied, “  
What's new in the Construction Industry?”