THE RIVERWALK MARKETPLACE in downtown New Orleans has been a textbook example for the rise and fall of the American mall since developers first envisioned the retail center on the Mississippi River after the 1984 World’s Fair.

The Howard Hughes Corp., which took ownership of the mile-long property in 2010, will take another crack at the facility later this year when it invests $70 million to redevelop it as an upscale urban retail outlet with entertainment and dining. The project will be one of the nation’s first outlet concepts in an urban center. The model has traditionally thrived in suburban and rural areas where developers can inexpensively build large centers and attract low-margin, high-volume tenants.

Retail analysts call the move a gamble with a lot riding on the caliber of tenants developers can attract, but some real estate experts feel the plan will work.

“I think what they’ve come up with is a homerun, actually,” said Marty Mayer, CEO of Stirling Properties, which owns Clearview Mall in Metairie and is developing the Mid-City Market.

No one questions the Riverwalk’s location, wedged between the French Quarter and the Convention Center, is prime retail real estate, Mayer said, but it has long been in limbo trying to compete with traditional malls such as Lakeside Shopping Center, Clearview and The Esplanade. The outlet concept is more conducive to the space, he said, and allows its owners to introduce a different retail mix to local shoppers and the 8 million visitors the city sees each year.

But Pamela Kennett-Hensel, a marketing professor who studies retail at the University of New Orleans, is unsure the property is outlet-friendly. She said malls such as the Tanger Outlets in Gonzalez, the Gulfport Premium Outlets in Mississippi and...
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Dents, dentistry and discovering good customer service

IN THE PAST WEEK, I have been forced to do two of my least favorite things — visit the dentist and file an auto insurance claim. Now that I’ve arrived safely on the other side of both appointments, I’m happy to report customer service is alive and well.

I can’t mention the businesses involved for ethical reasons, but I can share why my experience, which had the potential to be absolutely awful, have me signing their praises.

First, I’m not sure who actually looks for- ward to going to the dentist other than some- one in severe pain. It’s not that I’ve ever had a bad experience during a checkup or procedure, and my dental health history is rather awful, have me signing their praises.

Second, I’m happy to report customer service is alive and well.

As for my auto insurance claim, this marked the first time in 13 years I was involved in an acci- dent. Back then I relied solely on the telephone for contact with my carrier. Since then, I have done my insurance shopping on the Internet. It was an easy decision a few years ago when going through a local agent would have added another $200 annually to the cost of my account. But I still had reserva- tions about what my experience would be like if I ever had to file a claim.

For the record, I’m not against working with a local agent. My home and flood insurance are handled in town, and I have nothing but glowing reviews for my representative who has gone the extra mile.

When I recently realized I’ve wasted money on a really good dental plan for six years, it was time to face the Muzak.

There appears to be two schools of thought in running a dentistry business. One calls for opulent surroundings and Cadillac-caliber services, while the other offers quality care in a more austere environment. My preference is the latter because I walk away from appointments feeling as though I didn’t just foot the bill for the giant flat screen TV in the waiting room.

In addition to a comfortable Spartan setting, my recent trip to the dentist was made more pleas- ant by the fact that no one gave me a hard time about my extended hiatus.

As for my auto insurance claim, this marked the first time in 13 years I was involved in an acci- dent. Back then I relied solely on the telephone for contact with my carrier. Since then, I have done my insurance shopping on the Internet. It was an easy decision a few years ago when going through a local agent would have added another $200 annually to the cost of my account. But I still had reserva- tions about what my experience would be like if I ever had to file a claim.

For the record, I’m not against working with a local agent. My home and flood insurance are handled in town, and I have nothing but glowing reviews for my representative who has gone the extra mile.

I spent more than five years without needing to file a claim on my auto policy — until last week. On the day of the accident, I spent a little more than an hour on the scene before being able to return to my office. When I got to my computer, I had already received an email from my insurer informing me a claim was filed. Granted, I would have rather not been in the accident in the first place, but there was some satisfaction in knowing the process was underway.

Later in the day, I received a phone call from the insurance company, and the claims representative started the conversation about the accident with a question: “How are you?”

Not “are you OK?” or “did you get hurt?” but “how are you?”

What a small but personal difference the choice of words makes.

It will be another week before I get my vehi- cle back from the shop, but the insurance company has made the process as painless as possi- ble. Again, I was never made to feel as though I was neglectful or causing trouble. I don’t plan on being a repeat customer at the claims cen- ter, but I now have that peace of mind that I lacked five years ago.

As for the dentist, I have to make two return trips in the next month or so for rou- tine maintenance. I’m actually close to saying I’m look forward to it largely because of how I was treated.

But check back with me when the anesthetic wears off.

Editor Greg LaRose can be reached at 293-9299 or greg.larose@nopg.com.
NEW ORLEANS CITY BUSINESS
August 3-9, 2012
www.neworleanscitybusiness.com

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What happened: The Hubig’s Pie facility in the Marigny was destroyed in a July 27 fire. Drew Ramsey, a member of one of the families that owns the company, said they intend to rebuild. There’s no timeline yet on their return.

What’s next: Rouses Market owner Donald Rouse has offered temporary jobs at his stores to Hubig’s employees, but there’s nothing official or specific on the table in so far as a temporary site where pies could be made. Trade secrets will be held very close to the vest, so don’t expect a hasty interim approach from the Hubig’s team.

DESIGN-BUILD CONTRACTING is expanding at Louisiana ports, if only in a limited fashion. Engineers and architects in the past have objected to the method, which allows government agencies to award a single contract for simultaneous design and construction on public works projects. But they reached a compromise with port interests to create a pilot program that allows no more than 10 new design-build projects for cargo transport, production, storage or manufacturing.

Whether Louisiana moves in the direction of Texas, which uses design-build for all public projects, remains to be seen. But the pilot program marks a noteworthy consensus among parties previously at odds over the approach.

The linchpin for engineers was a requirement that

See PROJECT PROGRESS, page 6

What happened: The company that owns the Riverwalk Marketplace announced July 26 that it will spend $70 million to renovate the property into an upscale outlet mall (see story on page 1).

What’s next: The project is merely a concept at this point, and don’t be surprised if the Howard Hughes Corp. takes the development in a different direction. Foremost on its mind is increasing the value of a property it had to mark down $56 million two years ago.

What happened: Congressman Cedric Richmond has asked Gov. Bobby Jindal to reconsider his position on expanding Louisiana’s Medicaid program, which the new federal health care law allows.

What’s next: Don’t expect the governor to relent from his stance, especially as he takes a more prominent role in the Romney campaign. Richmond’s request puts him in a favorable position with his constituency, many of whom could benefit from greater access to Medicaid.

— Greg LaRose
ports retain third-party design professionals to furnish technical specifications and performance criteria to monitor design-build contractors, said Ron Rodi, a principal with Baton Rouge-based CSRS Inc.

In the past, engineers have been leery about working for contractors, which they feared would limit their ability to consult directly with public owners. That ultimately can jeopardize the quality of projects, said Rodi, who helped negotiate the bill on behalf of the Louisiana Engineering Society.

“Your position is compromised,” Rodi said. “Being a contractor and a designer is somewhat paradoxical.”

Third-party supervision satisfies that concern, said Rodi, who praised ports for recognizing this need.

Louisiana ports say they need to use the design-build process to lure customers who expect timely completion of silos, crane installations and other specialized facilities. Not doing so puts them at a competitive disadvantage with facilities in Texas.

“When you just isolate that one feature of timing, Texas ports may look attractive to some private developers,” Donald Brinkman, engineering director at the Port of Lake Charles, which competes directly with ports in Beaumont and Corpus Christi.

Architects have also held concerns about design-build, and projects requiring an architect are ineligible for the pilot program. But this exclusion did not result from any overt lobbying by architecture interest groups.

Rather, it appears port interests didn’t want to unnecessarily pick fights with engineers and architects at the same time.

To get the bill passed, port interests agreed to limit themselves to highly technical projects that don’t typically require architects, said Joe Accardo, director of the Ports Association of Louisiana Executive Director.

Architects are typically needed for office buildings and other projects not critical to economic development, Brinkman said.

That, however, was not the case with Louisiana’s first port design-build project, the Port of New Orleans’ recently completed cold-storage warehouse. The new warehouse was built specifically to prevent New Orleans Cold Storage from relocating or going out of business and is seen as model for future port projects.

To complete the NOCS facility at the Henry Clay Avenue Wharf, the port took advantage of a temporary law allowing select public agencies to use design-build for repairs in hurricane-affected parishes.

But that project employed an architect so it’s questionable whether it would have qualified under the new guidelines. That law, which is likely to expire next year after receiving a one-year extension, eschews tightly focused restrictions contained in the new pilot program.

In any case, the presence of an architect is not necessarily why the cold-storage warehouse was successful. The port’s development director, Deborah Keller, is credited with devising administrative rules that balanced quality with speed, an objective that port executives and designers agree is in everyone’s interest.

Keller said strict focus on speed risks costly and time-consuming surprises, even if speed is a primary reason for using design build. For example, allowing time for proper site investigation in advance of a design-build contract provides contractors with clearer instructions and fewer chances for misunderstandings, she said.

“The common misperception is design build is always faster and cheaper,” Keller said. “What people have to understand is that design build is about value.”

Accardo said he expects some ports to push for more design-build projects in coming years.

Pearlina Thomas, a representative of the New Orleans chapter of Louisiana Associated General Contractors, said contractors generally will support more design-build projects so long as they’re awarded in a transparent manner.

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**Port gets to pilot**

A new pilot program allows Louisiana ports to use design-build procurement on no more than 10 projects through the end of 2015. The design-build method combines components of the new construction process that are typically handled through separate bids. Provisions of the pilot program include:

- a third-party design professional must devise technical specifications and performance criteria;
- projects requiring an architect are ineligible; and
- projects are subject to House and Senate Transportation Committees

Source: Louisiana Legislature
**Technical Difficulties**

**IT behemoths try to crack local market with small business service**

By Jennifer Larino

Staff Writer

jenner.larino@nopg.com

GEOFF COATS, owner of Zande+Newman Design in New Orleans, spent an hour on the phone with Apple consumer support recently trying to work out a glitch he ran into while configuring the calendar application on his computer for use as a company-wide scheduling tool.

Coats said IT glitches with the "constellation of toys" his firm runs on - all Apple desktops, laptops and iPads - are rare, and he or his staff can set up a computer or install software on their own. But when larger problems do arise, Coats said he can spend hours on the phone and hundreds of dollars searching for the right expertise.

He said his firm, which employs six to 10 people depending on the project, isn’t large enough to hire even a one-man IT department and can’t afford to foot a monthly IT support bill for the occasional problem. Full-service IT support costs an average of about $100 per workstation.

“We just don’t have enough problems and we don’t have enough scale,” Coats said.

New Orleans-area IT firms and consultants have competed to attract small business clients like Coats in recent years as more businesses enlist external support to help with everything from setting up computers to data security. Now they face new competition from Apple and Best Buy, which are starting to offer outsourced IT services to small business customers.

While small businesses have cut back spending in the wake of the national recession, U.S. firms with fewer than 500 employees spent about $23 billion on IT services in 2011, an amount that is expected to top $25 billion this year, according to research firm International Data Corp.

Still, many small businesses hesitate to pay monthly fees for the managed services plans many small and regional IT firms offer.

Best Buy bought Waltham, Mass.-based Mindshift Technologies Inc., a national outsourcing firm, for $167 million in December in a push offer IT services to its small business customers. Mindshift, which acquired Austin-based White Glove Technologies in July, will offer mostly remote service to customers.

Last June, Apple partnered with OnForce Inc., a Lexington, Mass.-based support network, to offer services to small business customers at their offices.

Apple customers have long been able to get product support at Apple retail stores, but taking equipment in for repairs can be inconvenient for small businesses. Apple’s small business customers are now referred to independent IT-service providers in the area through OnForce, which charges independent providers a referral fee of 10 percent of sales.

“There is a lot of energy going after small to mid-sized businesses,” OnForce chief operating officer Bill Lacchini said, noting large companies such as Apple are interested in providing IT service without having to pay and train a technician work force.

Darryl d’Aquin, owner of CommTech Industries in Metairie, said he isn’t worried about the big box competition. D’Aquin said even the smallest businesses have complex and unique IT needs, from getting different software to work together to making computer purchasing decisions.

CommTech serves about 100 customers in the New Orleans area and charges from $60 to $150 per user for IT support services. Often CommTech often functions as a business owner’s entire IT department, d’Aquin said.

“They need help at a much higher level than just, ‘Does my computer work?’” he said.

David Herrera, owner of Digital Solutions Inc. in Metairie, which supports clients with up to 75 workstations, said more small businesses are willing to pay for that individual attention. He charges between $15 and $60 per workstation monthly depending on the complexity of the system.

“They’re looking for that hand holding and they’re willing to pay for it,” Herrera said.

Herrera and d’Aquin expect some small businesses will see corporate IT service options as a way to cut costs. But they said the small business market is large enough for their respective businesses and larger firms to survive.

Nearly half of U.S. small business owners expected their IT budgets to increase more than 6 percent in 2012, according to a July 2011 survey of 602 businesses with fewer than 500 employees by the Computing Technology Industry Association conducted. Seth Robinson, an analyst with the association, said small business IT spending is projected to grow about 4 percent annually over the next three years, though he noted most small businesses still view support as an internal rather than as an outsourced role.

Bill Walker, a New Orleans independent consultant with 20 years of experience, said he sees more small businesses avoiding fixed monthly IT support costs in favor of project-by-project spending. But that’s not a bad thing, he said.

Walker, who has worked through OnForce in the past, looks to partner with corporate service providers as more look to tap into the local market.

“That’s one of the things that helps me with small businesses,” Walker said. “I can go into a company and say we’ll do as much as you need to.”

Coats, the design firm owner, said that model works best for his size company, which noted most small businesses still have access qualified technicians for specific projects through Apple might be easier than sifting through area independent consultants on his own.

“We’re always finding people at various levels of skill, and you’re never quite sure what you’re getting,” Coats said.

$23.5 billion

What U.S. businesses with fewer than 500 employees spent on information technology services in 2011

Source: International Data Corp.
First urban-based outlet mall

RIVERWALK continued from page 1

Silver Sands Factory Stores in Destin, Fla., thrive because they were built on cheap property. Developers don’t have to charge high rent to earn a return, an important factor when trying to attract tenants selling discount merchandise and operating on slimmer margins, she said.

Riverwalk developers may have to give away space to attract tenants, Kennett-Hensel said, and the enclosed mall with limited parking and no anchor locations is another tough sell.

She noted that most successful outlets are anchored, open-air centers visible from a highway with ample parking.

“The Riverwalk is always going to be constrained by what it is,” Kennett-Hensel said. “You can refinish it and make it look newer, but unless you start from scratch you’re working with an existing structure.”

The Howard Hughes Corp. said it will add 50,000 square feet to an existing 200,000 square feet at the mall, mostly to widen the existing structure.

Wilkes Graham, an analyst with Compass Point Research and Trading in Washington, D.C., said that existing structure is why he thinks the outlet concept will work at the Riverwalk. He noted that the property’s value was lowered $56 million before General Growth Properties transferred it to Hughes, an offshoot created specifically to handle underperforming property. The company currently values the Riverwalk property at about $12 million.

“The land is such a low cost that they can build at really good returns and they already have a structure,” Graham said, adding those savings could translate to palatable rental rates. “They don’t have to go into the ground, which is the costly part of development.”

Whether the upscale tenants the center needs to attract will buy into the concept is more of a moving target, he said.

“Nothing is real until you get leases signed,” Graham said.

Mark Bulmash, senior vice president of development for The Howard Hughes Corp., declined to name potential tenants but said the company has met with interested retailers for more than a year, many of which would be opening their first location in Louisiana.

Donn Schwarz, partner at SRSA Commercial Real Estate in Metairie, said the lack of department stores in Orleans Parish could draw tenants to the Riverwalk. Those stores sell many of the brand names that typically open factory stores in outlet centers, he said, and most retailers hesitate to move to areas where factory store sales overlap with department store sales.

Outside of Saks Fifth Avenue in Canal Place, “There is no major assemblage of high-volume retail in the downtown area,” Schwarz said.

Bulmash said the lack of retail in Orleans Parish has been a big factor in drumming up interest in the Riverwalk outlets.

“Retailers are looking at this as a great, untapped opportunity,” he said.

Once the Riverwalk secures retail tenants, Kennett-Hensel said the next hurdle will be working in dining and entertainment options that fit the outlet environment and are different from offerings already available.
Retailers follow shopping trends to urban corridors

Local stores admit they would make more money with a mall location but stick to their roots

By Richard A. Webster
Staff Writer
richard.webster@nopl.gov

NATIONAL CHAINS Smashburger, Jamba Juice and the clothing boutique Free People recently moved to Magazine Street, following an industry trend that focuses on urban centers instead of suburban shopping malls.

But that doesn't mean retail corridors such as Magazine are the most attractive areas for business. Shoe-Nami’s Metairie location next to Lakeside Mall is consistently more profitable than its Garden District store, said co-owner Dora Cullen.

“We’re on Magazine because we like Magazine Street,” she said. “We’re New Orleanians. We started our store in New Orleans and we’d like to stay in New Orleans. But certainly our other stores are more lucrative.”

Moving into urban centers is “all the talk” of the retail industry, said Michael Niemira, research director for the International Council of Shopping Centers.

“Malls were popular six years ago, but it’s a market that’s very mature,” Niemira said. “There is not a lot of opportunity in the traditional end of the business. The need for that format has been waning for a number of years.”

High-end retail malls continue to perform extremely well but the second- and third-tier shopping centers are struggling, said David Harris, a research analyst at Imperial Capital in Los Angeles. Retailers are looking to cut back on space and inventory but still want to be in areas attractive to shoppers.

That’s what leads them into the city.

“You can drive past any number of shopping centers and see spaces to let or nonretailers like fitness clubs and chiropractors occupying spaces that five years ago would be occupied by retail,” Harris said.

For some retailers, being close to, but not in a mall has its benefits.

Fleurty Girl has a location near Lakeside Mall that regularly outpaces its Uptown T-shirt shop, owner Lauren Thom said. The shopping center attracts more people willing to spend money on a daily basis compared with the crowds on Magazine Street that ebb and flow depending on the number of tourists in the city.

Despite doing solid business near a mall, Thom said she would never open a store inside one. The rent is too high and there is a complete loss of freedom that flies in the face of the small business concept, such as giving her employees the day off on holidays when malls are typically open.

Shoe-Nami also stays out of the mall because of the high rents, Cullen said. As a discount retailer, the store has to keep its overhead low to keep prices down, she said.

Still, shops inside the mall are reporting higher returns this year. Sales per square foot at U.S. shopping malls increased to $467 through June compared with $429 through the same period in 2011, according to the International Council of Shopping Centers.

Patricia Norins, publisher of Pinnacle Publishing Group Inc., a Hanover, Mass., company dedicated to the retail industry, said large shopping centers offer a wide array of selections while urban shopping corridors are sometimes more about entertainment, which might explain the lower sales.

“I was in New York with my daughter last December,” Norins said. “It was unreasonably warm, a gorgeous warm day, and we were looking to go to a cute caf and have an outdoor experience, so we went to Soho. If I want to go to Nordstrom I’d go to the mall.”

Operating inside a mall might lead to greater sales, but Thom said the benefits are not worth the price.

“If you put a small business in a mall like that, you become relegated to that corporate mentality and corporate structure and that’s what I wanted to get away from,” Thom said.

“There’s no doubt we’d probably gross more if we were in the mall because we would catch all those people, but at the same time we hear from customers who say, ‘I love that I can pull right up to your store, get what I need and go.’”

<table>
<thead>
<tr>
<th>Sales per square foot at U.S. shopping malls through June</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
</tr>
<tr>
<td>2011</td>
</tr>
</tbody>
</table>

Source: International Council of Shopping Centers

Local stores admit they would make more money with a mall location but stick to their roots.
Checking in

**Occupancy rate for New Orleans-area hotels**: *

<table>
<thead>
<tr>
<th>Hotel Type</th>
<th>June 21</th>
<th>June 14</th>
<th>July 23, 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Orleans Area</td>
<td>74.4 percent</td>
<td>73 percent</td>
<td>62.5 percent</td>
</tr>
</tbody>
</table>

Source: Smith Travel Research *New Orleans area includes Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John and St. Tammany parishes.

Unemployment at a glance

<table>
<thead>
<tr>
<th>Parish</th>
<th>June 2011</th>
<th>May 2011</th>
<th>June 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>St. Tammany</td>
<td>6.9 percent</td>
<td>5.9 percent</td>
<td>6.1 percent</td>
</tr>
<tr>
<td>Jefferson</td>
<td>8 percent</td>
<td>6.8 percent</td>
<td>7.4 percent</td>
</tr>
<tr>
<td>St. Bernard</td>
<td>10 percent</td>
<td>8.2 percent</td>
<td>8.7 percent</td>
</tr>
<tr>
<td>Orleans</td>
<td>10.6 percent</td>
<td>8.4 percent</td>
<td>9.8 percent</td>
</tr>
</tbody>
</table>

New Orleans area 6.7 percent | 7.1 percent | 6 percent |

Louisiana 8.6 percent | 7.1 percent | 8.2 percent |

United States 8.4 percent | 7.5 percent | 9.1 percent |

Parish-by-parish weekly claims

<table>
<thead>
<tr>
<th>Parish</th>
<th>Claims June 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jefferson</td>
<td>272</td>
</tr>
<tr>
<td>Orleans</td>
<td>317</td>
</tr>
<tr>
<td>River Parishes*</td>
<td>89</td>
</tr>
<tr>
<td>St. Bernard</td>
<td>28</td>
</tr>
<tr>
<td>St. Tammany</td>
<td>97</td>
</tr>
</tbody>
</table>


Armstrong traffic

Louis Armstrong New Orleans International Airport ranked No. 62 among U.S. airports in domestic fares for roundtrip or one-way tickets in the first quarter. Fares are based on the total ticket value, which consists of the price charged by the airlines plus any additional taxes and fees but do not include other fees, such as baggage.

<table>
<thead>
<tr>
<th>Area</th>
<th>2012</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Orleans</td>
<td>$359.61</td>
<td>10.5 percent</td>
</tr>
<tr>
<td>United States</td>
<td>$372.75</td>
<td>4.8 percent</td>
</tr>
</tbody>
</table>

Source: CityBusiness staff research

$1.3 billion

Value of nonresidential construction permits issued in Jefferson, Orleans, Plaquemines, St. Bernard, St. Charles, St. John and St. Tammany parishes as of June 30 — down 71 percent compared with the first half of 2011.

Source: McGraw Hill Construction

Foreclosure facts

The New Orleans area’s foreclosure rate in the first half of 2012 was 969 among the 212 metro areas foreclosure tracking company RealtyTrac follows nationwide. The 3,678 filings produced a rate of one in every 146 housing units receiving a filing, down 2.54 percent over the second half of 2011 and down 18.23 percent over the same period a year ago. The foreclosure rate includes default notices, auction sale notices and bank repossessions.

<table>
<thead>
<tr>
<th>Area</th>
<th>Filings</th>
<th>Households per filing</th>
<th>Change over 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>1.05 million</td>
<td>1 in 126</td>
<td>(10.65 percent)</td>
</tr>
<tr>
<td>Source: RealtyTrac</td>
<td></td>
<td>(decrease)</td>
<td></td>
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</tbody>
</table>

Pay report

While workers in the New Orleans area made an average of 5.4 percent more each week in May compared with a year ago, they made 0.8 percent less than in May.

<table>
<thead>
<tr>
<th>Month</th>
<th>Weekly earnings</th>
<th>Hourly earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 2011</td>
<td>$891.68</td>
<td>$23.97</td>
</tr>
<tr>
<td>Source: Louisiana Workforce Commission</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Sidney Torres buys resort in Bahamas

Sidney Torres IV is taking a departure from garbage in his latest venture. The former owner of SDT Waste & Debris Services has purchased a 32-acre resort property in the Bahamas for $1.8 million and will more than double its capacity with an extensive renovation.

The hospitality industry is nothing new for Torres, who has renovated three boutique hotels in the French Quarter. His recent acquisition of The Cove Electra Resort marks his first international investment since selling his garbage hauling company to IESI Corp. in June 2011. A month later he started a private investment firm with plans to inject $10 million into Gulf Coast businesses.

A release from Torres said The Cove is scheduled to open in November after “extensive enhancements.” The property will have 50 rooms, with 26 new garden and beachfront guest suites added to the 24 existing rooms.

“Eleuthera is a magical island and our goal is to bring the same legendary hospitality, food and decor of the New Orleans French Quarter to the Bahamas,” Torres said in a release. “We’re very excited to welcome guests back to the breathtaking secluded, pink sand beaches.”

Torres has hired Chris Lynch, who trained under Emeril Lagasse, to run the resort’s new restaurant.

Rising from the Ashes

Hubig’s fire underlines importance of business interruption coverage

Drew Ramsey quickly declared that his family and the others that own Hubig’s Pies will rebuild after an early morning July 27 fire destroyed their facility. Rouses Market has offered to provide temporary jobs for Hubig’s workers while it plans its comeback.

A company dealing with such a devastating event can keep its workforce in place with business interruption insurance, which provides for items such as payroll when a company is rebuilding. Marc Eagan, president of Eagan Insurance, said it was this specific coverage that allowed Rocky and Carlo’s in Chalmette to bridge the time between a fire that destroyed the restaurant in February and reopening at the end of May after reconstruction.

“The key is getting the right amount of coverage,” Eagan said, explaining the policy value is based on how long the business owner thinks it will take to rebuild.

Many business owners learned the hard way in terms of property coverage, Eagan said an important distinction in a policy is between replacement cost and actual value. The replacement cost allows a property owner to rebuild without factoring in depreciation. The actual value includes depreciation, meaning it would be more expensive for the owner of an older property to restore it to its original state before a fire.

Mid-City Market tenants file $10M in building permits

Four building permits on the Mid-City Market construction site on Carrollton Avenue have been filed within the past two weeks. Shirling Properties Vice President Townsend Underhill said Underhill said construction will begin within two months once slab work is completed.

“They’ve got to prep the foundation, get all the in-slab plumbing in place, pour the slabs and start going vertical with all those buildings,” Underhill said.

The four permits cover all five of the market’s buildings and amount to roughly $10 million in hard construction costs, Underhill said. They include $5.1 million for a Winn-Dixie that will anchor the development.
Tourism recovery isn’t enough to rescue hotel

Astor Hotel goes up for auction later this month after its owners fail to recoup their investment

By Richard A. Webster
Staff Writer
richard.webster@nopg.com

THE ASTOR CROWN Plaza Hotel is being auctioned Aug. 22 at a reserve price of $105 million.

San Francisco-based RREEF Real Estate and Loeb Partners Realty of New Orleans own the 693-room hotel at the intersection of Bourbon and Canal streets. They purchased the property in 2007 for $93 million from Decatur Hotels and its former president and CEO, Patrick Quinn.

An unnamed special servicer, usually a company hired to handle a loan that’s in default, has retained Auction.com to sell the Astor Crowne. Auction.com co-CEO Eric Paulsen called the arrangement somewhat “unusual.”

In a typical auction, the reserve price, or what the owner has agreed to sell the property at, is not listed. The opening bid is set at least below the reserve to give prospective buyers time to make an offer, and they don’t know what the reserve is until they make an offer that matches the seller’s asking price.

In the case of the Astor Crowne, the opening bid of $105 million is the reserve.

“We’d like to achieve more but the seller said, ‘I’m good at $105 million,’” Paulsen said.

Obviously they have aspirations of it going higher, and we have market indications that is a distinct possibility. It would be a disappointment to us if it stopped there.”

The most likely reason a seller would set the opening bid as the reserve is financial difficulties, Paulsen said.

Master servicers oversee large pools of loans sold on the commercial mortgage-backed security market. If someone borrowed money and their loan was part of the larger pool, they would make their payments to the master servicer.

If the borrower cannot make their payments or violates the terms of the loan, the master servicer hands the account to a special servicer, who can modify the loan, foreclose or, as in this case, sell the loan to unload the property as quickly as possible and protect the bondholders’ investment.

The New Orleans tourism industry is currently booming, but it was struggling five years ago when RREEF and Loeb Partners purchased the Astor. In 2007 there were 7.1 million visitors compared with 8.7 million last year, according to the New Orleans Metropolitan Convention and Visitors Bureau.

Although the visitor numbers are expected to keep increasing, the recession and the Gulf oil spill — combined with the Astor Crowne’s $11 million renovation in 2009 — might have been enough to drive the owners to cash out, said Ivan Miestchovitch, director and associate finance professor at the Institute for Economic Development and Real Estate Research at the University of New Orleans.

When Decatur Hotels sold the Astor in 2007, Quinn blamed the struggling post-Katrina tourism industry. RREEF and Loeb Partners declined to discuss reasons for the auction.

The lack of meeting space could also have played a role, Miestchovitch said.

The Astor Crowne has 32,000 square feet of meeting space and 320 hotel rooms and suites.

Hotel on the block

An auction is scheduled for Aug. 22 for the Astor Crowne Plaza Hotel, which last changed hands five years ago.

Where: 739 Canal St.
Room: 693
Meeting space: 32,000 square feet
Owner: RREEF Real Estate and Loeb Partners Realty
Asking price: $105 million
Last sold for: $93 million in 2007
Assessed land value: $2.3 million
Assessed building value: $110 million
Source: CityBusiness staff research

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compared with 200,000 at the Hyatt, 130,000 at the Hilton Riverside and 80,000 at the Marriott on Canal Street.

“With 700 rooms and only 32,000 square feet of meeting space, you’re kind of fish nor foul at that point so far as being a convention hotel,” Miestchovich said. “Then you’re only betting on the leisure and travel market. I thought they would have at least 100,000 square feet because then you can do the mid-tier conventions.”

Auction.com sells 70 percent of everything it takes to market and achieves an average of 111 percent of the reserve price, Paulsen said. Once the bid winner is selected, properties close 90 percent of the time. When the down payment is in hand, they close 98.6 percent of the time.

Last year Auction.com took $5.7 billion worth of products to auction. It’s that dependability that makes the auction more attractive to a special servicer looking to unload a costly property, Paulsen said.

On the traditional market, a hotel could take months or more to sell and during that time the holder of the loan has to pay the mortgage, property taxes and other expenses.

The Aug. 22 auction will not affect Dickie Brennan’s Bourbon House, which has been located in the Astor since the hotel first opened in 2002.

As part of the property’s original development team, Brennan’s business partner Steve Pettus said he created a lease that protected the restaurant in case the hotel was sold or went bankrupt.

“The lease goes on for quite a few more decades and will be there long after I’m gone,” Pettus said.

A pair of real estate investment companies purchased the Astor Hotel in 2007 and spent $11 million on a renovation two years later. They hope to attract at least $105 million when the property is auctioned on Aug. 22.

Life-Saving Technology

Slide Memorial Hospital installed the first 64 Slice CT Scanner on the Northshore, a PET/CT Scanner and a new Women’s Center at MD Imaging, the only Pharmacy Robot in the South and the most advanced Fetal Monitoring System available anywhere.

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Typos torment efforts to revamp business park

Legislative mistakes upend a reorganization of its board and a second try at a property tax

By Ben Myers
Staff Writer
ben.myers@nopg.com

RECENT BLOOPERS IN local and state legislative branches are impeding efforts to support the New Orleans Regional Business Park.

A bill aiming to transform the park into a community development district would have focused the board on public infrastructure throughout eastern New Orleans, but its sponsor, state Sen. J.P. Morrell, was forced to seek a veto when errors were discovered on the last day of the session.

That bill also would have corrected a problem created when the reapportionment of legislative districts put control of three of the board’s 12 seats in the hands of lawmakers from Napoleonville and Baton Rouge.

On July 12, the New Orleans City Council voted to hold a citywide referendum in November on a tax on businesses within the park’s eastern New Orleans boundaries - or so council members thought. It appears the council failed to adequately amend last year’s resolution to present the tax to voters, who rejected it. The resolution pertained to taxes starting this year, not 2013 as intended.

The council isn’t scheduled to meet again until Thursday, three days after the Louisiana Bond Commission’s deadline for applying to put the tax on the ballot. But the commission is likely to accommodate the board if it submits required documents before its special meeting Aug. 27, said Amber King, spokeswoman for the Louisiana Treasury.

The board still needs to make its case for supporting the tax to city voters, and it is planning a $22,000 marketing campaign even as it is running a $42,805 deficit through June.

Board accountant Michelle Diaz noted in a meeting last week that an annual audit highlights the lack of services and offerings to businesses within the 7,700-acre park for the second consecutive year. Businesses have frequently complained of shoddy infrastructure and sanitation in the park.

“We need to identify some programmatic activities,” Diaz said, “something outside of just having administrative costs.”

Meanwhile, Morrell said he’s planning a new bill for next session to restructure the organization in the mold of the Jefferson Parish Economic Development Commission, whose members are appointed by regional business groups and parish politicians. JEDCO is an independent branch of parish government that administers loans and incentives, runs an incubator program and conducts business outreach, among other activities.

Morrell has maneuvered to replace two park board members with the cooperation of state Sen. Troy Brown, D-Napoleonville, who technically controls the seats. One of the board members he oversees, Jeffery Thomas, resigned willingly, but the other, Alicia Plummer, has challenged the action. The board obtained an opinion from the state attorney general that affirms Brown’s power to remove Plummer.

Plummer said public officials, who she declined to identify, have told her the attorney general’s opinion is “flawed” and considers her removal political.

“It was because we were appointed by Cynthia Willard-Lewis,” Plummer said, referring to the former District 2 senator who Morrell defeated last fall when their districts merged. “Anybody who was with Cynthia definitely isn’t a friend of theirs.”

Dwight Barnes was appointed by Cedric Richmond when he held the District 101 seat before being elected to Congress. State Rep. Edward James, D-Baton Rouge, controls that board seat but hasn’t been pressed to replace Barnes.

Morrell said he wants to involve younger entrepreneurs on the board and has two individuals in mind but declined to identify them because he’s still gauging their interest.
Greek restaurants have always been a rarity here, despite the size and longevity of the local Greek community. Most Greeks eat Greek food at home where Yiayia cooks it better than any restaurant would.

Greek restaurateurs are equally challenged by the recent increase in the number of Lebanese and other Middle Eastern restaurants, whose cuisine is similar to that of the Greek places. That’s not a coincidence — all of it can be traced back to the Ottoman Empire, which dominated Greece and the Middle East for centuries and left many culinary practices behind.

**Why it’s essential**
The restaurant is named for the Greek-American dish — pronounced “year-oh” — made of chopped lamb and beef, seasoned and pressed into a cone. It’s mounted on a vertical rotisserie and sliced off to order. It comes as the focus of a platter, a sandwich on pita bread or as an accent to a salad. All versions are dressed with a cold sauce made of yogurt, cucumber and dill.

Gyros have become a fast-food item in food courts, with a wide quality range. They serve first-class gyros here, always a little crusty around the edges.

**Why it’s good**
Even though it’s the namesake dish, gyros are a minor player compared with the other food available. The menu includes most of the standard dishes in a Greece taverna, all well prepared and ample — perhaps too ample — served.

Entrees that tend toward heaviness are handled with a lighter touch, and the freshness of the ingredients is obvious.

Like many Greek restaurants, the menu includes a few straight-ahead Italian dishes, which also are good.

**Back story**
Mr. Gyros is the oldest Greek restaurant in New Orleans. It first appeared in the late 1970s across the street from Tujague’s. It opened a second location in Metairie on Causeway Boulevard at West Esplanade, which persisted long after the French Quarter original closed. It thrived there under the ownership of George Papapanagiotou until early 2012, when it moved a few blocks away to its present spot.

**Surroundings**
Mr. Gyros’ new premises are in the back of a strip mall, more off than on Severn Avenue. It’s a much nicer place than the one it left. The dining room is quiet and dimly lit, and Greek music plays at a low level. It’s a good place to escape prying eyes and ears. The service staff is friendly and accommodating.

**Mr. Gyros**
$$
Greek
3363 Severn Ave., Metairie
833-9228
Lunch and dinner seven days a week
Casual
www.mrgyros.org

Price ratings are what one person should expect to spend on a meal. Each $ represents roughly $10.

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Contact Barbara Carey for more information
A game of TAG

THE COMMUNITY BANKING lobby is busy trying to convince members of Congress that it should extend the Transaction Account Guarantee Program, which was put in place in 2008 in response to the financial sector crisis.

TAG, administered through the Federal Deposit Insurance Corp., covers about $1.4 trillion in deposits, primarily those of business customers. It was extended two more years in 2010 and is set to expire at the end of this year.

Proponents calling for another extension say that without the program, depositors will take their accounts to larger banks where they are perceived safer.

We don’t hear much about TAG from our local community bankers, whose institutions are not only robust and haven’t required the safety net the program provides. The most consistent call from this group has been for a level playing field, whether the competition is larger banks or credit unions.

In the case of TAG, community banks should be careful about what they ask for. A deeper look at the program, deposits to speculate on credit derivatives, and Wells Fargo Banker, JPMorgan Chase used its FDIC-covered TAG show large and small banks alike would be better off if it wasn't required the safety net the program provides. The program, depositors will take their accounts to larger banks where they are perceived safer.

Recently, the community banking sector has been for a level playing field, whether the competition is larger banks or credit unions.

In the case of TAG, community banks should be careful about what they ask for. A deeper look at the program, deposits to speculate on credit derivatives, and Wells Fargo has taken advantage of its TAG-boosted deposit base to offer low interest rates on loans that even regional banks with decent scale can’t come close to matching.

While the Independent Community Bankers of America and the American Bankers Association have convinced key Democrats in Congress to support TAG, Treasury Secretary Timothy Geithner said the Obama administration doesn’t feel an extension beyond 2012 is needed. The FDIC is staying out of the fray, deferring to Congress on the issue.

Republicans are conspicuously quiet, not wanting to alienate the banking community or support a program that inserts government further into the private business realm.

It should be noted that many of the recent congressional reform measures intended to help banks that were “too big to fail” are actually perpetuating questionable banking practices and the reliance of troubled institutions on a government-supported security blanket.

Banks are footing the bill for this expanded coverage through higher FDIC premiums, and customers ultimately pay the cost through higher fees or a reduction in services.

Without safeguards in place to prevent abuse of the program, deposits to speculate on credit derivatives, and Wells Fargo has taken advantage of its TAG-boosted deposit base to offer low interest rates on loans that even regional banks with decent scale can’t come close to matching.
Adding color to white-collar world proves tough

SEVERAL RECENT PUBLICATIONS have highlighted the increasing importance of diversity in the workplace, with an emphasis on developing a stronger base of minorities in white-collar professions.

Although balancing the corporate and legal landscape has been trending as a popular topic of discussion, recent statistics demonstrate the challenges of meeting those goals. For example, although the number of law schools has increased, the percentage of blacks and Hispanics entering those schools has decreased or remains stagnant, the available pool of qualified minority professionals.

In business, our nation’s top business schools are experiencing a dip in the number of applications and admissions falling far short of the 28 percent of the U.S. minority population.

When the rapid and complex demographic changes occurring throughout the country, it is becoming increasingly more important to include more minority medical professionals. Many argue that institutions of higher learning, as nonprofit organizations, have a greater social responsibility to increase the pool of potential qualified minority professionals.

There is a recent increase in the number of minority doctors, some have argued there has been an alarming decrease in the percentage of minority faculty and staff at our nation’s teaching hospitals and medical schools. Underrepresented minorities make up about 7 percent of practicing physicians in the United States, but those populations are about 28 percent of the U.S. population.

While relaxing is often easier said than done.

RELAX.

You’ve heard that word since the first time you got angry or upset, or maybe it’s a word in your head that beckons reality.

It’s easy to say, but hard to do.

Here are six secrets for maintaining inner peace and fulfillment in a world filled with distractions, diversions, and distortions:

1. Write down all the crap clogging your brain. Get rid of your mental clutter. As soon as you write the details, you no longer have to dwell on or remember them, and your mind is free to think. Try it. It’s amazing and mentally relaxing. The bonus of an uncluttered mind is that ideas and resolutions to your issues and challenges will begin to manifest themselves daily.

2. Write down your present situation. What’s going on in your life right now? What’s the status of all things work, family, friends, life and self? More amazing than unclogging, writing your present situation actually creates new situations that have been brewing. You, and it also helps you relax.

3. Write down your dreams, thoughts. Everyone has thoughts of “One day I’ll...” or “Someday I’ll...” but those words are usually just spoken. Those thoughts are just pipedreams until they’re written down, formalized and crystallized. Writing your dreams will help you see them a more focused and clear picture of them.

4. Find a quiet park or a garden. Invest quality time with yourself daily. This is the most relaxing of all outlets if you have done the first three things I’ve recommended.

5. Read something positive. Write down the most inspiring quotes, and create a mailing list of important people to share them with. Make sure you acknowledge the author.

6. Mentally go to all the positive places you’ve been. Those thoughts will lead you to stories and lessons. Write them down right away, then blog them.

Other things you can do to relax beyond writing to relax:

Play with a kid. It’s an amazing gift for relaxing and having fun. Go shopping for yourself. It makes you feel good to do things for you.

Make a list of 10 people from high school or college you want to reconnect with. Call them, don’t just Facebook them. These are people you know in your reliability-free days.

Take a walk someplace you’ve never been before. Look around as you walk. Marvel at things. Take a few pictures. Write a few notes. Sit down and soak it in.

Book a road trip. Make a list of the places you’ll go and the things you’ll do. Often just the action of writing and planning the getaway will change your mood and your thinking, and that can calm you.

It’s likely you’ll need to make some personal changes if true relaxation is to permeate your life. Avoid negative events, negative people, negative news and especially negative people.

Jeffrey Gitomer, author of “The Sales Bible,” can be reached at salesman@gitomer.com.
Dr. Adrian Cairns, a retired Covington physician, was diagnosed with prostate cancer 18 years ago. Cairns has been in remission for 17 years, but he said the thought of the disease is never far removed.

“Once you’ve had cancer, every time something shows up it’s, ‘Oh God, is the cancer back?’ Is this a new cancer? You’re never quite the same again as you were before you had it.”

To help deal with feelings of unease and stress, Cairns enrolled in a meditation class at St. Tammany Parish Hospital’s Cancer Resource Center.

Even though he came from a medical background, Cairns said he did not hesitate when it came to incorporating holistic meditation into his therapeutic regimen.

“Alternative treatments are immensely useful,” he said. “I tell people to do the medical things first and then you add all the alternative stuff you can get your hands on. Yoga helps, tai chi helps, meditation helps. You do whatever it is you can do to feel better.”

The meditation program at St. Tammany Parish Hospital started five years ago but became so popular that classes, which had been held three times a year, are now weekly, said Chryl Corizzo, program director.

“When you go through an illness like cancer, which can be life threatening, it

### Salary sample

The most recent figures for segments of the health care industry with the highest levels of employment are from May 2011.

<table>
<thead>
<tr>
<th>Industry</th>
<th>Employment</th>
<th>Percent of industry employment</th>
<th>Annual mean wage</th>
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<tr>
<td>General medical and surgical hospitals</td>
<td>2,83 million</td>
<td>54%</td>
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<td>Physician offices</td>
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<td>Home health care services</td>
<td>283,520</td>
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</tbody>
</table>

Source: Bureau of Labor Statistics
destroys your entire sense of normalcy and your psyche,” Corizzo said. “Your whole person, the one that was well, is no longer there and won’t be for the rest of your life.

So all of a sudden you look for ways to improve your mental mindset.”

The meditation classes are held from 10 to 11 a.m. every Thursday. They are free and open to everyone, whether they are diagnosed with cancer or another illness.

The classes are also available to people in remission, their caregivers and those providing support to cancer patients.

Being an STPH patient is not required, Corizzo said.

“We have a lot of patients in the community who have lost their jobs and insurance, and they’re traveling to the Charity system to get treatment,” she said. “They’re still welcome to attend our classes and take advantage of the healing benefits of meditation and other treatments.”

The biggest benefit to meditation is learning how to breathe properly, Corizzo said. “When people are stressed they take short breaths that cut down on the amount of oxygen their body takes in.

“If you’re doing deep breathing, your brain is better oxygenated so you don’t feel as fatigued,” she said. “It improves nausea and people sleep better because the more relaxed and oxygenated you are, the better you will sleep.

Corizzo said that’s especially important when going through radiation and chemotherapy because sleep is when the body heals itself.

“Everyone on their own for 20 minutes going into a deeper quieter space and staying there and listening, trying to calm that monkey voice in your head that keeps talking all the time,” he said.

That is one of the most useful effects of meditation, said Ellen LaRocca, a licensed massage therapist and lead instructor at St. Tammany Parish Hospital.

Many cancer survivors think they can’t meditate because there are so many thoughts swirling through their minds, a byproduct of their stress, fear and insecurities.

“They think they just can’t quiet their heads down to sit still and meditate,” LaRocca said. “But we teach people how to do that, so they can quiet all of that down. Emotionally, it helps with acceptance and working out strategies for life so it isn’t so chaotic and nerve wracking. Generally, when someone has cancer, their entire focus is on the fear factor, which is huge, and this helps settle their mind emotionally.”

LaRocca teaches people to focus on a particular part of their body that might be causing them distress or pain. Through a breathing technique, she shows them how to slow the nervous system and direct more oxygen to the area, which can have a soothing effect.

Meditation can also be used to combat feelings of anxiety and claustrophobia typical during MRI testing when patients are placed into a small tube and subjected to loud noises as their bodies are scanned.

Despite the many benefits of meditation, some people are resistant because they think it involves religion, which couldn’t be further from the truth, LaRocca said.

“One thing we say is that praying is talking to God, and meditation is listening. In prayer, your mind is activated and it’s thinking about what you’re asking for and praying for,” she said. “And in meditation, you let go of all of that so you can formulate your answers.”

LaRocca said her work is very rewarding, to see people achieve some peace during such a difficult process. But other times it can be difficult.

“We had one lady who was coming in for meditation. She was in the fourth stage of cancer and was not doing well. She came every week, but passed away six months ago,” LaRocca said.

“It’s always hard. I’ve seen people pass away, I’ve seen people get better. I’ve seen them fall off the program. When you’re working with someone on this level, it’s always difficult to lose them.”

I tell people to do the medical things first and then you add all the alternative stuff you can get your hands on. Yoga helps, tai chi helps, meditation helps.

You do whatever it is you can do to feel better.

DR. ADRIAN CAIRNS
CANCER SURVIVOR

Does it work?

In a controlled study of 90 cancer patients who practiced meditation for seven weeks, 31 percent had fewer symptoms of stress and 65 percent had fewer episodes of mood disturbance than those who did not meditate.

Source: American Cancer Society

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LSU med school dean: Budget cuts will trim residencies at public hospitals

The proposed $329 million budget cut to public hospitals and clinics in the Louisiana State University system could result in an increased number of medical students completing their residencies out of state, said Dr. Steve Nelson, dean of Louisiana State University’s School of Medicine in New Orleans.

"With all these conversations about cutbacks in the hospitals, students concerned about the quality of the hospital they train at could choose to go out of state," Nelson said. "Once you lose them, only 30 percent will choose to come back."

Until this year, the school has touted the fact that nearly 60 percent of its graduates choose to continue practicing medicine in Louisiana. About 70 percent of new doctors choose to set up their practices within 70 to 100 miles of the hospital where they did their residencies, he said.

Before Hurricane Katrina, a majority of students at the LSU School of Medicine would perform their residencies at either Charity Hospital or the former Hotel Dieu Hospital (now the Interim University Hospital), facilities with a combined 1,500 hospital beds.

The number of beds at the Interim University Hospital has since dropped to 200, Nelson said, forcing students to spread out to other facilities, including East Jefferson General Hospital, to receive their training.

"Students benefited from being able to work alongside their peers without having to be displaced to different hospitals the area," he said.

Nelson hopes construction of the new University Medical Center, with 424 hospital beds, and the Veterans Affairs hospital, with 204 beds, in Mid-City, will provide incentives for future medical students to stay in New Orleans for their residencies.

--- Maria Clark

Uninsured info

Figures published recently show nearly 765,000 Louisiana residents are uninsured, about 1.5 percent of the nationwide total.

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<th></th>
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<td>Uninsured</td>
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<td>49.9 million</td>
<td>16 percent</td>
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Source: Kaiser Family Foundation
## Diagnostic imaging centers

(listed alphabetically)

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<th>Radiologists on staff</th>
<th>Contact Telephone Fax</th>
<th>Capabilities</th>
<th>Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic Imaging Services - Marrero</td>
<td>10</td>
<td>Craig Mailhos, Operations Manager 459-3200, 883-5394</td>
<td>MRI, CT, PET/CT, nuclear medicine, mammography, ultrasound, bone density studies, interventional studies, digital fluoroscopy and digital X-ray</td>
<td>independent</td>
</tr>
<tr>
<td>Diagnostic Imaging Services Women’s &amp; Advanced Imaging Center - Metairie</td>
<td>10</td>
<td>Scott Turke, director of marketing and community relations Lisa Richoux, Operations Manager 659-3222, 883-5364</td>
<td>MRI, CT, PET/CT, nuclear medicine, interventional studies, mammography, bone density studies, breast MRI, ultrasound, ultrasound guided breast biopsy, ultrasound guided cyst aspiration, digital X-ray, myelogram, enterography, urography, angiogram and hysterosalpingogram</td>
<td>independent</td>
</tr>
<tr>
<td>Diagnostic Imaging Services- New Orleans</td>
<td>10</td>
<td>Timothy Haley, Operations Manager 883-5353, 883-5374</td>
<td>MRI, CT, mammography, ultrasound, bone density studies, interventional studies, digital fluoroscopy and digital X-ray</td>
<td>independent</td>
</tr>
<tr>
<td>Doctors Imaging</td>
<td>4</td>
<td>Shea Soll, CEO 883-9111, 883-3555</td>
<td>3T MRI (ultra-high field), 3T no needle-no dye myelography, open MRI, 64-Slice CT, 64 slice cardiac CT (calcium scoring and coronary angiography), PET/CT fusion, ultrasound, digital X-ray</td>
<td>independent</td>
</tr>
<tr>
<td>East Bank Imaging/West Bank Imaging</td>
<td>27</td>
<td>Karen Teague, office manager 456-7900, 456-7999</td>
<td>X-ray, MRI, CT scan, US</td>
<td>independent</td>
</tr>
<tr>
<td>East Jefferson General Hospital</td>
<td>12</td>
<td>Ricky Arbuckle, radiology director 454-4000, 454-4144</td>
<td>bone density, ultrasound, digital mammography, digital X-ray, dual energy X-ray, 1.5 and 3T MRI, low dose CT flash 256, 64 slice CT, 16 slice CT, nuclear medicine, PET/CT, radiation therapy</td>
<td>hospital</td>
</tr>
<tr>
<td>East Jefferson Imaging Center</td>
<td>13</td>
<td>Jeff Edge, operations manager radiology 885-4223, 887-6620</td>
<td>Digital X-ray, 1T Open MRI, 64-slice CT scanner, CTA, Ultrasound, EKG, Lab</td>
<td>East Jefferson General Hospital</td>
</tr>
<tr>
<td>Fairway Medical Surgical Hospital</td>
<td>3</td>
<td>Mary Englehardt, director of marketing and public relations Karen Hale, chief nursing officer 801-6259, 801-3099</td>
<td>CT scan, digital X-ray, ultrasound</td>
<td>independent</td>
</tr>
<tr>
<td>Lakeview Regional Medical Center</td>
<td>3</td>
<td>John Gerhold, assistant administrator (985) 877-2800, (985) 867-4449</td>
<td>tiv speed 1.5 Tesla MRI: digital X-ray: digital mammography: bone density, 64-slice CT scan: ultrasound: ecocardiology: dual image nuclear medicine: digital cath lab x2: electro physiology cath lab picture archiving communication system; speech recognition radiology software which allows for immediate reports</td>
<td>hospital</td>
</tr>
<tr>
<td>Louisiana Imaging Center</td>
<td>9</td>
<td>Joey Griffin, manager 349-6570, 349-6575</td>
<td>CT scan, X-ray and ultrasound</td>
<td>independent</td>
</tr>
<tr>
<td>MD Imaging</td>
<td>7</td>
<td>Lisa Ruppert, office manager 405-5200, 405-5206</td>
<td>X-ray, PET scan, CT scan, PET/CT, MRI, digital mammography, ultrasound, lab</td>
<td>Slidell Memorial Hospital</td>
</tr>
<tr>
<td>MRI of Louisiana</td>
<td>9</td>
<td>Joey Griffin, manager and chief technologist 349-6191</td>
<td>MRI</td>
<td>independent</td>
</tr>
<tr>
<td>MRI of Louisiana</td>
<td>9</td>
<td>Joey Griffin, manager and chief technologist 349-6191</td>
<td>two open bore MRI units</td>
<td>independent</td>
</tr>
<tr>
<td>North Oaks Diagnostic Center</td>
<td>8</td>
<td>Cullen Meyers, vice president of diagnostics (985) 230-7200, (985) 230-7210</td>
<td>diagnostic radiology (x-ray), CT scan, nuclear medicine, MRI, PET/CT, ultrasound, digital mammography, bone densitometry, phlebophony (laboratory), sleep disorders center, conference center for health education</td>
<td>hospital</td>
</tr>
<tr>
<td>North Shore MRI</td>
<td>3</td>
<td>Lana C. Lapara, administrator 885-971-6655, 885-971-5050</td>
<td>MRI</td>
<td>independent</td>
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<tr>
<td>Industrial Medicine Specialists</td>
<td>0</td>
<td>Shannon Theresa Simpson, marketing director 207-7565, 207-7556</td>
<td>X-ray</td>
<td>independent</td>
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<tr>
<td>Ochsner Baptist Medical Center</td>
<td>34</td>
<td>Hollie P Flitney, radiology manager 894-2800, 894-2801</td>
<td>all imaging, CT scan including 64 slice technology, MRI and MRIs including breast imaging, ultrasound, nuclear medicine, cardiac ultrasound, vascular ultrasound, stress testing and women’s imaging area that includes screening mammography, diagnostic mammography, breast biopsies and DEXA.</td>
<td>Ochsner Medical Center-West Bank, Ochsner Medical Center-Kenner, Ochsner main campus</td>
</tr>
</tbody>
</table>

This above information was provided by the imaging centers themselves. Any additions or corrections should be sent on company letterhead to Research, New Orleans CityBusiness, 3445 N. Causeway Blvd., Suite 901, Metairie, 70002.
### Diagnostic imaging centers (listed alphabetically)

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Radiologists on staff</th>
<th>Contact Telephone Fax</th>
<th>Capabilities</th>
<th>Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ochsner Health Center-Covington</td>
<td>1000 Ochsner Blvd. Covington 70433</td>
<td>7 Melissa O'Malley radiology manager (985) 875-2848</td>
<td>NA</td>
<td>MRI, CT scan, nuclear medicine, PET/CT, digital mammography, breast MRI, bone density, X-ray, ultrasound</td>
<td>Ochsner Medical Center-Slidell, Ochsner Health Center-Hammond</td>
</tr>
<tr>
<td>Ochsner Medical Center-Jefferson Highway Campus</td>
<td>1514 Jefferson Highway New Orleans 70121</td>
<td>32 Merkay Long radiology manager Kelly Mitchell 842-9131 842-3588</td>
<td></td>
<td>diagnostic imaging, ultrasound, mammography, X-ray, MRI, CT scan, nuclear medicine, PET, interventional radiography</td>
<td>hospital</td>
</tr>
<tr>
<td>Ochsner Medical Center-Kenner</td>
<td>160 W. Esplanade Ave. Kenner 70065</td>
<td>9 Nancy Uzez St. Germain senior physician liaison, business development Kelly Mitchell 842-9131 842-3588</td>
<td></td>
<td>diagnostic imaging, CT scan, MRI, digital mammography, ultrasound, X-ray, bone densitometry, nuclear medicine, physical therapy, occupational therapy, speech therapy, EKG/echo/stress tests, pulmonary function testing, laboratory testing</td>
<td>Ochsner Health System</td>
</tr>
<tr>
<td>Ochsner Medical Center-North Shore</td>
<td>100 Medical Center Drive Slidell 70461</td>
<td>7 Melissa O'Malley radiology manager Kelly Mitchell 842-9131 842-3588</td>
<td></td>
<td>ultrasound, mammography, X-ray, MRI, CT scan, nuclear medicine, interventional radiology, bone density</td>
<td>hospital</td>
</tr>
<tr>
<td>Ochsner Medical Center-West Bank</td>
<td>2500 Belle Chasse Highway Gretna 70056</td>
<td>20 Charmion Cosse' 391-5177 207-1227</td>
<td></td>
<td>MRI, CT, ultrasound, digital mammography, stereotactic biopsy, bone density scans nuclear medicine, diagnostic radiological (X-Ray), vascular studies, interventional radiology</td>
<td>Ochsner Health System</td>
</tr>
<tr>
<td>Premier MRI 4U (Fairway Imaging)</td>
<td>7015 S. Highway 190 Service Road, Suite 100 Covington 70433</td>
<td>3 Marie Hammons administrator</td>
<td></td>
<td>MRI</td>
<td>WND</td>
</tr>
<tr>
<td>ProScan Imaging Eastbank/Westbank</td>
<td>3434 Houma Blvd., Suite 100 Metairie 70006 4809 Wichten Drive Marrero 70072</td>
<td>27 Karen Teague office manager/technician 456-7900 / 227-2252</td>
<td></td>
<td>MRI, CT, X-ray, Ultrasound</td>
<td>independent</td>
</tr>
<tr>
<td>Ray Tech of New Orleans</td>
<td>2708 Athana Parkway Metairie 70002</td>
<td>3 Chris Battaglia president</td>
<td></td>
<td>Mobile digital X-rays</td>
<td>Preferred Providers for Peoples Health, Humana, Office of Group Benefits, Medicare and Louisiana Medicaid</td>
</tr>
<tr>
<td>Slidell Memorial Hospital</td>
<td>1001 Gause Blvd. Slidell 70458</td>
<td>7 Noel Peyton director of inpatient medical imaging JoAnn Forsyth director of SMH Regional Cancer Center and director of MD Imaging (985) 643-2200 (985) 648-8778</td>
<td></td>
<td>Ultrasound, X-ray with Special Procedures, Magnetic Resonance Imaging, CT Scan (16 and 64 slice CT), Nuclear Medicine, Interventional Mammography with Stereotactic Breast Biopsy</td>
<td>hospital</td>
</tr>
<tr>
<td>St. Tammany Parish Hospital</td>
<td>1202 S. Tyler St Covington 70433</td>
<td>21 Luis Marquez</td>
<td></td>
<td>diagnostic X-ray and fluoros, interventional, cardiac CTA, biopsies, nuclear medicine, ultrasound, CT, breast MRI and MRI</td>
<td>St. Tammany Parish Hospital</td>
</tr>
<tr>
<td>St. Tammany Parish Hospital Cordes Pavilion</td>
<td>16300 Highway 1085 Covington 70433</td>
<td>21 Melonie Lagalante outpatient pavilion director 871-5565 896-3749</td>
<td></td>
<td>diagnostic X-ray and fluoros, digital screening mammography, bone density screening, ultrasound, 64-slice CT with cardiac scan, calcium scoring, open-bore MRI</td>
<td>St. Tammany Parish Hospital</td>
</tr>
<tr>
<td>St. Tammany Parish Hospital Women's Pavilion</td>
<td>301 N. Highway 190, Suite C-2 Covington 70433</td>
<td>21 Pam Ballard manager 773-1514 773-1513</td>
<td></td>
<td>diagnostic and screening digital mammography, ultrasound, breast MRI, bone density scanning, biopsy, ultrasound-guided and fine needle aspiration; needle localization and sentinel node injection</td>
<td>St. Tammany Parish Hospital</td>
</tr>
<tr>
<td>Touro Infrmary/Touro Imaging Center</td>
<td>2929 Napoleon Ave. New Orleans 70115</td>
<td>19 Ray Burger director 897-8600 897-8756</td>
<td></td>
<td>3T MRI, PET/CT fusion, 64-slice CT, MRA, CTA, digital X-ray, fluoroscopy, full-field digital mammography (screening and diagnostic), breast MRI, stereotactic and image-guided breast biopsies and aspirations, obstetric and gynecologic ultrasound, Desa bone densitometry, surgical needle localization, ultrasonic cyst aspirations, all digital images</td>
<td>hospital</td>
</tr>
<tr>
<td>Tulane Medical Center</td>
<td>1415 Tulane Ave., HC 25 New Orleans 70112</td>
<td>10 Sherry Pinero 988-5800</td>
<td>NA</td>
<td>2 CT scanners including a 64-slice CT, nuclear medicine, digital mammography, 3-D mammography, DEXA (bone density), 1.5T MRI, angioplasty, vascular ultrasound, PET-CT, X-ray</td>
<td>hospital</td>
</tr>
<tr>
<td>Tulane-Lakeside Hospital</td>
<td>4700 1-10 Service Road Metairie 70001</td>
<td>2 Sherry Pinero 988-5800</td>
<td>780-1684</td>
<td>8-slice CT, digital mammography, Dexa (bone density), 3D ultrasound, X-ray</td>
<td>hospital</td>
</tr>
<tr>
<td>West Jefferson Imaging Center</td>
<td>1111 Medical Center Blvd., Suite N108 Marrero 70072</td>
<td>7 Debra H. Girot radiology coordinator Barry L. Corp Radiology Director 349-1450 349-1470</td>
<td></td>
<td>MRI, X-ray</td>
<td>hospital</td>
</tr>
<tr>
<td>West Jefferson Women's Imaging and Breast Care Center</td>
<td>4521 Westbank Expressway Marrero 70072</td>
<td>7 Debra H. Girot radiology coordinator 349-6085 349-1959</td>
<td></td>
<td>screening and diagnostic mammography, breast ultrasound, bone density</td>
<td>hospital</td>
</tr>
</tbody>
</table>
AUG. 9
The Plaquemines Parish Economic Development Department will hold a business breakfast with Parish President Billy Nungesser at 7 a.m. at Cypress Cove Marina, 235 Cypress Cove Road, Venice. RSVP to smather@plaqueminesparish.com.

The New Orleans Chamber of Commerce’s Green Committee will hold a seminar on Introducing the Benefit Corporation: A step-by-step primer on becoming a benefit corporation in Louisiana with keynote speaker David C. Rivesch from noon to 1 p.m. at the Chamber office building, 1513 Poydras St. Admission is $10 for members and $20 for nonmembers. For more information visit www.neworleanschamber.org.

AUG. 10
The Jefferson Chamber of Commerce will host a Business and Breakfast meeting from 7:50-9:30 a.m. at the Holiday Inn Metairie, 2261 N. Causeway Blvd., Metairie. Admission is $10 for chamber members and $20 for nonmembers. For more information call 835-3880 or visit www.jeffersonchamber.org.

The New Orleans Chamber of Commerce will host a premier networking event from 5:30-7:30 p.m. at the University of Phoenix, 101 Poydras St. Admission is free for chamber members and $20 for nonmembers. For more information visit www.neworleanschamber.org.

Aug. 16
The Jefferson Chamber of Commerce’s Membership Committee will hold a meeting from 11:30 a.m. to 12:30 p.m. at Atmos Energy, 101 Airline Drive, Metairie. For more information contact Lawrence Frischhertz at 835-3880.

Real Estate
Beth Cristina of Stirling Properties has been elected secretary and treasurer of Louisiana Realtors Association for 2015. Gardner Realtors has named Nancy Harmann director of relocation and Corporate Services. Kathy Delatte, sales manager of the Gardner Realtors Fohsom office, has been appointed the additional role of sales manager for the Hammond office.

PERMITS

The following are the top residential and commercial permits awarded for parishes in the New Orleans area in the week prior to July 19. Commercial permits valued at more than $100,000 and residential projects more than $50,000. The data is for the week prior to July 19.

Commercial permits
Parish Value Units Average
Jefferson $62,233 150 $414,880
Orleans $593,340 209 $281,868
St. Bernard $61,612 7 $8,801
St. Tammany $57,344 64 $890

Residential permits
Parish Value Units Average
Jefferson $298,230 139 $2,161
Orleans $927,344 209 $4,443
St. Bernard $101,778 9 $11,308
St. John $18,667 15 $1,244
St. Tammany $174,437 457 $380

Source: Treen Report

Construction permits permits per-date-to

The following is a breakdown of commercial and residential construction permits for parishes in the New Orleans area, with a focus on commercial projects valued at more than $100,000 and residential projects more than $50,000. The data is for the week prior to July 19.

Commercial permits
Parish Value Units Average
Jefferson $62,233 150 $414,880
Orleans $593,340 209 $281,868
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Parish Value Units Average
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Orleans $927,344 209 $4,443
St. Bernard $101,778 9 $11,308
St. John $18,667 15 $1,244
St. Tammany $174,437 457 $380

Source: Treen Report

Construction permits weekly

The following is a breakdown of commercial and residential construction permits for parishes in the New Orleans area, with a focus on commercial projects valued at more than $100,000 and residential projects more than $50,000. The data is for the week prior to July 19.

Commercial permits
Parish Value Units Average
Jefferson $62,233 150 $414,880
Orleans $593,340 209 $281,868
St. Bernard $61,612 7 $8,801
St. Tammany $57,344 64 $890

Residential permits
Parish Value Units Average
Jefferson $298,230 139 $2,161
Orleans $927,344 209 $4,443
St. Bernard $101,778 9 $11,308
St. John $18,667 15 $1,244
St. Tammany $174,437 457 $380

Source: Treen Report

Send us your people news
CityBusiness welcomes submissions for the “People,” “FFH” and “Calendar” sections. To be considered for inclusion in a coming issue, information must be received in the CityBusiness editorial office 10 days prior to the anticipated publication date. Submissions, including photographs, are published subject to space availability. Photos submitted by email must be a head shot in jpeg format, with measurements of 3x3 and 200 DPI. The return of photos cannot be guaranteed. Please direct all submissions to Around Town, CityBusiness, 111 Veterans Memorial Blvd., Suite 1440, Metairie, LA 70005. 

Submissions may be emailed to: Duncan Brown at duncan.brown@npg.com.

All photos attachments and submissions must include the subject’s name.
Find Us a Home

Havana is a terrier mix who loves being close to people and being petted. He's walks on a leash and is young, so he will need lots of activity. Havana accepts his treats politely and tested negative for heartworms.

Lilly is a charming, young, gray tabby and white cat. She'll make a lovely addition to the family. Meet these pets and more at the Eastbank Jefferson Parish Animal Shelter, 1 Humane Way, Harahan. Adoption hours are 9 a.m. to 5:30 p.m. Monday, Tuesday, Wednesday and Friday, 9 a.m. to 7 p.m. Thursday and 10 a.m. to 3:30 p.m. Saturday. Visit www.jpas.petfinder.com or call 736-6111 for more information.

Beaux is an 8-month-old neutered Lab/Shih Tzu mix. He and his sister, Bella, were surrendered because of their family's lack of time. They hope they can go home together! Fergie is a 4-year-old, spayed, domestic shorthaired who is mostly white with grey tabby markings. Fergie adores being petted, cuddled, brushed — any attention is just fine. To meet these and other wonderful pets at the Louisiana SPCA, 1700 Mardi Gras Blvd., Algiers. Shelter hours are 10 a.m. to 4 p.m. Monday through Saturday and noon to 4 p.m. Sunday. Visit www.la-spca.org or call 368-5191 for more information.

Four ways to submit a nomination form
(1) Submit electronically at www.neworleanscitybusiness.com
(2) Email it to christian.moises@nopg.com
(3) Mail it to Women of the Year, CityBusiness, 3445 N. Causeway Blvd., Suite 901, Metairie, LA 70002
(4) Fax it to Women of the Year at (504) 832-3534

Entries are due August 10
Please attach additional sheets if necessary

LIKE THE BOOK?
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(504) 293-9289 • Jaclyn.melth@nopg.com
The Loan & Mortgage Prestige Preview

Rates subject to change daily - to find out what the changes are call your “Lender.”

<table>
<thead>
<tr>
<th>Lenders Phone Numbers</th>
<th>Fixed Conform</th>
<th>3-5-7 Year ARM</th>
<th>FHA</th>
<th>Comments &amp; Other Programs</th>
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<td><strong>COASTAL MORTGAGE</strong></td>
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<tr>
<td>E.W. King</td>
<td>3.625% pts. 0 LIP 30 APR 3.714%</td>
<td>3.125% pts. 0 LIP 30 APR 3.201%</td>
<td>Jumbo 30 yr. pts. 0 LIP 30 APR 4.375%</td>
<td>Jumbo 30 yr. pts. 0 LIP 30 APR 4.296%</td>
</tr>
<tr>
<td>(504) 866-5626</td>
<td>FAX (504) 866-1966</td>
<td></td>
<td></td>
<td>Please visit our website: <a href="http://www.CMCNewOrleans.com">www.CMCNewOrleans.com</a></td>
</tr>
<tr>
<td><strong>COASTLAND FEDERAL CREDIT UNION</strong> Mortgage Department</td>
<td>3.375% pts. 1.0 LIP 45 APR 3.587%</td>
<td>2.750% pts. 1.0 LIP 45 APR 2.955%</td>
<td>Jumbo 30 yr. pts. 1 LIP 30 APR 3.980%</td>
<td>Conventional Fixed 3.500% pts. 0 LIP 45 APR 3.538%</td>
</tr>
<tr>
<td>(504) 834-2780</td>
<td>FAX (504) 889-6892</td>
<td></td>
<td></td>
<td>Additional rates available with a no closing costs option!</td>
</tr>
<tr>
<td><strong>FBT MORTGAGE, LLC</strong></td>
<td>Call for Rates</td>
<td>Call for Rates</td>
<td>Call for Rates</td>
<td>A subsidiary of First Bank and Trust</td>
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<tr>
<td>Kevin Keating</td>
<td></td>
<td></td>
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<td><a href="http://www.fbtonline.com">www.fbtonline.com</a></td>
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<tr>
<td>(504) 586-2525</td>
<td>FAX (504) 393-9916</td>
<td></td>
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<td>Conventional, FHA, Rural Development, VA and Jumbo loans</td>
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<tr>
<td><strong>GREATER NEW ORLEANS FEDERAL CREDIT UNION</strong></td>
<td>3.500% pts. 0 LIP 30 APR 3.508%</td>
<td>2.875% pts. 0 LIP 30 APR 2.890%</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Terry Fallon</td>
<td></td>
<td></td>
<td></td>
<td>No up front fees</td>
</tr>
<tr>
<td>(504) 459-8155</td>
<td>FAX (504) 459-8159</td>
<td></td>
<td></td>
<td>Apply online @ <a href="http://www.gnofcu.com">www.gnofcu.com</a> &amp; origination fees will be waived.</td>
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<tr>
<td><strong>MILLER HOME MORTGAGE, LLC</strong></td>
<td>3.25% pts. 0 LIP 30 APR 3.523</td>
<td>2.75% pts. 0 LIP 30 APR 3.127%</td>
<td>5 yr- 2.5% pts. 0 LIP 30 CAPS- 1st 5 Annual. 2 Life 5 APR 2.775%</td>
<td>3.25% pts. 0 LIP 30 APR 4.102%</td>
</tr>
<tr>
<td>Ross L. Miller</td>
<td></td>
<td></td>
<td></td>
<td>With 19 years experience you will always speak with an experienced professional loan officer. We offer conventional, FHA, VA and Rural Development loans. Many of our loans close with electronic signatures and you can close at your location or ours with refinances. We are licensed in LA &amp; TX.</td>
</tr>
<tr>
<td>(888) 277-8308</td>
<td>FAX (504) 455-7002</td>
<td></td>
<td></td>
<td><a href="http://www.millerhomemortgage.com">www.millerhomemortgage.com</a></td>
</tr>
<tr>
<td><strong>PREMIER LENDING</strong></td>
<td></td>
<td></td>
<td></td>
<td>A local lender with over 15 years of service.</td>
</tr>
<tr>
<td>James Tabot</td>
<td>3.250% pts. 1 LIP 30 APR 3.425%</td>
<td>2.750% pts. 0 LIP 30 APR 2.808%</td>
<td>Jumbo 30 year pts. 0 LIP 30 APR 4.008%</td>
<td>Get the straight talk that you deserve.</td>
</tr>
<tr>
<td>(504) 888-4104</td>
<td>FAX (504) 888-4109</td>
<td></td>
<td></td>
<td><a href="http://www.PremierLending.org">www.PremierLending.org</a></td>
</tr>
<tr>
<td><strong>STERLING FINANCIAL SERVICES, LLC</strong></td>
<td>3.875% pts. 0 LIP 45 APR 4.012%</td>
<td>3.25% pts. 0 LIP 45 APR 3.313%</td>
<td>5 yr- 3.00% pts. 0 LIP 45 CAPS- 1st 5 Annual. 2 Life 5 APR 2.866%</td>
<td>3.75% pts. 0 LIP 45 APR 4.012%</td>
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<tr>
<td>Michael M. Schenck</td>
<td></td>
<td></td>
<td></td>
<td>Available Sat &amp; Sun.</td>
</tr>
<tr>
<td>(504) 889-6737</td>
<td>FAX (504) 889-0739</td>
<td></td>
<td></td>
<td>Reverse Mortgage Available</td>
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<tr>
<td><strong>WHITNEY BANK</strong></td>
<td></td>
<td></td>
<td></td>
<td>Accurate Rates &amp; Fees quoted</td>
</tr>
<tr>
<td>Yvonne Marinovic</td>
<td>3.375% pts. 125 LIP 30 APR 3.82%</td>
<td>2.75% pts. 25 LIP 30 APR 3.1717%</td>
<td>3.25% pts. 0 LIP 30 APR 3.937%</td>
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