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from the publisher



Welcome to Spring! With this issue, we deliver another great round of content and tap into a range of topics you've told us are important to you and your family. But that's not all. You can now access *even more* articles through our online options: facebook, our website (WestchesterSeniorVoice.com) and via our email newsletters. Some of you may recognize the recipe in this issue's feature on the Chef Peter X. Kelly Teaching Kitchen at New York-Presbyterian Hudson Valley Hospital - that's because it was already posted on our FB page and included in one of our email newsletters. More health support recipes from the Teaching Kitchen will be available - but only online. There's so much content we'd like to share with you, and we cannot accommodate it all in our print version. But that doesn't mean you have to miss out. Like us on FB (at facebook.com/WestchesterSeniorVoice or click on the "like" button under facebook on the right hand side of our website) **and** sign up for our email newsletter on WestchesterSeniorVoice.com. By doing so, you'll be able to read **all** of our content on your smartphone, tablet, laptop or desktop.

Another piece of news: commencing with this issue, we are hosting a new series of articles (see page 21) from Alice Tseng, our Home Equity Advisor columnist. This series provides real-life cases of people that Alice has worked with who have used reverse mortgages to fund everything from long-term care, to home improvements, to the purchase of a second smaller home - even addressing the outliving of one's assets. These mortgages have had a bad rap - they were misused in some cases but are now subject to new guidelines and have been rethought and refashioned as home equity conversion mortgages, making them a generally safe and, sometimes, much-needed source of income. It's all about being a knowledgeable consumer and working with a trusted professional.

And now for the **great** news: please join me and some of the WSV experts/writers at The Neuberger Museum (SUNY Purchase Campus) on **March 28** for a free evening of socializing, conversation with other readers, tours through the galleries, and light refreshments - not to mention a raffle with some really lovely prizes. Drop by, we'd love to meet you. (See details on page 13.)

As always, wishing us all love and peace,

Susan.

Susan E. Ross
Publisher and Certified Senior Advisor®
publisher@westchesterseniiorvoice.com

CORRECTION: Please note a correction to our Winter issue's article on Social Security. Go to our website to review the correct information for the last question in that article. Type "social security" into the search box to find the article or use the URL below:
westchesterseniiorvoice.com/money-work/work-retirement/lets-talk-social-security.html

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Volume 2.2 Spring 2017
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Westchester Senior Voice
Print ISSN 2469-5203
Online ISSN 2469-5211

Publishing Quarterly plus an Annual Guide
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Pets aren't just friends for life, they also contribute to our actual physical and emotional well-being. Just ask any pet owner!

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Westchester Senior Voice connects boomers and seniors with the local professionals and businesses that serve them. Within our pages, we inspire, educate and exchange information in an embracing, respectful and inclusive way.

NEW BEGINNINGS

The community was in dire straits. Opened in 2002 as a high-end senior living residence, it was struck hard by the big recession and struggled to remain afloat. Repair work was at a standstill, residents were needing more services, the parent corporation was also suffering from the economic downturn. And then, bankruptcy proceedings commenced. These were the circumstances surrounding Valhalla's Westchester Meadows just a year ago.

The close-knit group of residents kept busy but, understandably, were concerned the community would shut down; they would lose their entrance fees and need to find new homes.

Two bidders came to the table and the judge would now decide which bid was best for the residents. Beth Goldstein, CEO of Bethel Homes, a not-for-profit with a 100-year plus history of providing quality care and service in Westchester, presented their plan to the court.

Goldstein's vision was to have the community move forward as a CCRC: a Continuing Care Retirement Community that accommodates residents' changing needs - from independent living to assisted living, or nursing home care if it becomes necessary - all on one main campus. According to Goldstein, "Bethel has the economies of scale, due to our other properties, to make it all work."

The acquisition was finalized on November 1, 2016 and the community was renamed **The Knolls**, a nod to the hilly area on which it sits.

Bethel is investing \$6 million into The Knolls. They have already started renovating common areas and the apartments, which range from 700 sq ft one bedrooms to 1,800 sq ft two bedrooms/two baths, are getting makeovers: new appliances, new kitchen cabinets as needed, granite countertops, new carpeting, and new bathrooms.

For Goldstein, the acquisition is a validation of Bethel's recognized commitment to Westchester and, she says, "It reinforces the concept of a CCRC and the lifestyle and security they [residents] are buying into." And if they get sick, they don't need to leave the community.

For more information or to schedule a tour of The Knolls, call 914-721-0855.

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Nice Work...IF YOU CAN GET IT

By Ali Jackson-Jolley and Maryanne D'Amato

So you've retired from the daily grind and now you're asking yourself what's next? Whether you are looking to fill some time, make some extra money or turn your avocation into your next vocation, opportunities for meaningful part-time work in our area are as diverse as they are abundant. Here are just a few interesting part-time jobs recommended by Westchester's "unretired" population.

HISTORIC HUDSON VALLEY: Tour Guide

If you love history and want to share your passion with the public, a part-time gig as a tour guide at one of the Historic Hudson Valley (HHV) sites may be right up your alley. Just ask Hal Greenberg, a retired businessman turned part-time guide at Sunnyside in Tarrytown, who explains, "In addition to giving my week structure, providing me with an entirely new set of friends, keeping me physically and mentally active, I have been given an opportunity to give back to the com-

munity." HHV's program associates and museum guides provide seasonal tours to the public as well as to schools at Philipsburg Manor, Van Cortlandt Manor, Washington Irving's Sunnyside, Union Church, and Kykuit. Look for job openings on their website hudsonvalley.org, and submit applications via email.

The Best Part: You get to indulge your inner history buff while touring around a fantastically beautiful venue *and* make a little extra money!

WESTCHESTER COUNTY PUBLIC SCHOOLS: Paraprofessional Educator

Paraprofessionals are always in demand in our public schools. There are 43 school districts in Westchester, so there are plenty of opportunities for work right in your own backyard. Besides prepping lessons, monitoring recess and lunchrooms, paras work in the classroom assisting teachers, and sometimes are assigned one-on-one to students with special needs. Marie Haniuk started working as a paraprofessional at Pequena-konck Elementary School in North Salem 20 years ago after she



Marie Haniuk at Pequena-konck Elementary School
Photo: Kristen Connolly

retired from being an art teacher. Haniuk says, "My favorite part of my job is helping the children learn to read and write." Each district has their own pay scale and packages. The starting pay can be anywhere from \$15 to \$17 per hour and can increase with years of service. You do not need to have a teaching background to apply, but applicants do need to submit to a thorough background check and, depending on the district, may need to pass a proficiency test or have an undergraduate degree.

The Best Part: Being surrounded by the laughter of little children, not to mention snow days, school vacations, and summers off!

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According to Luba Sydor, owner of Person 2 Person, a recruiting firm which places individuals in biotech, research, and pharmaceutical jobs, boomers taking on



Guide at Phillipsburg Manor
Photo: Historic Hudson Valley

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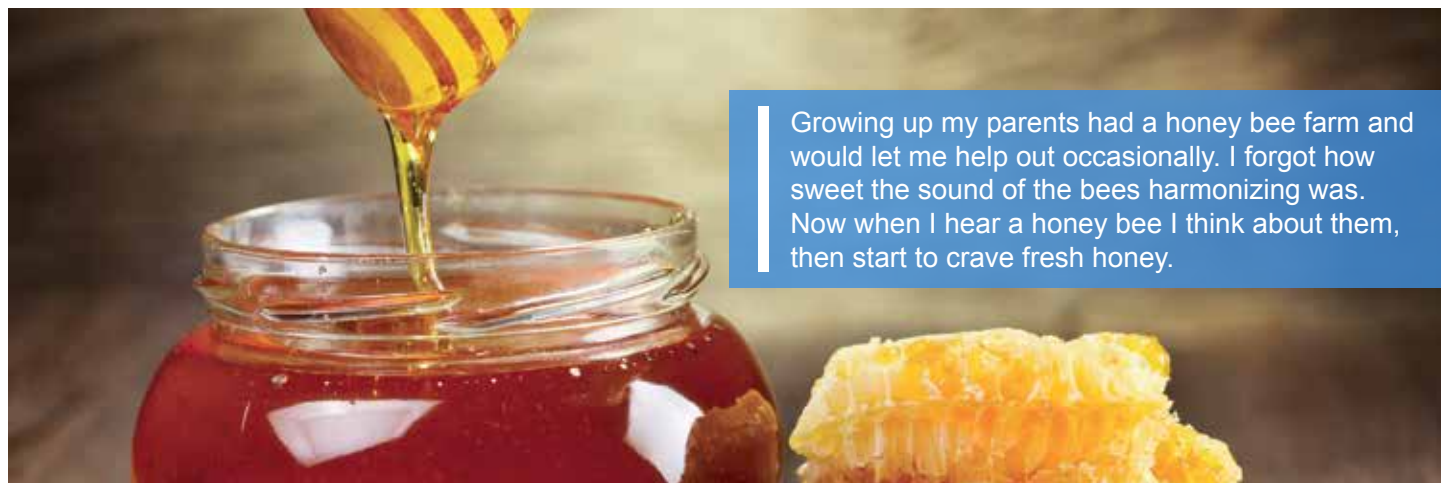
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part-time work is a growing trend among today's workforce. "More companies are recognizing the value of mature workers - and they're starting to hire them," she says. Sydor, who places job seekers from every age demographic says she has plenty of part-time opportunities for those looking to come out of retirement and try their hand at data entry, reception, and administrative roles. Or for those retirees with a background in the life sciences, a part-time consulting gig might be perfect for you! To apply for a position, send an email to: lsydor@person2personllc.com

The Best Part: You get the opportunity to dive headfirst into an entirely new industry, meet new people and maybe even make new friends.

SENIORS HELPING SENIORS OF WESTCHESTER & PUTNAM: Home Companion

With a mission to help seniors live at home as long as possible, this elder care company hires people for part-time, non-medical home care for seniors in need of a little extra assistance. Home companions can earn between \$13 to \$15 per hour, providing companionship, help with light chores, and assistance running errands. Owner Debra Lang says of her team (who range in age from 56 to 74), "My employees come from all walks of life, but what they all have in common is that they enjoy making connections and working with and helping other seniors." Long-time employee Veronica Kimball agrees, "If you are a people person, this job is a great fit!" To apply, send an email to SHS. DebraLang@gmail.com.

The Best Part: This is a job that keeps you busy while enabling you to meet new people and - because you are helping those in need - you go home feeling great every day!

If none of these part-time positions strike a chord, don't worry. According to Sydor, there is plenty of work out there. The trick is to think of this time as a chance to specialize in what you truly love and perhaps even discover an entirely new industry that you've always been eager to learn about. "Think about the key strengths and skills that made you successful in your professional career. These skills, along with your passion for a specific cause, will be your greatest selling points during the search."

PROTECT YOURSELF FROM IDENTITY THEFT

Did you know that financial identity theft is the fastest growing crime?

Identity theft is when someone uses your personal information to commit financial fraud. The key pieces of data an identity thief is looking for are your name, address, social security number, birth date, mother's maiden name, driver's license number, and military ID number.

The New York State Office of the Attorney General advises that you follow these guidelines to protect your identity:

1. Shred all papers containing your personal information before placing them in the trash. Cut up credit cards when they've expired.
2. Protect your incoming and outgoing mail. Have checks direct deposited and use online banking when possible.
3. Do not conduct financial or other transactions on a public computer or in cafes, libraries, airports or other places where your internet connection is not secure.
4. Do not share your personal information online, over the phone or with anyone you don't know. Keep your personal information in a secure place at home. And do not carry your social security card.
5. Review your credit card and bank statements carefully and promptly to make sure there are no unauthorized charges or fraudulent activity.
6. Check your credit report at least once a year for suspicious activity. TransUnion, Experian, Equifax and Innovis are the four national credit bureaus. For your free credit report, go to www.annualcreditreport.com or call 877-322-8228.
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Taking on the North Rim

BILL MORRIS' EXCELLENT ADVENTURE

Ever think about throwing caution to the wind, pulling up stakes and traveling cross-country on a road trip to take up temporary residence in a part of the country that you've never been to before? And doing it on your own?

Well, that's exactly what Bill Morris did in May of 2016.

Just a year earlier, Morris had been hiking with a group through one of Westchester's many wooded trails when he struck up a conversation with a fellow trekker. Her name? Well, he cannot quite recall, but he sure remembered the conversation. She had sold her condo and her car, purchased an RV, and was preparing to visit America's national parks. The idea intrigued Bill - enough so that even after passing on the RV purchase (too expensive, too much of a commitment), he began to plan his own western adventure.

Having lived in Westchester for about 25 years and mostly retired from work in free-lance TV production, Morris felt that at the age of 72, there was no reason to delay

his dream of spending an extended time at one of America's natural wonders. Mid-career, he had produced some educational videos for LL Bean and lovingly recalled the shoot at Acadia National Park for the bicycle touring segment. (There were other videos: for fly fishing, canoeing and outdoor photography.) So the seed for this excursion had been planted long ago.

Targeting the North Rim of the Grand Canyon as his most likely destination, he simply googled "jobs at the North Rim," which quickly led him to employment opportunities on the resort's website. Confident that he met the first job requirement (candidate must be either 18 or 21 depending on the job specifics), he submitted his application.

Morris headed out in May of last year, driving five days before reaching Arizona to "work, eat, sleep and breathe" at the North Rim. The season there runs from May through October, as winter snow makes parts of the terrain impossible to pass and thus free of tourists and workers.

During his six months at the rim, Mor-

ris worked eight-hour days for minimum wage as a cashier at The General Store, about two miles from the Grand Canyon Lodge (www.grandcanyonforever.com), and spent his free time hiking the terrain. He lived in a dormitory which housed about 150 other employees of the Forever Living Resort, ranging in age from their mid-20s to 70s and older.

Morris was living the dream. He spent six months exploring one of the most beautiful areas of America: on foot and by auto. He relished the daily conversations with hikers and tourists coming in to the store after a day of physical exertion. "It wasn't work, standing at a cash register, gabbing with people all day."

The only negative, says Morris, is "I waited too long to do it. I could not have given myself a better time than doing what I did." He made friendships that will last, and he will go back, though not necessarily to the North Rim. "There are so many other National Parks to experience."

- Susan E. Ross



YOU'RE INVITED TO: AN EVENING AT THE MUSEUM ON MARCH 28, 2017

Join the Westchester Senior Voice team at an informal gathering: Meet the Publisher Susan Ross, Meet other readers, as well as some of our experts/writers.

EVENT IS FREE.

What: A delightful evening of socializing, conversation and exploring. Participate in a curated tour or guide yourself through this local gem.

Where: Just get yourself over to The Neuberger Museum of Art on the SUNY Purchase Campus (W1 Parking Lot).

Free Raffle: Win a gift certificate to Lenny's Steakhouse, The Olde Stone Mill, or 273 Kitchen. Or win tickets to Caramoor's Summer Season or to Caramoor's Dancing at Dusk, the Westchester Philharmonic or Westchester Broadway Theatre (must attend event to enter to win).

When: March 28 from 6-7:30PM

What Else: Light refreshments - Bring a friend and finish off the evening at your favorite restaurant. Work or casual attire.

Why: We're a friendly bunch. Come enjoy.

RSVP requested but not required:
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WESTCHESTER
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Emilie Berner, left (and inset), with class participants

Nourishing Westchester

THE CHEF PETER X. KELLY TEACHING KITCHEN

By Susan E. Ross

Class participants stroll in a few minutes before the hour - extending hellos and introductions. They settle on to stools tucked around the over-sized kitchen island: chopping boards, sauté pans and knives laid out as the tools of the day. Before long, the instructor starts to talk about bone health. Terms like bone mass, essential nutrients and osteoporosis trigger raised hands and comments from the class, as ingredients are passed around and inspected.

Clearly, this is no ordinary classroom. It is the Cooking to Support Bone Health cooking (and eating!) class at the Chef Peter X. Kelly Teaching Kitchen, in The Dempsey House on the New York-Presbyterian Hudson Valley Hospital campus in Cortlandt Manor - just one of a variety of cooking classes open to the community throughout the year.

The woman leading the class is Emilie Berner, Chef and Coordinator, who joined

the Teaching Kitchen in June 2016. Armed with a Master's from New York University in Foods, Nutrition and Wellness, along with a variety of culinary arts training and experience, she is on a mission to "empower people to make small changes in their lives that will improve their health and well-being in a big way." As Emilie speaks passionately about her commitment to cooking and eating natural, healthy foods, she clearly energizes her students to do the same, as they ask where she's purchased the day's ingredients and what nutrients they provide.

Of those in attendance, eight are return participants. Janice Livingston has attended "as least five or six classes to learn techniques and information about food." Plus, "It's a bargain, and Emilie is awesome."

In addition to the 90-minute, \$15 classes offered at the Kitchen, there are a number

of other initiatives managed by Berner.

Healthy Heart guides 12 individuals, selected by their physicians - based on cholesterol, blood pressure or heart issues - through 10 classes, helping them learn to flavor foods without salt, identify healthy fats, and learn more about cooking and eating to support your body.

There's also the **Physician in the Kitchen** free lecture series - which brings healers into the Kitchen, and **Soups and Sides**, which supports the Hospital's patients with harvested vegetables direct from the on-site Organic Healing Garden; ingredients couldn't be fresher, and Berner uses them to cook soups (like Carrot Orange Fennel) that are then distributed to infusion patients.

On this day at the Kitchen, all the students are focused on the task at hand: learning to work with ingredients that will nourish their bones. Emilie instructs the group

CHICKPEA SALAD

(from Emilie Berner)

ingredients:

1 cup dried chickpeas, soaked overnight and drained
4 cups (low or no sodium) vegetable stock
1 four-inch piece kombu (kelp)
1/2 tsp salt
1 red onion, diced
1 small cucumber, seeded and diced
1 cup parsley, minced

dressing:

2 Tbsp lemon juice
2 Tbsp olive oil
1 Tbsp flax seed oil (substitute: olive oil)

directions:

Cook chickpeas with the kombu, vegetable stock and salt for 45 minutes or until soft. (This may take longer depending on your dried beans.) Drain chickpeas. Chop up the kombu. In a large serving bowl, add onion, cucumber, parsley, kombu and chickpeas. Mix with dressing and serve on its own or in a lettuce leaf for a nicer presentation. Serves 4.

Go to www.westchesterseniiorvoice.com/food-leisure for more bone support recipes as well as other recipes from Berner.

to break up into three teams to prepare each of her three recipes to support bone health: Wakame Cucumber Salad with Oranges; Chickpea Salad; and Sardines With Couscous. The resulting meal is rich in calcium, protein, vitamins C, D and K, and magnesium. Ingredients include sea vegetables (kelp and wakame), seeds, whole grains, fish and healthy oils.

A low hum takes over the room as each team gets busy on their recipe. Emilie interrupts their progress on two occasions, ringing bells to grab everyone's attention, so she can demonstrate how to dice an onion with professional skill and to "supreme" an orange (remove the membrane).

Throughout the class, Emilie encourages her students to cook and eat with variety: including more plants and quality protein. She asks the group to bring some mindfulness to their food shopping and meal planning, all the while understanding, "We're always being pulled in so many directions, and it's hard to make informed decisions when it comes to nutrition."

Emilie continues to check in on each

group, monitoring their progress and answering questions. Brenda Preisner of Cortlandt Manor is taking the class because she's a vegetarian and is looking for more diversity in what she cooks and eats.

The recipes are readied and placed for serving. Attendees fill their bowls and sit for a well-deserved lunch. A temporary hush falls over the room as the only activity now is eating. Each dish gets a thumbs up and the bowls are eaten clean.

Emilie looks at the program as an opportunity to learn at any age, as well as being a great way to nourish the community and get them to experience new foods and recipes without too much of a financial outlay. They can "expand their culinary repertoire," and take what they've learned home to do it themselves, all while furthering participants' nutritional spectrum and flavor experiences.

■ ■ ■

To register for a class or to receive more information, email teachingkitchen@hvhc.org or call 914.734.3780. (The garden relies on volunteers for nurturing; interested parties should contact Berner at the above email address.)



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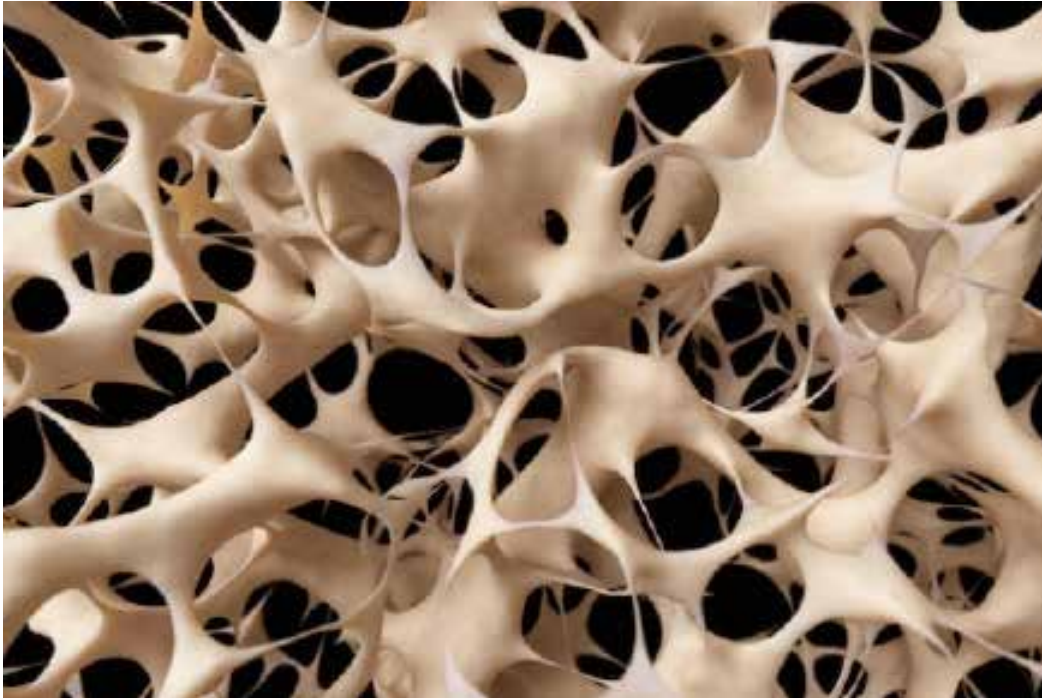


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WSV



Osteoporosis:

WHEN MEDICAL TREATMENT IS RECOMMENDED

By Susie Aybar

Mary's story is not atypical. She is 68 years old and has osteoporosis: a condition in which people lose bone mass, resulting in thin, porous bones. The condition affects 54 million Americans, mostly women, and according to the National Osteoporosis Foundation (NOF), nearly half of the female population and up to one-quarter of men will experience osteoporotic fractures due to this disease.

While Mary has not fractured bones, she suffers from back pain as a result of the condition. Three years ago she started treatment with Zometa, an intravenous medication she receives every six months which has stabilized her bone condition. When dietary changes and exercise are not effective in treating osteoporosis, intervention with medication is often the next step.

RISK FACTORS

Dr. James Hellerman, an endocrinologist with Phelps Medical Associates in Tarrytown,

treats patients with hormonal disorders such as hyperthyroidism and diabetes. These conditions put patients at higher risk for osteoporosis. Genetics, bone structure and body weight, and ethnicity are also risk factors, as are long-term steroid use, low testosterone in men, smoking, and excessive alcohol consumption.

"A lot of patients are already seeing the doctor who is going to make the decision to treat [osteoporosis]," says Dr. Hellerman. For instance, rheumatologists already have a group of patients who are at high risk for osteoporosis because of their arthritis and accompanying long-term steroid use. Gynecologists and primary care doctors often diagnose and treat osteoporosis since they are the doctors women visit most frequently. They are also accustomed to seeing the condition in their patients as everyone begins to lose bone density at about the age of 30 (men included), with loss accelerating for women across the menopause transition.

DIAGNOSIS

The three main reasons Dr. Hellerman will propose medication as a treatment for osteoporosis are if the patient:

- 1)** has suffered a fracture caused by very little trauma, also known as a low-impact fracture;
- 2)** has a T-score on a bone density scan (DXA) more negative than -2.5. (A T-score compares bone density of the patient to what would be expected in a healthy young adult at peak bone mass.); or
- 3)** if she/he has a calculation of the Fracture Risk Assessment Tool (FRAX) that suggests a high probability of developing a fracture over the next ten years.

Patients have *osteopenia* if they have a T-score between -1 and -2.5 on a DXA. This is lower than normal bone mass but is not yet osteoporosis. Adding sufficient calcium and vitamin D, exercising, not drinking, and not smoking may reduce a patient's risk of further bone loss.

TREATMENT

According to the NOF, there are many medications used to treat osteoporosis. Antiresorptive drugs such as estrogen, calcitonin, denosumab, and bisphosphonates are intended to slow bone loss. Also, there is one therapy that rebuilds bone: the anabolic drug teriparatide (brand name Forteo).

If a younger patient has severe osteoporosis, Dr. Hellerman will search for a reversible cause such as a silent form of celiac disease or hyperthyroidism. Just as with a younger patient, in an older woman, Dr. Hellerman will treat the patient based on her symptoms: how severe her bone loss is, which part of her anatomy is involved, and whether certain side effects are acceptable to her. "We usually try to start with the simplest and least expensive treatment first and see whether we get the effect we want. If there are fractures, we're going to go a little bit faster," he explains.

While bisphosphonates are the most common osteoporosis medications, their effect on bone density plateaus after three to five years. With these drugs, patients often have concerns about rare, serious side effects such as an atypical fracture of the femur or osteonecrosis of the jaw after invasive dental work.

Hellerman says he has never seen an atypical fracture of the femur in any of the patients he's treated for osteoporosis with bisphosphonates. He goes on to comment that most osteoporosis experts think these rare side effects occur when someone has been on an oral bisphosphonate for a long time: perhaps five to ten years. A patient might take a "drug holiday" if the bisphosphonate is losing its effectiveness and this

may reduce a patient's risk of the rare side effects. However, patients at high risk for fractures will generally start another medication right away. Dr. Hellerman works with a patient's dentist if dental work is needed when the patient is on bisphosphonates.

For patients who have rheumatic disease or severe osteoporosis of the spine, Forteo is used. This is given by daily injection, can be used for two years, and should not be given to someone who has active cancers that can spread to bone.

While Dr. Hellerman believes the medications are very safe, if patients are fearful of taking them, he may have them talk with a patient who has tolerated the drug well. This often is effective in calming patients' fears.

"We don't tell people you must take this medication," explains Hellerman. "We try and present the best available evidence about where they are, what their risks are, and what the benefits of medication are, in addition to everything else they are doing. He emphasizes, "We point out to them that these are just guidelines and that everybody is different. Everybody has the right to make the choice that's right for them."

■ ■ ■



Susie Aybar, BSN, MFA, is a writer based in Westchester County. A published poet,

Susie leads a writing workshop at Ruth Keeler Memorial Library in North Salem. She also facilitates a "Healing Through Writing" class for people who are affected by cancer at Gilda's Club in White Plains.

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TRADITIONAL VS. LASER-ASSISTED Cataract Surgery

By Michael Cohen, MD

Cataracts are an eye condition as old as time itself, becoming much more common as we ourselves get older. A clouding of the eye's lens that blurs vision, cataracts affect more than half of all Americans by the time they reach 80, according to the National Eye Institute.

But the way cataracts are treated has evolved and improved with the advent of recent **bladeless** technological advances. In addition to traditional cataract surgery, a newer method employing laser energy has revolutionized treatment in the last several years.

As one of the few ophthalmologists in the Mount Kisco area that performs laser-assisted cataract surgery, I feel it offers another solid, safe, and effective option – with many advantages compared to the traditional approach – for the estimated 30 million people worldwide with cataracts.

The laser-assisted option will prove especially important since cataract surgery is one of the most common surgeries taking place in the United States, with three million Americans undergoing this procedure each year. But what's the difference between traditional and laser-assisted cataract surgery? It's important for cataract patients and their loved ones to educate themselves in order to make the best choice.

How Traditional Cataract Surgery is Done

The older approach to cataract surgery requires the doctor to make a tiny incision by hand on the side of the eye's cornea to remove the cloudy lens. A small probe is inserted in the eye that breaks the lens into pieces using ultrasonic energy, and a second probe sucks out the pieces. Through the incision, an artificial lens is inserted and moved into place, and stitches may be used to close the cut.

How Laser-Assisted Cataract Surgery Is Performed

Laser-assisted cataract surgery doesn't rely on the eye surgeon's steadiness of hand, using special software instead to devise a surgical plan with 3-D images of the eye. This plan maps the location, length and depth of the cataract and uses a device known as a femtosecond laser to break the cataract into pieces. No stitches are necessary with laser-assisted cataract surgery, since the incision is self-healing.

Benefits of the Laser-Assisted Approach

Compared to traditional cataract surgery, the laser-assisted approach offers a myriad of advantages. First, the use of a computer-guided laser means the surgical incision is up to 10 times more accurate than a corneal incision done by hand. The laser also requires half as much ultrasonic energy to dissolve the lens, and the computer makes the place-

ment of the replacement lens more precise. Recovery is also smoother after bladeless laser-assisted cataract surgery. With traditional surgery, common side effects include discomfort in and around the eye for several days afterward, along with blurred vision and the feeling of an itchy, sticky or gritty eye. After laser-assisted surgery, no pain is usually felt, since less trauma has been dealt to the eye.

Ongoing research continues to examine the short- and long-term results and benefits of laser-assisted cataract surgery compared to traditional surgery. But it's looking pretty clear – pun intended – that the laser-assisted approach may lead to better outcomes for patients with this extremely prevalent eye condition. Laser-assisted cataract surgery is not currently covered by insurance and a nominal out of pocket fee may apply.

■ ■ ■



Dr. Michael Cohen has been practicing at CareMount Medical since 1994. He has a reputation of being one of the first doctors in the region

to treat cataracts with minimally invasive surgery. Multiple distinctions include Best Doctors in America (2013), Best Doctors in Westchester (2016) and Castle Connolly Top Doctors (2016). 90 South Bedford Rd. Mt. Kisco, NY 10549; 914-242-1355; www.caremountmedical.com/cohen

UNDERSTANDING A Health Care Proxy

By Michael Giannasca and Brian Miller

Richard, an 81 year-old widower, has had his Will and advanced directive documents (Power of Attorney, Health Care Proxy and Living Will) in order for some time. His daughter, Beth, was named his Health Care Agent in his health care proxy. Of his children, she lived the closest and often accompanied him to doctors' appointments related to a chronic heart condition.

One evening after work, Beth stopped by her father's house to visit. When she arrived, she found him lying on the floor - unconscious and unresponsive, but still breathing. Beth called 911 immediately. When EMS arrived, she asked that Richard be transported to Hospital B, which was 10 minutes away, but well-known for its cardiology unit. EMS workers informed Beth that Richard would be transported to Hospital A which was closer, at only 6 minutes away. Beth showed them her father's Health Care Proxy (HCP), pointed out that she was the appointed Health Care Agent, and demanded they take him to Hospital B. The EMS workers again refused, and transported Richard to Hospital A.

Although court decisions clarify that a properly executed Health Care Proxy has force outside of the hospital setting, the relevant New York statutes provide that a Health Care Agent's authority to make health care decisions does not begin until a determination is made "in writing" by the "attending physician" that the person has lost the capacity to make health care decisions. Given the facts of Richard and Beth's situation, the EMS workers would claim they were not obligated to follow Beth's directives because an attending physician had not yet determined that Richard lost the capacity to make his own health care decisions, even though he was clearly unresponsive.

Once Richard arrived at the hospital, and a physician determined he was unable to make decisions for himself, Beth's authority to make health care decisions for Richard would clearly begin. At that time, Beth would be able to make decisions limited to the authority granted to her in Richard's HCP, and in furtherance of Richard's wishes that had previously been conveyed to her, either personally or in writing via the HCP, Living Will and/or similar document(s). However, there remains uncertainty in the law as to Beth's authority to make health care decisions in the above scenario where a determination of incapacity has not been made by a physician. Nevertheless, it is a good idea to include a provision in the Health Care Proxy specifically authorizing the agent to make decisions on behalf of the principal in situations where the principal is clearly unresponsive, even if a determination of incapacity has not been made by a physician.

■ ■ ■

Michael Giannasca and Brian Miller are attorneys with the law firm of Giannasca & Shook, PLLC. The Elder Law & Estate Planning Group of the firm handles all aspects of Elder Law including wills & probate, trusts & estates, Medicaid planning, guardianships, estate administration and litigation, and asset protection. Located at 1 Barker Avenue, Suite 325, White Plains, NY 10601; 914-872-6000; www.mgns-elderlaw.com

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Spring Cleaning Tips

AN EXPERT'S PERSONAL APPROACH

By Paula Meighan, RN, LMSW

Many of us grew up in households where spring cleaning was an annual ritual. Personally, I always dreaded being dragged into the process. Once I owned my own home, though, there was some comfort in knowing that at least once a year, certain things were sure to get done. Now that I'm an empty nester looking forward to the prospect of selling my home, it has occurred to me that spring cleaning might serve a dual purpose: the much-needed cleaning and clearing out as well as "right-sizing" for myself and readying my home for sale. With that in mind, I've come up with several ideas to move this process along:

1. View your main living spaces from a fresh perspective, with the objectives of eliminating clutter, and simplifying the spaces for visual appeal and ease of care. Do you have too many chairs, small tables or bookshelves? Too many small area rugs and decorative items scattered about that collect dust? We have all accumulated them. Any and all of these items can be easily donated to a local charity, with many organizations coming to pick up at your home.

2. Next up is the much-needed dusting of your books and shelving. This is a good time to remove books you won't be taking to your next home. See if your adult children want any, give them to the library, or box them up for a charity.

3. My house is filled with framed photos. I've continually added to them year after year, graduation after graduation. Now, every nook and cranny is filled with oversized photos that my kids hate! Someone suggested that I take all the pictures out, put them in an album and donate the frames. Consider going through *your* collections of photos and home movies. Decide which should be kept, converted to digital albums, or passed along to other family members.

4. Clean window treatments. Think about whether it's time to retire them for lightweight semi-transparent curtains that let in more sunlight.

5. In tidying up the pantry, remove expired items. Also, take a look at things you've always kept for the time that you "might" use them - and get rid of them. This includes small appliances like rice cookers, blenders, smoothie machines, coffee grinders. If you don't use it, lose it. For me, it's the holiday cookie cutters and the George Foreman grill.

6. Heading to the bathroom and hall closet, discard expired medications, cosmetics and beauty products. Still need that curling iron or hot rollers? Probably not! Pare down your linen closet to the essentials: two to three sets of sheets - don't need those twin sets anymore, and it's also time to get rid of those graying towels you've had for 20 years. Send them to the pet shelter.

7. Organize your files. Don't hesitate to reach out to an organizer for this one. We've all been dragging around way too much paper. It's truly liberating to see most of it go into the shredder.

8. Swap winter weather clothing for your spring and summer ones. Weed out what you no longer wear. Local charities may even pick up from you, and the donation receipt comes in handy at tax time.

9. If you find you still have energy after this, head to your attic and basement. I am sure you will find some items to part with there. This task may be too much to do at one time. Separate items into piles: keep, donate and discard. Throw away a few things from the "discard" pile each week.

Most importantly, get started. The clean and clear process can be invigorating. If it gets to be too much, hire help to coordinate the project or to handle some of the physical work. You will thank yourself in the long run. Time to let the sun shine in!



Paula Meighan is co-owner of Changing Places, LLC, a senior move management company operating in Westchester, Metro NY and Fairfield County, CT. With a background in nursing and social work, Paula has a profound commitment to connecting with older adults and providing personalized and client-centered services in the emotional and physical aspects of relocation or "aging in place". For more information, www.changingplaces.info

FUNDING HOME IMPROVEMENTS

By Alice Tseng

My clients, Nancy and Bob, are both in their mid-60s. Bob has pared down to part-time work as a computer consultant, and Nancy teaches part-time at a local college. They have always been fiscally conservative, making financial choices that enabled them to pay for their children's college education. For retirement, their strategy was to downsize once the kids were grown, to create their retirement nest egg. Of course, they hoped to get the highest sales price possible, given their very desirable neighborhood.

There is one problem - their house hasn't been updated for years and needs a lot of work to get the price they are counting on. Nancy and Bob feel confident every dollar put into renovation will get them twice the return. So it made sense to finance improvements with a home equity loan. But the meeting with the loan officer at their local bank did not go well. The banker told them they wouldn't qualify for the loan amount they needed because of their part-

time work status and income level. They asked another bank and then another. Same answer.

Bob went online to search for other ways to finance home improvements. He came across an article from U.S. News & World Report naming reverse mortgages, officially called Home Equity Conversion Mortgages (HECM), as an option for homeowners who are 62 or older. Bob called their financial planner, who suggested they speak with me.

At our first meeting, I explained to them that they just needed to show enough income to afford the property taxes, home insurance, and a reasonable amount to cover personal spending. They were able to borrow slightly more than 50% of the maximum property value of \$625,500 (now \$636,150 as of Jan'17), giving them more than enough money to fund their renovation "wish list." Most of the

This is the first in a series of articles about real life homeowners who are using federally-regulated home equity conversion mortgages as part of their financial plans.

closing costs in a HECM are rolled into the mortgage itself, they just need to pay for the appraisal and a counseling session (mandated by law). But the best part is they don't need to pay back the balance until they sell the property. Now, there's no financial pressure or urgency to sell. They can wait for the right offer and even stay put for a bit to enjoy the renovations. The point is, they have time on their side now: no pressure, no monthly re-payments.

While reverse mortgages are not for everyone, a licensed and trustworthy HECM loan specialist can help guide your decision-making process if you are looking for solutions to help fund supplemental retirement income, a renovation, long-term care, business cash flow, college expenses, or to purchase a smaller second home.

■ ■ ■

Alice Tseng is a licensed HECM specialist with U.S. Mortgage Corporation. She can be reached at 914-488-9262 or at AliceInReverse@gmail.com



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Duke, Max & Lucy

THEY'RE GOOD FOR YOUR HEALTH

By Tiffany R. Jansen



Max, posing on a couch,
at King Street Rehab

70-89, for just over two-and-a-half years; those adhering to a regular walking program were found to be less likely to suffer from conditions that limit or strip mobility and, if they did, more likely to recover.

Kathy Ball, a veterinarian at Guiding Eyes for the Blind in Yorktown Heights agrees that dogs are good for your health. "Instead of sitting in the house, you have to get up, take the dog out, maybe interact with other people who approach you because you have an animal," she adds.

In fact, research shows that dogs are a great conversation starter. That social connection could help you live longer and stave off mental and physical decline. Social interaction has also been linked to lower blood pressure.

But you don't have to be a dog owner to reap these benefits. Simply being around an animal can facilitate a connection. "We can touch them, we can love them, we have relationships with them," says Pia Salk, a clinical psychologist

and animal advocate in Irvington. "Sometimes, the most healing, unconditional, loving relationships we've had in our lives have been with anything from a chicken to a dog to a pig to a cat."

Max, the Red Poodle who spends his days at King Street Rehab in Rye Brook, helps people feel at home during their stay, says Facility Coordinator Lindsey Wilner. He greets families coming in to the center and attends recreational activities, along with their bird Ziggy.

Just petting an animal can do wonders for your health. For starters, it releases serotonin, a natural, mood stabilizing chemical in the brain. You'll also get a boost of oxytocin, known as the "love hormone," which produces an antidepressant-like effect. According to one Japanese study, making eye contact with your pet gets the oxytocin flowing too.

Having a pet may also reduce stress. Petting has been linked to lower blood pressure, reduced heart rate, and lower levels of the stress hormone cortisol. Add to that the feeling of safety that animals, especially dogs, bring into the home. "A lot of people sleep better if they have an animal in the house," says Ball.

For Mrs. Van Tassell, nothing beats the companionship Isis provides. "I live all alone," says the Goldens Bridge resident, who's been adopting retired Guiding Eyes' dogs since her husband passed away. "Often, when I'm sitting reading, she [Isis] will come up and just sort of lean into the side of me, just to let me know she's there," Mrs. Van Tassell says.

"They [dogs] are very sensitive creatures - so much more intuitive than we are because they use their senses at a much higher capacity," says Jeanne Clune, behavior and enrichment coordinator at the SPCA of Westchester.

"It gives you a whole other dimension to life," Mrs. Van Tassell, who turned 91 in February, says of her relationship with Isis. Indeed, caring for a pet is a great source of satisfaction and gratification, especially post-retirement or once the kids have left the house. "It's really given to my life a purpose," Mrs. Van Tassell explains. "I just feel so lucky to have this dog."

Peggy Van Tassell doesn't need an alarm clock. Every morning at 7, she's gently nudged awake by Isis, her yellow Labrador Retriever - named for the Egyptian goddess. "We get up and we start moving," Mrs. Van Tassell says. That includes two long walks a day at the local dog park.

Research suggests that people with dogs are more physically active and less likely to be obese. That exercise becomes even more important as we age. A study published last fall had followed about 1,600 participants, ages

WEBSITES TO HELP YOU

Travel With Your Dog

BRINGFIDO.com

This site identifies restaurants and hotels that will welcome your pet. A recent search on the site targeting Delray Beach, FL brought up a long list of results in the immediate and surrounding area, across price ranges. They also provided a list of 195 restaurants in that area that welcome dogs at their outside tables. Their pet travel experts came up with 42 local dog-friendly activities: from a number of local dog parks, trails and canine beaches to doggy bakeries and grooming shops. Local event information included Broward County's 27th Annual Walk for Animals, the 2017 Cat Walk and the South Florida Pet Expo.

The bottom line: If you'd like to travel with your pet, check out this site, which covers locations across the U.S. and abroad. They also give you much-needed information on airlines and hotel pet policies.

DOGFRIENDLY.com

Here's a site that facilitates travel with your dog(s). They publish travel guides for dog owners, covering hotels (discriminating between "premier" dog-friendly accommodation verses the others), attractions, campgrounds, parks, beaches, patio dining, and more. Click on a city for a top-line view of how accommodating a city is to dogs. Las Vegas is "surprisingly dog-friendly" and Austin is an "all-around dog-friendly city."

The bottom line: The site doesn't feel as user-friendly as BringFido.com but if you show some patience, there's a load of information for more cities than we can possibly mention here.

Other sites worth checking out:

TRIPSWITHPETS.com
PETFRIENDLYTRAVEL.com

There are also a number of apps for your phone that make sense to download before you arrive at your destination:

VetFinder, DogParkFinder, and Red Cross Pet First Aid.



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QUALIFYING FOR NURSING HOME Medicaid in New York

By Colin Sandler

There are two types of Medicaid: the first covers care at home, referred to as Community Medicaid, while the other covers care in a nursing home. Though both have income and asset restrictions, eligibility differs substantially between the two. For this article, we'll be focusing on nursing home care. (Please see the note at the bottom of this page to find more articles on the topic.)

With the cost of long term care in a skilled nursing center in Westchester running upwards of \$400 a day and as much as \$150,000 a year, most people cannot afford this level of care, especially for a prolonged period of time. So many people plan in advance for this type of care: either by purchasing long term care insurance or by implementing certain legal maneuvers, such as asset-protection trusts, to safeguard their assets, enabling them to apply for Medicaid.

Ideally, this is done with some forethought as there is a **five year look-back** period when seeking Medicaid benefits for nursing home care. This means that Medicaid will require **all** financial statement for **all** accounts held within the past five years, including a review of federal tax returns. The Medicaid office will scrutinize these financial documents line by line and can request further information on any transaction of interest; more specifically, they look at anything over \$2,000.

While a \$14,000 annual gift is allowable by the IRS, it is **not** allowable for Medicaid. Any such gifts made to family members in the last five years can trigger a penalty period in establishing eligibility and coverage will be denied for a period consistent with the amount. For instance, if you gifted \$24,000 to two nieces three years ago and the cost of the nursing home is \$12,000 a month, you will need to cover an additional two months of nursing home expenses before Medicaid will kick in.

Your house is also counted as an asset by Medicaid and must be liquidated, though there are some circumstances whereby your home doesn't need to be sold, such as: 1) you have an adult child who has been living

there for more than two years as your primary caregiver; 2) you have a spouse who remains there; 3) your home is co-owned by someone else and they refuse to sell; or 4) your home is co-owned by a sibling who lives there.

To further complicate matters, there are exclusions and loopholes for certain situations that can affect Medicaid eligibility, as described below:

SCENARIO 1: Mary is entering a nursing home. She has \$300,000 in the bank and owns her home. Her son, who is 50 years old, is collecting Social Security Disability. Mary can transfer all of her assets including her home to her son with **no** penalty due to the fact that he is disabled. Mary will immediately qualify, although she will still be subject to disclosing the five years of financials.

SCENARIO 2: Mary is entering a nursing home, but her spouse John will remain at home. He can keep the home, all of their retirement assets from their IRAs (as long as they are in "distribution" status), approximately \$75,000 in non-retirement assets, and \$2,980.50 per month of their joint income. This strategy is called "spousal impoverishment," which enables John to continue to live independently. In this scenario, Mary's share of their \$75,000 must be below \$14,850, while John can have the balance of the \$75,000. If their joint monthly income is below \$2,980, there would be no income contribution from John. However, if their income is greater than \$2,980, John may have to contribute some of their income towards Mary's care.

SCENARIO 3: Mary enters a nursing home but the couple has assets and income that

well exceed the spousal impoverishment limits in Scenario 2. They can transfer all of the excess assets to John's name and Mary could qualify for Medicaid. This strategy is called "spousal refusal" and does not come without risks. The county can pursue John legally to force some contribution to her care. Again, the IRAs are exempt, but the income Mary gets may need to go to the nursing home.

SCENARIO 4: Mary enters a nursing home and has the \$300,000 and her home. She has no spouse, no disabled child, and she did **not** preplan. Mary and her family can work with an elder law attorney to utilize a "gift/note" strategy. This strategy can usually protect about 40-50% of the assets.

One of the most valuable tools in allowing for any planning or strategy is to have a power of attorney (POA) which offers the surrogate the power to act on behalf of the person needing care. A POA is essential to successfully manage the Medicaid planning process.

There are many more details and strategies that need to be determined based on the individual situation of the potential applicant. Anyone considering this route should speak with a Medicaid specialist and/or an elder law attorney to make sure they are utilizing every possible option to protect their assets.

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Colin Sandler, LCSW, CCM, is owner of Medicaid Solutions, 2127 Crompond Road, Cortlandt Manor, NY. She has been providing advice on aging to seniors

and their families for over 20 years. Email her at Colin@Medicaidsolutions.com or call 914-924-2566; www.medicaidsolutions.com

To view all of our articles covering Medicaid, Medicare, Long-Term Care Insurance, go to the <money/work> heading at the top of our website, select <INSURANCE, MEDICARE, MEDICAID> from the drop down and scroll through the list of articles. Or simply use the 'search' box at the top right.

MAKING TAX TIME Less Taxing

By Karen R. Caccavo

What's the best thing you can do to make tax time less "taxing," so to speak? Set up your 2017 tax file **today**. Yes, you read that right - start now!

Of course, you also want to have a bin for incoming mail that's exclusively for your 2016 tax documents as they arrive.

While it's tempting to stop there, you'll thank yourself later for doing the following: open the envelope and check the basic information to be sure it's correct (your name, address, social security number, etc.). Doing that now, and requesting a correction if necessary, saves you and your tax preparer aggravation and time as the tax filing deadline nears.

Ready to take the next step? Using last year's return as a guide, confirm that you've received all of the documents you are expecting - and any new ones if you've added investments and financial institutions. Go after any missing ones **before** you visit your tax preparer. While the normal deadline for mailing 1099s to taxpayers is January 31 or February 15, depending on the specific form, they may continue to trickle in, especially when corrections are made on the sender's side.

K-1s have a March 15 deadline but are notoriously late. If you file your taxes before all your information has arrived, you will have to file amended returns at additional cost.

But back to your new "Taxes 2017" bin, I find that the best way **not** to let things fall through the cracks and take advantage of every tax benefit is to collect information as it happens. This means that as you incur an expense, make a donation, pay for a capital improvement on your house, and so on, you keep track of it either in an online document or paper file. The IRS agrees - they call it **contemporaneous documentation**. It's their requirement for everything from recording medical and business miles, receiving confirmation of donations, and more. (Of course, your accountant should be your source for all tax information but there's no reason not to be an educated consumer.)

So, while the weeks leading up to April 18 are what we call **tax time**, for me and my clients, building a tax file is a year-round activity. So why not make this the year you spread out the work, avoid the harried sprint to the finish line, and reduce your stress. I promise, you will thank yourself!



Karen R. Caccavo, MBA, Personal Money ManagerSM, is a daily money manager/financial organizer who assists Westchester seniors with their paperwork, including organizing tax information. While she doesn't prepare client's taxes, she was a volunteer tax preparer with the AARP Foundation's Tax Aide program. You can reach her through her website: www.personalmoneymanager.net or Karen@personalmoneymanager.net

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Untangling IRAs

TO ROTH OR NOT TO ROTH?

By Amy Weiser

Traditional IRAs were established back in 1974 and most of us are pretty familiar with them. It wasn't until 1997 that the Roth IRA was created, providing tax payers with an additional way to save for retirement.¹ Deciding on which one to select depends on your eligibility and your income tax rate. With a Traditional IRA, savings are contributed pre-tax. You will save on your tax bill today but will owe taxes upon withdrawal. With a Roth IRA, contributions are made post-tax and withdrawals are taken tax-free. To help determine which plan is best for you, you'll need to consider your current tax rate and your expected tax rate in retirement, as well as some other factors.

WHY SELECT A TRADITIONAL IRA?

Traditional IRAs lower your current tax liability. If you are in a high tax bracket now and expect to be in a lower bracket at retirement, a traditional IRA may be right for you. Also consider that a full dollar will be invested because you are contributing pre-tax. For example, a person in the 38% tax bracket would have only 62 cents to invest after taxes as compared to \$1 pre-tax.

You can contribute if you or your filing-jointly spouse have taxable income and you are under age 70. There are no income limits. You can each contribute \$5,500 to your plan per year; at age 50 and over, you can "catch up" with a \$6,500 per year contribution.² Your contributions are generally tax deductible and you only pay taxes when you withdraw the money.

You can have a 401k plan at the same time, but may not be able to deduct your entire IRA contribution from your taxes.

Withdrawals are allowed after age 59½ and are taxed as regular income. Withdrawals made before the age of 59½ are subject to taxes and a 10% penalty fee² (except for penalty-free withdrawals of up to \$10,000 to cover first-time homebuyer expenses, though taxes are due on distributions).

There may be an extra benefit in that an IRA contribution may lower your adjusted gross income enough to potentially qualify you for other tax incentives.

Required minimum distributions (RMDs) on a traditional IRA begin at age 70½; beneficiaries pay taxes on inherited IRAs. You can make your 2016 contribution up until April 17, 2017.

WHO WOULD INVEST IN A ROTH IRA?

People in a low tax bracket who expect to eventually be in a higher tax bracket may elect to contribute to a Roth. Since contributions to a Roth are made after paying taxes, the owner is paying taxes at their current rate, not a potentially higher future tax rate. The Roth may also be a good way to pass assets to heirs, tax-free, and can be used in estate planning. Since there are no RMD requirements with a Roth, distributions won't increase your tax burden later on.

You can contribute to a Roth if you or your filing-jointly spouse earns taxable income, regardless of age. Roth IRA contributions

are subject to income limits and you should consult your accountant for those amounts. You can have a 401k plan at the same time. You can contribute up to \$5,500 per year and up to \$6,500 per year for ages 50 and older. While contributions to the Roth are not tax deductible, there will generally be no tax liability on all future growth and withdrawals.² Contributions can be withdrawn at any time, tax-free and penalty-free. Withdrawals after age 59½ are tax-free as long as the account is at least five years old. Withdrawals before age 59½ usually have a 10% penalty tax on gains. No withdrawal is required during the account holder's lifetime and beneficiaries can stretch distributions over many years.

The Roth IRA also has an extra benefit: after five years, up to \$10,000 of earnings can be withdrawn penalty-free to cover first-time homebuyer expenses.

Many 401Ks offer Roth contributions. You can contribute up to \$18,000 annually (and up to \$24,000 for ages 50 and over) with no income limitations.

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To speak with The Weiser Group about any financial planning needs, email Amy Weiser at amy.weiser@morganstanley.com or call her at 800-233-2353; visit their site www.morganstanleyfa.com/weiser_weiser/

Note: Both traditional and Roth IRAs are subject to estate taxes if the estate is over the allowable federal limits.

¹Roth IRAs: <https://www.irs.gov/retirement-plans/roth-iras>

²Source: Spors, K. (2016). Traditional IRA vs. Roth IRA <http://www.rothira.com/traditional-ira-vs-roth-ira>

Amy Weiser is a Financial Advisor with Morgan Stanley Global Wealth Management in Stamford, CT. The information contained in this article is not a solicitation to purchase or sell investments. Any information presented is general in nature and not intended to provide individually tailored investment advice. The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Morgan Stanley Smith Barney LLC ("Morgan Stanley"), its affiliates and Morgan Stanley Financial Advisors or Private Wealth Advisors do not provide tax or legal advice. Morgan Stanley Smith Barney, LLC, member SIPC.

Simplify Your Life

WITH A FEW OF MY FAVORITE THINGS

By Nancy Kessler



1. Having trouble reading the fine print on the label or the numbers on your credit card? This handy LED magnifying glass will help. Easy to turn on and doesn't need batteries.

Magnifier 3 LED Light, Marrywindix 3X 15X Handheld Magnifier Reading Magnifying Glass Lens Jewelry Loupe White and Black by Marrywindix (\$13.99; Amazon)

2. Buy an over-the-door clear shoe bag. If you must, fill it with shoes. Better yet, place it over your pantry closet door and fill it with sunscreen, command hooks, scotch tape and other "junk drawer" items. **24-pocket Sundries Phone Towel Organizers Over-the-door Shoe Organizer White Vinyl by Wander Agio** (\$7.99; Amazon)

3. If you're near-sighted like me, you may also be having more and more trouble reading your bedroom clock. But I recently found one which tells me the time and weather with

a simple push of a button. Problem solved. **Talking Digital Clock and Temperature by Maginifying Aids** (\$12.98; Amazon)

4. Lost your glasses - again! Place these colorful baskets in each room of your home, close to where you might lay down your glasses. Each time you take them off, put them in a basket. It might help you organize all sorts of loose items! **Small Square Pandan Basket** (\$9.99 each; The Container Store)



5. Still losing keys? Perhaps your phone? This handy smartphone app comes with "tiles" you can attach to your keys, your phone, your glasses - anything you might be losing on a regular basis! Use your phone to find the tile (attached to your lost

keys) for you. If you lose your phone, it will find it - even if your phone is on silent. Buy more than one tile and find everything you (and your family) always use and/or lose. **Tile Mate - Key Finder. Phone Finder. Anything Finder** (1-pack \$24.99; 4-pack \$64.53, Amazon)



TIP: Before ordering anything, treat yourself to a *Prime* membership on Amazon. For \$99 a year, ship to yourself and family members for free! For those of you who help a parent long distance, *Prime* makes it easy to deliver items - especially heavy ones - right to the door.

Nancy Kessler is a personal historian who creates hand-crafted books and digital memoirs through her company *Memoirs Plus LLC*. Nancy can be reached at memiorsplus@gmail.com or 914.261.0834; visit www.memiorsplus.com



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WELCOMING A Caregiver Into Your Home

By April Dabrowski

The search for a caregiver, whether hiring through an agency or privately, can be an intimidating process. You are sharing personal information with people new to your life and opening your home to a stranger. Once your questions are answered and decisions are made, is there anything you can do to prepare for the day the caregiver arrives? Here are some things to consider:

Should I supply food for the caregiver?

Yes and no. If you have a live-in caregiver, we recommend keeping the basics in good supply – eggs, bread, milk and bottled water. The caregiver should be responsible for any particular food items they prefer. If the caregiver comes daily, they should bring their own lunch.

How do breaks work?

Caregivers are entitled to breaks, as with any other employee. But many times a caregiver isn't working a traditional day. So what then? Part of the caregiver's responsibility is to reinforce healthy routines. This means eating meals at relatively the same time each day as well as waking up and going to bed on a regular schedule. So the best way to manage a caregiver's breaks is to coordinate his/her day with the routine of the day. When your loved one is eating, the caregiver can take that time to eat as well. A good time for the caregiver to enjoy some down time is when your loved one is napping.

Seasonal Concerns

You want to do everything you can to minimize interruptions to your loved one's and caregiver's routines and to keep them safe. Each season brings its own concerns. For



photo: courtesy freera.org

example, in the fall and winter months, arrange for someone to clear the walkways and driveway, in advance of the caregiver's arrival. The last thing you want is for anyone to slip and fall on ice or snow, or hurt their backs shoveling or raking. In the spring, when the rain is in full swing and temperatures tend to fluctuate widely, it can be a challenge to stay warm and dry to prevent unnecessary sickness. And we all know summer months require extra hydration and cooling.

Building Trust and Confidence:

Building trust in your caregiver is a process that takes time and mutual respect. It won't happen overnight, but the time to get started

is on day one. An agency can help by facilitating the introduction personally. A familiar face from the office is a comfort, and can assure your caregiver is given a proper orientation to your needs from the start. For some families, it could mean completing tasks along with the caregiver for the first few days. Bonding activities could include making the bed together, preparing a meal or folding laundry. After some time, whether in a day or a week, it is important to allow the caregiver to help. Putting your trust in a caregiver should not seem like an additional task. It is meant to help you take care of yourself and loved one better.

Routine Management:

Taking advantage of the time you have the caregiver is important. Depending on the type of care, whether for a few hours over several days or live-in care, it is always a good idea to put a schedule in place. Schedule appointments on the days the caregiver is working. Take this free time to visit with friends and family, meet with a local support group, or go to the gym. Make weekly routines, like housework and grocery shopping, automatic in order to avoid confusion and last minute stress. You will appreciate the caregiver more when you are able to take time for yourself or spend quality time with your loved one, instead of worrying about daily chores.

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April Dabrowski is the Client Relationship Manager at FirstLight HomeCare of Westchester. FirstLight is a NY State Licensed Homecare Services Agency and can be reached at 914-215-1915.

HOME CARE PROVIDERS

Read here to learn more about home care providers in our community.



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spring 2017 CALENDAR

DAILY EVENTS

MARCH 7: 6PM

ELDER LAW SERIES-SOCIAL SEC.
Important information for the years ahead. This session covers Social Security. Phelps Hospital Auditorium, 701 N. Broadway, Sleepy Hollow; Call 914-366-3937 to register or email ewoods@phmc.us



**MARCH 14: 7:30PM
CHICAGO**

One of the longest running and most successful pop/rock 'n' roll groups in history, Chicago is the highest charting American band in Billboard Magazine's list of Top 100 artists of all time, coming in at #13. The Palace Theatre, 61 Atlantic St., Stamford, CT; 203-325-4466; palacestamford.org



**MARCH 17: 8PM
RUSSIAN SEASONS DANCE**

Internationally noted for this spectacular production, the company returns after 25 years to the United States. Westchester Community College, Hankin Academic Arts Building. app.arts-people.com

**MARCH 18
FINANCIAL EDUCATION DAY**

Delivers information that would cost you hundreds of dollars if you hired the services of an attorney or financial planner. All of the presentations are FREE. Westchester Community College; http://www.sunywcc.edu

BEFORE HEADING OUT TO AN EVENT LISTED HERE, PLEASE CONFIRM THE DATE AND TIME AS SOME EVENTS ARE SUBJECT TO CHANGE AND, PARDON US, BUT THE OCCASIONAL ERROR MAY OCCUR.

**MARCH 19: 3PM
IGNACIO BERROA**

Jazz Legend Dizzy Gillespie best defined drummer Ignacio Berroa as "the only Latin drummer in the history of American music that intimately knows both worlds; his native Afro-Cuban music as well as Jazz." Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org

**MARCH 17: 8PM
MARC COHN**

Best known for his song Walking in Memphis, Cohn shows his soul as a singer/songwriter. Paramount Hudson Valley Theater, 1008 Brown St., Peekskill. 914-739-0039; paramounthudsonvalley.com



**MARCH 25: 8PM
SHEN WEI DANCE ARTS**

One of the premier international dance companies, Shen Wei Dance Arts transcends East and West, fusing disparate forms to forge a new hybrid form of dance. Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org

**MARCH 25: 8PM
HERMAN'S HERMITS**

They've sold over 52 million records with hits like Mrs. Brown You Have a Lovely Daughter, I'm Into Something Good and I'm Henry VIII I Am. Paramount Hudson Valley Theater, 1008 Brown St., Peekskill. 914-739-0039; paramounthudsonvalley.com

**MARCH 28: 6PM
WESTCHESTER SENIOR VOICE EVENING AT THE MUSEUM**

Social evening filled with good company. Meet the publisher, meet other readers, meet our local money, legal, other experts for casual conversation. Or simply tour the museum on your own or guided by a docent. No-cost raffle with great prizes- must attend to enter; light refreshments. Neuberger Museum, SUNY Purchase Campus. RSVP requested but not required: events@westchesterseniiorvoice.com; westchesterseniiorvoice.com; for more info, see page 13.



**MARCH 30: 10AM
GARDENING AT DIXTER**

Great Dixter-a Tudor house with its innovative and provocative Arts and Crafts garden was the family home of legendary gardener and writer Christopher Lloyd. NY Botanical Garden- Ross Lecture Hall. nybg.org/adulthood

**MARCH 30 & APRIL 27
CAMPFIRE TO CABARET**

In front of a live audience, Tony-Award winning actress Joanna Gleason will lead a select group of students from Purchase College's Conservatories in an evening of storytelling, drawing out personal narratives via a mix of intimate discussion, interactive demonstration, and hands-on exercises. Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org

**APRIL 1: 7:30PM
PATSY CLINE TRIBUTE SHOW**

Some of the great songs you can expect to hear are: Crazy, Walkin' After Midnight, I Fall to Pieces, Sweet Dreams and more. Tarrytown Music Hall, 13 Main St.; 914-631-3390; tarrytownmusicall.org



**APRIL 2: 3PM
HYPNOTIC BRASS ENSEMBLE**

HBE are seven brothers from the south side of Chicago who come from an extraordinary musical family; their father is jazz legend Phil Cohran. Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org

**APRIL 3: 8:30AM
BIRDCALL**

Anne Swaim, Exec Director of Saw Mill Audubon will lead walk focusing on the birds that call Muscote home. Dress warmly and bring binoculars. Meet in parking lot. Muscote Farm, 51 NY-100, Katonah; 914-864-7282; muscoteffarm.org

APRIL 4: 6PM

ELDER LAW SERIES-ESTATE PLAN
Important information for the years ahead. This session covers Estate Planning. Phelps Hospital Auditorium, 701 N. Broadway, Sleepy Hollow; Call 914-366-3937 to register or email ewoods@phmc.us



**APRIL 5: 2PM
MIND GAMES ARE FUN**

Group games and puzzles using memory skills, visual recall, focus and speed. Boardroom at Phelps campus, 701 N. Broadway, Sleepy Hollow; 914-366-3937.



**APRIL 6: 7PM
RICK THOMAS, ILLUSIONIST**

High honors include the coveted "Magician of the Year" by the Academy of Magical Arts and Magic's highest recognition "Illusionist of the World" by the World Magic Awards. The Palace Theatre, 61 Atlantic St., Stamford, CT; 203-325-4466; palacestamford.org



**APRIL 6: 8PM
PETER FRAMPTON- ACOUSTIC**

Performing alongside his son, singer and guitarist Julian Frampton. Sure to perform his classic Show Me the Way. Paramount Hudson Valley Theater, 1008 Brown St., Peekskill. 914-739-0039; paramounthudsonvalley.com

**APRIL 6: 7PM
RAC LIVE! COFFEEHOUSE**

Introducing you to new singers, songwriters, and bands who will share their unique sounds with you in this intimate setting at Le Pain Quotidien in Rye (30 Purchase St.), brought to you by The Rye Arts Center. 914-967-0700; ryeartscenter.org

CALENDAR spring

APRIL 7: 8PM ROSEANNE CASH

One of the country's preeminent singer-songwriters, Rosanne Cash, to The Center! Cash's exciting show celebrates her highly-acclaimed and three time Grammy winning album, *The River & the Thread*. Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org



APRIL 7: 8PM DANCE OFF THE GRID

The extraordinary series continues with The Dance Theatre of Harlem, Max Pollak Rumba Tap and Palissimo. Emelin Theatre, 153 Library Lane, Mamaroneck; 914-698-0098; emelin.org

APRIL 8: 8PM GOTHAM KINGS

Regulars of the New York City jazz scene, prominent and promising young trumpeters Alphonso Horne and Riley Mulherkar fuse the genius of King Oliver with their upbeat brand of New Orleans jazz. Caramoor, 149 Girdle Ridge Rd., Katonah; 914-232-5035; caramoor.org

APRIL 8: 8PM LADIES OF LAUGHTER

About providing funny women the opportunity to showcase their unique styles of humor. Get your laugh on at this herlarious show. Emelin Theatre, 153 Library Lane, Mamaroneck; 914-698-0098; emelin.org



**APRIL 9: 3PM
WESTCHESTER PHILHARMONIC**
Jaime Laredo, violinist soloist leader, Joseph Kalichstein, piano and Sharon Robinson, cello. Honoring the 40 year collaboration of the KLR Trio with a program of Beethoven, Bach and Mozart. Performing Arts Center, Purchase College. 914.682.3707; westchesterphil.org



APRIL 15: 7PM GOLDEN DRAGON ACOBATS

Traditional Chinese acrobats dazzle with amazing feats of athleticism, heart-stopping stunts and grace of this old art form. Paramount Hudson Valley Theater, 1008 Brown St., Peekskill. 914-739-0039; paramounthudsonvalley.com



APRIL 18: 8PM PAUL ANKA

After a sold-out 2015 performance, Paul Anka makes his triumphant return to the Playhouse stage! Sing along as this pop heartthrob swings through his classic hits – "Diana," "You Are My Destiny," "Lonely Boy." Ridgefield Playhouse, Ridgefield, CT; 203-438-5795; ridgefieldplayhouse.org

APRIL 18: 6:15PM ADAM TRENT MAGIC

Described as Justin Timberlake meets David Copperfield, his audience interactive performances are part magic, part concert, and part stand-up comedy, with a fast-paced variety necessary for today's theatre audience. Westchester Broadway Theatre, One Broadway Plaza, Elmsford; 914-592-2268; broadwaytheatre.com

APRIL 21-23 SPRING DANCE CONCERT

The Purchase Dance Company, performing company of the Conservatory of Dance, presents their Fall Concert featuring contemporary and classical work by acclaimed choreographers. Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org

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spring 2017 CALENDAR



APRIL 22: 8PM MAGIC OF MOTOWN

This dynamic tribute spans more than a decade of Motown classics where every song is among the most recognizable and culture-defining in pop music history. Westchester Community College, Hankin Academic Arts Building. app.arts-people.com



APRIL 22: 8PM THE CHARLIE DANIELS BAND

Country music star and hall of fame inductee is coming to Peekskill! Paramount Hudson Valley Theater, 1008 Brown St., Peekskill. 914-739-0039; paramounthudsonvalley.com

APRIL 22: 8PM LORETTA LYNN

An honest to goodness American icon and coal miner's daughter, she confronted many of the social issues of her time and fascinated with her rags to riches tale. Tarrytown Music Hall, 13 Main St.; 914-631-3390; tarrytownmusichall.org

APRIL 23: 3PM FEI FEI DONG

Chinese pianist Fei-Fei Dong is a winner of the 2014 CAG Victor Elmaleh Competition and a top six finalist at the 14th Van Cliburn International Piano Competition. Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org

APRIL 24: 7PM LUNCH HOUR

By Jean Kerr. Oliver and Carrie discover that their spouses are having an affair. They counter by inventing an affair of their own. He, ironically, is a marriage counselor... Westport Country Playhouse, 25 Powers Ct., Westport, CT. 203-227-4177; westportplayhouse.org



APRIL 25: 8PM BUDDY GUY

Buddy Guy is a Rock and Roll Hall of Fame inductee and a pioneer of Chicago's fabled West Side sound, and a living link to the city's halcyon days of electric blues. Ridgefield Playhouse, Ridgefield, CT; 203-438-5795; ridgefieldplayhouse.org

APRIL 27: 7PM DECORATING YOUR HOME TO SELL

Staging tips, what buyers really want, the current climate of No. Westchester real estate market. Bring your questions! John C. Hart Memorial Library, 1130 Main St., Shrub Oak; 914-245-5262 x 227; yorktownlibrary.org

MAY 2: 6PM ELDER LAW SERIES- AVOID MISTAKES

Important information for the years ahead. This session covers what NOT to when planning for retirement and making estate decisions. Phelps Hospital Auditorium, 701 N. Broadway, Sleepy Hollow; Call 914-366-3937 to register or email ewoods@phmc.us

MAY 3: 9:30AM-2:30PM SALUTE TO SENIORS

Business expo with health and wellness providers- free health screenings, live entertainment. Free. Westchester County Center, White Plains. 914-813-6300; seniorcitizens.westchestergov.com

MAY 3: 2PM MIND GAMES ARE FUN

Group games and puzzles using memory skills, visual recall, focus and speed. Boardroom at Phelps campus, 701 N. Broadway, Sleepy Hollow; 914-366-3937.

MAY 4: 6PM PRESCRIPTION FOR A HEALTHY FUTURE

Learn about a whole food plant-based lifestyle, which may be one way to lower blood pressure, improve cholesterol levels and handle other chronic conditions. Presented by Jeanne Schumacher. Sign up online or at the reference desk. John C. Hart Memorial Library, 1130 Main St., Shrub Oak; 914-245-5262 x 227; yorktownlibrary.org

MAY 4: 7PM FLYING SOLO AFTER 60

Author Pamela Hull, former New Rochelle resident, will speak and do a book signing. Hull wrote her first book at 60 and unearthed a new passion. Chappaqua Library, 195 S. Greeley Ave. 914-238-4779; chappaqualibrary.org/



MAY 5: 8PM BILLY PORTER

Tony and Grammy award-winning singer and star of Broadway's Kinky Boots and Shuffle Along will appear one night only for a special engagement. Emelin Theatre, 153 Library Lane, Mamaroneck; 914-698-0098; emelin.org

MAY 5, 6, 7 SPRING CRAFTS AT LYNDBURST

300 artists fill the grounds of the Neo-Gothic Lyndhurst estate. Enjoy exciting activities such as tours of the Lyndhurst mansion, live music, kid's activities, gourmet foods and craft demonstrations. 635 So. Broadway, Tarrytown. NO pets. 845-331-7900; artrider.com



MAY 6: 8PM NATIONAL PLAYERS: HAMLET

Set in the Kingdom of Denmark, Hamlet is a philosopher's gold mine; but it's also a ghost story, a comedy, a thriller, and a seven-murder tale of revenge. Westchester Community College, Hankin Academic Arts Building. app.arts-people.com

**MAY 6: 8PM
ALL ROMANTIC PROGRAM**
Violinist and soloist Tessa Lark. Featuring The William Tell Overture, The Modau. Murphy Science Building, Iona College, 715 North Ave., New Rochelle. 914-654-4926; the-symphonyofwestchester.org

MAY 9: MATINEE & EVENING 3 RED NECK TENORS

These classically trained boys have seen it all, sing it all, and make us laugh 'till we double over, reminding us that in life, it is not just the destination, it's the journey. Get ready for one side-splitting ride. Westchester Broadway Theatre, One Broadway Plaza, Elmsford; 914-592-2268; broadwaytheatre.com



MAY 12: 8PM DANCE OFF THE GRID

The final event of the eclectic dance series features 10 Hair Legs, the NY Theatre Ballet and the Trisha Brown Dance Company. Emelin Theatre, 153 Library Lane, Mamaroneck; 914-698-0098; emelin.org

MAY 13: 8PM BILL T. JONES/ARNIE ZANE

The Bill T. Jones/Arnie Zane Company has performed worldwide and is recognized as one of the most innovative and powerful forces in the dance-theatre world. Performing Arts Center, Purchase College; 914-251-6200; tickets.artscenter.org

MAY 18: 9AM-1PM SENIOR LAW DAY

Presentations, workshops, answers to your questions - for free. Jefferson Village Community Ctr, 3480 Hill Blvd., Yorktown Heights. 914-813-6300.

MAY 18 & 26: 1:30PM AFTERNOON TEA

Relax with friends and enjoy a formal tea service in the Summer Dining Room which overlooks the charming Spanish Courtyard. Tea preceded by a Rosen House tour. Caramoor, 149 Girdle Ridge Rd., Katonah; 914-232-5035; caramoor.org

MAY 20: 8PM FANTASTIC PASSAGES

Westchester Symphonic Winds with guest conductor Patrick Burns. Program features Friedmann Fanfare by Scott Boerma, Machu Picchu by Satoshi Yagisawa and Manhattan Beach March by John Philip Sousa. Tarrytown Music Hall, 13 Main St.; 914-631-3390; tarrytownmusichall.org

CALENDAR spring 2017

MAY 20 & 21

OUTDOOR CRAFTS FESTIVAL

Each year the Bruce Museum sponsors two outdoor festivals that feature original work by some of the best artists and craftspeople from around the country. 1 Museum Dr., Greenwich, CT. 203-869-0376; bruce-museum.org



**MAY 21: 8PM
BEN VEREEN**

In this special evening you will take a whirlwind trip through Vereen's career and favorite songs – including numbers from Pippin (for which he won the Tony Award) and Jesus Christ Superstar. Ridgefield Playhouse, Ridgefield, CT; 203-438-5795; ridgefieldplayhouse.org

MAY 23: MATINEE & EVENING BROADWAY TONIGHT

This Broadway Tribute will take you on a fascinating and unforgettable journey through the greatest Broadway shows — Old & New. Westchester Broadway Theatre, One Broadway Plaza, Elmsford; 914-592-2268; broadwaytheatre.com

**MAY 25
VITALITY DAY**

A day of celebration that recognizes how older adults are taking charge of their health, getting engaged in their communities, and making a positive impact on the lives of others. Phelps Hospital Auditorium, 701 N. Broadway, Sleepy Hollow; Call 914-366-3937 for more info, to register or email ewoods@phmc.us

ONGOING EVENTS MARCH-MAY

STARTING IN MARCH SO MANY EVENTS...

Including April 22 Roots Music; April 25 The Mind and Music of Beethoven; May 6 Cabaret in the Music Room; May 13 Mothers and Others Tea Musicale; Wednesday Morning Concerts starting May 10; Afternoon Teas on May 18, 20 and June 1, 9, 15. Go online for the full calendar. Caramoor, 149 Girdle Ridge Rd., Katonah; 914-232-5035; caramoor.org

2ND THURS. OF MONTH: 10:45AM OSTEOPOROSIS SUPPORT

For people with osteoporosis, providing education on nutrition, exercise, and activities of daily living. Phelps campus, March 9, Apr 13, May 11. 701 N. Broadway, Sleepy Hollow; 914-366-2270 to register. phelpshospital.org

AT SELECT LIBRARIES MEDICARE COUNSELING

Free counseling at 10 libraries in the county. Contact Westchester Seniors Speaking Out for times, library locations: 914-231-3260; SBIC@WLSmail.org

2ND THURS. EACH MONTH: 8:30AM THE BREAKFAST CLUB

Free breakfasts with presentation by guest speaker and light exercise program. March 9, Apr 13, May 11. Cafeteria, G Level, Phelps Hospital. 914-366-3937 to register. phelpshospital.org

TUESDAYS & FRIDAYS: 8-10AM MALL WALKS

Window shop as you get and stay in shape with indoor walks. Special guest speaker first Friday each month at 9am (Food Court, Level 4). Adm. and parking free for members of mall walk program. Sign up at horse fountain near Crate & Barrel, Level 2, Tues and Fri mornings during program. Westchester Mall, White Plains. Info: 914-231-4645.

MARCH 16-APRIL 2 THE MOUSETRAP

Longest running play on London's West End - strangers stranded in a mansion during a terrible snowstorm, murder and secrets! Lyndhurst Mansion, 635 So. Broadway, Tarrytown. 914-631-4481; lyndhurst.org

MARCH 23-JUNE 25 MAMMA MIA

Based on the songs of the Swedish pop group ABBA, Mama Mia is set on the Greek island of Kalokairi. A 20-year-old woman named Sophie wants to have a traditional wedding and hopes her father will walk her down the aisle, but there's one problem: she has no idea who her father is! Westchester Broadway Theatre, One Broadway Plaza, Elmsford; 914-592-2268; broadwaytheatre.com



**MARCH 16 START DATE:
9:30AM**

A MATTER OF BALANCE

On 8 consecutive Saturdays; strategies to reduce this fear and increase activity levels by improving strength, balance and flexibility. For anyone concerned about falls, who has fallen or restricted their activities due to a fear of falling. Phelps Hospital Walkway Conference Room, 701 N. Broadway, Sleepy Hollow; Call 914-366-3937 for more info, to register or email ewoods@phmc.us



APRIL 6-23

MASK OF THE JAGUAR KING

By Stuart Warmflash. A Hispanic revolutionary, an American archaeologist, one priceless treasure and a Mayan Temple. To whom does history belong? Schoolhouse Theater, 3 Owens Rd., Croton Falls. 914-277-8477; schoolhousetheater.org



**APRIL 22-OCTOBER 29
CHIHULY**

Breathtaking works of glass art from Dale Chihuly in his first major garden exhibition in 10 years. Special opening weekend events. New York Botanical Garden, Bronx. 718-817-8700 nybg.org

**MAY 30-JUNE 17
LETTICE & LOVAGE**

Miss Lettice Douffet can't help but exaggerate the dreary history of Fustian House, one of the least stately of Britain's stately homes. But when she's caught creating outrageous stories about the house's historical past, she incurs the wrath of Miss Lotte Schon, an inspector for the Preservation Trust. Westport Country Playhouse, 25 Powers Court, Westport, CT; Call for prices, subscriptions: 203-227-4177; westportplayhouse.org

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THE SUPERFOODS BREAKFAST OF 2017

Toasted Almond & Pomegranate Breakfast Pudding

From Lisa Keys, The Good Grief Cook

INGREDIENTS:

1 cup quinoa (pre-washed)
1¾ cups skim milk or almond milk
4 tablespoons honey or agave syrup
¼ teaspoon almond extract
¼ teaspoon kosher salt
½ cup plain Greek yogurt
¼ cup pomegranate seeds
¼ cup chopped roasted almonds

OPTIONAL GARNISHES: Seasonal fruit / berries

DIRECTIONS:

Over medium heat, toast quinoa in a dry skillet for a few minutes or until quinoa begins to darken. In a 2-quart saucepan, combine toasted quinoa, milk, 2 tablespoons honey or agave, almond extract and salt. Bring mixture to a boil. Reduce heat to low, cover - leaving lid slightly ajar, and simmer for 15 minutes or until liquid is absorbed and white spiral-like threads appear around the grains. Turn off heat and let stand, covered, for 5 minutes. Divide quinoa among 4 serving bowls. Top with yogurt and a drizzle of honey or agave. Sprinkle with pomegranate seeds and almonds. Serves 4.

■ ■ ■

Lisa Keys is a multi-award-winning cook, a Food Network *Chopped* champ and blogger of www.GoodGriefCook.com. When Lisa is not blogging, cooking or competing, she can be found in her garden tending to the fresh ingredients she uses in her recipes.



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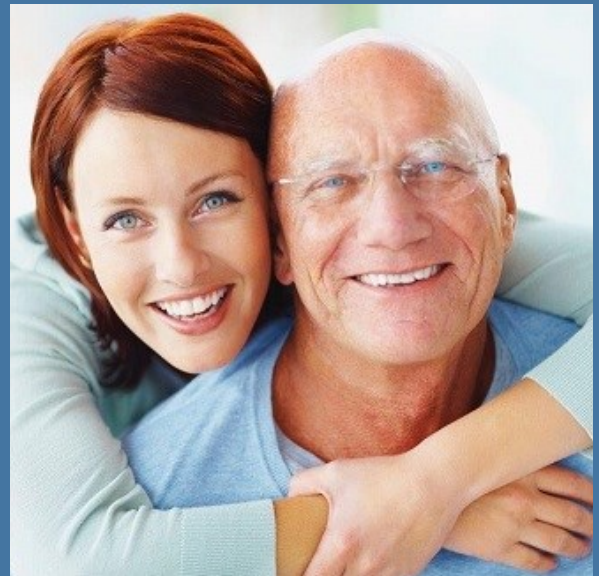
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