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For more information on Phelps Aging-in-Place initiatives, contact Ellen Woods at

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or ewoods3@northwell.edu.



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from the publisher



Oh... where to start? It's been such a busy time since the last issue, and we need to catch up! In March, we hosted our *Evening at the Museum* event. Despite the uncooperative weather, we had a terrific turn-out and the friendly gathering took advantage of the Neuberger's docent-led tours, refreshments and socializing. The night concluded with smiles all around as raffle winners for our many restaurant gift cards, Caramoor music events, Westchester Broadway Theatre, and Westchester Philharmonic took their prizes. Congrats again to those winners: Evey, Deb, Renate, Sonja, Laurie, Lynn, Earle, Barbara, Jo, Al, Suzanne, Carol, and David.



A small sampling of other activities that have kept me running around, collecting and evaluating information for the magazine... I attended a community lecture at The New Jewish Home in Mamaroneck and listened to Delayne Gratopp, a Naturopathic Doctor, discuss a topic close to my heart: how we can modify our diet to yield tremendous improvements in our health and well-being. I visited with Marian Hamilton at the Ken Hamilton Caregivers Center in Mount Kisco, where she shared her personal story and motivation behind creating the center (page 28).

I caught up with Richard Sgaglio at Burke Rehabilitation Hospital, which is home to so many first-class programs for our community and even has a Driver Evaluation Program (page 16) to keep our driving skills sharp and our roads safer. I met with Angela Ciminello at Wartburg as well as Barb Prisament at Caramoor, who helped us pull together our piece on Historical Westchester (page 12). At the Phelps Hospital community breakfast, President and CEO Dan Blum updated attendees on all the exciting changes going on at the hospital, including their Pain Management program (see page 20 for a related article on the topic). He also acknowledged the great work that Ellen Woods is doing there with Vitality, a variety of programs to support ages 60 and over.

And please take note of this upcoming item on the calendar: the Weiser Financial Group's June 20 presentation in Rye on Estate Planning (see page 9 for sign-up information). I'd also like to direct your attention to our guest columnist, Morris Gut, who has eaten far and wide to bring you restaurant picks in The Seasoned Palette (on page 10).

Please enjoy, learn and make the most out of all the content we've provided in this issue. We do our best to sift through and curate a lot of information, intent on better connecting you to our vibrant and enriching Westchester community.

As always, wishing us all love and peace,

Susan

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contents

Summer 2017



our advertisers

- 23 alice tseng, reverse mortgage professional
- 35 bethel homes and services
- 15 brightview tarrytown
- 7 bronxville hearing center
- 17 burke rehabilitation hospital
- 19 burke rehabilitation hospital
- 31 caramoor center for music and the arts
- 13 caremount medical
- 11 concept care
- 22 crickett care
- 10 dorot westchester
- 27 elder care connection
- 11 firstlight homecare
- 25 giannasca & shook, pllc
- 5 handypro
- 13 the knolls
- 27 medicaid solutions
- 23 methodist home for nursing and rehabilitation
- 9 my second home
- 14 nancy gould, long-term care insurance
- 29 peak executor solutions, llc
- 3 phelps hospital-northwell health
- 2 the plaza at clover lake
- 5 premier residences of yonkers
- 22 rideconnect
- 7 riverspring health-hebrew home
- 10 scarsdale dental spa & wellness
- 29 seniors helping seniors
- 14 susan parker, esq.
- 21 sutera family dentistry
- 35 vna of hudson valley
- 21 wartburg
- 36 waveny lifecare network
- 9 weiser group at morgan stanley

8 SUMMER FUN AND LEARNING

Learn an instrument, get your knitting game on - even go back to school! So many options for fun and learning here in Westchester!

12 HISTORICAL WESTCHESTER

Take a trip back in time and read the fascinating stories behind some of the County's most historic sites and landmarks.

16 DRIVER SAFETY

Safety and evaluation programs in Westchester enable residents to brush up on their driving skills and help make our roads safer.

18 TO YOUR HEALTH

Area medical experts fill us in on pain management as well as what to expect at your annual physical and at your dental checkups.



departments

- 16 spotlight: behind the wheel
- 18 health & wellness
- 28 caregiving: the ken hamilton center
- 30 entertainment and community calendar
- 34 in the kitchen: salute to blueberries

columns

- 8 next stop-unretirement: classes galore
- 23 home equity advisor: reverse mortgages
- 24 legal matters: living wills
- 25 organizing: financial checkups
- 26 money matters: save more, spend less
- 27 medicaid advisor

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Growing up my father and I used to go to baseball games all the time. I forgot how satisfying it is to hear the sound of the bat crack when it connects with the ball. Every time I hear it now I think of him.

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You could relive the experience of watching a game with your father, the moment you knew that your spouse was "the one" or holding your child for the first time. The possibilities are endless. The only way for this to happen though is to hear the sound that triggers the memory.

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GET READY FOR.... Summer School!

By Ali Jackson-Jolley and Maryanne D'Amato

Today's youth can fill their summer days not only with the great outdoors, but with online learning, discovery camps, exploratory arts and science programs - so much to choose from. But why should kids be the only ones having all the fun learning and doing? In the wise words of Mahatma Gandhi, "Live as if you were to die tomorrow. Learn as if you were to live forever."

Here are a few of our favorite ways to reinvent summer school for the kid in all of us:

FOR THOSE WHO WANT TO GET THE BAND BACK TOGETHER:

Check out **The Mike Risko Music School** in Ossining where it's never too late to learn a new instrument. The folks at Mike Risko point out that music lessons increase brain function and help with processing and memory. So, whether you're itching to learn a brand new instrument to play in the privacy of your home, or you just want to brush up on your skills believing you can get your old garage band back together, this place offers it all— including the opportunity to join

one of the school's rock bands. Private lessons are \$39 for 30 minutes; summer group guitar or piano lessons are \$150 for a six-week session.

Contact: Mike Risko Music School at 914-762-8757 or mikeriscomusicschool.com

The Best Part: While lessons are weekly, you can practice at home to perfect your musical craft. Plus, Mike Risko offers social opportunities to play with others — which can make jamming a lot more fun!

FOR THOSE WHO LIKE TO USE THEIR NOGGIN':

Grab your books and head back to college with SUNY Purchase's Senior Citizen Auditors program. The University invites all New York State residents, ages 60 and over, to audit any accredited course taught on the main campus for just \$50 per class! Take a music, arts or psychology course: maybe even learn Spanish. Auditing a course means you will not receive college credit, nor will you be required to complete class assignments or take tests. Perfect for those independent-minded students!

Contact: SUNY Purchase at purchase.edu; 914-251-6000

The Best Part: Because this time around

there is no graduation requirement, you only take the classes that interest you. It's all the fun of learning without the stress of studying for the exam!

FOR THOSE WHO LOVE THE GREAT OUTDOORS:

If you've ever dreamed of sailing off into the sunset, it's probably a good idea to learn how to take the helm! With over 30 years of experience, **Croton Sailing**



School offers instruction aboard its fleet of 24 Rainbow sailboats. You will learn everything you need to know to properly and safely handle a sailboat. The Hands-On Sailing Course, perfect for beginners, runs \$395 for a two-day basic sailing course (limited to four students per sailboat). Classes are available weekends or weekdays from May through November.

Contact: Croton Sailing School at croton-sailing.com or 914-271-6868

The Best Part: Croton Sailing School says that this starter course is very popular with area retirees. So besides learning a new skill, there is a good chance you will meet other like-minded adventurers!

FOR THOSE WHO ARE LIGHT ON THEIR FEET (OR WANT TO BE):

Keep your body and mind in tip-top shape with ballroom dance lessons from the masters at the **Arthur Murray Dance Center** in Mt. Kisco. Take lessons with your spouse, a friend, or on your own. Dancing is a great way to stay fit while having fun, and memorizing dance steps also exercises your mind.

Contact: Arthur Murray Dance Center at arthurmurraymtkisco.com or 914-864-0710

The Best Part: The first lesson is free, so you've got nothing to lose. In no time at all, you will be waltzing like the celebs on *Dancing with the Stars*.

FOR THOSE WHO LIKE TO KEEP THEIR HANDS BUSY:

It seems that everything old is new again. Both knitting and crocheting have had a resurgence of popularity in the last few years. Whether you are new to knitting, need a refresher course or simply want to improve your stitch, **Flying Fingers Yarn Shop** in Tarrytown has the right class for you. They hold an assortment of weekly classes that run for six-week sessions. The price of the class doesn't include materials, but they can set you up with everything you need to get started.

Contact: Flying Fingers Yarn Shop at flyingfingers.com or 914-631-4113

The Best Part: Once you've learned to knit the basics, the creative possibilities are endless!

If none of these classes pique your interest, don't despair; there are hundreds of interesting, engaging, top-notch adult classes in and around Westchester, and we're sure you'll find the perfect way to spend some summer days!

Morgan Stanley

Join us for a Presentation on Estate Planning

Please join us for an informative discussion on estate planning. Learn about the basics and have your questions answered by an estate lawyer.

When: Tuesday, June 20, 6:30 – 8:30 p.m.

Where: Serendipity Labs, 80 Theodore Fremd Avenue, Rye, NY 10580

Speaker: Patricia Bave, ESQ. of Kommer, Bave & Ollman LLP

Drinks and refreshments will be served!

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the seasoned palate

By Morris Gut

The competitive economic climate has prompted restaurants to create great deals for every palate this season. Of course, you can search for coupons and discounts online, but many eateries are offering in-house incentives that are hard to beat right now. Here are a few suggestions...

EARLY BIRD DINNERS WITH A VIEW

AT MAMMA FRANCESCA

The three-course early bird dinners served here are generous and cost a reasonable \$14.95. When Nick DiCostanzo was growing up on the island of Ischia off the coast of Naples in Italy, his earliest memories were of the simple seaside meals with his family, farm-to-table and, of course, sea-to-table. As proprietor of Mamma Francesca Italian Restaurant in New Rochelle for over 30 years, located on the banks of Long Island Sound with views of the Queen City's seafaring



seafood platter with fresh pizza bread at Mamma Francesca

boat clubs, this culinary philosophy still holds true, albeit with a sprinkling of contemporary tastes. There is a talented new kitchen staff preparing a seasonal menu of robust specialties: fresh Ischia salad; giant meatballs; good retro versions of chicken, veal or shrimp Parmigiana; Mamma's chicken breast Europeo, stuffed with prosciutto, mozzarella, mushrooms and spinach in a Marsala wine sauce; a big

platter of misto frutti di mare loaded with shrimp, clams, calamari and mussels in a red sauce over linguini; and pork chops or sirloin della nonna, served with sliced potatoes, peppers, mushrooms and onions. Daily happy hours and Chichetti menu at the bar. Party facilities and off-premise catering. Free parking. 414 Pelham Rd., New Rochelle. 914-636-1229; mammafrancesca.com

THREE-COURSE EARLY DINNERS AT ESCAPE LATINO

A flavorful three-course Latin/Caribbean dinner is only \$19.99, Monday through Friday from 4 to 7 pm at rhythmic Escape Latino Restaurants in the Bronx and Westchester. The partnership here strives to bring the best of Latin and Caribbean cuisine in an intimate, child-friendly, bamboo-lined atmosphere. Try such specialties as: empanada trio; octopus salad; coconut shrimp; chuletas; fried or grilled pork chops; ropa vieja; shredded steak with saffron rice and sweet plantains; or a grand seafood paella. Their newest restaurant in New Rochelle also serves a three-course lunch special for \$12.99 in the dining room or only \$8.99 when ordered to go, 11 am to 4 pm Monday through Friday. Sunday brunch. Happy Hours.

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Escape Latino Bronx opens at 3 pm: 1841 Hobart Ave., 718-684-1860. Escape Latino New Rochelle is open for lunch and dinner, 969 Main St., 914-355-5885; escapecuisine.com

ALL YOU CAN EAT INDIA BUFFET AT MUGHAL PALACE

The exciting sights, scents, sounds and exotic flavors of regional India cuisine come alive at Mughal Palace in Valhalla. Proprietor Mohammed Alam and his friendly professional staff are great tour guides and always strive to make your visit a pleasant one. There is a daily all you can eat lunch buffet offering a changing variety of specialties. Over a dozen selections with all the trimmings from soup, salad and fresh baked breads to main courses and dessert is fixed-price, all you can eat, and served daily 11:30 am to 2:30 pm. If you are new to the cuisine, it is a great way to taste a variety of dishes at one sitting. Buffet: \$12.95 per person; \$14.95 Saturdays; \$15.95 Sundays. The freshly made Indian breads are a must to help lap up those delicious gravies. Nan, onion kulcha and garlic nan are favorites. A variety of Indian beers or mango lassi will help you wash it all down. 16 Broadway, Valhalla; 914-997-6090; mughalpalace.com

EARLY BIRDS & KITCHEN COUNTER MEALS AT ERNESTO'S

Genial hosts Ernesto Capalbo and Charlie Gambino of Ernesto's Ristorante have given the restaurant a fresh contemporized look. The sparkling bar area offers happy hours Tuesday thru Saturday, 3 to 7 pm with reasonably priced beers, wines and \$5 martinis; Thursday and Fridays, half-price appetizers, too. It is a good venue for networking. There is Kitchen Counter lunch for \$10.95 served Tuesday thru Friday from noon to 3 pm, and three-course early bird dinners are served 3 to 6 pm Tuesday thru Friday for a reasonable \$17.95. The regular Italian-American menu is always available as are private party facilities for up to 75 guests. Let the veteran floor staff led by Elio, Geovan and Juan see to your needs. Ernesto moved his popular pizza shop down to the corner and named it Pizza Cucina (102 Post Rd., White Plains; 914-752-4611), where you can still get all your favorites freshly made. Ernesto's: 130 W. Post Road, White Plains; 914-421-1414; Free and municipal parking; ernestosristorante.com



■ ■ ■
Morris Gut is a restaurant marketing consultant and former restaurant trade magazine editor. He has been tracking and writing about the food and dining scene in greater Westchester for 30 years. He may be reached at 914-235-6591 or gutreactions@optonline.net

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Reverend Gottlieb Berkemeier with wife Suzette and orphans at Wartburg, circa 1890

Historical Westchester

THE STORIES BEHIND THESE LANDMARKS

By Tiffany R. Jansen

Westchester's history can be traced all the way back to the 16th century, when explorers from Europe and England began scouting the region. The county itself was established in 1683. Needless to say, Westchester is full of historic gems. Here are a few worth discovering for yourself.

WARTBURG

Self-guided walking tours 24/7 with signage highlighting the history (signage is wheelchair height for those with mobility issues); 1 Wartburg Place, Mt. Vernon, NY; 855.927.8287; Wartburg.org

As the Civil War came to a close, Reverend William Passavant, a Pennsylvanian Minister who was substituting at a Lutheran parish in Buchanan, was struck by the number of homeless children he saw on the streets of New York. He wanted to do something to help them, but the Lutheran church, at that time, lacked a facility to house them.

So he established an orphanage in nearby Mount Vernon, which "was still convenient enough to get to the city, but in 1865, it was

absolutely the country, and night and day different from NYC," says Kathleen Craughwell-Varda, a museum consultant who works with Wartburg to curate its archives.

A working farm when purchased, Wartburg began as a home for six orphans in 1866. The children were divided into age groups, each with its own building and house parent. Unlike most orphanages, the Wartburg Orphans' Farm School wasn't looking to place these children with families. Wartburg was the family.

"Wartburg actually adopted these children into the institution," says Craughwell-Varda. "They didn't want the children going to a home. Maybe it wouldn't work [and they'd have to come] back to Wartburg." In fact, a number of children never left Wartburg; they remained and were employed as teachers and house parents.

In the late 1890s, Wartburg's director Reverend Gottlieb Berkemeier noted that, in the day's more transient society, older folks

were increasingly without a place to go or family to care for them. The Mary Louise Heins building was erected in 1897 to house the aged. Some of the orphans returned years later to live in Wartburg's senior housing. Today, Wartburg is a full-fledged continuing care community.

Wartburg now has a walking tour of the campus. Visitors, staff, and residents can "stop and read about the history, learn about the different buildings and the events and people [that] had an impact on Wartburg," Craughwell-Varda says.

THE ROSEN HOUSE AT CARAMOOR CENTER FOR MUSIC AND THE ARTS

Tours and Teas at the Rosen House, Summer Jazz Festival; 149 Girdle Ridge Rd., Katonah, NY; 914.232.1252; Caramoor.org

Walter Rosen was an international banker and avid art collector: his wife Lucie, a musician and socialite. In 1928, they purchased Caramoor estate in Katonah, where they would



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The more than 100-acre estate's beautiful gardens stole the Rosens' hearts. They were less thrilled with the arts and crafts house on the property, in disrepair after years of neglect. In its place, they planned to build a grand palazzo modeled after those they so loved in Italy, as well as a farm complex at the other end of the property.

With the 1929 stock market crash. "Walter was worried about the financial situation. Many of their friends had lost everything, so they [didn't think] it was appropriate to build this ostentatious house," says Mercedes Santos-Miller, director of the Rosen House. Instead, they converted the farm buildings (the Burgundian library was originally the barn for three cows) into their residence, now known as the Rosen House.

"They loved to entertain," says Santos-Miller. "They used to have lots of parties here at Caramoor, lots of soirées and music." They filled the house with Walter's collection: 18th century hand-painted wallpaper from China, a chair from the court of Ferdinand and Isabella, and Pope Urban VIII's bed.



The Rosen House

Following the tragic death of their son in 1944, the Rosens officially declared that, upon their deaths, Caramoor would become a center for music and the arts.

THE OLD DUTCH CHURCH OF SLEEPY HOLLOW

430 Broadway, Sleepy Hollow, NY;
914-631-4497; VisitSleepyHollow.com

Washington Irving used the Old Dutch Church as the setting for his tale, *The Legend of Sleepy Hollow*. That short story, featuring school teacher Ichabod Crane and

his tormentor, the headless horseman, "put this church on the map," says Reverend Jeffrey Gargano, who has served as the church's pastor since 2009.

Frederick Philipse, a Dutch merchant who immigrated to America, had the church built to look almost exactly like the one he'd attended in the Netherlands. While an exact date is unknown, most historians believe it was constructed in 1685. "The reason we think that - is that in the belfry [there] is a bell that was forged in the Netherlands in 1685, and no self-respecting Dutchman would forge a bell if they didn't have a place to hang it,"

says Rev. Gargano.

It's the oldest surviving church in New York, and the Old Dutch Burial Ground that surrounds it is thought to be even older. The church receives an estimated 20,000 to 35,000 visitors annually, with most attending around Halloween.

With so many historically rich places to visit in Westchester, you can certainly fill some summer days exploring, learning and viewing our county through a different lens.

■ ■ ■

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Pictured here: A licensed occupational therapist at Burke's Driver Evaluation Program administers tests that measure necessary driving skills to determine if someone can drive safely. For details and questions regarding scheduling: 914-597-2187.

Behind the Wheel

KEEPING AN EYE ON DRIVER SAFETY

By Tiffany R. Jansen

When Keith Bronnitt, a Scarsdale resident, travelled to England to visit his parents, he'd take the train from Gatwick Airport to his parents' town, where his father would be waiting at the station. "Then we would jump in the car and we'd drive home," recalls Bronnitt, an AARP driver safety instructor. "And I did this for years and years."

On a latter trip back home, Bronnitt realized his father wasn't heading towards the usual train station parking lot. When asked why, his father said there was no car waiting for them. He'd sold it.

"He'd had a couple of near misses," Bronnitt explains. "He turned the corner and

almost hit a pedestrian. He had another where he almost sideswiped a car." The elder Bronnitt confessed that, at age 86, he no longer felt safe behind the wheel.

As all of us age, physical changes can make driving more of a challenge: due to weakened muscles, stiffness, hearing and vision loss, as well as slower reaction times. Not surprisingly, multiple medications and cognitive decline can also affect performance behind the wheel.

According to the National Highway Traffic Safety Administration, drivers aged 75 and older are just as likely to be involved in an accident as those under the age of 25.

Perhaps you've noticed a series of new dings and dents in the car, more instances of being honked at by other drivers or, like Bronnitt's father, many more 'close calls.' "You might notice too, an increase in stress or a hesitancy to drive usual places or at certain times of day," says Andrea Sullivan, a licensed occupational therapist at Burke Rehabilitation Hospital in White Plains.

If someone close to you exhibits any of the above behaviors, it may be time to explore whether continuing to drive is in everyone's best interest. You can become apprised of these changes by:

1. Making yourself aware of the person's overall health, including any

medications they may be on and possible side effects;

2. Asking neighbors, friends, and acquaintances if they've noticed anything strange or out-of-sorts;
3. Sharing your concerns with the person's doctor or, with permission, tagging along for the next appointment; or
4. Driving with them as a passenger so you can observe them behind the wheel.

You may also want to consider a formal driving safety assessment like the Driver Evaluation Program at Burke Rehabilitation Hospital. The first part of the assessment is a physical and cognitive evaluation completed by an occupational therapist. Those who pass are referred to a local driving school for an on-the-road assessment by a certified driving instructor.

Burke uses those results to make a recommendation to the individual's physician. "Sometimes, it's a situation where I think we can intervene to have a positive result," says Sullivan, who oversees the program. "Somebody might come in, and I say, 'You had a

of couple errors that I'm a little concerned about, but come in for therapy and [let's] see if we can get it up to par.'"

Sullivan tells Westchester Senior Voice that the majority of those who take the assessment *do* continue to drive though, unfortunately, there are cases where the recommendation is to give up driving. "We're not looking to take people off the road," she says. "We want to see what we can do to help people *stay* on the road."

That includes educating people about things they can do now to make them safer drivers. Sullivan recommends limiting travel during high traffic times, at night, or in inclement weather to minimize driving risk. See your doctor regularly and have your vision and hearing screened periodically. Stay active to maintain the strength and flexibility needed for driving.

Driver improvement programs like the Smart Driver Course Bronnitt teaches through AARP are great for keeping current on driving rules and increasing confidence on the road. They can also earn you a discount on your insurance.

Karen Ganis, Director of RideConnect, a free transportation service that relies on volunteer drivers, suggests that "driving retirement" can be both liberating and cost effective, after accounting for savings on car payments, insurance and maintenance. She adds that programs like RideConnect also provide the non-driver with "the added value of positive social interaction." Additionally, services like Uber and Lyft are already making it easier to get around the suburbs without car ownership.

We owe it to ourselves and those around us to be as safe on the road as possible. With programs like Burke's Driver Evaluation and the AARP Smart Driver Course, there are objective means to help determine what the responsible choice should be in answering the question: to continue driving or not?

■ ■ ■

To find out more about the Burke Rehabilitation Driver Evaluation Program, call 914-597-2187. For information about the AARP Smart Driver Course, go to aarp.org and, once on the site, search for 'smart driver.' To learn more about RideConnect, go to rideconnectwestchester.org.

On the Road Again

If you or a family member has experienced a medical condition that may affect driving ability, Burke Rehabilitation Hospital offers a driver evaluation program conducted by a licensed occupational therapist to determine if driving is safe.

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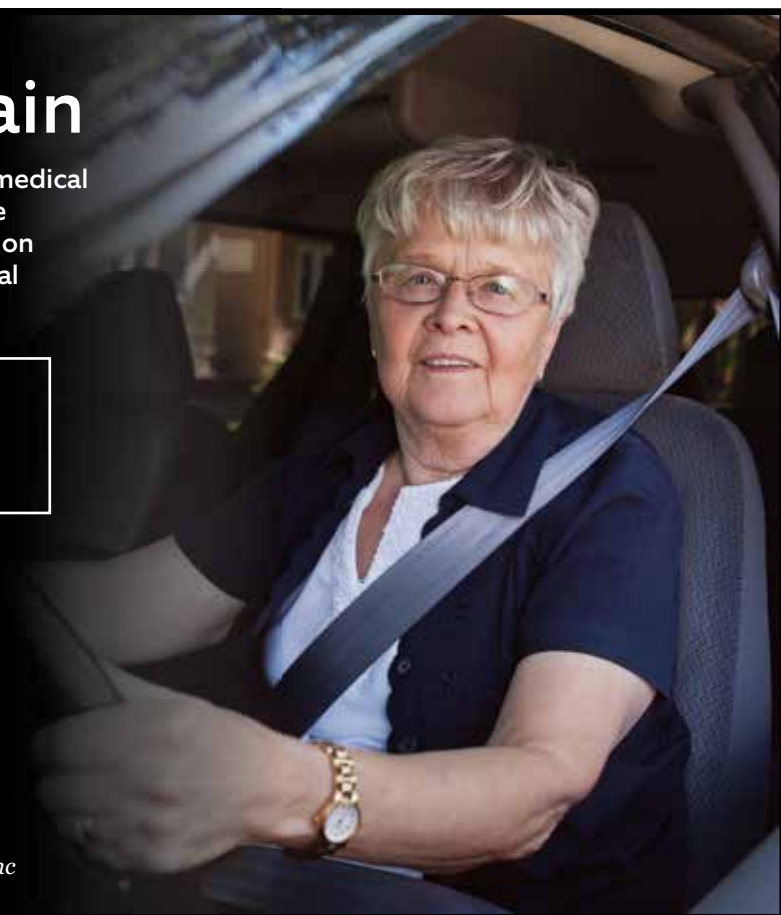
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I'm Over 55:

DO I NEED AN ANNUAL PHYSICAL?

By Lisa Bardack, M.D.

For more than 100 years, healthy Americans have regularly visited their doctors for an annual physical exam, rarely questioning the value of the routine. The practice began in the early 20th century when life insurance companies began requiring checkups over the life of a policy. Doctors embraced the idea and patients liked it too. After all, doesn't it make sense to catch potential problems before they become serious? In the last several years, this practice has come into question. Some studies have found that the annual physical doesn't save lives or reduce hospitalizations, and some suggest that unnecessary tests and procedures put patients at risk and drive up costs. As a result, the role and importance of the annual physical has become questionable.

After several years of debate, the consensus is that while not strictly necessary for young, healthy adults, an annual visit with a primary care physician is indeed advisable. The outcome of the controversy has been not to eliminate the yearly visit but to improve upon it by focusing on wellness, health maintenance, prevention, and the doctor-patient relationship. Patients can get better care when their physicians know them well. Going to the doctor when you are sick doesn't allow time to develop this relationship. Medicare has re-examined the role of preventive visits for those over 65 and now covers "wellness visits" that focus on health risks, preventative health, mental and physical function, and safety.

Does everyone over 55 need an annual physical?

The advisability of an annual checkup is an individual decision to be made by patient and

doctor. With the risk of illness rising with age, most physicians will want to see patients once a year starting at age 55. Anyone with a chronic illness or condition that requires prescription drugs will usually be seen more often. With or without a specific condition, the annual visit is an opportunity to focus on lifestyle issues like diet and exercise, preventive strategies, and periodic screenings.

What about women who see a gynecologist annually?

A gynecological checkup typically includes a breast exam (plus a mammogram), a pelvic exam, and Pap and HPV screening tests for cervical cancer. Many primary care physicians can perform this checkup and some women therefore choose to eliminate the visit to a gynecologist. Others are comfortable seeing both a primary care physician and a gynecologist each year. It's an individual decision for each woman and her doctor(s).

What is covered in an annual physical?

The details of the exam itself vary from person to person, depending on age, gender, and medical history, but always focus on prevention and screening.

Most annual visits will include many or most of these items:

- Vital signs and statistics like weight and height, blood pressure, and lab tests that measure cholesterol, sugar, thyroid and liver function, and other factors pertinent for the patient.
- Heart and lung check: Not everyone needs an electrocardiogram (EKG) but most doctors will check heart rate and

respiratory function.

- Cancer screening for colorectal cancer may begin at age 50 or earlier in the presence of certain risk factors. Women will be screened for breast and gynecological cancers and men, after age 40, for prostate cancer.
- Additional tests such as a bone density scan to check for osteoporosis, total skin exam to check for early signs of skin cancer, eye exam to assess risk for cataracts or glaucoma may be also recommended.
- Preventive counseling includes conversations about drug and alcohol use, smoking, diet, physical activity, mental health, and immunization status.

Today's annual well-patient visit remains a critical component in taking responsibility for your health and quality of life. It helps foster a relationship with your doctor and focuses on prevention and maintaining a healthy lifestyle.

■ ■ ■



Dr. Lisa Bardack joined CareMount Medical in 1996 as a full time internist, after been an academic internist at the NY Presbyterian Weil Cornell Medical Center. She loves treating the "whole patient" and

is particularly interested in health maintenance and disease prevention through life style modification. In addition to direct patient care, Dr. Bardack also plays an important administrative role at CareMount Medical; she is the chairman of the Department of Medicine and Assistant Medical Director. 90 South Bedford Road; Mount Kisco, NY 10549; 914-242-1370; www.caremountmedical.com/bardack

What to Expect at Your Dental Checkup

By Paul Sutera, DDS

An ounce of prevention is worth a pound of cure. Nowhere is that more relevant than with dental care. As we age, additional challenges may surface, but can be readily managed. Let's review some of the foundations to maintaining oral health through our life time:

Dental disease, namely cavity and periodontal (gum) disease, originates from bacteria. The build up of plaque, a mixture of bacteria and food debris, results in substances being produced which deleteriously affect the teeth and gums. Prevention of these problems begins with sound oral hygiene practices. Brushing at least twice a day, along with some form of in-between the teeth cleaning (floss, interdental brushes, water piks, etc.) will significantly reduce the build up. Manual brushes can be augmented with an electric toothbrush (i.e., Sonicare) especially if dexterity problems are an issue. Reducing sugar and acidic content in your diet - while emphasizing proper nutrition - further assists in achieving oral health.

Establishing a relationship with a dentist as part of your health care team is also essential. The connection between oral health and overall health is clear: dental problems are scientifically linked to medical conditions, including cardiovascular disease and diabetes. During a routine dental checkup, your medical history and medications should be reviewed, and links to dental complaints should be discussed. For example, problems related to a dry mouth are often medication-induced, and recommendations can be made to alleviate those symptoms.

At your dental appointment, a comprehensive oral cancer examination should be performed, followed by tooth and gum evaluation. Technological advances, such as digital x-rays, further enhance diagnosis and treatment planning. A thorough cleaning is also an integral part of the dental checkup.

You may be facing issues with gum disease and recession, root cavities, tooth

loss, breakdown of previous restorative treatment, and/or problems with partial or complete dentures. There are many established as well as innovative corrective measures that emphasize "minimally invasive dentistry." Additionally, significant time should be allotted for a complete understanding of preventive dental measures. Building a comfortable doctor-patient relationship enables you to feel heard, and to have your treatment or financial concerns properly addressed.

Incorporating basic, sound dental practices goes a long way in maintaining your overall health, and helping to correct problems before they progress: an ounce of prevention well worth it.

■ ■ ■

Paul J. Sutera, DDS, is a general dentist in private practice in Katonah, NY. Sutera Family Dentistry, provides dental care to all ages. The office is dedicated to ensuring quality individualized patient care in a supportive environment. Visit SuteraFamilyDentistry.com or call 914-232-1070.

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MANAGING YOUR Chronic Pain

By Susie Aybar

photo: joel philipe

According to the National Institutes of Health (NIH), more people in the United States suffer from pain than from diabetes, heart disease, and cancer combined. It is the most common reason that people visit the doctor. Over 10% of American adults have chronic pain (pain lasting longer than three months). While pain is a pervasive issue, many treatments can help manage it and improve patients' lives.

Dr. Jennifer Zocca, a physician in interventional pain management at Phelps Medical Associates, says that it is not usually a specific symptom that brings a patient to her office but how they are functioning in daily life. Instead of relying on the 0 to 10 pain scale that is used in medicine, Dr. Zocca asks patients, "How is this [pain] affecting your life? Are you able to go to work? Are you able to do things you enjoy and spend time with your family? Are you having side effects from the medications you are on?"

DIAGNOSIS

A patient may be referred to a pain specialist by a primary care physician, a surgeon, or by themselves. Dr. Yili Huang, another physician with Phelps Medical Associates' Pain Management Center, starts with a detailed history of the patient's pain. He performs a medical exam to rule out acute health issues such as a heart attack or kidney stones. The exam will reveal if the patient is suffering due to a recent injury or surgery, or has a chronic medical condition such as diabetes which may be causing pain (diabetic neuropathy).

Dr. Huang diagnoses pain conditions with: X-rays, MRIs, ultrasounds, and nerve conduction studies. The most common type

of pain that Dr. Zocca and Dr. Huang see in their practice is back pain (such as spinal stenosis, sciatica, and degenerative disc disease). They also frequently see patients suffering from neck pain and arthritis.

TREATMENTS

Many treatments alleviate these painful conditions such as: physical therapy, acupuncture, heat/cold therapy, and medications.

Acetaminophen, anti-inflammatories, nerve medications, and opiates are some of the many medications that can be used for pain.

According to Dr. Zocca, "It is often important to think outside the box when managing a patient's pain. In most cases, there isn't going to be one thing that's a magic bullet for somebody's pain. That can be frustrating for patients. It's not like giving an antibiotic for a sinus infection." People often have to combine various treatments to alleviate pain.

INTERVENTIONAL PAIN MANAGEMENT

Some procedures that Dr. Huang and Dr. Zocca use are:

- Epidural injections. Steroids and anesthetic (numbing) agents are injected into the epidural space in the spine.
- Kyphoplasty. An x-ray is used to guide a needle or cannula to where the fracture is, then a balloon lifts the bone fragments into the correct position (used for compression fractures due to osteoporosis or cancer).
- Vertebroplasty. Bone cement is injected into fractured back bones to reinforce the spine.
- Spinal cord stimulation. A "pacemaker for your spine" according to Dr. Huang, it sends a small electrical stimulant to the spine (for

a patient with failed back surgery).

- Joint injections. Steroids are injected in joints for arthritis.
- Nerve blocks. These injections can be a diagnostic tool to see which nerve may be causing pain in the back and can also block the pain if the correct nerve is identified.
- Radiofrequency ablation. Heat is made from radio waves to stop nerve pain in the back or neck.

RISKS

Dr. Huang states, "Everything we do in medicine is balance of risk and benefit. ...I always go from least invasive to more as the patient needs." Even though he uses small needles, he suggests that any time a needle is used there is a risk for bleeding, infection, and nerve damage.

While it can be frustrating when treatments don't work, treatment is often a diagnostic tool as well. If one injection fails, it narrows down the issue. It can take time to solve the problem.

Dr. Huang points to many success stories though. "The most rewarding part of my job is seeing patients get better, seeing patients get back to their lives. I have patients who come in who can't walk, in a wheelchair. Even after one injection, they walk out of here to the parking lot."

■ ■ ■

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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MAINTAINING YOUR *Lifestyle*

By Alice Tseng

Sandra and Ken are in their mid-60s and just easing into their retirement routine. They always felt they had planned well for their "golden years," with expected income from investment properties, modest stock market exposure, and their social security - all while carrying a small mortgage balance relative to their home's value.

In the year or so since retirement, they've enjoyed the new pace: socializing, managing the rental properties, and spending more time with Sandra's dad in his assisted living community. One thing they didn't anticipate though was difficulty consistently staying within their monthly budget. You can map out budgets, but holidays, along with birthdays, and unplanned spending all seem to add up. Sandra was particularly bothered by their overspending. Initially, they considered selling one of the rental properties, but it seemed counter-productive to eliminate a solid source of income. Also, they had always planned to pass the properties down to their two daughters.

Sandra heard about reverse mortgages from a television commercial and, because all their properties were in a trust, they contacted their estate planning attorney who referred them to me.

During our first meeting, Sandra and Ken learned that with their home worth upwards of \$1 million, they would qualify for about 55% of the \$636,150 maximum allowed property value, or roughly \$350,000. With 60% of that avail-

able to them immediately, their existing \$200,000 mortgage could be paid off right away and there would be another \$150,000 available in a credit line (after the one-year waiting period) to provide a cushion should they need it down the road.

The couple also learned that with a reverse mortgage they would not be required to make any repayments. They can choose to pay down their balance, but they don't have to until they permanently vacate their home - either by selling or when they both pass away. Being in their mid-60s, they could potentially use this mortgage for 20 or 30 years, or even longer.

They just need to keep current on property taxes, home insurance, and home maintenance: all the basic responsibilities of home ownership. And their out-of-pocket costs to do this would be quite low as most of the closing costs for the reverse mortgage are rolled into the loan balance.

The reverse mortgage was a great solution for Sandra and Ken.

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 purchase a smaller second home.

Alice Tseng is a licensed HECM professional with American Advisors Group. She can be reached at 914-488-9262 or at AliceInReverse@gmail.com

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

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8 FACTS TO KNOW ABOUT REVERSE MORTGAGES

1. A reverse mortgage **is** a home equity mortgage; its formal title is Home Equity Conversion Mortgage – with flexibility that regular home equity loans do not have:

- There are no required scheduled repayments.
- There is no 10-year “expiration” when the total loan balance amortizes into full repayment schedule, so monthly payments don’t jump up.
- The credit line may be much higher and may increase automatically over time, allowing you to leverage more of your equity.
- Income requirements are designed for retirees, making it easier to qualify.

2. You continue to own your home, and can sell at any time to settle the mortgage balance. Repayment is optional until you leave your home.

3. It is FHA-insured and HUD-regulated program; there is required independent counseling before you can make apply.

4. The borrower(s) must be primary residents and “protect” and maintain their home, the collateralized property: keeping current on property taxes and hazard insurance, and keeping the property in reasonable and safe condition.

5. If you’ve placed your house in a Medicaid planning trust or life estate or revocable living trust, you may still qualify for a reverse mortgage; the legal documents need to be reviewed and sometimes require minor amendments. (Elder law attorneys are often unaware that reverse mortgages can still be done when a trust is involved.) The proceeds are considered exempt assets and can be used to cover expenses.

6. Reverse mortgage proceeds can be used for anything; many borrowers pay off existing mortgages; others use it to supplement their income, or pay off medical debts or credit card balances; others choose to help their adult children with down payments on a house, student loan debts, or other legacy planning.

7. A reverse mortgage can provide 50%-70% of the appraised property value, depending on the borrower’s age; the older you are, the higher the loan limit; the property value is capped at \$636,150. Sixty percent of the loan limit is available shortly after signing, the remainder becomes available after one year.

8. A reverse mortgage comes due when all borrowers have vacated the property (sold the house or passed away). The borrowed principal and unpaid interest must be paid off, in most cases via the sale of the property. The remaining proceeds go to the estate of the borrower(s).

Start living a better life today!

What would you do if you could:

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- ✓ Pay down high interest credit cards**
- ✓ Defer Social Security benefits**

*You must still live in the home as your primary residence, continue to pay required property taxes, homeowners insurance, and maintain the home according to Federal Housing Administration requirements.

** Consult your financial advisor and appropriate government agencies for any effect on taxes or government benefits.



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THE IMPORTANCE OF *Living Wills*

By Michael Giannasca and Brian Miller

In our previous article, *Understanding a Health Care Proxy*, we followed Richard, an 81-year-old widower, who had named his daughter Beth as his Health Care Agent in his health care proxy. Since being admitted to the hospital, Richard has taken a turn for the worse, and is now in a permanent vegetative state. Beth feels it would be best to terminate treatment and life-prolonging procedures, such as mechanical respiration and artificial feeding, which are keeping Richard alive. Based upon prior conversations she had with her father, Beth believes that Richard would want to die peacefully, rather than “being kept alive by machines.” Beth’s brother Chris, however, is adamant that all forms of treatment and artificial life-prolonging procedures be continued.

As Richard’s agent, Beth has the authority to make such health care decisions for Richard. However, because Richard never created a Living Will, Beth is now burdened with making the decision to terminate the treatment and life-prolonging procedures for her father. Further, Chris may have grounds to bring a legal proceeding seeking to continue the treatment because it is his belief, based upon prior conversations with his father, that Richard would want to “be kept alive at all costs.”

Beth and Chris, who were once inseparable,

are now at odds with each other. This division between family members, sadly, is a scenario that plays out all too often, and cannot be fixed by the Courts. Had Richard prepared a Living Will, his beliefs and wishes would be memorialized in writing, for all to see and understand.

A Living Will is a legal document in which someone states his/her wishes regarding their future health care. While New York State does not have any statutes governing Living Wills, the Court of Appeals, New York’s highest court, has found Living Wills are valid if they provide “clear and convincing” evidence of one’s wishes. Generally, the Living Will is used to express one’s views or wishes about withholding, withdrawing or continuing life-sustaining treatment that prolongs the process of dying.

Because there is no statutory Living Will form, this document can be created and tailored to one’s beliefs and wishes, and even provide for different scenarios. Perhaps Richard told Beth that he did not want to be ‘kept alive by machines’ if he were in a permanent vegetative state, while telling Chris that he wanted to “be kept alive at all costs,” if there was a chance that he could recover from a future medical condition. These two wishes are not entirely contradictory, but are open in interpretation, or perhaps misinterpretation, by his children

because the wishes were not memorialized in writing. In hindsight, Richard should have had a Living Will to provide the Health Care Agent with clear and convincing proof of one’s views and wishes when he/she is called upon to make health care decisions. Furthermore, the Living Will provides written proof of one’s views and wishes to all other family, friends, hospitals and other health care facilities.

A person creating a Living Will is able to express their wishes for various scenarios, including, but not limited to: permanent vegetative state, coma and not expected to recover, terminal illness, incurable condition and imminent death. One can require that two treating doctors confirm the condition (i.e., permanent vegetative state without the ability to recover and experience a meaningful life) before the Health Care Agent can make the decision to end all treatment and life-prolonging procedures. One can even express their desire to be provided maximum pain relief once the treatment and life-prolonging procedure are withdrawn to allow them to pass away peacefully.

Since there is no statutory required form for a Living Will, it’s important to make sure all appropriate questions are addressed, and that it accurately reflects and details one’s wishes and desires.

■ ■ ■



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



Time for Your Financial Checkup?

By Ilene Amiel

You can't buy a crystal ball to predict your future. All you can do is be prepared and take good care of yourself. Doctors recommend an annual physical and the dentist wants to see you at least twice a year. Even our cars need oil changes and maintenance to make sure they are working properly. So how would you fare with a financial checkup?

The first question to ask is if you are financially prepared for an emergency. Experts recommend you keep a cash reserve fund to cover your daily living expenses for at least three months, though preferably six. This is intended to cover an emergency situation such as the loss of your job or spouse, a house fire, or a hospitalization or debilitating illness.

With life expectancy on the rise in the U.S., your financial checkup should determine if you have enough money to see you through. The best way to

approach this is to have your financial advisor prepare an income/retirement analysis. They will need an accurate monthly budget with your income and expenses, along with a summary of your assets and liabilities.

Once they run the numbers, they will be able to project how much money you need to maintain your current lifestyle. If there is a shortfall, you will want to make adjustments.

Understanding your situation can help you feel more comfortable giving gifts, contributing to charities, taking vacations, spending money on entertainment, shopping, and eating out more or less!

Staying on top of your bills, checking account, credit cards and investment accounts will help prevent you from becoming a victim of fraud or identity theft. Checking your credit score and credit report on a regular basis is another way to stay on top

of your financial identity and is an integral part of a regular financial checkup.

Asking your advisors about their fees and understanding how you are being charged for their services is your right and should be made clear to you.

The more you understand, plan and review your financial situation, the better prepared you will be to handle any and all of life's challenges.

■ ■ ■



Ilene Amiel is a Daily Money Manager with over 20 years experience managing money for individuals and small businesses. She specializes in helping seniors with bills,

budgets and record keeping. Ilene can be reached at 914.980.0898 or ilene@personalaffairsadministrator.com; www.personalaffairsadministrator.com



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Save More Spend Less

10 PRACTICAL TIPS TO GETTING IT DONE

photo: Fabian Blank

By Amy Weiser

We are all doing our best to become or remain physically fit by eating well, exercising and staying active. Let's take that to the next step and consider our financial fitness. Summer is the perfect time for a re-boot and to assess how we're doing.

Consider the following ten tips:

1. Create a budget. It may sound obvious, but sticking to a reasonable budget based on your fixed expenses, with allowances built in for pleasure, will keep you in line and not living beyond your means. And remember, you can't save if you don't know what you're spending.
2. If you are working, participate in a work-sponsored retirement plan and use the over-50 "catch up" allowance if applicable. These investment plans can significantly add to your savings.
3. Monitor your debt and pay down high interest credit cards.
4. Review subscriptions such as your phone and cable bills. You may find that you don't need the services you once signed up for or that carriers are now offering better plans. Do the same with your home, car and life insurance coverage. These policies can become outdated, and it is worth shopping around for policies that meet your current needs.
5. Pre-commit. Set up automatic withdrawals from a paycheck or bank account to fund a savings or investment account.
6. Downsize. You may no longer need the large home or acreage you once enjoyed. Consider a smaller living space and possible relocation to an area with lower taxes and cost-of-living.
7. Let retirement plans continue to grow tax-free as long as possible. Do not access funds until you are required to do so, and hopefully when you are in a lower tax bracket.
8. Eat out one or two fewer times each month. If you're cooking for one and you find yourself throwing away food, try signing up for a meal delivery plan to satisfy all your food shopping needs. Look for other ways to save (including #10 below).
9. Utilize preventive healthcare measures such as regular check-ups and other annual exams. Work with your doctor to learn how to best care for yourself and keep healthcare costs down. Check your medical bills carefully; billing mistakes are often made and you don't want to pay for someone else's errors. Also advocate for yourself when a large medical or hospital bill comes in. Negotiate.
10. Lastly, pack your lunch and say goodbye to the designer coffees! This old-time tip still works for saving on unnecessary weekly expenses.

■ ■ ■



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/

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.

medicaid advisor



PAYING FOR

Long Term Care

By Colin Sandler

"My loved one needs long term care but can't qualify for Medicaid....."

I hear this time and time again. However, more often than not, caregivers do not have accurate information. As a result, they either exhaust their own time and/or well-being providing care themselves or spend their families' precious resources to obtain the necessary care.

Getting educated is so essential to the process of taking care of an aging loved one. Most people seek answers from friends, co-workers or, doctors. The value of getting the right information can be priceless and potentially life changing for a caregiver.

Typical questions caregivers struggle with are:

How do I care for my loved one at home? If I have a home health aide, what can (or can't) the aides do? How much does it cost? What is adult day care? What is assistive technology? What is Medicaid? Do I lose my doctors? Don't I have to be "poor"? What if I have a pension? What if I own a house?

It is *crucial* to have an expert help you to navigate the options and create a plan specific to the needs of the individual and their family. One size does not fit all.

To dispel a few myths about Medicaid, read on....

You have to spend all of your assets before you can qualify for Medicaid. **Not True!** With proper planning, you can protect your assets by transferring them to a family member or a trust and still qualify for Medicaid. This can include property, investment accounts, life insurance, etc.

There is a five-year look back for asset transfers so I cannot qualify yet. This only applies for nursing home care. There is no look back for long-term **home** care. You can qualify the month following an asset transfer.

I cannot qualify because I receive a pension or other retirement income. There is a Medicaid eligible income cap. However, you can shelter all income over the cap through a Pooled Income Trust.

I cannot qualify for Medicaid because I own my own home. Your house is exempt as long as you live in it. If you go to a nursing home, it is exempt only under certain circumstances. If you live in your home until you die and you are the sole owner, Medicaid will seek asset recovery for exempt assets. So it is essential to seek legal counsel on potential transfers.

Clearly there is a lot to understand. Make a point of getting informed.

Need help paying for home care?

Know your options • Protect your assets and income

- Medicaid eligibility planning
- Maximize benefits and services
- Medicaid application filing
- Pooled Income Trusts filing



Call to see if you qualify for Financial assistance to help reduce the cost of long term care



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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.medicoidsolutions.com

Taking Care of the Caregiver

AT THE KEN HAMILTON CAREGIVERS CENTER

By Susan E. Ross

When Marian Hamilton's husband Ken was diagnosed with lung cancer in 2002, she was immediately thrust into the role of caregiver. Before passing away two years later, Ken had been well taken care of in four different hospitals but, says Marian, "Nobody cared about my well-being. I gained 20 pounds and went on anti-depressants," while also dealing with two teenage daughters.

Marian was so profoundly affected by the experience that she was determined to make sure others didn't have to go through the same thing. She dreamed of a place for families to go within the hospital setting: an oasis where they could take care of themselves, get counseling and support, and help to navigate the complexities of the medical world. She approached a few hospitals and in 2005, with Marian guiding the way, Northern Westchester Hospital in Mount Kisco recognized these types of much-needed services were missing from their healthcare ecosystem.

Since the hospital was unable to fund such a program, a partnership with the community was needed. Almost immediately, a private grant was made available for Marian to create the Ken Hamilton Caregivers Center, which now occupies a set of rooms off the main lobby of the hospital, where caregivers can go to recharge: grab a cup of coffee or tea, de-stress in the massage chair, find referral information, meet with a coach, or simply relax in a home-like setting.



Marian Hamilton at the Ken Hamilton Caregivers Center in Northern Westchester Hospital

The Caregivers Center started with three volunteers or "coaches." Referrals started right away, and the team began helping with complicated discharges, advising families about advance directives and living wills, functioning as an extra set of ears for meetings with physicians and care teams, and simply being there for caregivers to lean on. Most recently, they've begun a *Stay in Touch* program to follow caregivers after they've returned home. There are also free monthly support groups at the hospital. The Center still relies completely on philanthropy to exist as all services are provided free of charge.

Today, there are 30 coaches. Rhonda Moll volunteers as a coach - giving back to the community after using the Center when she successfully donated a kidney to her then-ailing husband four years ago.

The Center is also on a mission to propagate. Replication Coordinator Jill Gottlieb is tasked with recruiting other hospitals to create these types of centers. Eleven other hospitals around the country now have their own caregivers centers - with the guidance of Marian and Jill, who provide them with a start-up kit of sorts. In Westchester, White Plains Hospital and Westchester Medical Center are each on board.

Marian defers to former First Lady Roslyn Carter as the person who has best described the importance of taking care of the tens of millions of Americans caring for a loved one - many of whom forgo paid work and

jeopardize their own mental and physical health for extended periods of time: "There are only four kinds of people in the world: those who have been caregivers, those who are currently caregivers, those who will be caregivers, and those who will need caregivers."

Says Marian, "It still touches me every day - it's a reminder of how powerful that journey is."

■ ■ ■

For information about becoming a caregiver coach at the Ken Hamilton Caregivers Center, call the Center at 914-242-8128.

WHAT IT MEANS TO BE An Executor

By Sheri Hametz

As executor for an estate, the job of fulfilling a loved one's wishes may seem opaque at best. But if you understand the purpose behind the work, it will go a long way toward helping you get it done.

An executor's job really has two distinct parts. The first involves distributing the assets in the estate. Sometimes that work can be accomplished in a single step (for example, the proceeds of a life insurance policy or the holdings in an IRA typically get distributed directly to their named beneficiaries). Sometimes though, it is a two-step process - an individual's account may first have to be converted into an estate account with a new account number before it can get divvied up among the beneficiaries or liquidated to them.

The second part of an executor's job is satisfying the probate court and the tax authorities when it comes to identifying, valuing and paying taxes on the person's assets. Here, there are typically three types of tax returns (all with different deadlines) for which you will need to gather the paperwork to be turned over to the attorney and/or accountant you've retained:

1. Final income tax return. For this, you will need to gather evidence of the person's income up until the date of death.
2. Estate tax return. This goes hand in hand with the inventory of assets you will need to provide the court, and requires a valuation of every asset owned at death. There is a lot of document collection and certain assets, such as homes and jewelry, may require appraisals.
3. Fiduciary income tax returns. Assets that are part of the estate can still generate income after death, so you will need to continue keeping track of the paperwork showing that income until the estate is fully distributed and the final fiduciary income tax return can be filed.

Being organized is the key to accomplishing both parts of this job. Keep track of your work, take detailed notes of your conversations, and mark reminders in your calendar of upcoming deadlines to give the professionals you retain and yourself enough lead time to get the work done.



Sheri Hametz is the founder of Peak Executor Solutions LLC, a firm which provides services to help estate executors understand, organize and accomplish the work ahead of them. Sheri holds a law degree from New York University School of Law. 914-420-2031; Info@peakexecutor.com; www.peakexecutor.com

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"I really want to avoid leaving my kids with a mess...how can I best organize things for them now?"

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Sheri Hametz, Founder, B.A., Brown University, J.D., NYU School of Law
Associate Member, Estate Planning Council of Westchester



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DAILY EVENTS

JUNE 5: 7-9PM OSTEOPOROSIS AWARENESS GROUP

Provides support to individuals suffering from osteoporosis as well as information to those interested in learning ways to decrease their risk of their disease. Burke Rehabilitation Hospital, Billings Building/ Rosedale Room; 785 Mamaroneck Ave., White Plains. 914-725-5229 or susanworking@hotmail.com; burke.org/community/community-calendar

JUNE 6: 6PM ELDER LAW SERIES: SOCIAL SECURITY

Important information for the years ahead. This session covers Social Security. Phelps Hospital Auditorium, 701 N. Broadway, Sleepy Hollow. 914-366-3937 to register or email ewoods@pmhc.us

JUNE 8: 8PM FRENCH MOVIE NIGHT

Come view Elementary/ Primaire by Helene Angel. Emelin Theatre, 153 Library Lane, Mamaroneck; 914-698-0098; emelin.org

JUNE 8: 7PM CONQUER THE CLUTTER

Certified professional organizer Ellen Kosloff presents the five step process to organize anything. John C. Hart Memorial Library, Shrub Oak. 914-245-5262 ext 227; yorktownlibrary.org



**JUNE 10: 9AM-2PM
TREE CLIMBING EXHIBITION**
Watch as arborists compete to climb Lyndhurst's towering trees and showcase the highest level of professional skills, safety, and innovation in tree climbing and care. 25 competitors will scale Lyndhurst's trees as a part of the New York State Arborist's tree climbing competition. Lyndhurst Mansion, 635 So. Broadway, Tarrytown. 914-631-4481; lyndhurst.org

JUNE 11: 10AM-4PM HASTINGS FLEA MARKET

The Hastings Flea is a curated specialty flea market that features regular and rotating vendors, a few food vendors, as well as live music and entertainment throughout the day. 131 Southside Ave. (commuter parking lot) Hastings-on-Hudson; hastingstlea@gmail.com; hastingstlea.com



JUNE 12: 6:30PM VANDALISM V. CAPITALISM

What is the place of street art in the global market place? "Vandalism vs. Capitalism" will be a lively discussion among artists, gallerists, and museum professionals, moderated by Angelo Madrigale, VP/Director of Contemporary Art for Doyle Auction House. Arts Westchester, 31 Mamaroneck Ave. White Plains; 914.428.4220; artswestchester.org

JUNE 17: 1, 2, 3 OR 4PM THEMATIC TOUR:

THE POUGHKEEPSIE CONVENTION
Take a docent-led tour of John Jay's Bedford House and learn how the Federalists like John Jay and Alexander Hamilton convinced the delegates to make New York the 11th state to ratify the Constitution. John Jay Homestead, 400 Jay St, Katonah; 914-232-5651; johnjay-homestead.org



JUNE 17 & 18: 9AM CLEARWATER FESTIVAL

Seven sustainably powered stages with diverse music, dance, storytelling as well as a juried Handcrafters' Village, the Green Living Expo, the Working Waterfront with small boat exhibits and rides, the Artisanal Food & Farm Market, environmental education displays and exhibits, and the Circle of Song where audience participation is the focus. The festival is wheelchair accessible and stage programming is staffed with American Sign Language interpreters. Inspired by Pete Seeger's desire to clean up the river over 40 years ago. Croton Point Park, Croton on Hudson; clearwaterfestival.org

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.

JUNE 18: 3PM SEASON FINALE and POST-CONCERT FATHER'S DAY BBQ: 5PM

Andrew Litton, conducting; Conrad Tao, piano. Litton is recently named Music Director of the NYC Ballet. He teams with pianist Conrad Tao, in one of the most famous concertos ever written. BBQ includes live music and chance to mingle with the artists. Performing Arts Center, SUNY Purchase; 914-682-3707; westchesterphil.org

JUNE 18: 7-9PM FATHER'S DAY CONCERT

Free outdoor concert features Gil Harris performing Hendrix, Santana, Beck, Blues and beyond. Relax, picnic and enjoy the music. Turnure Park at Lake St., White Plains.

JUNE 18, JULY 23 & AUGUST 13: 2-5PM GARDENING WORKSHOPS

Nick Storrs will offer five hands-on horticultural workshops for adults focused cultivating heirloom vegetable and garden varieties that were common during the Lyndhurst time period – 1830-1950. Lyndhurst Mansion, 635 So. Broadway, Tarrytown. 914-631-4481; lyndhurst.org



JUNE 20: 10AM-3PM SAXON WOODS POOL PARTY AND BARBECUE

Rain date: June 21. Includes free mini golf. Admission and parking also free. Call in advance to place lunch orders. Open to all Westchester Residents ages 60+; Saxon Woods Pool, Mamaroneck Ave., White Plains. 914-864-7275; events.westchestergov.com

**JUNE 20: 6:30PM
ESTATE PLANNING PRESENTATION**
Learn the basics and have questions answered by an estate lawyer. Drinks and refreshments will be served. Bring a friend! Serendipity Labs, 80 Theodore Fremd Ave., Rye. RSVP Matthew Chung: 203-326-6978.



JUNE 24: STARTING 10AM ROOTS MUSIC FESTIVAL

A day full of folk, country, bluegrass, gospel, blues, singer/songwriter, string band, old time, and everything in between. Multiple award winning banjo and fiddle player Rhiannon Giddens headlines with her masterful blend of Americana genres and dazzling vocal prowess. Sarah Jarosz, two time Grammy nominee, Texas songwriter and multi-instrumentalist, returns with her new trio. Caramoor; 914-232-5035; caramoor.org



JUNE 28: 5PM DANCING AT DUSK: VOYAGE TO JAPAN

An annual summer tradition, Dancing at Dusk turns the spacious Friends Field into a world music dance party for children and their families. Caramoor, 149 Girdle Ridge Rd., Katonah; 914-232-5035; caramoor.org

**JUNE 29: 7PM
MURDER, MYSTERY & MAYHEM**
Three local authors discuss how to write mysteries, how they work and how to get published. John C. Hart Memorial Library, Shrub Oak. 914-245-5262 ext 227; yorktownlibrary.org



**JULY 3 & 4: 9:30PM
FIREWORKS AT PLAYLAND**
Special holiday celebration. Playland Park, Rye; playlandpark.org

CALENDAR summer



JULY 4: 11AM-4PM INDEPENDENCE DAY FAIR

A celebration of America's founding with a spirited reading of The Declaration of Independence, live music, food, crafts, games, house tours, and plenty of other activities on the grounds of John Jay Homestead. Free admission to the grounds; fees apply for food and drink, and some fair activities. John Jay Homestead, Katonah; 914-232-5651; johnjayhomestead.org



JULY 6: 7PM THE WESTERLIES

A self-described "accidental brass quartet" formed by four childhood friends from Seattle, are known for their adventurous explorations with jazz, roots, and chamber music influences. Going against chamber music tradition, the group performs without sheet music to create a unique, visceral connection with audiences. Caramoor; 914-232-5035; caramoor.org



**JULY 7-9
HOT-AIR BALLOON FESTIVAL**
Crafts, hayrides, food trucks, a tap room, bakery and market, fire pits, ball toss, vendors, live music from great bands, and Fireworks (Friday night)! We will, of course, have old favorites like the Moon Glow, tether rides, and rides in the hot air balloons for sale. Dutchess County Airport, Wappinger Falls; 845-454-1700; www.dccoc.org/balloonfestival



JULY 8: 7:30PM IL PIRATA

This season's operatic centerpiece is a semi-staged production of Bellini's 1827 breakthrough opera Il pirata ("The Pirate"). Artist-in-Residence Angela Meade takes on the demanding role of Imogene for the first time in her stellar career. Caramoor; 914-232-5035; caramoor.org



JULY 9: 10AM-4PM HASTINGS FLEA MARKET

The Hastings Flea is a curated specialty flea market that features regular and rotating vendors, a few food vendors, as well as live music and entertainment through out the day. 131 Southside Ave. (commuter parking lot) Hastings-on-Hudson; hastingsflea@gmail.com; hastingsflea.com

JULY 8-9: 7:30PM 1776

The drama of Adams, Franklin, Jefferson, Hancock, the vote for American independence and the events leading up to the signing of the Declaration of Independence brought to life by an exceptional, non-traditional cast. Presented through special arrangement with MTI by Bedford Parks and Recreation's Bedford Community Theatre. 1776 was winner of the 1969 Tony for Best Musical. John Jay Homestead, Katonah; 914-232-5651; johnjayhomestead.org

JULY 12: 1, 2, 3 OR 4PM THEMATIC TOUR: THE DEATH OF ALEXANDER HAMILTON

On July 12, 1804, Alexander Hamilton died after he was shot by Aaron Burr the previous day. In recognition of the 203rd anniversary of Hamilton's death, take a docent-led tour of John Jay's Bedford House that highlighting the relationship between Jay and Hamilton. John Jay Homestead, 400 Jay St, Katonah; 914-232-5651; johnjayhomestead.org

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JULY 13: 8:30-10AM SENIOR BREAKFAST SERIES

Topic to be determined. Call for more information. Burke Rehabilitation Hospital, Billings Building/Rosedale Conference Room, 785 Mamaroneck Ave., White Plains. 914-597-2848; burke.org/community/community-calendar



JULY 15: ALL DAY CARAMOOR JAZZ FESTIVAL

Curated by Jazz at Lincoln Center, Caramoor's 24th annual Jazz Festival headlines legendary jazz pianist McCoy Tyner. The day-long festival throughout the grounds will feature a wide range of music—including the infectious Cuban rhythms of the Peditro Martinez Quartet, the innovative guitarist Mary Halverson, and a centennial celebration of innovative jazz great Thelonious Monk. Caramoor Center; 914-232-1252; caramoor.org



JULY 13: ABOUT 8PM FUOCOAMMARE

Fire at the Sea. Part of the outdoor Italian film festival. Free of charge, bring your own chair. Depot Square, Tuckahoe. From the Westchester Italian Cultural Center; 914-771-8700; wiccn.org

JULY 13: 7PM ROMEO & JULIET

Part of the Hudson Valley Shakespeare Festival. Free performance at Turnure Park, Lake Street, White Plains.

JULY 20: ABOUT 8PM THE BARESE ICEMAN OF NY

Part of the outdoor Italian film festival. Free of charge, bring your own chair. Depot Square, Tuckahoe. From the Westchester Italian Cultural Center; 914-771-8700; wiccn.org

summer 2017 CALENDAR



JULY 22: 6:45PM A NIGHT OF DOO WOP

The Belmonts were friends from Arthur Avenue in the Bronx. They began singing together in the late 50's and named themselves after Belmont Avenue in the Bronx. Some of their hits include: I Wonder Why, Come On Little Angel, A Teenager in Love. John Kuse and The Excellents. In 1962, The Excellents released their signature smash hit song "Coney Island Baby". The song is often referred to as 'The National Anthem of Brooklyn'. Westchester Broadway Theatre, One Broadway Plaza, Elmsford; 914-592-2268; broadwaytheatre.com



JULY 22: 8PM EMMY LOU HARRIS

A true music legend, 13-time Grammy Award-winner Emmylou Harris returns to Caramoor with her unique blend of folk, country, and roots music. Whether singing the songs of Seeger, Dylan, Baez, or a lyrical masterpiece from her own pen, Harris infuses her singing with pathos, crystalline beauty, and emotional honesty. No matter the genre, hers is one of the most distinctive voices in American music. Caramoor Center; 914-232-1252; caramoor.org



JULY 27: ABOUT 8PM IL RAGAZZO INVISIBLE

The Invisible Boy. Part of the outdoor Italian film festival. Free of charge, bring your own chair. Depot Square, Tuckahoe. From the Westchester Italian Cultural Center; 914-771-8700; wiccnyc.org

JULY 29: 6:45PM TRIBUTE TO BUDDY HOLLY, RITCHIE VALENS & THE BIG BOPPER

The Night The Music Lived recreates this final concert of these three influential musicians with utmost attention to detail and accuracy. Featuring classic songs like That'll Be The Day, Peggy Sue, It's So Easy, La Bamba, Oh Donna, and Chantilly Lace. Westchester Broadway Theatre, Elmsford; 914-592-2268; broadwaytheatre.com



JULY 30: 11AM-3PM CAR & MOTORCYCLE SHOW

It will be a fun-filled day of automobiles, motorcycles and culinary delights! Over 100 cars are expected for our guests to admire! There will also be food, music and entertainment for the whole family to enjoy. Wartburg, 1 Wartburg Place, Mt. Vernon; 914-513-5308; wartburg.org



JULY 30: 4PM SUMMER SEASON FINALE

Two titans of the Romantic repertoire close the season. Liszt's tone poem Les préludes opens, followed by French pianist Jean-Yves Thibaudet plays the composer's Piano Concerto No. 2. Robert Schumann's Second Symphony tells the story of his personal triumph over adversity. Caramoor Center, Katonah; 914-232-1252; caramoor.org

AUGUST 3: 6PM DIY NOTEBOOK

Make your own little notebook and learn a simple assembly method you can do at home. Call the reference desk to find out what supplies to bring. John C. Hart Memorial Library, Shrub Oak. 914-245-5262 ext 227; yorktownlibrary.org



AUGUST 9: 7PM LYLE LOVETT & HIS LARGE BAND

"Lovett's music distinctively melds folk, Texas swing, blues, jazz, gospel, and traditional country and western," writes Reuters, "and the songs are often as infused with Texas spirit as tumbleweed and wide open plains." Details Magazine adds, "he'll make you want to trade your loft for a two-story house with a wraparound porch." The Capitol Theatre, Port Chester; thecapitoltheatre.com

AUGUST 13: 10AM-4PM HASTINGS FLEA MARKET

The Hastings Flea is a curated specialty flea market that features regular and rotating vendors, a few food vendors, as well as live music and entertainment through out the day. 131 Southside Ave. (commuter parking lot) Hastings-on-Hudson; hastingflea@gmail.com; hastingflea.com



AUGUST 19: 6:45PM LET'S HANG ON

The Nation's Premier Frankie Valli Tribute Show! This high energy, great sounding production is sure to entertain Frankie Valli fans from the very first note to the final encore! Featuring; "Big Girls Don't Cry", "Can't Take My Eyes Off Of You", "Walk Like A Man", "Sherry", "Who Loves You", "Rag Doll" and other favorite Hits! Westchester Broadway Theatre, Elmsford; 914-592-2268; broadwaytheatre.co



ONGOING EVENTS JUNE-AUGUST

MONDAYS: 3-6PM ADULT COLORING

Bring your own books and materials or use what the library has. Socialize, listen to music and relax. John C. Hart Memorial Library, Shrub Oak. 914-245-5262 ext 227; yorktownlibrary.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.



**THURSDAYS: 1-4PM
MAH JONGG DROP IN & PLAY**
Bring your own tiles, no registration necessary, beginners welcome. John C. Hart Memorial Library, Shrub Oak. 914-245-5262 ext 227; yorktownlibrary.org

JUNE 4, 11, 18, 25: 10AM-2PM BICYCLE SUNDAYS

Bronx River Parkway open just for bicyclists, joggers, walkers, foot scooters, strollers from Exit 22 at the County Center to Exit 4 at Scarsdale Rd. in Yonkers. Round trip total of 13 miles. Parking available at the County Center; parks.westchestergov.com

**JUNE 5, JULY 13, AUG 7: 1-3PM
WELL SPOUSE SUPPORT GROUP**
Provides peer support and education about the challenges and unique issues facing "well" spouses. Burke Rehabilitation Hospital, Billings Building/ Room 202; 785

CALENDAR summer 2017

Mamaroneck Ave., White Plains.
914-949-4936; burke.org/community/community-calendar



JUNE 7, JULY 5, AUG 2: 2PM MIND GAMES ARE FUN

Group games and puzzles using memory skills, visual recall, focus and speed. Board Room/ C Level at Phelps campus, 701 N. Broadway, Sleepy Hollow; 914-366-3937 or email ewoods@pmhc.us

JUNE 8, JULY 13, AUG 10: 10:45AM

OSTEOPOROSIS SUPPORT

For people with osteoporosis, providing education on nutrition, exercise, and activities of daily living. Phelps campus, N. Broadway, Sleepy Hollow, Board Room/ C level; 914-366-3937 or email ewoods@pmhc.us to register.

AT SELECT LIBRARIES MEDICARE COUNSELING

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

JUNE 8, JULY 13: 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 or email ewoods@pmhc.us to register.

JUNE 14, 28; JULY 12, 26; AUG 9, 23: 10-11:30AM

ALZHEIMER'S CAREGIVER GROUP

Encourages caregivers to maintain their own personal, physical and emotional health as well as optimally care for the person with dementia. In addition, they may provide a needed break from care giving responsibilities. Burke Rehabilitation Hospital, Billings Building/ Room 204; 785 Mamaroneck Ave., White Plains. 914-253-6860 or pgaston@alz.orgburke.org



JUNE 8-SEPTEMBER 4 HV SHAKESPEARE FESTIVAL

JULY 8 ON THE ROAD AT: THE HUDSON RIVER MUSEUM (with FIREWORKS!)

**AUG 19 ON THE ROAD AT:
THE HUDSON RIVER MUSEUM**
Twelfth Night, Romeo and Juliet, Love's Labour's Lost and an adaptation of Jane Austen's Pride and Prejudice. Except for July 8 and Aug 19 performances at Hudson River Museum, venue is Boscobel House and Gardens, 1601 NY-9D, Garrison; 845-265-9575; find complete schedule at hvshakespeare.org



JUNE 8-25 L.O.V.E.R.

A new theater work from the creative mind and talent of Lois Robins. It's a comic and poignant riff she describes to us as: A tale of love and lust from a grownup point of view. Schoolhouse Theater, 3 Owens Rd., Croton Falls. 914-277-8477; schoolhousetheater.org

JUNE 15-SEPT: 12-2PM THURSDAY CONCERT SERIES

Live musical performances, different bands perform each week. Renaissance Plaza, corner of Main St. & Mamaroneck Ave., White Plains; sponsored by NY-Presbyterian Westchester Division and People's United Bank.

**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 OCCA-
SIONAL ERROR MAY OCCUR.**

THRU 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

EVERY FRIDAY NIGHT JULY 7-SEPT 1: 9:15PM FIREWORKS AT PLAYLAND

Enjoy the spectacular display. Playland Park, Rye; playlandpark.org



JULY 11-29 GROUNDED

An ace fighter pilot finds herself grounded by an unexpected pregnancy, and her world flips from top gun to top mom. No longer able to fly, she's reassigned as a drone pilot, working at a facility near Las Vegas. When the desert through her viewfinder starts to look eerily similar to the desert in which she lives, the realities of war and suburban comfort collide. Westport Country Playhouse, 25 Powers Court, Westport, CT; Call for prices, subscriptions: 203-227-4177; westportplayhouse.org

THRU SEPTEMBER 24 BACKSTAIRS TOURS

Come discover how during the Gilded Age and beyond, the staffs at Lyndhurst functioned to provide an efficient and seamless lifestyle for the Merritt and Gould Families! The tour begins with a journey up 79 stairs to the 5th floor observatory tower. After enjoying the spectacular views of the lower Hudson Valley and Manhattan, you will descend 99 stairs to view the servants' quarters including the butler's suite, root cellar, scullery, kitchen, ice closet, and servants' dining room. The tour will conclude with a visit

to the 1911 laundry building. This tour is approximately one and a half hours and because of its physical demands, it is not recommended for individuals with disabilities or difficulty climbing stairs. Lyndhurst Mansion, Tarrytown. 914-631-4481; lyndhurst.org



AUGUST 5-OCTOBER 1 NY RENAISSANCE FAIRE

This recreation of a Renaissance or Medieval village is filled with costumed actors, crafts and games to give patrons the illusion that they have stepped back in time, featuring more than 125 performances on 20 stages, and over 100 craftspeople, all set within 65 acres of beautiful forest. Route 17A, Tuxedo Park; 845-351-5171; renfaire.com/ny

THRU OCTOBER 29 CHIHULY EXHIBITION & WHAT IS A HERBARIUM?

Breathtaking works of glass art from Dale Chihuly in his first major garden exhibition in 10 years. Plus a special exhibition in the Ross Gallery celebrates the Steere Herbarium as the centerpiece of the Garden's botanical research program, and a priceless resource for scholars from around the world. New York Botanical Garden, Bronx. 718-817-8700 nybg.org



THIRD FRIDAY OF EACH MONTH: 7:30PM OPEN MIC NIGHTS

An opportunity to share your words, music or comedy in a nurturing, comfortable space with some great people. Hosted by Bill Buschel. Hudson Valley Writers Center, 300 Riverside Dr., Sleepy Hollow. 914-332-5953; writerscenter.org

in the kitchen ■ ■ ■ salute to blueberries



From Lisa Keys, The Good Grief Cook

INGREDIENTS:

¾ cup frozen (wild) blueberries plus additional for garnish
1 (5.3 oz) container Greek nonfat blueberry yogurt
½ large red apple, quartered (do not peel)
4 large fresh basil leaves plus a sprig for garnish
1 tablespoon honey
1/8-teaspoon ground cinnamon
1 small frozen banana
2 tablespoons plain Greek nonfat yogurt
1 (5.3 oz) container Greek nonfat coconut cream yogurt
2 ice cubes

DIRECTIONS:

In high-powered blender combine blueberries, blueberry yogurt, apple, basil, honey and cinnamon until smooth. Measure out ½ cup and divide between two serving glasses. Add banana and plain yogurt to remaining mixture in blender; blend until smooth. Top off glasses evenly using just half of the blueberry-banana mixture. Add half of the coconut cream yogurt and the ice cubes to the remaining mixture in the blender; blend until smooth. Divide evenly between glasses. Spoon or pipe remaining coconut cream yogurt on top. Sprinkle with wild blueberries. Garnish with basil sprig. Serves 2.

Go to goodgriefcook.com for other smoothies/variations.

Wild Blueberry Smoothie

Blueberry Lemon Muffins

INGREDIENTS:

1 ¾ cups all-purpose flour
1 teaspoon baking soda
1 teaspoon baking powder
1/2 teaspoon salt
1/2 cup (1 stick) unsalted butter, softened
¾ cup granulated sugar
2 eggs
1/2 cup plain Greek yogurt
1/2 teaspoon vanilla extract
1/2 teaspoon lemon extract
Zest of 1 large lemon
2 tablespoons fresh lemon juice
2 tablespoons milk
1 1/2 cups fresh blueberries
1 jar lemon curd
tall muffin liners



DIRECTIONS:

Preheat oven to 425°F degrees. Spray a 12-count muffin pan with nonstick spray or line with tall cupcake liners that rise above the rim of the pan. In large mixing bowl, combine flour, baking soda, baking powder and salt; set aside. In medium mixing bowl, with an electric mixer, beat butter and sugar for 2 minutes or until light and fluffy scraping down sides of bowl as needed. Add eggs; beat until well blended. Add yogurt, vanilla, lemon extract, zest, lemon juice and milk; blend well. Add wet ingredients to dry ingredients and mix with a rubber spatula just until dry ingredients are moistened. Fold in blueberries. Scoop batter into prepared muffin cups filling to the top. Bake for 5 minutes at 425°F degrees, then lower the oven temperature to 350°F degrees and bake for 20 to 24 more minutes or until a toothpick inserted in the center comes out clean. Cool completely. With a melon baller tool scoop out the top center of the muffin. Fill with a small spoonful of lemon curd. Replace muffin tops. Servings: 12 to 14

I recommend you use the tall muffin liners as the muffins will rise above the height of the pan. If you use standard liners that just fit the size of your muffin tin, your yield will be up to 15 muffins and your bake time will be a few minutes less.

■ ■ ■
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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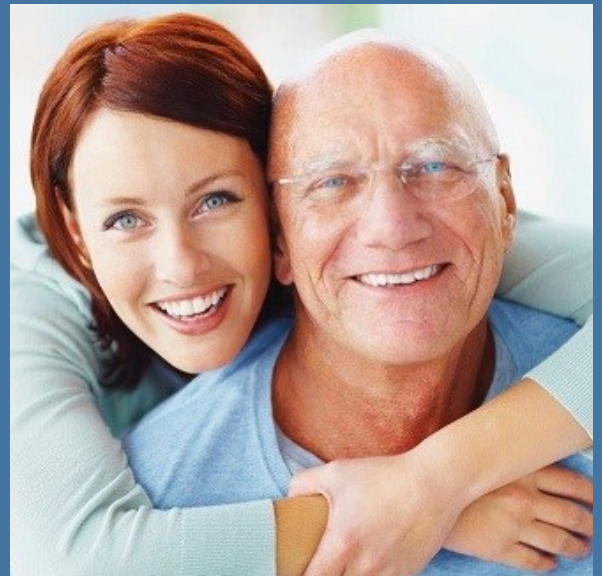
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