



9/11 Responders from Putnam Recall Aftermath of Attacks

By Rick Pezzullo

It was 20 years ago, on September 11, 2001, that four coordinated terrorist attacks by the militant Islamist terrorist group al-Qaeda against the United States of America resulted in the deaths of 2,996 individuals and changed the lives of countless others.

At the World Trade Center in New York City, 2,606 people perished when two airplanes crashed into the buildings, causing them to collapse in what was a horrific scene.

Among those who died were eight men from Putnam County: Thomas Kuveikis of Carmel (FD.N.Y.), 48; Robert Minara of Carmel (FD.N.Y.), 54; Christopher J. Blackwell of Patterson (FD.N.Y.), 42; George Kain of Patterson (FD.N.Y.), 35, Daniel Harlan of Kent (FD.N.Y.), 41; Stephen Patrick Driscoll of Lake Carmel (N.Y.P.D.), 38; George Paris of Lake Carmel (Cantor Fitzgerald), 33; and David Fodor of Garrison (Fiduciary Trust International), 38.

Following the attacks, many Putnam residents took part in the recovery and cleanup efforts at what became known as The Pile. Some of those residents plan to attend a Putnam Heroes Memorial Candlelight Vigil at Cornerstone Park in Carmel on Saturday, September 11 at 7 p.m.

"Putnam serves, and I'm so proud to live in a county where people look out for others," said Putnam County Executive MaryEllen Odell. "Hundreds of our residents who work as first responders, or in the trades, or in countless other professions, saw the devastation at the World Trade Center and

*'It was like the
Twilight Zone. You did
what you had to do.
I remember crying all
the way down, all the
way home.'*

- Eamon Cummins

rushed to help. Some spent months working under dangerous conditions to try and find those who were lost and give the families of the victims some closure. Many have since lost their own lives to 9/11-related illnesses. They all put others' needs before their own, and we in Putnam County will always be grateful."

Carmel resident Eamon Cummins, an operating engineer, spent six months using heavy equipment to aid the recovery effort at Ground Zero.

"It was like the Twilight Zone. You did what you had to do," he recalled. "I remember crying all the way down, all the way home. One night there was a rumor that we expect to find a lot of bodies tonight because we were going to a stairwell, but we didn't find one."

Cummins searched for damaged gas lines and tried to restore power to the area before looking for remains, always pausing and saying a prayer when any were uncovered.

The work took a toll as Cummins, now retired, developed asthma and lung disease, and even the slightest cold presents a danger. There has also been an emotional toll.

"I saw the best and worst in people," he said. "When we were putting the cables back in the ground, I was stuck at one cross in the road and there was a picture of a lady and it said, 'Last seen on the 29th floor.' And that brings a different side to it all. Loved ones, people who would stand at the perimeter, looking down at the pile and crying. You just wished you could do more."

Mahopac resident Larry Mack, an FDNY Lieutenant whose station house was in the Bronx, arrived just as the South Tower of the World Trade Center fell. He didn't return home for a week. At one point, he worked 30 straight days on recovery.

"A lot of it is still foggy," Mack said. "It was an intense non-stop round of funerals, firehouse shifts and searching for remains at The Pile."

Mack, who helped raise the six children of his longtime friend and fellow firefighter Lt. Vincent Halloran, who was killed on 9/11, now heads a group of FDNY retirees, the NYC Firefighters of the Hudson Valley, which includes about 200 retired firefighters from Putnam and Northern Westchester.

"Every firefighter in Putnam County,

every firefighter in New York City, stepped up to the plate. They all did something," he said.

Pete Conlin, an NYPD detective, immediately drove from his home at Mahopac Point to the police command center in Manhattan once he learned about the attacks and begged to be transferred to the Emergency Services Unit so he could assist at The Pile. He didn't leave for three days.

He sorted through the debris searching for possible human remains and brought unknown pieces to a priest to be blessed before taking them to a morgue.

"It was tough," Conlin said. "This not recovering was demoralizing. There was so much steel twisted, you'd think, 'There's got to be somebody in there.' But no. That just didn't happen. In the early days, you still had hope and you just keep digging and looking."

Conlin, who retired in 2004, worked on The Pile for six months. He noted he mourned many friends who died from 9/11-related cancer.

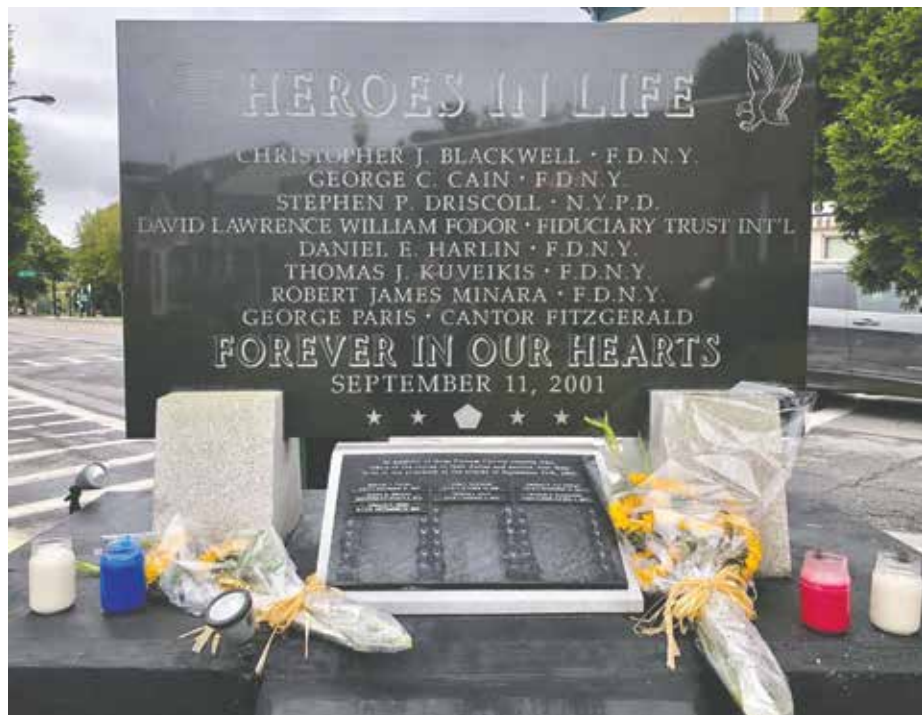
He is now President of the local Fraternal Order of Police, Stephen Driscoll Memorial Lodge #704, named in honor of the Lake Carmel NYPD officer who died on 9/11. Like Conlin, Driscoll served in the Emergency Services Unit.

Branching Out in Brewster



PHOTO SUBMITTED BY ELIZABETH WHITE

Passerbys caught a glimpse of some tree skirts in Brewster last week.



Memorial in Putnam that honors residents killed as a result of 9/11 attacks.

Putnam Head Golf Course Pro Tompuri Mentors Young Players

By Rick Pezzullo

Putnam County Golf Course Head Golf Pro Jari Tompuri has been taking some young golfers under his wings this year.

"We are so lucky to have the course and its great talent right here in Mahopac," Putnam County Executive MaryEllen Odell said. "Would-be pros, students and recreational golfers all benefit from playing and taking lessons here."

Tompuri coached Ava Minisolo for two-and-a-half years and the hard work paid off. Minisolo received a scholarship to Merrimack College in Andover, MA, and will play on the college's Division 1 Golf Team.

"Along with playing golf for the team, Ava plans on majoring in engineering," Tompuri said. "Ava played for Somers High School and competed on the Hurricane Junior Golf Tour and in the Metropolitan Junior Golf Series."

Tompuri also coached Alex Weller with good results. Weller will begin his freshman year at Rensselaer Polytechnic Institute this fall and major in Aerospace Engineering. Weller, who played for Putnam Valley High School, plans to try out for RPI's golf team. While working with Tompuri, Weller competed on the Hurricane Junior Golf Tour and in the Metropolitan Junior Golf Series.

In other news, golfer Leonard Losito scored a hole in one at Putnam County Golf Course on August 10. He aced Hole #7 from



Putnam County Golf Course Head Golf Pro Jari Tompuri (R) and Ava Minisolo

130 yards with his Adams 5 wood using a Top-Flite golf ball.

Meanwhile, golfer Ray Crecco scored a hole in one at Putnam County Golf Course on August 5. He aced Hole #12 from 162 yards with his 6 iron, using a Titleist Pro V golf ball.

Congressional Gold Medal Honors Desmond Fish Library Founder

President Biden signed legislation last week awarding the famed 369th Infantry Regiment known as the "Harlem Hellfighters" with the Congressional Gold Medal, a century after proving themselves the bravest combatants in the European theater.

Two thousand Black soldiers, including Afro-Puerto Ricans, voluntarily enlisted in the 15th New York National Guard Regiment, which became known as the (U.S.) 369th Infantry. The regiment was commanded by Col. William Hayward, who gave the captaincy of Company K to a young Hudson Valley politician named Hamilton Fish. Many years later, in 1979, Fish would co-found the Desmond-Fish Public Library.

Born in Garrison, New York in 1888, Fish graduated from Harvard in 1910. When the US entered WW I, he was a practicing attorney and state legislator, anxious to participate in combat overseas. Hayward's offer gave him the opportunity, but early on during stateside training, the regiment encountered racial tensions with other units billeted nearby.

The regiment was shipped to France in December 1917, where the Black troops and their officers were assigned to manual labor. With the French desperate for soldiers, the 369th - a unit of the 9th Division - was placed under the command of the French 4th Army and immediately engaged in combat. Their bravery earned them the name of "Hellfighters" from their German opponents, although the soldiers preferred "Harlem's Rattlers." On September 29, 1918, the regiment participated in the critical victory over German forces in the Meuse-Argonne offensive, in which one-third of the 369th suffered casualties.

The French recognized the supreme heroism of the men of the 369th. Henry Johnson and Needham Roberts were the first American soldiers to be awarded the coveted Croix de Guerre for valor, and this medal was also awarded to the regiment. Hamilton Fish was awarded the U.S. Silver Star Medal and the French War Cross 1914-1918. In addition, Fish and his sister Janet, who had been a nurse near the front lines, were both inducted into the French Legion of Honor for their wartime service.

The Congressional Gold Medal at long last recognizes the bravery of the men under the command of Fish and his fellow officers. The medal legislation was sponsored by the New York Congressional Delegation, approved by



Hamilton Fish

both houses of Congress, and signed by the President on August 26, 2021.

In his 1991 memoir, Fish wrote: "The record that we, the men of the 369th, compiled on the field of battle was an outstanding one. We spent 191 days in the frontline trenches, longer than any other American regiment. We were the first Allied regiment to reach the Rhine.... I will always remember the brave black men who served with me in the trenches of France.... Nor will I forget the bravery of my loyal sergeants.... At the end of World War I, I told my men, 'You have fought and died for freedom and democracy. Now, you should go back home to the United States and continue to fight for your own freedom and democracy.'"

Hamilton Fish was a founder of the American Legion and served as a member of Congress from 1920 to 1945. He worked constantly to improve civil rights for Black Americans, three times sponsoring anti-lynching bills that were defeated by Southern congressmen. He is also credited with proposing the bill to create the Tomb of the Unknown Soldier, though his efforts in that regard to include the remains of a Black soldier were rejected by senior command.

A strong anti-Communist, he was an isolationist in the years before World War II. After a long and distinguished career, he and his wife Alice Curtis Desmond founded the Desmond-Fish Library in Garrison, New York in 1979; he died in 1991. His grandson, Hamilton Fish, a past president of the Library Board of Trustees, continues his service as a Trustee and is currently the Co-Chair with Erik Brown of the Library's Racial Equity and Social Justice Committee.

The library plans an exhibit and book talk about the famed Black regiment and its young captain.

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Too Early to Determine if Small Reduction in COVID Cases is a Trend

By Martin Wilbur

A small reversal in COVID-19 active cases locally is providing some hope that the summer surge in cases may be ending.

During the past week, active cases fell in Westchester from more than 2,700 to 2,659 as of last Friday. In mid-August, there had been nearly 2,800 cases representing the highest total since last winter's peak of about 11,500.

"We're watching a certain amount of flattening in the increase in infection and a very slight decrease in the hospitalizations, and while it's too soon to call it a trend, two weeks is not enough to make that judgment, it is an encouraging sign," said Westchester County Executive George Latimer.

In late June, active cases fell to between 100 and 200 in the county.

In Putnam County, active cases have also inched downward during a two-week time frame. On Aug. 20, the county's weekly tracker showed 130 cases while last Thursday there were 120. There was just one COVID-19-related hospitalizations in Putnam last week and no deaths in at least two weeks. The death toll there stands at 94.

However, the positivity rate by region remains stubbornly unchanged in recent weeks, according to the state's tracker. On Sunday, the Mid Hudson region had a 3.7 percent positivity rate, with a 3.6 percent rate on the seven-day average. With the exception of New York City's 2.4 percent rate on both Sunday's daily results and seven-day average, the other eight regions of the state posted positivity rates of between 4.1 and 7.3 percent.

On the week-long averages, other than the Southern Tier, the area of the state that borders Pennsylvania that was at 3.2 percent, all other regions were between 4.2 and 5.3 percent.

Latimer remained cautiously optimistic that with the high rate of vaccination in Westchester and with the summer bump in cases plateauing at about 2,800, that it was the vaccines that kept the numbers from rising any higher. The 11,500-active caseload, reached at about the second week of January just after the first vaccines were rolling out, is about four times the summer high.

Westchester has about 80 percent of its 18-and-up population vaccinated, comprising

nearly 700,000 people.

COVID-19 hospitalizations have also backed off slightly during the past two weeks, Latimer said. The late June low fell to single digits while the summer high of 110 was reached about two weeks ago. Just before the Labor Day weekend, that number had diminished slightly to 99, he said.

In those two weeks, however, the county has lost 10 people to the coronavirus, raising the Westchester pandemic death toll to 2,311.

One of the recent deaths was an inmate at the Westchester County Jail, a man in his early 50s, Latimer said. The man had refused getting the vaccination despite being

offered, he said.

Latimer said he is proud that a large swath of the county workforce is vaccinated, with 10 departments at 100 percent and most of the remainder of the departments at about 80 percent.

"We've done it without mandating it, but we have done it by working with people, by bringing the message to them, trying to overcome objections, and having the information, we think will help us," he said.

The recent full authorization of the Pfizer vaccine by the Food & Drug Administration has helped convince some people to get the jab, Latimer said.

The County Center, which has served as

the county's main vaccination hub, reopened last Friday following flooding caused by Hurricane Ida. Latimer said the facility will remain a vaccination center for the foreseeable future, especially if a third dose of the Pfizer and/or Moderna vaccines is authorized.

The county is also partnering with all school districts on a testing plan for staff and students that will be in effect for this school year and there will be more pop-up vaccination sites at schools in hopes of encouraging more 12- to 18-year-olds to get the shot, he said.

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Five Dead in Westchester Flooding From Hurricane Ida

Emergency Declaration Declared for Region

By Martin Wilbur

Five deaths have been confirmed in Westchester County from last Wednesday night's devastating remnants of Hurricane Ida, leaving thousands of residents and hundreds of businesses looking to recover from their losses.

Floodwater inundated basements and stores throughout Westchester and Putnam, with many residents and merchants seeking federal assistance to rebuild their lives and livelihoods.

Westchester County Executive George Latimer announced Monday that over the weekend President Joe Biden had approved an emergency disaster declaration requested by Gov. Kathy Hochul for the 14-county area of the state that includes Long Island, New York City and the lower and mid-Hudson Valley, including Westchester and Putnam.

Westchester residents and businesses owners who suffered losses can seek more information and applications for Federal Emergency Management Agency (FEMA) assistance through the county government's website at www.westchestergov.com.

The declaration allows not just municipalities but businesses and homeowners to apply and tap into the money. Latimer expected the applications to be available before the end of the day on Monday.

"We are in the beginning of what could be a long recovery for residents and for communities at large," Latimer said. "We, as a county government, are using our efforts to try and get the debris off the streets in concert with local governments, that we try to provide whatever transportation assistance we can through the Bee-Line bus system, that we identify resources that the federal government has given us which can be used in an emergency situation, providing food in an emergency situation."

Susan Spear, the county's deputy commissioner of emergency response, urged residents and business owners to take photographs of all damage and document the loss of all possessions to be able to show FEMA representatives.

Flooding Blamed for Five Deaths

A Rye Brook couple, Ken and Fran Bailie, both computer science professors at Iona College, were on their way home from the school Wednesday evening when their car was overwhelmed by water from the Blind Brook Creek, which spilled over its banks and onto Lincoln Avenue in Harrison, according to the town's police department.

Ken Bailie's body was found about a quarter mile from the car.

On Thursday evening, Westchester County police said that Samuel Weissshandel, 69, of Mount Kisco was found by Elmsford police after his car was abandoned on Route 119 as he was headed home from Rockland County.

A Mount Vernon resident, Alan Dorsainvil, was reported to have driven into



BRIDGET MCNAMEE PHOTOS

Flooding inundated areas of Mount Kisco when the Branch Brook overflowed into parts of the village's downtown. Right: Water seemed to be everywhere last Thursday morning after torrential rains from Hurricane Ida came through the area. Shoppers Park parking lot in downtown Mount Kisco was a virtual lake.



Flooding Hits Communities Hard

While the Sound Shore communities of Mamaroneck, Rye and Port Chester were perhaps the hardest hit, there was water washing over roads and parkways and flooding of basements and stores throughout the areas.

Flooding hit the usual areas of the Saw Mill River Parkway through Pleasantville and Mount Pleasant as well as Bronx River Parkway from White Plains south to Yonkers. The Saw Mill, the Hutchinson River Parkway and a portion of the Sprain Brook Parkway

continued on next page

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Five Dead in Westchester Flooding From Hurricane Ida

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were all reopened sometime on Thursday. It took until last Friday afternoon for the county to fully reopen the Bronx River.

Even locations that don't frequently see flooding during significant storms face a major cleanup as some areas in Westchester received up to 10 inches of rain within several hours. In downtown Mount Kisco, the Branch Brook overflowed, unleashing water into the Shoppers Park parking lot, stores along South Moger Avenue and the South Moger lot.

"Quite simply, the sheer quantity of rain, where you get three inches of rain in an hour, storm drains just can't handle that," Picinich said. "No matter where you are, unfortunately, a flash flood will do that."

In addition to the downtown flooding, the village's fields at Leonard Park were swamped and there was silt in areas where the water had receded, she said.

Firefighters were called to evacuate the Housing Authority building on Carpenter Avenue at about midnight on Wednesday night because of severe flooding there. The Housing Authority was working to find residents who were displaced temporary living arrangements, Picinich said.

"DPW crews, police, the fire department, they were out all night trying to ensure people's safety and by clearing drains, and by doing all that we were doing an overnight watch at the sewer pump station and at Byram Lake, measuring the strength and integrity of the dam over there," Picinich said.



Storm drains were overwhelmed with up to 10 inches of rain in parts of Westchester County.

Another community that saw significant flooding in stores was downtown Chappaqua, said Acting Supervisor Jeremy Saland. The new infrastructure that was installed a few years ago was overwhelmed, not designed to accommodate the deluge the area received last Wednesday night.

"I think the infrastructure did the best it could, but no project is prepared to take on eight inches of water in such a small window," Saland said. "It's not made for that, and we can see that around the county, no matter how old or how new the infrastructure is."

He urged any merchants and homeowners

that sustained damage to apply for the federal assistance.

In North Castle, the challenge wasn't flooding as much as loss of power, even though there were plenty of residents with water in their basements, said Supervisor Michael Schiliro. Following the storm, more than 1,100 customers throughout the town were left in the dark, particularly in Armonk. A main feeder cable snapped near the intersection of Nannahagan Road and Route 120, knocking out power to hundreds of residents, Schiliro said.

By Saturday at about noon, virtually all

those who lost power had service returned, although some of the same dysfunction that had been apparent in previous storms cropped up again last week with Con Edison, he said.

But governments are going to have to address major, debilitating storms as though they will be an annual occurrence, Schiliro said.

"It's become almost like snow," he said. "You have to prepare for snow and you have to prepare for outages and you have to prepare for storms, whether it's going to be a winter storm or a summer storm."

Doing Whatever it Takes

Latimer said he was on a call Monday morning with state and municipal officials and the county pledged to do everything it could to help communities recover from Ida. He and Board of Legislators Chairman Ben Boykin said the two branches of government would appropriate capital funds or pass bills to make sure there are resources in place for those most seriously affected.

The county is also partnering with Feeding Westchester to provide emergency food assistance to those who have victimized by the storm and its aftermath.

Last weekend, the county kept open its Yonkers and Mount Vernon trash facilities to receive the excess debris that had to be taken out of flooded residences and placed on the street.

"There's anguish out there right now, there are people who are suffering right now," Latimer said. "We must try and help them in whatever way we can."



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Catholic Archdiocese Installing Rooftop Solar Array on Closed Briarcliff School

By Michael Gold

St. Theresa's K-8 Catholic School in Briarcliff Manor has been closed since 2013, but its roof is still open for business.

Solar business, that is.

The Archdiocese of New York, with Con Edison Energy Solutions (CES), is installing solar panels on the school's roof. The community solar project will be completed by the end of the year.

Once installed on the 20,000-square-foot surface, the panels will generate 159 kilowatts of electricity, which will flow into the electric grid. That's enough to power 20 homes for one year.

The church, which still uses St. Theresa's school building for religious education and day car and held Catholic Youth Organization basketball games before the pandemic, received an undisclosed lease fee from CES and will obtain a 10 percent discount on its electric bill. Additionally, the parish can designate nine low-income parishioners to receive solar credits, which would provide discounts on their electric bills.

The 10 percent discount is significant, explained Martin Susz, director of energy management for the Archdiocese of New York (ADNY), who is overseeing the project.

"If we can save every parish 10 percent, that's a big deal," Susz stated. "We could spend more on food for the poor, sheltering the homeless and education. We can save money for spending on whiteboards, teachers and computers."

Maria Regina High School in Hartsdale is another possible candidate for solar, Susz explained. It has a 10,000-square-foot roof.

"We're working out the economics of Maria Regina," he said.

The ADNY completed a solar installation at Archbishop Stepinac High School in White Plains earlier this year, generating 388,750 kilowatt hours, equivalent to generating enough energy for 50 homes per year.

In 2018, the archdiocese installed a solar array on the roof of St. Anthony's Catholic School in Yonkers, which generates 134,300 kilowatt hours.

In another sign of ADNY's partnership with CES, the archdiocese is leasing unused land on its property at St. Augustine's Church in Ossining, for a 10,000-square-foot electric battery that will store one megawatt of electricity. The project will enable Con Edison to store energy for use in peak times to avoid brownouts in the area.

The ADNY, consisting of church properties in Westchester, Putnam, Rockland, Dutchess, Ulster, and Sullivan counties, as well as the Bronx, Manhattan and Staten Island, is undertaking the solar projects based on the Pope's "Laudato Si – On Care for Our Common Home" encyclical, which the Vatican issued in 2015.

Laudato Si represents the theological underpinning for the Catholic Church's efforts to combat climate change.

"The climate change, we see it every day in front of us," Susz explained. "The hurricanes, drought, fires."



An artist's rendering of the rooftop solar array at St. Theresa's in Briarcliff Manor that is being installed on top of the shuttered school.

"We all have to do our part," he added. "Caring for the planet is a big deal. We need to care for God's creation."

He said the solar effort is a stewardship issue for the next generation.

"There is an urgent need to develop policies so that, in the next few years, the emission of carbon dioxide and other highly polluting gases can be drastically reduced, for example, substituting for fossil fuels and developing sources of renewable energy," the Pope's 2015 encyclical states.

Building renewable energy projects also

saves the archdiocese money.

"Utilities are one of our three largest expenses," Susz stated. "We want to make sure we get the best rate."

Additionally, the ADNY has changed the lights in buildings at 100 parishes in Westchester, Putnam, Dutchess and other locations in the Hudson Valley from incandescent and fluorescent to LED bulbs, which use less energy and thus lower electric bills.

"We've done a lot with LED lighting," Susz explained.



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Q: When do I need surgery? And what are my options?

A: If you've tried conservative care and rest, reached the bone-on-bone stage, often with pain at night, and activities are severely limited by pain, you may be a candidate for surgery. Procedures include, arthroscopy, bone realignment, or total or partial knee replacement.

Two advanced, highly effective robot-assisted surgical approaches for full and partial knee replacements called NAVIO and MAKO are available at Northern Westchester Hospital. We're one of the few hospitals in the region with both technologies, which offer a new level of precision customized to your unique knee anatomy. They take about 75 to 90 minutes and a healthy motivated patient can go home the same day. Post-operative pain is greatly reduced through the Hospital's Enhanced Recovery After Surgery (ERAS) pain management program, which includes long-acting nerve blocks and non-narcotic medication.

Learn more about Dr. Buchalter, visit nwh.northwell.edu/Buchalter

National Preparedness Month: Plan for All Emergencies

National Preparedness Month arrives every September, and with it comes the Putnam County Department of Health's efforts to rally residents to make a plan and build an emergency kit.

The very nature of a hurricane or other weather-related emergency is unpredictability. Unfortunately, the number and cost of weather and climate disasters are increasing in the U.S., according to the Climate.gov, site of the National Oceanic and Atmospheric Administration (NOAA). The way to stay ahead of these emergencies is by planning to be ready before they strike.

"Being prepared is becoming more and more important as time goes on," said County Executive MaryEllen Odell. "With that challenge comes a newfound focus on preparation and building resilience. We know we cannot completely avoid serious problems. We are sadly reminded of that fact as we approach the 20th anniversary of 9/11. But if we work together to build resilience as individuals and as a community, we will endure and rise stronger in the end."

Health Commissioner Dr. Michael J. Nesheiwat agreed, pointing to the ongoing health emergency of a different nature.

"We are marking the second year of National Preparedness Month during the evolving COVID pandemic," he said. "Being prepared during this continuing situation requires layers of prevention, as

well as a commitment to adapt individual and community responses as more scientific information becomes available.

"I strongly urge parents and caregivers to prepare now for the eventual authorization of a COVID vaccine for younger children and speak with their pediatricians and other trusted health care providers. That way they can be well informed and feel more comfortable when the time comes."

Being informed, not just about COVID and vaccines but also about local and regional disaster possibilities and making an individualized plan and emergency kit with extra masks and sanitizer are key. These tips follow the four weekly themes of National Emergency Preparedness Month 2021.

The first two, "Make a plan and build a kit" bear repeating. "Low cost, no cost preparedness," for the third week, advises among other things to review and potentially update any insurance needs. Week four spotlights teaching youth about emergency preparedness and planning what to do in case of family separation. Helping them be involved in preparations goes a long way in reassuring them and building their personal resilience.

As a resource, Ready.gov is the gold standard website for personal preparedness. It covers a multitude of disaster events, from hurricanes and power outages to extreme heat and lightning. It also has dedicated sections on preparing



kids for disasters and emergency alerts.

How government and communities respond to emergencies was changed forever in the aftermath of September 11. In the months following, the Bureau of Emergency Services and the Department of Health formed a county-wide task force to lead future preparedness efforts.

The group continues to evolve and faces future challenges with a broadened scope as the Disaster Preparedness/Community Resilience Task Force. Led by John O'Connor, Putnam County's director of emergency management from the Bureau of Emergency Services, and Connie Buetti,

the public health emergency preparedness coordinator at the health department, the task force is poised to work on its vision of a prepared and resilient Putnam.

In the wake of 9/11, Putnam's local Medical Reserve Corps was also formed. This volunteer group of medical and non-medical personnel played a large and significant role in Putnam's COVID pandemic response.

"Our expanded task force has already capitalized on all the work done in the years after 9/11, growing strong partnerships and conducting our practice drills year after year," Buetti said. "This laid a strong foundation for our comprehensive COVID response in a multitude of ways."

"From an emergency services perspective, we have already come far in identifying our particular regional weather-related, natural threats, such as flood- or power-outage-prone areas," O'Connor said. "Our close proximity to New York City also puts us at risk for intentional threats as well. We can't completely avoid any of these challenges, so the answer lies in building an infrastructure that can bounce back. It is with this resilience that we can lessen the burden of future problems."

For more information, visit www.putnamcountyny.com, or visit the county's social media sites on Facebook, Twitter and Instagram @PutnamHealthNY.

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YORKTOWN HYDRANT FLUSHING NOTICE

The Yorktown Consolidated Water District will be flushing fire hydrants in section 3 & parts of section 7 from September 13, 2021 thru October 8, 2021 between the hours of 7:30 a.m. to 5:00 p.m.

Please refer to your Town of Yorktown Trash Collection Schedule for the list of streets included in these sections. Visit us online at www.yorktownny.org/water for a daily list of the streets being flushed. We thank you in advance for your cooperation.

NOTICE IS HEREBY GIVEN that, pursuant to Title 5, Chapter 3, Subchapter 3 of the Administrative Code of the City of New York, a Real Property A&D Public Hearing will be held on Wednesday, September 29, 2021, at 10:00 AM. The Public Hearing will be held via a conference call using the call in number 1-646-992-2010 with an Access Code of 717-876-299:

REAL PROPERTY PUBLIC HEARING in the matter of the acquisition by the City of New York of a Fee Simple (Fee) interest on the following real estate in the County of Westchester in connection with the New York City water supply system:

NYC ID	Municipality	Type	Tax Lot ID	Acres (+/-)
9759	City of Yonkers	Fee	6-6224-32	0.40

A copy of the Mayor's Preliminary Certificate of Adoption and a map of the real estate to be acquired are available for public inspection upon request. Please call (914) 749-5410.

In order to access the Public Hearing and testify, please call 1-646-992-2010, Access Code: 717-876-299 no later than 9:55 AM. If you need further accommodations, please let us know at least five business days in advance of the Public Hearing via e-mail at DisabilityAffairs@mocs.nyc.gov



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Police Blotter

Croton-on-Hudson Police Department

Aug. 23: Report of a suspicious person sitting inside a vehicle on Harrison Street at 1:16 p.m. The party was interviewed and found to be a contractor on a lunch break.

Aug. 25: Patrols responded to Truesdale Drive at 4:37 p.m. on a report of a group of

people who had exited a vehicle and made their way to the Croton River carrying belongings. Patrols observed a group of people on the opposite side of the Croton River in another jurisdiction. There were no parking violations observed in the area.

Aug. 27: Report of a kitten stuck in the engine compartment of a vehicle on Benedict Boulevard at noon. Patrol was

able to rescue the kitten from its temporary home; condition corrected.

Aug. 28: Patrol responded to Cleveland Drive at 11:12 p.m. on a report that a group of several youths on the sidewalk at Veterans Corners were exposing themselves. Patrols encountered the group of juveniles. As patrol arrived, one of the juveniles exposed himself by "moon"ing the police. The youths contacted their parents who responded to the scene to pick up their children. A report will be filed.

North Castle Police Department

Aug. 27: A Cole Drive resident reported at 3:08 p.m. that a dog bit the mailman and the individual requires medical attention. 60 Control was notified and dispatched. The responding officers reported that the subject was transported to Northern Westchester Hospital.

Aug. 27: A party arrived at headquarters at 3:29 p.m. to report receiving a series of suspicious text messages over the last few months, with the most recent texts being received this morning. This morning's texts contained a specific threat to cause the party significant bodily injury.

Aug. 30: Caller reported at 5:19 p.m. that she observed a male party put a sticker on the stop sign on Saint Mary's Church Road, which states "Biden sucks Kamala blows." The complainant also reported she believes that the party lives at the end of Hopes Farm Lane, possibly the far left house with a camo-colored vehicle. The responding officer was able to remove the sticker from the stop sign and checked surrounding signs, which were clear of any stickers.

Putnam County Sheriff's Department

Aug. 25: Deputies Kevin Osika and Brian Sacher responded to Putnam Lake Market and Scotty's Putnam Lake Wines & Liquors in Patterson at 12:45 p.m. because of a possible panhandler causing

a disturbance. Upon arrival the female suspect had already left the area; however, the clerk at the liquor store was able to show the deputies video surveillance footage of the subject who was seen on the video removing money from a donation container on the counter. The deputies canvassed the area and after an investigation were able to locate the suspect, Katherine Shanahan, at a Patterson residence at about 1:34 p.m.

A further investigation revealed that she had an outstanding bench warrant out of the Town of Southeast Justice Court for her failure to appear on charges of seventh-degree criminal possession of a controlled substance, a Class A misdemeanor. Shanahan was charged with petty larceny, also a Class A misdemeanor, for today's theft. She was booked and processed at the Putnam County Correctional Facility and transported to the Town of Patterson Justice Court for arraignment.

Yorktown Police Department

Aug. 28: Jennifer MacDonald, 43, of Mahopac, was charged with driving while intoxicated at 8:14 a.m. following a one-car accident on East Main Street in Jefferson Valley. She faces additional charges for allegedly driving drunk with a 12-year-old child in the rear seat and having a previous conviction for DWI within the last 10 years.

Aug. 29: Noel Coronado Ramos, 28, of Katonah, was charged with driving while intoxicated and other traffic infractions at 11:35 p.m. following a two-car accident on Route 100.

Aug. 30: Harold Weldon Tyrone Fleet, Jr., 21, of Poughkeepsie, was charged with driving with a suspended license and having an uninspected car with excess window tint and no license plates after police responded to a report of a suspicious person in a parking lot at 620 E. Main St. at 11:50 p.m. It is also alleged the driver had an active warrant with the City of Poughkeepsie Police Department.

Mets Acting GM Charged With DWI in White Plains

By Rick Pezzullo

New York Mets Acting General Manager Zack Scott was arraigned in White Plains City Court last Thursday after being charged two days earlier by White Plains police with driving while intoxicated.

Scott, 44, a Rye resident, was arrested after being found asleep in his car at a traffic light near the federal courthouse and police headquarters on South Lexington Avenue at 4:17 a.m. on Aug. 31, said James Spencer of the White Plains Police Department.

According to Westchester District Attorney Mimi Rocah, Scott, who was in a 2018 Toyota, was initially disoriented and confused when he was awoken by police.

Rocah said Scott admitted to drinking earlier in the night and failed the three standardized field sobriety tests that were administered. Following his arrest, Scott refused to submit to a chemical test to determine his blood-alcohol content.

"Zachary Scott made an irresponsible decision to drive while under the influence," Rocah said. "We are thankful nobody was hurt or killed but we will continue to hold people accountable for this kind of reckless and potentially dangerous conduct in Westchester County."

In addition to the misdemeanor DWI charge, Scott was issued traffic tickets for disobeying a traffic control device, for violating the no stopping, standing or parking regulation on a highway and failing to notify the Department of Motor Vehicles about a change in address.

During his Sept. 2 arraignment, Scott's driving privileges in New York State were suspended.



New York Mets Acting GM Zack Scott was arrested last week in White Plains on a DWI charge.

The Mets issued a statement Wednesday on Scott's arrest stating he would not be traveling with the team on its current road trip.

"We were surprised and deeply disappointed to learn this morning about an alleged DUI involving Zack Scott. We take this matter very seriously," the Mets stated.

Scott was originally hired as the Mets' assistant general manager in 2020 before being promoted as general manager on an interim basis after Jared Porter was fired for allegedly sending lewd photos to a female reporter. Before joining the Mets last December, Scott worked for the Boston Red Sox for 17 years.

Scott is scheduled to appear again in White Plains City Court on Oct. 7.

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Six New Food Artisans Join Pleasantville Farmers Market This Fall

Adding to the momentum of the outdoor Pleasantville Farmers Market, six new vendors join the market in the coming weeks, providing such diverse wares as ice pops, nut and oat milks, cold-pressed juices, fresh pretzels, sangria and unique granolas.

New Vendors Begin Arriving This Month

These new vendors join more than 50 producers who already sell at the market:

- **Puras Paletas:** Small batch creamy and fruit-based ice pops with natural, unprocessed ingredients, organic and locally sourced whenever possible, and free of corn syrup. Flavors include watermelon lemonade, strawberry mango and chocolate banana. Starting on Sept. 11; weekly.
- **Edenesque:** Dairy-free nut and oat milks without preservatives, additives or mystery ingredients. Edenesque nut milks are nutrient dense, made with 40 percent nuts (some artisan brands use 20 percent, commercial brands as little as 2 percent). Their oat milk is produced with New York State oats. Offerings include unsweetened and delicious flavored options. Starting on Sept. 11; weekly.

- **Knot of this World Pretzels:** Fresh soft pretzels made from New York State flour. Try them plain, flavored with cinnamon sugar or stuffed with broccoli and cheddar cheese, among other addictive choices. Visiting on Sept. 11 and 25; weekly starting in mid-October.
- **Freshly Made:** A variety of healthy and delicious cold-pressed juices served in eco-friendly reusable mason jars and made with local produce such as kale, cucumber, carrots and apples. Starting Sept. 25; visiting on the second and fourth Saturdays of each month.
- **Manor Sangria:** Uniquely blended New York State wine and fruit resulting in a deliciously balanced, flavorful and authentic sangria that comes in reusable mason jars. Starting Sept. 25; visiting on the fourth Saturday of each month.
- **Wildcraft Baking Company:** Savory and sweet granolas with carefully sourced ingredients, including flavors such as beet and buckwheat, cocoa-chickpea, and parsnip-oat, as well as Original Oat. Starting Oct. 2; visiting on the fourth Saturday of each month.

New Castle Sets Indoor Mask Mandate Hearing for September 14

By Martin Wilbur

The New Castle Town Board has scheduled a public hearing for next week to consider an indoor mask mandate in all public and commercial spaces.

At its Sept. 14 meeting, the board will hear feedback from the public on whether the town should press ahead with the legislation.

Councilwoman Lori Morton raised the possibility last month as COVID-19 cases in Westchester and throughout the region surged for much of the summer. With roughly 30 percent of the regional population still unvaccinated, including children under 12 years old who are not yet eligible for vaccines, it may be a good time to take the preventative steps, she said.

Morton mentioned that she was happy to see Chappaqua School District officials require masks indoors as the new academic year began last week.

"At the same time, (we should) try to adopt legislation that is responsive to the needs of our small businesses in town," Morton said. "This is where we start to have some disconnect with the science around transmission and accommodations that support small business but at this stage, I think that is necessary and a balance that I'm happy to think that we have an opportunity to keep at the moment."

One exemption to the law would be

for restaurant patrons who are eating and drinking, she said. Another potential carve out are for gyms and fitness centers because there had been some pushback from the operators of those facilities.

However, Morton said the feedback she's received for the indoor mask mandate has been overwhelming, roughly 10-1 in favor of the law.

"If it were up to me, I would enact it today," she said. "We have seen a bit of a flattening of the number of cases in the county and in New Castle over the past week. I suspect that's a consequence of people being on vacation."

Acting Supervisor Jeremy Saland said he backs the legislation, particularly since schools have reopened and that there are children who are in hospitals' intensive care unit because of the Delta variant.

"In light of the fact that we have children going back to school and being immersed with other kids, I find it's a smart and practical thing to do and I'm in support," he said.

Councilwoman Lisa Katz said while she favors a public hearing to gauge interest, the town should be following the guidelines from the state.

"I don't know if I'm willing to do something that they have not yet promulgated because I don't know if anybody on this dais has the skill necessary to determine that," Katz said.

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SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF PUTNAM

AMERICAN ADVISORS GROUP

Plaintiff,
vs.

JOHANNA MULARADELIS; if living, and if she/he be dead, any and all persons unknown to plaintiff, claiming, or who may claim to have an interest in, or general or specific lien upon the real property described in this action; such unknown persons being herein generally described and intended to be included in the following designation, namely: the wife, widow, husband, widower, heirs at law, next of kin, descendants, executors, administrators, devisees, legatees, creditors, trustees, committees, lienors, and assignees of such deceased, any and all persons deriving interest in or lien upon, or title to said real property by, through or under them, or either of them, and their respective wives, widows, husbands, widowers, heirs at law, next of kin, descendants, executors, administrators, devisees, legatees, creditors, trustees, committees, lienors and assigns, all of whom and whose names, except as stated, are unknown to plaintiff, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, PEOPLE OF THE STATE OF NEW YORK, THE UNITED STATES OF AMERICA,

“JOHN DOE #1” through “JOHN DOE #12,” the last twelve names being fictitious and unknown to plaintiff, the persons or parties intended being the tenants, occupants, persons or corporations, if any, having or claiming an interest in or lien upon the premises, described in the complaint,

Defendants.

To the above named Defendants

YOU ARE HEREBY SUMMONED to answer the Complaint in the above entitled action and to serve a copy of your Answer on the plaintiff’s attorney within twenty (20) days of the service of this Summons, exclusive of the day of service, or within thirty (30) days after service of the same is complete where service is made in any manner other than by personal delivery within the State. The United States of America, if designated as a defendant in this action, may answer or appear within sixty (60) days of service. Your failure to appear or to answer will result in a judgment against you by default for the relief demanded in the Complaint. In the event that a deficiency balance remains from the sale proceeds, a judgment may be entered against you.

NOTICE OF NATURE OF ACTION AND RELIEF SOUGHT

THE OBJECT of the above caption action is to foreclose a Mortgage to secure the sum of up to a maximum principal amount of \$696,000.00 and interest, recorded on January 19, 2016, in Liber 6555 at Page 274, of the Public Records of PUTNAM County, New York., covering premises known as 6 EAST BELVEDERE STREET, COLD SPRING, NY 10516.

The relief sought in the within action is a final judgment directing the sale of the premises described above to satisfy the debt secured by the Mortgage described above.

PUTNAM County is designated as the place of trial because the real property affected by this action is located in said county.

NOTICE

YOU ARE IN DANGER OF LOSING YOUR HOME

If you do not respond to this summons and complaint by serving a copy of the answer on the attorney for the mortgage company who filed this foreclosure proceeding against you and filing the answer with the court, a default judgment may be entered and you can lose your home.

Speak to an attorney or go to the court where your case is pending for further information on how to answer the summons and protect your property.

Sending a payment to the mortgage company will not stop the foreclosure action.

YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF (MORTGAGE COMPANY) AND FILING THE ANSWER WITH THE COURT.

Dated: June 9th, 2021

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Plaintiff
Veronica M. Rundle, Esq.
900 Merchants Concourse, Suite 310
Westbury, NY 11590
516-280-7675

INDEX NO. 500329/2021

Plaintiff designates PUTNAM as the place of
trial situs of the real property

SUPPLEMENTAL SUMMONS

Mortgaged Premises:
6 EAST BELVEDERE STREET, COLD
SPRING, NY 10516

Section: 48.8, Block: 4, Lot: 14

Chappaqua Girl With Rare Blood Disorder Holds Out Hope for Transplant

By Martin Wilbur

Like millions of other high school seniors through the generations, Rebecca Bachenheimer was looking forward to life as a college student.

She made it through the balance of her junior year at the outset of the pandemic and was excited to be graduating from Horace Greeley High School.

But in May, when she should have been counting down the dwindling number of high school days and preparing for her freshman year at Connecticut College, Bachenheimer was suffering from fatigue, completely out of character for the 17-year-old.

"Rebecca was just extremely tired and so we called her doctor who told us to go in and just get a regular blood test, and when the blood counts came back, the doctor called us and said we're going to the emergency room at NewYork-Presbyterian now," said her mother, Doria.

Rebecca was diagnosed with severe aplastic anemia, a rare but potentially life-threatening condition where the bone marrow fails to produce adequate red and white blood cells. It also results in a failure to produce platelets, which inhibits a person's ability to clot. There's also a sharp increase in the chance for infections and unexplained bruising, among other symptoms.

The rare condition affects fewer than

20,000 people in the U.S. each year, according to the Mayo Clinic.

On Saturday, Sept. 18, in hopes of helping Rebecca find a match for a stem cell and bone marrow transplant and raise awareness for signing up more people to be potential life-saving donors, the family is holding a drive-through event for Be the Match at New Castle Community Day.

Anyone between the ages of 18 and 44 can register with Be the Match to get a quick cheek swab. It takes 10 minutes and people can remain in their car or get the swab at the Be the Match table at Community Day.

Doria Bachenheimer said there are more than 70 diseases, including blood cancers, where someone can be helped.

"We're all inundated with causes that ask us for money," she said. "You can't always contribute money, and there's not a lot you can do, but if you're willing to do a cheek swab, you can go on the registry and perhaps you'll be needed, and depending on which type of treatment you match for, it can be a matter of one or two hours."

Both Doria and her husband, Bruce, were tested, but like a lot of parents, they each have only 5 of the 10 criteria needed to be a match. To be suitable, 10 out of 10 are needed.

The most likely matches are full siblings, materials from the Mayo Clinic stated, but Rebecca is the couple's only child.

"As much as we want a match for



Rebecca Bachenheimer is awaiting a bone marrow and stem cell transplant to help her recover from severe aplastic anemia.

Rebecca, we also feel very, very fortunate because she has received excellent care," Doria said. "We live in an area that has amazing hospitals; we've gotten stellar care at NewYork-Presbyterian at the pediatric units at Morgan Stanley Children's Hospital where she needs to go

for weekly transfusions."

Rebecca is currently on an alternate medical treatment, which is a combination of immunosuppressants, she said. The family is hopeful that will work, even though it has a lower success rate than a bone marrow transplant.

It's been a difficult year-and-a-half for Rebecca and her parents, as they take every precaution possible because of COVID-19. She's had to take a gap year from college and can't go for walks because if she falls and gets a nick or a scratch, it can turn into a serious event. She hasn't seen her friends or her grandparents in over a year, fearing the risk of infection, although Rebecca makes good use of FaceTime.

Despite the situation, Doria said they feel blessed that she and her husband both have understanding employers who allow them to take the time they need to tend to their daughter – and that Rebecca is determined.

"She's very focused on getting better, so that helps a lot, but also she's tired and a little bit tired of living with her current situation," Doria said. "At 17, you want to be going to college."

The Sept. 18 drive-through Be a Match event can be accessed through the Washington Avenue entrance to the Chappaqua train station. The drive-through and the table at Community Day will be open from 10 a.m. to 2 p.m.



Being My Mom's Mom

Presented by Loretta Veney, CPP, Author of "Being My Mom's Mom;" Loretta is a motivational speaker and trainer who has delivered more than 300 speeches and presentations on dementia and caregiving since 2014, and offers a wealth of information and encouragement for her audiences



Please join us for a complimentary lunch as Loretta takes participants on her 15-year journey that started when her Mom was diagnosed with dementia. She shares the importance of patience and forgiveness in caregiving, provides effective strategies for handling the challenges of the disease and highlights the heartache and humor of dementia.

Please RSVP By Tuesday, September 14th

Join us for a FREE Educational Event

Tuesday, September 21st

11:30 a.m. Registration & Lunch

12:00 - 1:15 p.m. Presentation

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Letters to the Editor

Explaining My Request for Recusal on Chappaqua’s Form Based Code

At the Aug. 30 New Castle Town Board meeting, I asked Councilwoman Lauren Levin to please recuse herself from further discussion and decision-making on the Chappaqua Form Based Code. Several neighbors have since asked me why she should recuse herself, and I would like to take this opportunity to explain.

Councilwoman Levin owns an investment property in the 149 King St. townhomes. Under the first draft of the Form Based Code, before she joined the Town Board, her investment townhome was slated to be blighted by a 50-plus-foot-tall building wall on the northerly property

line, located about five feet from its rear deck and 15 feet from its dining room and master bedroom windows. This would have boxed it in, blocking its access to sunlight, diminishing its value considerably.

Decisions on the Form Based Code by the Town Board majority (Jeremy Saland, Lori Morton and Levin) have now become very site-specific and very detailed, with these decisions now impacting different properties within and near the proposed Form Based Code district intimately and in highly differentiated ways. There’s now the suggestion of perhaps limiting zoning changes to the so-called North Greeley

Avenue corridor, which would directly blight some townhomes within the 149 King St. complex but not others. Crucially, this change means that Councilwoman Levin’s investment property is no longer one of the townhomes that will be blighted.

The relevant authorities make clear that the actions of legislators must be above reproach, in both fact and in appearance. My neighbors are wondering why the Town Board majority thinks that it’s OK for their townhomes to be blighted by this action, but not for the similarly situated townhome owned by Councilwoman Levin. She stated, in the weeks before removing the possibility of her investment property being blighted, “the new development is directly behind those homes and I can see how that would certainly decrease the quality of life.”

Our town planner, Sabrina Charney Hull, has previously explained: “If you put up a building, it’s going to impact your neighbors.” All my neighbors wish they could control the decisions affecting whether or not their townhome will be blighted, but only Councilwoman Levin

has that control.

This interest is substantial and direct, and the facts are quite different than they were before the decisions were made that spare her investment property.

It is critical that the public have full confidence that decisions about the future of our community are being made solely in the public interest, and an appearance of favored treatment, even if a legislator tells the public that their intent is solid gold, calls into question the integrity of the entire decision-making process.

Therefore, I have requested that Councilwoman Levin please recuse herself from further discussion and decision-making on the Form Based Code. This is not in any way personal, it’s about good public policy. In our town, there is direct precedent for board members recusing themselves over interests that are much less direct. I am hoping that good sense will prevail.

Scott Le Vine
Chappaqua

Protection of Pocantico Lake is Urgent for Future Generations

As a 17-year-old who has lived in Briarcliff Manor my entire life, I love escaping into nature. Whenever life gets stressful, or when I want to exercise, or when I want to go and admire the wildlife that calls the lake and its surroundings home, Pocantico Lake is there for me.

Pocantico Lake is one of the few untouched places in our county. There aren’t many places where you can escape

into your own natural oasis. That’s why I feel it is so important to preserve the lake. I love living in this area because of places where nature is on display.

The construction of 31 houses would destroy this bucolic feeling.

We have the opportunity to influence change, not just for ourselves but for future generations. They will never know what they missed, but we will. It’s up to us to ensure that Pocantico Lake is preserved for years to come.

The decision to protect the lake should not be a challenging one. I remember my first time seeing the lake. I was in awe that such a beautiful space could be found in my town. I want others to be able to have this sense of joy when they first discover Pocantico Lake.

It’s time for the community to protect the lake that’s given so much to so many.

Josh Linett
Briarcliff Manor

Correction

In last week’s article on The Nicholas Center’s expansion in Pleasantville, it was incorrectly reported that the center and its partner organization, Spectrum Designs, will both be awarded \$48 million through workforce development grants. They will be awarded a second round of grant money from this initiative as part of the \$48 million that is available to organizations statewide. The Examiner regrets the error.

Sept. 13 Forum on American Rescue Plan Act Funds for W’chester

Share your thoughts on the American Rescue Plan Act Funds on Tuesday, Sept. 13 at the Mount Kisco Public Library, at 100 Main St. in Mount Kisco from 6 to 8 p.m.

The American Rescue Plan Act provides a substantial infusion of resources to help turn the tide on the pandemic, address its economic fallout and lay the foundation for a

strong and equitable recovery. These community input sessions are to solicit ideas for programs that address these needs.

To join the forum virtually, you may pre-register at <https://bit.ly/3gdOuPH>. For more information e-mail Communications@westchestergov.com.

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Guest Columns

Solar Panels or Trees? Municipalities Are Faced With an Environmental Dilemma

By Linda Miller

Through the 2020 addition of a Solar Power Generation Systems and Facilities section to the zoning code, Yorktown has shown its commitment to the important task of encouraging alternate energy sources to address the dire issue of climate change.

Approving large-scale commercial solar farms, however, comes at a cost to another important environmental resource: Trees.

As of last month, substantially more than 1,000 trees on residentially zoned properties will have to be cut down to make way for five proposed large-scale commercial solar farms ranging in size from 2.87 acres to 15.9 acres.

- Two plans will clear-cut a total of 25 acres of woodlands, 638 trees on 9.1 acres and an undisclosed number on 15.9 acres.
- Two plans, on mostly cleared pasture or farmland, will cut down a total 255 trees, 187 on 6.5 acres and 87 on 2.87 acres. (A solar farm on a pasture that required removing only one tree has already been approved by the Planning Board.)
- The fifth plan is on 15 acres of a former dairy farm that hasn't been in operation for decades. Part of the site is cleared but the number of trees to be removed has not, as yet, been determined.

Solar or trees? Yorktown needs to strike a better balance between two important, but conflicting, goals.

Yorktown has a Tree and Woodland Preservation Law, which clearly expresses the town's commitment to preserve trees and woodlands for the many valuable functions

they perform. Of course, one of these important functions is the sequestration of carbon dioxide.

Indeed, trees and woodlands are crucial allies in our fight against climate change. However, it's usually argued that solar panels are the better land use because by replacing fossil fuel they keep more carbon dioxide out of the atmosphere than can be sequestered by an equal area of trees. But this argument disregards other environmental functions of trees and woodlands.

- Stabilizing the soil to reduce the risk of erosion into our backyards, watercourses and drainage channels.
- Promoting groundwater recharge, a vital function for wetlands and for homeowners who rely on wells for their water.
- Slowing stormwater runoff to prevent street flooding and icing and to save the town thousands of dollars in drainage infrastructure.
- Providing cool microclimates which can reduce air conditioning costs.
- Providing wildlife habitats that help maintain biodiversity, crucial to ecosystem stability.
- Filtering out pollutants in the air, such as ozone, nitrogen dioxide and sulfur dioxide.
- Absorbing noise.
- Adding to the intrinsic aesthetic value of our neighborhoods, which in turn, enhances our property values.

Solar panels do none of these things. They convert solar radiation to electricity without

emitting carbon dioxide. Period.

So how does Yorktown's solar law reconcile the loss of tree and woodland environmental functions with our need for the clean energy solar panels provide?

On paper, the solar law recognizes the environmental importance of the town's open spaces, naturalized areas and rural character, and it establishes priorities for three types of locations for solar installations:

1. On agricultural or greenfield properties in areas that are presently cleared.
2. On commercial properties over roofs and parking areas.
3. On vacant parcels that are currently in a naturalized state.

The second priority is being successfully addressed, e.g., the parking lot canopy projects at IBM and the Granite Knolls sports complex, and the rooftop installation at the Jefferson Valley Mall. These projects are win-win situations – clean electricity with no trees lost.

But the solar law falls short regarding projects on the first and third priorities – agricultural land with trees or land in a natural state. Projects proposing to cut down more than 1,000 trees on these locations, including current applications before the Planning Board, need a very hard look toward maintaining a balance between the benefits of solar farms and the functions of trees and woodlands. But the solar law doesn't require this.

Except for a landscaping requirement, the only environmental provision in the solar law is the requirement to compare the amount

of carbon sequestration from the trees to be removed and the reduction in the use of fossil fuels by generating the same amount of electricity using solar energy. This isn't enough.

Strangely, the solar law doesn't require consideration of the other ecological functions of trees and woodlands, even though this is a requirement of the Tree and Woodland Preservation Law under which tree permits are granted.

Kudos to the Planning Board for requiring that some, but not all, solar farm applicants will have to pay for the town's newly-hired environmental consultant to review the environmental impacts, other than carbon sequestration, of their proposed plans. But that review is optional, not mandatory. And, as the saying goes, the devil is in the details, and it remains to be seen exactly what the environmental consultant will be asked to review. Will the Conservation Board and the Tree Conservation Advisory Commission be given an opportunity to provide input into the consultant's scope of work? Or the public, especially the homeowners in the vicinity of proposed solar farms?

Solar farms and trees. Let's be smart about recognizing that we need a balance of both. Let's give serious thought to how the process for evaluating solar farm projects can and should be amended and fine-tuned to protect a vital natural resource while taking advantage of clean energy technology.

Linda Miller is a former environmental consultant, professor of environmental science and Yorktown Conservation Board member.

Trailblazing Events Helped Create Strong Public Discourse and Shape Policy

By Assemblyman Kevin Byrne

Earlier this month, we wrapped up our last "Trailblazing with Byrne" event of the year in the Town of Patterson. Since we launched these informal outdoor forums in May, we've successfully held at least one in each of the six towns within the 94th Assembly District (Somers, Carmel, Southeast, Yorktown, Putnam Valley and Patterson).

Each event was different and garnered participation from a diverse group of people. I'd like to thank every one of the participants for taking the time to attend and contribute to the conversation.

Our trailblazing forums gave me a special opportunity to listen and speak with constituents in person about a large array of issues affecting our state and region. We shared ideas on how we can work to make New York more affordable, reduce the crushing tax burden, invest in transportation infrastructure, combat out-migration and be more welcoming to businesses and job creators.

We also discussed the importance of public health and safety, in addition to doing more to respect local governments,

parents and families.

I had valuable conversations with several local parents who expressed their legitimate concerns about some of the highly controversial frameworks being discussed in school districts around the state and country. Let me be perfectly clear: while I support local control of our schools, I oppose any form or variation of "critical race theory" being taught to our young people. Teaching the history of our country, the good and the bad, is essential. Promoting America's rich history of diversity, including diversity of thought and experiences, is just as important. That does not justify promoting any sort of framework that encourages educators to label people, including children, based on what they look like or where they come from. Every student deserves equal opportunity to succeed, and no assumptions should be made about a person's "privilege."

Personally, I know I have benefitted from many privileges and blessings in my life, but none more impactful or meaningful than the privilege of being born an American. The fact is that every person has some degree of privilege, and it should

not be demonized or weaponized to create resentment, especially among our youth.

I also had some great conversations with neighbors about the importance of our parkland, our trailways and various open spaces. Not surprisingly, many trail and open space advocates participated in the dialogue since our Q&As took place before a healthy walk outdoors. Our Assembly district is blessed to contain four state parks and each of them brings value to the area. I oppose all current proposals that could jeopardize these spaces as protected state parkland.

Besides the larger statewide policy discussions, we also had several detailed conversations about local issues that led to favorable outcomes in our area. For example, after our walk along the Maybrook Trail in Southeast, it was brought to my attention that a fence blocking access to the live tracks along a portion of the trail was missing a lock and that a bridge which goes over the trail had concrete falling where pedestrians walk. Both created safety hazards. After our forum, I contacted the Department of Transportation and Metro-North directly and had both of those issues addressed.

Today, it's far too easy for people to become "keyboard cowboys" on social media. The people who truly make a difference are the ones who are willing to show up and engage in a constructive dialogue. I've always prided myself on being an elected representative who meets people where they are. In this case, lots of our neighbors (Republicans, Democrats, Conservatives, Independents and more) met with us during our trailblazing tour throughout the district. I'm grateful for their participation.

For our neighbors who were unable or unwilling to participate, know that our office doors remain open. You don't need to attend a forum to engage with me or our office. The district office is located at 3 Starr Ridge Road, Brewster, NY 10509. The office number is 845-278-2923 and our website is www.nyassembly.gov/byrne.

Assemblyman Kevin Byrne (R-Mahopac) represents the 94th Assembly District, which includes portions of Putnam and Westchester counties. Byrne is the ranking minority member of the Assembly Committee on Health and serves as chair of the Assembly Minority Program Committee.

SMALL NEWS IS BIG NEWS

Mount Kisco's SeptemberFest Ready to Return

Mount Kisco's SeptemberFest is back!

Organized by the Mount Kisco Chamber of Commerce and the Village of Mount Kisco, along with key business partners from the community, SeptemberFest is a three-day, high-energy outdoor festival that has the feel of a super-sized block party in the heart of downtown.

Open for all to enjoy, SeptemberFest 2021 takes place on Friday, Sept. 17, Saturday, Sept. 18 and Sunday, Sept. 19, a "must-go" for all to experience the best of Mount Kisco's small town charm and big community spirit.

"Collaboration has gotten us through the worst of this pandemic, and we are looking forward to the better times ahead," said Chamber of Commerce President Matt Grasso. "Moving forward with SeptemberFest gives us a sign of hope that we, as a business community, are on the road to recovery."

SeptemberFest's three-day downtown block party explodes with things to do for all ages including a full-blown carnival with plentiful fun rides and amusements, a leisurely street fair offering unique goods and services plus delicious food and brew along with great music and entertainment at the food court. Catch the magic show, stroll South Moger Avenue for a great shopping experience, view the antique car exhibit, visit Pop Up Alley for unique finds



There will be food, fun and music at the return of Mount Kisco's SeptemberFest to be held Sept. 17-19.

and services or just ride and play.

A festival favorite is the Eats & Ale Food Court featuring a roundup of quality food

trucks offering delicious dining options plus local brews by Captain Lawrence. Live entertainment is a big favorite at

SeptemberFest and with the support of Stage Sponsor Captain Lawrence Brewing Company, SeptemberFest 2021 is packed with a lineup of local artists throughout the weekend. A featured

community partner, Consumers Energy Cooperative Inc. is the sponsor of the Hospitality Pavilion for SeptemberFest.

Friday night's entertainment features crazy fun alongside the carnival with a super-charged, under the stars DJ dance party sponsored by D'Errico Jewelry. On Saturday night, SeptemberFest will rock with the live band Superhero, sponsored by McGrath Realty, Inc. On Sunday, visit the Eats & Ale Food Court for brunch, relax and enjoy acoustic singer/songwriter artists sponsored by On the Mend Medical Equipment & Supplies.

Sunday morning before the festivities, Kisco Run launches its eighth annual 5K through the streets of the village. More info on the race is available at www.kiscorun.com.

SeptemberFest will be open on Friday from 5 to 11 p.m., Saturday from 11 a.m. to 11 p.m. and on Sunday from 12 to 8 p.m.

For more detailed information about the SeptemberFest schedule, visit the Mount Kisco Chamber of Commerce's SeptemberFest event page on Facebook or the Chamber's website at www.mtkiscochamber.com.

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Ronald McDonald House Hosting Dashing for Dylan Challenge

Ronald McDonald House of the Greater Hudson Valley will host the Dashing for Dylan Challenge, the seventh annual Dylan J. Hoffman Memorial event for the entire month of September.

The Dashing for Dylan Challenge will support the families at Ronald McDonald House located at the Maria Fareri Children's Hospital in Valhalla.

Dylan lived a short life, but his memory and spirit are alive and well. This event hosted by the House in conjunction with the Hoffman Family of Wilton, Conn., will celebrate his life and the thousands of families who have stayed at the Ronald McDonald House for the past decade.

The month-long event, which launched Sept. 1, challenges participants to raise money while doing any activity, at any location and on any day for the month of September. Miles can be logged by walking, running, bike riding, skating, dancing or any kind of exercise.

The goal is to raise \$100,000 in honor of Dylan's 10th birthday this year. Support children and families who call Ronald McDonald House home and reach at least 3,650 miles, which is the exact number of days Dylan lived.

A celebration and grand finale of the

month-long challenge will take place at a Family Fun Day, Sept. 26 at Crawford Park in Rye Brook. Families and participants can enjoy a fun-filled day of kid-centered and socially distant events. Throughout the month great incentives such as tickets for raffle baskets and grand prizes such as vacation packages will be awarded for the highest amount of money raised. Participants can also purchase Dashing for Dylan tee shirts and masks.

"Every year we love to host this event and bring the community together to honor such a special little boy and keep his memory and spirit alive," said Christina Riley, executive director of Ronald McDonald House. "The funds we raise truly make a difference in the lives of the families we serve so we encourage everyone to and get out there, have fun and join the challenge."

All proceeds will support the families and children who call Ronald McDonald House home and all donations made are 100 percent tax deductible.

To register or for more information, visit www.rmh-ghv.org or <https://www.facebook.com/rmhghv/>

Mount Pleasant Day Street Fair Coming This Sunday

After a year's hiatus due to the COVID-19 pandemic, the Mount Pleasant Day Street Fair is returning this Sunday for an afternoon of food, fun and plenty of vendors.

The Mount Pleasant Chamber of Commerce Sponsored in partnership with the Thornwood, Hawthorne and Valhalla fire departments is holding the seventh annual fair. The partnership between the fire departments along with the chamber provides a renewed spirit of togetherness.

Held on Elwood Avenue between Cross and Commerce streets between 2 and 7 p.m., there will also be musical entertainment, magic shows, rides for the children and fire department demonstrations.

A variety of community groups, including the Mount Pleasant PBA, AYSO and the town's Conservation Advisory Council will be among the organizations that will be on hand.



The Mount Pleasant Day Street Fair comes back this Sunday with an afternoon filled with fun things to do, camaraderie and community spirit.

At about 2:30 p.m. there will be a remembrance of the 20th anniversary of the 9/11 attacks at the Fireman's Memorial at the Hawthorne Fire Department.

Since its inception in 2014, Mount Pleasant Day had always been held in August, but the chamber moved it about a month later because of the likelihood that more families will be in town for the event.

For more information, contact the Mount Pleasant Chamber of Commerce at 914-359-4166, visit www.mtpleasantchamberofcommerce.org or e-mail mtpchamber@gmail.com.

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An Opportunity to Shop for Bargains Re-emerges in Chappaqua

By Martin Wilbur

A longtime downtown Chappaqua store is returning to the space that provided the public with bargains on an assortment of items for more than 50 years.

Congregation Sons of Israel in Briarcliff Manor is reopening the Opportunity Shop on North Greeley Avenue after the store, operated by the Sisterhood at Temple Beth El of Northern Westchester for more than a half-century, closed about two years ago. Over the years, the thrift and consignment shop brought in enough revenue to help purchase items that were needed by Temple Beth El.

Lois Schulman, who worked at the shop for many years, is reopening the business with her husband, Fred, both of whom are active members at Congregation Sons of Israel, said Susan Eisenstein, also a member of the synagogue.

A couple years ago the building that housed the Opportunity Shop was sold to new owners, which coincided with the expiration of Temple Beth El's lease of the space at 61 N. Greeley Ave., she said.

Higher rent and COVID-19 led to the decision by Temple Beth El to vacate the storefront and return the premises to the new landlord.

In recent months, the Schulmans were able to negotiate and sign a lease with the landlord by Aug. 1 and will officially re-open the Opportunity Shop next Monday, Sept. 13 following a soft opening that began last week. The space has been painted, cleaned and reorganized for the opening.

"They were able to get that space and all of the volunteers, some of them were there for 30 years, all of them are going to come back and work there to help in the shop," Eisenstein said.

With the Opportunity Shop's latest incarnation, Congregation Sons of Israel will donate revenues from the store toward a different charity or organization each month, she said. The urgent need to resettle thousands of Afghan people has prompted the synagogue to identify the first charity as HIAS, a Jewish American nonprofit organization that provides humanitarian aid for refugees.

Future efforts are likely to help victims of Hurricane Ida, assisting senior citizens to buy food and taxi coupons for medical appointments or donations to local food pantries.

For the returning volunteers, they will not only get to contribute their efforts to a shop that will help others, but they can rekindle friendships, Eisenstein said. New volunteers are also encouraged.

"All the committed women who



The Opportunity Shop makes its return next Monday, now operated by Congregation Sons of Israel in Briarcliff Manor. Proceeds from the shop will be donated to a monthly rotation of charities.

ran the shop over the years enjoyed the camaraderie, the pleasant social environment, the satisfaction of operating a successful business even without pay, and the knowledge that the profits were all going to a charitable cause," she said.

In the past, the Opportunity Shop donated or consigned gently used clothing, household goods, linens, bric-a-brac, kitchen items, small tables and chairs,

lamps and other items.

The Opportunity Shop will be open Monday through Friday from 10 a.m. to 4 p.m. for sales and donations. The public may bring merchandise for consignment during days of operation from 10 a.m. to noon.

For more information, call 914-483-4144.

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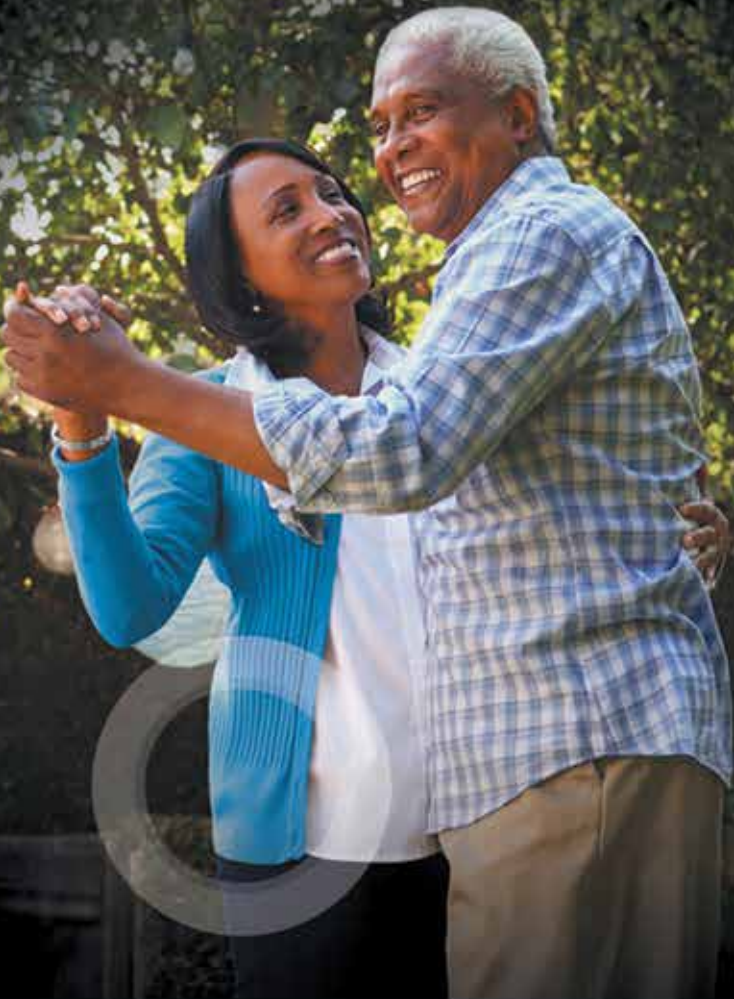
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Anger: Our Self-Inflicted Fury of Revenge

"We have to count the letters of the alphabet and gather ourselves before we say something we regret."

--Athenodorus

In this month's column, I will address the topic of anger; a state of mind which we all have experienced sometime in our life.

Existentialists are concerned with the meaning and quality of life, especially when events surface that make us become unmoored from our anchor of life. They also strive to navigate the gauntlet of life by transforming life from merely existing to that of finding essence. No easy task for sure!

To a degree, we are all existentialists. Existentialism is not a cure-all for

all emotional encounters, but rather just another tool along with classical philosophy, therapy and religion to use when confronted with life's trials and tribulations.

I'm not a fan of clichés, especially when making important life decisions. Though for the sake of making a point, I will refer to the cliché, "Don't get mad, get even."

It is also my least favorite cliché, just as a matter of ethics and morality. To place this in perspective, we can approach such an emotional state by taking the position that mad is a reaction, anger is a state of mind.

"The effects of anger are almost always worse than the harm from the violation."

--Seneca

There is much validity in Seneca's words, especially when we engage in common conversations, to remember it is best to heed the fact that once your tongue utters an angry statement you can never retrieve it. To seek our peace and essence in life it is best not to warehouse

our negative thoughts and grievances for the purpose to revisit them to stir up our anger, since they become a brain virus that spreads like an

emotional cancer throughout one's being. It's quite ironic how some people are possessed to hold on to such anger from past events they wished they had not encountered, only to relive them in their heads daily, consciously or unconsciously. Oh yes, the frail human condition.

To help assist in finding your essence of life, a simple way to overcome such angry

thoughts is to tell yourself these negative thoughts can't afford to rent space in my head, and I will rent it out to more positive and constructive thoughts and memories. We can't go back to the past to renegotiate a bad memory. But have the ability not to waste time revisiting them and dwelling on them and to better use our thoughts and time on more constructive endeavors, namely, to improve our own lot.

According to a recent research study conducted by Michael Greenstein, angry people are more susceptible to misinformation, and will use this misinformation to make life decisions and actions. Anger also renders false memories. Anger, along with its volatile temper, wounds us more than the person we are upset with. We often unjustly believe anger and revenge seem like the only course of action when we feel we have been wronged. The wise know better; anger will not take you to a better place or make you a better person or to allow you to be the best version of yourself.



By Richard Cirulli

Take, for example, Orestes of Greek mythology fame, who having used his anger to take revenge, finds himself spending his life trying to free himself from the haunting of the three goddesses of fury, namely the fury of anger, who follows him wherever he goes. The moral being anger and revenge do not make Orestes feel better, only worse. He is taunted for life for his indiscretion of revenge and anger.

We should avoid knee-jerk emotional reactions when confronted with anger. And take the advice of Athenodorus to recite the alphabet to gather ourselves before we do and say things we will regret rather than unleashing a maelstrom of insults and attacks that will come to haunt us for the rest of our lives.

Be well. Be safe. Be happy. Be nice. Amor fati!

Dr. Richard Cirulli is a published author, playwright and retired professor. His body of works can be viewed at www.demitasseplayers.com. He looks forward to your comments and can be reached at profcirulli@optonline.net.

Existentially Speaking

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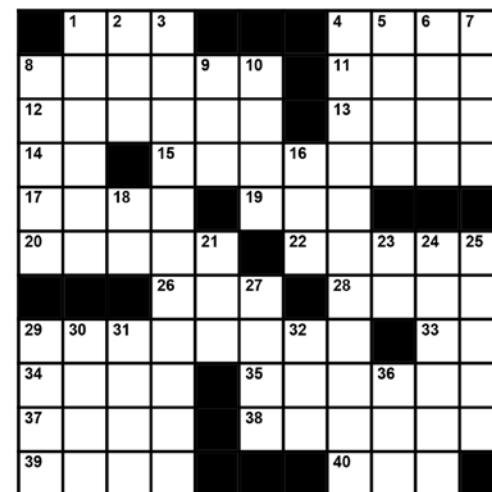
Crossword

Across

1. Clobber
4. 1996 Gwyneth Paltrow title role
8. Sends with a recommendation
11. Respectful address
12. Involve
13. "If ___ I had known"
14. ___ Monde (French daily)
15. Man's jacket feature
17. Othello's betrayer
19. Printemps month
20. Succumb to pressure
22. Irish poet or Yorktown accountant, RF ___
26. Khloe's sister
28. Sud's opposite
29. Pleasantville family hair salon known simply as "The Barber Shop," La ___
33. Prosecutor, abbr.
34. Jump on the ice
35. Having deep affection for
37. Place
38. Skin soothers
39. Capri, e.g.
40. Hither and ___

Down

1. Get close to
2. Frequently, for short
3. Shade close to azure
4. With happiness or sadness, for example
5. "Give that ___ cigar!"



6. W. African republic
7. Organic radical
8. Archeologist's find
9. ___ Grande (part of Texas' border)
10. Bridge triumph
16. ___ Mahal
18. Atlanta's state, abbr.
21. ___ Sedona
23. Hi!
24. Coward
25. Skate blades
27. Medical diagnostic procedures, abbr.
29. Indonesian island
30. Allies' foe in WWII
31. Fishing rod attachment
32. ___ manner of speaking
36. Lacto-___ vegetarian

Answers on page 29

What to Do With a Financially Irresponsible Beneficiary

Every family has one. They are pretty easy to spot.

We refer to them as the financially irresponsible beneficiary. Usually, they come in two different packages. The first have little or no resources and may or may not be gainfully employed. Any money that crosses their fingers is spent immediately.

The second group presents differently. They bought the house they could not afford and the luxury cars to go with it. Debt is never a four-letter word to their ears. More than cavalier, they believe that their financial resources are endless. They currently work in decent jobs but have had career setbacks in the past and may have more in the future. If and when things go south, these individuals will seek the financial support of those in their family.

Family members setting up their estate planning must take these financially irresponsible beneficiaries into account and prepare accordingly.

Direct bequests or distributions to a financially irresponsible

beneficiary provides no protection for those assets. Past behavior is not always an indicator of future results, but smart estate planning considers all the available information.

Oversight is not a punishment. Making sure a loved one is financially secure is a bedrock of estate planning. Wills and trusts provide the necessary structure to protect a financially irresponsible beneficiary from their own poor decision-making.

Trust planning, whether as part of a testamentary trust in a will or inter vivos trust, can set aside funds for their use over time. Spendthrift trusts allow the trustee

to make discretionary payments on behalf of the beneficiary or distribute funds as needed so that preservation of trust assets are prioritized. Scheduled

distributions can also be directed by the trust – from monthly allowances to annual payments depending on the beneficiary's level of irresponsibility. Pools of money handed to a financially irresponsible beneficiary is a bad

idea. Once that pool is gone it cannot be easily replaced. Incremental distributions allow for asset replenishment through sound management. Beneficiaries may be incentivized to work smarter if there is no lump sum in their immediate future.

There are also financially compromised beneficiaries. Picture a young professional with an outrageously large student loan debt burden who is a competent money manager but may need financial help throughout his or her life. Though the fear of insolvency is not as acute, debt will govern career and housing decisions. Trust planning could alleviate some uncertainty and allow this beneficiary to choose a more personally satisfying career and preferable housing option.

Including the financially irresponsible beneficiary's children in an estate plan is another way to protect assets and make sure that the beneficiary's family unit



By Alan D. Feller, Esq.

remains strong. Creating sub-trusts to ensure education, housing and daily living expenses are paid offers additional security to a family that may suffer from poor financial management.

Aging parents of financially irresponsible children must navigate tricky family dynamics. Balancing the interests of the

responsible children with those of the irresponsible children may bring hard feelings. Unequal distributions are a recipe for resentment. Equal distributions with trust planning and oversight are a more fundamentally fair approach to maintain family harmony.

Contact the professionals at Sloan & Feller today for more information on planning for a financially irresponsible beneficiary.

Alan D. Feller, Esq. is managing partner of Sloan & Feller Attorneys at Law, located at 625 Route 6 in Mahopac. He can be reached at alandfeller@sloanandfeller.com.

Assistance of Counsel



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continued on page 28

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STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

PETITION AND
NOTICE OF FORECLOSURE

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

Index No. 2754/2014

THE TOWN OF NEW CASTLE in the Year 2013

The above-captioned proceeding is hereby commenced to enforce the payment of delinquent taxes or other lawful charges which have accumulated and become liens against certain property. The parcels to which this proceeding applies are identified on Schedule “A” of this Petition, which is annexed hereto and made a part hereof. This document serves both as a Petition of Foreclosure and a Notice of Foreclosure for purposes of this proceeding.

Effect of filing: All persons having or claiming to have an interest in the real property described in this Petition are hereby notified that the filing of this Petition constitutes the commencement by the Tax District of a proceeding in the court specified in the caption above to foreclose each of the tax liens therein described by a foreclosure proceeding in rem.

Nature of proceeding: This proceeding is brought against the real property only and is to foreclose the tax liens described in this Petition. No personal judgment will be entered herein for such taxes or other legal charges or any part thereof.

Persons affected: This notice is directed to all persons owning or having or claiming to have an interest in the real property described in this Petition. Such persons are hereby notified further that a duplicate of this Petition has been filed in the office of the Enforcing Officer of the Tax District and will remain open for public inspection up to and including the date specified below as the last day for redemption.

Right of redemption: Any person having or claiming to have an interest in any such real property and the legal right thereto may on or before said date redeem the same by paying the amount of all such unpaid tax liens thereof, including all interest and penalties and other legal charges which are included in the lien against such real property, computed to and including the date of redemption. Such payments shall be made to the Receiver of Taxes, Town of New Castle, 200 South Greely Avenue, Chappaqua, New York 10514. In the event that such taxes are paid by a person other than the record owner of such real property, the person so paying shall be entitled to have the tax liens affected thereby satisfied of record.

Last day of redemption: The last day for redemption is hereby fixed as the **29th day of October, 2021.**

Service of answer: Every person having any right, title or interest in or lien upon any parcel of real property described in this Petition may serve a duly verified answer upon the attorney for the Tax District setting forth in detail the nature and amount of his or her interest and any defense or objection to the foreclosure. Such answer must be filed in the Office of the County Clerk and served upon the attorney for the Tax District on or before the date above mentioned as the last day for redemption.

Failure to Redeem or answer: In the event of a failure to redeem or answer by any person having a right to redeem or answer, such person shall be forever barred and foreclosed of all his or her right, title and interest and equity of redemption in and to the parcel described in this petition and a judgment in foreclosure may be taken in default.

Dated: July 13, 2021

Enforcing Officer:
_____/s/_____
CHRISTINA PAPES, Receiver of Taxes, Town of New Castle

STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

PETITION AND
NOTICE OF FORECLOSURE
SCHEDULE “A”

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

Index No. 2754/2014

THE TOWN OF NEW CASTLE in the Year 2013

LIEN NO.	OWNER OF RECORD	ASSESSED TO, IF DIFFERENT FROM OWNER OF RECORD	SECTION /BLOCK/LOT	LOCATION	AMOUNT DUE*
26	Luciano Velardo, Inc.	Velardo Luciano Inc.	80.19-1-31	Apple Farm Road	\$15,543.07
36	Petrillo, Kathryn M.		81.19-2-25	Lawrence Farms Crossway	\$6,021.58

* Amount due as of August 14, 2014. Such amount does not include any subsequent years’ taxes, interest or fees.

STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

PETITION AND
NOTICE OF FORECLOSURE

Index No. 3006/2015

THE TOWN OF NEW CASTLE in the Year 2014

The above-captioned proceeding is hereby commenced to enforce the payment of delinquent taxes or other lawful charges which have accumulated and become liens against certain property. The parcels to which this proceeding applies are identified on Schedule “A” of this Petition, which is annexed hereto and made a part hereof. This document serves both as a Petition of Foreclosure and a Notice of Foreclosure for purposes of this proceeding.

Effect of filing: All persons having or claiming to have an interest in the real property described in this Petition are hereby notified that the filing of this Petition constitutes the commencement by the Tax District of a proceeding in the court specified in the caption above to foreclose each of the tax liens therein described by a foreclosure proceeding in rem.

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Persons affected: This notice is directed to all persons owning or having or claiming to have an interest in the real property described in this Petition. Such persons are hereby notified further that a duplicate of this Petition has been filed in the office of the Enforcing Officer of the Tax District and will remain open for public inspection up to and including the date specified below as the last day for redemption.

Right of redemption: Any person having or claiming to have an interest in any such real property and the legal right thereto may on or before said date redeem the same by paying the amount of all such unpaid tax liens thereof, including all interest and penalties and other legal charges which are included in the lien against such real property, computed to and including the date of redemption. Such payments shall be made to the Receiver of Taxes, Town of New Castle, 200 South Greely Avenue, Chappaqua, New York 10514. In the event that such taxes are paid by a person other than the record owner of such real property, the person so paying shall be entitled to have the tax liens affected thereby satisfied of record.

Last day of redemption: The last day for redemption is hereby fixed as the **29th day of October, 2021**.

Service of answer: Every person having any right, title or interest in or lien upon any parcel of real property described in this Petition may serve a duly verified answer upon the attorney for the Tax District setting forth in detail the nature and amount of his or her interest and any defense or objection to the foreclosure. Such answer must be filed in the Office of the County Clerk and served upon the attorney for the Tax District on or before the date above mentioned as the last day for redemption.

Failure to Redeem or answer: In the event of a failure to redeem or answer by any person having a right to redeem or answer, such person shall be forever barred and foreclosed of all his or her right, title and interest and equity of redemption in and to the parcel described in this petition and a judgment in foreclosure may be taken in default.

Dated: July 13, 2021

Enforcing Officer:
_____/s/_____
CHRISTINA PAPES, Receiver of Taxes, Town of New Castle

STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

PETITION AND
NOTICE OF FORECLOSURE
SCHEDULE “A”

Index No. 3006/2015

THE TOWN OF NEW CASTLE in the Year 2014

LIEN NO.	OWNER OF RECORD	ASSESSED TO, IF DIFFERENT FROM OWNER OF RECORD	SECTION /BLOCK/LOT	LOCATION	AMOUNT DUE*
21	Luciano Velardo, Inc.	Velardo, Luciano & Maria	80.19-1-31	Apple Farm Road	\$15,533.59
32	Petrillo, Kathryn M.		81.19-2-25	Lawrence Farms Crossway	\$8,115.72
61	Dauman, Stewart & Debra		101.13-3-8.1	48 Hights Cross Road	\$323,953.91
62	Dauman, Stewart & Debra		101.13-8-2	Hights Cross Road	\$27,780.38
63	Dauman, Stewart & Debra		101.17-1-35.1	King Street	\$5,433.40
64	Dauman, Stewart & Debra		101.17-1-37.1	King Street	\$549.45
65	Dauman, Stewart & Debra	Dauman, Stewart	108.5-1-3.31	King Street	\$1,633.50

* Amount due as of September 9, 2015. Such amount does not include any subsequent years’ taxes, interest or fees.

STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

PETITION AND
NOTICE OF FORECLOSURE

Index No. 2508/2016

THE TOWN OF NEW CASTLE in the Year 2015

The above-captioned proceeding is hereby commenced to enforce the payment of delinquent taxes or other lawful charges which have accumulated and become liens against certain property. The parcels to which this proceeding applies are identified on Schedule “A” of this Petition, which is annexed hereto and made a part hereof. This document serves both as a Petition of Foreclosure and a Notice of Foreclosure for purposes of this proceeding.

Effect of filing: All persons having or claiming to have an interest in the real property described in this Petition are hereby notified that the filing of this Petition constitutes the commencement by the Tax District of a proceeding in the court specified in the caption above to foreclose each of the tax liens therein described by a foreclosure proceeding in rem.

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Right of redemption: Any person having or claiming to have an interest in any such real property and the legal right thereto may on or before said date redeem the same by paying the amount of all such unpaid tax liens thereof, including all interest and penalties and other legal charges which are included in the lien against such real property, computed to and including the date of redemption. Such payments shall be made to the Receiver of Taxes, Town of New Castle, 200 South Greely Avenue, Chappaqua, New York 10514. In the event that such taxes are paid by a person other than the record owner of such real property, the person so paying shall be entitled to have the tax liens affected thereby satisfied of record.

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Dated: July 13, 2021

Enforcing Officer:
_____/s/_____
CHRISTINA PAPES, Receiver of Taxes, Town of New Castle

STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

PETITION AND
NOTICE OF FORECLOSURE
SCHEDULE “A”

Index No. 2508/2016

THE TOWN OF NEW CASTLE in the Year 2015

LIEN NO.	OWNER OF RECORD	ASSESSED TO, IF DIFFERENT FROM OWNER OF RECORD	SECTION /BLOCK/LOT	LOCATION	AMOUNT DUE*
5	Porteus & Sons Builders		80.15-1-4.1	Hoag Cross Road	\$5,249.90
9	Luciano Velardo, Inc.	Velardo Luciano Inc.	80.19-1-31	Apple Farm Road	\$15,439.21
14	Petrillo, Kathryn M.		81.19-2-25	Lawrence Farms Crossway	\$8,190.52
18	Antonio Velardo Inc.		82.10-1-1.10	Cyntia Court	\$69.45
36	Dauman, Stewart & Debra		101.13-3-8.1	48 Hights Cross Road	\$326,804.82
37	Dauman, Stewart & Debra		101.13-3-8.2	Hights Cross Road	\$28,036.21
39	Dauman, Stewart & Debra		101.17-1-35.1	King Street	\$5,550.13
40	Dauman, Stewart & Debra		101.17-1-37.1	King Street	\$561.10
41	Dauman, Stewart		108.5-1-3.31	King Street	\$1,668.48

* Amount due as of July 29, 2016. Such amount does not include any subsequent years’ taxes, interest or fees.

STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

PETITION AND
NOTICE OF FORECLOSURE

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

Index No. 2348/2017

THE TOWN OF NEW CASTLE in the Year 2016

The above-captioned proceeding is hereby commenced to enforce the payment of delinquent taxes or other lawful charges which have accumulated and become liens against certain property. The parcels to which this proceeding applies are identified on Schedule “A” of this Petition, which is annexed hereto and made a part hereof. This document serves both as a Petition of Foreclosure and a Notice of Foreclosure for purposes of this proceeding.

Effect of filing: All persons having or claiming to have an interest in the real property described in this Petition are hereby notified that the filing of this Petition constitutes the commencement by the Tax District of a proceeding in the court specified in the caption above to foreclose each of the tax liens therein described by a foreclosure proceeding in rem.

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Last day of redemption: The last day for redemption is hereby fixed as the **29th day of October, 2021.**

Service of answer: Every person having any right, title or interest in or lien upon any parcel of real property described in this Petition may serve a duly verified answer upon the attorney for the Tax District setting forth in detail the nature and amount of his or her interest and any defense or objection to the foreclosure. Such answer must be filed in the Office of the County Clerk and served upon the attorney for the Tax District on or before the date above mentioned as the last day for redemption.

Failure to Redeem or answer: In the event of a failure to redeem or answer by any person having a right to redeem or answer, such person shall be forever barred and foreclosed of all his or her right, title and interest and equity of redemption in and to the parcel described in this petition and a judgment in foreclosure may be taken in default.

Dated: July 13, 2021

Enforcing Officer:
_____/s/_____
CHRISTINA PAPES, Receiver of Taxes, Town of New Castle

PETITION AND
NOTICE OF FORECLOSURE
SCHEDULE “A”

Index No. 2348/2017

STATE OF NEW YORK
SUPREME COURT: WESTCHESTER COUNTY

In the Matter of the Foreclosure of Tax Liens by Proceeding
In Rem pursuant to Article Eleven of the Real Property Tax
Law, Chapter 602, Laws of 1993 by

THE TOWN OF NEW CASTLE in the Year 2016

LIEN NO.	OWNER OF RECORD	ASSESSED TO, IF DIFFERENT FROM OWNER OF RECORD	SECTION /BLOCK/LOT	LOCATION	AMOUNT DUE*
3	Mt. Kisco Club		71.17-1-22.1	Cherry Street	\$333.87
8	Porteus & Sons Builders		80.15-1-4.1	Hoag Cross Road	\$6,991.58
9	Luciano Velardo, Inc.	Velardo Luciano Inc.	80.19-1-31	Apple Farm Road	\$15,971.09
14	Petrillo, Kathryn M.		81.19-2-25	Lawrence Farms Crossway	\$8,234.89
20	Antonio Velardo Inc.		82.10-1-1.10	Cyntia Court	\$28.02
48	Dauman, Stewart & Debra		101.13-3-8.1	48 Hights Cross Road	\$330,303.08
49	Dauman, Stewart & Debra		101.13-3-8.2	Hights Cross Road	\$28,188.29
51	Dauman, Stewart & Debra		101.17-1-35.1	King Street	\$5,605.10
52	Dauman, Stewart & Debra		101.17-1-37.1	King Street	\$566.63
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* Amount due as of July 28, 2017. Such amount does not include any subsequent years’ taxes, interest or fees.

Inquiring Minds Want to Know: My Go-to Wine for Food Pairing



By Nick Antonaccio

It's been a quirky summer so far, for whatever reason, – and there's no relief – or consistency – in sight. I've been enjoying my "new favorite" summer wine that I've recently rediscovered.

My palate had been getting fatigued with most of my go-to summer wines: ubiquitous Rosés from just about every major wine region, Spain's Albariño and Austria's Grüner Veltliner for whites, and France's Beaujolais and Côte du Rhône for reds.

As enamored as I am with each of these refreshing summer wines, they were becoming a bit too predictable, especially when paired with the foods of summer. Yes, Rosé is an easy go-to wine for many summer dishes, but it coexists with, rather than defines, most dishes. Grüner Veltliner's minerality and crispness is refreshing, but it doesn't pair well with a number of summer dishes. Beaujolais, slightly chilled, comes close to an all-purpose summer wine, but falls short on complexity and body.

What's a fellow to do? Abstinence was out of the question. In seeking out a new

'I needed a wine that would perk up my palate with each bite of food.'

favorite summer wine that complemented the most summer dishes, I needed a wine that would perk up my palate with each bite of food but would be equally suitable as a Vin de Soif – the French term for a stand-alone thirst-quencher.

And then it struck me: sparkling wine. Always a favorite of mine, it has been relegated by many as an accompaniment to spicy Asian foods. Why not enjoy it as a

multipurpose wine whose acidity and effervescence pairs so well with light dishes, seafood and other traditional summer recipes?

Even better, why not enjoy it as a Vin de Soif – held in hand on the backyard deck, on the beach at sunset or at any

other venue calling for a bright, crisp wine with the right balance of fruit and acidity that titillates your sensory membranes with each sip and never dulls the flavor receptors in your mouth?

Here I must introduce a caveat. My

reference to sparkling wines are those made in the classic French Champagne method, known as the Méthode Champenois. It does not include other "carbonated" wines, such as Prosecco, that are produced en masse, without the finesse of the Méthode Champenois wines.

Having reached this ah-ha moment, I began to mull over the misconceptions among consumers concerning sparkling wines. In my mind, sparkling wines are the stepchild of wines. Underappreciated and vastly misunderstood, they have been pigeonholed as special occasion wines for decades, even centuries. Sparkling wines, in my opinion, are the most versatile of wines. They pair as well with chicken piccata as they do with oysters, as well with hot dogs as they do with foie gras.

Every refrigerator should be stocked with at least one bottle (magnum?) of this palate-pleaser. When confronted with a difficult pairing decision, consider sparkling wine. When attempting to pair multiple dishes to a single wine from a restaurant list, consider sparkling wine. When confounded by the overwhelming number of choices of wines when planning a dinner menu, consider sparkling wine.

Why? It's the effervescence of sparkling wine. It can restore your taste buds when inflamed by a Sichuan-inspired fiery shrimp dish. It can cut through the saturated fat of a classic French cream sauce that coats your tongue and dulls your taste buds, thus revitalizing your palate with each sip.



Is sparkling wine the answer to all of our pairing conundrums? No. But for my palate, it comes the closest of all wines. It won't pair well with a rich fettuccine with wild boar sauce, but it will gracefully enhance the simple yet exotic flavors of spaghetti carbonara. It won't pair well with a porterhouse steak but enjoy it with pork tenderloins in a white wine/garlic sauce. Hamburgers? No. Turkeyburgers? Yes. Lobster rolls (with French fries)? Yes, Yes, Yes!

Raise your glasses to the versatility and adaptability of the other white wine.

Nick Antonaccio is a 45-year Pleasantville resident. For over 25 years, he has conducted wine tastings and lectures. Nick is a member and program director of the Wine Media Guild of wine journalists. He also offers personalized wine tastings and wine travel services. Nick's credo: continuous experimenting results in instinctive behavior. You can reach him at nantonaccio@theexaminernews.com or on Twitter @sharingwine.

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continued on next page

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An advertisement for NY Improvement Fund. The background is a light beige color. At the top left is a logo consisting of a dark grey house silhouette with a white chimney and a white circular swoosh underneath. To the right of the logo, the words "HOMEOWNER" and "FUNDING" are written in a bold, sans-serif font, with "HOMEOWNER" in dark grey and "FUNDING" in white. Below this, on the left, is a photograph of a hand holding a yellow sign with the words "Please Help!" written in white, cursive script. To the right of the sign, the text "When you need a new roof, windows or doors and need help paying for them, call us." is displayed in a bold, sans-serif font, with "roof, windows or doors" and "paying for them" in dark grey and the rest in white. At the bottom, the phone number "800-736-9629" and the website "NYImprovementFund.com" are written in a large, bold, dark grey sans-serif font. Below the website, the text "PROGRAMS AVAILABLE RIGHT NOW FOR NEW YORK RESIDENTS" is written in a smaller, bold, dark grey sans-serif font. At the very bottom, the services "Roofing | Windows | Siding | Insulation | Walk-In Tubs" are listed in a dark grey sans-serif font.

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The Great Jack-O'-Lantern Blaze Returns This Month

Fall in New York is better than ever, with The Great Jack-O'-Lantern Blaze and special Legend of Sleepy Hollow-themed experiences ready to launch in the Hudson Valley.

Blaze: Hudson Valley returns to its location at Van Cortlandt Manor in Croton-on-Hudson for a 17th year. On the grounds of Washington Irving's Sunnyside in Tarrytown, visitors can enjoy two special celebrations of the author's most famous work: Home of the Legend during the day and dramatic evening performances of Irving's "Legend."

Blaze returns bigger and better than ever before and features thousands of hand-carved

jack-o'-lanterns lit up in elaborate displays throughout historic landscapes. Blaze: Hudson Valley will run for a record 59 nights from Sept. 17 through Nov. 21. New displays this year at Blaze: Hudson Valley include a New York City streetscape and an immersive river walk-through experience.

More Halloween fun can be found at the estate of Washington Irving, America's founding father of literature. Historic Hudson Valley is bringing his classic spooky tale to life at Sunnyside, where visitors during the day can tour Irving's home, take in an original shadow puppet film and see a special Legend exhibit.

In the evenings, master storyteller Jonathan Kruk casts a spell with dramatic performances of Irving's "Legend," performed outdoors under the stars. Complete with live music by Jim Keyes and an appearance from the Headless Horseman himself, this performance is sure to thrill audiences of all ages.

The health and safety of all visitors is the highest priority. Historic Hudson Valley's experiences are largely outdoors and touch-free, and capacity has been reduced to ensure social distancing. Visitors who are not vaccinated are required to always wear masks. Masks are not required for vaccinated visitors while on the grounds but will be required when entering buildings at our sites, such as restrooms or shops.

Visit hudsonvalley.org for the most current requirements.

Blaze: Hudson Valley's founding sponsor is Entergy; presenting sponsor is Westchester



Come and see the spectacular displays at Blaze this fall. It's open from Sept. 17 through Nov. 21 at Van Cortlandt Manor in Croton-on-Hudson.

Crossword Answers

B	O	P				E	M	M	A
R	E	F	E	R	S		M	A	A
E	N	T	A	I	L		O	N	L
L	E		C	O	A	T	T	A	I
I	A	G	O		M	A	I		
C	R	A	C	K		J	O	Y	C
			K	I	M		N	O	R
B	A	R	B	A	R	I	A		A
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Back to School

Is Your Teen Ready to Try Contacts? What to Know

Did you know that nearly four out of five teens prefer contact lenses over glasses? With a new school year comes new routines and new responsibilities, making this a good time of year to make the switch. Here's what to know about glasses, contacts and your teen's eyes.

- Get checked. Teens should have their vision checked before the school year begins whether they currently wear glasses or contacts or not. Correcting vision problems is a must for setting your

child up for success at school, but glasses might not be your child's first choice.

- Consider glasses grief. Most schools are enforcing mask mandates. If your teen is masking up at school, they will likely experience foggy glasses. Plus, with homecoming right around the corner, your child might want the option of contact lenses for their next big photo op.
- Convenience. Daily disposable contact lenses can be a good choice for young people. Because your teen will have

a new pair of contact lenses each day, he or she won't have to worry about cleaning and storing them.

- Know that moisture matters. Between texting with friends, scrolling through social media binge watching shows, gaming and schoolwork, teens are online more than ever. All this increased digital device usage can contribute to a reduced blink rate that can lead to lens dryness.



If your teen is ready for contact lenses, select an option that's great for first-time wearers, such as Biotrue ONEday daily disposables. Easy to insert and remove, and comfortable for all day wear, these lenses were created by the eye care experts at Bausch + Lomb and are designed to maintain their moisture for up to 16 hours, based on a laboratory study, and provide clear, comfortable vision throughout the day.

Offering the first and only contact lens recycling program in the United States, they're also a good choice for eco-conscious teens and families. To participate, just have your teen save their used lenses and blister packs and take them to a ONE by ONE participating eye doctor to be recycled. To learn more, visit <https://www.biotrueonedaylenses.com/getting-started>.

For many teens, contacts are a natural choice, whether they're gaming with friends or scoring goals, daily disposables can keep up with your teen's lifestyle. This back-to-school season, consider making the switch.

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Even with a return to in-person learning this year, you can expect teens to be doing a lot of work on electronic devices. In fact, technology usage for students has increased more than 60 percent over the past year. With this in mind, it's a good idea to opt for daily disposables that maintain moisture.

- Comfort is king. A contact lens that can provide your teen with all day comfort can help them keep up with a busy day of school, homework and after school activities.
- Next steps. Ask your doctor if your teen is a good candidate for contact lenses and take time to consider whether they are responsible in other areas of their life.

Westchester Teams Up With Knicks for Back to School COVID PSA

As students head back to school, Westchester County is continuing its efforts to get information about the COVID-19 vaccine into the hands of young people and their parents.

The county is once again partnering with the New York Knicks for a public service announcement aimed at promoting the COVID-19 vaccine.

"With students heading back to class, we want parents to know the vaccine is available for eligible young people, 12 years old or older, against COVID-19," said County Executive George Latimer. "We also want

to remind parents to continue the standard series of vaccinations as kids go back to school so everyone can learn in a safe and healthy environment."

This latest PSA is part of an ongoing campaign launched in January encouraging the vaccine across Westchester. The Knicks are the first professional sports team to be featured in the campaign which includes the Radio City Rockettes and Billboard Music Award winners, AJR.

You can view the full public service announcement at https://www.youtube.com/watch?v=gmf8c00I4_Y.



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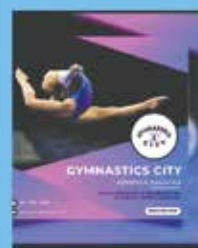
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Back to School

Fall Tips to Kickstart the Financial Road to College

For parents of high school seniors, the year before your child goes to college begins the real fretting about the financial implications.

If you're like most parents, you value the importance of a college degree, while harboring anxiety about the price tag.

In a recent College Ave Student Loans parent survey conducted by Barnes & Noble Insights, 85 percent of parents agree that earning a degree is more important than ever. At the same time, most parents surveyed agree that the cost of college is more of a financial burden than in previous years, that the cost is surprisingly high and finding paying to be stressful.

As you make your financial plans, consider these tips:

- Build a smart college list. Encourage your child to apply to a mix of private and public schools as sometimes merit aid from private universities can make costs comparable to public options. By applying to a variety of schools, you can compare financial aid award packages and identify a school that's not only a good academic and social fit, but a good financial fit as well.
- Apply for financial aid. Create a spreadsheet listing financial aid deadlines and requirements, which vary by school and state. You can check with your school's financial aid office to learn what paperwork is needed.

One date to circle in your calendar is Oct.

1. This marks the day you can begin filing



the Free Application for Federal Student Aid (FAFSA). Complete the FAFSA this fall and every year your child attends college. Doing so is the key to unlocking scholarships, grants, work-study programs and federal student loans.

This is also the date you can begin filing the CSS Profile, an online application that nearly 400 colleges, universities, professional schools and scholarship programs use to award more than \$9 billion in financial aid annually.

- Look for scholarships. Have your college-bound student seek out and apply for reputable scholarships. Be sure to read the fine print to understand the terms. An easy one to apply for is the College Ave Student Loans \$1,000 monthly scholarship sweepstakes.
- Review your finances. The overwhelming majority of parents – 97 percent – plan to help pay for their child's college education, according to the College Ave survey. Of those, 62 percent plan to draw

from their income and savings to do so. Make time this fall to review your financial resources to determine how much you can contribute without sacrificing your retirement goals. You may need to get creative. For example, 1 out of 10 parents surveyed find extra income from a side hustle.

- Prep your student. Many students learn their first money management lessons in college. Give your child the financial know-how needed to hit the ground running. Discuss how to create and stick to a budget, how to build an emergency savings account and how to avoid peer pressure when it comes to spending. For example, just because a friend is dining out or traveling frequently, doesn't mean your child has to do the same. Also, discuss how they can contribute to their education costs. Creating financial goals now will help set your child up for financial success.
- Get savvy. As you navigate the financial road to college, stay savvy by referencing the free tips, resources, guides and financial expert advice available at collegeavestudentloans.com/blog.

College costs can surprise many families. Don't get caught off guard. To get financially prepared, use the year ahead to explore all your financing options and formulate a plan.

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