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November 18 - November 24, 2014

SMALL NEWS IS BIG NEWS

Volume 8, Issue 376

Mount Pleasant Schools Bond Resoundingly Rejected by Voters

By Neal Rentz

A \$55,855,000 bond to fund major renovations at the Mount Pleasant School District's high school and middle school was badly defeated by voters Saturday.

With all votes, including absentee ballots, counted shortly after 9 p.m., the proposition failed 1,629-713.

Two top school officials agreed that the bond's hefty price tag was likely the main reason for the trouncing at the polls.

"I think there was a very large contingent of the community who came forward and felt they didn't want their taxes to be raised and who felt the board would be forced to come out with another bond that had reductions in it," said a disappointed Superintendent of Schools Dr. Susan Guiney.

Board of Education President James Grieco concurred that many residents

likely reasoned the cost of the bond was excessive.

"I think a lot had to do with people's taxes, even though we tried to be as fiscally responsible with it as possible," he said.

Despite the defeat, Grieco said many residents who toured the Westlake Middle School/Westlake High School campus understood the need for upgrades.

"The majority of the people that I spoke to actually said, 'Oh my God, I can't believe the condition that this is in,'" he said. "People saw that things needed to be done."

However, officials did not receive strong signals either way from the community prior to the vote, Guiney said.

After the defeat, it wasn't clear how district leaders would address the capital

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Voters Crush Ward System Propositions in North Castle

By Martin Wilbur

North Castle voters overwhelmingly rejected a proposition last Thursday by a more than five-to-one margin to establish a ward system of representation in town.

The public crushed the proposition 2,181-398, according to unofficial tallies after the polls closed. A second proposition asking residents whether they wanted to increase the number of council seats from four to six was also dismissed by a similarly lopsided percentage (2,133-446).

"I think our town was united and I think that the people spoke that they're more than satisfied with our form of government, and I'm very pleased by the results," Councilwoman Barbara DiGiacinto said shortly after the votes

were tabulated.

The drive to get the propositions on the ballot was led by lifelong North White Plains resident Anthony Futia, who repeatedly stressed that the hamlet hasn't received adequate representation because for nearly a decade the town board has been comprised exclusively of Armonk residents. He also argued that the town's political parties have been dominated by those in Armonk, making the smaller and less affluent North White Plains "feel like a stepchild."

While the propositions were badly defeated townwide, Futia said he was encouraged that North White Plains voters came out in favor of them by a two-to-one margin. Proposition 1 to establish the ward system was supported

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Deserving Tribute



LAURIE KIMSAL PHOTO

The Village of Mount Kisco commemorated Veterans Day last week with a downtown ceremony that honored the contributions of local veterans who served their country in battle. One veteran stands near the wreaths that were placed near the town's monument. To read about the story of one local World War I veteran, turn to page 25.

Vote on Toll Brothers' P'ville Project Expected Next Month

By Janine Bowen

A vote on Toll Brothers' proposed 68-unit town house project on Pleasantville's Washington Avenue is anticipated in December.

At the Nov. 12 meeting of the village's Planning Commission, board members agreed to place a resolution on their Dec. 10 agenda which will decide whether the applicant receives final approval. The commission reviewed the final plat for the project and agreed to waive a public hearing, which is not required by law.

"We've heard extensively from the public on this," said board member Joseph Potenza.

Minimal changes have been made to the plan since Toll Brothers representatives appeared before the commission for a public hearing late last summer. Based on



The vacant office park on Washington Avenue in Pleasantville where developer Toll Brothers is aiming to build 68 townhouses.

residents' comments, however, a culvert that will run through a stream on the

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Mount Pleasant Schools Bond Resoundingly Rejected by Voters

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projects needs at its secondary schools. "We'll have to do an analysis and have a conversation and see how we'll move forward from there," Guiney said, adding that the district would need to "continue to engage the community because the work still needs to be done."

Options for the board of education include putting the same referendum up to the voters after waiting at least 90 days, devising a modified bond or paying for the work through the annual budget, Guiney said. The school board will probably discuss how to proceed when it meets on Wednesday evening, she said.

"We'll reassess the situation and we'll get together as a board and go back out to the community in regards to feedback, and then we'll go from there," Grieco said.

Nearly 70 percent of the cost of the bond would have been devoted to infrastructure and renovations, including work to replace and repair ceilings, classroom floors, lighting and heating, and ventilation systems at the two schools.

The bond also proposed funding to improve and expand the high school auditorium, including the purchase of a new sound system and lights, and installing an artificial turf field with lights.



NEAL RENTZ PHOTO

Mount Pleasant School District officials tallying the votes Saturday for the \$55,855,000 facilities and infrastructure proposition, which was overwhelmingly rejected by residents by a more than 2-to-1 margin.

A second access road and additional parking at the campus would have also been funded. Other work called for combining the high school's two cafeterias into one and the creation of a learning commons. At the middle school there would have been cafeteria renovations.

Parking spaces would have been added at the two elementary schools, as well as expansion of the student drop-off area at Columbus Elementary School. There were also proposals to make the district more energy efficient.

Saturday's voter turnout was heavy, about double compared to a typical May budget vote, Grieco said.

Bond Vote on Toll Brothers' P'ville Project Expected Next Month

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property has been enlarged from 72 by 44 inches to 95 by 60 inches.

For years, runoff from the property has been the cause of extensive flooding in the area during heavy rains, and a larger culvert is expected to reduce erosion.

During last week's hour-long meeting, Susan Favate of BFJ Planning, a Manhattan-based planning consultancy firm hired by the village, discussed some of the conditions the applicant must comply with should the project be approved.

As part of an agreement to replace any plants disturbed in the wetlands during construction, the developer must maintain any invasive species for at least three years. In addition, Toll Brothers will be responsible for maintenance of the stream on the property as well as of the grassy area that will serve as a pedestrian walkway.

David Cooper, the attorney representing Toll Brothers, explained that these responsibilities will be given to the development's Homeowners Association (HOA) once the project is built and residents begin moving in. The HOA will also be responsible for controlling any changes to the buildings in the

development.

Planning Commission member David Keller was concerned that the HOA could eventually vote to change all guidelines that have been outlined and might decide to eliminate uniform appearances for the homes. Toll Brothers project manager Andrew Donchez said that the HOA would need to get approval from the Architectural Review Board before making any changes that would affect the uniform look of the development.

"We've been pretty successful at setting these communities up to run well once we're out, and rarely does an issue come up that they're not able to handle," Donchez said.

Construction would last 12 months and would be done in phases, as units are purchased.

Prior to any groundbreaking, Donchez stated that a letter would be distributed to the site's neighbors, alerting them when work would take place. Contact information for Toll Brothers representatives would be provided.

Toll Brothers is in contract to buy the 18-acre property at 485 Washington Ave. from current owner Berenson Capital. The property, the site of a vacant office building, was rezoned to accommodate the residential units.

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Electrical Wiring Jeopardizes Latest Chap Train Station Eatery Plan

By Martin Wilbur

The restaurateur who responded to the latest New Castle bid proposal to bring a food establishment to the Chappaqua train station has informed officials that the building's electrical capacity may be insufficient to host a commercial entity.

Chappaqua resident Peter Chase, who made a recent presentation about his plan for the 112-year-old town-owned building, said that when he and his wife, Erin, went on a walk-through of the space with officials last month they were concerned about the capability of the electrical system that is in place.

Since then, the Chases have been informed by their electrician that the existing panel is slightly larger than an average residence in town and not conducive for commercial use. Chase explained that the building is serviced by a single-phase cable, and any device that has three phases, which is most restaurant equipment, would threaten to overload the system.

"My electrician explained to me that if everything is on and everything's working, the wires will start to burn and they will burn out," said Chase, the only candidate to respond to the latest Request for Proposal, which closed on Oct. 22.

Town officials will now reach out to the municipality's electrician and hopefully receive direction before the end of this



The town-owned building at the Chappaqua train station where New Castle officials hope to have a restaurant open.

week, said Town Administrator Jill Simon Shapiro.

There have been no firm cost estimates given to the town yet to build a trench and bring in wires, the work Chase said his electrician concluded would be necessary. A rough cost projection from his electrician for that job would be \$80,000 to \$100,000, Chase said.

Supervisor Robert Greenstein said the latest development came as a surprise to him because the previous candidates that had been in line to move into the space had not raised the electricity issue. However, the town will consider the costs to make the space usable.

"It's in everybody's best interests to get a restaurant in there, and obviously, the electricity issue is something we now have to address and hopefully we can come to a solution that everybody can live with," Greenstein said. "It would be a great amenity to have a restaurant in there, and

hopefully we can make it happen."

The electricity issue is the latest stumbling block for the town in its quest to have an attractive eatery at the train station that might help the downtown and also generate revenue for New Castle.

The town had awarded a bid earlier this year to Leslie Lampert, a Mount Kisco restaurateur, but the Chases contended the previous RFP process was flawed and submitted a valid petition forcing a permissive referendum. The town then rescinded its bid award to Lampert.

Chase made a presentation before the town board on Nov. 5, outlining what he and his wife planned to do with the space. The menu would include soups and salads topped with salmon, chicken or beef sourced from local and regional farms that is packaged for commuters on the run.

In the evening, the establishment would focus on small entrees and small plates that could attract families for a meal as well as commuters returning from Manhattan who could sit down for a drink and something to eat or take their food home.

The old ticket window would feature a coffee area in the morning with juices, yogurt and local produce that includes freshly cut fruit.

Chase said that if the electricity doesn't get upgraded there are other alternatives but it does limit the possibilities.

"There are concepts that can be done within that capacity," Chase said. "They leave very little wiggle room for any enhancements to that concept and I think the town wants more from the operation."

Councilwoman Lisa Katz said she was a bit skeptical of the concept.

"Not to be negative, but it sort of sounds like a glorified Starbucks," Katz said. "People are going to get their food from a refrigerator and just sit like they can at any deli or Starbucks."

Chase responded that in the morning it would likely resemble Starbucks but the types of fish, meat, cheeses and wines for the lunch and dinner hours, all locally or regionally sourced, would be nothing like the chain coffeehouse.

Chappaqua Crossing Hearing to Resume

Three remaining public hearings on the proposed 120,000 square feet of retail space at Chappaqua Crossing will resume tonight (Tuesday) at Town Hall at 8:30 p.m. Last month, board members were threatened with litigation by an attorney representing developer Summit/Greenfield if they did not vote on the rezone before the end of the year.

Officials have been working on evaluating traffic surrounding the site and different retail configurations to limit impact on nearby roads.

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Voters Crush Ward System Propositions in North Castle

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258-127 and Proposition 2 was favored 262-119 in the hamlet.

"I think it shows the feeling of the community," Futia said.

However, Proposition 1 failed badly, 1,700-90, in Armonk. Banksville, a hamlet that Futia hoped would show some support for the ward system, overwhelmingly rejected the first proposition 354-50.

He said while DiGiacinto has made a good effort in North White Plains with her monthly Saturday morning meetings at the community center, it isn't the same as the hamlet having its own representative.

"We need somebody from the area that can at least talk to us," he added.

Townwide turnout among North Castle's 8,587 registered voters was 30 percent, ranging from a high of 32

percent in Armonk to 25 percent in Banksville. In North White Plains, 28 percent of registered voters participated.

Supervisor Michael Schiliro said the current board has listened intently to all of the town's citizens, including the issues of North White Plains residents, since it was seated in January. During conversations with North White Plains residents, he's received positive feedback, saying that some have told him they've

never had better representation.

"We'll just keep doing what we're doing," Schiliro said. "Barbara's working hard down there. I've got a list of things that they told me last year that we've been working through, so we'll just keep doing what we're doing. I don't know what else for us to do."

DiGiacinto said in her capacity as councilwoman, there are issues that North White Plains residents raise regarding their part of the town.

"I would say that the tone is more concern, and can you help us with this (particular) problem," she said. "I think in addition to going to North White Plains once a month, I spend quite a bit of time throughout the week between meetings addressing not only North White Plains' concerns and issues, but obviously Armonk, Bedford, Banksville."

Despite the results, Futia vowed to continue his quest for better representation for North White Plains. Immediately after the results were in, he spoke of starting another petition drive next year to get the proposition on the 2015 general election ballot.

Preliminary cost estimates to hold the vote were pegged at \$50,000, Town Administrator Joan Goldberg said on Friday. There were various expenses, including election inspectors, notification efforts and an attorney specializing in election law. Townwide propositions cannot be placed on the general election ballot except for the biennial town election, which takes place in odd-numbered years.

Futia said he and other supporters of the ward system would also explore the legal possibility of having North White Plains become its own village with a volunteer board of trustees, similar to Scarsdale.

Futia, who often criticizes town officials for failing to be more fiscally conservative, said whatever the final cost to the town, the proposition vote was valuable to the residents in North White Plains because it finally documented the long-held belief that they lack political clout, despite having the late Jack Lombardi, a resident of the hamlet, serve as the town's supervisor for 44 years.

Today, Futia said, North White Plains residents carry too great of a tax burden for what they receive.

"Whatever the cost is, whether it will be \$50,000 or \$60,000 or \$100,000, it's worth it because to North White Plains homeowners we're overtaxed and underserved," he said.

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SMALL NEWS
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Byram Hills Hosts Program to Help Families Cope With Mental Illness

By Martin Wilbur

Recognizing the warning signs of depression in teens and eliminating the stigma of mental illness were among the key topics addressed at a special forum last Thursday evening at Byram Hills High School.

The event, "Helping Our Children: The Role of the Family in Addressing Mental Health Needs," was made possible by the EVEN program, a trial collaboration between Byram Hills and the University of Michigan Depression Center. It featured a diverse six-member panel comprised of mental health professionals and those whose lives have been touched by mental illness. The discussion was moderated by sports broadcaster and former NFL star Ahmad Rashad.

It also capped off a Wellness Day for the entire school, where staff and students in grades 9-11 wore special T-shirts to commemorate the effort and focused on general awareness and education about mental health issues. Upper classmen discussed strategies to help them cope with the upcoming transition to college life.

"Tonight may not be fun, but it will be helpful and it will be emotional," said panelist Harris Schwartzberg, an Armonk resident whose brother died seven years ago from a lifelong battle

with bipolar disorder and who started the Steven Schwartzberg Memorial Fund, which later evolved into the EVEN Program.

Speakers stressed that one of the most important steps for teenagers suffering from depression, anxiety and stress and their loved ones is being able to talk about the issue openly without the fear of ridicule.

A couple of the panelists also highlighted to the audience of close to 200 at the high school auditorium that finding someone--a friend, teacher, coach or friend's parent--to talk to is often an essential step toward recovery.

"Find an adult you can talk to, someone you can have a relationship with," said Dr. Carolyn Lanfredi, the psychologist for the Flexible Support Program at Byram Hills High School.

Former University of Michigan defensive lineman Will Heininger, who was also part of the panel, said he suffered from depression while in college, coping with the dual pressures of wanting to keep up his grades and playing big-time college football. At first he didn't know what was causing his mood changes, but he agreed with Lanfredi that that the people who are the most active in one's life should be the first ones to know, he said.



MARTIN WILBUR PHOTO

The panel at last week's Byram Hills High School event that explored students' and mental health issues.

Kate Fitzgerald, a child and adolescent psychiatrist and neuroscientist.

"Depression and anxiety are common, so common that they're normal," Fitzgerald said. "Depression and anxiety are treatable."

Panelists mentioned that parents should keep a close eye out for significant behavioral changes in their child, which is often a telltale sign of problems. Abrupt shifts in sleeping and eating patterns, mood swings and sudden irritability are some of the more common red flags raised by people suffering from depression.

Panelist Ginny Neuckranz, co-founder of Erika's Lighthouse, an organization she and her husband established in memory of their youngest daughter who committed suicide in 2004 at the age of 14, said parents who suspect there's a problem with their child should continually check on them. Depression left untreated does not go away, she said.

A mental health services resource list was handed out which contained various phone numbers and websites to seek help. Schwartzberg said any Byram Hills student or parent with concerns and questions should reach out to Principal Chris Borsari at the high school.

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County Renews Attempts to Enact Plastic Bag, Styrofoam Ban

By Martin Wilbur

A Westchester County legislator announced the introduction of a bill last week that would curtail the use of plastic bags and Styrofoam by retail businesses.

Environmental advocates and colleagues from the Board of Legislators joined lawmaker Catherine Parker (D-Rye) in Mamaroneck on Nov. 12 to press for passage of legislation that would tightly regulate the use of plastic bags typically found at checkout points in supermarkets and convenience stores and Styrofoam that is used for drinking cups and packaging.

Parker, chair of the Board of Legislators' Environment & Energy Committee, said if the law is passed retailers would have to provide bags that are reusable or recyclable. An estimated 100 billion plastic bags are used each year in the United States and most are never recycled.

"We are going to have to all work together on this, because there's no question there's going to be a level of education that will have to go on throughout the county, from the business community, to the consumers, even to law enforcement," Parker said.



MARTIN WILBUR PHOTO

County and local officials from throughout Westchester gathered in Mamaroneck last week to support Legislator Catherine Parker's proposal to ban Styrofoam and prohibit retail establishments from using plastic bags.

"I really think this is definitely a heavy lift and we will succeed if we have our environmental partners."

She said the business chambers in the municipalities that have passed legislation have generally supported the concept.

As currently proposed, violators would be subject to fines of up to \$500.

The proposed legislation closely mirrors a similar measure that was passed by the state of California in September, the first state to ban plastic

bags to be used by retailers.

The Westchester plastic bag ban would not include plastic bags used for garbage, produce or garments.

Legislator Peter Harckham (D-North Salem) said the inability to recycle the plastic bags results in them ending up in the waste stream, creating an environmental hazard. They also clog storm drains during periods of significant rain and melting snow, which contributes to flooding, he said.

Harckham mentioned that a similar measure was introduced previously but it was met with resistance.

"Five years ago we tried to do this legislation and the marketplace clearly wasn't ready for it," he said. "But you look across the nation at what's happened, municipalities and the state of California are passing this exact same (bill)."

Since then, municipalities across the county have passed local laws that would prohibit or significantly limit plastic bags, or have been considering a similar measure, including Rye and Hastings-on-Hudson.

However, the supermarket industry has initiated litigation against municipalities that don't have the

resources to fight. The Town of Mamaroneck was prepared to pass a plastic bag ban but didn't follow through because it couldn't afford the legal expenses that were threatened, said Supervisor Nancy Seligson.

County Legislator MaryJane Shimsky said her home village of Hastings is currently in court. Along with protecting the municipalities, enacting piecemeal legislation isn't efficient, she said.

"Instead of impacting 8,000 people at a time, you can impact one million people at a time," Shimsky said.

Joining the assortment of officials were conservation and environmental advocates from throughout Westchester. Susan McDonnell, a member of the Cortlandt Conservation Advisory Council, said a period of education will be needed, but once old habits are broken, the public will become used to shopping with reusable or recyclable bags.

"The stores have to understand that this is not just a whim, this is not just short-term kind of thing," McDonnell said. "They have to adjust, we will and we'll have a stronger world for it."

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Mezzancello Still Leads in North Castle Board Race

Republican challenger Guy Mezzancello is one step closer to claiming his first elected post.

Mezzancello is now leading by 22 votes over Democratic incumbent Jose Berra in the still undecided North Castle Town Board election after the Westchester County Board of Elections counted absentee ballots and affidavits last Friday.

The Board of Elections opened up 149 paper ballots, which favored Mezzancello 77-72. He extended his narrow lead from

17 to 22 votes. Including the votes that were added last week, more than 3,600 votes were cast in the election.

Despite all of the votes being counted, Mezzancello still hasn't been declared the official winner. It remains possible that the Board of Elections will re-canvass the machines before it declares the results official.

Berra declined to comment when reached last week.

--Martin Wilbur

Author and Journalist to Speak at Temple Beth El Friday Night

Author and journalist Martin Fletcher will speak at Temple Beth El of Northern Westchester's Friday night Shabbat services on Nov. 21 his recent book, "Jacob's Oath." Services begin at 8 p.m. This is a free event open to the public.

Fletcher, a former bureau chief in Tel Aviv for NBC News, has previously spoken at Temple Beth El about his autobiographical memoir, "Breaking News," concerning his career as a journalist in the Middle East and other global hot spots.

"Jacob's Oath" is a work of historical fiction, which focuses on the lives of Jacob Klein, a concentration camp survivor, and Sarah Kaufman, a woman he met immediately after the war and who had been in hiding during the war. The book deals with the period leading up to and immediately following the German surrender in May 1945 and Jacob's desire to avenge the murder of his younger brother by a sadistic camp guard.



Martin Fletcher

"Jacob's Oath" will be available for sale after services and is currently available at The Village Bookstore in Pleasantville.

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Astorino: No Tax Levy Hike Proposed in \$1.76B Budget

By Pat Casey

Hot off the gubernatorial campaign trail, Westchester County Executive Rob Astorino last week introduced the proposed \$1.76 billion 2015 county budget with no increase in the tax levy for the fifth consecutive year.

Setting down three benchmarks for budget development – balancing the budget, no tax levy increase and maintaining the reserve fund – Astorino said the county is operating within its means.

“We have kept the pledge,” he said.

The proposed spending plan reflects flat revenues from federal and state aid at a combined \$457 million, and a modest 4 percent increase in sales tax revenues to \$414 million. The largest single revenue source, at 32 percent of the budget, is the county tax levy, which remains at \$548 million. The remaining revenue comes from fees paid to the county, also expected to be flat in 2015, at \$150 million.

Spending is proposed to increase by \$21 million or 1 percent.

Astorino said all essential services and staffing are maintained. There is a \$5 million savings because seven of the county's eight unions now agree to contribute to health insurance costs, he said.

CSEA, which represents 75 percent of the county's employees, continues to

object to health insurance contributions by its members and does not have a new contract due to the standoff. Astorino said talks are ongoing.

Other savings are realized by reducing job vacancies and overtime and through departmental consolidation. There are 4,859 positions included in next year's budget, nearly unchanged from 2014.

Astorino explained that the average county employee's salary is \$77,000. With benefits, that number increases to \$121,000, which far exceeds the compensation for the average public sector employee, he said.

The Department of Social Services continues to be the county's largest department with \$553 million in proposed spending next year, up \$1 million.

Astorino said the parental contribution to child care will remain at 27 percent. Capacity will increase 15 percent, with 436 new slots added for 2015.

Unfunded mandates continue to impact the budget, with 83 cents of every dollar raised through taxes--\$454 million--going to pay for them. The largest is Medicaid projected at \$212 million for 2015. Pension costs are projected at \$91 million, about \$76 million of which will be paid up front with the balance deferred. Astorino said he prefers to avoid using the county's general reserve for pensions, explaining that keeping the



PAT CASEY PHOTO

Westchester County Executive Rob Astorino presented his proposed 2015 budget last week.

fund intact allows the county to maintain its high credit rating.

Astorino said Playland would be open for the 2015 season. A report on improving current operations with a potential private sector partner is expected by year's end.

The Board of Legislators will now evaluate the budget. Leading Democrats promised a “vigorous review.”

“To keep the county on the right track in terms of fiscal responsibility, my colleagues in the Democratic caucus and I will be looking at the proposed 2015 budget very closely,” said Majority Leader Catherine Borgia (D-Ossining). “We'll also listen to what county residents have to say and make appropriate decisions regarding smart spending and cost-cutting to help save taxpayers' hard-earned dollars.”

In an interview after Astorino's presentation, Chairman Michael Kaplowitz (D-Somers) said “the devil is in the details. We will know better what changes we might want to make after we go through line by line. We have to do the due diligence, make sure we are not borrowing money where we shouldn't be. It's a check and balance.”

Kaplowitz added that the county's infrastructure was a primary concern and legislators wanted to accelerate improvements.

Regarding childcare funding, Kaplowitz said he was happy the number of slots are increasing, but the board will take a close look at the funding issue.

He was also eager to receive the report on Playland. Currently, its annual revenues are between \$10 million and \$12 million with expenditures between \$13 million and \$15 million, he said. If a private partner is found by the end of the year, it could help fiscally. However, since the county must adopt a 2015 budget by Dec. 27, the likelihood of helping next year's spending plan is slim, Kaplowitz said.

The first two public hearings will take place this Thursday, Nov. 20 in New Rochelle and next Tuesday, Nov. 25 in Somers. The final hearing is scheduled for Wednesday, Dec. 3 at the county office building in White Plains.

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Mount Kisco Police Department

Nov. 8: A 15-year-old Cortlandt girl who was reported missing was found at her friend's house on West Street at 4:32 a.m. The girl was transported home by state police.

Nov. 9: Report of a disruption by an intoxicated individual on Main Street at 5:23 p.m. The individual stated that there was a party going on at the location, but when the responding officer arrived the party had ended.

Nov. 13: A warrant was executed by

Mount Kisco detectives who arrested by a 51-year-old village man. The detectives turned the suspect over to the Pleasantville Police Department.

Nov. 13: A bench warrant was issued at 7:43 p.m. resulting in the arrest of a 26-year-old Katonah man. The suspect was picked up by White Plains police.

Nov. 14: A 16-year-old Bedford male was arrested at 12:17 a.m. and charged with burglary for stealing two pairs of sneakers from Mount Kisco Sports on South Moger Avenue. The sneakers were valued at about

\$190.

Nov. 14: Report of a larceny on East Main Street at 11:33 a.m. There was no further information immediately available.

Pleasantville Police Department

Nov. 9: A 22-year-old Thornwood woman was arrested at 10:36 p.m. on Bedford Road and charged with unlawful possession of marijuana, a violation.

Nov. 11: An iPhone5 was reported stolen from a table in the pocket park on Wheeler Avenue at 2:05 p.m. The matter is

under investigation.

Nov. 11: A 55-year-old Somers man was arrested at 9:11 p.m. and charged with driving with a suspended registration following a traffic stop. The suspect's registration had been suspended due to an insurance lapse.

Nov. 12: Report of a possible identity theft at 12:30 p.m. A Pleasantville woman reported at headquarters stating that someone was attempting to open a credit card in her name.

North Castle Police Department

Nov. 7: Report of a disabled vehicle on Route 22 at 3:33 p.m. The driver of the car stated that he ran out of gas. A further investigation revealed that the driver had a license suspension for failing to pay a driver responsibility assessment. The subject was subsequently charged with aggravated unlicensed operation of a motor vehicle and the car was towed.

Nov. 8: A Lyons Court residents reported at 11:41 a.m. that there was an injured coyote on her property.

Nov. 8: Numerous reports of a rollover motor vehicle accident on Route 22 at 12:53 p.m. Officers and Armonk Fire Department Ambulance responded. There were no injuries reported; all occupants are out of the car.

Spinelli Takes Helm of Mount Kisco Police Force

By Neal Rentz

Capping nearly 25 years in law enforcement, Joseph Spinelli took over his role as Mount Kisco's new police chief last Tuesday, a day after the village board unanimously appointed the veteran law enforcement professional.

Spinelli, 46, a Carmel resident, has been with the department for 13 years, being promoted from the rank of sergeant. Before serving in Mount Kisco, Spinelli was a Putnam County sheriff's deputy for 11 years.

Spinelli said last week he was looking forward to being the village's first permanent chief in two years, supervising a 27-officer police force.

"I'm excited. It's going to be quite a

change but I'm looking forward to it," said Spinelli.

Officer in Charge Patrick O'Reilly, an executive lieutenant, did not seek the permanent chief position, Mayor Michael Cindrich said last week. Four candidates, all from the Mount Kisco Police Department, were interviewed by the board of trustees, he said. O'Reilly will stay with the department as executive lieutenant.

Spinelli has voiced support to



MT. KISCO POLICE DEPARTMENT PHOTO
Joseph Spinelli was appointed Mount Kisco police chief last week.

consolidate the department with the Westchester County Department of Public Safety. Negotiations with the county are continuing and the appointment of Spinelli as chief has no bearing on the talks.

Spinelli said he would not speculate on how a potential police consolidation would affect his role because an agreement has not been finalized.

However, becoming chief of police is a logical extension to his career.

"Doesn't everyone want to be the boss?" he asked.

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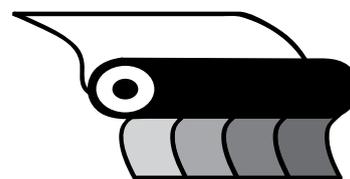
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County Launches New Crime Tips App for Public to Help Police

By Martin Wilbur

Most of Westchester's law enforcement agencies are depending on the public and 21st century technology to help fight crime.

District Attorney Janet DiFiore announced on Thursday the launch of Tip411, a new program that will allow anyone with a computer, Smartphone, cell phone or tablet to anonymously provide tips of suspicious activity to their local police department.

Surrounded by brass from several local forces, DiFiore said civilians will be able to install the Westchester County Crime Tips app for their Android or iPhone available on the iTunes or Google Play stores at WC Crimetips. People can also participate by logging on to the Westchester County Crime Tips Facebook page or by texting using a traditional cell phone.

"We all have cell phones, we all text, we all send photographs, we all send e-mails," DiFiore said. "We are now encouraging people in the community to do the same."

The software for the program was developed by CitizenObserver, a company in St. Paul, Minn. that provides web-based alerting tools to law enforcement and public safety agencies in more than 40 states. The Yonkers Police Department has been using the same interactive technology with success for the past four years.

Individuals will be able to send their tip to 847411 (tip411). Each town's police



MARTIN WILBUR PHOTO

Westchester County District Attorney Janet DiFiore appeared with police chiefs and other law enforcement brass from around the county last Thursday to announce a new interactive app that allows the public to send tips directly to police agencies.

department has its own keyword.

"We do believe, as I've said before, that the police can't do their job unless people in the community, on the ground, are accurately and timely reporting information" to authorities, DiFiore said.

DiFiore stressed that tip411 is not a substitute for all 911 in the event of an emergency.

Of the 42 local departments in the county, 37 have signed on to participate, including virtually every fulltime agency, she said.

Yonkers Detective Lt. Patrick McCormack said that city's department, one of the first in the metropolitan area to use the technology starting in 2010, said the system has yielded good results since it was introduced.

It allows the public to instantly send information about drug activity or other suspicious or criminal activity.

"There's been some degree of truth to them, if not outright new investigations that have been started or valuable intelligence about existing investigations that we have," McCormack said. "We can't say enough good things about the program."

DiFiore said an important feature is that the anonymity of the sender is maintained by removing all identifying information before the police department sees it. However, if someone wants to be known, they can choose to identify themselves, she said.

Messages can be responded to in real time in case the police request additional information. Photos and video can also be sent.

Two chiefs of police whose departments will participate called the Tip411 an excellent tool to help fight crime.

"In this new high tech world, law enforcement needs to be forward-thinking and adapt to the ways that the public that we serve is communicating," said Mount Kisco's newly appointed chief Joseph Spinelli. "While this is not replacement for 911, it will greatly enhance law enforcement's ability to develop leads and solve crimes."

"Fighting crime needs the support of all members of the community," said Rye Brook Police Chief Gregory Austin, president of the Westchester County Chiefs of Police Association. "Giving the public the ability to anonymously communicate with the police will hopefully give people who would not normally come forward with crime tips the ability to do so."

DiFiore said the program is funded through the district attorney's budget, which will help save local departments the expense of buying and installing the technology themselves. However, each department's personnel will be responsible for monitoring and responding to the tips received, she said.

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Editorial

Banning Plastic Bags a Small Step With Potentially Big Results

Change can often be difficult to handle, at least initially.

But over time, we learn to adapt as a society to changes that years ago may have seemed impossible to live with.

If you're old enough, you might remember when wearing a seatbelt was optional. Now, the overwhelming number of drivers and front-seat passengers put on their belts without thinking.

If you're even older, you might recall the time when cigarette advertising was still on television. After enough people in high places finally agreed that the surgeon general might be correct, the ads soon disappeared.

It seems that a ban on plastic bags could

fall into a similar category.

Last week, County Legislator Catherine Parker (D-Rye) introduced a bill at the Board of Legislators that would prohibit those annoying bags that you get at the supermarket and some other establishments. The measure also includes banning Styrofoam. Parker's reasoning is that since most of the plastic bags aren't recyclable, all it does is harm the environment.

One of her colleagues, Legislator Peter Harckham (D-North Salem), gave an even more practical purpose for getting rid of them: too many bags tend to end up in storm drains, something that already flood-prone areas in Westchester don't

need. And it's not like the plastic bags are any good. A few cans of vegetables of a two-liter bottle of soda can tear them and render them useless.

Many consumers have already eschewed the plastic bags. Anyone who shops at the wholesale grocers know they aren't used there, and it doesn't seem to hurt the bottom line at Costco or BJ's Wholesale.

How much will the bags help the environment? There are estimates that 100 billion are used in the U.S. annually. If that's true, it's got to have a significant impact.

And a few months after a ban, most of us will wonder what took so long to get rid of them.

Guest Column

A Call for Safer Playing Fields at Pleasantville's Schools is Prudent

By Matthew K. Finkelstein, Esq. and Alicia (Alik) Samios, Esq.

The Pleasantville Union Free School District is in the process of replacing the synthetic turf fields at Bedford Road School (BRS) and at the high school track, which have been in place for over 10 years and are degrading.

These fields consist of a "carpet" of fake grass blades propped up by a "crumb rubber" infill made from tons of shredded used tires. Independent scientists have identified 60 compounds that may be present in crumb rubber. Among these are carcinogens, endocrine (hormone) disruptors and heavy metals that cause developmental delays. Used tires are not permitted as regular waste in a landfill

due to their toxicity. Why should our children be playing on, rolling around on and breathing in these toxic chemicals when there is an alternative?

Ask anyone who has played on these fields on a hot sunny day; they smell like plastic because the turf heats up and off-gasses many of the compounds contained in the crumb rubber and carpet. In fact, the air above synthetic turf fields is up to 30 degrees hotter than air above natural grass fields.

Children have higher rates of respiration and higher metabolic rates than adults so they are particularly vulnerable to the off-gassing of chemicals. They are unable to regulate their body heat the same way adults do, and are more susceptible to dehydration, exhaustion, heat stress and heat stroke. We have had cases of dehydration on our fields. Leading health experts from Yale University and Mount Sinai Hospital warn that children playing on these fields have greater cancer risks.

As reported in last week's Examiner, we addressed these concerns at the last school board meeting held on Nov. 4. While we appreciate that the district intends to explore other less toxic infill options, crumb rubber will still be included in the bid specifications. The district also appears unwilling to even consider grass fields, even at BRS, where our youngest and most vulnerable children play.

We understand that the voters were

"told" in the spring prior to the bond vote that the fields would remain synthetic, but there has been a flood of new information reported by NBC, ABC and other mainstream news outlets on the dangers associated with synthetic turf. Eight state legislators have introduced a bill in the Assembly calling for a moratorium on the installation of crumb rubber turf and a public health study. Some schools have changed their planned installation, and there is still time for our community to make a better choice.

We believe that professional grade, properly drained and maintained grass fields could support the sports needs of our community at a lower overall cost over the next 15 years. We are certain that a grass field at BRS could handle the "light footprints" that our little ones make. Any increased maintenance costs may be more than offset by the lower installation costs and the longer useful life associated with grass fields.

We are petitioning the school board and Superintendent Mary Fox-Alter to replace the field at BRS with grass, to consider and explore professional grade grass fields at the high school, and at a minimum, to ensure that the least toxic alternative infill and carpet is installed and that they are independently verified and exceed the state's "brownfields standards."

Please sign the petition at <https://www.change.org/p/safer-sports-fields-at-our-schools>. Please also visit the Pleasantville PACT Facebook page, <https://www.facebook.com/pages/Pleasantville-PACT-Parents-Advocating-Clean-TurfGrass/357213201121566>, which contains links to articles, videos and studies upon which this editorial is based.

Alicia (Alik) Samios, Esq. and Matthew Finkelstein, Esq. are Pleasantville residents and have a child who attends Bedford Road School.

Correction

In last week's article that included discussion about Pleasantville's athletic fields ("Shared Services, Athletic Fields Focus of Joint P'ville Boards Session") it was incorrectly reported that Pleasantville School District officials are exploring alternative options to artificial turf at the high school field. The story should have stated that the district is considering different fills for the turf since there have been health concerns raised. The Examiner regrets the error.

Letters Policy

We invite readers to share their thoughts by sending letters to the editor. Please limit comments to 250 words. We will do our best to print all letters, but are limited by space constraints. Letters are subject to editing and may be

withheld from publication on the discretion of the editor. Please refrain from personal attacks. Email letters to mwilbur@theexaminernews.com. The Examiner requires that all letter writers provide their name, address and contact information.

Chappaqua Interfaith Thanksgiving Service, Community Meal This Sunday

The Chappaqua Interfaith Council will hold its annual Thanksgiving service this year at Temple Beth El of Northern Westchester, located at 220 S. Bedford Rd. in Chappaqua, this Sunday, Nov. 23 at 4 p.m.

A free community meal will follow the interfaith service. Everyone is welcome. Prayers, readings, music and song will be performed by members of all the participating faith communities.

“Members of our various faith communities tell us every year how much they look forward to this celebratory service of Thanksgiving shared with their friends and neighbors of different faiths. It is very special,” said Rev. Leigh Pezet, the new president of the Chappaqua Interfaith Council and pastor of the Lutheran Church of Our Redeemer. “Coming together as the whole people of God is truly an uplifting experience. It gives us hope and affirms that we are all part of one human family united in our commitment to help bring about a better world for all people.”

This is the ninth year the council has offered a meal following the service. Over 300 guests are expected to attend. Once again the Kittle House is graciously providing the turkey, stuffing, mashed potatoes and sides for the meal. The Village Market and other local stores and individuals are contributing additional



The Chappaqua Interfaith Council's annual interfaith service and community meal to help celebrate Thanksgiving returns to Temple Beth El of Northern Westchester this Sunday.

food.

At the Thanksgiving Interfaith Service, the community can welcome our two new faith leaders: Rabbi Jonathan Jaffe of Temple Beth El, and Rev. Gwyneth MacKenzie Murphy, of St. Mary the Virgin, Episcopal.

This year the council will accept tax-deductible donations of food for the Emergency Shelter Partnership and money for the Nyaka ADIS Orphans Project, Uganda. The Emergency Shelter Partnership is a nonprofit coalition of religious communities, which provides emergency food and shelter at local houses of worship during the coldest months of the year. To find out more about how you can donate directly or join the partnership, contact Rev. Paul Alcorn at the Bedford Presbyterian Church at

914-234-3672.

The Nyaka AIDS Orphans Project provides free education to 600 youngsters in grades K-12. (More than two million children in Uganda have lost one or both of their parents to AIDS.) The school was started by Twesigye Jackson Kaguri, a 2012 CNN Hero, and it also provides children with two free meals daily and access to an onsite medical facility. Read more about Kaguri's story in his book, “A School for My Village.”

Also, nonperishable foods will be accepted for the Interfaith Emergency Food Pantry. Located in Pleasantville,

it serves the elderly, disabled and other needy clients from surrounding communities, including Chappaqua, Millwood and Hawthorne.

The Chappaqua Interfaith Council includes representatives, both lay and clergy, from the following eight faith communities: Baha'is of New Castle; Chappaqua Friends Meeting; The Church of St. Mary the Virgin, Episcopal; First Congregational Church; Lutheran Church of our Redeemer; St. John and St. Mary's Catholic Church; Temple Beth El of Northern Westchester; and the Upper Westchester Muslim Society.

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John Tolomer Bank President/CEO, Chappaqua

By Martin Wilbur

John Tolomer had worked in the banking industry his entire adult life and by the fall of 2008 he was ready for his greatest challenge.

Earlier that year he had agreed to leave his position as president of Commerce Bank of New Jersey's Florida division, where he headed the company's foray into serving the business community in three south Florida counties. The lifelong Westchester resident had been commuting home on weekends for more than two years to his family in Chappaqua, where his wife, Liz, remained and where his youngest of two daughters was still in high school at the time.

Tolomer, 59, was set to become CEO of The Westchester Bank, a new community institution focusing on the needs of small- and medium-sized businesses. It had launched earlier that year and hadn't even moved into its Yonkers headquarters, operating out of two trailers next to the site, when Tolomer came aboard.

He knew there would be some growing pains, but shortly before he arrived he was faced with a situation that few, if any, were

prepared for--the near disintegration of the economy.

"I'm sitting there, 'Oh my goodness, there's a meltdown. The world is upside down. What do you do?'" Tolomer remembered saying to himself. "Well, one has a choice: focus on the problem and the problem becomes bigger; focus on the solution and the solution becomes clearer."

That may sound like feel-good jargon to some, but something that the naturally gregarious Tolomer closely follows. Once aboard, he and his staff went out into the community and spoke directly with existing business owners, became acquainted with them and their needs and made sure they had someone to turn to.

While the larger financial institutions had gone into self-preservation mode, disenfranchising some of its best customers by making credit and loans nearly impossible to obtain, The Westchester Bank sought reasons to believe in local businesses.

"They started to bring us their business and as we grew we actually got to a point in 2010, 2011 where we were beginning to outgrow our capital-ratio space--for good

reasons," Tolomer said. "We were being successful. We were profitable in our second full year, two years ahead of what we planned on."

Last month The Westchester Bank opened its fourth location in downtown Mount Kisco, joining the original branch in Yonkers along with others in White Plains and Thornwood. It now exceeds \$500 million in assets and is one of the most successful community banks in the nation. The company is searching for a good site for a fifth branch that it expects to announce sometime next year, Tolomer said.

Even as the bank continues to grow, working with small- and medium-sized business owners and nonprofits remains its focus. He said while the larger banks use coldly objective criteria to determine credit worthy applicants, The Westchester Bank is able to take underlying factors into consideration because of its familiarity with local entrepreneurs.

"That doesn't mean we always say yes with a loan request," said Tolomer, who explained that the company continually searches for talent and now employs more than 40 people. "But it's local people. We hire local people who live locally, who understand the local market, who know the demands of small- and medium-sized businesses."

Tolomer entered the banking industry



almost by accident. Born in Yonkers and raised in Hartsdale, he applied for and was accepted for a summer teller's job at Citibank at the suggestion of his uncle who worked for the bank. He returned for his remaining college summers and was offered a chance to enter its training program upon graduation from Iona.

He stayed there until he left for The Bank of New York, where

he became a senior vice president for nearly a decade before joining Commerce Bank to head up its Westchester and Connecticut markets. Commerce's CEO later asked him to be in charge of its Florida launch.

"It was funny. If I were to look at my background, I could make this nice story about how I had this wonderful plan to someday be a CEO, but it really wasn't true," said Tolomer, who enjoys playing golf and going to the theater with his wife. "The different jobs that I had really prepared me for this and so it's sort of a natural. I'm in the right place at the right time."

Tolomer may have encountered more than he bargained for when he started with The Westchester Bank, but it's worked out well since.

"Running a division is different than being the CEO," Tolomer said. "I never looked back. It's the greatest challenge, the most fun and I think the difference is your accountability is every day. That balance sheet comes out every day."

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Pleasantville Community Garden Finds Success in First Year

By Janine Bowen

Westchester residents struggling to put food on the table might have more on their plate and greater variety thanks to donations from the Pleasantville Community Garden.

Founded by Devin Juros, a Pleasantville Middle School eighth-grader, the project donated 1,156 pounds of fresh produce to Hillside Food Outreach during its first season. More than half--615 pounds--was grown in the 600-square-foot garden on the grounds of St. John's Episcopal Church on Sunnyside Avenue while the rest came from donations from Pleasantville Farmers Market vendors and private residents.

The garden, which was built by a team of more than 100 community volunteers last spring, has been yielding a steady supply of produce for several months. Juros said selected vegetables for the garden that were easy to grow and easily recognizable to people, including tomatoes, green beans, peppers, zucchini, carrots, spinach and lettuce.

Juros said it was important to deliver fresh produce to the food pantry because Hillside and similar organizations generally receive donations of canned and box food that are sometimes less nutritious.

"It was really important for those people to be able to get this because fresh vegetables are a lot more expensive than the canned food and boxed food, so a lot of



One of the groups of volunteers who worked earlier this year to get the Pleasantville Community Garden open.

people can't afford them on a daily basis," he said.

Kathy Purdy, executive director of the Pleasantville-based Hillside Food Outreach, said the community garden donations have had a major impact on the organization. She said Hillside serves many clients who have small children or who suffer from diabetes, and for these people, fresh produce is significantly more beneficial.

"To be able to have fresh vegetables and bring that to them is really tremendous, and our clients, they're really grateful," Purdy said.

The community garden's success

wouldn't have been possible without the help of local residents who donated time and resources. Over the course of the growing season, more than 50 pounds of food was donated by residents who had extra produce from their home gardens.

In September, after a vendor at the farmers market approached the Juros family, 340 pounds of high quality excess produce was collected from the market during a six-week period, which was delivered to Hillside.

In addition, volunteers tended to the garden throughout the summer and fall, including more than 40 school-age children. During the season, residents had

the option to adopt a week, during which time a person or group would take on all day-to-day garden responsibilities. Three of the people were under 16 years old, and Juros believes that the opportunity to help others motivated them to devote time to the cause.

"Seeing how you can grow something by yourself and watch[ing] it grow into a garden... can make you feel really good about what you're doing to help people," he said.

"I just feel so proud of Devin and of our community and how much people have come forward and helped," said Juros' mother, Margot. "It's really been amazing."

Although there are some crops that are still surviving despite the increasingly cold temperatures, the first season is drawing to a close. But Juros is now looking toward the future.

Next year, the project will expand to include two new growing locations. Juros explained that he will be able to grow additional produce in the teaching gardens at Pleasantville Middle School and Pleasantville High School from June through September. He also hopes to focus getting more community members involved.

Anybody interested in volunteering or donating to the Pleasantville Community Garden can visit www.pvillegarden.org.

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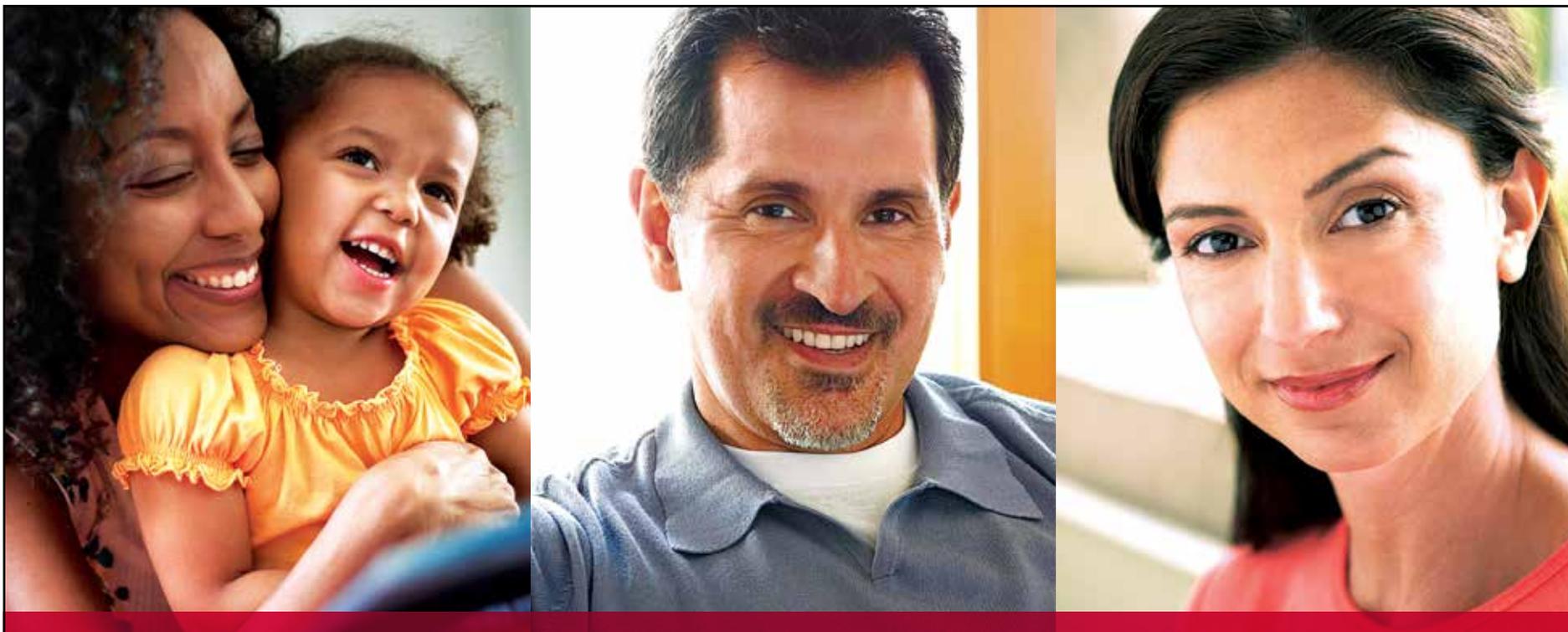


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Business of the Week

A Maze in Pottery Briarcliff Manor

By Colette Connolly

A creative adventure awaits anyone who finds themselves in Briarcliff Manor's A Maze in Pottery.

The idea for this wonderful studio/store was originated by Aggie Shah, who has a background in art and ceramics, having run an interior design business and pottery studio in her native Poland before immigrating to the United States in 2006.

"I wanted to create a warm, friendly environment where people could unleash their creative juices," Shah said.

Choosing an object to paint might be the hardest part of the fun process, with about 300 pieces of unpainted bisque pottery items available, including coffee mugs, piggy banks, vases, small holiday ornaments and various novelty items.

There are assorted types of paints that are displayed on an easy-to-access shelf. Shah carries close to 50 types of non-toxic, lead-free under-glaze paints and lots of artistic special-effect glazes as well.

For little ones who don't yet know how to read, a small palette is available for

them to look at. Once the colors have been chosen, Shah and her staff provide a brush and sponge and let participants have fun.

There are additional stencils and stamps to enhance each piece, inspiring creativity in those who wouldn't normally consider themselves artists, Shah said.

Visitors to A Maze in Pottery pay for the pottery pieces as well as an additional \$8 studio fee, which covers the paint, glazing, firing and usage of the tools and materials. Pottery items start at \$4, with the average piece priced between \$15 and \$25.

Samples of finished products are on display throughout the store to give participants an idea of what they might look like once glazed and fired. Budding artists can also derive inspiration from "idea books" that Shah makes available.

All of the functional pieces in the studio, including bowls, cups, plates and mugs, are dishwasher and microwave safe.

Shah and her staff take the painted pottery items and fire them in a kiln



COLETTE CONNOLLY PHOTO

A Maze in Pottery owner Aggie Shah in her Briarcliff Manor studio.

Walk-in customers are always welcome, Shah said. No appointments are necessary unless the group is larger than five people.

The studio has become a favorite spot for children's parties, and has hosted celebrations such as family reunions, bridal and baby showers, girls night out celebrations, corporate outings and wine tasting events.

Shah has taken her pottery studio beyond Briarcliff, offering classes at local public schools, libraries, senior centers, special education facilities and local scout troops. Her pieces have been used to satisfy an array of gift ideas, many of them personalized and adapted to specific themes. They include gifts for teachers and coaches, wedding and anniversary platters, foot and handprint pieces and Bar and Bat Mitzvah signature platters. Shah personally creates pet portraits and custom house platters.

"Most of my customers are here to have fun," said Shah. "And that's the way it should be."

A Maze in Pottery, located at 76 North State Rd., is open Tuesday, Wednesday and Saturday from 10 a.m. to 6 p.m., Thursday and Friday from 10 a.m. to 8 p.m. and on Sundays by reservation only from 11 a.m. to 5 p.m.

For reservations or to book a party, call 914-502-0088 or e-mail aggie@amazeinpottery.com. Find more information, visit www.amazeinpottery.com.

at 2,000 degrees Fahrenheit. The firing process, which takes place at the back of the studio, lasts about 12 to 24 hours. Since it opened in 2010, Shah has watched children as young as two or three years old delight in the creative process.

The studio offers daily specials, including painting sessions for preschoolers every Tuesday with no studio fee; a half-price fee for students of all ages every Wednesday; a half-price studio fee for seniors each Thursday and a happy hour session on Thursdays and Fridays from 6 to 8 p.m. that includes the half-price studio fee and a Bring Your Own Bottle requirement.

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Caulk Now to Keep the Drafts Away This Winter

Isn't it funny how we each perceive situations differently depending on our circumstances?

One of the ways I ease out from a hectic schedule is to watch classic movies on TCM or view reruns of only a very few favorite television series on Netflix. My absolute favorite is "Breaking Bad."

Remember the episode where they "tent" a house, totally sealing it off to presumably fumigate it and to prevent noxious odor from the neighborhood from entering to conceal that they're cooking crystal meth?

As I watched the episode again, I was sitting by my bedroom window in a T-shirt, very aware that the late fall wind was kicking up outside, because I was feeling the draft inside.

Looking at the tented house on my iPad, and as the owner of an historic, drafty house, all I could think was, "Well, at least no drafts can get in there!"

Like the shoemaker who needs to mend his own shoes, The Home Guru needs to start thinking more seriously about caulking and its practical use on the exterior of my home, especially as winter approaches.

Applying caulk to seal the cracks and openings in a home's exterior helps keep the air you pay to heat and cool your home



By Bill Primavera

inside and the outside air out--and that can lower your utility bill.

It's a good thing to take inventory of the condition of your caulking around all windows and doors of your home. Begin with a walk-around inspection of your home's exterior. Make a list of cracks, gaps or holes--especially where different surfaces meet--or where pipes and vents penetrate the walls and roof.

If the old caulk is cracked or separated from the surrounding surface, these are the areas that are energy sieves. Every last bit of it needs to be removed with

a scraper or putty knife. Then, the adjacent surfaces need to be cleaned and sanded smooth. If there are any areas where bare wood is showing, they need to be primed so that the new caulk adheres properly and creates a weather-tight seal.

I have always been confused about which type of caulk to buy because there are several on the shelves. The type people are most familiar with is silicone caulk but it is challenging to apply and needs to be cleaned up using a solvent, which can become messy. Latex caulk is becoming more popular, and because of its durability, can last up to 20 years and can be better

painted over. Also, there is a type of hybrid acrylic, latex and silicone caulk that is easier to apply.

I have never had any luck with the application guns. They always seem to get jammed up on me. I tend to go either for the ropes or the plain tubes where I apply a generous bead and then wet my finger with a sponge and run it the full length of the bead, using a slight amount of pressure. By "tooling" the caulk in this way, I ensure it adheres to the surrounding surface and tightly seals the space.

Mind you, it's been years since I did this little exercise and I did only my first-floor windows and doors. I employed a handyman who was more adventuresome on a ladder than I am to do the second-floor windows, and unless you're more acrobatic, I suggest you might consider the same.

An incurable "history of things" buff, I couldn't resist wanting to know how caulking came about and did a little research. The first use of a substance that can be considered caulk was discovered by Sir Walter Raleigh in Trinidad in 1498, using it to seal his ships. Then, early Americans were sealing canoes with amber or pitch. In the 1500s, sealing wax was invented mainly to seal letters but was used also for canning.



The DAP Company, which had been producing sealing wax for food canning since the 1860s, started to produce putty and caulk in large quantities in the early 1900s, but it wasn't until the 1950s that caulk was introduced in disposable cartridges like what we see today. In 1964, the company developed latex caulk and then acrylic latex caulk.

These were the advances that made caulk more pliable to work with, and once hardened, easy to paint.

The point is, here is the perfect product to seal you into the comfort of a winter that is predicted to be a particularly cold one. So caulk now and stay warm in the months ahead.

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Love of Art Helps P'ville Students, Seniors Span Generational Divide

By Janine Bowen

If you walk by the Clinton Street Senior Center in Pleasantville, you may notice some colorful reflections catching your eye.

Students from Pleasantville High School students and the senior citizens collaborated over the past two years to create the glass mosaics that are currently displayed in the center's windows.

The intergenerational relationship between the high school art students and the Clinton Street Senior Center seniors began a decade ago, when students designed a mural for the facility. It continued in 2007 when students helped to create four tables with tops featuring glass mosaics, said the high school's Art Department Chairman Jim Maron.

Each Wednesday afternoon for an hour, roughly 10 students work with a group of about five seniors to create artwork that will soon fill all the windows at the center.

"I always say that if anybody drives down that street, I hope they don't wind up in the first pole to the right because [they're looking at] the colors," joked Rachael Barcia-Morse, a senior at the center who has contributed to the artwork for about two years.

Barcia-Morse said she was proud of the projects and spoke excitedly about a ballerina mural she and the students made last year. Barcia-Morse then gave it

to her five-year-old grandniece, who has displayed it in her bedroom window ever since.

Referring to the hour-long weekly sessions as therapeutic, she noted that the high school students are very polite, always trying to spare her feelings if she makes a suggestion that they don't believe will fit within the piece they are working on.

"It's so nice to be around young people with such creative ideas and talent," Barcia-Morse said.

Prior to last year, students and senior citizens would work on glass projects separately, but Maron realized the older and younger participants would barely interact, defeating one of the key purposes of the program. Laura Chapman, now a Pleasantville High School junior, made the suggestion that instead of several separate projects, students and seniors should work on a few projects together.

Chapman said more senior citizens have become involved when they realized they could avoid those parts of the project that they didn't feel comfortable doing. For example, many of them didn't care to cut glass for the murals, fearing they could hurt themselves. Now that responsibility can be given to one of the students.

A major benefit of the project has been the increased interaction between participants of disparate generations.



JANINE BOWEN PHOTO

A weekly program where Pleasantville High School art students work together with seniors from the Clinton Street Senior Center has done more than just create beautiful glass mosaics; it also promotes a valuable intergenerational experience for the participants.

"It's been really nice. It's nice to see sort of a different crowd, and it's fun because sometimes we talk about things that have nothing to do with the glass project, so it's a fun, social thing," said Chapman.

Chapman said she has often engaged in conversations about museums and plays with the older residents.

Maron noted that the senior citizens will often open up about what life was like when they were high school students, discussing everything from the dresses they wore to their proms to how they

used to get in trouble. Maron believes this sends the message that, despite the age difference, the two groups have plenty in common.

"All of a sudden, they have this connection and I think they start to respect each other and they start to respect what the elderly went through, and it kind of reminds the older students of themselves when they were younger and it kind of revitalizes them," he said. "It's not about the artwork, it's about the conversation."

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Pleasantville Girl Scout Devises a Different Type of Library

By Janine Bowen

Pleasantville bookworms now have a new place to find reading material, thanks to Tishya Girdhar.

Girdhar, a junior at Pleasantville High School, recently created the Pleasantville microlibrary with two locations, at Arc Stages at 147 Wheeler Ave. and the village's senior center at 1 Clinton St.

She got the idea for the project about a year and a half ago when she learned about public bookstands in other parts of the world that give people with less access to books an opportunity to read more.

Although Pleasantville is well served by the Mount Pleasant Public Library, Girdhar said the microlibrary will give readers a better opportunity to browse for books.

"When people go to the library, they sort of know exactly what they're looking for, and with the wide selection of books in the library, at times it can be a little intimidating and difficult to find something new," said Girdhar, who set up the microlibrary with books donated to her by friends, family and community members.

Girdhar developed the microlibrary as a service project to earn her Girl

Scout Gold Award. A scout since kindergarten, she said the project is in keeping with the organization's mission of helping others.

The microlibrary has a website, grab-a-book.net, where readers can check out inventory and recommend their favorite books. Girdhar explained that when a visitor to the website recommends a book that isn't on the shelves, she will try to find a copy.

In addition, visitors to the Pleasantville microlibrary are allowed to keep a borrowed book as long as they replace it with another book of their choice.

"A lot of the time people just have a very special connection to books, and I think that the first copy of a book that you own is always the most special, especially if you love it," explained Girdhar.

Since the project was launched last summer, Girdhar has collected more than 300 books for the microlibrary's two locations. Each location features selections from different genres, with the senior center's books geared more toward an adult audience.

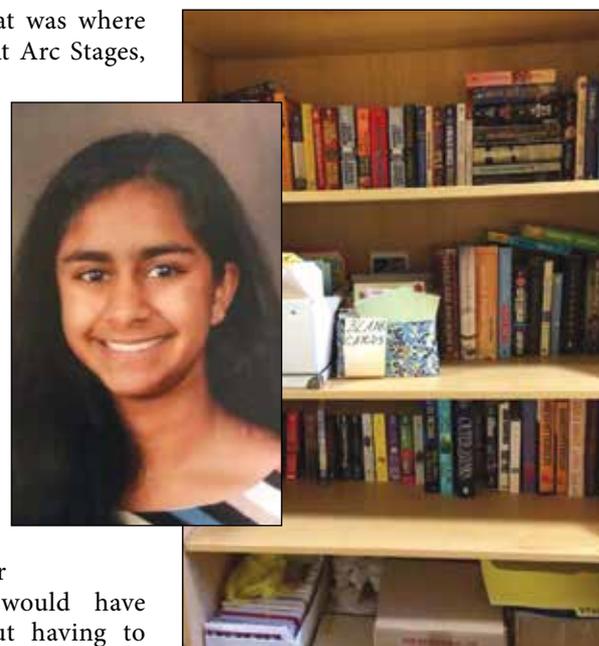
Girdhar said she chose Arc Stages and the senior center as locations

because she believed that was where the need was greatest. At Arc Stages, Girdhar noticed that parents wait with the younger siblings of children involved in the theater program and usually resort to playing with tablets or smartphones to pass time. Having books available would be another option to entertain adults and encourage literacy among young children.

She chose to place a shelf in the senior center so that older community members would have access to books without having to travel to the library.

Girdhar said she would love for the microlibrary to become a countywide program, but for now she is focusing on becoming more established in Pleasantville. Girdhar said she would like to see the next shelf placed in a business or coffeehouse near the train station so commuters could grab a book to read on the way to work.

Anybody who is interested in



Pleasantville High School junior Tishya Girdhar has created a microlibrary with two locations in the village, including this shelf at the Clinton Street Senior Center.

donating a book or accommodating a microlibrary shelf can contact Girdhar through the "contact me" portion of the microlibrary website at www.grab-a-book.net.

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To Breathe or Not to Breathe is Hardly the Question



By Nick Antonaccio

Most wines on retail shelves should be drunk young; by that I mean as soon as you open the bottle. The reason: oxidation is as inevitable as climate change – whether or not we accept the scientific premise of each. Think of what happens to a sliced apple when exposed to air.

Shelf--or countertop--life is rarely more than 24 hours before the invasive and pervasive effects of oxygen begin to influence the taste and aroma of a young bottle of wine. Why? Most of the wine we consume on a regular basis is at, or near, its peak of maturity. It doesn't have the battle armor (intense tannins and acid) to withstand the onslaught of the waves of H2O molecules invading its very core.

Of course, there are also bottles on a retailer's shelf that will withstand the rigors of oxidation and storage time. These are the wines that are built to last.

A small number of wines are produced

'Wines produced to consume young or built to last?'

by artisanal winemakers or select European wineries that have engaged for multiple generations in creating age-worthy wines. These will not only meet the test of time, but will most likely flourish.

However, one problem with wines that are built to last is that they rarely have the opportunity to do so. Our 21st century collective personality of impatience and instant gratification tempts us to drink, rather than hold on to, a bottle of wine. But to develop its true character requires

a protracted period in the bottle and on the shelf, not over the short span of time it passes over our palate and through our digestive tract. Fine wines may not begin their ascendancy to greatness for 10 years and not reach their

prime for up to 40 years.

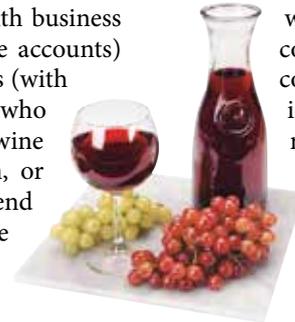
When drunk young, these wines may not be attractive to consumers. In order to fully develop over time, they will be highly tannic and acidic at release, lacking the fruit forwardness and balance

preferred by many consumers. They may not be very approachable, tending to be more tart and overbearing. However, these are the very characteristics that are the influencing elements for building fine complex wines that will transform over time into unique representations of their underlying DNA.

A particular sore point with me is when these age-worthy wines are consumed in their infancy. I have dined with business associates (read large expense accounts) or affluent dining companions (with expense account size wallets) who order wines from restaurant wine lists based on the reputation, or worse, the price, of high-end wines, without considering the age of the wine. Ordering and consuming a young Bordeaux or Burgundy wine invariably draws comments such as "I don't know why this wine is held in such high regard; it's (fill in the blank: bitter, one-dimensional, overpowering)." What a waste of a fine bottle of wine.

Exhortations to order an older, perhaps less prestigious, selection on the wine list go unheeded. Yet it is these lists at many fine restaurants that are ideal testing grounds for experiencing the ultimate potential and sensory satisfaction of fine wine. And, these wines respond to decanting and breathing before pouring.

If the budget permits, I will suggest ordering an older vintage of a lesser known fine wine, rather than a young, immature trophy label. The price of each may be similar; however, the gustatory experience will likely differ significantly. Many opportunities to experience the true pleasure of fine aged French and Italian wines result in disdain for, rather than appreciation of, these wines. Invariably, these consumers will revert to their comfort zone, thus remaining in their rut of familiarity rather than expanding their horizons.



When considering your selection of wines to pair with a meal, plan your wine list with the same forethought and pre-dinner preparedness as your main

course. You and your guests will enjoy the ultimate in fine dining.

Nick Antonaccio is a 35-year Pleasantville resident. For over 15 years he has conducted wine tastings and lectures. 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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Pleasantville PBA Launches Third Annual Holiday Toy Drive

By Janine Bowen

With the holidays fast approaching, the police benevolent associations in Pleasantville and Briarcliff Manor are hoping to make the season a little bit brighter for sick children.

Now through Dec. 18, the PBA toy drive will accept donations from local residents that will be sent to the Maria Fareri Children's Hospital to benefit hospitalized children and their families.

"This is our third year participating in the toy drive and we couldn't be happier to do it for such a great cause," said Jesse Wollman, vice president of

the Pleasantville PBA. "It's wonderful to know that all the toys donated are going to bring holiday cheer to kids who truly deserve it."

The PBAs are asking for donations of brand new, non-denominational toys. Donated toys should be unwrapped, so that gift boxes for each child can be personalized, although donations of wrapping paper, tape and gift bags will be accepted.

For safety reasons, toys that represent violence or that are made of glass, wood or brittle plastic will not be accepted. Although the drive will only accept new

toys, stuffed animals that have been in a child's room but not played with are allowed.

The toy drive will collect presents for hospitalized children ranging in age from birth to adolescence. Blocks, dolls, action figures, crayons and learning toys are needed for younger children while board games, iTunes gift cards

and clothing are requested for older children and teens. The full holiday gift wish list can be viewed on the Village of Pleasantville's website at www.pleasantville-ny.gov.

Any donations should be dropped off at the Pleasantville Police Department, located at 80 Wheeler Ave.

Party Showcase Expo on Tap This Weekend in Tarrytown

Celebrate! Party Showcase, a 23-year-old event planning company, is hosting an expo at the Westchester Marriott, located at 670 White Plains Rd. in Tarrytown this Sunday, Nov. 23 from 12 to 4 p.m.

Families who are planning a Bar or Bat Mitzvah, a wedding or a Sweet 16 party can meet about 60 exhibitors. Families will be introduced to the newest, hottest and most unique ideas to help make their events special.

At this weekend's showcase there will be creative candy displays, Israel travel information, candle lighting poem writers, invitations for all budgets, creative albums and many other great

ideas. In one afternoon, attendees can discover new forms of entertainment for their guests, sample food, meet DJs, MCs, photographers and have fun.

"Our party showcases have been planners' favorites because they allow you to meet face to face with a large variety of exhibitors and learn about their newest concepts, said Sheri Lapidus, vice president of Davler Media Group's Mitzvah Market Division. "Many people come back for every event they plan because they want to discover fresh ideas. It is a very efficient use of time to meet many potential vendors."

To sign up in advance for this free event, visit www.celebrateshowcase.com.

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Sacrifice of Veterans Throughout the Generations Hits Home

By Michelle Falkenstein

After joining the Navy in the summer of 1918, Nathan Goldstein wrote home frequently from training camp in Newport, R.I. His letters begin cheerfully: "Dear Pop: I am in the best of health and hope that you and Ma and everybody else is the same."

He lists the clothes and other supplies he was given, including three pairs of white trousers he finds hard to wash back to bright white. He bunks with a man called Fritz, a buddy from back home in Pleasantville, and asks after his six siblings, a girl called Esther (probably his fiancée) and the family store, worrying that his father will work too hard and skip dinner.

There are often words of reassurance from child to parent. "The meals are fine and there is plenty to eat." Then, in September, he mentions quarantine for the Spanish influenza ("whatever it is, I don't know"), and reports accidentally walking into a room full of sick men.

On Sept. 15, he writes, "All you can see is ambulance after ambulance full of sailors being taken to the hospital. Spanish influenza is not serious but it is catching and it takes the strength right out of you."

Goldstein was one of nearly 190 young men from the "Town of Pleasantville and Vicinity," as it is referred to on the monument in Memorial Plaza near the train station, to serve in World War I. They represented around 7.6 percent of Pleasantville's population at the time, then around 2,500, according to the 1921 Manual for the Use of the Legislature of New York. Put in perspective, if the same percentage of Pleasantville residents (population just over 7,100 in 2013) went off to war now, the town would bid farewell to around 540 people.

"My father said every man from 18 to 25 left," said Celia Goldstein, the



Nathan Goldstein, a Pleasantville resident who joined the U.S. Navy in 1918 and fought in World War I.

granddaughter of Nathan's brother, Samuel, who was also drafted and taught marksmanship on Paris Island for the Marines.

Mayer Goldstein, Nathan and Samuel's father, was a Russian immigrant who founded Art of Wine on Bedford Road, now run by Celia's brother Graeme. Celia, who moved to Florida 27 years ago, has Nathan's wartime letters, as well as two pictures of him in his new Navy uniform.

A few blocks away from Art of Wine, this year's Veterans Day ceremony was held in Memorial Plaza last Tuesday in front of the World War I memorial. Seven local veterans representing World War II, the Korean War, Vietnam, Iraq and Afghanistan gathered on the unusually balmy day to be honored. Several wore navy blue baseball caps from the local Fancher Nicholl American Legion Post

77, named for a man who died in World War I helping to break through the German Hindenburg Line.

Memorial Plaza buzzed with large groups of mothers and their children from the fourth-grade chorus at Bedford Road School, who sang "Thank You, Soldiers" and "America The Beautiful," and the American Heritage Girl Scout Troop 3031, who presented the veterans with gift bags filled with extra Halloween candy.

The event, which began as decreed at the 11th hour on the 11th day of the 11th month, was presided over by Scott Elliott, a veteran of the conflict in Iraq who leads the Fancher Nicholl post, one of the original 100 American Legion posts in the U.S. There were remarks by Pleasantville Mayor Peter Scherer, an invocation by Minister Jim Brown from the New York City Church of Christ and an a cappella rendition of "The Star Spangled Banner" by his wife, Teresa, who also sang "Amazing Grace" to close the ceremony.

Chris Day, a veteran who ran unsuccessfully for Congress this year in the 17th Congressional District, gave the keynote address. A service award was given to Roger Lemcke, a Vietnam veteran who also worked as Pleasantville's fire chief—"for service after service," Elliott said.

Seated in the front row with the other veterans was Jim Raio, 92, a World War II combat engineer who spent two-and-a-half years in Europe and lived through D-Day. Four of his brothers also served in the war, while a fifth who worked for the railroad, was exempted from service because he had an "essential job."

"We all came back," Raio said.

After the ceremony, the veterans stood together and decided to take up Doug Crossett, the owner of McArthur's American Grille on Washington Avenue, on his offer of a free lunch. The crowd of waiting mothers picked up their children and headed off. A town worker began removing the folding chairs from the lot and a fire truck that had been parked alongside the gazebo in honor of Roger Lemcke drove away.

As the area cleared, the World War I memorial was again visible, with the 180 names of those who came home and the six who didn't, three falling in battle and three from disease.

On the ground in front of the memorial stood a semicircle of leaf-covered footstones, including one for Nathan Goldstein. Despite his reassurances to Pop, Goldstein "Died in Service, September 23, 1918," from lobar pneumonia at the age of 21.

Michelle Falkenstein is a freelance writer who lives in North Castle.

Open Door Foundation Launches Holiday Toy Drive

Every year the Open Door Foundation collects toys for children from families of less fortunate means to make sure that every child won't be forgotten for the holidays. Santa Claus visits all five Open Door sites to personally deliver the gifts.

In order to fill his sleigh, Open Door is accepting donations of new toys, valued between \$10 and \$20 through Dec. 10 for newborns through 14-year-olds. With a goal of collecting 2,500 new, unwrapped toys, Open Door is accepting donations at 30 W. Main St. in Mount Kisco; 165 Main St. in Ossining; 5 Grace Church St. in Port Chester; 80 Beekman Ave. in Sleepy Hollow; and 155 Main St., Suite 101 (lower level), Brewster.

To make things easy, Open Door has also created online Wish Lists at Amazon and Kohl's at Amazon.com ("Open Door

Holiday Toy Drive") and Kohls.com ("Registries/Special Days 2846646).

Monetary donations are also being accepted and Open Door Elves will take care of the shopping. Checks made payable to Open Door Foundation may be mailed to Alicia Ward, Open Door Foundation, 2 Church St., Suite 101, Ossining, N.Y. 10562. Credit card donations may be made at www.opendoormedical.org. Please be sure to note "Toy Drive" in the comment box.

For those with a knack for wrapping, Open Door is also looking for volunteers to help organize and wrap the gifts. Open Door would also appreciate donations of holiday gift wrap and AA, AAA, C, D and 9-volt batteries.

For more information, contact Volunteer Coordinator Alicia Ward at 914-502-1468 or e-mail award@odfmc.org.

THERE'S A WORD FOR IT A vocabulary-building quiz By Edward Goralski

Winning Words. The World Scrabble Championship takes place this week in London. To help get you in the mood, the quiz words come from the final game board of the 2014 National Scrabble Championship held last August in Buffalo. Perhaps a few of these words will prove to be winning words in your next game of Scrabble or a winning addition to your vocabulary.

1. **contuse (v.)**
A) to put together B) bruise C) throw off
2. **docent (n.)**
A) a knowledgeable guide B) a large piece of rock C) a conciliatory gift
3. **venerate (v.)**
A) to adorn B) hesitate C) revere
4. **mar (v.)**
A) to spoil B) move away C) engrave
5. **kibe (n.)**
A) coarsely ground grain B) a sonic boom C) chapped area of skin
6. **yaw (v.)**
A) to remove abruptly B) swerve off course C) chatter away
7. **florigen (n.)**
A) an outlying area B) a plant hormone C) a brief commotion
8. **hourri (n.)**
A) an alluring woman B) an unwritten rule C) a cry of protest

- ANSWERS:**
1. B. To injure without breaking the skin; bruise
 2. A. A knowledgeable guide, especially one who conducts visitors through a museum
 3. C. To hold in deep respect; revere
 4. A. To cause harm to; spoil or impair
 5. C. A chapped or inflamed area on the skin, especially on the heel, resulting from the cold
 6. B. To swerve off course momentarily or temporarily
 7. B. A plant hormone that promotes flowering rarely
 8. A. A voluptuous, alluring woman

Happenings

We're happy to help spread the word about your community event. Please submit your information at least three weeks prior to your event and include the words "Happenings Calendar Submission" in your email subject line. Entries should be sent to Martin Wilbur at mwilbur@theexaminernews.com.

Tuesday, Nov. 18

WCC Film Series: "Sugar." The story of Miguel Santos, a.k.a. Sugar (Algenis Perez Soto), a Dominican pitcher who struggles to make it to the big leagues and pull himself and his family out of poverty. Westchester Community College's Gateway Center, Davis Auditorium, 75 Grasslands Rd., Valhalla. 2 p.m. Free. Info: 914-606-5616.

English Conversation Mini Course. For speakers of other languages who are looking to improve their English. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 2 p.m. Free. Tuesdays through Nov. 25. Info: 914-864-0038.

Italian Language and Culture With Mara De Matteo. De Matteo, born and raised in Italy, combines lively conversation with grammatical instruction in her classes, creating interactive lessons on the richness of Italian culture, past and present, through real-life anecdotes, literature, personal memoirs, films and photography. North Castle Public Library, 195 S. Greeley Ave., Chappaqua. Beginners from 6:30 to 7:15 p.m. Advanced Italian speakers from 7:15 to 8 p.m. Free. Meets every Tuesday. Info: 914-273-3887.

Medicare Basics and Healthcare Coverage for Seniors. This program demystifies the various parts of Medicare and lays out the costs associated with medical and drug insurance provided by the government and private companies. Presented by members of Westchester Seniors Out Speaking, a project of the Westchester Library System. Clinton Street Center, 1A Clinton St., Pleasantville. 7 to 9 p.m. Free. Pre-registration required. Info and pre-registration: 914-769-2021.

Wednesday, Nov. 19

Zumba Fitness. Achieve long-term benefits while having a blast in one exciting hour of calorie-burning, body-energizing, awe-inspiring movements meant to engage and captivate for life. For all fitness levels. Dance Emotions, 75 S. Greeley Ave., Chappaqua. Every Monday and Wednesday at 9 a.m. and Saturdays at 10 a.m. Drop in or weekly discount rates available. Info: Contact Peggy at 914 960-4097.

Pediatric Cancer Foundation. Give Hope Shop Boutique. This annual foundation fundraiser will feature more than 30 vendors selling fine jewelry, home accessories, stationery, custom clothing, children's gifts and more. Willow Ridge Country Club, 123 North St., Harrison. 10 a.m. to 3 p.m. Lunch available. Info: 914-777-5127 or visit www.pcfweb.org.

Mommy Meet Up. Whether it's your first child or your fifth, this program is a great way to get out of the house, meet new friends and enjoy time with your baby. For newborns birth to eight months old and their moms. Rompere

Indoor Playground at World Cup Nursery School & Kindergarten 160 Hunts Lane, Chappaqua, 10:15 to 11 a.m. Free. Every Wednesday (except holidays). Info: 914-238-9267 ext. 20.

Senior Benefits Information Center. Counselors offer older adults one-on-one counseling covering a broad range of topics including Medicare health and prescription plans, food stamps, HEAP, EPIC, weatherization, minor home repair and tax relief programs. Mount Kisco Public Library, 100 Main St., Mount Kisco. 10:30 a.m. to 1:30 p.m. Free. Every Wednesday. Info: 914-231-3260.

Knitting Club. Come learn to knit, or if you already know how, bring your current project and enjoy a visit with other knitters and crocheters. Beginners should bring a pair off size 8 or 10 straight knitting needles and skein or worsted weight yarn. Open to knitters and crocheters 10 years old and up. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 4 to 5:30 p.m. Free. Meets every Wednesday. Info: 914-666-8041.

Wednesday Night Bingo. Regular bingo tickets and specials available for sale. Includes coffee, tea and hot chocolate. Hot dogs and soda for sale. Holy Rosary School, 180 Bradhurst Ave., Hawthorne. Doors open at 6 p.m. Games start at 7:20 p.m. \$2 (for one card). Extra game cards may be purchased for \$2 or \$3 each along with a few specialty games. Every Wednesday.

"The Hand That Feeds." Neighbors Link and the Jacob Burns Film Center present this film about America's new wage wars and the impact of abusive labor conditions on immigrant employees. The screening is followed by a panel discussion and Q&A. Jacob Burns Film Center, 364 Manville Rd., Pleasantville. Pre-film reception for donor and ticket patron holders at 6:15 p.m. Screening at 7:30 p.m. Screening and panel discussion: \$25. Donor: \$100. Patron: \$250. Info and tickets: Contact Laura Newman at 914-666-3410 ext. 14.

Art Series Discussion. Norwegian painter Edvard Munch will be discussed. Born in 1863, he looked at psychological issues through his art, pushing German Expressionism into a new direction. Born into a farming family, Munch left college to pursue a career in art and subsequently changed the way we look at the world. Led by Professor Valerie Franco. North Castle Public Library, 19 Whipoorwill Rd. East, Armonk. 7 p.m. Free. Info: 914-273-3887 or www.northcastlelibrary.org.

League of Women Voters Forum on County Budget. Westchester County Budget Director Lawrence Soule will explain the proposed 2015 county budget and answer questions. Greenburgh Public Library, 300 Tarrytown Rd., Elmsford. 7 p.m. Free. Info: 914-949-0507.

"Breaking Down Digital Walls." In today's digital world, keeping children

safe is one of the biggest issues on parents' minds. A tweet, photo, video or status update can reach millions of people around the world. Anti-bullying and Internet safety specialist Josh Gunderson takes parents on a journey from the beginning of the Internet to the takeover of social networking. Co-sponsored by the Pleasantville School District's PTAs and PCO. Pleasantville High School, 60 Romer Ave., Pleasantville. 7 to 9 p.m. PTA, SEPTA and PCO members: Free. Non-members: \$10. Info: Visit www.haveyoumetjosh.com.

Thursday, Nov. 20

Musical Munchkins. Early childhood mommy-n-me music, age specific classes for babies and one- to four-year-olds. Take a free class. Thursdays through Dec. 3. Emanuel Lutheran Church, 197 Manville Rd., Pleasantville. Check website or call for details. Info: 914-771-7000 or visit www.musicalmunchkins.com.

Let Your Yoga Dance Classes. The popular Kripalu noon dance class is now in Chappaqua! Combines easy dance, gentle yoga and great music. Come join this noncompetitive, heart pumping and joyful experience. Drop-ins welcome. Dance Emotions, 75 S. Greeley Ave., Chappaqua. 10 a.m. \$20 per 75-minute class. Every Tuesday and Thursday. Info: 914-238-8974 or email claudiaiyogadance@gmail.com.

Poetry Caravan: Poetry Pleasures and Puzzles. Group discussion with members of the Poetry Caravan. North Castle Public Library, 19 Whipoorwill Rd. East, Armonk. 10:30 a.m. Free. Registration required. Info and registration: Contact Edie Martimucci at 914-273-3887 ext. 3.

Bookmunchers Book Club. "The False Prince" by Jennifer Nielsen will be discussed. Boys in grades 4-5 can discuss with their friends with a snack. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 4:30 to 5:30 p.m. Free. Meets the third Thursday of the month. Registration required. Info and registration: 914-864-0130.

Zumba Fitness Class. Addie-Tude Performing Arts Center, 42 Memorial Plaza (lower level), Pleasantville. 7 to 8 p.m. \$15 a class. \$29 for four classes. \$55 for eight classes. Meets every Thursday. Also Saturdays from 8:30 to 9:30 a.m. Info: 917-215-1720, e-mail AddietudeDance@gmail.com or visit www.Addie-tude.com.

Friday, Nov. 21

Manhattanville College Sport Business Career Fair. Manhattanville College School of Business will host this annual fair. The event, developed by the college's Sport Business Management Degree Program, will bring together more than 30 hiring managers and leaders from the sports world for those interested in pursuing a career in the sport business

industry. A panel of human resources executives from the sports industry will begin at 10 a.m., moderated by sports executive recruiter Keith Cutler and featuring human resource executives from the NFL, USTA, Octagon and NBC Sports. Reid Castle at Manhattanville College, 2900 Purchase St., Purchase. 10 a.m. to 2 p.m. Free. Registration required. Info and registration: Contact Dave Torromeo at David.Torromeo@mville.edu or visit www.mville.edu/sportscareerfair.

Zumba Gold. Try this low-impact approach to Zumba for the older active adult and baby boomer with the same sassy, sweaty, fun-filled cardio workout in an easy learning environment. Ongoing classes; drop-ins welcome. Addie-tude Performing Arts Center, 42 Memorial Plaza, Pleasantville. 11 a.m. to noon. \$12. Four- and eight-week cards available. Meets every Friday. Info: 914-747-0808 or email instructor at olin.amyj@gmail.com.

Magic: The Gathering With Lucas. Drop-in and play. Beginners and experienced players welcome. For students in grades 7-12. Chappaqua Public Library, 195 S. Greeley Ave., Chappaqua. 3:30 to 4:30 p.m. Free. Fridays through Dec. 19 (except Nov. 28). Info: 914-238-4779 or www.chappaqualibrary.org.

Rubik's Cube With Michael. Learn to solve a 3x3 Rubik's cube with enthusiast Michael. For students in grades 6-12. Chappaqua Public Library, 195 S. Greeley Ave., Chappaqua. 3:30 to 4:30 p.m. Free. Info: 914-238-4779 or www.chappaqualibrary.org.

Friday Night Cinema and Conversation: "Roman de Gare." Starring Fanny Ardant and Dominique Pinon, this French thriller from Oscar-winning director Claude Le Louch, follows a writer, an escaped criminal and a frustrated family man as they cross paths at a rest stop on their way to various destinations. In French with English subtitles. Adult content. Led by Professor Valerie Franco. North Castle Public Library, 19 Whipoorwill Rd. East, Armonk. 7 p.m. Free. Info: 914-273-3887 or www.northcastlelibrary.org.

"Oliver!" Bedford Community Theatre brings to life Dickens' timeless story of the boy who asked for more. Directed by June O'Neill and produced by Teresa Donkin. Music Director is Kirk Ehrenreich, with Choreography by Jennifer Jonas and costumes by Marcus Jackson. Bedford Hills Community House, 74 Main St., Bedford Hills. 7 p.m. \$20. Also Nov. 22 at 2 and 7 p.m. and Nov. 23 at 2 p.m. Info and tickets: Visit www.bedfordcommunitytheatre.org or e-mail bedfordcommunitytheatre@gmail.com.

"Proof." The Small Town Theatre Company's presents this play about the daughter of a recently deceased professor and math genius who suffered through

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The Restaurant Examiner

A Guide to the Area's Promising New Restaurants

By Jerry Eimbinder

The outlook for restaurants in 2015 is strong, according to speakers at an industry conference held last week in Las Vegas.

Nation's Restaurant Week, an industry newspaper, reported that the mood was upbeat at the recent Restaurant Finance & Development Conference. An improving economy is expected to encourage restaurant openings, expansion and investment.

An industry survey revealed that last month there was traffic increase of 0.8 percent, the first time since February 2012 there has been growing business.

Several promising new restaurants have opened or will soon in this area. Descriptions of chefs and key personnel and other relevant information appear below.

Ardasley

L'inizio. Before deciding to relocate to Westchester, Scott and Heather Fratangelo owned Spigolo in Manhattan. Scott has been a guest on Martha Stewart Living Radio, cooked at the James Beard Foundation, taught at Manhattan's De Gustibus Cooking School and conducted demonstrations at Williams-Sonoma and Macy's Cellar Bar & Grill. Replaced the Italian Kitchen last January. 698 Saw Mill River Rd. 914-693-5400.

Armonk

Zero Otto Nove. Opened by Chef Roberto Paciullo, a native of Salerno, Italy who also started two Zero Otto Nove restaurants in New York City. Earlier, he co-founded Tony and Roberto's in The Bronx with his brother. 55 Old Route 22. 914-273-0089.

Bedford

Campagna. Located at the Bedford Post Inn, this restaurant's kitchen is supervised by Altamarea Group Executive Chef P.J. Calapa, who has similar responsibility for Manhattan restaurants Ai Fiori and Costata. The kitchen staff is headed daily by Chef de Cuisine Devin Bozkaya, formerly of the Inn at Little Washington. The general manager is Kat Teodosic. The Altamarea Group is owned by partners Ahmass Fakahany and Chef Michael White and has 15 restaurants. 954 Old Bedford Post Rd. 914-234-6386.

Croton-on-Hudson

Hopscotch. A "progressive American" restaurant with skate as a signature dish. Owner Marko Rudovic picked Croton-on-Hudson for the restaurant's location because he wanted it to be near the farms that supply the establishment. Executive Chef Kenyon Hart works out of an open kitchen. 8 Old Post Rd. South. 914-271-1100.

Elmsford

NY Firehouse Grill. The building interior is currently undergoing extensive renovation with the hope to open in early December. At the NY Firehouse Grill in Peekskill, the menu offers pub food including mac and cheese on a burger. A 10 percent discount is offered to police and fire department members, EMT/paramedics, active military personnel and school teachers. The Elmsford restaurant replaces the Italian restaurant Alaroma. 86 E. Main St.

Irvington

La Chinita Poblana. Chefs and owners Juan and Jesus Aguilar opened this restaurant in July. Its recipes reflect the traditional cuisine of Puebla, Mexico where both owners grew up. Jesus also owns Azteca Paradise, open for two years on Route 9A in Elmsford, and Plaza Garibaldi in Yonkers. Juan was a sous chef at Red Hat on the River in Irvington. La Chinita Poblana is located in the space previously occupied by Geordane's. 61 Main St. 914-231-9398.

The Roost. Opened by chef and caterer Eric Korn, it is in the former space of Cupcake Kitchen. Korn founded Good-Life Gourmet, a takeout establishment in Irvington, and is known for hosting gourmet "popup dinners" at various venues. He was a chef for Marybeth's Caterers and Jennifer's Kitchen before founding Good-Life Gourmet in 2008 and is a graduate of The French Culinary Institute and Ohio Wesleyan University. 100 Main St.

Mount Kisco

Winston. The "new American fare" menu was created by Executive Chef Michael Williams. He was formerly chef/partner at The Perennial Chef and previously worked in the kitchens of Oceana, Mirezi, DB Bistro and the Park Avenue Café. General manager Paul Neagu developed Winston's 162-bottle wine list with 26 wines available by the glass. The restaurant has three levels, including an open-air rooftop bar and lounge. 130 E. Main St. 914-244-9780.

Peekskill

The Hudson Room. Louis Lanza opened this restaurant in August as the first in a planned series of Peekskill restaurants. Earlier this year, he bought five parcels in Peekskill and hinted at putting restaurants on them. His family owns the 40-acre Lanza Farms in Garrison, producer of goat cheese, milk, eggs, maple syrup and other farm products. The emphasis is on sushi at The Hudson Room, located near the Paramount Hudson Valley. 23 S. Division St. 914-788-FOOD.



The panzanella salad at Campagna in Bedford includes toasted torn filone bread, tomato conserva, castelvetrano olives, basil, and slices of Montauk fluke.

Pound Ridge

The Inn at Pound Ridge by Jean-Georges. Restaurateur Jean-Georges Vongerichten grew up on the fringes of Strasbourg, the capital of Alsace, a region in France close to the German border. He opened Jean-Georges in Manhattan in 1997 and has interests in 25 restaurants across the U.S. and abroad. The Pound Ridge restaurant was built as a residence in 1833 and later became an inn. It has two dining rooms and candlelight dining in the wine cellar for private parties. 258 Westchester Ave. 914-764-1400.

Scarsdale

Ben's Deli. Ronald "Ronnie" M. Dragoon, founder of Ben's Kosher Deli Restaurants & Caterers, will open the company's seventh kosher delicatessen. Completely renovated, the first floor seats 145 patrons. An 80-seat party and dining room is on the second level. The restaurant is across the street from the Greenburgh Fire Department. The building had been occupied by Spiga Ristorante. 718 Central Park Ave.

Tarrytown

Sushi Thai. Owner Tommy Zheng also owns Okinawa in Ossining. Sushi Thai replaced Caravela, the first Portuguese restaurant in Westchester. Zheng attended a culinary school in Fujian, a province on the southeast coast of mainland China. He came to America 13 years ago and was hired as a cook at an Asian fusion restaurant in Pittsburgh. He stayed for eight years advancing to executive chef and then general manager. Five years ago, he moved his family to Ossining and opened Okinawa. Sushi Thai has 60 seats inside and can accommodate 20 more for outside dining, weather permitting. 55 N.

Broadway. 914-366-8818.

The Taco Project. Owner Nick Mesce spent eight years at Giovanna's on Little Italy's famed Mulberry Street before opening this 20-seat casual dining spot on Oct. 4. Christian Ortiz is consulting chef. In addition to tacos, the restaurant offers a variety of Mexican foods with several items served in bowls. It occupies the former corner location of Mint, now in a larger space across the street. The previous tenant was the Village Dog. 18 Main St. 914-909-4455.

Verplanck

Ralph and Dave's. Opened in May by Ralph Croteau and Dave Tuttle, previously Executive Chef and Sous Chef, respectively, at The Tavern at Croton Landing. Earlier in their careers, Croteau was an executive chef for Dolce at the IBM Learning Center in Armonk and Tuttle worked 20 years in television and film production. Tuttle founded "Tuttle's Homemade," a pie company that received a rave review from The New York Times. Both were raised in Croton-on-Hudson. The restaurant is next to the Viking Boatyard and is in the space formerly held by Hudson Bistro. 7 Riverview Ave. 914-930-1708.

White Plains

Brother Jimmy's BBQ. This is a franchise operation catering to sports-oriented college alumni and focused on winning over customers to North Carolina slow-smoked barbecue. The first Brother Jimmy's BBQ opened in 1989 on First Avenue in Manhattan. The menu has ribs, wings, blackened catfish, pulled pork, sliced brisket, chicken and "Brother Jimmy's Humongous Nachos." Butterfield 8 was previously located in the space. 147 Mamaroneck Ave. 914-358-4881.

Happenings

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a lengthy mental illness and her fear of following in her father's footsteps. Katonah Village Library, 26 Bedford Rd., Katonah. 8 p.m. \$15. Also Nov. 22. Info and tickets: 914-273-0300 or visit www.smalltowntheatre.com.

Author Talk. Author and journalist Martin Fletcher, a former NBC News bureau chief in Tel Aviv, will speak about his recent book, "Jacob's Oath," a work of historical fiction. The story focuses on the lives of a concentration camp survivor and a woman he met immediately after World War II who had been in hiding and the camp survivor's desire to avenge the murder of his younger brother by a sadistic camp guard. Temple Beth El of Northern Westchester, 220 S. Bedford Rd., Chappaqua. 8 p.m. Free. Info: 914-238-3928 or visit www.bethelnw.org.

"Fools." The Westlake Players present this Neil Simon play. Westlake High School's John S. Whearty Theatre, 825 West Lake Drive, Thornwood. 8 p.m. Adults: \$12. Seniors and students: \$10. Also Nov. 22 at 8 p.m. and Nov. 23 at 1 p.m. Info and tickets: Visit www.westlakeplayers.com.

Saturday, Nov. 22

Pleasantville Farmers Market. Come experience the farmers market voted by Westchester Magazine readers as the Best of Westchester in 2014. With over 50 vendors, seven nearby parking lots and weekly programming, it is a delicious good time. For the final two weeks of the outdoor market, Living Edge Design will feature handcrafted, tree-to-table cutting boards, serving platters and bread peals. Also, bring your favorite knives to the market to be sharpened on site or delivered sharp the following week. Harper Keehn of New Paltz will make you knives as good as new for the holidays. Memorial Plaza, Pleasantville. 8:30 a.m. to 1 p.m. Info: Visit www.pleasantvillefarmersmarket.org.

Chappaqua Farmers Market. Chappaqua train station, Chappaqua. 8:30 a.m. to 1 p.m. Every Saturday. Info: Visit www.chappaquafarmersmarket.org.

Practice SAT. Practice test-taking and receive an analysis of your score. Please bring pencils and a calculator, if you need one. Suggested for juniors, but open to all high school students. Chappaqua Public Library, 195 S. Greeley Ave., Chappaqua (enter through theater). 9 a.m. to 1 p.m. Free. Registration required. Info and registration: www.chappaqualibrary.org.

St. Patrick's Christmas Boutique. This annual event rings in the start of the holiday season where shoppers can buy high-quality gifts, including crafts, collectibles, jewelry, decorations, leather goods, clothing, toys and more. There will also be family photos with Santa, a holiday cafe, a 50/50 raffle and children's craft room. St. Patrick's Church 483 Old

Post Rd., Bedford. 9 a.m. to 4 p.m. Free parking and admission.

Sahaja Meditation. Peter Simone leads this session to help participants reduce stress, increase wellness and become better centered and more balanced in their lives. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 10 to 11 a.m. Free. Every Saturday. Info: 914-666-8041.

Learn Bridge With Joel Goren. Intermediate level recommended. North Castle Public Library, 19 Whipoorwill Rd. East, Armonk. 1 p.m. Free. Info: 914-273-3887 or www.northcastlelibrary.org.

Migrate, Hibernate or Adapt. The weather is getting colder and the days are becoming shorter. People adapt to warm houses and grocery store food, but what about the animals? Grab your coat to meet some amazing animals and learn about their cold weather survival skills. Greenburgh Nature Center, 99 Dromore Rd. Scarsdale. 2 p.m. Members: \$5. Non-members: \$8. Info: 914-723-3470 or visit www.greenburghnaturecenter.org.

"The Bedquilt." Actress Michèle LaRue will perform this short story written by Dorothy Canfield Fisher in 1906 about an elderly spinster taken for granted by her New England family. An insightful portrait of a forgotten craftswoman. For families and children 12 years old and up. Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville 2 to 3:30 p.m. Free. Info: 914-769-0548 or www.mountpleasantlibrary.org.

"A Gift of Art" Preview Reception. Original, one-of-a-kind fine art in a variety of media including paintings, photographs of local interest, sculpture, handmade jewelry, ceramics and wearable art are just some of the treasures. Affordable and unique gifts for everyone on your list can be found. Mingle with the artisans and receive a 10 percent reduction on all merchandise purchased during the reception. Mamaroneck Artists Guild, 26 Larchmont Ave., Larchmont. 5 to 7 p.m. Free admission. Continues through Dec. 24. (Open 12 to 5 p.m. from Dec. 1-24). Info: 914-834-1117 or visit www.mamaroneckartistsguild.org.

"A Christmas Carol." Yorktown Stage's musical adaptation of Charles Dickens' most well-known story. Yorktown Community & Cultural Center, 1974 Commerce St., Yorktown Heights. 7:30 p.m. \$26. Yorktown residents: \$24. Seniors and students: \$21. Children (under 12): \$19. Group discounts available. Also Nov. 23, 28 and 30 at 2 p.m. and Nov. 29 at 7:30 p.m. Info and tickets: 914-962-0606 or visit www.yorktownstage.org.

Lagond's Live From the Haven Spotlight Series: Garland Jeffreys. Lagond Music School kicks off this musical series to raise money for scholarships and financial aid to deserving and at-risk students and for its community outreach programs. Jeffreys

is long known for his amazing roster of confessional-style songs exploring the lines between rock, race and rebellion—the sound of New York. Lagond Music School, 9 Haven St., Elmsford. Doors open at 7:30 p.m. Show at 8:30 p.m. \$25. Reservations: Visit thehaven.eventbrite.com. Info: Visit www.lagondmusic.org.

Sunday, Nov. 23

Turkey Trot. The Mount Pleasant Education Foundation's second annual event. This kids fun run and adult 5K will raise funds and build community awareness for the foundation's important efforts. Lead sponsors include Will2Lose Fitness Centers, Westchester Medical Center and Shop-Rite Supermarkets Westlake Middle and High School campus, 825 Westlake Drive, Thornwood. Registration at 7:30 a.m. Half-mile run (for children in grades K-3) at 8 a.m. One-mile run (for students in grades 4-8) at 8:20 a.m. Adult 5K: 9 a.m. Info and registration: www.mountpleasanteducationfoundation.org.

Teaching Trails: A Community Path for Environmental Education. Join guided trail experience through the woodland forest. Discover who left that track, which tree makes the best animal home or which plant makes its own heat to help melt through the late winter ice. Program runs about 30 minutes. Greenburgh Nature Center, 99 Dromore Rd., Scarsdale. 11:30 a.m. Free. Also Nov. 30. Info: 914-723-3470 or visit www.greenburghnaturecenter.org.

Jewelry Workshop. With Betsy Prokop. North Castle Public Library, 19 Whipoorwill Rd. East, Armonk. 1 p.m. Free. Registration required. Info and registration: 914-273-3887 ext. 3.

Whirling, Twirling and Falling Down. Come for some raking, piling and leaf pile jumping. Learn just what makes leaves turn colors in the fall and what you can do with your leaves at home to make your yard blossom next spring. Each child can make special leaf art to take home and treasure. Greenburgh Nature Center, 99 Dromore Rd., Scarsdale. 2 p.m. Members: \$5. Non-members: \$8. Info: 914-723-3470 or visit www.greenburghnaturecenter.org.

Westchester Community College President's Forum: "Global Chaos--Challenging American Security." This annual event, which serves as a fundraiser for student scholarships, feature panelists which include former ambassador Richard Murphy, Philadelphia Inquirer foreign affairs columnist Trudy Rubin and Margaret Warner of PBS. Westchester Community College's Academic Arts Theatre, 75 Grasslands Rd., Valhalla. 2:30 to 5:30 p.m. Tickets start at \$75. Info and tickets: 914-606-6558 or visit www.sunywcc.edu.

Interfaith Thanksgiving Service and Community Meal. The Chappaqua

Interfaith Council will hold this annual event featuring prayers, readings, music and song performed by members of all the participating faith communities followed by a meal. Donations of money for the Emergency Shelter Partnership, a nonprofit coalition of religious communities and the Drug Council of Mount Kisco and the Nyaka AIDS Orphans Project, Uganda will be accepted. Everyone welcome. Temple Beth El of Northern Westchester, 220 S. Bedford Rd., Chappaqua. 4 p.m. Free. Info: Contact Elinor Griffith at 914-238-1425 or e-mail elinoragriffith@gmail.com.

Community Interfaith Thanksgiving Service. This annual event is sponsored by the Pleasantville Clergy Association. All welcome. Pleasantville Presbyterian Church, 400 Bedford Rd., Pleasantville. 7 p.m. Free. Info: 914-769-0458.

Monday, Nov. 24

Knitting Group. Hats for our servicemen and women overseas and other ongoing projects for care centers and hospitals. Clinton Street Center, 1A Clinton St., Pleasantville. 9:30 to 11:30 a.m. Free. Meets every Monday. Info: 914-769-2021.

Veterans Roundtable. Informal discussion and camaraderie among members and public service projects. Clinton Street Center, 1A Clinton St., Pleasantville. 1 to 2 p.m. Free. Meets every Monday. Info: 914-769-2021.

Wednesday, Nov. 26

Support Group for Alzheimer's Caregivers. Temple Shaaray Tefila and Westchester Jewish Community Services have scheduled this forum to provide a place for caregivers to discuss their feelings, share their experiences and support one another. A specialist from the Alzheimer's Association will lead the group and provide educational materials and information. All welcome. Temple Shaaray Tefila's Youth Lounge, 89 Baldwin Rd., Baldwin Corners. 11 a.m. to 12:30 p.m. Free. Meets the second and fourth Wednesday of each month. Registration required. Info and registration: Contact the Alzheimer's Association at 800-272-3900 or visit www.alz.org/hudsonvalley.

Art Series Discussion: "Louise Élisabeth Vigée Le Brun." Born in 1755, Madame Lebrun was possibly one of the most important female painters of the 18th century. This French-born portrait artist was the official portrait painter for Marie Antoinette and her Rococo style underlined an epoch in French history that was rapidly changing. Led by Professor Valerie Franco. North Castle Public Library, 19 Whipoorwill Rd. East, Armonk. 7 p.m. Free. Info: 914-273-3887 or www.northcastlelibrary.org.

Older Life Insurance Policies Warrant a Fresh Look and 'Repair'

By Gregory H. Raue

Do you have a permanent life insurance policy which has not been reviewed in the past few years? Too many do and those folks don't know what financial benefits they are likely missing.

Why? Personal needs change and products, mortality tables and pricing undergo ongoing refinement plus the benefit of competitive forces.

Due to retirement, moving or other reasons, many policyholders lose contact with their original agent and too few agents try to revisit a customer's policy. Even when they do reach out, policyholders are usually reluctant to respond out of fear of a hard sell, a lack of understanding or because they view it as an unpleasant topic that can be postponed. Such complacency is a mistake because periodic, independent reviews are most often in the policyholder's interest.

In my experience, providing fresh looks at old policies, most clients opt for an updated plan with better benefits and economics. Typically the cost of insurance "repair" might be the inconvenience of having a routine medical exam and adding a few signatures.

I refer to this process as insurance repair because many older, neglected

policies can be fixed or tuned up. Through referrals, if necessary, find an agent who can recommend better alternatives based on current needs, stage of life and existing policy values. Better alternatives likely exist.

The primary obstacle to these reviews is that many agents primarily represent just one carrier and may not offer the most appropriate new product for you. Such agents prefer inaction with existing business and if and when it's at risk, they become your best friend. Even a small improvement can be quite beneficial over time--and the agent does the work. Older policies where dividends fund the premium can often be replaced by one with greater benefits.

The mechanics of all this are simple. The premium doesn't need to change and any cash value is transferred to the new policy via a tax-free 1035 exchange. Better benefits can include faster cash value and/or death benefits growth, premium reduction via dividends and new riders at no incremental cost. (For example, a recently introduced critical care rider can replace traditional Long-Term Care coverage.) For certain products, there may be surrender charges that are not suitable for all policyholders. A review can help determine what may work for you.

If alternatives are not sufficient to

warrant change, then one can sleep better at night knowing one's policy has passed its physical. For those whose health has deteriorated, (policy replacement realistically hinges on continued good health, minimal weight gain and other factors) repair may be unavailable, but comfort should still be derived from knowing the original policy was obtained at a lower risk and rate.

Most consumers don't need prompting to refinance a home mortgage when interest rates fall, yet policyholders rarely check for improvements in insurance. Having a trusted agent review your policy with an eye toward repairing it is an equivalent step.

Chances are you didn't know about that critical care rider as a potential no-cost source of Long-Term Care protection (LTC). Consider replacing your policy with one having this type of rider and redeploy your traditional LTC policy premiums into retirement savings. Providers of traditional LTC insurance may not be giving you the whole story.

So what's in it for the repairing agent? The ability to offer an improved policy is frequent enough that agents can invest the time reviewing old policies because of the likelihood of a better alternative. This could be a free

option for the policyholder. The most appropriate products are found among numerous carriers. Find an agent that can offer them.

Like a mortgage refinancing, the repairing agent typically issues the new policy so it's a win-win. Furthermore, such repair is healthy for the overall industry because it adds competitive pressure and improves transparency.

Do not put your head in the sand and fear the repair process. Take the initiative. If you know your agent, ask him or her to take that fresh look at your policy. You have a no-cost option to pursue what may be a much better offering than your current. What's not to like?

Gregory H. Raue is a vice president with LEXCO Wealth Management in Tarrytown. He is an investment adviser representative with National Planning Corp. of America (NPCOA) of the state of New York and holds insurance licenses in numerous states. He can be reached at graue@lexcowealth.com.

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ExaminerSports

Bobcats' State Title Hopes Dashed in an Overtime Thriller

By Monica D'Ippolito

After 80 minutes of regulation play and nearly 10 more in pressure-packed overtime, Byram Hills and Greece Athena were still knotted at a goal apiece early Saturday afternoon. In an instant, though, that would change, leaving the Section 5 champion Trojans delirious and the Bobcats in despair.

The Trojans had managed to survive two big scoring chances by the Bobcats earlier in the overtime when they suddenly caught Byram Hills on its heels, playing a ball toward the sideline that eventually found striker Zach Koons open at the top of the box. Koons then hit a shot on frame that snuck in for the game's golden goal.

"I think it was a matter of a little bit of ball watching," said Bobcats senior defender Payton Levine about the game-winning goal. "When the ball went out wide, we got caught looking at it instead of picking up guys at the top of the box."

With that, the Bobcats' 12-game winning streak and state title hopes were finished. The goal by Koons gave Greece Athena a 2-1 victory in the New York State Class A semifinal at sunny, but cold, Faller Field in Middletown.

"I told them that if this game is the worst thing that was going to happen to them in their lives, they've lived



Andrew Cohen rushes the ball up the field in the second half of the Bobcats' 2-1 overtime loss to Greece Athena in the state semifinal.



Byram Hills striker Matt Berger is stopped by goalie Tyler Graves on a breakaway during overtime of Saturday's state playoff game vs. Greece Athena.



ANDY JACOBS PHOTOS



Byram Hills keeper Matt Groll punches the ball away from the goal during overtime of Saturday's Final Four state playoff game in Middletown.

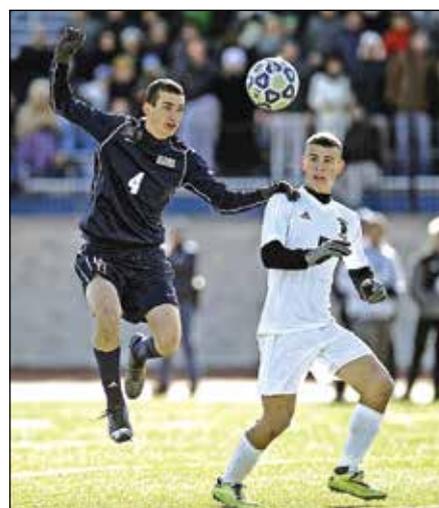
glorious lives," said Byram Hills coach Matt Allen shortly after his bid for a second state title had come to a crushing end. "I think we played real hard and we played real tough. A lot of guys came off the bench, played solid. I know it was a 50-50 game, could have gone either way. They closed it and we didn't."

After a scoreless first half, the Bobcats, who ended their season with a 17-6 record despite a 5-5 start, took the lead in the 44th minute. Yianni Lambos played a lofted cross into the box that Greece Athena was unable to clear cleanly. Brandon Drossman found the loose ball and neatly placed his shot far post for the score.

But the Byram Hills lead was short-lived. Just five minutes later, the Trojans' Zach Mirguet received the ball at the top of the box. With enough space, he took a touch and ripped it toward the far post, enabling Athena, which went



Above and left: The Bobcats' Brandon Drossman gets knocked off his feet by a sliding tackle as he tries to send a shot on goal in the final minutes of Saturday's game, then protests to the officials when they don't award him a penalty kick.



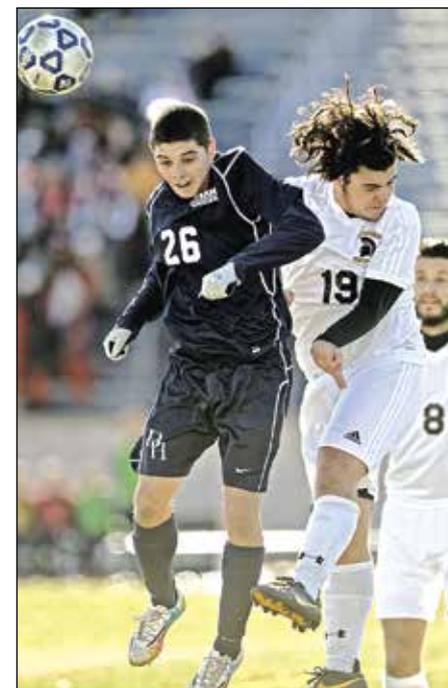
Matt Berger of Byram Hills heads the ball during Saturday's Class A state semifinal game at Middletown High School.

on to capture the state title 24 hours later, to tie the game at 1-1.

"We've been in 1-1 situations before," said Allen. "Obviously any goal is going to turn the momentum, but I don't think that was the game. I mean, for 30 minutes we played pretty solid after that. But (Mirguet) scored a great goal and not much we can do there."

Bobcat goalkeeper Matt Groll aggressively came out from in front of the net all game and cleared away numerous long balls and crosses. He made a big save with 22 minutes left in the half when a through ball sneaked past the back line, which would have created a breakaway for striker Jason Siracuse. But Groll once again stopped the threat by stepping out and kicking away the dangerous pass just in time.

The theme of the match was its physical play, with the referees choosing not to call much contact throughout the game. In the final two minutes of regulation came a controversial non-call in the box when Greece Athena's Carlos Rodriguez had a hard slide-tackle on Brandon Drossman an instant before the Bobcat senior could send a point-blank shot past Trojan keeper Tyler Graves. The call could have gone



Ryan Blum of Byram Hills battles Nick Messmer of Greece Athena in the air for the ball in the state semifinal playoff game at Middletown's Faller Field.



The Bobcats' Ben Weinstein tries to win a race for the ball in the first half of Saturday's Class A state semifinal.

either way, but the referees decided to let play go on.

"I mean, I expected that," said Allen. "You're in the final four and you're dealing with two competitive teams, and so I think the physical play, we're used to it from Section 1. But I don't think the refs had any influence on the game, to be honest."

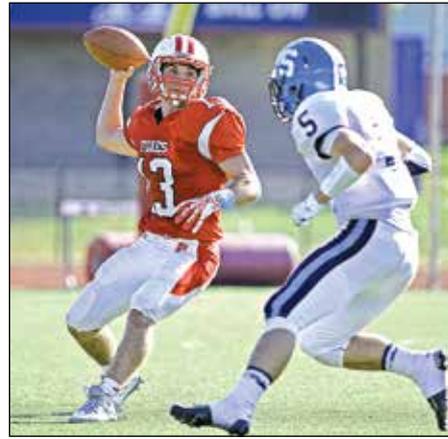
Barely 15 seconds into the first of two 15-minute, sudden-death overtime sessions, the Bobcats' Bennett Kramer had an opportunity to score an immediate golden goal. But his blistering shot sailed just over the crossbar to the disappointment of the vocal Byram Hills student cheering section that braved the cold temperature to root for the Bobcats.

"Bennett gets a nice strong shot on goal, we'd love for him to keep it low," Allen said. "Fired his shot as hard as he could, like to say the wind took it up in the air."

In the game's 87th minute, the Bobcats
continued on page 35



The Foxes' Keeley Connors speeds down the left sideline in pursuit of the ball.



Quarterback Luke Verrochi throws a pass in the Foxes' game vs. Suffern.

ANDY JACOBS PHOTOS



Running back Lucas Beni had a standout season carrying the football for the Foxes.



Elaina Bruck drills a forehand return in a singles win at the league championships.



Taylor Cutroneo gets set to smack a backhand at the league championships last month.



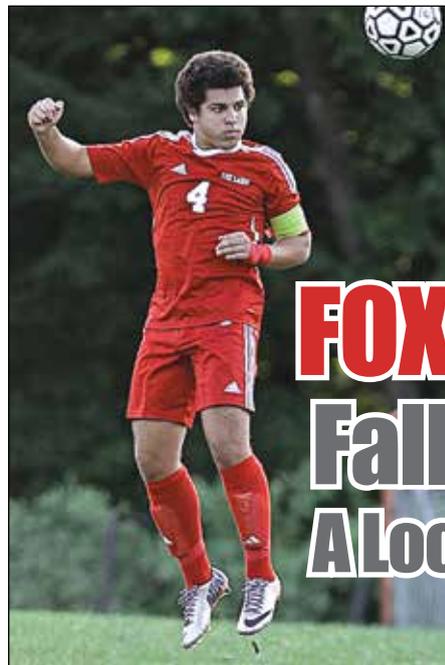
Cross country standout Vicky Martinez runs in the recent Section 1 Championships at Bowdoin Park.



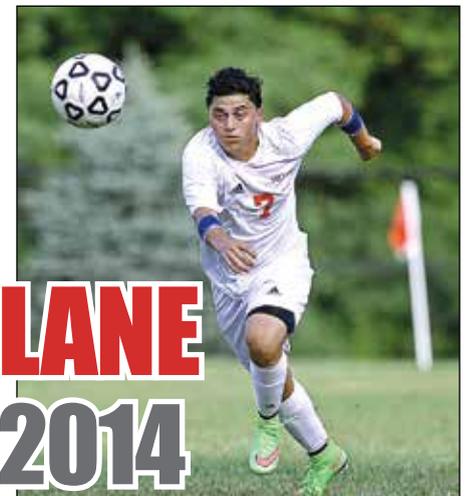
Venesa Rugova concentrates as she bumps the ball during a Fox home volleyball match.



Jonah Avidon finished eighth among 117 runners competing in the Class A race at the Section 1 Championships.



Isaac Sanabria uses his head during a soccer game at Carmel early in the season.

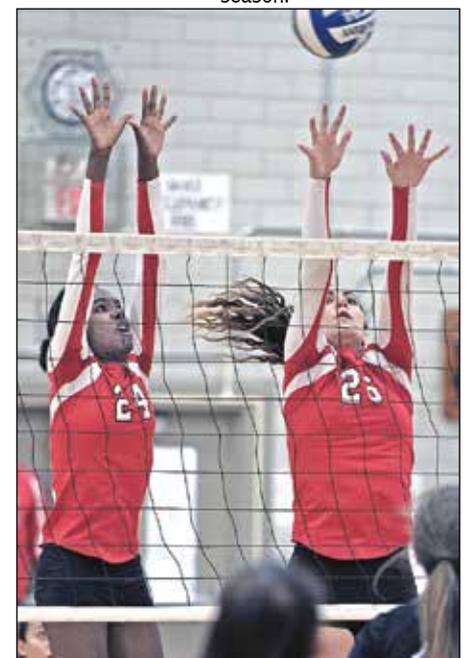


Javier Lopez chases after the ball during a home game midway through the season.

FOX LANE Fall 2014 A Look Back



Above: Arianna DelliCarpini moves the ball down the left sideline in a game vs. Brewster.



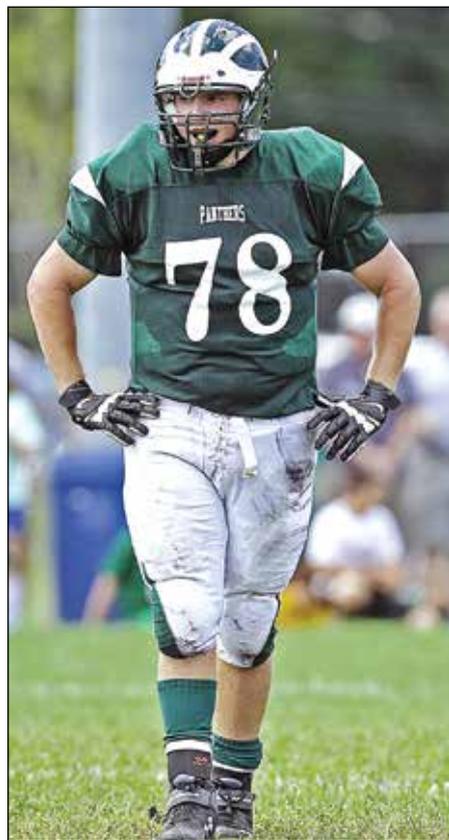
The Foxes' Sorvina Carr (left) and Maria Violante rise at the net trying to block the ball.



The Fox Lane field hockey team celebrates after a late goal tied the game with Yorktown.



Right: Jamie Lee helped lead the Fox Lane swim team to a second-place finish at the sectional championships.



ANDY JACOBS PHOTOS

John Tucci was a big part of the defensive unit that helped the Panthers earn a playoff berth.



Mark Damboragian takes the ball up the field during a Panther home game.



Nolan McAndrew controls the ball for the Panthers in the middle of the field.



Running back Brandon Castro carries the football during the playoff game at Nanuet.



Kathleen Passabet moves the ball past a pair of Byram Hills players.



The Panthers' Annie Stockel (left) and Evi Krentz elevate to block the ball in a match vs. Briarcliff.



First-singles player Amanda Posa keeps her eyes on the ball as she hits a backhand return.

PLEASANTVILLE Fall '2014 A Look Back



Mchelle Alvarez celebrates after a late Panther goal against rival Briarcliff.



Julia Togneri bumps the ball during a Panther volleyball match.



Jean-Christophe Yahia helped the Panther cross country team win the title at the Westchester County Championships.



The Panthers' Meghan Farrelly tries to catch up to a through ball in a game at Valhalla.



Goalie Alynne Jeanty gets help from Panther teammates Katie McAllister (left) and Rebecca Lord as the ball rolls in front of the net.



Aidan McDermott (left), Drew Dorflinger and Eli Waxler finished 1-2-3 in the Class C race as the Panther cross country team won the team title at the Section 1 Championships.



Above: Josh Della Puca tries to get to the outside during the Panthers' home game vs. Lourdes.



Brandi Coon is joined by Viking softball coach John Hayes and athletic director Jamie Block at last Thursday's signing.

Viking Softball Star Signs With Marist

Valhalla senior Brandi Coon signed her national letter of intent on Thursday afternoon to play softball at Marist College next year. The standout shortstop, who has played a big part in the Vikings' last three sectional championships, was honored in a brief ceremony attended by friends and family in the school auditorium. She'll continue her playing career with the Division I Red Foxes up in Poughkeepsie, coached by Joe Ausanio, a former pitcher for the Yankees.



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Bobcats' State Title Hopes Dashed in an Overtime Thriller

continued from page 31

got another huge opportunity for the winner as Matt Berger had a breakaway along the right side of the field. But he was unable to poke the ball past Graves, who came out to meet him and made a game-saving stop.

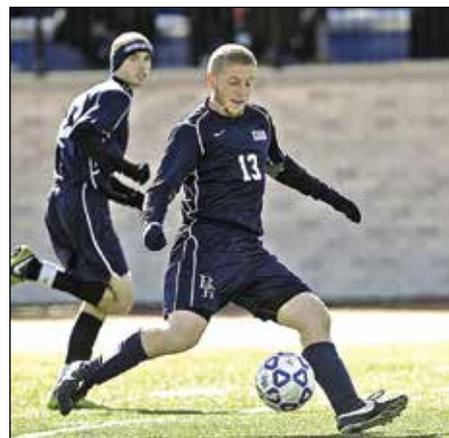
Unfortunately for the Bobcats, that would be their final hurrah of a dazzling season. Just two minutes later, Koons buried the Trojans' only dangerous scoring chance of the overtime as his shot took a last-second bounce in front of Groll and snuck into the back of the net. As the giddy Trojans began their celebration around him, Groll, in



Payton Levine kicks the ball out of the Bobcats' defensive end during Saturday's dramatic overtime period.



Yianni Lambos concentrates on a free kick in the Bobcats' season-ending 2-1 loss Saturday at the state's Final Four in Middletown.



ANDY JACOBS PHOTOS

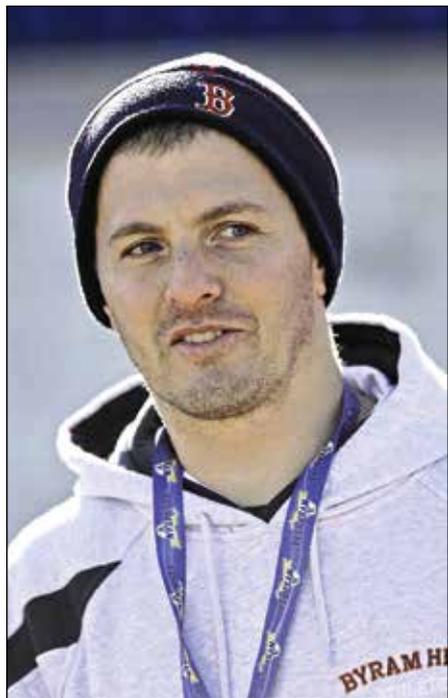
The Bobcats' Bennett Kramer sends a shot toward the goal early in Saturday's state Final Four playoff game in Middletown.

disbelief and dejection, lay face down and motionless on the turf.

"Well, I thought our defense was in the right spot and kind of a lucky bounce came to the kid's foot and my goalie was shielded off and he put it in," Allen said. "I mean, he shot it with great pace and, credit to him, you got to put it on target. Put it on target, anything can happen."

Afterwards, as Byram Hills players retreated to the school gym to collect their consolation gifts, Levine reflected on the Bobcats' accomplishments and spoke about the bond he formed with all his teammates during their late-season run.

"More than anything, I'm just proud of these guys," he said. "I came into the season without having any brothers and I'm going out of it with 30 of them. So there was nothing really to look back on and be sad about."

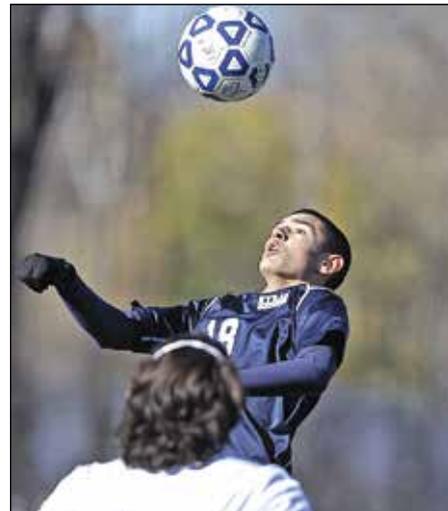


Above: Byram Hills coach Matt Allen fell just short of winning his second state title at the Bobcats' helm.

Left: Byram Hills' Ross Weinfeld gets set to boot the ball near midfield vs. eventual state champion Greece Athena in Saturday's semifinal game.



Above: Glenn Hammer of Byram Hills (right) battles Jason Siracuse of Greece Athena in the second half of Saturday's state semifinal.



Byram Hills' Indra Neil Dan heads the ball in the first half vs. Section 5's Greece Athena.



Right: Cole Tannor of Byram Hills boots the ball away in the Bobcats' Final Four playoff game vs. Greece Athena.



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