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January 16 - January 22, 2018

SMALL NEWS IS BIG NEWS

Volume 12, Issue 541

Pleasantville Weighs Strengthening Village's Wetlands Ordinance

By Anna Young

Pleasantville's Conservation Advisory Council (CAC) proposed a more restrictive wetlands ordinance to the Village Board last week hoping the change will more effectively preserve the local environment.

With increased development threatening wetlands throughout the village, the new ordinance proposes the buffer zone be increased from 50 to 100 feet. CAC member Lisa Brown said that several nearby communities, including New Castle, North Castle, Greenburgh, Irvington and Mount Kisco, have incorporated a 100-foot buffer into their wetlands ordinance.

After construction of Toll Brothers' 68-unit townhouse project on Washington Avenue caused a stir within the village in 2014 for disturbing wetlands, Brown said the council studied how that situation could be prevented from happening again.

While the wetland remains on the

property, she said it's degraded. A bridge could have been built over the wetland to keep it largely intact, said Brown.

"One of the reasons we've been working on the wetlands ordinance is just historically what we've been through over the years," Brown said during the Village Board's Jan. 8 meeting. "Our job is to do what we can do to protect our wetlands and restrict development."

She explained that wetlands absorb and slow down stormwater runoff. Development increases impervious surfaces which results in more flooding, pollution and erosion. She said the ecosystem, water quality and wildlife habitats will suffer if wetlands aren't protected.

Conservation officials suggested minimizing impervious surfaces, eliminating pollution and providing vegetation around wetlands and other water bodies to protect them and maintain

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Schorr Second GOP Hopeful to Jump Into 37th Senate District Race

By Martin Wilbur

A second Republican announced last week he would vie for the party's nomination for the 37th Senate District special election two days after Assemblywoman Shelley Mayer was endorsed by the Democrats.

Dan Schorr, a former City of Yonkers Inspector General and county prosecutor who ran unsuccessfully for Westchester district attorney in 2009, will compete for the nomination against Bedford attorney Sarmad Khojasteh at a yet-to-be-scheduled Republican convention.

Schorr, 44, a White Plains resident,

said his professional experience of prosecuting domestic violence and sexual offenders and fighting corruption are two areas where he would be an asset in the state legislature.

"Those are two really important issues in Albany right now since we have rampant corruption with legislators being charged with corruption over and over and no real sustained effort to change that," said Schorr, currently a managing director at Kroll, a private firm where he focuses on fraud investigations. "I'm someone who's tackled those issues

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Story Time



Westmoreland Sanctuary Nature Center and Wildlife Preserve in Mount Kisco will begin a new children's storytelling series this Saturday about local Native American lore and adventures. Master storyteller Jonathan Kruk, pictured above, will be featured. The series will continue on Jan. 27 at the Bedford Hills Free Library and Feb. 9 and Apr. 20 at Westmoreland Sanctuary. For more information, call 914-666-8448 or visit www.WestmorelandSanctuary.org

No. Castle Officials Served Article 78 Over Term Limits Petition

By Martin Wilbur

North Castle officials were served with an Article 78 by the North White Plains resident who had his term limits referendum petition ignored by the Town Board, touching off a brief brouhaha last week at Town Hall.

Anthony Futia, who submitted his petition last September requesting a proposition be placed on the general election ballot, is one of three town residents to be listed on the litigation. Former Republican Committee Chair Rosemary Bellantoni and Susan Coppola are also listed as petitioners.

Each of the five Town Board members

are respondents in the action along with Town Clerk Alison Simon and Town Attorney Roland Baroni.

The Article 78 was filed Dec. 28 in state Supreme Court in White Plains.

An individual first came to Town Hall on Jan. 2 prior to a swearing-in ceremony for re-elected board members to deliver the notices to each respondent, but Supervisor Michael Schiliro intercepted the envelopes and gave them to Simon, Futia said last week.

Futia contended that when he contacted his attorney, Lewis Oliver Jr., after the Jan. 2 meeting, the lawyer told him he should

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Schorr Second GOP Hopeful to

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before. A lot of people say 'I'm going to Albany to fight corruption.' But I've actually fought wasteful spending, people stealing money and other problems in government, so that's why I want to do this."

It is unclear when a special election to fill County Executive George Latimer's former Senate seat will be scheduled. There has been speculation that Gov. Andrew Cuomo will call an election for April after work on the state budget has been completed, but both Schorr and Khojasteh said last week they had no further information on when a vote could be set.

On Jan. 9, the Democrats held a mini convention at the County Center in White Plains, where Mayer, a Yonkers Democrat, captured the party's line.

With Democrats in control of the governor's seat and firmly entrenched in the Assembly, Schorr said the election is critical to ensure checks and balances. He said the issue of paying hush money to victims of sexual harassment or misconduct must cease.

"There has to be more protections for people who feel they are victims of sexual harassment (and) can report it without fear of repercussions," Schorr said. "We don't have that."

Fiscal issues must also be a top priority,



Dan Schorr joined the 37th state Senate District race last week, seeking the Republican nomination.

he said. The looming state budget deficit of at least \$4 billion and lowering taxes for working families has to be addressed.

"Albany has to stop with the out-of-control taxation and unfunded mandates that lead to higher and higher taxes that people can't afford," Schorr said. "That has to end. There have been some proposals in the New York State tax code in light



The Democrats endorsed Assemblywoman Shelley Mayer on Jan. 9.

of the new federal (tax) changes and I want to work with people to figure out a better way to have the New York tax code structured with the new federal law."

Reached last week, Khojasteh said he respects Schorr's qualifications, but believes his more than seven-week head start in the campaign will prove beneficial in snaring the nomination. He said he's used that time to reach out to GOP

leaders, including committee chairs, around the district, meeting with various organizations and raising funds.

Khojasteh said coming from a hard-working family which owned a small business provides him with the background to fight for policies to help the district's residents.

"What we need is independent-minded, practical problem solving that has a laser-like focus on helping working families in Westchester," Khojasteh said.

Schorr said if the public wants to bring desperately needed change to Albany an alternative to Mayer will be sought.

"Shelley Mayer has obviously been in Albany a long time and if people are satisfied with how Albany is running they can continue to support her," he said. "I can bring about change in Albany in a way that someone who's been there for a long time isn't going to do."

The 37th Senate District includes portions of Yonkers and White Plains, the Sound Shore communities, North Castle and Bedford.

SMALL NEWS IS BIG NEWS



Ask the Doctor

Darren I. Rohan, MD, FACS
Westchester Regional Director
Thoracic Surgery Program
Northern Westchester Hospital

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Dr. Rohan, visit
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Do You Have Acid Reflux Disease? Get smart about causes, symptoms and treatment options...

Q: Do I have acid reflux disease?

A: First, let's understand what this condition is. Your stomach produces acid in order to digest food. Normally, acid remains in your stomach, finally passing into your intestines. However, with acid reflux disease, also known as gastroesophageal reflux disease or GERD, stomach acid leaks backward and upward, "refluxing" into the esophagus.

The large spectrum of symptoms connected with acid reflux includes "heartburn," a sharp pain in the chest from acid irritating the esophagus; or mild pain in the chest or upper belly. Both typically subside in minutes. Less common symptoms are nausea, vomiting, GI tract upset, and bloating. Severe acid reflux disease can involve regurgitating acid and stomach contents into the throat, and sometimes into the lungs. That can cause chronic coughing, pneumonias or asthma.

Q: What causes it?

A: Backward movement occurs when the valve between the stomach and esophagus – the lower esophageal sphincter, or LES – weakens. Genetics can weaken it, as can smoking, and certain foods, such as coffee, chocolate and citrus fruits. A hiatal hernia can cause acid reflux by moving the LES from your

abdomen into the chest area. Long-term acid reflux can lead to Barrett's disease, a precancerous, chronic irritation of the esophagus, which must be monitored through regular endoscopies.

Q: What are my non-surgical treatment options?

A: Many people can manage symptoms with over-the-counter medications that reduce stomach acid. It's important to understand, however, that medications do not stop the refluxing action. All they do is reduce the amount of acid in your stomach. Because these can interact with other medicines or reduce bone density, you may not want to take them long-term. You may also find relief through lifestyle changes – avoiding coffee and chocolate, and losing weight – which can help strengthen the LES.

Q: Do I need surgery?

A: Severe acid reflux disease typically requires surgery. If you have a hiatal hernia, we fix it, and then wrap a portion of the relocated stomach to create a new strong valve. If there's no hernia, we only create a new valve. The procedure, called a *nissen fundoplication*, is performed at Northern Westchester Hospital using robotic surgery. Post-surgery, there's little chance your LES will weaken again.

SALT Deduction Cap Expected to Depress Home Values, Ownership

By Martin Wilbur

A representative for a regional realtors' group said last week that Westchester home values could plummet 10 to 20 percent and home ownership rates would diminish once the effects of the new federal tax legislation are felt.

Barry Kramer, president of the Hudson Gateway Realtors Association (HGRA), said the Tax Cut and Jobs Act of 2017 that caps the deduction on interest to \$750,000 mortgages on new homes and limits the state and local tax (SALT) deduction to \$10,000 would make home ownership for many in the area unfeasible. The mortgage deduction had previously been capped at \$1 million.

Kramer said with many homes selling for more than \$750,000 in Westchester and most homeowners paying more than \$10,000 a year in total property taxes, prospective homebuyers in the area would explore other alternatives.

"I think it's going to become a financial decision; the decision of whether to rent or buy a home is often both a lifestyle and a financial decision," said Kramer, whose organization serves eight counties north of New York City plus Manhattan.

"With this tax reform, it's going to become more of a financial issue and many people considering home ownership, which is part of the American Dream, will now consider staying in rental buildings.



Rep. Nita Lowey, who called the new tax reform legislation a "Republican tax scam," said she is working to overturn the new limits on state and local income tax deductions.

So we're firmly against this tax reform and we feel it's going to be a detriment to home ownership."

In the Hudson Valley region, homeownership is expected to fall, Kramer said. Currently, in this area it's about 54 percent, lower than the 65 to 70 percent average elsewhere, he said.

He made his comments last Friday during a live Facebook session with Rep. Nita Lowey (D-Harrison), White Plains

Mayor Thomas Roach and North Castle Supervisor Michael Schiliro.

Lowey, who repeatedly called the legislation that was passed by Congress and signed by President Donald Trump last month a "Republican tax scam," said once the full force of the new deduction threshold is in effect, homeowners across the region as well as in other high tax states are going to be hurt.

Lowey said in the 17th Congressional District 45 percent of homeowners rely on the deduction for an average of a \$26,000 SALT deduction each. Throughout New York State the property tax bill for 35 percent of homeowners is more than \$22,000.

Lowey and Long Island Republican Rep. Peter King are working together on legislation that will restore the state and local income tax deduction in its entirety.

"I hope that after the taxpayers revolt and they tell their member of Congress what is the impact on them, we can continue to expand the bipartisan support" for the legislation, Lowey said.

Roach said the tax legislation unravels what had been in place since the country's tax code and IRS were created – encouraging home ownership and acknowledging that money paid in the form of taxes for local services would not be taxed by the federal government.

It hurts New York even more because it

is the top donor state in the country, he said.

"It's the nature of a country where we are a prosperous area and we have parts of the country that need more help and those states are receiving states," Roach explained. "The unfortunate thing for me is that much of the representation that's focused so loudly in favor of these limitations come from states that are receiving."

Schiliro said North Castle officials will be keeping a wary eye on how the new federal tax law will impact mortgage tax revenue for the town and revenue from building permit fees. Typically, North Castle an average of nine to 12 homes sell a month

Homeowners are also expected to be reluctant to make home improvements because that will raise their home values and further increase taxes, he said.

"I haven't spoken to an accountant, a CPA professional in the county yet that hasn't said this isn't going to have a significant detrimental impact on individuals," Schiliro said.

Lowey said local homeowners should prepare as best they can for the steeper tax bills while pledging to fight in Congress to overturn the new SALT limits.

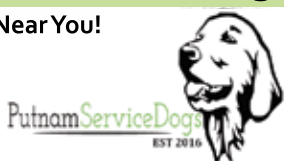
"This is about fairness. This is about people from New York. They deserve a break," Lowey said.

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No. Castle Officials Served Article 78 Over Term Limits Petition

continued from page 1

repeat the serve to ensure it was properly executed because the respondents must be served individually.

On Jan. 8, another attempt was made to serve several board members and Baroni at their office or residence but some wouldn't accept the item or weren't home.

That's when Futia said he hired a company to re-serve the respondents. He said he told the company that there was a Jan. 10 Town Board meeting and all seven officials were scheduled to attend.

"This is a professional service," Futia said. "This is what the company does. The company did it. These people are coming up here and they're (the town officials) are running away from them."

However, last Wednesday the person delivering the notices, who Schiliro later described as a "fairly large gentleman," forced his way into the supervisor's Town Hall office where the board was attempting to convene an executive session. That forced the board to call town police up from their downstairs headquarters to intervene at 7:02 p.m., according to the police blotter.

"Personally, I would say tonight was alarming to have a fairly large gentleman follow us upstairs as we're moving into a now open and private exec session and walked right in (and) almost barreled me over to get into my lobby and not remove himself from my actual office for a few minutes until we had to call the police up," Schiliro said. "Very troubling, I would say."

The matter was quickly resolved, but that didn't stop officials from criticizing how the serve was accomplished. During the latter portion of last week's board meeting, Baroni said since he, Simon and each board member are being sued in their official capacities and not as individuals, leaving the envelopes with the Town Clerk during regular business hours would have been sufficient.

"What happened tonight was totally unnecessary," Baroni said.

He also said it's the first time in his career he's been named in a legal action in his capacity of representing a municipality.

The Town Board agreed to retain outside counsel Silverman & Associates since Baroni, whose firm represents the town, was named in the matter. It is too early to estimate how much the additional

legal counsel will cost.

Futia has argued that the town wrongfully failed to accept his petition to place a proposition limiting the terms of the supervisor and town council members to eight consecutive years on last November's ballot.

In September, Baroni said under a section of state consolidated law there are a limited number of matters that can be included as a referendum on the general election ballot through a petition filed by the public. Those matters include changing the number of council members, changing the length of terms and establishing or abolishing the ward system.

Unlike a city, imposing term limits on a Town Board can only be accomplished through the board's legislative action, Baroni previously said.

The Article 78 states that since Futia had submitted a valid petition containing 401 signatures – more than double the required 193 – and met the time limit to have the proposition scheduled for Nov. 7, 2017, the board should have accepted the petition and set the vote.

However, at the Sept. 13, 2017, meeting, Baroni stated that Section 81 of state consolidated law does not allow for that to occur.

Oliver has asked the court to entertain oral arguments on the matter on Feb. 5.

Futia has said that he wants to impose term limits because the town's Republican and Democratic political committees have sought to limit or eliminate competition by either cross-endorsing candidates or refusing to hold competitive elections. "I believe in term limits for everybody under the president, and it's not a personal thing," he said.

Schiliro said while Futia has the legal right to initiate the action, he questioned how it would entice more candidates. He said that several years ago Futia ran a primary against him for the Democratic nomination, and in 2013 three board members were replaced at once.

"I don't know how (term limits) would encourage more people to run, and the example that happened tonight, I don't know how that would encourage people to run as well," Schiliro said.

Pleasantville Weighs Strengthening Village's Wetlands Ordinance

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their health. Rooftop gardens and rain gardens will sustain the residential runoff.

The ordinance also proposes increasing the current floodplain from a 100-year flood to a 500-year flood. Brown explained the 100-year floodplain is no longer a good metric as massive floods and severe hurricanes throughout the United States and abroad have more regularly broken through that threshold.

Brown said Hurricane Harvey last summer was the third storm in three years to break the 100-year floodplain.

Trustee Joseph Stargiotti agreed that wetlands should be better preserved and protected but expressed concern about how a revised ordinance could become too onerous for homeowners. He said property owners shouldn't have to go to the Planning Commission to obtain site plan approval if they want to erect a fence or build a patio in their backyard.

"I don't want to create another law that makes life in our village difficult for homeowners," he said.

Trustee Steven Lord said the law should

be enacted to prevent homeowners from making changes that would destroy the wetlands. He told Stargiotti that his concern has validity, but there also should be a way to prevent someone laying down asphalt for a basketball court within five feet of the buffer.

"That wetland may be part of the property line but protecting it is still important," Lord said. "So, there is a middle ground."

Lord questioned whether a 100-foot buffer may be too large for a small village such as Pleasantville. Conservation officials disagreed, stating that the larger buffer is reasonable and the ordinance could be stronger.

"We need to really enforce our ordinance," Brown said. "So whether we have a 50-foot buffer or 100-foot buffer or 100-year floodplain or 500-year floodplain, we need to enforce the few remaining wetlands that we have left."

A public hearing on the revised wetlands ordinance will be held on Monday, Feb. 26.

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Byram Hills High School Tops Regeneron Science Scholars

Five Byram Hills High School students – the most from any single Westchester County high school – were selected as scholars in the Regeneron Science Talent Search. This is one of the most prestigious pre-college science and math awards for high school seniors and was previously known as the Intel Science Talent Search.

The Byram Hills students are Alexis Aberman, Alexandra Brocato, Stella Li, Jeremy Ma and Kylie Roslin.

In total, 24 students from 13 Westchester high schools learned last Tuesday that they were selected. Byram Hills High

School had the most scholars from any single high school, public or private, to garner this prestigious distinction in the county.

From the select pool of scholars, 40 finalists will be invited to Washington, D.C. in March to participate in final judging, display their work to the public, meet with notable scientists and compete for the top award of \$250,000.

The goal of this competition is to recognize the best and brightest young scientists for demonstrating exceptional scientific leadership potential. It is the

result of years of study, research and dedication by the students, along with encouragement and direction from the Byram Hills School District and the Dr. Robert Pavlica Authentic Science Research Program, directed by Stephanie Greenwald.

"We are so proud of these students and the recognition they have received for their remarkable projects. Their work is also a credit to the longstanding science program at Byram Hills High School that receives solid support from the district and Board of Education," Greenwald said.



Pictured, left to right in top row, Stella Li, Jeremy Ma and Alexandra Brocato, and bottom row, Alexis Aberman and Kylie Roslin. The five students were selected as scholars in the annual Regeneron Science Talent Search, the most of any school in the county.

This is the 29th year of the Pavlica science research program at Byram Hills. During this time 104 students have been recognized in this national competition.

VAPING 101

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Pleasantville Firefighters Gather at Vigil to Remember Lost Friend

By Anna Young

Pleasantville firefighters gathered once again at Graham Hills Park last Monday night to remember their former comrade Thomas Dorr.

Friends and co-workers each held a candle during their annual vigil in front of a tree planted in memory of their fallen friend, marking 22 years since Dorr was found murdered in the park on Jan. 7, 1996.

Dorr, 50, who worked for the White Plains Water Department, was near his Pollywiggles Road home feeding wild turkeys the day of his murder. Following

the outing, he planned on walking to the Washington Avenue firehouse to join other volunteers on standby during a blizzard, but never made it.

Former Pleasantville Fire Department Commissioner John Brooks remembered people asking where Dorr was the night of the blizzard and the moment he realized things would never be the same.



"You know that sound when you hear nothing, and you know something is wrong?" Brooks said recollecting a phone call inquiring about Dorr's whereabouts. "Right then I knew something bad happened."

When firefighters learned Dorr was missing, they began a search. His body was found the next morning, beaten and

stabbed, buried under two feet of snow.

Dorr had served with the Pleasantville Volunteer Fire Department since 1979.

Despite all the years since his death, Brooks noted how residents didn't seem alarmed or dismayed by the brutal murder, suggesting people knew who Dorr's killer was.

Dorr's wife, stepson and son's friend were all suspects, but the case remains unsolved now

more than two decades later, and is one of two homicides in the village that are open cases. In October 2014, Linda Falkoff was stabbed to death in her Grandview Avenue home and police have yet to make an arrest in that case.

"Twenty-two years gone by, let's hope one day everything gets settled," Brooks said.

While Monday's crowd was smaller than past years, Pastor Paul Egensteiner of Emanuel Evangelical Lutheran Church in Pleasantville took a moment to appreciate the height of the tree and praised those who continue to gather year after year in memory of Dorr.



ANNA YOUNG PHOTOS

Pleasantville firefighters keep alive the memory of Thomas Dorr, a 17-year member of the volunteer department, when he was found murdered near his home 22 years ago. The case remains unsolved.

"Many of you didn't know Tom, like me, but you know that he was part of this department and, therefore, know it's important to keep his memory alive, so it's a blessed thing to gather together to remember Tom and we're just going to keep doing it," Egensteiner said during the 10-minute ceremony.

"Maybe one day soon we'll gather together and be grateful that those who have done this to Tom have been given the justice that's coming to them. Whether that happens next year or not, I know we'll gather again and remember Tom and the kind of person so many of you remember him to be."

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Police Blotter

North Castle Police Department

Jan. 5: A Carolyn Place resident reported at 11:08 p.m. that an Uber driver who was called to pick someone up from his house has driven through a fence and is now stuck in the front lawn. The responding officer stated that the vehicle was pulled back onto the roadway and left under its own power.

Jan. 6: Report of a vehicle off the roadway on Route 22 near Windmill Road at 1:44 p.m. The responding officer stated that the vehicle was impounded due to the operator being unlicensed.

Jan. 6: A complainant reported at 3:59 p.m. that a jacket was stolen from her vehicle while she was at Equinox gym on Business Park Drive. A witness deposition was secured.

Jan. 7: Report of aggravated harassment on Lyons Road at 3:23 a.m. The complainant reported that her estranged husband has been calling her and threatening to come to her house to hurt her and himself. Officers were dispatched.

Jan. 7: A caller reported at 2:59 p.m. that a co-worker of a Main Street business threatened to cut him with a knife.

The caller stated that he will wait outside the location for the officer's arrival.

Jan. 8: Chief Simonsen reported at 8:44 a.m. a property damage motor vehicle accident involving a truck, which dropped debris onto Route 128, and another vehicle was subsequently damaged by that debris. The responding officers reported the truck lost a wheel. Parties are off the roadway and have contacted their own towing services.

Jan. 11: A caller reported at 8:37 a.m. that on numerous occasions, while waiting at her children's bus stop, she

has observed vehicles speeding on Fox Ridge Road. She stated that one vehicle in particular is a blue sports car driven by a white male in his 20s that speeds through the area consistently at about 7 a.m. The caller requested additional patrols of the area if possible.

Pleasantville Police Department

Jan. 11: A 22-year-old Elmsford man was arrested at 10:20 a.m. on Manville Road following a traffic stop. He was charged with operating a vehicle with a suspended license. He is due in village court on Feb. 13.

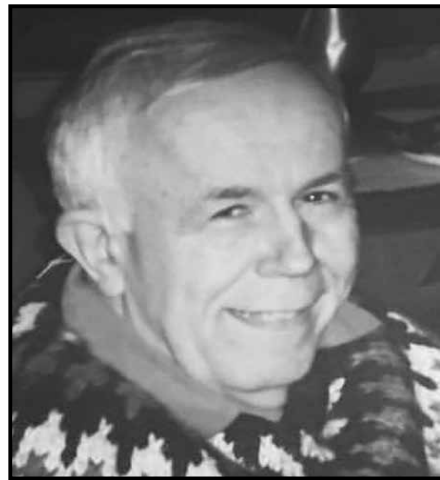
Obituaries

Frederick McGaffey

Frederick Charles McGaffey died Jan. 7 after a long illness. He was 77.

Born and raised in Lynn, Mass., McGaffey was the son of the late Frederick "Slugg" McGaffey and Nellie King McGaffey. He and his wife, Wendy, lived in New York City, New Fairfield and Pleasantville (from 1978 to 2008) before retiring to Litchfield, Conn.

McGaffey was a man of high moral character, always doing what he thought was right. A loving husband and doting father, he will be remembered for his



selflessness, great sense of humor and unconditional support of his children's dreams. He loved to compete in games and sport with his family (lightheartedly, bending the rules in his favor with a smile), and enjoyed playing tennis and vacationing in Stowe, Vt. He had a passion for classical music, especially the violin, which he played from the age of seven. McGaffey realized one of his lifelong dreams when he performed a 90-minute concert at Carnegie Hall in front of 300 friends, family members and colleagues. He was a veteran of the U.S. Army, serving as a captain and was a corporate lawyer specializing in real estate and computer law.

McGaffey is survived by his wonderful wife Wendy; their four children, Shane, Kyle, Tara and Kerry (and their spouses); eight grandchildren; 11 nieces and nephews; and his sister, Dorisann. He was also a great-uncle to 12 and counting.

To honor his wishes, there will be a private gathering of his immediate family. The Hickcox Funeral Home at 195 Main St. in Watertown, Conn. assisted the family with arrangements. In lieu of flowers, donations may be made to Watertown Convallarium, 560 Woodbury Rd., Watertown, Conn. 06795.

Astrid Wray

Astrid Margareta Svenson Wray passed away peacefully in her home in Mount Kisco on Jan. 13 of pancreatic cancer. Wray's comfort was seen to by her three beloved sons and hospice.

She was 77.

Wray was born on May 14, 1940, in Torhamn, Karlskrona, Blekinge County, Sweden. She worked at Northern Westchester Hospital Center in Mount Kisco and The Harvey School in Katonah before becoming a full-time mother. She was a founding member of the local Knights of Columbus Ladies Auxiliary where she held active duty at many offices for a time.

Wray is predeceased by her husband, Raymond F. Wray, parents Arvid Olof and Doris Charlotta Svenson and her twin

sister, Alice Carmen. She is survived by her sons, Raymond F. Wray, Jr. of Mount Kisco, Thomas A. Wray of Newtown, Conn. and Theodore J. Wray of Florida; her daughter-in-law, Laura C. Wray, of Newtown, Conn.; granddaughter Samantha E. Wray; her grandson, Jared T. Wray; and numerous brothers- and sisters-in-law, cousins, nieces and nephews.

Family and friends gathered at Cassidy-Flynn Funeral Home in Mount Kisco on Jan. 15 for visitation. A Mass of Christian Burial was celebrated at St. Francis of Assisi Church on Tuesday, Jan. 16 at 10 a.m. followed by burial at St. Francis Cemetery in Mount Kisco.

In lieu of flowers, memorials can be made to Hospice Care in Westchester & Putnam, 540 White Plains Rd., Suite 300, Tarrytown, N.Y. 10591-9908, to whom the Wray family is immensely grateful.

Rocco Zacarolli

Rocco (Bill) Zacarolli of Pleasantville and formerly of Mount Vernon died on Jan. 12.

He was 89.

Zacarolli was born on Aug. 8, 1928, to the late Gaetano and Maria (nee Polese) Zacarolli in Mount Vernon. He proudly served in the U.S. Army during the Korean Conflict. He was a retired heavy equipment operating engineer and belonged to Local 137 in Briarcliff Manor.

Zacarolli is survived by his devoted wife, Marie (nee Timpone) Zacarolli, of Pleasantville; his loving sons, Rocco (Francesca) Zacarolli of Valhalla and Anthony (Catherine) Zacarolli of Greenburgh; two brothers, Gaetano (Judith) Zacarolli of Hillsdale, N.Y. and Joseph Zacarolli of Danbury, Conn.; and his four cherished grandchildren, Isabella, Victoria, Nicole and Dominic Zacarolli. He was predeceased by his beloved daughter, Roseanne Zacarolli, in 2006 and by his two brothers and two sisters.

Visitation was at Hawthorne Funeral Home on Jan. 14. A funeral Mass was held at Holy Innocents Church in Pleasantville on Jan. 15. Interment was private.

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Boykin Elected Chairman of Westchester County Board of Legislators

Legislator Ben Boykin, (D-White Plains, Scarsdale and West Harrison) was elected chairman by the Board of Legislators at its Jan. 8 meeting.

Boykin, along with the Democratic Vice Chair Alfreda Williams, Majority Leader Catherine Parker and Democratic Whip MaryJane Shimsky, will form the Democratic team to lead the board for the 2018-19 legislative term.

Boykin, and MBA and CPA has 45 years of business experience, including executive and managerial positions at Fortune 100 companies in accounting and budgeting, corporate development, organizational restructuring, financial planning and treasury. He managed



County Legislator Ben Boykin was elected chairman last week of the Board of Legislators.

and restructured complex organizations in North America, Latin America and Europe. He has 25 years of extensive governmental experience including seven years as a member of the White Plains Board of Education and 14 years on the White Plains Common Council where he served three terms as council president.

He is beginning his third two-year term on the Board of Legislators. He has held various leadership roles in business and government. With Westchester County facing a budget deficit of at least \$100 million, he said his business acumen, financial expertise and governmental knowledge will be key skills needed at this juncture.

"I am humbled and honored to serve as board chair and to work with all my colleagues on the Board of Legislators and the Latimer Administration to move Westchester forward," Boykin said. "We will have many opportunities and significant challenges ahead but, by working together, we will make Westchester County a better place to live, work and enjoy."

Legislator Michael Kaplowitz (D-Somers) served as board chairman for the past four years.

SMALL NEWS IS BIG NEWS

Pleasantville Village Clerk Weintraub to Retire in March

By Anna Young

Pleasantville Village Clerk Judy Weintraub has informed the Village Board that she plans to retire at the end of March.

In a letter submitted to Mayor Peter Scherer on Jan. 5, Weintraub, who has served as village clerk, records management officer and registrar for

25 years, stated that she will be retiring from her position effective at the close of business on Mar. 30.

"It has been a pleasure serving the Village of Pleasantville over the past 25 years," Weintraub said in her letter.

During the Jan. 8 Village Board meeting, trustees were honored and saddened to accept Weintraub's

retirement notice, giving her a round of applause after it was read to the public.

"Twenty-five years is an extraordinary contribution to this fine place, and it's a fine place in significant part because of the fine work you've done for us," Scherer said. "We expect when that time comes we'll have more to say at the time."

Weintraub's announcement is the

second key retirement at Village Hall in the first few months of 2018. Last summer, longtime Administrator Patricia Dwyer informed officials and the public that she will be retiring in February after serving the village for nearly three decades.

Scherer said the board will announce Dwyer's replacement in the coming weeks.

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Obituaries

Filippo Cangialosi

It is with great sadness that the family of Filippo Cangialosi announces his passing on Jan. 8 at the age of 68.

Cangialosi, a longtime Valhalla resident, was born on Sept. 16, 1949, in Borgetto, Sicily.

His memory will be forever treasured by his wife of 41 years, Anna; his mother, Rosaria; his siblings, Benardo, Salvatore and Girolema; his children, Vito (Cathy), Steven (Stephanie), Salvatore and Philip (Christina); his granddaughters, Carina, Cate, Carlie, Emma, Amanda and Rylee; and many members of his extended family. He was preceded in death by his father, Vito.

To everyone who knew him, Cangialosi was a gracious man who was loving and caring to all. He was a kind husband, dedicated father and tender-hearted grandfather who cherished his six granddaughters. Family was everything to him and he always put their needs ahead of his own. He was a generous soul who gave his time freely, with no questions asked.

Cangialosi was always ready to lend a hand helping to make a repair; there was nothing he couldn't fix. He was a talented gardener and cook and he loved sharing those gifts with his family and friends. He was always happy to stop by for a visit with a jug of his homemade wine. He especially enjoyed spending his spare time fishing and hunting upstate.

Visitation was at Pleasant Manor Funeral Home, Inc. in Thornwood on Jan. 11. A Mass of Christian Burial was celebrated at Holy Rosary Church on Jan. 12 followed by entombment at Gate of Heaven Cemetery in Hawthorne.

Frank Cattarrasa

Frank Joseph Cattarrasa, formerly of Yonkers and most recently of Valhalla, passed away on Jan. 10 at his residence.

He was 62.

Cattarrasa was born on Jan. 5, 1956, to the late Michael L. and Josephine B. (nee

Castro) Cattarrasa in Mount Vernon. He graduated from Lincoln High School in Yonkers and Fordham University. He then earned his law degree from Drake University in Iowa and served as a member of the Bar Association and as an arbitrator throughout Westchester County.

Cattarrasa is survived by his loving wife, Deborah Wilson-Cattarrasa, of Valhalla; his caring sister, Lenore Cattarrasa, of Hawthorne; his stepson, Robert James Hill, of Yonkers; his nephew, Michael Gabbamonte, of Hawthorne; and his niece, Alicia Gabbamonte, of Hawthorne.

Visitation was at Hawthorne Funeral Home on Jan. 15. A funeral Mass was held at Holy Rosary Church in Hawthorne on Tuesday, Jan. 16 at 10 a.m. followed by interment at Mount Calvary Cemetery in Greenburgh.

Nancy Erickson

Nancy Barry Erickson (Nance) of Bedford Hills passed away on Jan. 9, 2018. She was 54.

Born in the Bronx on Sept. 24, 1963, Erickson was the daughter of the late Robert and Elizabeth Barry. She is predeceased by her brothers, Michael and John Barry. She leaves behind her beloved husband, Wayne; her two children, Matthew (19) and Michelle (15); her sister, Nora Barry Erickson, and her husband Colden Erickson; as well as her nephews Colden Robert Erickson and Michael Barry. She was loved by many and will be dearly missed.

Services were held at Beecher Flooks Funeral Home in Pleasantville on Jan. 12.

Joseph Fimmano

Joseph J. Fimmano of Valhalla died on Jan. 9.

He was 86.

Fimmano was born on Feb. 11, 1931, to the late Natale and Giovanna Fimmano in the Bronx. He served proudly in the U.S. Navy during the Korean Conflict. He was retired from the carpenter's union and the New York City Department of Sanitation. Fimmano was also a school bus driver for

the Mount Pleasant School District and was a longtime member of the Knights of Columbus, St. Dominic's Council, in Thornwood.

Fimmano is survived by his devoted wife, Constance (Connie) Fimmano, of Valhalla; his loving sons, Joseph (Anney) Fimmano, of Valley Cottage, N.Y. and Michael (Debra) Fimmano of Valhalla; two brothers, Frank (Georgiana) Fimmano, of Baldwin Place, N.Y. and Anthony (Joanne) Fimmano of Ocean View, Del; one sister, Frances Butler, of Belvidere, N.J.; and his five cherished grandchildren, Samantha, Nicholas, Raychel, Maddison and Michael Fimmano.

Visitation was at Hawthorne Funeral Home on Jan. 10 and 11. A funeral Mass was held at Holy Rosary Church in Hawthorne on Jan. 12 followed by entombment at Ferncliff Mausoleum in Hartsdale.

Dorothy Kretschmann

Dorothy Kretschmann (nee Menges) passed away peacefully on Jan. 9. She was 87.

Kretschmann was a resident of Waltonwood in Cary, N.C. for the past six years. Previously, she was a longtime Hawthorne resident where she enjoyed her life as a mother, grandmother and homemaker. Following her retirement from Hawthorne Cedar Knolls School, she enjoyed activities with her friends at the Mount Pleasant Seniors.

Dotty and George Kretschmann, who predeceased her, raised three daughters, Linda Anguish (Steve) of Elkton, Md., Patricia Donnelly (Paul) of Hawthorne and Elaine Kretschmann (Tom) of Cary, N.C. She is also survived by her six grandchildren, Lauren Watson (Ben), David and Kimberly Anguish and Garrick, Christopher and Keira Donnelly.

Visitation was at Pleasant Manor Funeral Home in Thornwood on Jan. 13, followed by a Mass of Christian Burial at Holy Rosary Church in Hawthorne.

Yolanda Raiano

Yolanda Raiano passed away peacefully at St. Cabrini Nursing Home in Dobbs Ferry on Jan. 5. She was 93.

Raiano enjoyed her life as a wife, mother and homemaker and was most happy spending time with her family. She was a fantastic cook and took pride in preparing delicious meals for her family.

She was married to her husband, Ralph J. Raiano, for 59 years before he passed away in 2005. She was a loving mother and mother-in-law to Theresa and Nat Binetti, Peter and Ralph Jr. and Laura. She adored her eight grandchildren and seven great-grandchildren.

Visitation was at Pleasant Manor Funeral Home in Thornwood on Jan. 8. A Mass of Christian Burial was celebrated

at Holy Innocent's Church in Pleasantville on Jan. 9, followed by entombment with her beloved husband at Ferncliff Cemetery in Hartsdale.

In lieu of flowers, donations may be made to St. Cabrini Nursing Home, 115 Broadway, Dobbs Ferry, N.Y. 10522.

Roy Schmidt

Roy Eric Schmidt passed away peacefully at his Pleasantville residence on Jan. 9 at the age of 93 surrounded by his wife and family.

Schmidt was born on Mar. 1, 1924, in the Bronx. He served in the United States Army's 109th Infantry during World War II. After the war he co-founded Wayne Silversmiths, a family business in Yonkers, where he remained active until his death.

Schmidt married Sabina Ball in July 1955. The Schmidts were longtime Chappaqua residents, where they raised their five children.

He is survived by his wife of 62 years, Sabina; his son, Eric, and daughter-in-law Michelle; his daughter, Jane Clark, and son-in-law Alan Clark; his son, Peter, and daughter-in-law Missy; his son, Doug, and daughter-in-law Cathy; his son, Andrew, and daughter-in-law Kelly; and his 13 grandchildren.

Schmidt had many hobbies, all of which he pursued with a unique zeal. He was an avid gardener, and thoroughly enjoyed tending to his tomatoes, pumpkins and flowers. He was ever-youthful, had a fun-loving spirit and was devoted to his wife and family. They spent many winters skiing and summers at the family cottage on Squantz Pond, where he had summered for much of his life.

The family received friends at Beecher Flooks Funeral Home in Pleasantville on Jan. 11. A memorial Mass was celebrated on Jan. 12 at The Church of St. John and St. Mary (The Little Church) in Chappaqua.

In lieu of flowers, donations may be made to Catholic Relief Services or a charity of your choice.



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Free Thyroid Cancer Screening Stresses Need for Early Detection

By Anna Young

Over 65 residents and emergency service providers made their way to the Westchester County Police Academy in Valhalla last Thursday to take advantage of free thyroid screenings provided by Heartscan Services.

With recent clinical studies showing that thyroid cancer has become the fastest growing cancer in the United States, nearly tripling in the last three decades, state Sen. Terrence Murphy (R-Yorktown) collaborated with the Westchester County Police Benevolent Association (PBA), the Affiliated Police Associations of Westchester (APA) and Heartscan Services to provide early detection.

"Instances of thyroid cancer have been increasing among first-responders, women, people who are exposed to high doses of radiation and people over 40. Early detection saves lives," Murphy said. "Even though a diagnosis of cancer can be terrifying, thyroid cancer is very treatable."

Those who participated in a five-minute ultrasound had their thyroid nodules screened by experienced technicians and were given recommendations based on the results. Murphy urged everyone to get tested, stressing that those with thyroid cancer often don't show symptoms until



ANNA YOUNG PHOTOS

Pictured, from left, are Mount Pleasant Supervisor Carl Fulgenzi, state Sen., Terrence Murphy, County Legislator Margaret Cunzio, Westchester County Police Department PBA President Michael Hagan, Westchester APA and Yonkers PBA President Keith Olsen gather with law enforcement officials on Jan. 11 for free thyroid cancer screenings in Valhalla.

it's too late.

"Unfortunately, I'm here to tell you we have actually found a few issues with a few people," Murphy said. "They will be following up with their doctors."

Marilyn Caldiero-Martinucci, president of Heartscan Services, an organization that raises awareness about thyroid screenings to people who may be unaware they are at risk, said when physicians examine

the neck they often can't feel the nodules. Therefore, an ultrasound is needed to help provide more accurate results.

With women and 9/11 first-responders more likely to be diagnosed, the program continues to make a difference, she said. Thyroid cancer is one of the top five cancers contracted by 9/11 first-responders. Women account for 75 percent of all cases.

County Legislator Margaret Cunzio (C-Mount Pleasant), who was tested during the screenings, expressed interest in expanding the mobile preventive screening program county-wide. She said it's the county's obligation to make sure that Westchester's emergency service workers and volunteers who dedicate their time and lives are protected.

"It's all about preventions, it's about taking care of our first-responders and it's about taking care of our community," Murphy said. "When we all work together we can all make a difference."

The screening was made possible by Murphy who secured state grant money to provide screenings in the region.

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Mount Kisco Village Board Supports Natural Resources Inventory

By Neal Rentz

The Mount Kisco Village Board is scheduled to adopt a Natural Resources Inventory next month.

Mayor Gina Picinich said last week that the document's likely acceptance is exciting for the community and is another step forward for the village to protect its environment and beauty. The inventory is a catalogue of the community's natural resources, Picinich said.

The document represents "what we value as a community," she said.

"It's very important to ensure that we protect all of our resources from overdevelopment," Picinich said.

The inventory will be used by the Planning Board to provide information to developers that will guide them during the environmental review of their projects, she said.

It was created by the Mount Kisco Conservation Advisory Council (CAC) and Jim Nordgren of JN Land Trust Services.

Nordgren said at the Jan. 8 public hearing on the issue that a municipality's inventory of natural resources not only helps developers but serves as a nature guide for citizens and the Planning Board, he said.

"You have great natural resources," Nordgren said, referring to Marsh Memorial Sanctuary and Leonard Park as two examples. He added that residents want more parks, trails and open space and more trees planted.

"It will be a good planning guide and a good tool for citizens," Nordgren said.

CAC member Jim Gmelin, who was appointed by the Village Board to lead a subcommittee that compiled the inventory, said the experts were enlisted to help with the project.

"It's not going to be static either because we're going to keep building on it," Gmelin said.

Village Board members said they supported the inventory.

"It seems like a win-win," Trustee Jean Farber said.

Though the public hearing was closed last week, written comments will be accepted for 30 days after last Monday's meeting. A vote to adopt the document has been scheduled for the Village Board's Feb. 26 meeting.

The inventory can be found on the CAC page on the village's website at www.mountkisco.ny.gov.

**SMALL NEWS
IS BIG NEWS**

Starbucks Drive-Through Scrapped for Former Mt. Kisco Applebee's

By Neal Rentz

An applicant looking to convert a former Applebee's on Bedford Road in Mount Kisco into a Starbucks with a drive-through window has scrapped that plan, replacing it with a proposal for two restaurants and a retail store.

Representatives for property owner Urban Edge Properties addressed the Mount Kisco Planning Board with its latest conceptual application last week.

Last year Urban Edge Properties proposed splitting the former free-standing chain restaurant into a space for three businesses, including a Starbucks with a drive-through window. However, the plan required a zoning change from the Village Board before site plan approval could be pursued because village law prohibits drive-through service for businesses except for banks.

The lone exception is the nearby Burger King, which had its previous drive-through approval grandfathered in.

Last week, Brad Schwartz, an attorney representing Urban Edge, told the Planning Board that instead of the Starbucks, Urban Edge was hoping to expand the existing 5,411-square-foot building with a 1,774-square-foot addition on the north side of the structure to accommodate three tenants. One space would house a 2,521-square-

foot restaurant while another restaurant would be placed in a 2,890 square-foot-space.

The remaining 1,174 square feet would contain a retail establishment, he said. Schwartz, who did not identify what type of operations might move into the location, stressed that the eateries would not be fast food restaurants.

Alan Pilch, principal of ALP Engineering & Landscape Architecture, said the addition currently houses a refuse enclosure. He said the project would require the removal of 16 trees from the site.

The property is located in a Limited Commercial zoning district and the land abuts the Preservation District.

Planning Board member Ralph Vigliotti said an adequate landscaping plan must be submitted for the plan to go forward to help "soften the urbanization of the village." Pilch responded that a landscaping plan would be provided.

Board Chairman Doug Hertz said he supported the overall concept.

"This is an appropriate use for the site," Hertz said.

The next step is for the applicant to submit a formal application to the village, he said.

Applebee's had operated at the North Bedford Road site for 20 years before it closed in 2016.

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Thornwood Gym Ready to Relive the ‘90s for a Great Cause

By Anna Young

Next week you can throw on your denim jeans, cropped top and platform shoes and join The Partner’s Gym in Thornwood to celebrate the best of the 1990s

The gym is holding an Everyone Loves the ‘90s Party to raise money for the Pediatric Cancer Foundation on Thursday, Jan. 25. Owner Obiora Nwoye will open his fitness center from 6:30 to 10 p.m. for a bit of nostalgia that includes DJ Serg Entertainment who will be playing some of the biggest hits from the decade.

“It’s going to take you back to a time when you were young and free and didn’t have as much responsibility as you do now and still had time to party. That’s the feeling we want to bring back,” Nwoye said. “Music brings you back to a place

Westchester Library System Adds Kanopy Film Streaming Service

The popular on-demand video streaming service Kanopy is now available for free at all 45 branches of the Westchester Library System (WLS).

WLS cardholders can access Kanopy and sign up to start streaming films on demand instantly by visiting www.wls.kanopystreaming.com.

Films can be streamed from any computer, television, mobile device or platform by downloading the Kanopy app for iOS, Android, AppleTV, Chromecast or Roku.

New York State library cardholders in Chappaqua, Greenburgh and Scarsdale have gotten a head start on Kanopy, as these branches had already been granted access. With the WLS adding Kanopy, patrons of the other 42 branches, will now also have access to the streaming service.

Kanopy showcases more than 30,000 of the world’s best films, including award-winning documentaries, rare and hard-to-find titles, film festival favorites, indie and classic films and world cinema with collections from Kino Lorber, Music Box Films, Samuel Goldwyn, The Orchard, The Great Courses, PBS and thousands of independent filmmakers.

Library patrons now have access to films of unique social and cultural value, films that are often difficult or impossible to access elsewhere; and programming that features diversity, with a wide array of foreign language films and films on race and current affairs.

The Kanopy collection includes indie hits including “Hunt For the Wilderpeople” and “2 Days in Paris” and award-winning documentaries like the 2017 Oscar-nominated “I Am Not Your Negro” and Sundance Film Festival winner “Mother of George.” New York centric films such as “Dear Governor Cuomo,” “Grazers,” “A House Divided,” “Ruthie and Connie,” Ken Burns’ “The Brooklyn Bridge” and “True New York” are available as well.

and a time and it’s usually always positive, so that’s what we’re trying to do with our ‘90s theme, bring a little nostalgia.”

Along with quintessential dance hits, the party will be catered and feature wine and drinks from Hawthorne Wine & Spirits. Freeze Therapy in Rye Brook will provide complementary cryotherapy treatments, a regimen to combat pain that uses a method of localizing freezing temperatures on the body for individuals seeking faster recovery.

Teams will be created for a challenging ‘90s trivia showdown. Winners will take home prizes from the event sponsors.

Lululemon, the athletics apparel company, will also be providing partygoers with free training swag.

“Our classes are almost like parties, so this is a natural extension,” Nwoye said. “All I want it to be is a lot of fun with great food and great music, awesome people and a really positive atmosphere for a good cause. The more people we have the better it’ll be for our pediatric cancer partners.”

Tickets cost \$20 and can be bought through The Partner’s Gym website, through a special event site or at the gym. Tickets at the door on the day of the event,

which is for adults 21 years old and up, will cost \$30. All proceeds will benefit the Pediatric Cancer Foundation. Attendees are encouraged to dress in ‘90s attire. Parking will be available.

To purchase tickets, visit www.picatic.com/event15140643565624 or www.partnersgym.com. The Partner’s Gym is located at 855 Franklin Ave. in Thornwood. For more information call, 914-579-2888 or email info@thepartnersgym.com.

Tickets \$20 presale or \$30 at the door. Tickets also available at The Partners Gym. ALL PROCEEDS GO TO THE PEDIATRIC CANCER FOUNDATION



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Editorial

Cuomo Should Stop Dithering and Set Special Election for 37th District

If you live in North Castle, Bedford, portions of White Plains or any of the other communities in the 37th state Senate District, good luck relaying any questions, comments and concerns about the budget or some other issue to your senator.

That's because you don't have one – and won't have a representative in the Senate perhaps until April, according to the latest scuttlebutt.

Following George Latimer's resignation from the seat at the end of last month so he could take over as Westchester County executive, Gov. Andrew Cuomo has given no

indication when or if he will call a special election to fill the vacancy.

Conventional wisdom in Westchester political circles has him waiting until spring, after the 2018-19 state budget has been put to bed.

A lot of good having a senator will do then. With the state facing a reported \$4 billion budget deficit, many of its taxpayers, including in the 37th District, under pressure from the new federal tax legislation and the usual array of ongoing issues around the state, Cuomo has seen fit to leave residents in part of his home county without a voice

in the Senate legislature in what promises to be a critically important session.

That's a new twist on taxation without representation.

Maybe the governor has a valid reason, and if he does it's surely a well-guarded secret since calls last week to his press office went unreturned.

But the audacity to leave the seat open any longer than it needs to be is galling. In January 2010, after former assemblyman Adam Bradley left his seat for his abbreviated tenure as White Plains mayor, then-governor David Paterson called a special election for early February.

That was reasonable, since it takes some period of time for the parties to decide on a nominee. Cuomo should have done likewise, and called for an election two weeks ago.

Both parties have largely done their work. The Democrats officially tabbed Assemblywoman Shelley Mayer last week and Republicans have two solid candidates to choose from in Dan Schorr and Sarmad Khojasteh.

Albany may have a reputation for dysfunction and corruption. That shouldn't prevent it from holding an election.

Letters to the Editor

State's Voting Laws Should Be Updated to Encourage More Participation

Our state has a voting problem. In the 2016 election, 56.2 percent of eligible New York voters voted, ranking 42nd in the country. Our democracy thrives when all are able to engage in the election process. This means ensuring people's ability to vote through a number of potential new measures.

New York State is one of only 13 states without early voting. Early voting allows flexibility for voters to vote when they are able to while juggling work and familial obligations, rather than struggling to find time to vote only on Election Day or being prevented from voting altogether.

Early voting removes this obstacle. Similarly, automatic voter registration, done through the Department of

Motor Vehicles, streamlines the voter registration process. The resulting system would be more convenient, with shared information reducing errors and redundancies, all while cutting costs. Same-day voter registration allows eligible voters to register to vote, and ultimately vote, even if they have not yet had the opportunity to register before Election Day.

In order to apply for an absentee ballot in New York State, the voter must provide a reason for the absence or inability to make it to the polls. New York should join the majority of states across the country and not require an excuse. Such policies do not protect our elections or enhance the voting experience, but serve only as a

deterrent and invasion of privacy.

When I recently polled my constituents on their thoughts on these proposals, early voting and automatic voter registration had the support of 69 percent and 68.1 percent of respondents, respectively. Same-day voter registration received 55.7 percent support from my constituents.

This session I will continue my support of, and advocacy for, legislation that ensures that New York lives up to its promise and makes voting a right and not a privilege. The laws of the state should never be the reason an eligible person does not vote in our elections.

—Sincerely,

Assemblywoman Sandy Galef,
95th Assembly District

State Must Take Steps to Pay for or Eliminate Unfunded Mandates

With the loss of SALT deductions, anticipated decline in home values and other consequences of the Tax Cut and Jobs Act of 2017, New York must enact long overdue property tax relief as part of a greater plan to mitigate the effects of the new tax code. While many do not oppose paying their fair share for the betterment

of New York, the state legislature and governor must identify concrete means to cut expenses while keeping hard-earned dollars in residents' pockets, local municipalities' coffers and school districts' accounts.

As we seek relief from the loss of SALT deductions, the resolution of longstanding state-imposed unfunded mandates affords a significant opportunity. Yes, many mandates serve important policies. However, it is unreasonable that the state can currently force them unfunded upon our schools and municipalities after the passage of their respective budgets. Unexpected expenses in the middle of the year create incredible financial hardships.

If unwilling to immediately eliminate mandates as unfunded, the state should at the very least roll back unfunded mandates by establishing fiscal "ceilings" that substantially limit what can be

imposed on local property taxpayers. If breached, the dollars should not come from local entities, but from the state legislature that levied the tax. This can be instituted per taxed entity and across a class. Whether these amounts and limits are tied into percentages of existing budgets or predetermined set amounts is debatable.

One thing is not debatable, however. Limiting the state's ability to impose unfunded mandates, and returning the financial responsibility back when it does, will not restore our SALT deductions, but it can force our legislature – both Republicans and Democrats – to join together and exercise much-needed fiscal discretion when we, the taxpayers, need it most.

—Councilman
Jeremy Saland
Town of New Castle

Correction

In last week's article on the closing of two longtime Armonk businesses, it was incorrectly reported that an Indian restaurant is moving into the space currently occupied by Zero Otto Nove on Old Route 22. In fact, an Indian restaurant is scheduled to move in next to Zero Otto Nove, which will continue to operate. The Examiner regrets the error.

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Thomas Olszewski, Eagle Scout/Student, Thornwood

By Martin Wilbur

From the time Thomas Olszewski was in seventh grade, he loved acting, participating in productions both at school and at the Lighthouse Youth Theater.

He found himself in several productions a year, which required extensive rehearsals, along with the increasing schoolwork as he moved through middle school and high school.

But that didn't deter Olszewski from reaching his longtime goal of becoming an Eagle Scout before graduating from Westlake High School last June.

On Jan. 6, Hawthorne Troop 1 held an Eagle Court of Honor for Olszewski at Holy Rosary Church, the culmination of a journey that began in first grade with many of his friends and reached its pinnacle by attaining scouting's highest rank.

"I had to sacrifice a lot of my other activities, the plays and what not, just to go on a campout in the middle of the woods to kind of get farther along with the program," Olszewski recalled.

Now that Olszewski has accomplished

what less than 5 percent of all those who sign up for Boy Scouts attain, the effort was worth all the hard work, not only for the accolades but for the discipline and the respect that is developed in going as far as he could.

"I don't think I'd be the way that I am without the Scouts," said Olszewski, who completed his first semester last month at St. John's University studying television and film production. "That's not to say I'm a great person or anything. I'm just saying I'd be a lot worse off without the Scouts."

For his Eagle project, Olszewski created a roughly 15-minute documentary by interviewing five World War II veterans who live in Mount Pleasant and asking about their experiences. The film was donated to the Gilbert Rauh American Legion Post 1574 on Garrigan Avenue in Thornwood.

Using his storytelling skills, Olszewski spoke with the five veterans and the wife of one veteran and managed to edit the documentary to where each person has an of average of three minutes on film.

He knew he couldn't go in-depth. Instead, he tried to get a key remembrance from each veteran. He also needed to guide other scouts to handle the cameras and equipment.

What struck Olszewski most was the veterans' humility. Not one of them bragged about what they did, and some may not have even been happy talking about their experiences.

"I wanted an interesting perspective from each of them, and clearly within the first 10 minutes I realized that each person I interviewed had a very interesting side of the story," Olszewski said. "I wanted the film to be about them as people, not about the war, but what their lives were like before, during and after. In three to four minutes it's hard to tell that story."

While scouting was a big part of Olszewski's life for the past 12 years, the theater has been equally important. Starting in seventh grade, he decided a couple of his Boy Scout friends had joined the Lighthouse Youth Theater. Olszewski followed suit, made additional friends and enjoyed the experience.

Typically, he would sign up for three Lighthouse productions annually and two more in school.

At Westlake, he branched out by taking a film and video class. Last year, he and a friend entered a competition called The 10 Day Film Challenge, open to high school students across the country. Entrants have



10 days to make a film and it has to take place in school.

"Me and my friend made this wacky superhero film and placed fifth, which was like a big deal for the school," Olszewski said. "So I guess once that happened this is what I kind of want to do."

Olszewski started working at the Digital Arts Experience in White Plains teaching youngsters how to edit film. He also works as a sound man at various theaters in the region and had the opportunity to be on the set of "The Post" for a day when filming took place in White Plains.

With that experience, Olszewski said he was motivated to study television and film production and hopes to become a production manager. Meanwhile, he enjoyed his first semester in college.

"I loved all my classes, all my teachers, professors. All my classes were great," Olszewski said. "I made some friends. I'm in the improv group. It's great, a lot of fun."

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January 10, 2018

Michael E. Fareri
4 MacDonald Avenue Armonk,
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Supervisor Schiliro & Members of the Town Board Town of North Castle
15 Bedford Road • Armonk, New York 10504
Re: Reconsideration of Moving AFFH Units

Dear Supervisor Schiliro & Members of the Town Board:
The purpose of this letter is to present an alternate development plan for the Lumberyard and 470 Main Street properties. I hope to persuade the Board to permit the relocation of AFFH units from the Lumberyard to 470 Main Street by recapping the myriad benefits to the Town. Before I begin, allow me to first provide important historical information pertaining to North Castle finances over the last ten years.

Description		2008	2017	% Change
Town Assessables		\$118,179,599	\$118,017,091	(.138%)
Town Budget		\$23,815,694	\$26,776,313	12.43%
Town Tax Rate		\$133.09	\$165.11	24.06%
School District Budget		\$70,043,397	\$89,881,446	28.32%
School District Tax Rate		\$549.39	\$679.70	23.72%
Student Enrollment		2845	2462	(13.46%)
Cost Per Student		\$24,620	\$36,507	48.28%
Armonk Average Home Sales per Sq.Ft.		\$550	\$327	(40.55%)

First and foremost, this is not an attempt to criticize you, the Town Board or the School Board. But only an attempt to show the reality of our Town’s financial situation at present and its effect on our property values. As you can see, there has been no increase in Town Assessables from 2008 to 2017, **representing 10 years with no growth!** Over the same period the Town’s budget rose 12.43% and the tax rate rose 24.06%. To offset these rising costs, responsible development and redevelop-

ment is necessary along with a hard look at reducing spending. Our school district budget and tax rates have risen dramatically while during the same period student enrollment fell 13.46% and the cost to educate our students rose an incredible 48.28%. If the next 10 years are similar to the past 10 years, the cost per student will rise to approximately \$60,000, our taxes will increase approximately 25% and home values will decrease by approximately 40%. It is because of these changes that

the transfer of AFFH units from the Lumberyard to 470 Main is the **type of development strategy that should be considered favorably by you and by the Town Board** as an example of much needed responsible development which will help increase Town revenue as Town expenses continue to rise.

An Alternate Development Plan for the Lumberyard and 470 Main Street Properties: Presently, our approved plan is for the development of thirty

(30) market rate units and six (6) AFFH units at the Lumberyard. As an alternative, I propose developing thirty (30) luxurious market rate units at the Lumberyard and reducing the six (6) approved AFFH units to three (3) AFFH units as required by Westchester County and Town of North Castle Ordinance. And transfer the three (3) required AFFH units to 470 Main Street. At 470 Main Street sixteen (16) approved units will then be eleven (11) market rate units and five (5) AFFH units.

The justification behind this proposed reduction is: **why build more AFFH units in Armonk than the County requires?**

A Donation to Assist in the Construction of Wampus Brook Park South:

As an added incentive to permit the transfer of the AFFH units, I will donate \$500,000 in addition to the \$131,000 in required Recreation Fees for a total of \$631,000 to be used to construct Wampus Brook Park South.

Relocating AFFH Units is Logical Urban Planning:

Combining high end market rate units with AFFH units often leads to disagreements among residents concerning maintenance costs and paying for property improvements. This inherent conflict eventually leads to legal actions such as we have seen happen in Armonk among residents of Whippoorwill Hills and Whippoorwill Commons. Relocating the AFFH units avoids such conflicts of interest, which are unfair to both parties.

Current residents of Wampus Close, located adjacent to the Lumberyard, are unanimously in favor of keeping the Lumberyard as all luxury market rate housing, similar to their own, and have expressed this desire at several public meetings.

The 470 Main Street location provides AFFH residents with more convenient access to public transportation, retail shops, grocery shopping, restaurants and pharmacies. **More importantly, residents at 470 Main Street will enjoy a much-needed economic benefit because the monthly common charges at 470 Main Street will be \$150 per month vs. \$500 per month or more at the Lumberyard. Because 470 Main Street are attached townhouses it doesn't have the high com-**

mon charges for the purpose of maintaining lobbies, hallways, elevators, etc. which are found in a single structure building like the Lumberyard.

Relocating AFFH Lumberyard Units Avoids a Potential Negative Alternative:

There is a large unmet need for multifamily housing in Armonk, particularly among millennials, who would like to move here, local empty nesters and seniors, many of whom would like to downsize and remain living in Town. An upscale market rate residential project at the Lumberyard will meet that need.

I have stated publically on numerous occasions that **I will not build the Lumberyard with combined luxury units and AFFH units, as I believe that approach is a recipe for failure.** If the Board cannot approve moving the AFFH units my alternative would be to sell the Lumberyard property to another developer. Although not the best plan for North Castle, a likely buyer could well be a developer that would use the current approvals to build 36 or more subsidized housing units. Not only would converting to all affordable units cause a drastic reduction in property value at the Lumberyard, but doing so would also eliminate the opportunity to create a type of upscale market rate multifamily housing that is in great demand in our community.

Questions that need to be asked:

Q; Did other political and planning professionals approve of moving 6 AFFH units from the Lumberyard to 470 Main St.?

A: Yes. Moving 6 AFFH units from the Lumberyard to 470 Main Street has been approved by The North Castle Planning Board, by North Castle's Town Planner, by the Westchester County Planning

Board, by Westchester County Deputy Commissioner of Planning and by two former North Castle planning board chairmen.

Q. Is there a precedent for off-site relocation of AFFH units in North Castle?

A: Yes. The Town Board has approved moving the AFFH requirement to an off-site location for the developer of the Cider Mill, and for the developer of Armonk Square, and for the developer of the Brynwood.

Q: Are there any prohibitions on transferring AFFH units in the Model Ordinance or the North Castle Master Plan?

A: No. AFFH units can be moved to suitable off-site locations at the discretion of the Town Board.

Q: What is the financial impact on the town budget if the AFFH units are moved, and the Lumberyard and the 470 Main Street jobs are built?

A: Immediate benefits:

(a) A Donation of \$500,000 will be added to Recreation Fees of \$93,000 from the Lumberyard and \$38,000 from 470 Main Street for a total of \$631,000 paid to the Town.

(b) Relocating 6 units will allow the remaining 30 market rate residential units developed at the Lumberyard to be larger. The resulting higher market prices for these units will result in increased annual tax revenue for the Town and School which has been estimated to be \$310,000 per annum.

A: Future potential benefits:

(a) Eliminates the risk that the Lumberyard site will be developed into an all AFFH which would reduce town and school taxes by approximately \$200,000.

If the Lumberyard becomes all AFFH this would also result in a much less expensive building - a structure that would be far less attractive than an upscale market rate product.

(b) AFFH residents at 470 Main Street would pay \$350 less in monthly common charges.

Q: What are the downside risks of transferring AFFH units off-site?

A: There are no known risks. Such transfers have been successfully made in North Castle in the past.

Q: Who is opposed to moving AFFH units to 470 Main Street - and why?

A: The North Castle Town Board is the only group opposed.

In Conclusion:

Allowing AFFH units to be moved off-site will not only provide substantial financial benefits to North Castle, the relocation also represents logical urban planning. I appeal to the Town Board to review the request and conclude, as so many others have, that such a move is in the best interests of AFFH residents and North Castle taxpayers. I will attend the January 24, 2018 Town Board meeting and hopefully you will allow me and other residents of our community the opportunity to again try to convince you to support this alternate development plan, the reduction and relocation of the AFFH units and to accept my donation.

I am looking forward to working with you amicably and in putting our past differences behind us. Also, if you cannot support this development plan as outlined above could you offer alternatives?

**–Thank you,
Michael Fareri**

Fixtures: What Stays and What Goes When Selling a House

Buyers and sellers who seem perfectly nice and normal throughout the transaction can suddenly lose their cool when the seller asks at the last minute that a modest chandelier over a kitchen table be excluded from the fixtures included in the sale.

"Oh no, you don't," the buyer might say, "it wasn't excluded in the listing!"

And, the fight begins.

This scenario happened to me a short while ago. The seller had forgotten to discuss the chandelier's exclusion with his listing agent. It was a very ordinary fixture, surely one not worth fighting about.

"But we bought it early on in our marriage," the seller protested to his agent. "Our family gathered under it every morning at breakfast, every night at dinner," he was reported to have said. And so it went.

But my buyer didn't relent. I appealed to his better judgment.

"That chandelier is an inexpensive Tiffany reproduction," I argued, "and couldn't have cost more than \$100. I'll buy one that's more than twice its quality as a closing gift for you," I said.

"No, I want that one," he responded.

It looked as though it was going to come to a showdown. Just prior to this incident I had heard a story about how the sale of a home was lost because the seller had changed her mind about leaving her

washer and dryer. Those particular models, with which she had fallen in love, had been discontinued and she didn't want to risk her emotional health with trying another brand.

Oh, my goodness, I declared, you're going to risk losing a house over a matter like a cheap kitchen chandelier? See reason here, I admonished the buyer. Sanity finally prevailed and the seller was allowed to keep the fixture to which he was so strongly attached.

Shortly after that experience, I was involved with another dispute – and you guessed it – it also involved lighting fixtures. This one was in a gorgeous

historic home when the seller had affixed the highest-grade wall sconces and chandeliers you could imagine in every room, all quite appropriate to their 18th century surroundings.

My buyers oohed and aahed over every one of them in each room. Only after they decided to make an offer after the first showing did I make the inquiry of the seller (it was one of those hybrid FISBOs where the seller does most of the work,



By Bill Primavera

but the listing is on the MLS system) about exclusions. Sure enough, the lighting fixtures were "available for sale." My buyers were not happy and neither was I.

Give yourself a test. Which of the following items wouldn't normally be included as fixtures in the sale of a home: a built-in stereo system, an electric garage door opener, wall-to-wall carpet, built-in microwave oven, water heater, dishwasher, built-in stove, drapes, refrigerator, washer and dryer.

You are correct if you answered that the last four items are not included. All the other items are automatically included

since they are attached and have become fixtures.

The literature on the subject is somewhat simplistic. For instance, lumber sitting by the side of a house is personal property because it isn't permanently attached to the structure or the land, and is therefore not included in a home's sale price; however, when that lumber is nailed or bolted together to become a fence, the wood fence is a fixture attached to the land

and is included in the sale.

Oddly, while the examples I gave about chandeliers would identify them as fixtures, their light bulbs are not permanently attached to the structure so they remain personal property. Very few sellers remove their light bulbs from the light fixtures (as they are entitled to do) unless it's a particularly contentious sale.

(When I sold my first home, I ended up hating my buyer so much that I removed every light bulb from the house and every roll of toilet paper from the bathrooms. Hopefully, I've matured since those early years.)

If a house seller wants to exclude a fixture from the sale, it must be specifically itemized and excluded in the sales contract.

When a dispute arises, whether or not an item is included in a home sale, it is accepted practice that courts favor (a) buyer over seller, (b) tenant over landlord and (c) lender over borrower.

Well, I guess we all know where we stand in such battles.

While Bill Primavera has enjoyed careers as a journalist and publicist, he is now a Realtor® associated with William Raveis Real Estate, specializing in upper Westchester and Putnam Counties. To engage the services of The Home Guru Team to market your home for sale, call 914-522-2076.

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Skyfactor Returns to its Roots This Saturday for Pleasantville Gig

By Anna Young

If you're not sure how to spend next Saturday night, head over to Lucy's Lounge in Pleasantville where local talent Skyfactor will be performing in Westchester for the first time in four years.

While the acoustic pop/rock band, comprised of Westchester natives and residents, has been busy working on their fourth album and performing shows in New York City, they felt it was time to bring their sound back to Westchester and play a show for their loyal fans.

"A lot of our roots musically are tied to the opportunities Pleasantville has given us," said Skyfactor guitarist Jon Rubin. "We have a lot of history in Pleasantville because of how welcoming the community is."

Skyfactor, fronted by lead vocalist Bob Ziegler and Rubin, was formed on a rooftop in the East Village where the duo quickly realized they had something special. When they decided their sound needed a full band, they enlisted Cliff Rubin, Jon's brother, on bass, and Ziegler's longtime pal Jason Taylor on drums.

"Since Day One it's been instantaneous," said Ziegler, who lives in Larchmont. "These guys have become my family over the last 12 years. It's great having that experience on stage together, writing songs together and off stage as well."



BRETT DEUTSCH PHOTOGRAPHY

The members of the local band Skyfactor who will be performing this Saturday night at Lucy's Lounge in Pleasantville. Pictured, from left to right, are Jason Taylor, Bob Ziegler, Jon Rubin and Cliff Rubin.

In 2011, their second album, "Daydreams," achieved critical success. Their song "Ok" was used on the MTV reality show "Teen Mom." They also hit it big with another cut off the same album, "Something's Gonna Change," which was used in two segments on NBC's "The Voice."

Although the band has played several venues throughout the city, from The Mercury Lounge to The Bitter End to The Cutting Room, since 2006, it took Rubin watching his son and daughter performing at Lucy's during music camp

to realize he had found the perfect venue to re-enter the local music scene.

"My kids teased me that they could play at Lucy's and I couldn't," Rubin said. "All these people who know us have been asking us for years to do a club show around here."

Local music fans may remember Skyfactor from the 2011 Pleasantville Music Festival or their many appearances at the Pleasantville Farmers Market.

Rubin, a Briarcliff Manor resident, said the market is one of his favorite venues because the band gets to try out new material in a special atmosphere.

"Every one of our new songs started in its infancy at the farmers market," Rubin said. "We've made so many fans and friends at the market."

He noted that Saturday's gig will give local followers a chance to see Skyfactor perform without the hassle of traveling into the city.

"We wanted a nightclub where we didn't care what they charged at the door,

we just want to play for people who aren't going to travel to New York City," Rubin said. "It just seems like a really good, fun vibe and the guys in my band will enjoy playing there."

Ziegler added that Saturday's gig will be special because the band will be debuting tracks off their new album, which is expected to be released this summer. Fans can also expect to hear several favorites during the roughly three-hour set, including "Wake Up" and "Come Away" and a few covers.

Dobbs Ferry bluegrass group Greetings From Anywhere will open the show on Saturday, performing a 45-minute set. The band previously opened for Skyfactor at Garcia's at the Capitol Theatre in Port Chester in 2014.

While Rubin and Ziegler are excited about this weekend's show at Lucy's, they said they're looking forward to performing throughout Westchester and making a bigger impact in their community.

"Pleasantville is our Westchester club," Rubin said. "We work hard, and we love it, and to have people support it means a lot to us."

Skyfactor is scheduled to perform at 8:45 p.m. Lucy's Lounge is located at 446 Bedford Rd. There will be a \$5 cover at the door. The show is open only to adults 21 and up.

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, Jan. 16

Italian Language and Culture. Mara De Matteo, born and raised in Italy and passionate about her native language, combines lively conversation with grammatical instruction in her classes. She creates interactive lessons on the richness of Italian culture, past and present, through real-life anecdotes, literature, personal memoirs, films and even photography. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 6:30 p.m. Every Tuesday. Info: 914-273-3887.

Wednesday, Jan. 17

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.

Baby Time. A fun interactive lap-sit story time that includes songs, rhymes and a few very short stories. The

experience gives babies an opportunity to socialize and parents a time to share. Recommended for newborns through 12 months old. Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville. 10 to 10:30 a.m. Free. Every Monday and Wednesday. Info: 914-769-0548 or www.mountpleasantlibrary.org.

Ambassadors for Successful Aging. Are you aware of the benefits available to you as a Westchester County senior? Information can be provided to you on housing, home care, transportation options, counseling options, memory care, nutrition, vision and dental services along with SNAP, HEAP, EPIC and STAR and other programs that can save you money and help you plan for the future. Feel free to discuss a Westchester County "ambassador." No appointment necessary. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 10 a.m. to 4 p.m. Free. Every Wednesday. Also Mondays at the North White Plains branch, 10 Clove Rd., North White Plains. Info: 914-273-3887 or 914-948-6359.

New Mommy and Daddy Meet-Up. Whether it's your first child or your fifth, this is a great way to get out of the house,

meet new friends and enjoy time with your baby. World Cup Nursery School, 160 Hunts Lane, Chappaqua. 10:25 to 11:10 a.m. Free. Every Wednesday. Info: 914-238-9267 ext. 20.

Adult Coloring Club. It's a relaxing, analog stress-reducer that can give you a sense of accomplishment. Coloring also provides a creative outlet to people who may not be trained artists. The library provides colored pencils and intricate mandala patterns, just bring your creativity. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 10:30 a.m. Free. Every Wednesday. Info: 914-273-3887 or www.northcastlelibrary.org.

Toddler Storytime. Finger plays, action rhymes, songs and stories to encourage an enjoyment of books and to stimulate early listening, learning and speaking skills. Recommended for children one to two-and-a-half years old. Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville. 10:30 to 11 a.m. Free. Every Monday, Wednesday and Friday. Info: 914-769-0548 or www.mountpleasantlibrary.org.

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.

Preschool Storytime. This interactive story time uses picture books, songs, finger plays, action rhymes and other activities to encourage the enjoyment of books and language. Recommended for children two-and-a-half to five years old. Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville. 11 to 11:30 a.m. Free. Every Monday, Wednesday and Friday. Info: 914-769-0548 or www.mountpleasantlibrary.org.

Storytime. For children 18 months to five years old. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 11:15 to 11:45 a.m. Free. Every Wednesday and Thursday. Info: Visit 914-666-8041 or www.mountkiscoliberal.org.



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Happenings

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Affordable Care Act Navigator. A trained navigator provided by the county Department of Health will be available to help people with choosing and signing up for health insurance under the Affordable Care Act and the state health marketplace. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 2:30 to 7 p.m. Free. Every Wednesday. Also Thursdays from 1 to 6 p.m. and Saturdays from 10 a.m. to 2 p.m. Appointment required. Info and appointment for Wednesday sessions: 914-336-6026. Info and appointment for Thursday and Saturday sessions: 914-813-5192.

Knitting at the Library. Knitters and crocheters of all skill levels. For ages 10 and up. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 4 to 5:30 p.m. Free. Every Wednesday. Info: 914-864-8041 or www.mountkiscoliberalry.org.

Author Talk. "This Could Hurt" by Jillian Medoff will be discussed. Five HR colleagues face professional and personal challenges in this razor-sharp novel's illumination of the pivotal role of work in our lives. Chappaqua Public Library, 195 S. Greeley Ave., Chappaqua. 7 p.m. Free. Info: 914-238-4779 or www.chappaqualibrary.org.

Art Series: William Glackens. One of the creators of the Ashcan School of American Art is perhaps more famous for the role in played in helping Albert Barnes gather up one of the world's most magnificent collection of impressionist painting. Born in 1870, Glackens was a realist painter who focused on street scenes and daily life in New York and Paris before the Great War. Discussion led by Professor Valerie Franco. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 7 p.m. Free. Info: 914-273-3887.

"The Post." Steven Spielberg directs Meryl Streep and Tom Hanks in this thrilling drama about the unlikely partnership of Katharine Graham (Streep), the first female publisher of The Washington Post, and its volatile, driven editor Ben Bradlee (Hanks), as they come together with The New York Times to expose a massive cover-up of government secrets that spanned four decades and four U.S. Presidents. Followed by a Q&A with The Washington Post's Senior Associate Editor Lally Graham Weymouth and Jacob Burns Film Center Executive Director Edie Demas. Jacob Burns Film Center, 364 Manville Rd., Pleasantville. 7 p.m. Members: \$12. Non-members: \$17. Info and tickets: Visit www.burnsfilmcenter.org.

Thursday, Jan. 18

Third Thursdays Bird Walk. Join naturalist Tait Johansson at this local

migration hotspot for the second in a new series of bird walks. A great way to hone your birding skills and mark the passing of the seasons and birds. Maple Avenue, Katonah. 7:30 to 9:30 a.m. Free. Registration required. Info and registration: Contact Susan at 914-302-9713 or e-mail info@bedfordaudubon.org.

Knitting Circle. This group is open to everyone who has an interest in knitting. Live, love, laugh, learn and have fun together during these creative journeys. Come share patterns and ideas and celebrate creative spirits together while enjoying the ancient art of knitting. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 10 a.m. to 12:30 p.m. Free. Every Monday and Thursday. Info: 914-273-3887.

Toddler Storytime. Finger plays, action rhymes, songs and stories to encourage an enjoyment of books and to stimulate early listening, learning and speaking skills. Recommended for children one to two-and-a-half years old. Mount Pleasant Public Library, 125 Lozza Drive, Valhalla. 10:30 to 11 a.m. Free. Every Tuesday and Thursday. Info: 914-741-0276 or www.mountpleasantlibrary.org.

Preschool Storytime. This interactive story time uses picture books, songs, finger plays, action rhymes and other activities to encourage the enjoyment of books and language. Recommended for children two-and-a-half to five years old. Mount Pleasant Public Library, 125 Lozza Drive, Valhalla. 11 to 11:30 a.m. Free. Every Tuesday and Thursday. Info: 914-741-0276 or www.mountpleasantlibrary.org.

Mahjongg Club. Intermediate players welcome. Participants must bring their own set. Henry V. Kensing Memorial Library, 100 E. Main St., Mount Kisco. 1 p.m. Free. Every Thursday. Info: 914-666-8041 or www.mountkiscoliberalry.org.

The Bolshoi Ballet's "The Taming of the Shrew." Acclaimed choreographer Jean-Christophe Maillot entertains with his vision of Shakespeare's battle of the sexes. Set to Dmitri Shostakovich's colorful music, the tale of an ill-tempered young woman who meets her match is a battle of wits between stormy individualist Katharina (Ekaterina Krysanova) and smug Petruchio (Vladislav Lantratov). Maillot brings out the fast-paced athleticism of the Bolshoi Ballet dancers as the two leads clash and eventually fall for one another. Jacob Burns Film Center, 364 Manville Rd., Pleasantville. 2 p.m. Members: \$20. Non-members: \$30. Info and tickets: Visit www.burnsfilmcenter.org.

Storytime Playgroup. Come hear a story and music and join in on playtime with toys and books. Children, parents

and caregivers will make new friends and share time together. For children one to four years old; with a caregiver. Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville. 2 to 2:45 p.m. Free. Every Thursday. Info: 914-769-0548 or www.mountpleasantlibrary.org.

Gaming Old School. Join old school gaming enthusiasts to play board games like a kid again. Open to all ages. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 4 to 5:30 p.m. Free. Every Thursday. Info: 914-666-8041 or www.mountkiscoliberalry.org.

Read to Rover. Dogs love listening to stories. Come meet Rover and read your favorite story. For children five years old and up. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 4:30 to 5:30 p.m. Free. Every Thursday. Info: 914-666-8041 or www.mountkiscoliberalry.org.

English for Speakers of Other Languages Classes. Provided in partnership with Southern Westchester BOCES. Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville. 5:30 to 8:45 p.m. Free. Tuesdays and Thursdays through Mar. 29. Space limited; registration required. Info and registration: 914-769-0548 or www.mountpleasantlibrary.org.

"Room to Breathe." A screening of this documentary that tells a story of transformation, as troubled middle school kids begin a mindfulness meditation practice. Followed by a panel discussion. Part of the Ossining Documentary and Discussion Series. Ossining Public Library, 53 Croton Ave., Ossining. 6:30 p.m. Free. Info: Visit www.ossiningdocumentaries.org.

Painting Class. An instrumental class in which you will work with acrylics to create your own still-life plants. Have fun following along and creating your own masterpiece. Supplies will be provided. No experience necessary. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 6:30 to 8 p.m. Free. Also Jan. 25. Registration required. Info and registration: 914-273-3887 ext. 6.

Vaping, Juuling and E-Cigarettes: What You Don't Know Can Hurt. While teens are well-versed in vaping lingo, many are not well-educated on the health risks those devices present. There is a further knowledge gap between what kids know and what parents do. An informative presentation about vaping featuring Horace Greeley High School Principal Robert Rhodes, Dr. Richard Stumacher, chief of pulmonary and critical care medicine at Northern Westchester Hospital, Carolyn D'Agostino, Horace Greeley's Student Assistance Counselor and New Castle Supervisor Robert Greenstein. Presented by New Castle United for Youth. Horace

Greeley High School, 70 Roaring Brook Rd., Chappaqua. 7 to 8:30 p.m. Free.

Local Climate History: Northern Westchester Warming. Northern Westchester and Putnam National Weather Service (NWS) records dating back to the 1890s show the last two decades have been the warmest. Volunteer weather observers Daniel Thaler and Jerome Thaler have recorded weather conditions daily for the NWS. This presentation reveals the weather extremes on a monthly and annual basis for our local area. Other aspects of climate will be discussed. Yorktown Community Center's Nutrition Room, 1974 Commerce St., Yorktown Heights. 7:30 p.m. Free. Info: Visit www.yorktownhistory.org.

Friday, Jan. 19

Zumba. Low-impact Zumba with Amy. A great dance fitness workout for those who like to sweat, sizzle and tone while moving to the beat of exhilarating rhythms with a low impact/high intensity approach. A perfect class for those who need to protect vulnerable body parts such as knees, shoulders and back. Try a free trial class. Addie-tude Dance Center, 42 Memorial Plaza (lower level), Pleasantville. 11 a.m. to noon. Drop-in rate: \$12. Every Friday. Also Tuesdays from 10 to 11 a.m. Info: Call or text the instructor at 914-643-6162.

"Near to You" Opening Reception. A stunning new portrait exhibition, on view will be painting and sculpture by six exciting artists committed to the language and texture of paint and painting as well as challenging approaches to portraiture itself. What does it mean to capture the impression or image of a person? What is it that the viewer recognizes in a portrait? Featuring the work of Tim Doud, Jenny Dubnau, Donna Festa, John Mitchell, Heather Morgan and Julia Schwartz. Pelham Art Center, 155 Fifth Ave., Pelham. 6:30 to 8 p.m. Free. Exhibit continues through Mar. 24. Info: 914-738-2525 or visit www.pelhamartcenter.org.

45th Annual Art Show: Bedford Preview Party. Featuring a wine and champagne reception, with hors d'oeuvres supplied by Happiness Is. Mark Weigel's band, DogBone, will provide lively musical entertainment. Show judges are Darsie Alexander, executive director of Katonah Museum of Art, and Peter MacGill of the Pace/MacGill Gallery in Manhattan. Bedford Historical Society, 612 Old Post Rd., Bedford. 6:30 to 9 p.m. \$125 in advance. \$150 at the door. Info and tickets: Visit www.artshowbedford.org.

Author Talk. "The Mindful Way to a Good Night's Sleep" will be discussed. Author Tzivia Gover, director of the Institute for Dream Studies, presents natural ways to cultivate deep, restful sleep.

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The Rarefied Air of High-end Wine Prices, Part II



By Nick Antonaccio

The market for rare wines continues to be exclusionary – and highly expensive. It is restricted to those with sufficient disposable income to invest in objects that invariably are the focal point of feeding their egos.

Just as with other trophies, wine has become an alternative asset investment for those seeking returns on their cash outlays. In 2017, The Knight Frank Luxury Investment Index determined that the traditional collectibles – art, jewelry, coins and watches – reaped respectable annual rates of return between 4 and 7 percent. However, wine values as a group escalated a whopping 25 percent.

In last week's column, my focus was on the top 10 wine sales of all time. I presented details on wines number 10 to 6. The prices per bottle ranged from \$38,047 to an astounding \$117,000. This week, the top 5.

5. The 1945 Domaine de la Romanée-Conti. Only 600 bottles were produced this year by this famous winery in Burgundy, which perennially commands the highest price of any wine in the world. The next year, disease hit the vineyards; wine was not produced again until 1952. In 2007

an American collector decided he wanted this bottle for his cellar, outbidding all comers for bragging rights. Price: \$123,919 or \$24,784 per glass.

4. The 1787 Chateau Lafite. A classic example of collectors' egotistical tendencies was the sale in 1985 of a single bottle of this Bordeaux wine, purported to be from the personal cellar of Thomas Jefferson. The bidding was frenzied; the winning bidder was Malcolm Forbes, who immediately displayed it in his home under bright (hot) lights for all his friends to envy.

Shortly thereafter, the cork shrank from the heat of the lights and fell into the wine. Forbes now has the envious title of the owner of the most expensive bottle of (worthless) vinegar in the world. To make matters worse, a few years ago, the original seller of the wine was arrested for fraud – the Jeffersonian bottle was a shameless sham perpetrated on a gullible buyer. Price: \$156,450 or \$31,290 per glass.

3. The 1787 Chateau Margaux. Another wine purported to have been purchased by bon vivant Jefferson. William Sokolin, an esteemed New York wine merchant, was the envy of wine cognoscenti all over

the world. He owned this one-of-a-kind Jefferson bottle, valuing it at \$500,000.

In 1989, amidst wide fanfare and press coverage, he invited a group to share his Bordeaux treasure at the prestigious Four Seasons restaurant in New York City.

Lo and behold, a clumsy waiter knocked the bottle to the ground, destroying it in full view of Sokolin and his guests. While technically not sold at auction, Sokolin nevertheless negotiated hard with his insurance company to recover his claimed value. Price he received: \$225,000,

but \$0.00 per glass.

2. The 1869 Chateau Lafite. Another ancient Lafite, but this came directly from the winery's cellar. If you have the money, and ego, there is no price too great for a desired object – or three. A cult name in Asia, this Lafite was expected to garner \$60,000 at a 2010 Hong Kong auction. But a zealous Asian bidder decided this was a must-have for his cellar, pushing the price higher and higher. He successfully purchased all three bottles offered. Price: \$232,692 per bottle, \$46,538 per glass or a truly astounding \$9,090 per ounce.

1. The 1907 Heidsieck Monopole Champagne. You can't make this stuff up. In 1916, a cache of this French

bubbly, aboard a Swedish ship bound for Tsar Nicholas II of Russia, was sunk by Germans (note the date). Fast forward to 1998, when about 2,000 bottles were recovered and subsequently sold at auction. A perfect trophy wine for a high-end investor to dangle in front of his friends, regardless of its cost. Or not? Price for a number of the bottles: \$275,000 each, or \$55,000 per flute.

So there you have it. And what's wrong if I live vicariously through the lives of others? I can cope with my deprived palate, even while a privileged palate is satiating his or hers.

Nick Antonaccio is a 40-year Pleasantville resident. For over 20 years he has conducted wine tastings and lectures. Nick is a member of the Wine Media Guild of wine writers. 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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<p style="text-align: center; font-weight: bold;">By The Glass</p> <p>We keep a tally of whats consumed. All twelve draft lines are available. Additional \$200 site rental fee for this package.</p>	<p style="text-align: center; font-weight: bold;">Cash Bar</p> <p>Your guests pay as they go. All twelve draft lines are available. Additional \$200 site rental fee for this package.</p>

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Happenings

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Chappaqua Public Library, 195 S. Greeley Ave., Chappaqua. 7 p.m. Free. Info: 914-238-4779 or www.chappaqualibrary.org.

Friday Night Cinema: "Neruda." Join us for a look into the life of the famed Chilean poet during a time of tremendous political upheaval in his country. This tightly woven 2016 thriller follows Neruda's attempts to flee persecution while his creative output is exploding, spreading his reputation internationally. In Spanish with English subtitles. Post-screening discussion led by Professor Valerie Franco. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 7 p.m. Free. Info: 914-273-3887.

Blue Oyster Cult in Concert. Blue Oyster Cult has been thrilling fans of hard rock worldwide for more than four decades with powerful albums loaded with classic hits. The Long Island-based band is revered within the hard rock and heavy metal scene for its pioneering work, occupying a unique place in rock history because it's one of very few hard rock/heavy metal bands to earn both genuine mainstream critical acclaim as well as commercial success. Hear hits including "(Don't Fear) The Reaper," "Godzilla" and the hypnotically melodic "Burnin' for You." Paramount Hudson Valley, 1008 Brown St., Peekskill. 8 p.m. \$25, \$35 and \$55. Info and tickets: 914-739-0039 or visit www.paramounthudsonvalley.com.

Max Weinberg's Jukebox. An interactive concert experience where the audience creates the set list. Fresh off the highly successful The River Tour last year with Bruce Springsteen and The E Street Band, Weinberg invites the audience to create the set list in real time that he and his band will play from a list of more than 200 songs. Everything from The Beatles to the Stones to Bruce is on the potential list. Tarrytown Music Hall, 13 Main St., Tarrytown. 8 p.m. \$35, \$48 and \$58. VIP Meet & Greet: \$175. Info and tickets: Visit www.tarrytownmusicall.org.

Saturday, Jan. 20

Pleasantville Farmers Market. The largest, year-round farmers market in Westchester, and the one voted "Best of Westchester" from 2014 to 2017. With over 40 vendors participating in the indoor market, the delicious good time continues. Pleasantville Middle School cafeteria, 40 Romer Ave., Pleasantville. 8:30 a.m. to 1 p.m. Saturdays through Mar. 31. Info: Visit www.pleasantvillefarmersmarket.org.

Youth Mental Health First Aid. An eight-hour public education program which introduces participants to the unique risk factors and warning signs of

mental health problems in adolescents, builds understanding of the importance of early intervention and teaches individuals how to help an adolescent in crisis or experiencing a mental health challenge. This program uses role playing and simulations to demonstrate how to assess a mental health crisis, select interventions, provide initial help and connect young people to professional, peer, social and self-help care. Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville. 9 a.m. to 5 p.m. Free. Snow date: Jan. 27. Info: Visit www.mentalhealthfirstaid.org or e-mail Colleen Wagner at cwagner@sc1881.org

Third Saturday Bird Seed Sale. The sale supports the local conservation work of the Saw Mill River Audubon. Pruyn Sanctuary, 275 Millwood Rd., Chappaqua. 9:30 a.m. to 12:30 p.m. Third Saturday of each month. Info (including bird seed descriptions and prices): Visit www.sawmillriveraudubon.org/seedsale.

45th Annual Art Show: Bedford. Featuring more than 40 participating artists, selling paintings, photographs and sculpture, along with glass and pottery items. The works range from contemporary to traditional styles. Organized by the Women of St. Matthew's, the show is the major annual fundraiser for outreach programs at St. Matthew's Church. Show proceeds benefit at least 20 local charities. Bedford Historical Society, 612 Old Post Rd., Bedford. 10 a.m. to 5 p.m. Free admission. Also Jan. 21 and 27 from 10 a.m. to 5 p.m., Jan. 26 from 1 to 5 p.m. and Jan. 28 from 10 a.m. to 4 p.m. Info: Visit www.artshowbedford.org.

Practice Tai Chi With Larry Atille. Learn specific feldenkrais and chi kung breathing techniques for deep relaxation and apply them to tai chi movement. This is a hands-on class that will be geared to the level of experience of the class and challenge all participants. Wear comfortable clothes and bring a floor mat or towel. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 10:30 a.m. Free. Every Saturday. Info: 914-273-3887.

Kids Open House. Children can join current students and participate at the Jacob Burns Film Center for hands-on activities and a family-friendly shorts program featuring recent student work and film festival favorites. Families will enjoy watching, animating and coloring and celebrating young aspiring filmmakers. Activities will include a 3D modeling station, a stop-motion animation station and drawing station in the Jane Peck Gallery. For children 3 to 13 years old. Jacob Burns Film Center, 364 Manville Rd., Pleasantville. 10:30 a.m. to 1 p.m. Free. Info: Visit www.burnsfilmcenter.org.

Adult Salsa Class. Addie-Tude Performing Arts Center, 42 Memorial Plaza (lower level), Pleasantville. 11 a.m.

to noon. Free. \$12. Every Saturday. Also Wednesdays from 6:30 to 7:30 p.m. Info: 917-215-1720 or visit www.addie-tude.com.

Hoff-Barthelson Music School Early Childhood Open House. Children from three months to five years old and their parents or caregivers are invited to join in the fun. Exercises and games involve singing, moving and improvising; using small percussion instruments to promote inner hearing and rhythmic sensitivity; and working with a variety of whimsical materials to inspire the imagination. Through these activities, the school's faculty members guide young students to develop many of the skills involved in music making and a joyful bond grows between children and their adults as they listen, sing and move together with the music. Includes a music and movement class followed by a brief Q&A with faculty and a reception. Hoff-Barthelson Music School, 25 School Lane, Scarsdale. 12 to 2 p.m. Free. Snow date: Jan. 27. RSVP required. Info and RSVP: Contact Kathryn Kitt at 914-723-1169 or e-mail kkitt@hbms.org or visit www.hbms.org.

Kronos Quartet. Since its founding in 1973, this San Francisco-based group has become one of the most celebrated and influential ensembles in classical music. Known for its spirit of fearless exploration, dedication to experimentation and championing of new music, the Kronos Quartet has won a Grammy Award, released more than 60 recordings, collaborated with many of the world's most eclectic composers and performers and commissioned more than 900 works and arrangements for string quartet. PepsiCo Theatre at Purchase College, 735 Anderson Hill Rd., Purchase. 8 p.m. \$42.50, \$52.50 and \$62.50. Info and tickets: 914-251-6200 or visit www.artscenter.org.

Argentine Tango Dances. Great music and dancing on a 3,500-square-foot dance floor. Enjoy a pleasant time with friends. Refreshments served. Broadway 26 Dance, 26 Broadway, Hawthorne. 8 p.m. to midnight. \$16. Also the first Sunday of each month from 3 to 6 p.m. \$12. Info: 914-725-3023 or 914-484-5101 or e-mail sampelayo@optonline.net.

Skyfactor. An appearance by this Westchester-based acoustic rock/pop band. Appearing with special guest Greetings From Anywhere. Lucy's Lounge, 446 Bedford Rd., Pleasantville. 8:45 p.m. \$5. For adults 21 and up. Info: Visit www.skyfactor.com.

Sunday, Jan. 21

Ballroom Dancing and Dinner. Dancing followed by a complete dinner. All proceeds to go to the scholarship fund at Fox Lane High School and New York Boys' State. Moses Taylor American Legion Post 136, 1 Legion Way, Mount

Kisco. 2:30 to 6:30 p.m. \$18 per person. Third Sunday of every month. Info: 914-241-0136 or contact Commander John A. Graziano at 914-248-7134.

Third Sunday Walk. A family friendly walk for adults and children five years old and up. Rain or shine. Pruyn Sanctuary, 275 Saw Mill River Rd., Chappaqua. (Meet at Woodmill Road trails entrance). 3 p.m. Free. Rain or shine. Meets the third Sunday of every month. Info: 914-666-6503 or visit www.sawmillriveraudubon.org.

"Wilderness." A screening of the acclaimed En Garde Arts film. The stories of six kids and their families are woven together, tracking individuals as each strives to communicate, to love, to protect and to survive crisis. Their narratives explore issues of mental health, addiction and gender and sexual identity. The screening and artist conversation features a panel including artistic director and co-creator of "Wilderness" Anne Hamburger, co-writer and director Seth Bockley, Evoke Therapy co-owner Brad Reedy and former Hastings Trustee Meg Walker, whose daughter attended Adirondack Wilderness Expeditions. Irvington Town Hall Theater, 81 Main St., Irvington. 3 p.m. Admission by donation at the door. Reservations requested. Info and reservations: Visit www.riverarts.org/wilderness.

Monday, Jan. 22

Master Networker Meeting. Join this high-energy interactive membership network of learning-based, service-oriented entrepreneurs and business leaders. Come be a guest any Wednesday to learn more about this world-class business training and referral program. 719 Bedford Rd., Bedford Hills (next to ShopRite). 7:30 to 8:30 a.m. Free. Every Monday. RSVP suggested. Info and RSVP: Contact Tina Campbell at 914-441-1383 or e-mail tinacampbell@masternetworks.net or just drop in.

Here We Are Together: Story Time for Children. From newborns to school-age children, with a parent or caregiver. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 11:15 to 11:45 a.m. Free. Every Monday. Info: 914-666-8041 or www.mountkicolibrary.org.

Winter Candle Image Transfer Workshop. Light up these cold January nights with a beautiful candle you made yourself. A variety of images will be available to choose from. Supplies will be provided. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 6 p.m. Free. Registration required. Info and registration: 914-273-3887 ext. 3.

Belly Dancing. Learn this captivating Middle Eastern dance and enrich your cultural knowledge. Whether you want to dance professionally or just have fun

continued on page 23

Sudden Wealth Can Have Negative Impacts on Your Life



By Kevin Peters

Hooray, I won, I won, I'm rich! I had every number in tonight's lottery drawing and all my dreams have come true. I'll never want for anything again – except perhaps for financial acuity – and freedom from guilt trips and distant relatives, and perhaps even complete strangers showing up and seeking handouts.

What seems like boundless wealth based on previous spending patterns can quickly become nowhere near enough for the current outflow, changing “I won” into “I lost” in less time than it takes to purchase a lottery ticket.

Lotteries were sold to the public decades ago as a relatively harmless way to let people indulge in a dream. After a slow start with only a few states participating, the lottery quickly caught on and is now available in 44 states plus the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

Decades later we still hear of people who went from rags to riches to rags after winning hundreds of thousands or even millions in the lottery.

The issue with winning but not having the skills to handle sudden wealth is well known and even has its own syndrome – sudden wealth syndrome – to describe the rollercoaster ride of initial joy followed by uncertainty and unhappiness. Some people receiving unexpected significant wealth report feeling isolated from friends

and even guilt over their good fortune – and are also overcome with fear of losing the newly-gained money.

Prize winners face myriad challenges when their fortunes shift dramatically. Going on spending sprees, making bad investments and other irresponsible actions are so common among lottery winners that many states advise them to seek professional assistance.

The emotional impact of sudden wealth can be inconsistent. It may appear to give us more control over our lives, but it can just as easily rebound and take emotional control of us. Sudden wealth creates its own stress including the pressure to make smart investment decisions when the winner may not be prepared for that level of financial management.

For all the stress of instant wealth, however, there are some simple common-sense actions to calm things down starting by taking a deep breath, and when you have come back down to earth, don't sign the ticket.

Make several photo copies of both sides of your winning ticket, and then put the original in a secure location such as a safe deposit box or personal safe. Once the ticket is secure, you can assemble an advisory team, including an investment specialist, lawyer and accountant to help you chart your path.

Then, your team can review the rules associated with winning that much

money. Make sure the review is completed before you sign the ticket as it could impact future financial decisions such as preventing you from creating a blind trust.

To protect your privacy, you can keep your good fortune to yourself, and if privacy is a major priority, you also may want to get a post office box and change your phone number. You should make hard and fast rules for how the money will be distributed and to whom if you decide you want to help friends and relatives, in addition to estate planning and paying your own bills.

You also should decide whether to take your winnings in one lump sum or have it paid over time. Now is the time to plan for how the windfall will be handled if you die, as estate division could be a long and complicated process if you haven't made your wishes clear. By planning for an untimely death, you can help ensure your loved ones will be cared for.

Like so many other things in life, winning the lottery is what you make of it. By proceeding cautiously, setting priorities and sticking to a well-developed plan, your sudden wealth can not only last a lifetime, but grow to much more than the original payout.

But if you throw caution to the wind and spend like there is no tomorrow, you will soon find, at least financially, that there is no tomorrow.

Kevin Peters is a financial adviser with

the Global Wealth Management Division of Morgan Stanley in Purchase. He can be reached at 914-225-6680.

The information contained in this column is not a solicitation to purchase or sell investments. Any information presented is general in nature and not intended to provide individually tailored investment advice. The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Investing involves risks and there is always the potential of losing money when you invest. Various factors, including an economic downturn, may cause a company to reduce or eliminate its dividend. Systematic or periodic investing does not assure a profit and does not protect against loss in declining financial markets. An investor should be prepared to continue the program of investing at regular intervals, even during economic downturns. The views expressed herein are those of the author and may not necessarily reflect the views of Morgan Stanley Wealth Management, or its affiliates. Morgan Stanley Smith Barney, LLC, member SIPC.

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Happenings

continued from page 12

and get in shape, this is the place to start. Josie's International School of Dance, 42 Memorial Plaza, Level B, Pleasantville. 7 p.m. \$20. Every Monday. Info: 914-332-8670 or visit www.josiedance.com.

Tuesday, Jan. 23

Baby Time. A fun interactive lap-sit story time that includes songs, rhymes and a few very short stories. The experience gives babies an opportunity to socialize and parents a time to share. Recommended for newborns through 12 months old. Mount Pleasant Public Library, 125 Lozza Drive, Valhalla. 10 to 10:30 a.m. Free. Every Tuesday. Info: 914-741-0276 or www.mountpleasantlibrary.org.

Memoir Writing Workshop. A series of workshops that will help participants record the significant events of their lives in their own unique voice. Write a one-page, single-spaced, memoir on any subject matter that you desire and bring to class. Monthly attendance encouraged.

Mount Pleasant Public Library, 350 Bedford Rd., Pleasantville. 10:30 to 11:30 a.m. Free. Registration required. Info and registration: 914-769-0548 or www.mountpleasantlibrary.org.

Music & Movement. Shake, shimmy and dance. For children two to five years old. Mount Kisco Public Library, 100 E. Main St., Mount Kisco. 11:15 to 11:45 a.m. Free. Every Tuesday. Info: 914-666-8041 or www.mountkiscopubliclibrary.org.

Vaping 101: When the Smoke Clears. A forum that addresses what parents need to know about vaping, including the lingo, the devices, the health risks and the law. Discussion includes an expert panel consisting of Judith Mezey, assistant director of community-based programs for Student Assistance Services Corp., Dr. Richard Stumacher of Northern Westchester Hospital and Westchester County Police Drug Recognition Officer Jack Brito. Presented by the Mount Kisco Drug & Alcohol Abuse Prevention Council, Mount Kisco Partners in Prevention and Northern Westchester Hospital. Mount Kisco Public Library, 100

E. Main St., Mount Kisco. 7 to 8:30 p.m. Free.

Chappaqua Library Board of Trustees Meeting. Chappaqua Public Library, 195 S. Greeley Ave, Chappaqua. 7:45 p.m. Free. Info: 914-238-4779.

Wednesday, Jan. 24

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., Bedford. 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.

Meditation Series: Midday Mind Break. Benefits of meditation include increasing focus and memory; increased

health; reduced stress, anxiety and pain; and increased productivity and happiness. Led by Alka Kaminer. North Castle Public Library, 19 Whippoorwill Rd., East, Armonk. 12:15 p.m. Free. Info: 914-273-3887 or www.northcastlelibrary.com.

Chair Yoga With Alka Kaminer. Experience greater flexibility, cardiovascular endurance and improved balance, strengthening and toning of muscles, better digestion, stress reduction, mental clarity, improved breathing, relaxation and an overall sense of well-being. North Castle Public Library, 19 Whippoorwill Rd. East, Armonk. 1 p.m. Free. Info: 914-273-3887.

NAMI Westchester Advocacy Event. Learn about 2018 local and state issues relating to mental health. Featuring Matthew Shapiro, associate director of public affairs for New York State NAMI. St. Vincent's Hospital Conference Room, 275 North St., Harrison. 6:30 to 8:30 p.m. Free. Registration required. Info and registration: Visit www.eventbrite.com/e/nami-westchester-2018-advocacy-town-hall-tickets-40943972524.

EXAMINER MEDIA ⁰¹¹⁶¹⁸ Classifieds

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LEGAL NOTICES

NOTICE OF FORMATION OF M. ELIA WELLNESS, NP IN ADULT HEALTH, PLLC. Arts. of Org. filed with Secy. of State of NY (SSNY) on 7/27/17. Office Location: Westchester County. SSNY designated as agent upon whom process against it may be served. SSNY shall mail process to **M. Elia Wellness, NP in Adult Health, PLLC, P.O. Box 609, 1350 East Main Street, Shrub Oak, NY 10588** Purpose: Practice the profession of Nurse Practitioner in Adult Health.

NOTICE OF FORMATION OF BLOOM HAIR SALON LP. Arts of Org filed with Secy of State of NY (SSNY) on 11/29/2017. Office loc. Westchester. SSNY designat-

ed as agent upon whom process may be served and shall mail process to the principal business address: **Maria Katsoros, 305 Florence Street, Mamaroneck, NY 10543. Purpose: Any lawful purpose.**

Notice of formation of SIXTH BROUGH CLOTHING LLC. Arts. of Org. filed with SSNY on 10/10/2017. Office location: Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to **LEGALINC CORPORATE SERVICES INC. 1967 WEHRLE DRIVE, SUITE 1 #086, BUFFALO, NEW YORK 14221. Purpose: any lawful act or activity.**

NOTICE OF FORMATION OF WI-ESEN, LLC. ARTS. Of Org. files with SSNY on 10/6/2017. Office location: Westchester County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to **LegalZoom, 7014 13th Ave, Suite 202, Brooklyn, NY 11228. Purpose: Any lawful act or activity.**

NOTICE OF FORMATION OF CZOU & CO., LLC. Arts of Org. filed with the Secretary of State of New York (SSNY) on 12/18/2017. Office location: Westchester. SSNY designated as agent of LLC upon whom process against it may be served and shall mail copy to 9 Highview Dr, Scarsdale, NY 10583. Purpose: any lawful activity.

NOTICE OF FORMATION OF ADVANCED PROFITS, LLC. Arts of Org filed with Secy of state of NY on 5/11/17. Office loc: Westchester County. SSNY designated as agent upon whom process against it may be served and shall mail process to PO BOX 112, Dobbs Ferry, NY 10522. Purpose: Any lawful purpose.

NOTICE OF FORMATION OF @CE-SARCAPJR, LLC. ARTS. of Org. filed with Secy. of State of NY (SSNY) on 12/15/17. Office location: Westchester County. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to: United States Corporation Agents, Inc., 7014 13th Ave, Suite 202, Brooklyn, NY 11228. Purpose any lawful activity.

NOTICE OF FORMATION OF MAN ON FIRE PRODUCTIONS, LLC. Articles of Organization filed with Secretary of State of New York (SSNY) on October 20th, 2017. Office in Westchester County. SSNY has been designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to: **Joel Fendelman, 8 Fox Hill Road Pound Ridge, NY 10576. Purpose: Film Production.**

NOTICE OF FORMATION OF FRANK MARKETING GROUP LLC. ARTS. Of Org. filed with SSNY on 10/10/2017. Of-

fice location: Westchester County. SSNY designated as agent of LLC upon whom process against it may be served & shall mail process to **109 Robins Road, New Rochelle, NY 10801. Purpose: Any lawful act or activity.**

NOTICE OF FORMATION OF THE TUMMI GROUP, LLC. Arts. of Org. filed with SSNY on 12/11/17. Office location: Westchester County. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to **The Tummi Group, LLC, 7 Triumph Court, Flanders, NJ 07836. Purpose: any lawful act or activity.**

MISCELLANEOUS

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Legal Notice

SUPREME COURT OF THE STATE OF
NEW YORK COUNTY OF
WESTCHESTER SUPPLEMENTAL
SUMMONS

Index No. 69552/2016
Date Filed: 12/19/2017

JPMORGAN CHASE BANK,
NATIONAL
ASSOCIATION,
Plaintiff,-against-
ROSETTA SILVESTRO AS HEIR AT
LAW AND NEXT OF KIN OF LUIGIA
SILVESTRO A/K/A LUISA SILVES-
TRO; "JOHN DOE" AND "JANE DOE"
1 THROUGH 50, INTENDING TO BE
THE UNKNOWN HEIRS, DISTRIBU-
TEES, DEVISEES, GRANTEES, TRUST-
EES, LIENORS, CREDITORS, AND
ASSIGNEES OF THE ESTATE OF LUI-
GIA SILVESTRO A/K/A LUISA SILVES-
TRO WHO WAS BORN IN 1930 AND
DIED ON FEBRUARY 27, 2011, A RES-
IDENT OF THE COUNTY OF WEST-
CHESTER, WHOSE LAST KNOWN
ADDRESS WAS 147 FLORENCE
STREET, YONKERS NY 10704, THEIR
SUCCESSORS IN NTEREST IF ANY
OF THE AFORESAID DEFENDANTS
BE DECEASED, THEIR RESPECTIVE
HEIRS AT LAW, NEXT OF KIN, AND
SUCCESSORS TN INTEREST OF THE
AFORESAID CLASSES OF PERSON, IF

THEY OR ANY OF THEM BE DEAD,
AND THEIR RESPECTIVE HUS-
BANDS, WIVES OR WIDOWS, IF ANY,
ALL OF WHOM AND WHOSE NAMES
AND PLACES OF RESIDENCE ARE
UNKNOWN TO THE PLAINTIFF; AS-
SET ACCEPTANCE LLC; CHASE BANK
(USA), N.A.; CITIBANK SOUTH DA-
KOTA NA; PEOPLE OF THE STATE OF
NEW YORK; MARGUERITE HOLMES;
"JOHN DOES" and "JANE DOES", SAID
NAMES BEING FICTITIOUS, PARTIES
INTENDED BEING POSSIBLE TEN-
ANTS OR OCCUPANTS OF PREMISES,
AND CORPORATIONS, OTHER ENTI-
TLES OR PERSONS WHO CLAIM, OR
MAY CLAIM, A LIEN AGAINST THE
PREMISES,
Defendants.

TO THE ABOVE-NAMED
DEFENDANTS: YOU ARE HEREBY
SUMMONED to answer the complaint in
this action and to serve a copy of your an-
swer, or, if the complaint is not served with
this summons, to serve a Notice of Ap-
pearance on the Plaintiffs attorney(s) with-
in twenty (20) days after the service of this
summons, exclusive of the day of service,
where service is made by delivery upon
you personally within the State, or within
thirty (30) days after completion of service
where service is made in any other man-
ner, and in case of your failure to appear

or answer, judgment will be taken against
you by default for the relief demanded in
the complaint.
**NOTICE YOU ARE IN DANGER OF
LOSING YOUR HOME**
If you do not respond to this summons and
complaint by serving a copy of the answer
on the attorney for the mortgage compa-
ny who filed this foreclosure proceeding
against you and filing the answer with the
court. a default judgment may be entered
and you can lose your home.
Speak to an attorney or go to the court
where your case is pending for further in-
formation on how to answer the summons
and protect your property.
Sending a payment to your mortgage com-
pany will not stop this foreclosure action.
**YOU MUST RESPOND BY SERV-
ING A COPY OF THE ANSWER ON
THE ATTORNEY FOR THE PLAIN-
TIF (MORTGAGE COMPANY) AND
FILING THE ANSWER WITH THE
COURT.**
**YOU ARE HEREBY PUT ON NOTICE
THAT WE ARE ATTEMPTING TO
COLLECT A DEBT, AND ANY IN-
FORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE TO THE
ABOVE-NAMED DEFENDANTS:**
The foregoing summons is served upon
you by publication pursuant to an Order
of the Honorable David F. Everett, a Jus-
tice of the Supreme Court of the State of

New York, Westchester County, signed
on November 27, 2017 and filed with the
complaint and other papers in the Office
of the Clerk of the County of Westchester,
State of New York.The object of this action
is to foreclose a mortgage upon the prem-
ises described below, executed by LUIGIA
SILVESTRO A/K/A LUISA SILVESIRO to
JPMORGAN CHASE BANK bearing date
December 11, 2003 and recorded in Con-
trol # 441040350 in the County of West-
chester on May 13, 2004. The aforesaid
instruments were thereafter modified by
Modification Agreement dated October 4,
2007 and recorded in Control # 473230308
in the County of Westchester on Novem-
ber 21, 2007 creating a new principal bal-
ance of \$50,000.00.
Said premises being known as and by
147 AKA 143 FLORENCE STREET,
YONKERS,
NY 10704 a/k/a Section 5, Block 5235,
Lot 34 & 35.
Date: February 13, 2017
Batavia, New York
Andrea Clattenburg, Esq.
ROSICKI, ROSICKI &
ASSOCIATES, P.C.
Attorneys for Plaintiff
Batavia Office 26 Harvester Avenue
Batavia, NY 14020
585.815.0288
#93788

Legal Notice

SUPREME COURT OF THE STATE
OF NEW YORK COUNTY OF
WESTCHESTER SUPPLEMENTAL
SUMMONS AND NOTICE

Index No. 56414/2016
Date Filed: 12/13/2017

U.S. Bank National Association, as Trustee for Citi-
group Mortgage Loan Trust Inc., Mortgage Pass-
Through Certificates, Series 2007-AR7,
Plaintiff,
-against-
Sloan Brown a/k/a Sloan A. Brown, if she be living
or dead, her spouse, heirs, devisees, distributees and
successors in interest, all of whom and whose names
and places of residence unknown to Plaintiff, United
States of America o/b/o Securities and Exchange
Commission; CACH LLC; Centerline Stables LLC;
HSBC Bank USA; State of New York; and "JOHN
DOE", said name being fictitious, it being the inten-
tion of Plaintiff to designate any and all occupants of
premises being foreclosed herein, and any corpora-
tions or entities, if any, having or claiming an interest
or lien upon the mortgaged premises,
Defendants.

PROPERTY ADDRESS:
89 Huntville Road, Katonah, NY 10536
TO THE ABOVE NAMED DEFENDANTS:
YOU ARE HEREBY SUMMONED to answer the
complaint in this action and to serve a copy of your
answer, or a notice of appearance on the attorneys
for the Plaintiff within thirty(30) days after the ser-

vice of this summons, exclusive of the day of service,
The United States of America, if designated as a de-
fendant in this action, may appear within sixty (60)
days of servicehereof. In case of your failure to ap-
pear or answer, judgment will be taken against you
by default for the relief demanded in the complaint.
TO THE ABOVE NAMED DEFENDANTS: The
foregoing Summons is served upon you by publi-
cation pursuant to an Order of the Hon. David F.
Everett, a Justice of the Supreme Court, Westchester
County, entered December 12, 2017 and filed with
the complaint and other papers in the Westchester
County Clerk's Office.
**NOTICE OF NATURE OF ACTION AND RELIEF
SOUGHT THE OBJECT** of the above captioned ac-
tion is to foreclose a Mortgage to secure \$460,000.00
and interest, recorded in the Westchester County
Clerk's Office on April 26, 2007, in Control Number
471060110 covering premises known as 89 Huntville
Road, Katonah, NY 10536 a/k/a Section 49.18, Block
4, Lot 40.
The relief sought in the within action is a final judg-
ment directing the sale of the premises described
above to satisfy the debt secured by the Mortgage
described above.
Plaintiff designates Westchester County as the place
of trial. Venue is based upon theCounty in which the
mortgaged premises is situated.

**NOTICE YOU ARE IN DANGER OF LOSING
YOUR HOME IF YOU DO NOT RESPOND TO
THIS SUMMONS AND COMPLAINT BY SERV-
ING A COPY OF THE ANSWER ON THE AT-
TORNEY FOR THE MORTGAGE COMPANY
WHO FILED TMS FORECLOSURE PROCEED-
ING AGAINST YOU AND FILING THE ANSWER
WITH THE COURT, A DEFAULT JUDGMENT
MAY BE ENTERED AND YOU CAN LOSE YOUR
HOME. SPEAK TO AN ATTORNEY OR GO TO
THE COURT WHERE YOUR CASE IS PEND-
ING FOR FURTHER INFORMATION ON HOW
TO ANSWER THE SUMMONS AND PROTECT
YOUR PROPERTY. SENDING A PAYMENT TO
YOUR MORTGAGE COMPANY WILL NOT STOP
THIS FORECLOSURE ACTION. YOU MUST RE-
SPOND BY SERVING A COPY OF THE ANSWER
ON THE ATTORNEY FOR THE PLAINTIFF
(MORTGAGE COMPANY) AND FILING THE
ANSWER WITH THE COURT.**
Dated: December 12, 2016
Frank M. Cassara, Esq.
Senior Associate Attorney
SHAPIRO, DICARO & BARAK, LLC
Attorneys for Plaintiff
175 Mile Crossing Boulevard
Rochester, New York 14624
(585) 247-9000
Fax: (585) 247-7380
Our File No. 15-047046
#93787

Enough With the E-Puff: Know the Health Dangers of Vaping

By Dr. Richard Stumacher

The use of electronic cigarettes by young people is skyrocketing, according to experts, addicting a whole new generation to nicotine. While the number of youthful cigarette smokers has gone down, a report from the U.S. Surgeon General states that electronic cigarette use by high school students rose 900 percent between 2011 and 2015.

Children as young as middle-schoolers can be seen on the Internet competing to produce the most interesting vapor clouds using e-cigs, vapes and Juuling devices. Some kids estimate that more than half their peers are vaping and say they think it's safe.

These Devices Aren't for Children – Ever

Promoted as a safer nicotine delivery device than cigarettes, vaping has an ironic dual role in helping smokers quit and nonsmokers start. If you're an adult who hasn't found success with smoking cessation programs, I would rather you vape than smoke a pack of cigarettes. But these devices are never for children.

E-cigs and vape devices and their liquid, which contain at least 42 harmful chemicals that we know of, including formaldehyde, lead and nicotine, use batteries to heat an aerosol cartridge that converts a chemical-laden liquid into a flavored vapor inhaled by the user.

How Big Tobacco is Targeting Children

Through the use of modified vaping devices shaped like Pokeballs or Game Boys, tobacco companies are aggressively targeting children. This is nasty – and it's catching on fast. Research shows that enticing flavors like Fruity Pebbles and Vanilla lure adolescents into vaping. Many devices don't produce an odor or vapor, so vaping often goes undetected by parents and teachers.

It's devastating, but not surprising. Big Tobacco owns these vaping companies and is pushing to addict the next generation. In fact, one juice-flavored pod in the JUUL brand of electronic cigarette delivers the same amount of nicotine as in a whole pack of cigarettes. Children as young as 10 are using these products. By the time they get to high school, they'll be addicted.

Developing Brains vs. Nicotine, THC

According to the National Institutes of Health, developing brains are uniquely vulnerable to long-term modification from nicotine. The limbic system, which controls cognition, emotion and drug reward, is actively maturing during adolescence. Nicotine may disrupt this process, leaving children with emotional and learning difficulties and a greater chance to become addicted to other substances.

Furthermore, because of its odorless and discreet nature, marijuana wax or oil is frequently used by teens in vaping devices. Marijuana wax and oil contain a much higher concentration of THC extract – the psychoactive, dependent chemical in the marijuana plant, with some wax or oil containing up to 80 percent THC.

We've had adolescents brought to our Emergency Department due to "greening out" or becoming extremely nauseous or distressed from vaping marijuana oil. The user may also be exposed to other toxic substances. Marijuana wax is commonly made with the lighter fluid butane, which can cause irreversible brain damage when inhaled.

Explosions, Lung Disease and the Unknown

Vaping devices may pose serious dangers to smokers. Powered by lithium-ion batteries, devices have been known to overheat, catch fire and explode, causing severe burns and even missing teeth.

And there are more potential hazards. The vapor-producing liquid or "vape juice" is known to contain a chemical called benzene, an active ingredient in car exhaust. One vape flavor in particular, known as diacetyl, is linked to a potentially fatal lung disease called "popcorn lung." When inhaled, diacetyl is known to cause inflammation and scarring of the lung's smallest airways, leading to a progressively

worse dry cough, shortness of breath, wheezing, fatigue and even death. Experts are calling for "urgent action" to evaluate exposure to diacetyl and other flavoring compounds in e-cigarettes.

While there has been no case of a patient with a disease directly linked to vaping, I believe it's still too early to find one. Make no mistake, this is a looming health crisis. Ten to 20 years from now, this is going to get ugly.

Until last year when a law was enacted to stop retailers from selling e-cigarettes to youths under 18, vaping devices were unregulated. Today, the Food and Drug Administration categorizes e-cigs as a tobacco product.

There's no reason any of our youth should be vaping, but they are. It's rampant in our schools and a whole generation of addicts is being created. It's important for parents to discourage the trend. Don't buy these products for your kids. Make sure your children aren't purchasing them online; it's easy to click "over 18" and have the products sent directly to your home. Learn about the dangers and start the conversation about vaping. Finally, set a positive example by being tobacco and e-cig-free yourself.

Dr. Richard Stumacher is chief of Pulmonary and Critical Care Medicine at Northern Westchester Hospital.

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EXAMINER MEDIA Classifieds

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SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF WESTCHESTER
SUPPLEMENTAL SUMMONS AND NOTICE

Index No. 68828/2016
Date Filed: 12/13/2017
Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America,
Plaintiff,
-against-
James Whalen a/k/a James Whalen, Jr. a/k/a James F. Whalen, Jr., if he be living or dead, his spouse, heirs, devisees, distributees and successors in interest, all of whom and whose names and places of residence are unknown to Plaintiff; Citibank, N.A.; Murrelise Whalen; State of New York; and "JOHN DOE", said name being fictitious, it being the intention of Plaintiff to designate any and all occupants of premises being foreclosed herein, and any parties, corporations or entities, if any, having or claiming an interest or lien upon the mortgaged premises, Defendants.

PROPERTY ADDRESS: 36 Dakin Avenue, Mount Kisco, NY 10549
TO THE ABOVE NAMED DEFENDANTS:
YOU ARE HEREBY SUMMONED to answer the complaint in this action and to serve a copy of your answer, or a notice of appearance on the attorneys for the Plaintiff within thirty (30) days after the service of this summons, exclusive of the day of service. The United States of America, if designated as a defendant in this action, may appear within sixty (60) days of service hereof. In case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the complaint.

TO THE ABOVE NAMED DEFENDANTS: The foregoing Summons is served upon you by publication pursuant to an Order of the Hon. David F. Everett, a Justice of the Supreme Court, Westchester County, entered December 12, 2017 and filed with the complaint and other papers in the Westchester County Clerk's Office.

NOTICE OF NATURE OF ACTION AND RELIEF SOUGHT THE OBJECT of the above captioned action is to foreclose a Consolidation and/or Modified Mortgage (hereinafter "the Mortgage") to secure \$409,335.26 and interest, recorded in the Westchester County Clerk's Office on August 30, 2012, in Control Number 520183368 covering premises known as 36 Dakin Avenue, Mount Kisco, NY 10549 a/k/a Section 80.25, Block 5, Lot 4. The relief sought in the within action is a final judgment directing the sale of the premises described above to satisfy the debt secured by the Mortgage described above. Plaintiff designates Westchester County as the place of trial, Venue is based upon the County in which the mortgaged premises is situated.

NOTICE YOU ARE IN DANGER OF LOSING YOUR HOME
IF YOU DO NOT RESPOND TO THIS SUMMONS AND COMPLAINT BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE MORTGAGE COMPANY WHO FILED THIS FORECLOSURE PROCEEDING AGAINST YOU AND FILING THE ANSWER WITH THE COURT, A DEFAULT JUDGMENT MAY BE ENTERED AND YOU CAN LOSE YOUR HOME. SPEAK TO AN ATTORNEY OR GO TO THE COURT WHERE YOUR CASE IS PENDING FOR FURTHER INFORMATION ON HOW TO ANSWER THE SUMMONS AND PROTECT YOUR PROPERTY. SENDING A PAYMENT TO YOUR MORTGAGE COMPANY WILL NOT STOP THIS FORECLOSURE ACTION. YOU MUST RESPOND BY SERVING A COPY OF THE ANSWER ON THE ATTORNEY FOR THE PLAINTIFF (MORTGAGE COMPANY) AND FILING THE ANSWER WITH THE COURT.

Dated: September 21, 2017
Frank M. Cassara, Esq.
Senior Associate Attorney
SHAPIRO, DICARO & BARAK, LLC
Attorneys for Plaintiff
175 Mile Crossing Boulevard, Rochester, New York 14624
(585) 247-9000 Fax: (585) 247-7380
our File No. 10-003369 #93784

Legal Notice

ExaminerSports

Greeley's Late Run Ends a Drought Against the Foxes

By Andy Jacobs

Up until the final three minutes last Tuesday evening, neither Will Frieder nor Jeremy Block had scored a single basket for the Horace Greeley basketball team in its rivalry game against Fox Lane.

But Frieder connected on a huge 3-pointer with 2:45 remaining to break the last tie of the night and Block soon made a steal and went coast to coast for a layup. Those two key plays ignited a 12-1 game-closing spurt that carried the host Quakers to a 60-49 victory over the Foxes.

"When you haven't beaten a team in five years and the team is a rival two or three miles away, it's a big-time win and I'm happy to be a part of it," said Quakers first-year head coach Felix Nicodemo shortly after Greeley had beaten the Foxes for the first time since Matt Townsend was patrolling the paint. "The atmosphere was absolutely nuts, the fan support, the community support. The kids were ready to go tonight and they stepped up."

Greg Karr scored 18 of his game-high 22 points in the first half, while Brandon Gecaj finished with 20, but it was the Quakers' switch to a zone press late in the first quarter that seemed to change the complexion of the contest and provided the biggest spark to their fifth consecutive win.

"It slowed us down a little bit," conceded Fox Lane coach Mike Tomassi about the Quaker pressure. "Our spacing wasn't great on it. It's just we don't pay attention to details. And if you don't make shots, it makes it tough. They just outworked us, simple as that. It was heart and hustle. We didn't bring it tonight."

Fox Lane had opened up a 15-8 lead before Karr nailed a 3-pointer with 20 seconds left in the first quarter. An 18-foot jumper by the Foxes' Jordan Alvarado beat the buzzer and left Greeley trailing 17-11 after the opening eight minutes. But the Quakers then proceeded to score the first 10 points of the second period, starting with Karr's fast-break lefty layup and then his 3-point shot from the right wing on another break.

When Fox Lane closed to within 27-26 with 50 seconds remaining in the half on a layup by Devin Hunter, who finished with a team-high 13 points, it was Karr who answered 20 seconds later by draining a 3-pointer from the left corner, his fifth of the game. The Quakers left the court at halftime with a 30-27 edge.

"Whoa, he kept us in that game," said Nicodemo about the hot-shooting Karr. "You know, we were struggling a little defensively, man-to-man, and he stepped up. He kept us in it when they were making a little run."

Back-to-back baskets by Josh Olsen and J R Trumpbour midway through

the third quarter gave the Foxes a 35-34 advantage, but the lead changed hands four more times the rest of the period. A put-back bucket by Hunter with seven seconds left enabled Fox Lane to take a 41-40 lead with a quarter to go.

Gecaj, a senior captain, had scored eight of the Quakers' 10 points in the third quarter. But when the final period got underway, he really provided Greeley with a lift, scoring three straight baskets in the first 85 seconds to give the Quakers a five-point cushion.

"Yeah, Brandon Gecaj stepped up," said Nicodemo. "I'm very proud of him. He works very hard and he had it going tonight. He hit some big-time shots."

But Fox Lane then responded with a 7-2 spurt, tying the game at 48 apiece on Xander Alvarado's 3-pointer from the right corner with just over three minutes remaining on the clock. Unfortunately for the Foxes, their only other point the rest of the way came from an Olsen free throw with 1:34 to go. The Quakers finished the game with their 12-1 spurt that started with the big plays from Frieder and Block.

Frieder had actually been out of the lineup for three weeks with an ankle injury before his return against the Foxes.

"I wanted to use him in spurts since it was his first game back," said Nicodemo. "He came down and turned the ball over. Then he made up for it next play. He hit a dead-ball three that was a really big shot. It was one of the keys to



The Quakers' Chris Melis takes the ball to the basket in the first half vs. visiting Fox Lane.



Greeley senior Brandon Gecaj dribbles the ball in the Quakers' win over Fox Lane.

our win."

So too, of course, was the steal and subsequent layup by Block that came 30 seconds later and stretched the Greeley lead to 53-48.

"One of the keys to the game is to get into the passing lanes," added Nicodemo. "We didn't necessarily get into them as much as I would've liked, but Jeremy Block, senior captain, got into the passing lane, came up with a big-time steal to go the other way and totally took the



Fox Lane guard Jordan Alvarado sends up a shot in the second half of last week's game at Greeley High School.



Greg Karr of Greeley shoots the ball in between Fox Lane's Preston McKenney (left) and Josh Olsen in last Tuesday's game.

momentum towards us."

For the Foxes' Tomassi, the final minutes turned out to be extremely frustrating.

"It's disappointing," he said. "You know, any time it's a rivalry game, any time you lose to Greeley, it's disappointing. It's been a long time since we've lost to them. Credit to them. They played hard. They definitely wanted it more. If we don't make shots, if we don't play hard, if we don't defend, it doesn't matter who we're playing. It's gonna be hard for us to win games."



Josh Olsen of Fox Lane rises for a shot in the lane during last Tuesday's game against the host Quakers.

ANDY JACOBS PHOTOS

Pace Women's Team Cruises to a Win Over the Ravens

By Andy Jacobs

The 2017-18 season could not have started much better for the Pace women's basketball team, which won eight of its first nine games. But ever since that torrid start, victories have been hard to come by.

In fact, prior to last Wednesday evening's home game against Franklin Pierce University, more than a month had passed since the Setters last walked off the court victorious and their once-impressive record had dropped all the way down to .500.

But against the Ravens, the Setters used a pair of 16-2 runs, one in each half, to cruise to a much-needed 84-54 rout at the Goldstein Fitness Center. Allie Monteleone and Geena Rosalbo combined for 38 points to lead five players in double figures as Pace put an emphatic end to its six-game losing streak.

"I think tonight was big because we executed a little bit better," said Setters head coach Carrie Seymour shortly after her team had improved to 9-7 overall and 6-3 in the Northeast-10 Conference. "We've been struggling to execute our stuff."

The Setters turned up the defensive pressure against a Franklin Pierce team sorely missing starting point guard Hannah Everidge and in the midst of its own losing streak that had reached six games. After the Ravens opened up the second quarter with back-to-back 3-pointers by Demi Akins and Jemma Thacker that turned their 21-17 deficit into a two-point lead, Pace answered with the first of its 16-2 spurts and never trailed again.

An old-fashioned 3-point play by



Pace freshman forward Lauren Schetter scores an easy bucket in the Setters' 84-54 rout of Franklin Pierce.



Pace University's Allie Monteleone fires up a jump shot in the fourth quarter of last week's win over Franklin Pierce.

Jackie DelliSanti, who had seven points in the Setters' second-quarter burst, started the run and gave Pace the lead for good. By the time Rosalbo concluded the blitz after making one of her four steals and then scoring on a layup, the Setters' lead had grown to 37-25 with just over two minutes left in the half.

"We played a little bit better, purposely on defense instead of running around trying to survive," said Seymour. "I feel like the last six games we played some good teams, but we were just trying to survive possessions. Today we looked like we actually played more with a purpose."

The Setters, leading 38-30 at halftime, opened the third quarter with two quick baskets from Rosalbo. Franklin Pierce was still within 48-38 late in the period after a layup by Claudia Tucci before Pace answered with three successive buckets — a foul-line jumper by Iliana Krasniqi, a put-back by Italee Brown-Smikle and a baseline drive by Lauren Schetter — that opened up a 16-point cushion.



The Setters' Stefanie Svoboda rises for a shot in the paint late in last week's home game vs. the Franklin Pierce Ravens.



Pace point guard Geena Rosalbo scored 18 points and had four steals in the victory over the visiting Ravens.

Schetter's follow-up of a Rosalbo miss in the final seconds of the third quarter gave Pace a 56-41 lead and began the second of the Setters' 16-2 runs. Monteleone, the junior guard who finished with a game-high 20 points, had seven of them during the fourth-quarter blitz. Her conventional 3-point play with 8:35 to play gave Pace a 63-41 advantage.

The Setters opened up their largest lead of the night, 32 points, after consecutive 3-pointers 35 seconds apart by Brown-Smikle, who contributed 13 points in just 13 minutes of playing time. Pace, with its frequent full-court pressure, wound up forcing 24 turnovers by the Ravens.

"They're missing their strongest point guard," said Seymour. "She's been out for a while. That's an area where they're definitely weak. They're definitely not very deep in the backcourt. So we felt like this was a game we could get our defense going again and hopefully that takes some of the pressure off the offense."

During their long losing skid, the Setters dropped all but one of the games by five or fewer points. Seymour, now in her 26th year at the helm, was forced to watch in frustration as one nail biter after another slipped away.

"We haven't been able to finish them off," she said. "The one good side is that we didn't play well at all and most of them were still last-possession games. Only Southern New Hampshire got to be a bigger lead. So if there's a bright side, that's it."

After witnessing so many down-to-the-wire finishes in the last month that didn't go the Setters' way, it would seem the huge second-half lead the Setters built against Franklin Pierce must have finally



Jackie DelliSanti of Pace tries to drive past Franklin Pierce's Claudia Tucci in the first half of last Wednesday's home game.

provided a few moments for Seymour to savor on the team's bench.

Apparently, not so.

"It's not relaxing," she answered with a laugh. "It's never relaxing. But, like I said, it was good to see us executing things and play with a purpose on defense."



Kristina Olikhver shoots the ball from the left corner in Pace's easy win over Franklin Pierce.

Franklin Pierce's Hot Shooting Dooms the Setters

By Andy Jacobs

When last Wednesday night's Northeast-10 Conference game got underway at the Goldstein Fitness Center, visiting Franklin Pierce spent the opening 90 seconds missing its first five shots from the field.

Too bad for the Pace University men's basketball team it wasn't a hint of things to come.

The Ravens wound up making nearly two-thirds of their shots in the second half to gain control of a contest that was tied eight times before intermission. With senior forward Asante Sandiford erupting for 17 of his game-high 20 points after halftime, Franklin Pierce earned an 86-79 victory and sent the Setters to their third straight defeat.

"We knew it would be a tough one for sure, and it certainly was," said Setters head coach Matt Healing afterwards. "They've got three seniors along the front line that are all pretty good. I thought that we played really hard. Just didn't execute on defense."

Sandiford, scoreless until the game was nearly 12 and a half minutes old, made all four of his 3-point shots in the second half when the Ravens were putting on a shooting clinic, hitting 65.5 percent of their attempts from the floor. The first of those treys by Sandiford came in the midst of a 13-2 Raven run and gave Franklin Pierce the lead for good with 12:57 left in the game.

"He's a really good player," said Healing about Sandiford, who also added a game-high 10 rebounds. "Inside-outside

forward, strong, he's tough. We knew he could make shots and he certainly hurt us on the perimeter today and on the glass."

The second-half exploits from Sandiford helped spoil a productive evening for a quartet of Setters — Austin Gilbertson, Greg Poleon, Peyton Wejnert and Brandon Jacobs — who combined to score all but 10 of Pace's 79 points. Gilbertson, a freshman guard, led the way with 19 points, while Wejnert, off the bench, and Poleon had 17 apiece. Jacobs added 16, but was just 5-for-16 from the field, though he made a team-best three 3-pointers.

"For me, it was about getting stops," said Healing. "Man, zone, press, no press, really it just comes down to digging in together as a group defensively and getting stops, and we weren't really able to do that in the second half, especially."

The Setters, trailing 14-8 after an 8-0 Raven run, went on a 13-3 spurt that started with a Jacobs 3-pointer and ended with a 17-foot pullup jumper by Ray Montilus. Later in the half, they retained the four-point lead following baskets by Poleon and Wejnert. But a 3-pointer by David Bradbury sliced the Franklin Pierce deficit to 37-36 at halftime.

In the second half, the lead changed hands four times over the first six minutes before Sandiford's 3-point shot from the left corner gave the Ravens the upper hand for the remainder of the night. A pair of free throws by Dana Raysor had given Pace a 50-47 edge with 14:07 to go, but by the time Sandiford connected on another trey, this time from the top of the key, to cap the momentum-changing 13-2 Franklin Pierce spurt the Setters suddenly found themselves trailing by eight points.



Austin Gilbertson, who led Pace with 19 points, tries to get to the basket in last week's game vs. the Ravens.



Pace University guard Brandon Jacobs dribbles near the top of the key vs. Franklin Pierce.



Pace junior forward Greg Poleon shoots the ball from the right baseline in last Wednesday's home game.

Two free throws by Gilbertson moved Pace to within 64-63 with 8:39 left on the clock, but moments later Sandiford answered with another 3-pointer. After a Jacobs 3-point shot cut the Ravens' lead to 74-71 with 4:50 remaining, Mike McDevitt scored for Franklin Pierce on a short turnaround jumper along the left baseline. But the Setters battled back again, closing to 81-77 with 90 seconds to go after Gilbertson nailed a three from beyond the top of the key.

But with 1:14 remaining, Wejnert was whistled for an offensive foul on a drive through the lane. The Ravens proceeded to score five straight points, four of them from Ammie Craddock, to seal their fifth win in the last six games.

"We could've won with a good defensive effort, but that wasn't there," said Healing. "It seemed like every time we got within one possession down the stretch, they made a play. We couldn't get a stop. It's unfortunate, but, like I said, they're a good team. They're better than their record indicates (just 2-6 in the NE-10 coming in), and they've got three senior forwards that are all pretty good, that all played really well today. So just got to move on to the next one."

The schedule doesn't get any easier for the Setters, now 5-13 overall and 1-9 in the NE-10 this season after closing their week with a loss at Assumption on Saturday. They host a Saint Anselm team



The Setters' Peyton Wejnert flips up a contested shot from the left baseline vs. visiting Franklin Pierce.

on Wednesday night that's currently at the top of the NE-10's Northeast Division standings.

"What we hang our hat on is not quitting, not giving up," said Healing. "It's a tough group, it's a scrappy group, and I feel like in almost every game we've played we've battled back and clawed back. I think they all see the record, but at the same time they know all we can do is just keep working together."



Pace junior forward Luke McLaughlin fires a fade-away jumper in the first half of last Wednesday's home game.



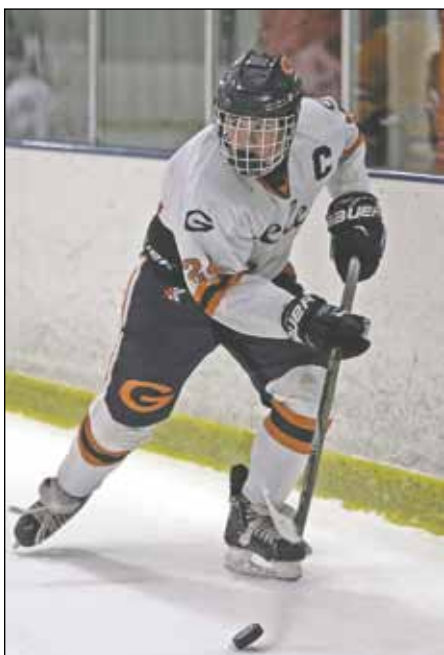
Charlie Della Penna of Fox Lane controls the puck in the first period of Sunday night's game at Brewster Ice Arena.



Byram Hills' Ethan Behar reaches for the puck just outside the blue line in the second period of Sunday's game vs. Brewtown at the Brewster Ice Arena.



Zach Lampe of Greeley gets set to pass the puck in the Quakers' game vs. Mahopac.



Greeley's Dillon Rusiecki moves the puck up the ice along the boards in the second period of Sunday's game at Brewster Ice Arena.



Fox Lane's Jared Goldstein gets set to fire a shot on goal in Sunday's game vs. the ETBE Eagles. He had two goals in the Foxes' 8-3 loss.



Horace Greeley's Ryan Renzulli is sandwiched as he skates with the puck in the second period of Sunday night's 7-6 loss to Mahopac.



Greeley defenseman Liam Whitehouse tries to move the puck out of the Quakers' zone in their 7-6 loss to Mahopac at Brewster Ice Arena.



Matthew Behar of Byram Hills gets a step on the defense along the left wing during the Bobcats' 5-2 loss to Brewtown.

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Fox Lane vs.
Horace Greeley



Greeley's Jesse Harris dribbles the ball across midcourt in the first half vs. Fox Lane.



Horace Greeley sophomore Helen Matthews searches for an open teammate along the right baseline in front of Fox Lane's Natalie Pence.



Natalie Pence takes the ball to the basket in Fox Lane's road win over Greeley last week.



Fox Lane's Maria Violante shoots over three Quakers in the Foxes' 47-33 win last Tuesday.



The Foxes' Lucy Crerend pulls up for a jump shot in the second half of last Tuesday's game at Greeley.



Greeley's Michaela Santelia boxes out Fox Lane's Maria Violante under the boards during last week's game, won by the visiting Foxes.



Fox Lane freshman Adrianna Picolino holds the ball away from Greeley's Safia Gecaj after grabbing a rebound in the Foxes' 47-33 victory.



The Quakers' Kat Genda chases a loose ball during last Tuesday's home game.

ANDY JACOBS PHOTOS

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