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FALL 2020

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BRAIN HEALTH & MEMORY CARE: PAGES 37-47



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from the publisher

AS WE CONTINUE TO PROCESS AND RESPOND

to the ever-changing state of affairs surrounding the health, economic and humanitarian crises, we need to stay mindful of their impact on our overall wellbeing. My own sleepless nights and ongoing anxiety have made me acutely aware of this as I long for "the good old [pre-pandemic] days."

Not surprisingly, this has gotten me to thinking about the importance of expressing joy and happiness - when and where we can. A wonderful first step is to commit to bringing laughter into each and every day. A (dated but still relevant) study from 1999 found that adults laugh an average of 17 times per day. Not bad. The same study said that children laugh an average of 300 (!) times each day. Sign me up!

According to the Mayo Clinic, "Laughter enhances your intake of oxygen-rich air, stimulates your heart, lungs and muscles, and increases the endorphins that are released by your brain." So, whether the data above is entirely accurate or even in the ballpark, now may be the time to find our inner child and laugh!

You can find suggestions for bringing some levity to your days in Kim Kovach's article Prescription for Laughter, on page 16. On page 20, Leslie Lampert shows us how we can honor our virtues and find humor in the mundane. Sometimes, it's just a matter of being able to laugh at ourselves. And the Phelps Hospital Vitality Center offers virtual laughter yoga with Dr. Vinodray Shah, a certified laughter yoga instructor. Laughter is important enough to our wellbeing to take it seriously. And we should. Even if it means scheduling it into our day.

For those of you reading our magazine for the first time, welcome! We've been publishing since 2016. Prior to Covid, we distributed the magazine throughout Westchester at close to 700 locations. Given the pandemic and subsequent ongoing closures, we've been mailing most copies of the magazine direct into homes, with just a few thousand copies placed in the community for pick up.

Even if you received this issue via the mail, there is no guarantee you will be mailed the next issue of Westchester Senior Voice. So, if you'd like to continue receiving it, at no charge, please email your U.S. postal address to us at office@westchesterseniorvoice.com. We'll add you to our mailing list for one year.

You can also receive a digital version of the magazine direct to your email inbox by going to our site at www.westchesterseniorvoice.com and signing up for our email newsletter.

With each issue, we deliver a healthy dose of lifestyle information: from the lighter side of life to the more serious. All to help you create your strongest and best life. We hope you continue to read and enjoy everything we have to share. We're here especially for you!

Wishing us all love and peace,

Susan.



Susan E. Ross
Publisher and Certified Senior Advisor®
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Fall Harvest

At the Farm!



This year's fall harvest at the farm is expected to yield plenty of sweet peppers, cherry and regular tomatoes, bok choy, salad greens and Swiss chard.



Committed to honoring the ancient Jewish tradition of regenerative agriculture, Briarcliff Manor's Congregation Sons of Israel (CSI) established a community organic farm seven years ago, successfully bringing together congregants of all ages.

On any given day, depending on season and weather, you might find a gathering of nursery school children visiting baby chicks in the recently constructed chicken coop and then, perhaps, collecting newly laid eggs from mature hens in the old chicken coop. A group of religious school students could be observed planting daffodils in the garden, part of a worldwide *Daffodil Project* in memory of children who died in the Holocaust and

in support of all children in humanitarian crises today.

Older and wiser congregants may be busy in the kitchen: washing, weighing, and packaging vegetables and herbs which were harvested earlier in the day by moms, dads, and singles with stronger backs and harder knees. Teens interning under the farm manager are learning about planting, nurturing, growing crops and understanding where and how the food they eat originates.

Over 3,200 pounds of fruits, vegetables and herbs were produced at the farm in 2019. Of these, more than 600 pounds were donated to food banks in neighboring communities. Thankfully, the good work continues this year.

Congregation members are encouraged to work on their own garden beds in addition to the farm. Those with stamina join the gardening gurus to assist with weeding and harvesting chores. Flower arranging, assemblage and delivery of food baskets for new synagogue members, new parents, sick congregants and grieving families, as well as the creation of centerpieces for luncheons and parties, are all tasks taken on by the older members.

The farm has become a center of interaction among the generations, a way for the young, the old and the middles to meet each other as they all work toward a common goal. And what could be more delicious than a meal made up of fresh organic fruits, vegetables, eggs and herbs?



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When Mara Perlmutter's mom was in need of a medical alert device, she bristled at the prospect of wearing any of the products already on the market, and suggested that Mara, a seasoned jewelry and fashion executive, create a fashionable alternative.

With that request from mom, **Trelawear** ("alert" spelled backward) was born.

Providing "safety with style," this personal emergency response system accessory enables women to live independently - and fashionably - with peace of mind.

Perlmutter has partnered with MobileHelp, a leading monitoring service provider. If a user needs help, she



simply presses the button on the back of the Trelawear pendant. A signal is then sent through MobileHelp to its 'round the clock central monitoring station for emergency dispatch to the user.

The launch collection features the *Sally* cushion-shaped pendant and the *Bella* round-shaped style. Each is offered in either gold tone or rhodium-like metal finishes with hand-cut resin stones, including opaque black, lapis blue, turquoise blue, or white mother of pearl. All chains are crafted with a breakaway T-magnet closure.

The pendant retails for \$148. Use code TREL50 to save \$50. (Please note: the pendant cost does not include the MobileHelp charges which start at \$37.95 per month.) To view all the colors and styles, and to purchase, go to: www.trelawear.com

Artis Teams Up with Johns Hopkins



In partnership with Johns Hopkins physicians, Artis Senior Living has announced the launch of the new **Artis Safety Council** to focus on maximizing the safety and well-being of its residents, associates and families. The council will provide guidance as to the latest science of dealing with Covid-19 and proactively look ahead at other potential community health issues that could arise.

The members of the council include: Michele Bellantoni (top), MD, CMD, an Associate Professor of Medicine in the Division of Geriatric Medicine at The Johns Hopkins University School of Medicine; Morgan Jane Katz (middle), MD, MHS, Assistant Professor at The Johns Hopkins University School of Medicine and a member of the Independent Coronavirus Commission for Safety and Quality in Nursing Homes that will be advising the Centers for Medicare and Medicaid Services; and Ravi Passi (bottom), MD, FACP, CMD, a fellow of the American College of Physicians and a Cer-

tified Medical Director for Long-Term Care. Initially, the Artis Safety Council will focus on cleaning and sanitation protocols, use of personal protective equipment as effective tools against infection and virus spread, and testing approaches to protect Artis residents, their families and staff.

As part of their commitment to safety, Artis is adding staff to serve as Safety Officers who will ensure appropriate training for Artis associates. Artis will be hosting virtual town halls for residents and their families, prospective Artis families and local physicians.

Artis Senior Living of Briarcliff Manor, at 553 North State Road in Briarcliff Manor, offers individualized memory care for its residents. Their community is divided into separate "neighborhoods" to help ease confusion and foster a greater sense of self-esteem and self-reliance. Call 914-432-2999 or visit TheArtisWay.com/SeniorVoice to schedule a tour for a loved one.

A 2020 RMD Holiday

As part of the Coronavirus Aid Relief and Economic Security (CARES) Act of 2020, Required Minimum Distributions (RMDs) for Individual Retirement Accounts and 401(k)s have been suspended for calendar year 2020.

The Secure Act, which became law this year, had already reset the age that RMDs needed to be taken: from 70 1/2 to 72. Now, with the CARES Act, retirement plan owners do not have to take their 2020 RMDs if they are not in need of that income; they can now avoid the taxes on that money. This is a repeat of the 2009 (Recession) RMD holiday.

Children, grandchildren and others who have inherited IRAs (pretax IRAs and Roth IRAs) must take annual withdrawals regardless of their own age. but they too get a RMD holiday for 2020.

If you've already received a distribution this year from your own IRA or one inherited from a spouse, you can roll it back into your IRA within 60 days of receipt.

Before putting your RMDs on hold though, you may want to look at your tax bracket and get money out at low rates, especially if you think tax rates are going to go higher to address the drastic increase in the U.S. deficit.

Goodie Bags!

Cortlandt Golden Connection is reaching out to their seniors via goodie bags that include hand sanitizer, masks, treats and a copy of Westchester Senior Voice, along with coloring pages and word searches. Many of their regular participants are still staying put at home so this is a way of encouraging them to get out and engage a bit – even if it only means driving to the Muriel H. Morabito Community Center for their curbside pick-up goodie bag. Call 914-528-1572 for more information.

Music to Our Ears

Staying at home just got a whole lot better. Music Conservatory of Westchester is now offering virtual private instrumental lessons taught by their expert faculty.

Whether you're interested in starting something new or in dusting off that instrument you haven't played in years, MCW's supportive teachers are skilled at working with adult learners at any skill level with one-on-one, interactive weekly lessons.

Engage in a fulfilling musical experience from the convenience and safety of your own home.

Music Conservatory of Westchester is located at 216 Central Avenue in White

Plains. Call 914-761-3900 for more information on virtual lessons and to sign up or visit musicconservatory.org and tap on the red "inquire now" button at the top right of their website.



It's not just another on-line Zoom yoga session with participants doing their own thing and trying to keep up.

YogaShine Studio instructor Vitalah Simon has been guiding mature adults in the art of yoga since 1983. She's now turned her attention to online classes, providing individual attention to everyone in

the class, along with guidance to support her students – honoring limitations, keeping you safe and encouraging expansion and challenges as needed.

Using the Zoom virtual platform, classes begin with students sitting in a chair or on the floor, with mindful breathing and conscious relaxing. Then begins the gentle stretching and strengthening exercises, warming up all the joints of the body. Breathing practices are included throughout the class for calming the mind and the heart. Poses are used to build strength and stability.

Vitalah is attentive to each student's individual needs, whether that includes

Virtual Yoga with Vitalah



the support of a chair or not. All classes, including those on the mat, have a gentle quality to them. Classes close with an easeful guided deep relaxation, either in a chair or on the floor.

Some of the benefits yoga offers include: stress reduction; increased ease of movement and joint

flexibility; improvement in balance and stability; stronger muscles; aid in recovery from injuries; aid for digestion; clearing the mind and improving concentration; and nurturing a more compassionate heart.

For individualized instruction, even in group classes, call Vitalah at 914-769-8745 (yogashine@verizon.net; www.yogashine.com) with your questions and concerns, and to register. She will virtually help you set up your space for Zoom so you can be seen and instructed. Private sessions are also available.

With the first group class free, all you have to lose is some stress!

CASHING IN ON... What's Hot

We consulted with the team at Astor Galleries in Kingston, NY, a collectibles and estate appraisals and liquidation business, to bring you the "hottest" list of items you can cash in on. For more information on the goods that are trending, visit AstorGalleries.com.

Banks

Yes! Mechanical and "still." As major collections of mechanical banks are being sold, prices are high and going to established collectors. Less pricey tin banks are attracting new, younger collectors.



Space Memorabilia

Space memorabilia with historic value, especially when signed, are getting snapped up. Pins and patches, photographs and magazine articles - from early launches through the space shuttle flights. Higher prices are paid for items that have actually flown in space and they go into orbit for items that have gone to the moon.



Costume Jewelry

Vintage pieces marked with makers' names like Miriam Haskell, Hattie Carnegie and Trifari sell for more now than in the last 10 years. Modernist silver jewelry is hot, especially Mexican pieces by William Spratling and American pieces by Art Smith. Look for enamel bangle bracelets and anything with big colored stones, like large pins and cocktail rings.

Fifties Furniture

Today's buyers are on the hunt for blond and light wood pieces from the 1950s, '60s and '70s - sofas, chairs, tables and desks with sleek design and clean lines. Oak and clunky is out. Anything marked Eames, Saarinen, Bertioia, Nelson, Wormley, Robsjohn-Gibbings, Finn Juhl, Herman Miller or Knoll is in demand, but unmarked and less expensive mid-century pieces are also wanted.



Vintage Christmas

True vintage and antique Christmas decorations continue to draw interest. Bottle brush trees, Buddy L trucks and Santa-anything. American-made Shiny Brites are the epitome of mid-century holiday décor. Look for *Shiny Brite* or *Made in U.S.A.* marks on the metal cap.

And do not ignore the collectible toys. They are also going up in value, especially if you have the original packaging.



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Prescription for Laughs

BY KIM KOVACH



Daily activities often include walking the dog, checking your email, watering the plants, and tidying up. But don't forget to brighten your mood by adding a touch of humor to each and every day.

The concept of laughter has been essential to the overall wellbeing of humans throughout history: from court jesters entertaining royalty in their drafty castles to vaudeville performers such as the Marx Brothers bringing their brand of humor to early motion pictures. The inventors of the Whoopie Cushion and the rubber chicken made humor accessible to the masses because laughter makes us feel good!

If laughter is the best medicine, there are several ways to fill that prescription and keep your spirits up on a daily basis.

BRING THE FUNNY!

Now, more than ever, we need to add a daily dose of whimsy to our lives. From your first morning cup of coffee or tea in a comical mug to a drawer full of colorful patterned socks, we can sprinkle levity into every day. If you put on a silly T-shirt or a wacky pair of earrings (cows, dice, feathers), you will start your day with a smile.

Why not use a fun pen to write that to-do list? Dress up your cat, use cookie cutters to give your lunchtime sandwich a playful touch, or place cheerful magnets on refrigerator doors to give yourself a reason to chuckle. (One of my favorites - *I never met a chocolate I didn't like!*)

THANKS, I NEEDED THAT!

Laughter is good for your mind, body and soul. Scientists have studied the benefits of laughter. It increases the release of endorphins in the brain, boosts the immune system, improves blood flow and circulation, and promotes a positive mood. A hearty laugh relieves physical tension and relaxes muscles for up to 45 minutes. That one simple guffaw, chuckle or giggle is good for your emotional and physical health and wellbeing!

We schedule errands, laundry, doctor appointments, paying bills and exercise each day. It's important to also make room for laughter in our daily schedules. Flip through *The New Yorker* cartoons or find and read a humorous personal essay on your computer after breakfast or before bed.

Turn on the TV and give yourself a half-hour comedy break by watching classic sitcoms like *Seinfeld*, *Friends*, *The King of Queens*, *Everybody Loves Raymond*, *Will & Grace*, *Cheers* or *Frasier*. Classic "Britcoms" including *Keeping Up Appearances*, *Miranda* and *As Time Goes By* might be your cup of tea. Just one "Hah!" in a 30-minute episode can release those feel-good endorphins and boost your mood for the rest of the day.

COMEDY 101

Schedule time each week to watch a movie comedy (on cable, streaming or DVD). We all have our favorites including classic funny movies like *Young*

Frankenstein, *Blazing Saddles*, *Ghostbusters*, *School of Rock*, and *My Big Fat Greek Wedding*.

William V. Costanzo, Professor of English and Film at Westchester Community College and the author of seven books, including *When the World Laughs – Film Comedy East and West*, has studied what makes people laugh. "Laughter brings people together," says Professor Costanzo. "People turn to comedy for comfort and connection."

Of course, you can also watch stand-up comedy specials on Netflix or YouTube. Plan a Friday night comedy fest to end each week on a humorous note. Why not discover your inner comedian and sign up for an online comedy/improv class? Croton Academy of Arts offers online improv comedy classes where you can learn to hone your comedy "chops" and add hilarity to your week from the comfort of your home!

So go ahead, grin in the mirror, chortle at your pet's antics, email jokes to a friend, wear a silly hat, watch a zany movie, practice your witty repartee in a comedy class, and laugh every day. It's good for you!

■ ■ ■



Kim Kovach teaches fiction writing classes for adults in Westchester and Fairfield. Participants return year after year to write good stories and laugh a lot! www.kimkovachwrites.com

To Trust or Not to Trust

Leaving Money to Adult Children

BY LAUREN C. ENEA, ESQ.

Many individuals grapple with the decision of whether to leave their assets to their adult children, and perhaps even grandchildren, outright or in a trust.

They may have concerns that their children are not “good with money” and will waste away their inheritance on the purchase of non-essential items. Additional worries may include what happens to the inheritance if the adult child gets divorced, files for bankruptcy or is sued.

In light of these apprehensions, a discretionary trust where one can provide for one’s children but appoint a trustee to manage the assets and make distributions of principal and/or income for the children’s benefit may be the best solution. The trustee can be a sibling, a more distant relative, a family friend or even a financial institution. By appointing a trustee to determine how the trust funds are invested and to oversee their management based upon the terms of the trust, a trust creator (“Grantor”) can ensure that the trust money continues to be available and used in accordance with his or her wishes.

These trusts can be stand-alone (a separate document) or incorporated into one’s Last Will and Testament. Additionally, the trusts can either give broad discretion

to the trustee, allowing the trust funds to be used for the beneficiary’s health, education, maintenance and support in unlimited amounts, or they can be more restrictive, specifying the narrow circumstances under which the trustee can make distributions to or for the benefit of the beneficiary. Likewise, the trusts can either last for a definite period of time, such as until the beneficiary reaches a specific age, or for the duration of the beneficiary’s life. Trusts that end upon a beneficiary attaining a particular age are typically very appealing to individuals who would like to leave funds to their adolescent children and/or grandchildren but who are concerned that their young heirs have yet to attain the requisite financial acumen to effectively manage their finances.

The funds held in discretionary trusts also have certain creditor protections: The beneficiary cannot use said funds to pay off his or her creditor claims unless the beneficiary has full access to them, and therefore, as long as the trust distribution is discretionary and controlled by the trustee, the beneficiary’s creditors cannot reach these monies, unless the funds are distributed to the beneficiary. These types of trusts can give you comfort in knowing that your money will be used for your adult child’s and/or grandchild’s benefit without becoming available to their creditors. There are also provisions that can

be included in the trust so that the trustee can hold back the final distribution to the beneficiary, even if they have attained the specified age or event, if the trustee believes it is in the beneficiary’s best interest due to events that have transpired at the time of intended distribution, such as drug abuse or incarceration.

There is no one-size-fits-all solution when it comes to leaving money to your adult children. Careful consideration should be given to whether you trust your children to utilize their inheritance appropriately, and a review of their spending habits, maturity level and financial abilities can assist in your decision-making process.

■ ■ ■

Lauren Lauren C. Enea, Esq. is an Associate at Enea, Scanlan & Sirignano, LLP. She concentrates her practice on Wills, Trusts and Estates, Medicaid Planning, Special Needs Planning and Probate/Estate Administration. She graduated from Pace University School of Law Summa Cum Laude and is admitted to practice law in New York and Florida. Ms. Enea is the Sponsorship Chair of the Elder Law and Special Needs Section Sponsorship Committee of the New York State Bar Association (NYSBA), the Co-Chair of the NYSBA Elder Law and Special Needs Section 2020 Fall Meeting and the Publications Committee Production Editor for the NYSBA Elder Law and Special Needs Section Journal. She can be reached at 914-948-1500 or at L.Enea@esslawfirm.com. Please visit www.esslawfirm.com for more information.



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Virtual Vacations You'll Love



Pictured above, clockwise from top left: The Pantheon in Rome; Kenai Fjords National Park in Alaska; Arc de Triomphe in Paris; and black bears in Banff National Park

PARIS, FRANCE

While on this virtual walking tour, you'll stroll through Le Jardin des Tuileries, Place de la Sorbonne, Arc de Triomphe, the Latin Quarter, Montmartre, Le Tour Eiffel – among many other stops. Accompanied by the energizing sounds of life in Paris and complete with crowded sidewalks, cafes, traffic, hustle and bustle, this tour gets you as close as possible to Paris without actually being there. Go to [YouTube.com](https://www.youtube.com), enter *Globe-TrotterAlpha* into the search bar and scroll to find *Paris/France – A Travel Tour*.

ROME, ITALY

If travel for you means getting to know a city by walking it, then this romp around Rome is just what the travel advisor recommends. Wide avenues,

narrow cobblestone streets with small eateries and plenty of window shopping. Historical sites include the Pantheon and Trevi Fountain. We only wish the sites were labelled as they are with most of the other virtual trips and walking tours. Go to [YouTube.com](https://www.youtube.com), enter *Globe-TrotterAlpha* into the search bar, scroll to *Rome, Italy- 4K Virtual Walking Tour – Travel Guide*

BANFF NATIONAL PARK, CANADA

This scenic tour through Banff National Park in the majestic Canadian Rockies brings you a taste of both colder and warmer weather experiences. You can almost feel the cool clear air rushing into your lungs. With brutally cold winters and a population of black bears that call Banff home, you may ap-

preciate this virtual tour more than the real thing. Go to [YouTube.com](https://www.youtube.com), enter *Globe-TrotterAlpha* into the search bar, scroll to *Banff, Alberta, Canada – A Travel Tour*

KENAI FJORDS NATIONAL PARK ALASKA

Climb 30 feet down into the Exit Glacier crevasse, watch a glacier melt (averaging an alarming 150 feet per year), and kayak through Bear Glacier lagoon. Even watch a humpback whale soar out of the water. And when you're done exploring the Kenai Fjords, travel on to other National Parks including Hawai'i Volcanoes, Carlsbad Caverns in New Mexico, Bryce Canyon in Utah and Dry Tortugas in Florida. [Artsandculture.withgoogle.com](https://www.artsandculture.withgoogle.com)



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I'm New At Getting Old

BY LESLIE LAMPERT



"Prove it," barked the cranky train conductor as I flashed my digital train ticket (MTA eTix app) proclaiming my senior discount (\$7.25 from \$14.75).

"Thank you for the compliment," I flirted; here's my Medicare Card; I'm 65. "Well, keep doing what you're doing," he winked. Millennial guy sitting next to me: "You don't look like a senior." "Yup, I am. And I know sh*t," I proclaimed. And, that's the first take-away of this essay.

As I shift into this chapter of old(er) age, I embrace the surprising discounts and respectful recompense, bristle at the suggestion that I'm beyond excitement and possibility, and am boastful about my valuable experience and expertise in both business- and life-walk.

And then I got to thinking. When did I acknowledge this shift in age-chapter perception. I still work (like a dog), running my business, racing to meetings, recalibrating goals and get-ahead strategies. In fact, I'm in the process of developing the most exciting idea for a new company with innovative technology that keeps me up at night—in a good way!

It's frontier territory for us baby boomers; we're more physically fit than previous generations, we're more energetic, we're looking at career shifts to augment Social Security (the best monthly bank deposit!) - not just live out our days on it. Yes, there are the realities of certain

age-imposed limits (But once you have that hip-replacement, you'll run like the wind!) and, perhaps, financial limitations lurking. But here's the truth: this getting-old(er) thing has some great perks and surprising new balances!

For me, that balance has been to prioritize leisure and volunteerism with jam-packed days of biz commitments.

We grew up during a time of having to prove ourselves. The sixties shook up the existing complacent culture and created a surge in women seeking careers, exploring sexuality and expecting equality in the workplace and at home. Generationally, work became the fierce focus; the status of travelling, creating family priorities and coveting luxury items did not exist. Actually, those tenets - today's expectations of the good life - were shunned upon in the seventies. Designated as frivolous, off course.

But now, spending time with friends, travelling, and hanging out with my grandchildren hold important slots on my iPhone calendar. It's the best medicine in the middle of the week. (For all of you who have grandkids, you know; for those on deck: you'll see...incredible joy).

Another reward of old(er) age: acceptance. For a long time, I grappled with forgiveness. To those who wronged me, mistreated me, took advantage of me or overlooked me: I do not forgive you (lol). Don't be angry with me, but I think forgive-

ness is over-rated. Why should we forgive someone who has deliberately caused us pain and discomfort? But acceptance? Ahhhh. So liberating. Acknowledgment that this happened. And time to move on.

Medicare: Thank you! Better coverage for half of what I was paying my provider through work. Yeah, at first, I felt a little embarrassed when I presented my card - that admission of my age, but then... giddy when I would check my bank account and see there was room in the budget for Le Bernardin.

Dating: In the years of dating before I was married, I was anxious to please. Will he like me, am I pretty enough? Now (post marriage), if he isn't a gentleman, interesting and into me, I have two words, "Check, please."

Lightness: You never stop worrying. But it takes on a different lens. Part of it is the clarity of acceptance and part is an enlightenment about what's truly important. My current mantra is: I wanna spend five minutes on the problem and the rest of the time on the solution. And with this lightness, comes a certain sprightly attitude and demeanor. In the words of Picasso, "It takes a long time to become young."

Mr. Train Conductor: This is my proof.

■ ■ ■

Leslie Lampert is proprietor of Ladle of Love Bronxville | Love On The Run Catering | Market-Love | Ladle of Love at The Boys & Girls Club of Northern Westchester | The Scrappy Chef Series



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Ending Yoyo Dieting and Achieving Sustainable Weight Loss

BY JESSICA KISHPAUGH

Are you tired of the bumpy rollercoaster ride of yoyo dieting?

Good news: I promise it's not your fault and there *is* a better way.

The real problem is that the old way of restrictive dieting, calorie counting or cutting out carbs just doesn't work. I know, first hand. Nearly a decade ago, I was struggling every day with the belly fat that hung over my clothes. I hated the feeling.

For years, I jumped from diet to diet: eliminating carbs; measuring my food; counting calories; taking diet pills; even drinking my meals as juices or shakes. Nothing worked. The scale would move down a few pounds, but it always crept back up.

It was a vicious cycle of dieting, bingeing, and feeding my emotions with food. And always feeling guilty. That's when I decided no more. I would no longer live like this.

All of the tools and skills I learned through years of trial and error and a formal education in nutrition launched me on the most incredible life-changing journey.



If you struggle with uncontrollable cravings, can't stop eating once you start, or can't seem to keep the weight off, you probably do what most of my clients did. *You diet!* You restrict your calorie intake or limit your food to certain categories.

When you restrict your food intake, your blood sugar level becomes imbalanced, which slows your metabolism! This leads to fat storage around the belly and feeling moody and fatigued.

When blood sugar levels are off, you also experience cravings (especially

for sweet foods) and lots of hunger, followed by giving in to your cravings, which leads to overeating (or bingeing) and sending your blood sugar level sky high. You think you lack will power. You don't. Diets set us up to fail because we haven't fixed the root problems.

When you don't know the proper nutrition to eat, how to eat it, when to eat it or what combination will best keep your blood sugar balanced, you risk sending your metabolism on a yoyo rollercoaster - and your mood, emotions and stress

I discovered that I wasn't a failure at dieting. I simply had no idea how to eat the proper nutrition to keep my blood sugar level stable. I wasn't listening to my body or separating my emotions from eating.

THE TWO MAIN ROOT CAUSES OF WEIGHT GAIN #1 COUNTING CALORIES.

Calorie counting leads to yoyo dieting, a slowing of your metabolism and halting weight loss.

levels go haywire.

As if these physical and emotional symptoms aren't enough, if your blood sugar remains imbalanced too frequently, the body goes into what's called insulin resistance, which leads to permanently high blood sugar levels, which can also cause additional weight gain and can eventually lead to type 2 diabetes.

#2 LACK OF INTUITIVE EATING SKILLS.

Blood sugar imbalances lead to false internal body signals. This means we give in to unhealthy cravings or emotional eating and we can't listen to our bodies' cues.

So we eat - out of stress, boredom, or loneliness, rather than because we're hungry.

Stress causes your physical hormones to elevate, which increases your blood sugar level. Stress sends a message to our body to hold off on functions that are not essential, such as digestion, until the stressor has been removed and our body is safe to rest and repair. This means that those functions constantly take second priority, leaving us more vulnerable to weight gain and disease. And if our blood sugar levels are imbalanced, we are more susceptible to grabbing unhealthy choices to temporarily alleviate the pain of stress.

The Solution. Keep your blood sugar level balanced by eating nutrient-dense foods (veggies, wild-caught fish, cage-free eggs, beans, raw nuts and seeds, grass-fed lean meats and poultry and ancient/whole grains) in the right way. Listen to what your body needs. Finally, heal your emotions. With this formula, you will be able to lose weight without dieting and live a healthy lifestyle of positivity, happiness and abundance.

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Jessica Kishpaugh is a Certified Holistic Nutritionist and Corporate Wellness Consultant. She specializes in weight loss, intuitive eating and stress reduction. She

is also a speaker and wellness educator. www.loyowellness.com. 914-815-0414. Jessica@loyowellness.com

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Sellers and Buyers Rejoice

BY STEVEN GEIGER
AND ROSEMARY STERN

We usually decide to sell or to buy a home when there is a significant change in our lives.

However, we also try to hold out and time a sale or purchase for when the economic and real estate climate is in our favor. During these extraordinary times we are living in, do we have a seller's or a buyer's market?

The anomaly that has been created by this pandemic makes this is a good time for *both* sellers and buyers.

In the Westchester area, the supply of homes is relatively stable with some new construction mostly limited to mid-rise/high-rise apartments and small subdivisions. This shortage and tight inventory provide a great market for homeowners to sell their homes near or at their asking

prices and, in many cases, even over their asking price - with multiple offers.

Sellers are also benefitting from the movement to working at home remotely. Potential buyers are desiring dedicated office space and/or more open space, rather than being attracted to the confines of apartments in urban centers.

Prior to the pandemic, there was pent-up demand and prices were relatively stable. However, since the pandemic took hold, prices have been trending higher in most areas.

The current circumstances are also providing an incredible opportunity for sellers who are looking to downsize, as many are now able to obtain previously unattainable prices for their homes. They can now get into more suitable living situations and, at the same time,

potentially have money left over to use or invest as they see fit.

On the other hand, buyers are now faced with their own great opportunity: getting into the home of their dreams or even upscaling as historically-low interest rates provide more buying power to get into homes that were previously out of reach.

There is opportunity for everyone today – both buyers *and* sellers – with win-win scenarios for all!



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Self-Proving Wills

BY MICHAEL GIANNASCA, ESQ.

A Last Will and Testament is perhaps the most important part of your estate plan.

As you may already know, there are a number of formalities that must be followed for your will to be effective following your death, such as the need to have two witnesses to the will execution. By their signatures on the will, the two witnesses “attest” to the fact that the document being signed is in fact your last will and testament. The witnesses’ job is not necessarily over once they sign the will though.

Following your passing, your will is submitted to a probate court which is tasked with determining the authenticity of it. To do this, it is necessary to locate the two witnesses so they can provide live testimony or swear to an affidavit regarding the signing of the will and the mental capacity of the decedent. Finding those witnesses

and having them provide that testimony can prove to be enormously difficult, if not impossible. Often times the witnesses that you may choose for your will signing will have moved away, lost contact, forgotten about witnessing the will execution or even passed away themselves. To avoid the need for witness testimony, the law provides for a “self-proving” will.

A “self-proving” will includes an affidavit signed by both witnesses *at the time of the will execution* that declares the will signing followed all of the formal requirements, that the testator declared the will to be their last will and testament and that at the time of signing, the testator was of sound mind and understanding. This sworn statement is accepted by the Surrogate’s Court as though it were live testimony taken in person in front of the court.

By having the witnesses sign such an

affidavit at the time of the signing of the will, the court can dispense with the need to later find the witnesses at the time of probate. Including this simple affidavit at the will execution can save tremendous effort and expense and will help speed up the probate process. Yet, it is likely that most “Do It Yourself” wills don’t include it. It’s always a good idea to seek professional help when drafting a will and other estate planning documents to be sure your loved ones are taken care of and that your final wishes can be carried out as quickly and efficiently as possible.

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



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Reinventing Yourself

While Minding Your Money

BY LAURA I. ROTTER

Society would have us believe that as we age into our 60s, we should be at or close to retirement, that our greatest decisions should be whether we schedule a golf game or get together with friends for lunch.

Nothing could be further from the truth. Instead of slowing down as we age, many of us are finding this period of time, when our children are adults and out of the house, as an opportunity for self-exploration and reinvention.

The stage beyond midlife is emerging as a time of transition. According to social scientists, during this period, the pressure to produce or meet other's needs is replaced by the desire to connect and give back to others. Some of us may feel called to leave the workforce - not to retire, but to create a business of our own in keeping with our skills and our values.

If you are drawn to take this journey, you must ask yourself: What will you do? And do you have the means to meet your responsibilities and cover your expenses during the transition?

To answer the first question, I

recommend you consider:

- What accomplishments over your lifetime have given you the greatest intrinsic rewards?
- What activities or endeavors, paid or unpaid, make you feel happy, energized, satisfied or relaxed?
- What activities give your life a sense of meaning or purpose?
- What are some of the things you'd like to experience or accomplish in the future?

Grant yourself permission to dream, perhaps for the first time in your life.

In order to make sure that you don't compromise your long-term financial goals as you begin to consider a new opportunity, there are several financial areas I recommend you strengthen:

1. PAY DOWN ANY CONSUMER DEBT.

Eliminate debt that may fluctuate with interest rates, including credit card debt, home equity loan balances and high interest auto loans. You want your monthly expenses to be more predictable as your income becomes less predictable.

2. BUILD UP CASH RESERVES TO ESTABLISH AN EMERGENCY FUND.

It is important to have a cash

reserve of several months to several years of expenses, depending on how long you anticipate your income will be uncertain. At a minimum, I recommend six to nine months of cash be held in your bank account.

3. REVIEW YOUR CURRENT MONTHLY BUDGET.

Revisit your monthly household expenses, preferably before you initiate a major change to your income. Review your monthly recurring charges, being particularly attentive to those that can be reduced or modified. You may be surprised by how much you are able to eliminate completely.

4. ASSESS THE OPTIONS FOR YOUR RETIREMENT PLAN.

No matter how tempting, I do not recommend cashing out of your former employer retirement plan to use the funds to cover current expenses. These funds are subject to ordinary income taxes upon distribution, as well as a 10% penalty if you are under 59 1/2 years old.

I do recommend either keeping your money in your previous employer's plan, if allowed, or rolling your assets into a traditional IRA. Note that investment choices in an IRA are much broader - including

individual stocks and bonds, than those offered in an employer plan.

My own midlife reinvention is proving successful. I left a Wall Street career that was draining me to create my own financial planning firm dedicated to helping others achieve similar transformations.

Sure, a fresh start in midlife is not easy. I've had to redefine who I was to myself and to the world. I've had to reduce my expenses to live within my means: selling the large home I raised my children in and our vacation home. I've had to keep to a spending budget while friends plan trips and travel. But none of what I've given up compares to the value of what I've gained, knowing that I followed my heart to live my mission.



■ ■ ■
Laura I. Rotter, CFA, MBA and CFP certified, is founder of True Abundance Advisors, a fiduciary, fee-only

financial planning firm. She works with clients remotely or in person to help them clarify their goals and develop an integrated plan to achieve those goals. Call her at 914-222-0832 or email Laura@trueabundanceadvisors.com to schedule a free initial consultation.



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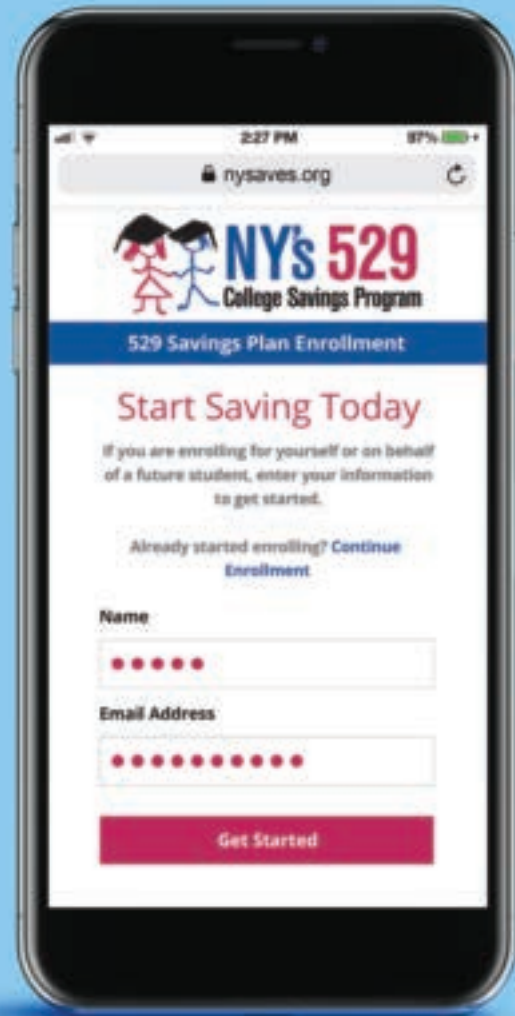
- **Minimize your estate taxes**

Giving your grandchild the gift of higher education may also help you reduce your estate and save on estate taxes. You can contribute up to \$15,000 a year (\$30,000 if married filing jointly) without incurring gift taxes. Or you can choose a special election that allows you to treat a single \$75,000 contribution (\$150,000 for married couples) as if it were made over a 5-year period.**

- **Open as many accounts as you want**

No matter how many grandchildren you have, there's no limit on the number of accounts you can open and contribute to for different beneficiaries.

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For more information about New York's 529 College Savings Program *Direct Plan*, obtain a Disclosure Booklet and Tuition Savings Agreement at nysaves.org or by calling 877-NYSAVES (877-697-2837). This document includes investment objectives, risks, charges, expenses, and other information. You should read and consider them carefully before investing.

Before you invest, consider whether your or the beneficiary's home state offers any state tax or other benefits that are only available for investments in that state's 529 plan. Other state benefits may include financial aid, scholarship funds, and protection from creditors.

The Comptroller of the State of New York and the New York State Higher Education Services Corporation are the Program Administrators and are responsible for implementing and administering the *Direct Plan*.

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New York's 529 College Savings Program currently includes two separate 529 plans. The *Direct Plan* is sold directly by the Program. You may also participate in the Advisor-Guided Plan, which is sold exclusively through financial advisors and has different investment options and higher fees and expenses as well as financial advisor compensation.

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Whet Your "App"etite

Ready to take a break from the masking, sanitizing, shopping, and cooking - and the ho hum of doing that all over again?

You may want to consider using an "app" to easily order ready-to-eat meals with door-to-door drop-off from area establishments.

These app-based services will bring food, coffee, dessert and even alcohol to you from local eateries, and are just a few clicks away. These companies have responded to the health crisis by implementing safety protocols for contactless delivery.

You can access these services from your computer or choose to download the "app" to your smart phone, be it an iPhone or Android. To do that, go to the app store on your phone and search for one of the services named below. Then, download the app by selecting "get." Once the app is loaded on to



your phone, you'll be able to scroll through all the restaurants that partner with that particular service. Select a restaurant, scroll through the menu, choose the items you want to order, securely

check out, and wait for your delivery! **GRUBHUB** offers delivery, but also lets customers pick up their own orders without a restaurant-set delivery fee. The final order amount may be adjusted as sales tax is calculated once the order is complete. Incentives to customers include discounts, special offers, and a paid membership that may offset the fees for frequent users.

UBER EATS is an extension of the popular ridesharing service Uber. They add a 15% service fee, and a delivery fee if there is a surge in local orders or the restaurant is far away. A small additional fee is charged for orders less than \$10. The fees may be offset by promotions and special offers available through the app.

DOORDASH works similarly to the other delivery services. This one charges a 10 to 11% service fee, and may also charge a delivery fee, depending on the restaurant, location and demand. If you expect to use the service more than occasionally, you may want to sign up for their paid subscription option called DashPass, which eliminates the delivery fee on orders over \$15.

Delivery services often offer introductory deals and various discounts. Note that menu items may be priced higher for takeout than dine-in, which is a method some restaurants use to offset the fees charged by the delivery service. These services are essentially middlemen. If you are looking to support some favorite local restaurants, check if they have their own app or just call them directly as you would ordinarily do.

These apps aren't just for millennials. So, if you're not comfortable eating at a restaurant – even if it's outdoor dining, you can still get some of your favorite dishes - even a Starbucks coffee - delivered right to your door.

Instacart has gained even more traction as a premier shopping app during the pandemic. They partner with a wide variety of grocery stores and pharmacies to deliver what you need in as little as an hour. The list of stores you can order from include Stop & Shop, CVS, Costco, HMart, ShopRite, Staples, Balducci's, Target, Petco and DeCicco & Sons, among others.

Your "personal shopper" picks up everything on your list and brings it to your door. (You can even become an Instacart shopper yourself in your spare time!) As an extra safety feature, select the "Leave at My Door Delivery" option.

Fees start at \$3.99. Instacart Express is an option that lets members get free delivery on orders over \$35.

As with many apps (including the meal delivery services), you can shop on your iPhone or Android phone or simply go to your computer (and sign up) and order from there. Who knew that shopping for your organic strawberries and laundry detergent could be so easy!



Rheumatoid Arthritis?

Manage Your Pain and Stay in Control

BY ASHA SHRESTHA, MD

Rheumatoid arthritis, or RA, is an autoimmune systemic inflammatory disease, which affects multiple joints in the body.

Your immune system attacks healthy cells in your body by mistake, causing inflammation (painful swelling) and this tissue damage can cause long-lasting or chronic pain, unsteadiness (lack of balance), and deformity (misshapeness). RA can also affect other tissues throughout the body and cause problems in organs such as the lungs, heart, bowel, and eyes.

Early diagnosis and professionally guided management is critical to maintaining a good quality of life. Learning arthritis management strategies can provide you with the skills and confidence to effectively manage your condition.

ENGAGE IN JOINT-FRIENDLY ACTIVITIES

Participating in joint-friendly, low-impact physical activity can improve your pain, function, mood, and quality of life. These include walking, biking, dancing, and swimming. Being physically active can also delay the onset of arthritis-related disability and help people with arthritis manage other chronic conditions such as diabetes, heart disease, and obesity.

STOP SMOKING AND CONTROL YOUR WEIGHT

Multiple studies show that cigarette smoking increases a person's risk of developing RA and can make the disease worse. Being obese can be associated with worsening of disease activity. Excess weight puts a strain on your body, especially your lower back, hips, knees, ankles and feet. Losing weight can help decrease your pain and increase your energy.

BE AWARE OF YOUR PAIN

If an activity causes joint pain, change the way you do it. Rest when you need to; alternate between sitting and stretching; and if you have pain in your feet, wear proper shoes.

FAVOR LARGE JOINTS

Large joints are stronger than small ones. Save your smaller, weaker joints for the specific jobs that only they can accomplish.

- Carry objects with your palm open, distributing the weight equally over your forearm.
- Carry your purse or satchel over your shoulder instead of grasping it with your hand. If your shoulder is painful, use a backpack.
- Slide objects along a counter or workbench rather than lifting them.
- Use your thigh muscles to rise from a chair instead of pushing off with your hands.

USE GOOD BODY MECHANICS

If you position yourself correctly and use the muscles best suited for a task, you can minimize the stress on your joints.

- Carry heavy objects close to your chest, supporting the weight on your forearms. Keep your elbows close to your body.
- Pick up items from the floor by first bending your knees and hips, and stooping down. Or sit in a chair and bend over.
- Avoid twisting and awkward positions, such as reaching for objects in the back seat of a car from the front seat.
- Use your abdominal muscles to help you roll over when getting out of bed.

ARRANGE YOUR WORK AREA WISELY

■ While sitting. Make sure you have good back and foot support. Your forearms and upper legs should be well-supported, resting level with the floor. You might want to raise your chair, to make it easier to get up from it.

■ For typing or reading. If you type at a keyboard for long periods and your chair doesn't have arms, consider using wrist or forearm supports. An angled work surface for reading and writing is easier on your neck.

■ While standing. The height of your work surface should enable you to work comfortably without stooping. Don't give your joints the chance to become stiff, keep them active and moving.

DIAGNOSIS AND TREATMENT

RA is diagnosed by reviewing symptoms, conducting a physical examination, and doing X-rays and lab tests. It's best to diagnose RA early,—within six months of the onset of symptoms,—so that people with the disease can begin treatment to slow or stop disease progression (for example, damage to joints).

Rheumatologists specialize in the care, diagnosis and treatment of RA patients. The signs and symptoms of RA are not specific and resemble other inflammatory joint diseases. Therefore, it is important to see a specialist. Diagnosis and effective treatments, particularly treatment to suppress or control inflammation, can help reduce the damaging effects of RA. Self-management strategies outlined above have been proven to reduce pain and disability.

■ ■ ■



Dr. Asha Shrestha is board certified in internal medicine and rheumatology. She received her Doctor of Medicine degree from Tribhuvan University in Nepal and completed her residency at Memorial Hospital of Rhode Island, Alpert Medical

School of Brown University. She completed her rheumatology fellowship from Montefiore Medical Center, Albert Einstein College of Medicine. Dr. Shrestha practices at CareMount Medical's Mount Kisco office and has privileges at Northern Westchester Hospital and Putnam Hospital Center. Learn more at CareMountMedical.com



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The Power of Pilates

BY ABIGAIL ELLSWORTH



Pilates, Therapy and Wellness Center of Westchester has moved to 862 Scarsdale Ave. in Scarsdale, on the lower level. This new location has an outdoor elevator, if needed, that can be used in lieu of steps to gently make the trip to the lower level. There is also an outdoor patio space. The Center can be reached at 914-725-2170 or by emailing pilatestherapyandwellness@gmail.com; www.pilatestherapyandwellness.com (Do not use dashes in the email or website above.)

Regular exercise is essential to physical and mental wellbeing at any age, becoming even more critical as we get older.

Exercise can be used for managing chronic conditions such as back pain or recovering from surgery. Lack of movement can set someone on a debilitating cycle of inactivity, resulting in loss of strength, mobility and, ultimately, independence.

So many forms of exercise can be too hard on our bodies. With its focus on controlled breathing and quality of movement, not quantity of repetitions, many experts

and organizations (including the Mayo Clinic) agree that Pilates is one of the best ways to improve flexibility, promote core strength and stability, and build endurance.

Pilates performed on specifically-designed equipment can have some of the best results, affording the advantages of resistance training as well as assisting the movements to create a positive and meaningful experience. Balance and coordination are also essential benefits that come along with stronger and leaner muscles.

Any and all levels are easily incorporated into individual or small group sessions, with a

recommended twice a week regime for best results. The most common statement we hear when a person goes on vacation and breaks their Pilates routine is that they cannot wait to return. "You really feel the difference and miss the connected feeling."

There are a variety of different Pilates environments that exist. A studio environment typically offers a variety of Pilates equipment in a slower more individually-centered environment than in a gym.

■ ■ ■



Abigail Ellsworth is the owner of Pilates, Therapy and Wellness Center in Scarsdale.

Westchester's Bee-Line Bus System

Bee prepared for driving retirement!

Many older adults are not familiar with how to ride the Bee-Line and overlook the bus as a viable transportation option. So, here are some helpful facts about the Bee-Line System:



FULLY ACCESSIBLE SERVICE:

The Bee-Line offers fully accessible bus service, making it easier for you to board and exit the bus. Every Bee-Line bus

can “kneel,” meaning that the entrance can lower to shorten the distance to step boarding the bus. Each bus is also equipped with a wheelchair lift or ramp. The driver will be happy to kneel the bus and make it easier to step on board. If you cannot use stairs, the driver can deploy a ramp or lift to help you board. You must ask the driver to use the lift or ramp. If you’re standing, using a wheelchair or in a scooter, the driver will tell you how to use the lift, based on your needs. For safety, remember to hold the handrails.

PAYING YOUR FARE:

If you are at least 65 years old, you pay a reduced fare of \$1.35 per ride. If using coins, dollar bills and pennies cannot be used. Please have exact change ready when boarding, as drivers are unable to make change. For easier travel, apply for a

Reduced Fare MetroCard that is personalized with your name and photograph. To apply for a card visit the MetroCard van when it's in Westchester, the third week of every month. All you need to do is fill out an application and show a photo ID with date of birth. Call SMART Commute at 914-995-4444 for additional information or to confirm fares and the MetroCard van schedule.

GETTING INFORMATION:

Visit the Bee-Line online at www.westchestergov.com/beelinebus to access schedules, maps and general information. To get real-time Bee-Line information, visit [GOOGLE MAPS](https://www.google.com/maps) online. A live agent is a phone call away, at 914-813-7777, Monday through Friday from 8 a.m. to 4 p.m. An automated phone system is also available 24 hours per day.

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Medicare Choices Original V. Advantage

BY KRISHNA HORRIGAN

When did you last compare your Medicare coverage to other potentially cheaper options? Whether you are on Original Medicare with a Prescription Drug Plan and Medigap, or a Medicare Advantage Plan, insurance carriers are capable of changing costs and coverage from year to year.



Luckily, each year there is an Open Enrollment Period from October 15 through December 7, when you can shop around for Medicare coverage that will suit your needs and not break the bank. Medicare is complicated, and it's equally important for those turning 65 and those *already* on Medicare to know exactly what type of coverage they can get or have, so they can make informed choices.

There are four parts of Medicare: In short, Part A provides hospital/inpatient coverage and Part B provides outpatient coverage. With Part C (Medicare Advantage), Medicare benefits are packaged and offered through private insurance companies. Part D provides prescription drug coverage. Parts A and B do not cover the entirety of your inpatient/outpatient expenses, so there is one more piece of the puzzle to consider: Supplemental Insurance (Medigap Plans) provides further insurance through a private company to help you pay your Medicare coinsurances.

So what exactly is “Original Medicare”? At its most basic level, Original Medicare is inpatient/outpatient coverage through Part A and Part B. To avoid po-

tential financial disasters and late-enrollment penalties, it is strongly suggested that everyone on Original Medicare also have a Part D prescription plan and a Medigap plan, regardless of their current needs. Coverage under Original Medicare is standardized nationwide, offering more flexibility and certainty in knowing you will be covered wherever you go, with any healthcare provider who participates in Medicare. The drawback is that you are paying a separate premium for Part B, Part D, and your Medigap. (Most people who have worked for 10 or more years qualify for premium-free Part A.)

How about “Medicare Advantage”?

These plans, offered by private insurance companies that contract with the federal government, provide a bundle of Medicare coverage: combining Part A, Part B, and typically Part D. They must offer the same benefits as Original Medicare, but are free to incorporate different rules, costs, and restrictions. Some Advantage Plans advertise additional benefits for transportation, meals, fitness, or dental care, but you should always ask for clarification of what is actually covered and to what extent. Medicare Advantage Plans are most commonly

HMOs and PPOs, restricting you to in-network providers. Before opting for a Medicare Advantage Plan, it is in your best interest to contact the doctors and hospitals you frequent to make sure they accept the plan you are looking at. In exchange for network restrictions and a different cost sharing system, you will most likely pay a lower premium, with some plans charging no additional monthly premium beyond what you have to pay for Part B (\$144.60 in 2020).

Which should I pick? There's no perfect answer. Your choice should reflect the frequency with which you use health-care services, the prescription drugs you take, and the restrictions you are willing to accept. The best advice is to educate yourself on the different types of Medicare coverage and to compare your coverage to other options each year. Independent brokers will help you compare plans, but some brokers may provide an incomplete picture if they only contract with specific insurance companies and plans. The Westchester Library System's Senior Benefits Individual Counseling sites provide free, impartial Medicare counseling. There are also many online resources to learn more, including [medicare.gov](https://www.medicare.gov) and [medicareinteractive.org](https://www.medicareinteractive.org).

■ ■ ■

Krishna Horrigan is an outreach coordinator for the Westchester Library System. In-person Medicare counseling with Westchester Seniors Out Speaking is currently suspended but volunteers are still available by phone and email to answer questions about Medicare and other Senior Benefits. Call 914-231-3260 or email SBICS@wlsmail.org. An audio recording of the Demystifying Medicare workshops can be accessed at <https://wikis.westchesterlibraries.org/sbic/demystifying-medicare/>

The 3 Medicare Open Enrollment Periods You Don't Want to Miss!

1

Medicare Annual Enrollment Period

From October 15 Through December 7 Every Year

WHAT YOU CAN DO:

- 1) Switch from a Medicare Advantage Plan (Part C) to Original Medicare Parts A and B – with option to select a supplement plan (Medigap), as New York State is a guaranteed issue state (underwriting not required).
- 2) Go from Original Medicare to a Medicare Advantage Plan (MAP).
- 3) Change from one MAP to another.
- 4) Switch to a new insurance plan through your current carrier.
- 5) Sign up for a Medicare Part D prescription drug plan.
- 6) Change from one Part D plan to another.
- 7) Cancel your Part D prescription drug coverage.

WHEN IT TAKES EFFECT: January 1, 2021

WHY YOU MAY WANT TO CHANGE PLANS:

- 1) Your premiums are increasing.
- 2) Your MAP doesn't cover the doctors you want to see.
- 3) Your Part D plan drops your medication from their list of covered drugs (their formulary).

*Reminder:
Change my
Medicare
Plan by
Dec. 7!!*

2

Medicare Supplement Open Enrollment Period

WHEN: Enrollment dates for Medicare Supplement Plans (also called Medigap) are unique to you, beginning once Part B is in effect (with a six-month window), unless you delay enrollment due to having other creditable coverage. You must sign up for Part B to enroll in a supplement policy.

3

Medicare Advantage (MAP) Open Enrollment Period:

WHEN: January 1 through March 31 every year.

WHAT YOU CAN DO:

- 1) Switch from one Medicare Advantage Plan (MAP) to another.
- 2) Go from a MAP to Original Medicare.
- 3) Go from a MAP to Original Medicare and add a Part D policy – and in New York, which is a guaranteed issue state, you can add a Medigap plan.

Upcoming Medicaid Changes

BY COLIN SANDLER

Are you starting to worry about your parents or a loved one and their potential need for long-term care?

You should keep in mind that private-pay care can cost from \$25 per hour to \$350 per day for live-in, 'round the clock at-home care. That's upwards of \$10,000 per month. (Nursing home care is even more expensive.)

People seek Medicaid benefits to help with the cost of this home care. Unfortunately, Medicaid often does not approve the level of care needed to remain safely at home. This is especially true for people suffering with dementia as those needs can be supervisory in nature and may only qualify for limited coverage via

Medicaid. Therefore, planning in advance and protecting assets is critical to ensure the needed care can be provided.

New York State has a major change coming this October as it relates to Community Medicaid (at-home care). Currently, there is no "look back" to qualify for community-based Medicaid in New York. This means that you can essentially transfer your assets and qualify for Medicaid the following month. This is changing!

Effective January 21, New York State will begin to phase in a 30-month look-back for all Community Medicaid applications. The most important take-away is that the community look-back will only penalize

for transfers made **on or after** October 1, 2020. Assets transferred **before** October 1, 2020 will remain protected. Due to these changes, it is critical that planning occurs before this October - regardless of whether you are ready to consider a Medicaid application now.

EXAMPLE 1: You moved your assets to an irrevocable trust in September 2020. You apply for Community Medicaid in July 2021. You will be required to provide the look-back (i.e. financial documents) from October 2020 through July 2021 but will not be penalized for the assets placed in the trust in September 2020.

EXAMPLE 2: You moved your assets to an irrevocable

trust in October 2020. You apply for Medicaid in July 2021. You will be subject to a penalty period based on the amount of money transferred in October. What is meant by a penalty period? You will be denied coverage for a specified period based on the amount of money transferred/gifted.

■ ■ ■

Colin Sandler, LCSW, CCM, is the owner of Medicaid Solutions and has been providing advice on aging to seniors and their families for over 20 years. Call 914-924-2566 or email Colin@MedicaidSolutions.com; 2127 Crompond Rd, Cortlandt Manor, NY.

Colin offers FREE weekly seminars on Community Medicaid and Nursing Home Medicaid via Zoom. Please check MedicaidSolutions.com for information and registration.

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How to Optimize Your Brain Health

BY ROSEMARY BLACK

Have you ever met a sharp-as-a-tack nonagenarian and thought to yourself, I hope my brain is this limber when I reach the age of 90? Well, there are certainly no guarantees, but experts say there is a lot you can do now to maintain and improve your brain health.

Dr. Cathryn Ann Devons, a physician affiliated with Phelps Hospital/Northwell Health, specializing in the care of older Americans (a geriatrician), notes that the over 65 population is growing at a dramatic rate. Even the oldest age demographic, people 100 and older, will see significant growth over the next several decades. "In 1900, there were just 95,000 people in the world over the age of 100 but by 2015, this had grown to 451,000," she says. "By 2060, we're projected to have 3.7 million people over 100."

In looking at these trends, the importance of nurturing our brain health takes on a new urgency. According to Dr. Devons, the three key fac-

tors for preserving good brain health are exercise, nutrition, and preventive health care. Here's what you can start doing now to help ensure your brain stays in tip-top shape!

KEEP MOVING!
Dr. Devons' two longest-lived patients, aged 105 and 109, exercised throughout their lives. "The benefits of exercise are many," she says. "Not only can exercise improve your sleep, increase happiness, decrease muscle tension, and improve energy, but it helps increase your brain neurotransmitters, which help with memory and with stress reduction."

Keep in mind that any exercise program should be individualized. "Some people are helped by chair exercises, walking in the home or walking outside," she explains. "Everyone is different. The important thing is to keep moving and do your best every day."

YOU ARE WHAT YOU EAT
The second essential part of any plan to keep your brain healthy is to follow a good diet, says Dr. Devons. "Eating a well-balanced diet also helps you maintain a healthy weight, reduces the incidence

of diabetes, hypertension and high cholesterol, and makes for strong bones, muscles and heart," she says.

So do you have to give up the foods you love? "You don't want to think of certain foods as 'bad' foods, but rather you want to learn how to incorporate more beneficial foods into your diet," says Susan Juechter, MS, RD, CDN, CNSC, CDCES, a senior clinical dietitian at Phelps Hospital/Northwell Health. "If you have been eating something your whole life, it may not be feasible to stop completely. But you can make small changes."

She focuses on three diets that promise to promote cognitive vitality. The DASH Diet, devised by the National Institutes of Health to prevent and control hypertension without medication, recommends eating fruits, vegetables, low-fat dairy, whole grains, lean meats, nuts, and beans. Originally created to



help reduce hypertension, which is a risk factor for Alzheimer's disease, it is now theorized that lowering blood pressure may protect the brain.

There is some evidence that the Mediterranean diet, which recommends foods high in monounsaturated fatty acids - like those found in olive oil and avocados, along with fresh fruits and vegetables, fish and nuts, may have long-term benefits for cognitive health.

And the MIND diet, introduced in 2015 by Dr. Martha Clare Morris, a leading expert in nutritional epidemiology at Rush University in Chicago, promotes the consumption of green leafy vegetables, berries, nuts, beans, whole grains, fish, poultry, olive oil,

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and moderate amounts of alcohol, preferably red wine.

“The focus of some of these newer meal plans is on looking at the relationship between the foods we eat and the effect they have on our brain,” Juechter explains. “Focus on a primarily plant-based diet, with lots of leafy greens, many different vegetables, and berries.”

Nuts are a great source of healthy fats in this diet and they also have protein, she says. She recommends limiting or avoiding butter and margarine while still enjoying healthy fats such as avocados and olive oil.

Can you drink alcohol? “I think both coffee and alcohol in moderation are okay for most people, but check with your doctor,” Dr. Devons advises.

PAY ATTENTION TO PREVENTIVE CARE
Dr. Devons says she is a big proponent of preventive health. Primary prevention techniques (such as vaccines for flu, pneumonia, tetanus, and shingles) should be on your “to do” list. Check with your doctor to see which ones you need. “Secondary prevention techniques consist of early detection of disease before the onset of symptoms,” She advocates regular checkups, a mammogram and a gynecological exam for women, a prostate exam for men, and a bone density scan and colonoscopy for everyone.

OTHER FACTORS THAT CAN AFFECT YOUR BRAIN HEALTH
We all want to keep our memory sharp and do everything we can to ensure

good brain health. But some health conditions can affect your memory, cautions Dr. Devons. Among the potentially reversible and treatable causes of memory loss is depression. “Aging can be a time of loss, the loss of independence, a spouse, a job, family and friends,” she says. “Depression is not only common - but treatable with counseling and medications.”

It is also important to be aware of illnesses that may affect brain function. Strokes, Parkinson’s disease, thyroid disorders, alcoholism, anemia, kidney disease, and liver disease are among the disorders that can wreak havoc with your memory.

Additionally, certain medications can cause confusion. “Due to changes in body composition, older people

are more susceptible to side effects of medication,” she says. “This is particularly true of sleeping pills, sedatives, tranquilizers, and some pain medications. So these need to be carefully prescribed, often in lower doses.”

Getting enough good sleep is also essential to brain health as well as overall health.

Again, our best shot at optimal brain health is being mindful of what we eat, exercising to the extent we can, and visiting our physicians for preventive health care and to address any concerns.



■ ■ ■
Rosemary Black, a mom of seven and a resident of Pleasantville, NY, writes frequently on health, nutrition, parenting, and food. She is author of six cookbooks, including *The Marley Coffee Cookbook*.



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The Whole Person Approach to Memory Care

BY DONNA MORIARTY

It's the diagnosis that no one wants to receive: Alzheimer's Disease.

An incurable, progressive form of cognitive decline that affects more than five million Americans, advancing slowly and quietly, Alzheimer's disease (AD) destroys brain cells relating to memory. It remains hard to detect until it starts to interfere with everyday functioning.

Widespread misconceptions about AD can lead some of us to ignore symptoms, brushing them off as a normal part of aging. For others, there lurks a paralyzing fear of the loss of independence and the inability to recall what (and who) is dearest and most familiar.

Yet if caught early, there can be ways to manage some symptoms of fading memory, confusion, and irritability.

FIRST THINGS FIRST: SEE YOUR DOCTOR

The first course of action is to get a medical opinion.



Your primary care doctor can administer simple memory tests and evaluate you or a loved one for any underlying conditions, such as diabetes or an undetected infection that may be causing symptoms. She can order neurological tests if warranted, and will review your medications to determine if, alone or in combination, they might be causing adverse cognitive effects. But if your doctor suspects AD, your next move should be to explore your options and resources.

"When the family of an Alzheimer's patient first comes to our center, the question most often asked is, 'what will Dad be like a year from now?'" says Jessica Zwerling, MD, associate director at The Montefiore Einstein Center for the Aging Brain. "Families are often confused, afraid, and overwhelmed by all they've heard about the disease."

Zwerling works with a multidisciplinary team of neurologists, geriatricians, neuro-

psychologists, and social workers who conduct a battery of cognitive and functional assessments. The whole-person approach involves not just the patient but also the family and the primary caregiver. "We focus on brain health combined with overall physical and mental health," she says. "Memory issues often arise out of a combination of risk factors, stress, sleep disturbances, or side effects of certain medicines."

Zwerling directs families to health resources in the community.

"Patients and caregivers may have difficulty recognizing the social determinants of health, especially food insecurity," she says. Access to resources can be temporarily or permanently diminished, making it difficult to obtain healthy, nourishing food. Zwerling notes, "During the peak of the COVID-19 crisis, connecting families to resources like Meals on Wheels was crucial, as the caregivers themselves often were restricted by stay-at-home orders."

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CAREGIVING

Involving the family in the care and management of a person with newly diagnosed Alzheimer's is a central tenet of licensed social worker Joan Nimmo's practice. As a care consultant with the Alzheimer's Association's Hudson Valley Chapter, Nimmo often witnesses families struggling to accept the changes in their loved one. "Mom is not the way she used to be, and that can be upsetting to everyone," she says. Nimmo points out that the essence of the person still remains, even though their brain is not functioning as it once did. It's the disease, not a lack of love, that causes their behavior to become inscrutable, frustrating, and even frightening.

"It's painful to see a loved one change," Nimmo says. While some family mem-

bers take it in stride, others become impatient. "Scolding or contradicting an older relative only raises their anxiety, making the problem worse. You have to pick your battles," she says. "If Mom thinks it's 1965, what difference does it make? But if she starts to go outside without a coat, she needs to be distracted and redirected. And always gently."

Some studies have shown that caring for a person with Alzheimer's disease may be associated with an increased risk for developing cognitive impairment, particularly among spouses and unpaid family members. "Caregivers display symptoms of dementia at six times the rate of the general population," says Lisa Feiner, MBA, M.ED., cofounder of Sharp Again Naturally, a resource and education non-profit based in Larchmont.

"The physical, emotional, and mental toll on caregivers is extraordinary." Caregivers may be subject to constant worry or sleep disruption; they might not be eating right or socializing as much: the same risk factors often found in people with dementia.

MEDICATION AND SUPPLEMENTS

Behavioral manifestations common to AD patients can sometimes improve with the appropriate medication - but not always. The FDA has approved a small number of drugs that can delay or slow the progression of symptoms. Zwerling advises that all medications, even those specifically approved by the FDA for AD, should be reevaluated periodically. "In later stages, nutritional intake may be an issue," she notes. "Medications such as donepezil may need

to be pulled off if gastrointestinal side effects are inhibiting food intake." As with all drugs, it's important to discuss with your doctor whether the side effects are worth the tradeoff in quality of life.

An alternative to pharmaceutical intervention that many people consider is the use of herbal remedies and dietary supplements. Some over-the-counter preparations have been touted as memory enhancers that may prevent or delay the onset of symptoms. Among these are co-enzyme Q10, ginkgo biloba, and omega-3 fatty acids in pill form. Bear in mind, these products are neither regulated by the FDA nor supported by peer-reviewed research, so their effectiveness, purity, and safety are unknown. If you're curious about this

(cont'd on page 46)

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WORDS OF WISDOM FOR CAREGIVERS

The toll [of caregiving] on a caregiver can be high. It is difficult to see someone you love with an illness, and often the caregiver does not care for themselves. We often use that instruction you hear on the airplane, "If we go through turbulence and the oxygen mask drops down, put it on your face first. You cannot help another person if you cannot breathe." The caregiver has to take care of their needs; meet a friend for lunch, ask your son to have lunch with his dad, go on a walk, take a bubble bath. Do whatever feeds you.

- Joan Nimmo,
Care Consultant
Alzheimer's Association Hudson Valley

We asked some of the area's most respected senior living residences with memory care services to tell us about their residents. Here's what they had to say.

October 4, 2020 Westchester Walk to End Alzheimer's Disease Takes on New Format

This year's Westchester Walk to End Alzheimer's, set to start at 10 a.m. on Sunday, October 4, will be different than in prior years.

Instead of a large gathering at SUNY Purchase, the walk will be held in neighborhoods all over Westchester: from downtowns to small towns and the sidewalks in between.

Health and safety are the organizer's top priorities, so participants are invited to walk in small teams of friends and family, while others in your community do the same.

THE EVENT WILL INCLUDE SOME FUN NEW ELEMENTS:

- **Walk Mainstage:** A virtual experience where you can visit sponsor booths; connect with others; learn about the Alzheimer Association's resources; and watch the Opening and Promise Garden Ceremony.
- **A New Walk App:** Download the Walk to End Alzheimer's mobile app to check your progress on walk day and listen to inspiring messages.
- **A View-Only Planted Promise Garden** will be available for participants to drive by.

Visit WestchesterWalk.org to register today.

Our memory care residents have become familiar with expressing their thoughts and feelings through the creative arts therapies. Through drama therapy at **THE GREENS** they tell their stories. Through music therapy they share their heartfelt emotions. Through dance/movement they express their soulfulness and through art they speak in the colors of the rainbow.
(thegreensatgreenwich.com)

Memory care residents at the **HEBREW HOME AT RIVERDALE** are vibrant members of the community and live fully every day. They actively engage in a variety of exciting programming including art therapy, music therapy, drama therapy, pet therapy, and outdoor activities such as nature walks, planting, and gardening.
(riverspringhealth.org)

Our memory care residents come to **WARTBURG** because Wartburg is home, and our values are rooted in family. Like family, we connect with residents by understanding what was, and what is still important, and especially by the ways in which Wartburg can further life's passions in the present. This is what makes Wartburg special.
(wartburg.org)

Memory care residents at **YORKTOWN ASSISTED LIVING RESIDENCE** live in a safe and secure environment. We focus on the individual strengths of each resident and we strive to tailor a plan of care that highlights their life. Our dedicated, caring staff and beautiful enclosed memory gardens only enhance the quality of life of each of our residents.
(yorktownal.com)

Memory care residents at **ARTIS SENIOR LIVING** are not defined by their dementia. With communities designed to treat the disease, our associates partner with families to find and embrace opportunities that still exist. We help each resident be who they've always been. That's the Artis Way.
(theartisway.com/seniorvoice)

Our memory care residents are cared for and cared about. **CHELSEA SENIOR LIVING** is home, and we are all family. We strive for excellence and *total satisfaction* of every resident, every family, every day with *respect* for the life and story of each resident. Our hearts lead the way. We are *industry leaders* in training, quality, and excellence, with countless awards to prove it.
(chelseaseniorliving.com)

Our memory care residents are a special part of the **BETHEL** family and they thrive because of the devotion of the staff. They blend innocence and wisdom in the purest form. They express themselves without filters – giving their truest selves. Their smiles and the twinkles in their eyes are gifts to all.
(bethelwell.org)

Our memory care residents receive specialized care and attention. Osborn's dedicated staff creates a safe, structured home-like environment that enables residents to enjoy as fulfilling a life as possible. **THE OSBORN'S** award-winning **H.O.P.E. Center** allows residents to live engaged lives while their loved ones enjoy peace of mind knowing they are well cared for.
(theosborn.org)

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(cont'd from page 44)

approach, do your research and always run it by your healthcare practitioner.

Experts agree there is no magic bullet that guarantees improvement for people with Alzheimer's - or anyone displaying signs of cognitive decline. "A multi-therapeutic approach, which views the body as a set of interacting systems making up the whole person, is the only way to show lasting effects," says Feiner. "We need to factor in nutrition, exercise, vascular health, inflammation, and anything else that can potentially affect the body and the brain."

Sharp Again Naturally suggests ten health factors that can impact memory that, when addressed, can potentially help cognitive function. While more discussion of these factors, such as reducing stress and improving nutrition, exercise, and sleep habits, can be found on page 40 in this issue, Feiner's advice is straight forward: Review your diet with your physician, naturopath, or nutritionist. Go over all your prescriptions, supplements, and over-the-counter remedies with your pharmacist to see if any might be affecting your memory. Read up on the effects of environmental toxins and heavy metals. You may have been exposed to some of these hidden, everyday poisons in your workplace, your home, or in your medicines or dental fillings.

Make a plan to improve your overall health and stick to it. After all, says Feiner, "The only side effect is better health."

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