Larchmont PLACE YOUR Ledger AD HERE CALL 914-

500-5456

october 2025 - vol. 21 - issue 10

larchmontledger.com

Mamaroneck Purchases a Fire Truck

BY STEPHEN E. LIPKEN

Mamaroneck Town Supervisor Jaine Elkind Eney called the Wednesday, September 3 Town Board Regular Meeting to order, beginning with Board of Fire Commissioners, Consideration of Adoption of Bond Resolution for Purchase of Fire

Fire Chief Alexander Rapp requested approval to begin the process to purchase a Fire Truck. "While we recognize that the delivery of the new apparatus may take up to four years, it is critical that we act now. We are not asking for the money today, but if we wait the cost will continue to rise. By the time the new Rescue arrives, our current Rescue Trucks will be twenty years old.

"The new unit will replace Rescue 6 and Engine 51, which serves as a replacement for Engine 36. This will streamline our operation and reduce long-term maintenance costs," Rapp noted. Bonding cost is about \$34,000. Subject to Public Referendum, the Seagrave pumper will cost \$1,689,547. The old pumper will be sold for \$300,000.



Mamaroneck Town Supervisor Jaine Elkind Eney

A bond resolution for purchase of two fire engines was approved in 2022 amounting to \$1,308,000. Only \$1,209,000 was bonded, one vehicle covered by insurance. Both fire engines were delivered this year; remaining balance of \$99,000 can be repealed.

Town Supervisor Eney then noted that the Tri-Municipal Annual September 11th Commemoration would be held at Girl Scout Rock in Memorial Park with the Town and Villages of Larchmont and Mamaroneck participating.

Consideration to Set a Public Hearing, Proposed Amendment to Use of Non-Gasoline Powered Leaf Blowers Law was discussed. Electric Leaf Blowers are currently prohibited during summer months. A Public Hearing for

this Law was held on September 17th.

Other Town Business included authorization for agreement with the New York State Department of Transportation for a crosswalk with rapid rectangular flashing beacons at Leatherstocking Trail Crossing at Weaver Street (State Highway 125).



ECKM22

PERMIT 5121 WHITE PLAINS, NY **GIA9** JOSTAGE .C. PRSRT STD

LOCAL POSTAL CUSTOMER



OPENING THE DOORS TO THE SOUND SHORE



YOUR REAL ESTATE JOURNEY IS PERSONAL—AND SO IS OUR APPROACH.

Real estate is about finding the right place to call home and making strategic decisions with confidence. Looking to buy, sell, or just exploring your options? Let's get connected!

RANKED IN THE TOP 1.5% OF AGENTS IN THE U.S. BY REALTRENDS RANKED IN THE TOP 1.5% OF AGENTS IN WESTCHESTER COUNTY WESTCHESTER MAGAZINE, FIVE STAR REAL ESTATE AGENT



CINI PALMER

Real Estate Salesperson M 914.649.2244

CPalmer@houlihanlawrence.com



LARCHMONT BROKERAGE · 2070 BOSTON POST RD, LARCHMONT, NY

Source: RealTrends, America's Best List; OneKey MLS, Westchester County.

Westchester Parks Foundation Removes Over 7,200 Pounds of Invasive Water Chestnut from Tibbetts Brook Park Lake

The Westchester Parks Foundation (WPF), the only organization dedicated exclusively to promoting and supporting Westchester County Parks, has reached a major milestone in its multi-year Lake Revitalization Project at Tibbetts Brook Park in Yonkers.

During the month of June, more than 7,218 pounds of invasive water chestnut and other aquatic species were removed from the park's 10-acre lake as part of the ongoing effort to restore its ecological balance and recreational potential. A remote-control harvester called the Waterbug was deployed this year to tackle both open water and hard-to-reach areas. Since the project's launch in July 2018, more than 52 acres of invasive plants have been cleared, including over 121,000 pounds pulled by hand.

The Lake Revitalization Project is supported by long-time partner Xylem Inc.

Among the many contributors to this initiative, Gus Bova has emerged as a standout leader and driving force.



A recent graduate of Mamaroneck High School and a three-year summer intern with WPF, Gus has made remarkable contributions to the project through

both hands-on work and scientific research. He provided educational workshops to new interns as well as impromptu lessons for curious park visitors who would pass the Waterbug launch site throughout the season. His commitment to improving the lake's ecology earned him the prestigious Stockholm Junior Water Prize at the Westchester Science and Engineering Fair (WESEF) for his studies on water health and aquatic ecosystems.

"Gus has been an inspiration to our team and a shining example of how young people can have a real impact on the environment and our parks," said Mary Benjamin, Director of Volunteer Programs. "His dedication, knowledge, and passion for ecological restoration have elevated this project and given us a glimpse of the environmental leaders of tomorrow."

Gus will attend the University of Vermont this fall to study Forestry, continuing his journey toward a career in environmental science.

Westchester Parks Foundation is deeply grateful for the support of Xylem and for the dedication of individuals like Gus, who help bring lasting change to Westchester's parks and natural spaces.

Larchmont-Mamaroneck Sanitation Schedule Modified Until Further Notice

Due to staffing shortages, the Larchmont – Mamaroneck Joint Sanitation Commission will be modifying the collection schedules until further notice. Visit the Town of Mamaroneck website at townofmamaroneckny.gov for a more detailed explanation of the staffing shortage.

If you are on a Monday/Thursday schedule:

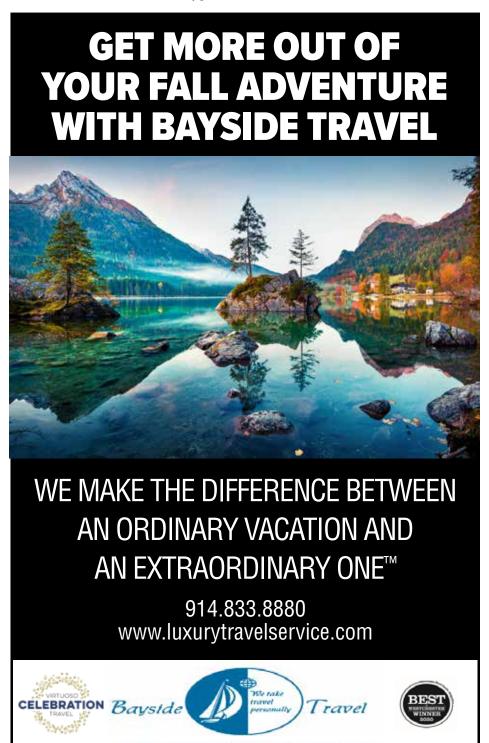
- $\bullet \quad \text{Monday-First collection will be garbage, followed by a second pick up of organics/yard waste.}$
- Wednesday There will be one collection for paper and cardboard.
- Thursday First collection will be garbage, followed by a second pick up of comingled items (plastics, cans, bottles).

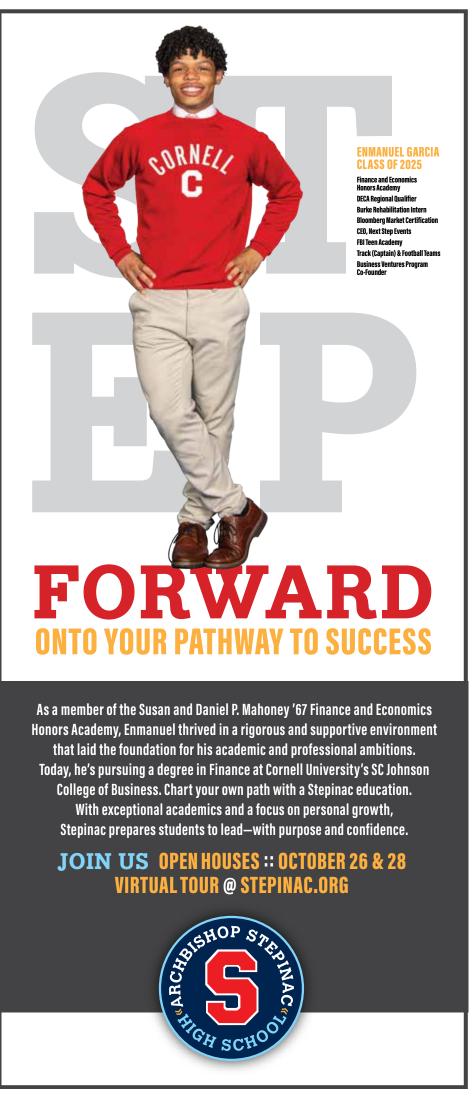
If you are on a Tuesday/Friday schedule:

- Tuesday First collection will be garbage, followed by a second pick up of organics/yard waste.
- Wednesday There will be one collection for paper and cardboard.
- Friday First collection will be garbage, followed by a second pick up of comingled items (plastics, cans, bottles).

All items must be placed at the curb by 6:30 AM on collection day.

Residents are encouraged to sign up for sanitation alerts and holiday reminders by email, call, or text. Sign up on the sanitation website at www.lmsanitation.org or the Town of Mamaroneck website at www.townofmamaroneckny.gov





Westchester County Invests in Parents, Career Training and Crime-Fighting Technology

The Westchester County Board of Legislators acted to improve life quality for families, passing legislation to ensure diaper changing stations are available to all parents. Westchester families will soon find diaper changing stations in more places, easing outings with young children for mothers, fathers and other caretakers. The Board passed new bipartisan legislation requiring at least one changing station in all County park bathrooms and on each publicly accessible floor of County buildings. Currently, many men's restrooms lack these facilities, forcing fathers to seek alternatives or ask female family members to handle diaper changes.

The bipartisan DIAPRS Act (Diapers Involve All Parents Regardless of Sex) was co-sponsored by 13 legislators from both parties. The County's Department of Public Works and Transportation will create a plan indicating where new stations will be installed, their cost, and installation timeline.

Legislator Erika L. Pierce said, "Being able to change a diaper on the fly is no small need, and this legislation will help us make certain that every caregiver, regardless of their gender, can do that safely and hygienically. This is a real win for dads all across Westchester."

Westchester Community College, part of the State University of New York (SUNY) system, now has approval to relocate the SUNY Westchester Educational Opportunity Center (EOC) to a larger, modern facility, following the Board's passage of its 11-year lease. The new 44,000-square-foot facility on four

floors in Building #3 at 28 Wells Avenue in Yonkers will significantly expand the center's capacity.

The EOC's tuition-free programs provide crucial pathways for adult students to improve their financial trajectories and those of their families. The center offers vocational training programs, college preparation courses, and workforce development services that help eligible adults gain the skills and credentials needed for higher education or career-focused employment.

Legislator Jewel Williams Johnson, Chair of the Board's Budget and Appropriations Committee, said, "As Legislator for District 8, home to WCC's main campus and the district with the most students enrolled, I am proud to support this Local Law securing a new, stable home for the Educational Opportunity Center. Though the site is in Yonkers, this modern facility is an investment in our entire County. By expanding space and resources, we're opening doors for more residents to gain the skills needed to thrive. This is not just about buildings — it's about strengthening lives, families, and communities. Education remains our surest pathway to equity, mobility, and prosperity."

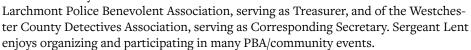
In other business, Westchester residents will benefit from faster, more thorough investigations thanks to new funding for the District Attorney's Office. The County Board approved \$1,091,000 to purchase modern crime-fighting tools. The funding will pay for improved forensic equipment to analyze evidence, upgraded surveillance systems to track criminal activity, and new computers and software to help prosecutors build stronger cases.

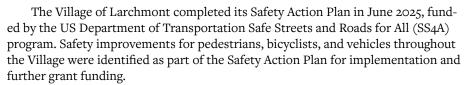
Spotlight on Your Emergency Services Personnel Meet Police Sergeant Danielle Lent Sergeant Danielle Lent is a nine year veteran of the

Sergeant Danielle Lent is a nine year veteran of the Larchmont Police Department. She started her career in Law Enforcement in 2016 after graduating from the Westchester County Police Academy class number 141.

Prior to becoming a Police Officer, she attended John Jay College of Criminal Justice and currently holds two degrees: A Bachelors Degree in Criminal Justice and an Associates Degree in Police Studies. Sergeant Lent was a Detective for two years before getting promoted to Sergeant in May 2024. In her personal life, she enjoys spending time with her family and traveling.

Sergeant Lent is a certified Field Training Officer, School Resource Officer and Youth Officer. She is also certified for Bicycle Patrol. She is a board member of the





The Village is seeking feedback from residents on the following project as part of an application for the Westchester County Complete Streets grant program.

Larchmont Neighborhood Intersection Pedestrian Upgrades

This project includes upgrades for the intersections of Palmer Avenue/Parkway and Monroe Avenue/Lyons Place/Locust Avenue/Clark Court to provide safer pedestrian access, improved visibility, and reduced conflict points. These intersections are difficult to maneuver for vehicles in part due to complex vehicle turns and obstructed sight lines, as well for as pedestrians who have limited crossing opportunities and low visibility to vehicles. Proposed improvements to tackle these issues include:

Palmer Avenue/Parkway

- Improvements to and relocation of pedestrian crossing to provide a safer crosswalk
 - Installation of ADA-compliant curb ramps for accessibility
- Creation of a T-intersection at the westernmost point possible to avoid conflict with West Avenue
- Removal of the Parkway right turn slip lane onto Palmer Avenue and concrete islands to reduce vehicle speeds
- Creation of a small pedestrian plaza for pedestrian access as part of the slip lane closure
 - Improved lighting for the crosswalk relocation Monroe Avenue/Lyons Place/Locust Avenue/Clark Court
- Improvements to Monroe Avenue crossing including restriping and ADA-compliant curb ramps
- Installation of a new crosswalk crossing Clark Court, including ADA-compliant curb ramps
 - Improved intersection lighting for nighttime pedestrian visibility
 - Removal of the Locust Avenue right turn slip lane
- Creation of a small pedestrian plaza for pedestrian access as part of the slip lane closure
- Separation of the single, complex intersection to two intersections: Monroe Avenue/Clark Court and Locust Avenue/Lyons Place
 - Installation of new stop signs between Locust Avenue and Monroe Avenue
- Maintenance of clear sight lines at the intersection, including between Monroe Avenue and Locust Avenue
- Extension of the curb line at the Locust Avenue/Lyons Place intersection to slow turning vehicles

Submit feedback at www.larchmontny.gov/CompleteStreetsSurvey



Hillary Volper, LCSW

Individual Psychotherapy In-person / Tele-health

914-980-7980 www.HillaryVolper.com New York, NY Larchmont, NY



Transforming Challenges to Triumphs

Report from Albany: An Update from NYS Senator Shelley Mayer

BY LINNET TSE

New York State Senator Shelley Mayer kicked off the Larchmont-Mamaroneck Local Summit's 2025-26 program on September 9. She shared the legislature's key recent accomplishments, then turned her attention to the likely impact the recent federal legislation signed on July 4, 2025 and referred to as the "One Big Beautiful Bill Act" will have on New York State and on our community.

Key 2025 Legislative Achievements

As the longstanding chair of the Senate Education Committee, one of Senator Mayer's top priorities continues to be fighting for adequate funding for public schools. Westchester County schools recently saw increases in State Aid due to updates to the Foundation Aid formula. These updates incorporate more current data and better reflect the actual costs of educating students in the County. Additional education wins included the statewide "bell to bell" ban of cell phones in public schools and universal free breakfast and lunch for all students, both of which Mayer noted have the added benefit of "encouraging social interaction." Funding to BOCES was also increased as was capital funding to SUNY and CUNY schools.

In the area of healthcare, the State increased Medicaid reimbursement rates for hospitals, nursing homes, and assisted living facilities. In the area of reproductive and maternal healthcare, funding for abortion training for physicians was increased, and the telemedicine shield law,

the telemedicine shield law, which Mayer sponsored, was strengthened.

Small businesses were assisted by the State paying back its \$8 billion federal unemployment insurance debt, relieving them of related extra charges, and by a reduction of the MTA payroll tax for smaller businesses.

Other key initiatives included increasing childcare subsidies by \$440 million, adding money for road repairs, and providing a \$1 billion Sustainable Futures Fund to be used for environmental projects such as Clean Green Schools.

On the local front, together with NYS Legislator Steve Otis, Senator Mayer

has worked to address flooding issues by having Albany invest more in the Army Corps project, and by helping Larchmont and Mamaroneck obtain additional grant money to address flooding. Mayer has also secured numerous local grants for schools, libraries, and social service providers and is leading the fight against the highly contested Con Edison rate increases.

Impact of Federal Policy

Changes

Senator Mayer expressed deep concern over the recently enacted federal legislation. Of greatest concern:

Cuts to Medicaid and the related Essential Plan. In the 37th State Senate district alone, there are 30,000 Medicaid recipients, 10,000 of them children. Statewide, an estimated 730,000 New Yorkers could lose their Essential Plan health care coverage beginning in 2026. (The Essential Plan, funded through the Affordable Care Act, provides affordable care health care coverage for low-income residents, including lawfully present immigrants who are not

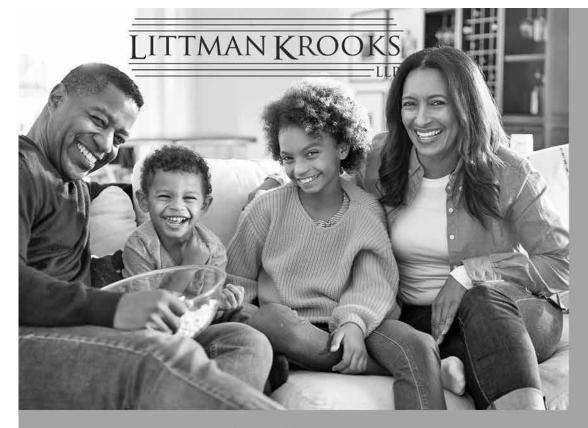
- eligible for Medicaid.) The State faces a loss of \$7.5 billion in funding plus \$2.7 billion new costs.
- · SNAP (Supplemental Nutrition Assistance Program) reductions. Mayer explained that substantial changes in eligibility, stricter eligibility checks, and a shift of costs to the states will hurt families and local businesses while driving up costs for the State.

Additional threats include a phasing out of FEMA, which is particularly troubling for our flood-prone community; new restrictions on Planned Parenthood which will cut off access to basic reproductive healthcare for many women; the elimination of tax incentives for alternative energy sources; and the move to dismantle the Department of Education, which Mayer believes is a particularly disturbing sign.

Key Concerns Looking Ahead

According to Senator Mayer, the financial outlook is unclear. Although the State has some reserves, the State clearly cannot afford to "backfill" all the cuts resulting from the new federal legislation. She anticipates a tough year ahead as

continued on page 11



www.littmankrooks.com

800 Westchester Avenue, • Rye Brook, NY 10573 • 914.684.2100 1325 Avenue of the Americas • New York, NY 10019 • 212.490.2020

Attorney Advertising

Helping Families Plan for The Future

Estate Planning & Administration
Medicaid Planning
Elder Law
Guardianship
Special Needs Planning
Special Education Advocacy



Music in the Manor Opens Its Second Season on October 19

BY LINNET TSE

Music in the Manor, the community concert series held at St. John's Church, 4 Fountain Square, Larchmont, opens its 2025-2026 season with a unique program on

Sunday, October 19, at 2 PM.

The season will begin with Organized Rhythm, a standout duo featuring an unusual combination: Clive Driskill-Smith, a well-known English organist, and GRAMMY Award winning multi-percussionist Joseph Gramley, who performs with Yo-Yo Ma's Silk Road Ensemble. The concert will be held in St. John's



church sanctuary, providing the community with the opportunity to have an intimate musical experience in a beautiful space filled with historical stained-glass windows.

According to St. John's Music Director Dr. Matthew Lewis, "the two come together to deliver something unique and intriguing. It's unlike anything else!" The program, entitled "Dancing with the Stars," will include a range of composers, with music selected to appeal to a wide range of audiences, including children elementary age and up. Works of Byrd, Bizet, Copeland, Bolcom, and John Williams will be performed.

All are invited to attend. No tickets or reservations are needed. Suggested donation is \$20, payable at the door. A reception will follow the concert in the Parish Hall. For more information, go to stjohnslarchmont.org/music-in-the-manor.





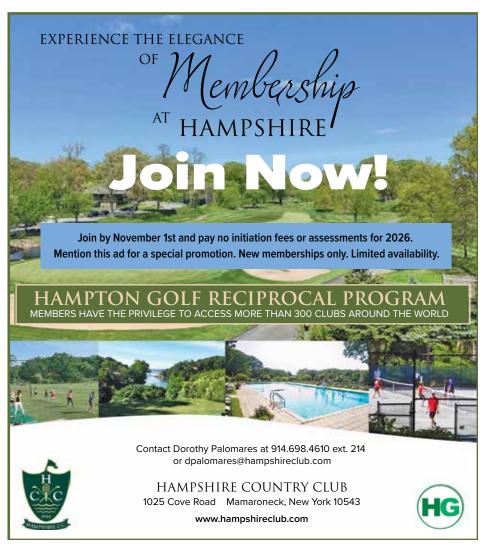


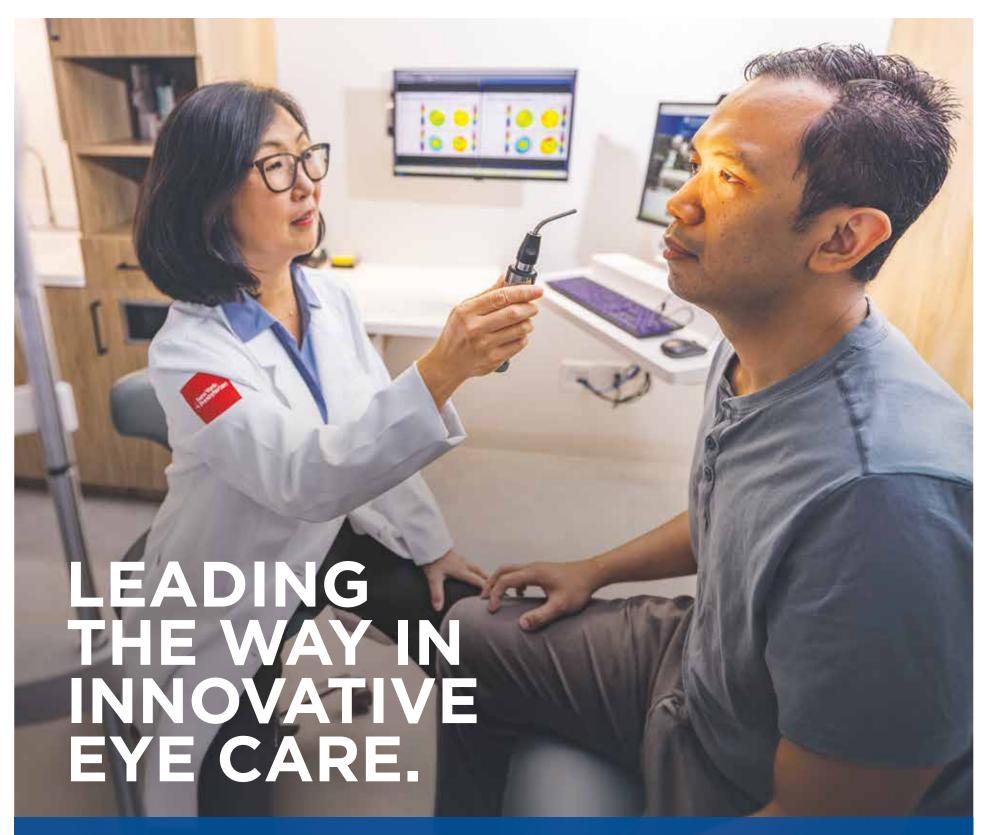
- We offer Primary Care, Obesity
 Management, Pulmonary Medicine and FDA-approved Botox injections
- ✓ Enjoy timely appointments and thorough visits
- Visits are covered by insurance most commercial and Medicare Insurances accepted
- ✓ Affordable membership fees, FSA and HSA eligible

Empowering Your Health, Redefining Care

344 Main St, Ste 303, Mt Kisco, NY 10549 914-218-3838 westdocsconcierge.com







Columbia is a recognized center of excellence in ophthalmology.

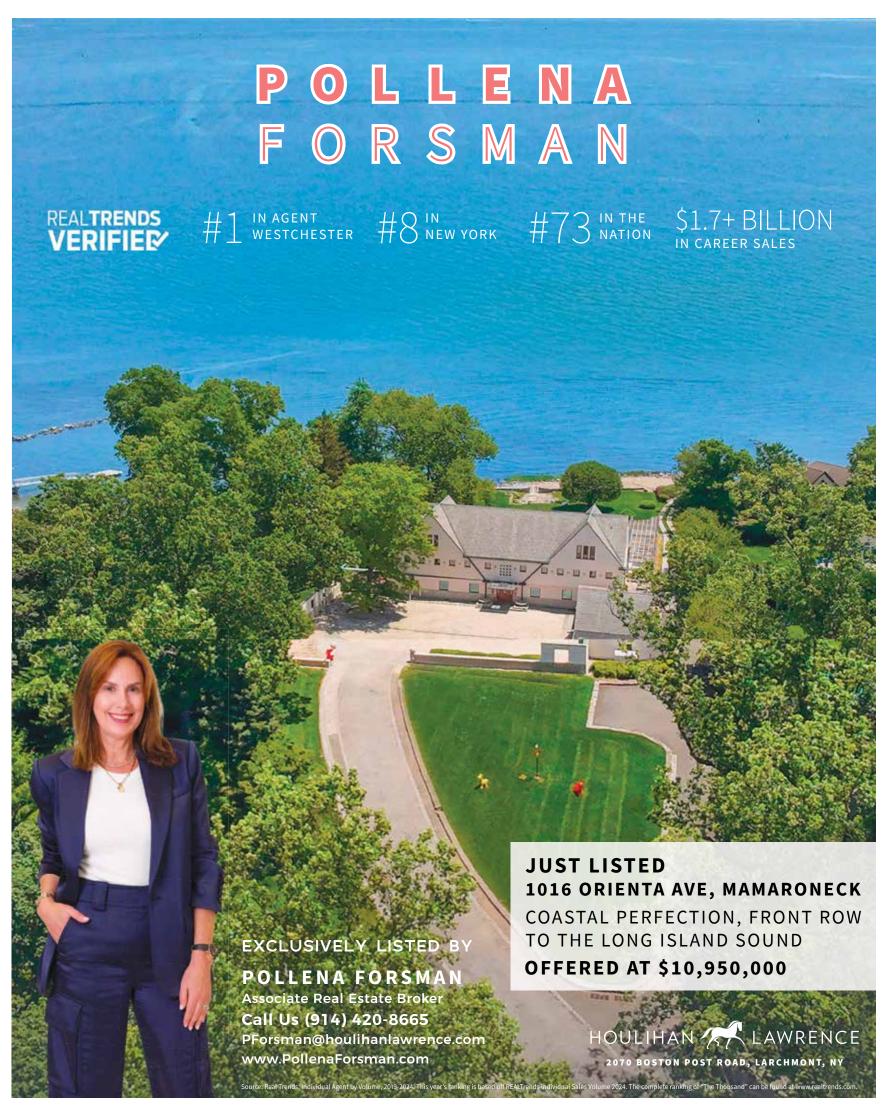
- Expertise in common to complex conditions.
- Advanced treatments for glaucoma, cataract, corneal and retinal diseases.
- Access to the most advanced therapeutic and diagnostic clinical trials.

Schedule an **Eye Exam**





PROVIDING WORLD-CLASS CARE WITH Presbyterian





Preeminent surgeons caring for you, their neighbors

Maureen P. McEvoy, MD

Breast Surgeon; Breast Surgery Fellowship Director, Montefiore Einstein and Assistant Professor, Albert Einstein College of Medicine

Raised in Connecticut and a resident of New Canaan, Maureen P. McEvoy, MD, provides comprehensive breast surgery care using minimally invasive and oncoplastic techniques to achieve cosmetically optimal outcomes. She focuses on minimizing surgery and maximizing patient care, offering surveillance for those with a high risk of breast cancer, performing lumpectomies, mastectomies and nipple-sparing mastectomies, and practicing de-escalation of axillary surgery.

A graduate of Albert Einstein College of Medicine, Dr. McEvoy completed a two-year clinical research fellowship at Memorial Sloan Kettering Cancer Center followed by a breast surgical oncology fellowship at Massachusetts General Hospital, Harvard's teaching hospital.

Dr. McEvoy has served on national committees and written national guidelines on ways to decrease lymphedema through smarter axillary surgery. She has presented her work on breast cancer nationally and has received awards at national conferences.



1455 East Putnam Ave. | Greenwich, CT 203-SURGEON (203-787-4366) specialtysurgeons.com



White Plains Hospital Hudson Valley's Best Hospital









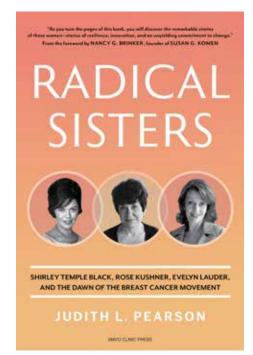
A MEMBER OF THE MONTEFIORE HEALTH SYSTEM

Radical Sisters: Shirley Temple Black, Rose Ode to the Sundance Kid - The fall will Kushner, Evelyn Lauder, and the Dawn of the Breast Cancer Movement, by Judith L. Pearson

Written by award-winning biographer Judith L. Pearson, Radical Sisters: Shirley Temple Black, Rose Kushner, Evelyn Lauder, and the Dawn of the Breast Cancer Movement is the rich and meticulously researched narrative of three women who couldn't have been more different, until they were diagnosed with breast cancer. In an era of medical myths and antiquated protocols, their intertwined stories began with the realization that treatment choices might not be their own.

In Radical Sisters, Pearson skillfully transports readers through three decades of a changing social landscape in America (the 1970s through the 1990s), highlighting the courage that transformed society's approach to breast cancer. Independently, these pioneers took on the most prevalent issues of their time: the cause, treatment, awareness, and cure of the disease. While none of them set out to be the trail-blazing advocates they became, they did for themselves what the mainstream healthcare system refused to do.

When Shirley was diagnosed in 1972, she eschewed the current surgical protocol of biopsy and potential radical mastectomy all in one step. She then took the daring step of becoming the first celebrity to publicize her cancer. After Rose's 1974 diagnosis, and against overwhelming odds, her self-proclaimed "streak of stubbornness and loud voice" eventually saw to the eradication of that outdated "one-step" procedure, along with the barbaric radical mastectomies. From her deathbed, she valiantly shepherded legislation for insurance coverage of mammograms and breast reconstruction (which passed Congress just months after she died). Evelyn Lauder then picked up the battle when she was diagnosed with breast cancer in 1988. She was incensed by the lack of a comprehensive treatment center, paltry research funds, and lack of awareness for a disease that was literally killing women in epidemic proportions. Employing her impressive address book, she oversaw fundraising for New York City's Evelyn Lauder Breast Center and the Breast Cancer Research Foundation. And in a 1992



stroke of genius, she used her worldwide network of cosmetic counters to launch the now ubiquitous pink ribbon.

With a foreword by Nancy Brinker, founder of Susan G. Komen, and timed for the 2025 National Breast Cancer Awareness Month, Radical Sisters acts as a mirror, allowing readers to see reflections of themselves, and their own experiences and struggles. It is a powerful and emotional take on the evolution of the women's health movement (and their participation in medicine) and the breast cancer revolution.

All women (more than 300,000 of whom will be diagnosed this year) and those who love them owe these "radical sisters" a debt of gratitude for their place in history.

Judith L. Pearson's previous books include Crusade to Heal America: The Remarkable Life of Mary Lasker (which won a 2023 Florida Book Award), From Shadows to Life: A Biography of the Cancer Survivorship Movement (which won the 2022 Nautilus Gold Award), Wolves at the Door: The True Story of America's Greatest Female Spy, and Belly of the Beast: A POW's Story of Faith, Courage, and Survival Aboard a WWII Hell Ship. A diagnosis of Triple Negative Breast Cancer led Judy to found A 2nd Act, a nonprofit that raises funds for survivors ready to launch or grow their 2nd Acts after cancer.

probably kill ya...



BY JOHN CATTAU, MANAGING PARTNER OF KIRK CREEK INSURANCES SERVICES

As we mourn Robert Redford's recent passing, I recall Butch's response to the Sundance Kid's line "I can't swim!"

Butch's observation gives us all a good chuckle, but did it go deeper and touch on an existential statement about death's inevitability? Perhaps a good dinner party topic for you philosophy buffs, but for the rest of us, a soft reminder about one's own mortality and ugh.... deciding which life insurance policy(ies) meet your needs.

Term Insurance is often the most affordable choice, offering coverage for a fixed period—such as 10, 20, or 30 years—to protect against specific financial obligations like mortgages or children's education. Term insurance is like renting a house—you pay over time, but once the lease ends, so does your coverage.

Permanent insurance, like whole life, is like owning your home—an investment that lasts a lifetime and can even build equity over time. It's ideal for those seeking a lifelong safety net and a potential savings component. Universal Life Insurance provides flexibility, allowing policyholders to adjust premiums and death benefits to match changing financial circumstances.

For those seeking additional protection, combining various policies can create a tailored safety net. Adding riders, such as for disability, can provide extra security against unexpected surprises.

Ultimately, choosing the right life insurance plan involves assessing your current needs and future goals. Consulting with an insurance professional can help ensure your coverage offers peace of mind for you and your loved ones.

RIP Robert Redford.

John Cattau, Managing Partner of Kirk Creek Insurance Services, LLC is a New York State licensed insurance broker BR-1917908. He can be reached at 929-456-2265. Visit www.kirkcreekinsurance.com for more information.

Report from Albany: An Update from NYS Senator Shelley Mayer continued from page 5

hard fiscal decisions will have to be made.

Of great concern to Mayer are immigration enforcement issues. She emphasized the need "to ensure that our neighbors, particularly Latino neighbors, feel secure in our communities, where they have lived and worked for a long time." She is a co-sponsor of the "New York for All Act" designed to strengthen protections for our immigrant communities.

Senator Mayer closed by reaffirming her commitment to the 37th State Senate District and to the democratic process, saying that it is "truly an honor to have this job." She encouraged constituents to continue pressing State leadership on issues of concern, and she urged civility

in political dialogue, reminding the audience that "we do not have to agree on everything, we can hold strong views and disagree" and still work together.

The Larchmont-Mamaroneck Local Summit is an informal community council that seeks to make a better life for the community by keeping it informed of major issues of concern. The next meeting, on October 14 at 8 AM at the Nautilus Diner, 1240 W Boston Post Road, Mamaroneck, will discuss "The Impact of Changes in Healthcare Coverage."

For more information, go to https.// www.localsummitlm.org/. To view recorded programs on LMC Media, go to https://lmcmedia.org/.

larchmontledger.com

The Pros and Cons of Co-Fiduciaries in Estate Planning



BY BERNARD A. KROOKS, CERTIFIED ELDER LAW ATTORNEY SPECIAL GUEST CONTRIBUTOR: JOEL KROOKS, ESQ.

In estate planning, a fiduciary is someone entrusted with managing another person's assets and affairs, often serving as an executor, trustee, or power of attorney. Many individuals consider appointing co-fiduciaries—two or more people sharing fiduciary responsibility—to ensure a balance of perspectives and safeguard decision-making. Many clients express a desire to treat all of their children equally, which often leads them to consider naming all of them as co-fiduciaries. While co-fiduciaries can offer several advantages, there are also important drawbacks to consider.

Pros of Appointing Co-Fiduciaries

Checks and Balances: One of the most common reasons for appointing co-fiduciaries is to create a system of checks and balances. When more than one person is involved, the risk of mismanagement, fraud, or favoritism is reduced. This can be particularly important in high-value estates.

Shared Workload: Estate or Trust administration can be time-consuming and

complex. Co-fiduciaries can divide responsibilities, such as communicating with beneficiaries, managing assets, filing taxes, and handling legal matters. This shared workload can reduce stress and ensure that no single fiduciary is overwhelmed. Co-fiduciaries can also bring complementary skills to the table. For example, one fiduciary might be financially savvy, while the other has strong interpersonal skills for dealing with family dynamics. This can lead to more well-rounded decision-making.

Family Representation: In blended families or when children from multiple marriages are involved, appointing co-fiduciaries from different branches of the family can help maintain neutrality and foster trust among heirs.

Cons of Appointing Co-Fiduciaries

Risk of Disagreement: Co-fiduciaries must make decisions together, and disagreements can delay important actions or lead to legal disputes. If the co-fiduciaries have conflicting personalities or values, the process can become contentious, causing friction among heirs and potentially increasing legal costs. If the co-fiduciaries are family members, it can also lead to conflicts among family members and strain or even damage relationships. While the intention may be fairness, asking children to manage an estate together can place emotional stress on them-especially during a time of grief. The pressure to make joint decisions under emotional strain can deepen rifts rather than promote unity.

Slower Decision-Making: Requiring the agreement of multiple parties often slows down decision-making, especially if the

fiduciaries are located in different cities or states. In urgent situations, such delays can be problematic. If co-fiduciaries are evenly split on a decision and there's no mechanism in the estate plan to resolve a deadlock, administration can stall entirely. This might require court intervention to break the tie, further complicating the process.

Unequal Participation: In practice, one co-fiduciary may end up doing the bulk of the work while the other remains passive. This can breed resentment or lead to inefficiencies, particularly if compensation is shared equally.

Difficulty in Financial Institutions and Courts: Some banks, brokerage firms, or courts prefer working with a single decision-maker. They may impose stricter requirements when multiple fiduciaries are involved—such as needing all signatures for every transaction—leading to delays and frustration.

Conclusion

Appointing co-fiduciaries in an estate plan can provide balance, accountability, and shared responsibility—but it can also introduce the risk of conflict, inefficiency, and delays. When considering co-fiduciaries, it's important to choose individuals who communicate well, share mutual respect, and are capable of working together under pressure. Consulting with an estate planning attorney can help you weigh these factors and structure your fiduciary appointments to best serve your estate's goals.

Bernard A. Krooks, Esq., is a founding partner of Littman Krooks LLP. He was named 2021 "Lawyer of the Year" by Best Lawyers in America® for excellence in Elder Law and has been honored as one of the "Best Lawyers" in America since 2008. He was elected to the Estate Planning Hall of Fame by the National Association of Estate Planners & Councils (NAEPC). Krooks is past Chair of the Elder Law Committee of the American College of Trust and Estate Counsel (ACTEC). Mr. Krooks may be reached at (914-684-2100) or by visiting the firm's website at www.littmankrooks.com.

Notes From A Therapist



BY HILLARY VOLPER, LCSW

Fall has arrived, bringing shorter days and less sunlight. With this seasonal shift come added responsibilities, from helping children adjust to new teachers and classmates to managing changes and demands in our own work. It can also be a natural time to reassess our goals and make commitments to doing things differently. Yet the transition often feels bittersweet, as we trade the more carefree and long daylight of summer for cooler weather and lengthening nights. Nature itself reminds us of change—leaves turning color and flowers fading away—as we settle into fall and prepare for winter.

For some, this transition feels more challenging than for others. That is why it is important to nurture ourselves and protect against becoming overwhelmed. Staying socially connected, exercising regularly, eating nourishing foods, sleeping well, and avoiding overcommitment are all essential to staying balanced.

A few people may also experience stronger reaction to reduced sunlight, known as Seasonal Affective Disorder (SAD). Its symptoms include low mood, fatigue and a general loss of well-being. If these feelings become persistent, seeking professional help is important.

Ultimately, fall reminds us to care for ourselves even as responsibilities grow. By embracing balance, reflection, and connection, we can navigate this seasonal transition with resilience.

Hillary Volper, LCSW, conducts individual psychotherapy both in-person and via telehealth. She has offices in New York City and in Larchmont and can be reached at 914-980-7980. Visit www.HillaryVolper.com for more information.

Table Hopping with Morris Gut Enjoy the Sights, Sounds and Flavors of India During Diwali

Diwali, the Hindu Festival of Lights, is a major holiday throughout India and the rest of the globe. It is a fine time to enjoy the vibrant flavors of Indian cuisine. It lasts five days, this year peaking on October 20. It is marked by rituals, parades, and plenty of good food. Here are some local spots to take in those exotic flavors. Dine in or take out:

Mumbai Katta, 227 Westchester Ave., Port Chester. 516-953-3265 Anita and Jayant Gawde have opened a vibrant ode to flavorful regional Indian street food. They will mark the traditional five-day festival of Diwali. Anita is a dynamo in front and back of the house. www.mumbaikatta.com

Neha Palace, 27 Meyer Ave., Yonkers at Cross County Shopping Center. 914-476-5900 Diya Ramchandani's big, elegant restaurant and catering venue serves Halal cuisine. www.nehapalaceyonkers.com

Marigold Cuisine, 434 White Plains Road, Eastchester. 914-202-9455 Michelin recognized chef Hermant Mathur, who was personal chef to the Prime Minister of India, offers a creative modern take on Indian cuisine. www.ordermarigoldrestaurant.com

Tandoori Taste of India, 223 Westchester Ave., Port Chester 914-937-2727 Bharat Patel, pioneer proprietor of long running Tandoori Taste of India, will be marking Diwali with a grand buffet and specialties at lunch and dinner. www. tandooritasteofindia.com

Coromandel Cuisine of India, 464 North Ave., New Rochelle. 914-235-8390 The best Indian take-out in the Queen City. You may remember them from their former Division Street location. www. coromandeltogo.com

Coriander-Modern Indian, 154 Larchmont Ave., Larchmont. 914-235-1306 Proprietor Shawn Nagpal and his team offer a modern touch to their regional Indian cuisine. www.corianderny.com

Spice Village, 8 Columbus Ave., Tuckahoe. 914-562-9466 Serving the public in southern Westchester for years. Try the lamb chops. www.spicevillageny.com

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

BUSINESS CARDS \$108. per issue. Prepaid only. Just mail us your Business Card and Full Payment and we'll take care of the rest. Mail to:

Shoreline Publishing, 629 Fifth Ave., Suite 213, Pelham, NY 10803



FOR ALL OF OUR NEWSPAPERS AND

EMAIL COVER LETTER OF INTEREST ALONG WITH YOUR RESUME TO:

es@shorelinepub.com

LarchmontLedger

Edward Shapiro, President and Publisher es@shorelinepub.com

Nancy Coveney, Editor

nancy.coveney@shorelinepub.com

Cynthia Pena, Art Director shorelineproduction@gmail.com

Mary DeYoung, Advertising Account Executive mdeyoung.61@gmail.com

Lauren Levine, Advertising Account Executive levinelaur@gmail.com

The Larchmont Ledger is published monthly by Shoreline Publishing, Inc., 629 Fifth Avenue, Suite 213, Pelham, NY 10803. 914-738-7869. The entire contents of the Larchmont Ledger is copyrighted. No portion may be reproduced without written permission of the publisher. The views, opinions and content of this publication does not necessarily reflect that of the staff of Shoreline Publishing.

Shoreline Publishing accepts the submission of articles, events and items of interest no more than 500 words with .jpg photos for inclusion in Shoreline newspapers and websites. Email to: shorelineproduction@ smail com or Shoreline Publishing 629 Fifth Avenue, Suite 213, Pelham 10803. Shoreline Publishing reserves the right to edit or omit any



www.shorelinepub.com

Larchmont Ledger

www.larchmontledger.com

Harrison Herald

www.harrisonherald.com

New Rochelle Review

www.newrochellereview.com

The Pelham Post

www.thepelhampost.com

Scarsdale Sentinel

www.scarsdalesentinel.com

Westchester Jewish Life

www.westchesterjewishlife.com

CLASSIFIEDS

ANTIQUES • ART • COLLECTIBLES

Most cash paid for paintings, antiques, furniture, silver, sculpture, jewelry, books, cameras, records, instruments, coins, watches, gold, comics, sports cards, etc. Call Aaron at 914-235-0302.

VINTAGE MILITARY ITEMS WANTED

Antique, unique military items want by long-time collector. Items such as helmets, medals, uniforms, swords, and any items especially up to World War II and earlier. High cash payment offered. Appraisals also done. Please call 914-980-8678.

EXPERIENCED MANDARIN TUTOR

Top 3 NYC high school teacher w/16 years teaching Level 1 to AP. Expert in preparing students at any level including AP Chinese. Personalized approach, proven results. In-person or online. Text 917-915-2115.

WESTCHESTER REALTOR - LOW COMMISSION!

Bilingual (EN/CH) realtor serving New Rochelle, White Plains, Eastchester, Mamaroneck, Larchmont, Harrison, Yonkers, Pelham, Hartsdale. Full service at a below-average commission rate. Sell smoothly and save money. Text 914-712-8811 for free consultation!

JUNK REMOVAL AND CLEAN OUTS

'Dump N Chase' junk removal is a group of college hockey players who will remove your junk, transport large household items, and clean out garages, attics, and sheds. Call or text 914-860-

CHILDCARE, ELDER CARE, CLEANING EXPERTISE

Warm, caring, reliable, trustworthy, and personable individual with 25 years of experience in Scarsdale area with NY State driver's license and U.S citizen. Whether you need childcare, elder care, household cleaning or household management. I can provide these services part-time: $\hbox{M-F 1PM}-\hbox{7PM. Please contact Sheila, Email: ladymac01@yahoo.com\,/\,Mobile: 914-924-0294.}$ References furnished upon request.

CAREGIVER AVAILABLE

Certified HHA, mature, reliable, compassionate & hardworking lady w/10+ yrs exp. with Alzheimer's, Parkinson's, diabetes, poststroke care etc., Seeks FT job as Caregiver. Excellent References. Call 914-602-7318.

PURCHASING MIDCENTURY MODERN, ART, ESTATES

Established NYC collector & dealer paying highest prices possible for 20th C. Modern Furniture & Art. Single items and estate contents. Please contact me directly at 917-566-9451.

PROFESSIONAL JEWELRY APPRAISALS

Professional Jewelry Appraisals for Insurance, Estate, Legal and Selling Purposes. Located in Harrison and New York City, or we can come to you. Call 212-489-6553 and visit www.NYCjewelryAppraisers.com

PROFESSIONAL PAINTER

20 plus years of experience. I also provide handyman services. Excellent references available. For free estimate please call Eddie at 845-653-2188.

IN TROUBLE WITH THE IRS OR THE NEW YORK STATE TAX DEPARTMENT?

I can Help. My name is Gerald Snyder and I am an enrolled agent and a former IRS Group Manager, and have successfully represented clients before the IRS and the New York State tax Department for over 25 years. I resolve liens, levies, seizures, income tax and sales tax audits, penalties and trust fund recovery issues. I also handle unfiled tax returns. I operate from convenient offices at 73 Market St., Ridge Hill, Yonkers. My fees are reasonable, and I offer a free initial consultation. I offer in-person meetings. Why deal with an unknown person only through the internet when you can meet with me in person? Pease call me at 914-793-5654 or e-mail me at thasnyder1@verizon.net.

Classified Ad Form

6 newspapers over 100,000 readers 1 PRICE, PREPAID \$131.00 FOR 5 LINES
Ad runs in 6 papers for 1 month. Make check payable to: Shoreline Publishing, Inc.,
629 Fifth Avenue, Suite 213, Pelham, NY 10803

629 Fifth Avenue, Suite 213, Pelham, NY 10803
1)
2)
3)
4)
5)
Name:
Address:
City/State/Zip:
Phone:

October 2025 Calendar



Larchmont Day Fall Festival
Saturday, October 11, 11 AM to 3 PM
Constitution Park, 120 Larchmont Avenue
Sponsored by Anna & Jack's Treehouse, Larchmont Day Fall Festival features live music, a
petting zoo, face painting, pumpkin decorating,
a magic show, sack races and more. Suggest
donation is \$10 for each child age two and older.
To purchase tickets, go to www.larchmontny.gov/
fallfest2025



Ghost Portraits
Friday, October 17, 3:45 PM
Larchmont Public Library, 121 Larchmont Avenue
Get ready for a chillingly creative craft session
where young artists will design and decorate
their very own ghostly portraits! Using cardboard, paint, paper, and imagination, kids will
bring spooky spirits to life with eerie expressions

and haunting backdrops. For children in Grades 3 through 5. To register, go to https://larchmont. librarycalendar.com/event/minecraft-paper-figures-27775



Midcentury Modern House Walking Tour Bayberry, New Rochelle

Sunday, October 26, 10:30 AM and 1 PM In the 1950s, this neighborhood was the latest hot spot for those looking for homes of modern convenience and progressive living. Today, this enclave of specially designed model homes retains the same community spirit with thoughtful updates. A George Nemeny house rounds out the interior stops on this tour. For tickets, go to https://histoury.org/historical-tour-calendar-and-tickets/

Live Audio Theater—Ozzie & Harriet Halloween Special

Sunday, October 26, 3 PM

Larchmont Public Library, 121 Larchmont Avenue Enjoy a Special pre-Halloween event featuring two of radio & TV's most popular family "sitcoms" Ozzie & Harriet (1944-1966) and Leave It To Beaver (1957-1963). The highlight of the event will be the live recreation of an Ozzie &

Harriet Halloween radio episode, that also aired as their only TV Halloween episode, presented by the Sandbox Theater Company. Free admission. For more information, call (914) 834-2281.

What Democracy Looks Like Saturday, October 11, 1 PM

Palmer Custom Art Framing, 1947 Palmer Avenue, Mamaroneck

Contribute to a canvas of community-created art on the theme of democracy with live music and poetry reading. Voter education with guest speakers from 2 PM to 3 PM. Refreshments will be served. Free admission. Sponsored by the League of Women Voters of Larchmont-Mamaroneck. For more information, email LWVofLarchmontMamaroneck@gmail.com

Comedy From Scratch Fridays, October 11 and 25, 8 PM The Idea Kitchen, 1940 Palmer Ave, Larchmont New York City-area stand-up comics perform long sets on an intimate stage. October 11: Michael Harrison (Just for Laughs), Rachel Lenihan (TruTV) and Ben Asher (Comedy Central). October 25: Tony Deyo (Conan), Ariel Elias (Jimmy Kimmel Live!) and Ben Asher (Comedy Central). Admission is \$30 in advance, \$35 the day of the show. For tickets, go to https://ComedyFromScratch.eventbrite.com.

Adina Andrus Exhibition

Tuesday, October 14 to Tuesday, November 18 Atelier Modern, 2091 Boston Post Rd, Larchmont Adina Andrus (born in Bucharest, Romania) resides in Larchmont with her family but her work has been featured around the world. She works across various media, creating sculptures, drawings and installations that confront questions of memory, belonging, and visual culture across time and space. Artist's reception will be held on Saturday, November 1 from 4 PM to 6 PM. For more information, email dami@atelier-modern.com



At The Kensington White Plains, we promise to love and care for your family as we do our own.

he Kensington White Plains is a leading memory care provider, ready to partner with you or your loved one as every stage of memory loss unfolds. Our tenured team of expert caregivers promise you personalized attention, comprehensive care and the right level of support. If you are noticing signs of worrisome memory changes in yourself or someone you love, it's important to take immediate steps that keep quality of life as high as possible and even stall or halt memory decline.

Please reach out to learn more about:

- Connections for early to middle stages of loss: We help residents participate in daily routines and activities that help them feel safe, secure and successful.
- Haven for middle to late stages of loss:
 We provide residents with higher levels of clinical care that increase comfort and reduce agitation.
- Couples Care

We keep couples together, even if care needs differ.

We are proud to introduce The Kensington Club, our newest program for assisted living residents with mild cognitive impairment.

– AVAILABLE THIS NOVEMBER –



THE KENSINGTON Assisted Living & Memory Care

W H I T E P L A I N S



For questions, contact Erin Healy at (914) 390-0080.

For more details, scan the QR code.



(914) 390-0080 | 100 Maple Ave, White Plains, NY | www.TheKensingtonWhitePlains.com Enhanced Assisted Living • Memory Care • Couples Care • Parkinson's Support • Respite



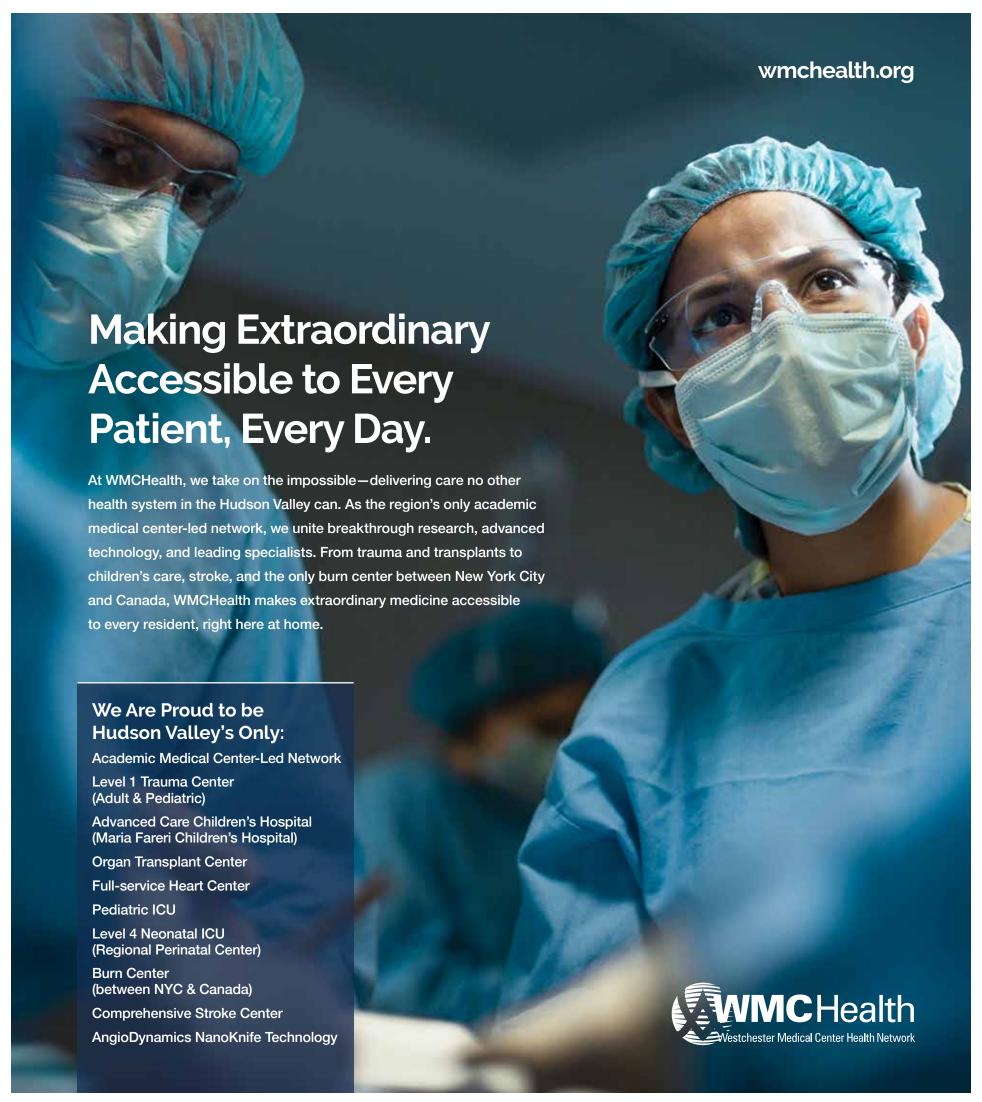
- ✓ Life Insurance
- ✓ Homeowners
- ✓ Private Flood
- ✓ Auto
- ✓ Commercial

Scan here to receive a free no-obligation quote



KirkCreekInsurance.com

Contact John Cattau Kirk Creek Insurance Services, LLC BR-1917908 Call Text: 929-465-2265





#1 BROKERAGE IN LARCHMONT

What's Your Home Worth?

In today's market, knowing the value of your home is more important than ever.

The Houlihan Lawrence home valuation tool offers valuable insights on a home's market value, the profiles of potential buyers and more.



SCAN QR CODE TO LEARN ABOUT YOUR HOME'S VALUE

LARCHMONT BROKERAGE 2070 BOSTON POST ROAD, LARCHMONT 914.833.0420 HOULIHANLAWRENCE.COM

Source: One Key MLS, 1/1/24 - 12/31/24, total volume single family homes sold, by office Larchmont P.O.



1016 ORIENTA AVENUE, MAMARONECK Offered at \$10,950,000 Pollena Forsman



1040 NAUTILUS LANE, MAMARONECK Offered at \$3,825,000 Pollena Forsman



27 VILLA ROAD, LARCHMONT Offered at \$2,175,000 Pollena Forsman



918 SYLVAN LANE, MAMARONECK Offered at \$1,549,000 Edith (Edie) Roth | William (Will) Roth



20 STAFFORD PLACE, LARCHMONT Offered at \$980,000 Bengen Lee



24 FLINT AVENUE, LARCHMONT Offered at \$4,995,000 Pollena Forsman



4 LOCUST LANE, SCARSDALE Offered at \$2,995,000 Pollena Forsman



11 CAMBRIDGE COURT, LARCHMONT Offered at \$1,799,000 Nora McMillan



11 VIRGINIA PLACE, LARCHMONT Offered at \$1,150,000 Brenda McMillan



53 LINDEN STREET, PORT CHESTER Offered at \$799,000 Kateryna Ulerio | Bengen Lee