# Larchmont Ledger



**INSIDE THIS ISSUE...WW Magazine Winter 2025!** 

december 2025 - vol. 21 - issue 12

larchmontledger.com

#### Former Larchmont Trustee Marlene Kolbert 2026 Tentative Budget Presented at Honored For Conservation Service

BY STEPHEN E. LIPKEN

Larchmont Village Trustee Brigid Brennan introduced New York State Association of Conservation Commissions (NYSACC) President Simon Skolnik at the November 17 Board of Trustees meeting. Skolnik recognized two NY-SACC Board Directors, Assembly members Steve Otis and Kristen Anderson.

NYSACC, a 501(c)(3) non-profit organization that was founded in 1972, supports environmental protections and planning for New York communities. The organization represents more than 300 communities in New York State. "Each year they give out a very special award," Brennan remarked. It is the highest honor for outstanding service to conservation commissions.

"The award that we are giving out tonight is called the Margery Sachs Service Award.

Margery was one of the original NYSAAC founders. This year we are giving the award to Marlene Kolbert, who



served six terms as a Larchmont Trustee with specialfocus on environmental issues.

"Committee on Environment, as it was first called, was established in 2007 with Marlene as Trustee Liaison," Skolnik stated. Otis then presented Kolbert with Proclamations from the State Assembly and State Senate; Bauer, a Proclamation from the Village.

Larchmont Village Mayor Sarah Bauer reported that the Holiday Stroll will take place on Saturday, December

continued on page 4

## Mamaroneck Town Board Meeting

BY STEPHEN E. LIPKEN

Mamaroneck Town Supervisor Jaine Elkind Eney convened a Board Meeting

on November 5 which included a comprehensive discussion of the 2026 Tentative Budget, prepared by Treasurer Tracy Yogman and Administrator Meredith Robson with final adoption slated for December 17.

The proposed tax rate is an increase of 0.37%. The Town's total assessed value

increased by nearly \$411 million or 3.3%. On a homeowner's level the average home price within the Town has increased by \$57,000 or 3.5%. The tax levy is therefore spread over a larger base which helps to reduce the tax rate.

There are many future advantages to

the residents inherent in this budget:

The 2026 budget includes \$3,563,790 for capital projects on a payas-you-go basis, reducing the need for

> borrowing and resulting in substantial savings on future debt service and borrowing costs. Approximately 60% of this amount is dedicated to the Rye Lake Filtration Plant project and the Sanitary Sewer pump station replacement.

These projects are funded through the water/sewer fees that do not impact

the tax levy. The remaining balance of \$1,483,000 is funded by appropriating fund balance and again does not affect the 2026 tax levy.

The \$1.5 million for capital projects funded with fund balance will avoid continued on page 4



Mamaroneck Town Supervisor Jaine Elkind Enev







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# The Dog Stop Mamaroneck Rolls Out the Red Carpet for Its Grand Opening

The Dog Stop Mamaroneck, Westchester County's new all-inclusive destination for luxury dog care, recently celebrated its official grand opening with an afternoon of festivities for local dogs and their families.

Guests enjoyed a mix of pampering and play — from spa experiences for pups to a variety of games, gourmet treats, and exclusive swag bags. The celebration also featured community partners HUB Veterinary Group, New York Pet Rescue, Walter's Hot Dogs, Curly Tail Cakes, UBX Larchmont, and Trixie Pet Products.



Left to right: Jennifer O'Neill, Vice President, Village of Mamaroneck Chamber of Commerce; Jonathan Friedman, Owner, The Dog Stop Mamaroneck; Thumper Moyle, Owner, The Dog Stop Mamaroneck; Mayor Sharon Torres, Village of Mamaroneck; Joe Mileto, Board Member, Village of Mamaroneck Chamber of Commerce; Michael J. Murphy, President, Village of Mamaroneck Chamber of Commerce; and New York State Assemblyman Steve Otis. Photo Credit: John Vecchiolla

The afternoon included a ribbon cutting ceremony, guided tours of the new facility, and a pet adoption station for those hoping to welcome a new four-legged family member.

"We were thrilled to see such an incredible turnout from the community," said Jonathan Friedman, co-owner and operator alongside Thumper Moyle. "This event was the perfect reflection of what The Dog Stop Mamaroneck is all about — bringing

continued on page 5

# Mamaroneck High School Among First in Nation to Pilot AP Cybersecurity Course

Every click, swipe, and login depends on cybersecurity — whether it's a bank protecting customer data, a hospital securing patient records, or a student storing files in the cloud. The need for skilled defenders of digital information touches nearly every field, and now, Mamaroneck High School (MHS) students are learning how to meet that challenge head-on.

This year, MHS launched a hands-on AP Cybersecurity pilot course, giving students the chance to explore real-world cyber challenges while gaining skills that could lead directly to high-demand careers. Taught by math teacher Jake Lee, the class is one of only about 500 schools nationwide selected by the College Board to participate in this pilot phase of the new AP Career Kickstart™ initiative — a program designed to expand access to emerging, workforce-relevant fields.

Schools were chosen through a competitive national application process that prioritized teacher readiness, innovation, and equitable access. Participating educators complete an AP Summer Institute and use instructional materials



developed in partnership with cyber.org, whose curriculum blends foundational knowledge, ethics, and applied technical skills.

At MHS, students are learning how hackers think — and how to defend against them, ethically and effectively. Instruction includes lab exercises, simulations, and presentations that build step-by-step technical understanding

while fostering what Lee calls a "cyber mind": a mix of critical thinking, problem-solving, and situational awareness. Students rotate between offensive and defensive roles in simulated scenarios, alternately working as white-hat defenders responding to breaches or as attackers designing mock cyber-incursions to test systems and strategies.

Cybersecurity is among the nation's fastest-growing industries,

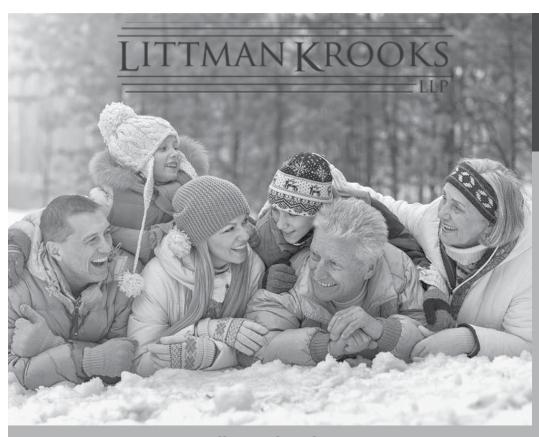
offering high-paying jobs that often don't require a four-year degree. According to CyberSeek.org, there are more than 500,000 unfilled cybersecurity positions across the United States, yet fewer than 2 percent of high school students have access to courses that prepare them for those careers.

A defining feature of Lee's class is its focus on ethics. Students debate complex

moral questions — for example, whether it's ever acceptable to hack extremist groups or how the rules change when a target is a foreign government. They also complete a risk-assessment unit, weighing the real-world impact of various cyber incidents — like comparing the potential harm of an attack on a small hospital versus a global financial network.

Before engaging in any digital simulations, each student signs a responsibility agreement underscoring that any unethical or illegal activity outside class is solely their own. The emphasis on ethics, accountability, and legal boundaries reflects the seriousness of a field that shapes nearly every aspect of modern life.

As part of the College Board pilot, MHS will provide feedback on student outcomes and course implementation to help refine the curriculum ahead of the program's national rollout in 2026-27. Through Career Kickstart, Mamaroneck students are gaining access to one of the most relevant and in-demand skill sets of the digital age — preparing not just for tomorrow's careers, but for the technology-driven world they already live in.



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#### Westchester Children's Museum Appoints New Development Director

The Westchester Children's Museum is pleased to announce the addition of Laura Rosenthal of Larchmont as its Director of Development. Rosenthal joins the Museum with nearly ten years of Westchester-based fundraising in her role as the Founder and Co-President of Friends of Larchmont Parks. In this capacity she worked in collaboration with local munici-

palities on several capital campaigns resulting in improved park spaces and infrastructure for the benefit of the community. Most recently, Rosenthal spearheaded development efforts for the Manhattan-based Netherlands-America Foundation, working to create scholarship, internship, and cultural exchange opportunities.

Rosenthal was drawn to the Museum

#### Renewal of Special Permit for Locals Debated at Village Board Meeting

BY STEPHEN E. LIPKEN

Village of Larchmont Mayor Sarah Bauer convened the October 20 Board of Trustees meeting, beginning with a significant Public Hearing concerning application for renewal of a Special Permit for Locals 10538 Restaurant, located at 2128 Boston Post Road. Although the Public Hearing was adjourned to November 17, there were many Public Comments. Mayor Bauer noted that the Village was waiting for feedback from consultants on some of these issues.

One speaker was Josh Kimerling, Partner, Cuddy & Feder, White Plains, representing Locals. "We are here to renew a Special Permit that the Board granted in 2023," Kimerling began. "Locals is a family-owned business and has the overwhelming support of this community. Locals operates in the Retail Center (RC) Zoning District, a central commercial district in the Village.

"Despite this support there is a single neighbor that has voiced complaints on what is perceived to be noise issues. The evidence will show that police department records and neighbor's own sound consultant that Locals has never violated the decibel limits pertaining to Section 195-3 of the Village Code," Kimerling concluded.

Agenda items included scheduling a Public Hearing regarding Proposed Law Establishing a Moratorium prohibiting Review and Approval of Applications and Issuance of Permits for Convenience Stores; authorizing an agreement with Voltpost, establishing Electrical Vehicle (EV) Charging Stations on streetlamp posts; agreement with National Solar Technologies to install Solar Panels at Larchmont Public Library; application for State and Local Cybersecurity Grant Program and intermunicipal agreement with Westchester County for use of Firing Range.

Resolutions set at previous Work Sessions: September 29, approval of storage shed to be located at Flint Park Field A&B; approval of upgrade to Internet service to the Village; appoint Joseph Venitucci as Enforcement Official pursuant to Village Code Section Section 334-4 of Larchmont Village Code. October 6, allowance of portable lights at Alma Field for Larchmont-Mamaroneck Football Club; purchase of Big Belly Trash Cans, subject to sufficient funding; Memorandum of Understanding with Larchmont Junior Soccer League regarding donated funds for Flint Park Improvements and authorizing Village Administrator to execute a Sponsorship Agreement with Anna & Jack's Treehouse.



after having enjoyed the space with her own children over the years. "Raising children in Westchester we've been so fortunate to have access to a top-notch center for hands-on play and STEM opportunities located right on the Long Island Sound." She currently lives in Larchmont with her husband Brian, four children, and two cats.

The Westchester Children's Museum sought a highly motivated and experienced professional to lead critical fundraising efforts in an exciting growth phase. The Westchester Children's Museum is actively

working on enhancing and increasing its impact on the cultural and educational landscape in the region and in the last two years, has grown to more than 30 full- and part-time employees, more than 100,000 annual visitors—up from 25,000 in 2022—and more than 2,000 members including 20 percent in the category of financial assistance members.

In the last six months, the Museum has opened a major new gallery—the Physics Lab at the Fierstein Family Gallery; conducted its first On the Boardwalk programming in partnership with the County of Westchester during opening weekend of Playland Amusement Park; entered an agreement with The Nicholas Center to open an exhibit of original art created by its participants who are adults with autism; updated and refreshed its beloved Toddler Beach while also putting out an RFP to create a new Early Childhood Exhibit and Play space; and collaborated with the County of Westchester, BOL, CCCNY and WLS to launch the County-wide initiative Disconnect to Reconnect. The Director of Development will be pivotal in driving the Museum's next phase of growth.

2026 Tentative Budget Presented at Mamaroneck Town Board Meeting continued from page 1

additional debt service costs.

A property owner in the unincorporated area with an average assessment of \$1.7 million will incur a property tax obligation of \$9,507 for all services, a tax increase of 0.37%. For property owners in the Villages with an average assessment of \$1.7 million, their property tax obligation to the town will be \$1,121 or an increase of \$73 for the year.

Opening the meeting, Eney thanked the residents for re-electing her, congratulating Councilwoman Robin Nichinsky on her re-election. Darren Moss was elected to the Town Board, former Councilman Anant Nambiar was elected to the Westchester County Board of Legislators.

Eney then congratulated Village of Mamaroneck (VOM) Mayor Sharon Torres and VOM Deputy Mayor Nora Lucas on their re-elections.

Eney noted the 50th Anniversary of Hommocks Ice Rink, celebrated on October 26.

Supervisor Eney mentioned a movement to reignite the Long Island Sound Watershed Municipal Council to share information, strategy and look for grants, saying that flooding is a regional issue. The Sound Shore is at the bottom of the flow.



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Transforming Challenges to Triumphs

Former Larchmont Trustee Marlene Kolbert Honored For Conservation Service continued from page 1

6, from 10 AM to 3 PM, hosted by the Chamber of Commerce, plus Light Up Larchmont, also on December 6 from 3 PM to 6 PM.

There were two Public Hearings, Proposed Local Law Establishing a Moratorium prohibiting the Review and Approval of Applications and Issuance of Permits for Convenience Stores, which was adopted and Application for renewal of a Special Permit for Locals 10538 at 2128 Boston Post Road.

The second Public Hearing proved to be more contentious, as some neigh-

bors objected to decibel levels of music emanating from Locals 10538. Cuddy and Feder Associate Maximillian Mahalek, representing the Locals Sherman family, stressed that there have been no decibel limit violations. It is noted that the permit allows live music, accessory to sale of food and beverages as well as accessories to private events.

But the board unanimously voted to not to allow live music or amplified sound and to close at 10 PM instead of midnight. Food service is still permit at the site.

#### LMC Media Honors Community and Industry Leader J. B. Miller at **Annual Gala**



Residents of Larchmont, Mamaroneck and its surrounding communities united for a successful, sold-out gala at Mamaroneck Cinemas in October to honor local resident, community leader, and media professional, J. B. Miller.

The celebratory evening successfully raised vital funds for LMC Media, the area's only local community media center.

The program was designed to highlight the enduring legacy of LMC's media training, tracing Miller's career back to his foundational experience as a student in the television program at Mamaroneck High School. This pioneering student program ultimately evolved into the LMC Media we know today.

Guests heard from Michael Witsch,

LMC Media Co-Founder, Board Member and former MHS TV Coordinator and teacher of the school's television program. Witsch recounted the training of generations of industry professionals, including J. B. Miller.

The Gala not only looked back but also forward, featuring LMC's "Future Filmmakers" and interns. Their testimonials demonstrated LMC's ongoing mission to inspire young media professionals and equip them with the hands-on tools and experience necessary for success.

LMC Media's Executive Director, Matt Sullivan stated, "LMC Media produced thousands of hours of original programming this year alone — that's a lot of storytelling right here in our

The Dog Stop Mamaroneck Rolls Out the Red Carpet for Its Grand Opening continued from page 2

people and pets together in a fun, supportive environment centered on care, safety, and connection."

Spanning more than 11,000 square feet of indoor and outdoor space, The Dog Stop Mamaroneck offers high-touch interactive daycare, luxury boarding, spa-level grooming, and a curated retail boutique. The facility's design reflects Moyle and Friedman's commitment to canine wellness, safety, and comfort, with amenities like modern, cage-free boarding suites outfitted with orthopedic Kuranda beds, state-of-the-art flooring and turf that's both sanitary and gentle on the paws, and dedicated play areas for dogs of all sizes and temperaments.

"Our mission is to redefine what premium pet care feels like," said Moyle. "Every dog who walks through our doors receives personalized attention from our incredible team — people who truly love what they do and treat every pup like family."

Each dog's experience is customized by attentive "Dog Butlers" who get to know every guest's personality and preferences. This concierge-level approach includes play, rest, and enrichment routines to support emotional and physical well-being. Pet parents can stay connected throughout the day via live video access. The Dog Stop Mamaroneck also offers safe, reliable pick-up and dropoff transportation in select areas.

The Dog Stop Mamaroneck is located at 124 Palmer Avenue in Mamaroneck and can be reached at 914-222-9400 or by visiting www.thedogstop.com/mamaroneck.

community. From the municipal coverage that keeps our residents informed and our government transparent, to creative shows like LMC Kids that inspire our youngest neighbors, we've given people of all ages and backgrounds the tools to tell their own stories — and the confidence to share them. We've helped local nonprofits amplify their missions, and

we've given our business community the opportunity to connect, collaborate, and shine a spotlight on what they do best. Because at its heart, LMC Media is about one thing — bringing our community together through the power of media."

The show's presenter was none other than Elka Raved, longtime friend of J. B. Miller and host of LMC Media's Sound Shore Family Guide.

#### Mamaroneck Chamber of Commerce Honors County Legislator Catherine Parker



From left to right, Gene Christian Bacca, Thumper Moyle, Heather Capelle, Catherine Parker, Jennifer O'Neill, Rebecca Lusk, Rochelle Brown, Jessica Zavaglia and Michael Murphy.

The Mamaroneck Chamber of Commerce named Westchester County Legislator Catherine Parker (District 7) as the recipient of the 2025 Eugene Warrington Person of the Year Award in recognition of her selfless service and long-standing commitment to

The Eugene Warrington Person of the Year Award is presented annually to an individual who demonstrates outstanding community service and leadership that positively impacts the Village of Mamaroneck and its surrounding areas. Eugene Warrington was a veteran of WWII. He returned home and worked at the family business Walters Hot Dogs which was started by his parents in 1919. While it is true Gene was known for the hot dogs, he was best known for his love of Mamaroneck and contributions to the community.

Chamber President Michael Murphy presented the award to Parker at the Chamber's third Spotlight on Women-Owned Businesses, held at Artistree in Mamaroneck. The event celebrated entrepreneurship, creativity, and community spirit among local

"Public service is never about the spotlight, but about the lives touched along the way... Catherine Parker's commitment to Westchester... and its business community... has been a testament to what true civic leadership looks like," said Murphy.

During the evening, several inspiring local business owners shared their stories, including Rebecca Lusk, owner of Sound Seafood Market & Sushi; Jessica Zavaglia, owner of Zavaglia Associates, a landscape design and build company; Rachel Brown, owner of Margaret Rose Candles; Heather Capelle, owner of Artistree; and Thumper Moyle, owner of The Dog Stop, which recently opened in the village.

For more information about the Mamaroneck Chamber of Commerce and its upcoming events, visit www.mamaroneckchamberofcommerce.org.

Photo caption: From left to right, Gene Christian Bacca, Thumper Moyle, Heather Capelle, Catherine Parker, Jennifer O'Neill, Rebecca Lusk, Rochelle Brown, Jessica Zavaglia and Michael Murphy.

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#### **Larchmont Calendar**



Book Trees
Wednesday, Dec 3, 10:30 AM to noon
Mamaroneck Public Library, 136 Prospect Ave
Learn how to make paper book trees with Alex &
Amy. Make upcycled holiday decor from discarded books. All materials provided. Registration is
required. Learn more at mamaronecklibrary.org/



Westchester's Winter Wonderland Thursday, December 4 through Wednesday, December 31, 5 PM to 11 PM Kensico Dam Plaza, 1 Bronx River Parkway, Valhalla

This drive-through holiday light extravaganza features a 100-foot light tunnel, Candy Cane Lane, and Rudolph's Runway. This winter wonderland includes glittering angels of peace, dancing trees, glowing snowballs, and a 40-foot Christmas tree. Admission is \$35 per car. Learn more at https://www.wwinterwonderland.com/



Gingerbread House Competition
Sunday, December 7, 12:30 PM to 2 PM
Larchmont Public Library, 121 Larchmont Avenue
Students in Grades 6 through 12 are welcome
to join the team Gingerbread House decorating contest! Materials are supplied, just bring
your creativity. Teams of up to five members
are welcome; one sign-up per team. Registration is required. To register, go to https://
larchmont.librarycalendar.com/event/gingerbread-house-decorating-contest-30197.



Project Feeder Watch
Sundays, December 7, 14, 21 and 28
9:30 AM to Noon
Croton Point Park Nature Center 1 Croton Pr

Croton Point Park Nature Center, 1 Croton Point Avenue

Beginners to experts can view local birds at the Nature Center's feeders. Free admission. For more information, call (914) 862-5290.

Home for the Holidays

November 19 through December 24 Mamaroneck Artists' Guild Gallery, 1987 Palmer Avenue. Larchmont

A Gift of Art Holiday Show & Boutique showcases unique arts and fine crafts, handmade by juried artist members. Holiday reception takes place on Saturday, December 6 from 3 PM to 6 PM. To learn more, call (914) 834-1117.

#### Free Notary Service

Tuesday, December 2, 5 PM to 7 PM
Tuesday, December 16, 10 AM to Noon
Larchmont Public Library, 121 Larchmont Avenue
Notary services will be available at the
Larchmont Public Library on the first and third
Tuesday of each month. Jessica Frankel, a local
resident and former librarian of more than 40
years, has offered to provide this service for
anyone who is interested in having documents
notarized, free of charge. A photo ID is required.
Appointments are not necessary—first come,
first serve. Frankel will not notarize wills and
cannot give legal advice. For more information,
email larchmontlibrary@larchmontlibrary.org.

#### Holiday Craft Fair

Saturday, December 6, 10 AM to 3 PM Mamaroneck Public Library, 136 Prospect Avenue

Great gifts all in one place: crafts, jewelry, home decor, vintage items and more. Photos with Santa from 10:30 AM to noon in the children's room. For more information, call (914) 698-1250.

#### Toy Drive

Sunday, December 7, 10 AM to 2 PM Columbia Firehouse, 605 North Barry Avenue, Mamaroneck

The Village of Mamaroneck Fire Department's 15th Annual Toy Drive is collecting new, unwrapped toys for children and teens. Donations benefit Blythedale Children's Hospital and local families in need. For more information, email Fhughes819@gmail.com.

#### Stuffie Sleepover

Monday, December 8, 6 PM to 7 PM Mamaroneck Public Library, 136 Prospect

Children are invited to bring their stuffed animal to the library for a sleepover. Listen to a bedtime story in the Children's Room before saying

good-bye to your stuffie. All the fun will be captured in a photo to take home the next day. Pick-up is Tuesday, December 9 between 10 AM and 6 PM. Register at mamaronecklibrary.org.

Santa Claus Experience & Holiday Lights
Saturday, December 13 and Sunday, December
14

#### 5 PM to 9 PM

Harbor Island Park, Mamaroneck

Enjoy an illuminated holiday walk-through display, meet-and-greet with Santa and his elves, complimentary children's keepsake ornaments, and seasonal treats in Santa's Sweet Shoppe. Tree lighting ceremony is Saturday, December 13 at 6 PM. For more information, visit https://www.villageofmamaroneckny.gov/parks-recreation/pages/tree-lighting-santa-experience-harbor-island-park.

#### Comedy From Scratch

Saturdays, December 13 and December 27 8 PM to 9:30 PM

The Idea Kitchen, 1940 Palmer Avenue, Larchmont

Locally-grown comedian Ben Asher presents
New York City-area comics performing long
sets. The December 13 lineup includes Katie
Hannigan (The Late Show with Stephen Colbert,
HBO, Comedy Central) and Elon Altman (Netflix
Roast of Tom Brady, Comedy Cellar). Performing December 27 are Erik Bergstrom (Comedy
Central, The Late Show with Stephen Colbert)
and Laura High (TikTok, Caroline's On Broadway). For tickets, go to https://www.eventbrite.
com/e/stand-up-westchester-comedy-club-presents-comedy-from-scratch-byob-1213-tickets1917994415929?aff=erelexpmlt

#### Save the Date!

The Summer Matters Gala Thursday, March 26, 2026, 6 PM to 9 PM Hampshire Country Club, 1025 Cove Road, Mamaroneck

The Stem Alliance will hold a gala in celebration of the 60th Anniversary of Co-Op Summer Enrichment, in memory of Co-Op's Founder, Dee DaBramo, and in support of the Summer Matters campaign to provide equal access to high-impact summer programs for all. Learn more at thestemalliance.org/summer-matters-gala

## Ring in New Year's Day with All Six of J.S. Bach's Brandenburg Concertos

BY LINNET TSE

Back by popular demand! A
European New Year's Day concert
tradition continues in Larchmont following a sold-out inaugural concert
last New Year's Day. As part of the
Music in the Manor concert series,
now in its second year, St. John's
Episcopal Church, 4 Fountain Square,
invites the community to ring in
the New Year with J. S. Bach's most

famous orchestral works, the Brandenburg Concertos. St. John's music director, Dr. Matthew Lewis, will lead an all-professional group of instrumentalists for a performance of all six of these well-known concertos, performed in their entirety on New Year's Day.

Dr. Lewis explains that New Year's Day concerts have long been a tradition in Europe, with one of the most famous ones being the Vienna Philharmonic's New Year's Concert. The St. John's orchestral ensemble will include 20 musicians on strings, flutes, oboes, French horns, trumpet, bassoon and harpsichord, many of whom have performed with the New York Philharmonic well as with other highly-acclaimed orchestras.

The Parish Hall, where the pieces will be performed, provides an intimate setting for the audience to experience the power of the music. "What better way to welcome the New Year than with these concertos, celebratory pieces that are full of optimism,

hope and joy," notes Dr. Lewis enthusiastically.

The concert will begin at 3 PM on New Year's Day, with a short intermission for a light meal with champagne mid-way through, before finishing at around 6 PM. Tickets are \$75, including the festive reception.

For more information, go to https://stjohnslarchmont.org/brandenburg-concertos-on-new-years-day/



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Dr. Puente has been lauded for his skills, with honors including the "Peer to Peer" Excellence in Medicine award and recognition as

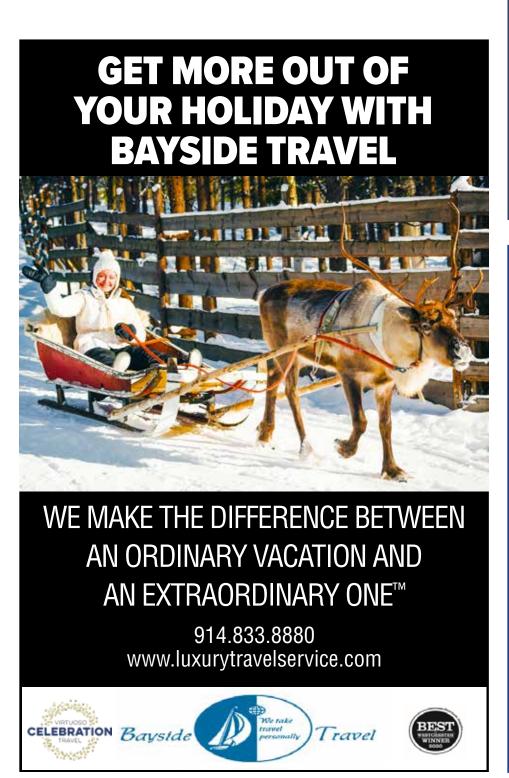
Outstanding Laparoscopic Resident by the Society of Laparoscopic and Robotic Surgeons. He is a fellow of the American College of Surgeons, past president of Bronx County Medical Society, and a member of several professional societies including the Society of Laparoscopic and Robotic Surgeons and the Society of American Gastrointestinal Endoscopic Surgeons. Dr. Puente is fluent in Spanish and Italian, and has been a resident of Greenwich for more than two decades.



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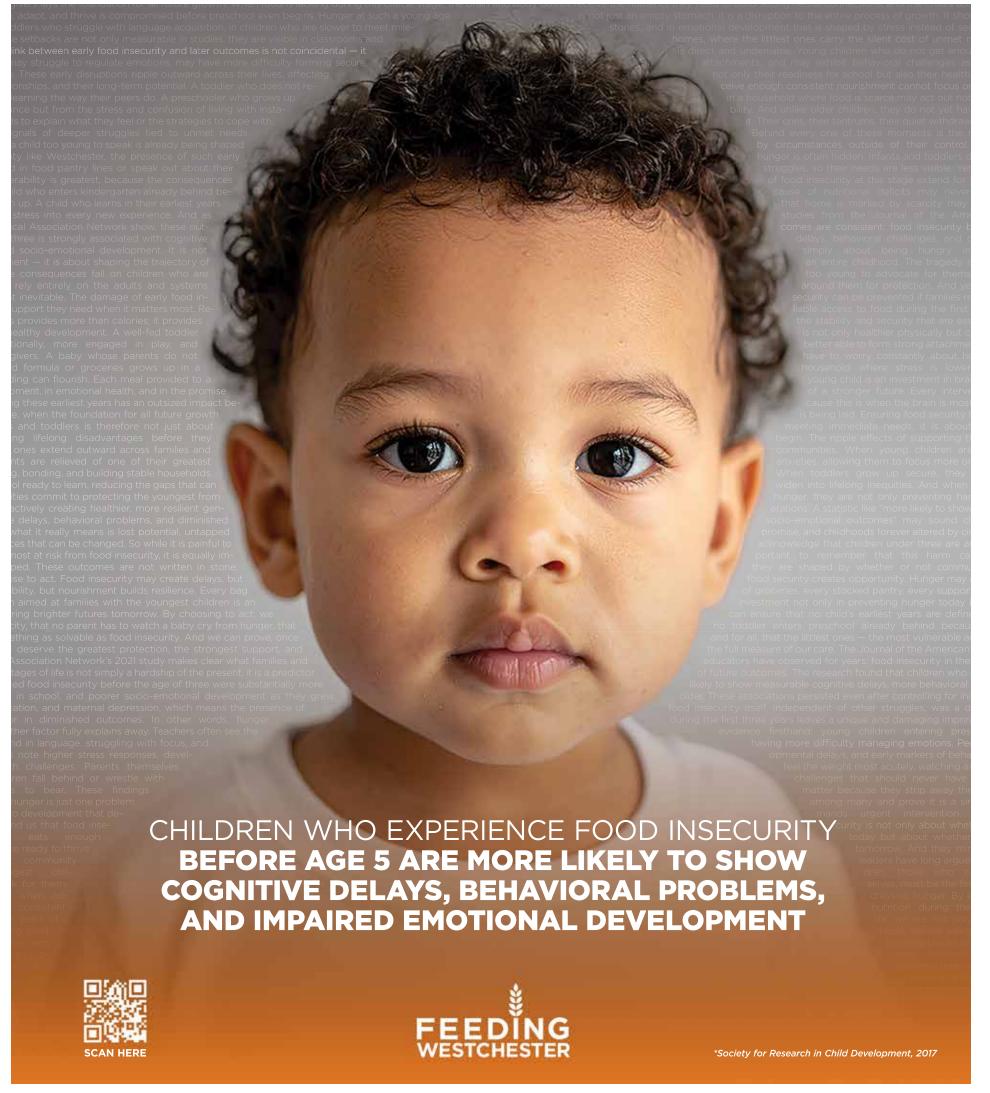








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#### Yeeeaaah, I'm the taxman



BY JOHN CATTAU, MANAGING PARTNER OF KIRK CREEK INSURANCE SERVICES, LLC

Let me tell you how it will be..There's one for you, nineteen for me ...'Cause I'm the taxman.

Good guess recognizing George Harrison's timeless 1966 ditty (first song on

the legendary *Revolver* album!) skewering the United Kingdom's 90 percent-plus tax regime.

Will *Taxman* become a retro top 40 hit on the dawn of a Democratic Socialist era? Probably not. But it does not require a leap of faith to assume that your taxes are going up. One step you can take today: Review your life insurance coverage. Term insurance, a lower cost alternative to permanent insurance, does not help with your taxes.

Permanent insurance benefits to consider:

- 1) Tax-Deferred Cash Value Growth: Permanent life policies have a cash value component that grows over time. This growth is tax-deferred.
- 2) Tax-Advantaged Access to Funds: You can access the cash value during your lifetime through withdrawals or policy loans, which are generally not considered

taxable events. Voila—a supplemental, tax-free income in retirement.

3) Tax-Free Death Benefit: Beneficiaries receive this typically federal income tax-free. 4) Estate Tax Mitigation: Permanent life insurance can provide liquidity to cover your tax bill without forcing the sale of other assets. Using trusts, the death benefit can be excluded from your taxable estate.

So be smart and heed George's warning about the taxman and death (and a nod to Greek mythology): Now my advice for those who die, Declare the pennies on your eyes...Make sure you have enough coins to pay the ferryman.

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.

#### Notes From A Therapist



BY HILLARY VOLPER, LCSW

Holidays bring festive store displays, gift shopping, meal planning, and invitations, but they also stir complex emotions. Missing loved ones, family expectations, and the pressure to make everything perfect can make this season feel overwhelming.

Remember, not everything will go as planned. Focus on what goes right and savor moments that bring you joy. If you're on your own, reach out to friends or join community activities by volunteering. It's a great way to feel connected.

Managing stress is important during the holidays. Deep yoga breathing is one of the simplest tools for finding calm amid the bustle. It helps interrupt stress and brings clarity in tense moments. To try it, sit in a comfortable chair and breathe naturally for a few moments. Then exhale through your nose for a count of 4, hold your breath for 4, and exhale slowly through your mouth for a count of 8. Reduce the count to 6 if it is too hard. Practice this for 5 to 20 minutes.

This breathing exercise is not a substitute for medical care if the stress is ongoing. But it is helpful in moments that you need to feel calm. I hope you find it helpful as you navigate the holiday season.

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.

# Bridging the Digital Divide: A Family Approach to Financial Management



BY JESSICA DEMLER, CFP® CBDA, PRINCI-PAL AT OXLER PRIVATE WEALTH®

We are living through a profound shift in technology. The financial land-scape that revolved around paper statements and in-person bank visits has transformed into a digital ecosystem that can feel overwhelming, especially for older adults.

Last month, a client in her seventies admitted she hadn't checked her investment account for some time because she couldn't remember her password and was too frustrated by the process of resetting it. Her story isn't unique. Many seniors face anxiety around online banking, digital fraud, and complex financial platforms designed for digital natives.

Cybersecurity education deserves

special attention. Older adults are disproportionately targeted by scammers who exploit their trusting nature. Have frank conversations about common schemes: fake IRS calls, "grandchild in trouble" scams, too-good-to-be-true investment opportunities. Establish a simple rule: no legitimate institution demands immediate payment via gift cards or wire transfers. Encourage a "verify first, act later" mentality—if something feels urgent, hang up and call the institution directly. Create a judgment-free zone where they feel comfortable admitting if they've engaged with suspicious contacts. Early intervention prevents financial devasta-

This is where multi-generational families become invaluable. Adult children and grandchildren aren't just tech support—they're bridges to financial security. We work with multi-generation families all with varying technological proficiency. We often recommend "financial check-ins" where younger family members help older relatives review accounts, update security settings, and understand statements. Your parent or grandparent built their wealth through decades of smart decisions; they simply need help translating that wisdom into a new format. The goal isn't to take over their finances—it's to empower them.

Financial security isn't just about having enough money; it's about families working together to manage it confidently as systems and technology change. When generations collaborate, everyone benefits from combining digital fluency with hard-earned financial wisdom.

Jessica Demler, CFP® CBDA is a Principal at Oxler Private Wealth®, an independent, family owned and operated wealth advisory firm in Rye Brook and Manhattan, offering financial care to women and families. For a complimentary, no pressure conversation, call (212) 785-2860 or visit www.oxlerpw.com. Oxler Private Wealth is a SEC-Registered Investment Adviser. Registration of an investment adviser does not imply any specific level of skill or training and does not constitute an endorsement of the firm by the Commission. Oxler Private Wealth does not provide tax or legal advice. The information presented is not a solicitation to buy or sell any securities or investment advisory services. Investing in digital assets is speculative in nature and involves risk, including the risk of loss of principal. You should speak to your investment adviser about the risks of investing in digital assets prior to investing. In addition, there may be tax implications in digital asset investing. You are encouraged to speak to your tax professional about these potential implications prior to investing in digital assets.

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#### **Estate Planning for Tangible Property**



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

When people think about estate planning, they often focus on major assets like real estate, investment accounts, and life insurance policies. However, tangible personal property—items such as jewelry, artwork, collectibles, furniture, vehicles, and family heirlooms—can carry both emotional and financial value. Planning for how these possessions will be distributed after death is an important yet often overlooked part of a comprehensive estate plan.

These items may or may not have high monetary value, but they frequently hold deep sentimental significance. Disputes over tangible items are common among heirs because personal meaning can outweigh market worth. A grandmother's wedding ring, for instance, might cause more tension than a bank account because of its emotional connection.

One way to handle tangible assets is through a personal property memorandum. This document, referenced in your will or trust, allows you to list specific items and designate who should receive them. Unlike a will, which typically requires formal execution to make changes, a memorandum can usually be updated more easily without legal formalities. This flexibility makes it ideal for items that may change hands, be sold, or be newly acquired over time. However, it is important to note that in New York a personal property memorandum is not legally binding, and it simply shows the Decedent's wishes regarding their tangible personal property.

Another option is to distribute tangible personal property through specific bequests in a will or trust. A specific bequest names a particular item and the individual who should receive it. For example:

"I give my diamond engagement ring to my daughter, Jane Doe."

"I give my antique piano to my nephew, John Doe."

By including language like this, you remove ambiguity and give your executor clear legal instructions. These specific bequests are binding and enforceable under your will or trust, ensuring that your wishes are carried out as you intend.

It's important to describe each item clearly to prevent confusion or disputes. Include identifying details—such as brand names, serial numbers, or distinguishing features—especially for valuable or similar-looking property. If you later sell or give away an item that you've listed in your will, your estate plan should be updated to reflect that change. Photographs are another excellent way to clearly illustrate which tangible personal property you are describing.

Tangible personal property should be coordinated with the rest of your estate plan. For example, if valuable items are part of a trust, ownership may need to be formally transferred to the trust to avoid probate. Additionally, specific items left in a will should align with the terms of any trust or beneficiary designations to prevent contradictions. Items with significant value—such as rare collectibles—should be documented carefully for estate valuation purposes.

Tangible personal property estate planning is more than just deciding who gets what—it's about preserving family relationships and honoring sentimental ties. By creating a detailed memorandum, communicating clearly with loved ones, and integrating personal property decisions into your estate plan, you can reduce the risk of disputes and ensure your possessions end up exactly where you intend.

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.

# Table Hopping with Morris Gut: Sparkling Holiday Dining & Events

The 5th annual New Rochelle Holiday Market 2025 at New Roc City, 29 LeCount Place, will run Nov. 28 through Dec.14th., 4-8 pm weekdays, and 12-8 pm weekends. There are holiday vendors and fun for all. For info: www.newrochelleny.gov/1842/NRNY-Holiday-Market

The White Plains Holiday Market brought to us by White Plains BID, returns December 6th through the 17th with 40 regional craft and food vendors. It takes place on Court St. between Main & Martine St. 11 a.m. to 6 p.m. Monday thru Wednesday; to 7 p.m. Thursday-Sunday. For info: https://wp-bid.com/events/holiday-market/

If all this makes you hungry, here are some nearby dining suggestions for everyone in the family...

#### ALEX'S BAR & GRILLE, NORTH WHITE PLAINS

The handsome dining room is split into cozy sections with Mediterranean clay-colored banquets and plush beige curtained windows. Proprietor Alex Ahmetaj offers big cuts of aged steaks and chops along with generously served Northern Italian/Continental fare. Check out such specialties as: Pan Fried Calamari with hot cherry peppers, Linguini alle Vongole, a delicious fresh Branzino prepared tableside, classic Veal Parmigiana, grilled Filet Mignon, NY Sirloin Steak, a hefty Rib Eye, or the Pork Chops. Alex's Bar & Grille, 577 N. Broadway, N. White Plains. 914-358-1444 www.alex577.com

#### BEECHMONT TAVERN, NEW ROCHELLE

I like vintage pubs and taverns. I recently got back to the Beechmont Tavern, across from IONA University in New Rochelle. It has been around since 1928, they say, and proprietor Rob Hayes keeps the place warm and buzzing. We ordered their popular traditional chicken wings, a Gael burger and fries, and a summery goat cheese and pear salad. We shared. All were great. A special shout out to the staff. They were friendly and on the spot. We will be back. Beechmont Tavern, 750 North Ave., New Rochelle. Open 7 days. 914-636-9533 www.beechmonttavern.com

#### TRATTORIA VIVOLO, HARRISON

Cited by Forbes Magazine, Chef-owner and personable host Dean Vivolo serves his robust regional Italian cuisine out of a vintage diner just across from Harrison's Metro-North station. Sit at the counter, tuck into a booth, or take a table in the rear greenhouse and enjoy the surprising contemporary and traditional flavors emanating from his kitchen: tasty thin-crusted pizza; Crostino di Polenta topped with wild mushrooms, gorgonzola, and tomato sauce; Linguini Nere with

bay scallops; Grilled Lamb Chops; Lasagna Bolognese al Forno; and wonderful Spaghetti a la Vongole. Fine wine list. Sparkling lights in the evenings. Seasonal outdoor patio. Free parking. Trattoria Vivolo, 301 Halstead Ave., Harrison. 914-835-6199 www.trattoriavivolo.



#### JACK'S BAR & RESTAURANT, EASTCHESTER

Owner Shane Clifford and his friendly crew serve delicious finger foods and generously plated specialties. Chef/partner Brandan Donohoe's modern Irish American kitchen come great burgers, decadent Short Rib Mac N' Cheese, crusty pizzas out of their woodfired oven; freshly made salads; Buttermilk Chicken Sandwich; Berkshire Pork Chops; Jack's Lamb Shank. Their full Irish Breakfast at brunch is a winner. Sticky Toffee Pudding for dessert is a must! The same group own Jill's in Mamaroneck. Jack's Bar, 219 Main St., Eastchester. 914-652-7650 www.jackseastchester.com

#### TORCELLO RISTORANTE, LARCHMONT

Imer Rraci and his veteran team reimagined the former La Riserva into a lovely setting for the Italian classics. Named after an island off the coast of Venice, this kitchen turns out such winning dishes as: colorful Mozzarella Caprice; Risotto Di Funghi with porcini; Linguine alle Vongole; Veal Chop Parmigiana; classic Rack of Lamb; and delicious Pollo Torcello, topped with applewood bacon and melted fresh mozzarella in a light bourbon mushroom sauce. Rraci had spent years working for the former Giambelli in Manhattan, and Valbella in Old Greenwich, CT. Open 7 days for dinner starting at 3:30 p.m. Bar/cocktails. Happy hours Wed. through Fri. 3:30-6 pm. Outdoor patio. Free parking. Torcello, 2382 Boston Post Road, Larchmont. 914-833-1118 www.torcellolarchmont.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 30 years. He may be reached at: 914-235-6591. Email: gutreactions@optonline.net)

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