

Larchmont Ledger



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larchmontledger.com

To Our Readership & Advertisers

For the past 25 years, Shoreline Publishing Inc., has published *Westchester Jewish Life*. After much consideration, we have decided to cease publication as of January 2026.

We thank all our loyal readers and advertisers throughout the years.

We will continue to publish our 5 monthly community newspapers and quarterly magazine along with our specialty publications.

Larchmont Transitions to a New Board of Trustees

BY STEPHEN E. LIPKEN

Village of Larchmont Mayor Sarah Bauer administered the Oath of Office to new Trustees Ian Post, Dawn Magid and returning Village Justice Thea Beaver at the December 1 Board of Trustees Reorganization Meeting.

Mayor Bauer then bade a fond farewell to outgoing Trustees Brigid Brennan and Deputy Mayor/Trustee Dana Post, presenting Proclamations. Bauer thanked Brennan for her work on the Climate Smart Task Force, helping the Village achieve a Bronze Rating. Trustee Peter Fanelli is the new Deputy Mayor.

Former Trustee Marlene Kolbert praised Brennan for her work on the Larchmont Environmental Committee and her support for environmental action grant opportunities from New York State, including clean energy grants from NYS Energy Research and Development Authority (NYSERDA), encompassing Electric Vehicle (EV) Chargers, EV cars



Left to right: New Trustee Ian Post, Mayor Sarah Bauer and New Trustee Dawn Magid.

for the Village, plus helping establish Larchmont's Climate Smart Task Force in 2023. Through the two programs, the Village received almost \$300,000 in grant monies.

Kolbert stressed that Brennan has worked with the non-profit organization, Frederick's Ataxia Research Alliance

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Mamaroneck Budget Raises Property Taxes for 2026

BY STEPHEN E. LIPKEN

The Town of Mamaroneck's 2026 Budget increases property taxes 2.83 percent—an average increase of \$292 for town wide properties and \$24 for village properties. The budget includes \$3.3 million for Capital Projects on a pay-as-you-go basis, resulting in substantial savings for future debt service and borrowing costs.

Mamaroneck Town Supervisor Jaine Elkind Eney convened the December 3 Board Meeting by commending the Mamaroneck High School (MHS) football team for making it to the state semi-finals before being defeated by Saratoga Springs High School, 28-14.

Supervisor Eney and Council member Sabrina Fiddelman noted recent events they attended, including the American Jewish Committee (AJC) Diversity Breakfast at Iona University, Long Island Sound Watershed Inter-municipal Council (LISWIC), Community Resource



Center Gala (CRC) at Glen Island Harbour Club, and a ribbon cutting for the new Kutir Indian Restaurant.

The board held a Public Hearing for



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Westchester County Legislators Boykin and Parker Receive Distinguished Service Award

The Westchester County Board of Legislators honored two outgoing members with the Westchester County Distinguished Service Award, the highest level of recognition the Board can bestow. The medals are awarded to individuals who have significantly benefited the general welfare and common good of the County through dedicated public service.

The honorees were Legislator Ben Boykin and Legislator Catherine F. Parker, both of whom left office December 31 having reached term limits.

Board Chairman Vedat Gashi (D-New Castle, Ossining, Somers, Yorktown) said, "Transitions on the Board are always bittersweet, but the departure of these two outstanding legislators seems especially poignant.

Boykin's long service to the public is extraordinary. Serving as NYSAC's 80th president and completing two terms as Chair of the Board during a period of tremendous change are accomplishments unlikely to be matched. He guided the legislature through the pandemic, ushering in technological



advances that kept the Board's work moving forward. He also led the first Board with majorities of women and people of color.

Parker dedicated 18 years to public service—six years on Rye City Council followed by six terms steadfastly representing District 7 on the Board. Her legislative leadership on environmental issues set a high standard for the future, improving quality of life for



the Sound Shore towns she represents and all of Westchester—from advancing flood-control measures, to creating a County Office of Sustainability, to stewarding the management of Rye Playland, a cherished County gem.

County Executive Ken Jenkins said, "I would like to extend my most heartfelt congratulations to my friends, Former Chair and Legislator Ben Boykin and Legislator Catherine Parker,

on their well-deserved retirement from the Westchester County Board of Legislators. Their years of dedicated service, thoughtful leadership, and commitment to the people of Westchester have left a profound impact on our communities.

During his tenure, both as legislator and Chair of the Board, Legislator Boykin guided his colleagues through

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Larchmont Cartoonist Publishes Superhero Satire

Twenty-year-old cartoonist Cole Johnson from Larchmont released his debut graphic novel *Super Grandma Sells Out*, now available on Amazon. The 32-page story follows an elderly crime-fighter who becomes an accidental celebrity when Hollywood turns her life into a blockbuster superhero movie. Written and illustrated in New York, Oklahoma, and Texas, the comic parodies pop culture with brand deals, faulty merchandise, and over-the-top endorsements.

Johnson wrote, penciled, inked, and digitally shaded each page, blending the style of vintage newspaper comics with contemporary satire. *Super Grandma Sells Out* introduces a cast of original characters, including cowboy Tex McMex, movie executive Vincent Cash, and the villainous Mr. Sir. “Super Grandma just wants to help people,” Johnson says. “But everyone keeps trying to sell her image. It’s a story about creativity in a commercialized world.”

The book is published under Johnson’s independent label, Cole’s Comics, now based in Austin, Texas. “Cole’s Comics focuses on hand-drawn storytelling with humor and heart, producing comics that balance satire with sincerity,” says cartooning mentor Phil Lohmeyer of Cos Cob, Connecticut. With *Super Grandma Sells Out*, Johnson joins a community of young cartoonists who use self-publishing platforms to reach a worldwide audience. His next title, a Cold War comedy about a spy navigating rival nations, is slated for 2026.



Westchester County Legislators Boykin and Parker Receive Distinguished Service Award

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complex budget cycles, COVID, and advanced policies that strengthened County Services. Legislator Parker’s deep commitment to the Sound Shore communities and strong advocacy on quality-of-life issues made a meaningful difference to the residents she served. As they begin this next chapter, I offer my sincere gratitude for their partnership and tireless effort on behalf of the people of Westchester. We wish them continued success and fulfillment in all that they do.”

Legislator Benjamin Boykin II (D—White Plains, Scarsdale, West Harrison) said, “I am humbled and honored to receive this prestigious award from the Westchester County Board of Legislators, the highest honor the Board bestows. My twelve-year tenure here has been historic and transformative in many respects as I led this Board as Chairman for four years from 2018–2021. I have enjoyed working with my colleagues and our outstanding staff to move our County forward. My service has been a labor of love and I thank my constituents and all the residents of Westchester for allowing me to help make our County a better place to live,

work, and enjoy.”

Legislator Catherine F. Parker (D—Harrison, Larchmont, Mamaroneck, Rye) said, “It has been the honor and privilege of my life to have served as the County Legislator for the 7th District these last 12 years. So many individuals and local organizations have shown me over my tenure that we can achieve so much when we come together to tackle problems like climate change, affordability, and flooding. I leave office knowing government can be a force for good, and feeling that the legacy I leave shows the next generation that we were thinking of them as we made our policy decisions.”

Majority Leader David T. Imamura (D—Ardsley, Dobbs Ferry, Edgemont, Hartsdale, Hastings-on-Hudson, Irvington) said, “Ben and Catherine have been amazing members of the Board of Legislators. They truly leave Westchester a better place than they found it; whether it be Ben’s advocacy for economic development or Catherine’s advocacy for the environment, all Westchester residents owe them a debt of gratitude for their service.”



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Hommocks Students Build Skills and Connections at 2025 HHREC Middle School Human Rights Institute

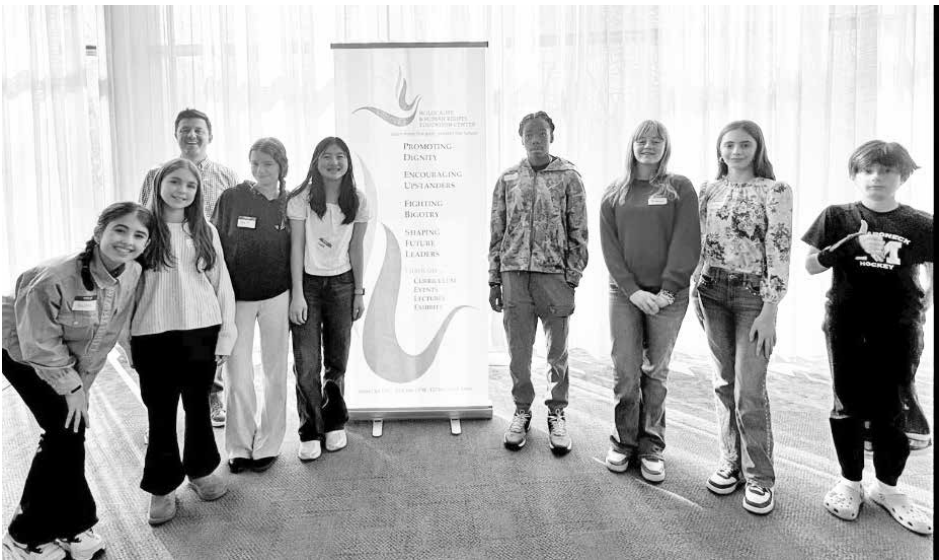
Teachers and students from across the Hudson Valley gathered on November 18 for the 2025 Holocaust and Human Rights Education Center (HHREC) Human Rights Institute for Middle School Student Leaders. Held at Congregation Emanu-El of Westchester in Rye, the annual conference brings young people together to explore leadership and empathy and to deepen their understanding of human dignity and what it means to be an upstander.

Hommocks Middle School in Mamaroneck sent eight 7th-grade students to participate in this year's event. They spent the day exploring what it means to lead with empathy and courage. Through stories, discussions and hands-on workshops, the students learned about human rights, heard powerful examples

of resilience and reflected on how young people can make a positive difference in their communities.

Hommocks Middle School social studies teacher Andy Scopp shared how impressed he was with the group's enthusiasm and maturity, noting, "I was so pleased with how all eight 7th graders conducted themselves. A special treat was getting to see them meeting new friends from other school districts." He added that he was especially proud of their participation, offering a "shoutout to several Hommocks students (I think more than any other school!) for asking questions in the full group setting."

Seventh grader Rana said she appreciated the opportunity because "this was something I personally want to do in the future (be a civil rights lawyer). I was



hoping to learn some things about human rights and leadership that I can use in the future, and I did." She added that, to her, "being a leader means to be responsible, have empathy, strong communication, accountability and resilience."

Another student, Sienna, reflected deeply on the meaning of leadership. She described a leader as "not just a figure who leads others, but someone who leads with great confidence and resilience... someone who stands up for what is really important, inspires others, even changes others who might be struggling in life." She said a true leader is also "someone who can always embrace others even if they're different."

Rana and Sienna were especially impacted by master storyteller Sheila Arnold, who portrayed the enslaved

character 'Ol Bess and shared her story of resilience in the face of trauma. Hearing about 'Ol Bess's life helped Sienna understand the difference between ethical leadership and leadership rooted in cruelty. "Something important that I was able to take away," she explained, "is that many leaders aren't 'good leaders.' Some are so brutal that they only lead for themselves." The story left a strong impression: "Old Bess explained how she and many others were sold and enslaved. Sold to people who would soon force them into labor, hit them, yell at them, and treat them like dirt!" Sienna concluded that experiences like these highlight why "it's always important to not lead with selfishness, but to lead with your heart and love for others."

Larchmont Transitions to a New Board of Trustees

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(FARA) to find a cure for Frederick's Ataxia, a rare genetic disorder causing problems with movement and muscle control involving difficulty walking, muscle weakness, loss of limb sensation and slurred speech.

In her State of the Village Address, Bauer said the Village adopted a Tax Cap-compliant Budget for the seventh year in a row and has \$3.5 million in active grants. The village was awarded \$2.4 million of the money in 2024, which was used in 2025 for security upgrades, sewer renovations, transportation safety recommendations and sustainability infrastructure.

Personnel changes include new Deputy Clerk Jamie Silver, Recreation Director Russell Birdwell and incoming Assistant Administrator Brittanie O'Neill.

Following up on earlier complaints of

loud music emanating from Locals 10538, Cuddy and Feder LLC Associate Maximilian Maholik, representing Locals said, "Following the Board's decision at the November 17 Hearing, Locals 10538 stopped all live music performances and stopped all amplified music performances."

"The applicant is working with the Village's appointed sound consultant on developing a soundproofing plan through sound testing. Just so the Board knows, the applicant has retained its own sound consultant, SoundSense to work hand-in-hand with the Village's consultant."

"One thing the applicant is hoping to get approval of is background music and TV playing through robotic speakers. This is an attempt to get light, non-intensive background music. We want to get permission to play amplified noise, just for sound testing," Maholik concluded.

Spotlight on Your Emergency Services Personnel


Meet Police Officer Jeanne Anne Fiumara

Officer Jeanne Anne Fiumara has worked at the Larchmont Police Department since 2022. She began her career in Law Enforcement in 2016 with the NYC Department of Environmental Protection Police where she worked in New York City, Westchester, and Putnam.

Police Officer Fiumara is originally from Brooklyn. Prior to becoming a Police Officer, she attended CUNY College of Staten Island where she majored in accounting.

She is a certified General Topics Instructor and Defensive Tactics Instructor. In her personal life, Police Officer Fiumara enjoys hiking and spending time with her family.






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Transforming Challenges to Triumphs

Mamaroneck Budget Raises Property Taxes for 2026

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the Sewer Rent Rate. Local Law #7 adopted in 2014 established a sanitary sewer rent as an alternative to the ad valorem tax to fund the operation of the sanitary sewer system. Section 174-3 of the legislation requires that the Town Board annually set the sewer rate per gallon based upon water consumption.

How is the Sewer Rent Calculated? The sewer rate is calculated by dividing the total revenue needed to operate the sewer system by the total water consumption for the unincorporated Town.

There will not be a sewer rent increase in 2026.



Mamaroneck Town Supervisor Jaine Elkind Eney

Budget Increases:

• Salaries:	\$400,000
• NYS Health Insurance Program (NYSHIP):	\$600,000
• NYS Pension Increase:	\$300,000
• Contractual-Sanitation Services:	\$200,000
• Contractual-Utilities:	\$100,000
• Contractual-2025 One time:	(\$600,000)
• Transfer to capital:	\$1.2 million
• Debt service:	\$200,000
• Total Expense Increase:	\$2.4 million

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Mamaroneck High School Hosts Debate Tournament

BY ANDREW MCCARTHY

Mamaroneck High School’s Debate Team is ranked among the top programs in the Northeast and recognized nationwide. The team competes in “policy debate,” a demanding format in which students develop near-expertise in a year-long topic, training to argue its complexities from every angle (in traditionally two-person teams).

This season, debaters are grappling with the pressing subject of U.S. Arctic policy, examining policies across subtopics ranging from international relations to indigenous governance to climate change. The program’s more than 80 students span all four grades and are grouped into three divisions—Novice, Junior Varsity (JV) and Varsity—all coached by MHS math teacher Jake Lee and Chatsworth orchestra teacher Andrew Kromholz. Collectively, the team’s first three months of competition represent a vigorous opening salvo, offering promising signs for the latter half of the year. But first, we turn to a recent home event.

Mamaroneck hosted its highly attended December tournament, a nationally recognized event with nearly 30



schools from across the Northeast. One debater, Iva Mincemoyer (’28), reports that the event saw a bustling “71 teams (142 students) in the varsity division and 20 teams (40 students) in the novice division.” Students from New York, New Jersey, Washington DC, Massachusetts, Pennsylvania, and Maryland all converged at MHS in what Lee aptly calls “their quest” for advancement. For a weekend, classrooms across the math and science wings were transformed into vibrant forums, each managed by volunteering Mamaroneck students. Devoted parent volunteers, whose generous assistance

enabled the tournament’s smooth behind-the-scenes operation, were equally involved, facilitating integral tasks like the coordination of food, beverages and seating.

At its core, this high-stakes event was driven by one enticing prospect on the minds of every Varsity team: qualification to the Tournament of Champions (TOC), the national debate tournament held every April in Lexington, Kentucky. Eligibility for this prestigious event, which is generally designed for seniors, requires two “bids” (favorable performances) at major tournaments, one of which can be

secured at Mamaroneck.

One notable Varsity duo, Sahil Gupta and Felix Apfalter (’26) has already qualified, with debaters Nolan Smith and Leo Federspiel (’26) following closely behind. Taken together, Lee said, Mamaroneck’s Varsity squad “continues to be a dominant force in the country,” a status forged through years of disciplined work. Their participation in various invitationals in Texas, Illinois and Michigan this year, in particular, has allowed not only memorable individual experiences, but a robust team ethos. Weekly practices, which frequently combine different divisions, are described by coaches as “focused, enthusiastic and engaging,” with what Kromholz considers “a great amount of student-to-student interaction.”

Novice Jeevan Gupta (’29) believes that debate’s innate blend of “individuality and partnership,” together with Mamaroneck’s tight-knit culture, promotes a supportive environment in which students can “thrive while building valuable friendships”. Indeed, as competitive intensity ramps up, that mindset will prove crucial, cultivating what Kromholz describes as “an itch to win more and more.”

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Larchmont Rotary Club Presents the Blum Award to Daniel Wetmore

Mamaroneck High School senior Daniel Wetmore was honored with Larchmont Rotary's Blum Award on November 14 for managing the revitalization of the Hommocks Middle School garden. A celebratory luncheon was held at the Larchmont Yacht Club. The Blum Award recognizes local high school students for their initiative, leadership and creative pursuit to make a difference in their local community and beyond.

Club President Lester Nathan gave the opening remarks and Treasurer Marion Anderson welcomed club members and special



guests. Marian White, Club Rotary Foundation Chair, followed with the story behind the Blum Award and then introduced Daniel Wetmore.

"Need met opportunity" when Daniel, needing a service project to become an Eagle Scout, was matched with the Hommocks Middle School, whose garden had become overgrown and outdated. With the help of fellow Boy Scouts, his friends, his brother and Hommocks teachers Betty Comerford and Sara Hanna, about 200 hours were spent transforming the garden into a multi-purpose outdoor space. Daniel described to the audience the many steps needed to rebuild and refresh the garden beds which can now be used to teach students, to grow vegetables and to encourage pull ups. The project saved the district more than \$60,000 (the estimated cost of professional installation) and was helped by the receipt of grant money from the PTA. In the future, some of the garden's produce will be donated to the Larchmont Hunger Task Force.

In recognition of his service, Daniel received certificates of merit from Larchmont Village Trustee Peter Fanelli, New York State Assemblyman Steve Otis, New York State Senator Shelly Mayer and Westchester County Executive Ken Jenkins.

Guests are welcome at the club's bi-monthly meetings. Interested individuals can contact the club by going to its website at <https://larchmontrotary.org>.

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U.S. Representative George Latimer Creates Citizen Task Forces

U.S. Representative George Latimer (NY-16) announced the creation of seven citizen task forces. Each task force is comprised of residents who live or work in New York's 16th District and chaired by a leader with expertise in the respective issue areas. The task force chairs will oversee organizational meetings with the aim to make recommendations to Rep. Latimer and his staff on legislation, funding, and administration policies that can benefit the residents of the 16th District.

- The task forces will focus on the following seven areas:
- Energy & Environment
 - Infrastructure
 - Intergovernmental
 - Veterans Affairs
 - Foreign Policy & Military Affairs
 - Jobs & Economy



• Social Services
“We are fortunate here in Westchester and the Bronx to have many talented and engaged people whose knowledge and expertise can benefit all our communities. We have assembled seven working groups with diverse professional backgrounds, and we are going to give them a chance to be part of how the sausage gets made in Washington,”

said Rep. Latimer.
“When people think of Washington, they think of a concept in a faraway place that is out of reach and out of touch with everyday Americans. That is not how I have operated in my decades in public service. I have always sought community involvement and spend every day not in Washington meeting with residents in Westchester and the Bronx. Therefore, I am excited to bring the legislative process to my district,” Latimer concluded.

Woman’s Club of Larchmont Holds Successful November Food Drive

Television and newspaper reports of intended cuts to the Supplemental Nutrition Assistance Program (SNAP) sparked generous giving to the Hope Food Pantry by the Woman’s Club of Larchmont, Inc. members and the community. When SNAP benefits are insufficient or interrupted, the need for food pantries increases significantly.

November 15 was the first of three Community Donation Days planned for the Club year 2025-2026. At the corner of Larchmont and Forest Avenues, Philanthropy Committee members Zsuzsanna Baan-Jonas, Sarah Anna Jonas, Gerry Gerace and Mary Ann Mazza worked steadily separating the items by category, organizing two carloads of donations. Between the two cars close to 500 food items were collected with an additional 369 diapers. In total a value of over \$1,500!

Sr. Mary Alice, head of Hope Food Pantry, has been particularly appreciative of the reliability of these food donations. Monetary donations of \$230 will allow the food pantry to purchase needed items in bulk. At the November meeting of the Larchmont Woman’s Club, members were equally generous donating 185 food items and 84 diapers, with a total value of \$446.

The next Community Food Drive will be Saturday, February 7, outside The Larchmont Ave. Church from 11 AM to 1 PM.



Larchmont Woman’s Club to Hold Food Drive

A Community Food Drive for Hope Food Pantry will be held by the Woman’s Club of Larchmont, Inc. On Saturday, February 7, members of the club’s Philanthropy Committee will brave the cold and be outside Larchmont Avenue Church from 11 AM to 1 PM.

Donations of cereals, meals in a can (Spaghetti-O and others), and diapers are especially needed but all food items are desired, including soups, crackers, small bags of rice, canned fruits, canned vegetables and canned tuna.

Monetary donations are also gratefully received since this allows the Food Pantry to purchase needed items that are not donated. Checks should be made payable to: The Woman’s Club of Larchmont, Inc. The Club is indebted to the community for its past support and is a non-profit organization.



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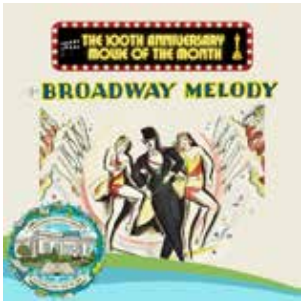
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Larchmont Calendar



Nigellissima by Nigella Lawson
Food For Thought: Cookbook Book Club
Wednesday, January 7, 6:30 PM to 7:30 PM
Mamaroneck Public Library, 136 Prospect Avenue
Whether you want to learn to cook for the first time or get experimental in the kitchen, the Food For Thought cookbook club will focus on a new cookbook each month (available on the holds shelf). This month features the Italian-inspired recipes in Nigellissima by Nigella Lawson. Participants choose a recipe to prepare and share with the group at the meeting. To register, go to mamaronecklibrary.org/events.



The Broadway Melody (1929)
Friday, January 16, 1 PM to 3 PM
Larchmont Public Library, 121 Larchmont Avenue
The Broadway Melody, the first talkie and first musical to win the Best Picture Oscar, is about a producer-songwriter who comes between a show-biz sister act and causes disharmony. For more information, call (914) 834-2281.



Yarn Bowls
Friday, January 23, 3:45 PM to 4:30 PM
Larchmont Public Library, 121 Larchmont Avenue
Children in grades 3 through 5 can learn to weave a colorful bowl using yarn and paper plates. To register, go to <https://larchmont.librarycalendar.com/event/childrens-program-24159>.

Parsons Dance
Friday, January 30, 7:30 PM
The Performing Arts Center, Purchase College, 735 Anderson Hill Road
Known for its energized, athletic, and joyous style, Parsons Dance is renowned for creating and performing contemporary American dance that thrills audiences worldwide. Their bold ensemble work, effortless movement, and stunning dancers have solidified them as one of the world's leading dance companies. Works, like the iconic Caught, exemplify this company's innovation and huge audience appeal. For tickets, go to <https://www.artscenter.org/events/parsons-dance/>.

Still Moments Reimagined
Sat, Dec 6 to Sat, Jan 31
9:30 AM to 4:30 PM daily
Art Gallery at Rockefeller State Park, 125 Phelps Way, Pleasantville

Mamaroneck Artists Guild artists Barbara Armstrong, Catherine Caufield Russell, Barbara Chen, Luis Fonseca, Hilda Green Demsky, Rose Marie James, Linda Negrin, Sherri Paul, Monique Robidoux and Sherry Solow will exhibit their work. Reception is Saturday, January 17, 1 PM to 3 PM. Snow date is Sunday, January 18. For more information, email rockefeller-gallery@gmail.com.

Welcome by Karen Maloof
Sunday, January 4 to Friday, February 6
Harrison Public Library, 2 Bruce Avenue
Karen Maloof is a photographer turned painter who explores the narrative between light and shadow. Exploring this symbiotic relationship creates a sense of memory of lives lived in quiet corners of the world. A house becomes a home, a sense of family, its presence and perhaps, its future. For more information, go to

karenmaloofartist.com.
Dr. Martin Luther King Jr. Day Commemoration
Wednesday, January 14, 7 PM
Hommocks Middle School auditorium, 130 Hommocks Road, Larchmont
The Larchmont Mamaroneck Human Rights Committee hosts the 39th annual Commemoration honoring the legacy of Dr. Martin Luther King Jr. Event highlights include: The presentation of the Dr. Martin Luther King Jr. Award to CURE (Coalition for Understanding Racism through Education); a panel discussion, moderated by Dr. Elizabeth Bradley, focusing on affordable housing; and the Hommocks Middle School's "HaVoc" Music Ensemble performing under the direction of Leon Whyte. For more information, email lmhumanrights@gmail.com.

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New Year's Advice from Aretha Franklin: *Think*



BY JOHN CATTAU,
MANAGING PARTNER OF KIRK CREEK
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Watch the Blue Brothers recently? Embedded in it, arguably the best musical performance in a movie, ever: Aretha Franklin's performance with her titanic, R&B #1 hit, *Think*. Published in 1968 in the crucible of the civil rights and women's liberation movements, Franklin's gospel-inspired anthem shouts freedom,

independence and respect.

Franklin's character delivers an electrified juggernaut, a timeless statement that transcends race and politics, in a failed attempt to keep Marvin from rejoining Jake and Elwood.

While it didn't stop Marvin, can Franklin's simple message help you in 2026?

For starters let's look at the issues with today's latest eye candy, electric vehicles (EVs): Do the right thing for the environment, but be aware of the costs. While EVs save money on fuel and routine maintenance, collision claims often cost more, largely due to expensive parts, specialized labor, and battery-related risks.

Filing small claims? Don't. For EVs, even minor cosmetic damage can trigger complex inspections. Skipping affordable claims may help protect future premiums.

Accident? Take photos, including the

charging port and undercarriage, to help insurers determine whether high-voltage components were affected, reducing disputes.

Parking? Stay out of valleys. Flooding is a serious concern for EV batteries, so park on higher ground to reduce claims.

Your policy? Review it annually, and ask about EV-specific discounts, safety-feature credits, and usage-based programs. Check your deductible too.

So in 2026, keep *Think* close to your heart, and make smart choices—before and after an accident. Add it to your playlist, and you'll forever see the world differently.

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

In my practice, I often work with people who struggle to establish healthy boundaries in their lives. Boundaries are not walls; they are expressions of self-respect that include the ability to say no to those who hurt us or take advantage of our kindness. Many individuals, especially young women, describe relationships with partners who treat them disrespectfully, yet they continue those relationships sometimes for years out of fear of rejection, anger, or abandonment.

Boundary challenges also appear in families. Some parents expect too much from their adult children, feeling hurt or confused when their advice is dismissed or when their children seem distant. Without examining their own behavior, they may not realize how blurred boundaries can erode connection and mutual respect.

I could share countless examples of boundary struggles, but the essential point is this: we must reflect on our relationships and ask whether difficulties arise from unclear or unhealthy boundaries. By understanding where our responsibilities end and others begin, we cultivate healthier, more balanced interactions. Regardless of age or circumstance, it is always possible to change our behavior and to treat others, and ourselves with greater honesty, compassion and respect.

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.

Disinheriting a Family Member from Your Estate Plan



BY BERNARD A. KROOKS, CERTIFIED
ELDER LAW ATTORNEY
SPECIAL GUEST CONTRIBUTOR: AMY C.
O'HARA, CERTIFIED ELDER LAW ATTORNEY

Disinheriting a family member is a sensitive and often emotional topic. It must be handled carefully. Many people assume that they are entirely free to leave their property to whom-ever they choose. However, New York law has specific rules that protect spouses and restrict the ability to disinherit them. Understanding who can be disinherited, how to do it properly, and the potential challenges involved can help ensure that your estate plan truly reflects your intentions and is upheld after your passing.

The most important limitation under New York law concerns spouses. A spouse cannot be completely disinherited unless there is a valid prenuptial or postnuptial agreement in which the spouse waives the right to inherit, or they signed a waiver of right of election in line with state law and requirements. Otherwise, even if you write a Will leaving your spouse nothing, New York's "right of election" gives the surviving spouse the legal right to claim approximately one-third of the estate. This includes probate assets, those that pass under the Will, as well as certain non-probate assets, that pass outside the Will, such as joint accounts, payable-on-death designations, and even certain property trans-

fers made before death if done to intentionally deprive the spouse of inheritance rights. This rule underscores a key principle of New York law: spouses are protected and disinheriting one is legally difficult unless both parties knowingly agreed to it in advance.

Children, on the other hand, do not have the same protections under New York law. Many people are surprised to learn that a parent is legally permitted to disinherit an adult child for any reason, or for no reason at all. The key is clarity: a Will must make it unmistakably clear that the omission was intentional and not accidental. Estate litigation often arises when someone is left out of a Will with no explanation, leading disinherited family members to challenge the document.

When someone decides to disinherit a child or other family member, the Will should directly address the decision. Sometimes a person writes: "I make no provision for my son John, not for lack of affection, but for reasons personal to me." Other times, the document simply states that the individual is intentionally excluded or that they are receiving \$1 to clearly demonstrate awareness and intention. Contrary to popular belief, leaving someone \$1 is not necessary, and in some cases can even be insulting. A well-drafted statement of intentional omission is usually sufficient and preferable.

It is also important to understand that disinheritance does not automatically prevent legal challenges. A disgruntled family member can still attempt to contest the Will by claiming that the person who created it lacked mental capacity, was unduly influenced, or did not execute the document properly. The more contentious the family dynamics, the greater the risk of post-death litigation. To minimize challenges,

individuals should take additional steps, such as executing the Will under attorney supervision (which creates a legal presumption of validity), and adding a "no-contest clause," which states that any beneficiary who challenges the Will risks losing their inheritance. A no-contest clause can deter challenges, but it only works if the person being discouraged has something to lose; if they were already receiving nothing, they have no incentive to refrain from contesting.

Additionally, many people forget that disinheritance in a Will only applies to probate assets. If a family member is named as a beneficiary on a life insurance policy or retirement account, or as joint owner of a bank account, those assets pass outside the Will. Therefore, part of effective disinheritance is ensuring that all beneficiary designations, account titles, property deeds, and trust documents consistently reflect the estate plan.

Disinheriting someone is rarely done casually. Whether the motivation is estrangement, financial irresponsibility, lifetime gifts already made, or personal reasons, it is wise to consult with an experienced estate planning attorney to ensure that the wishes are expressed legally and effectively. Outside of spouses, New York law allows individuals broad discretion, but it also provides protections and safeguards to prevent unjust or accidental outcomes. Crafting a careful and thoughtful estate plan not only ensures that your intentions are honored but also reduces the likelihood of painful disputes among those you leave behind.

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. (914-684-2100, www.littmankrooks.com)

Larchmont Woman's Club Donates Toys

Members of the Woman's Club of Larchmont, Inc. made the holidays merry for children at the Community Resource Center in Mamaroneck. More than 40 toys were collected for these disadvantaged children—more anticipated.

Woman's Club members generously donated gifts, including a football, a cosmetic case, a book bag, a sport sweater and cash. But most important, the message of giving and caring during the holiday season was very much alive.

To complete the holiday party, homemade brownies, cookies and hot apple cider were delivered compliments of the Club.

The Woman's Club of Larchmont, Inc. is a non-profit organization which supports local civic and philanthropic organizations that contribute to the betterment of the community. The Club is open to both men and women. For more information regarding the Club and membership, contact Theresa Fanelli at theresa7772mindspring.com.

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