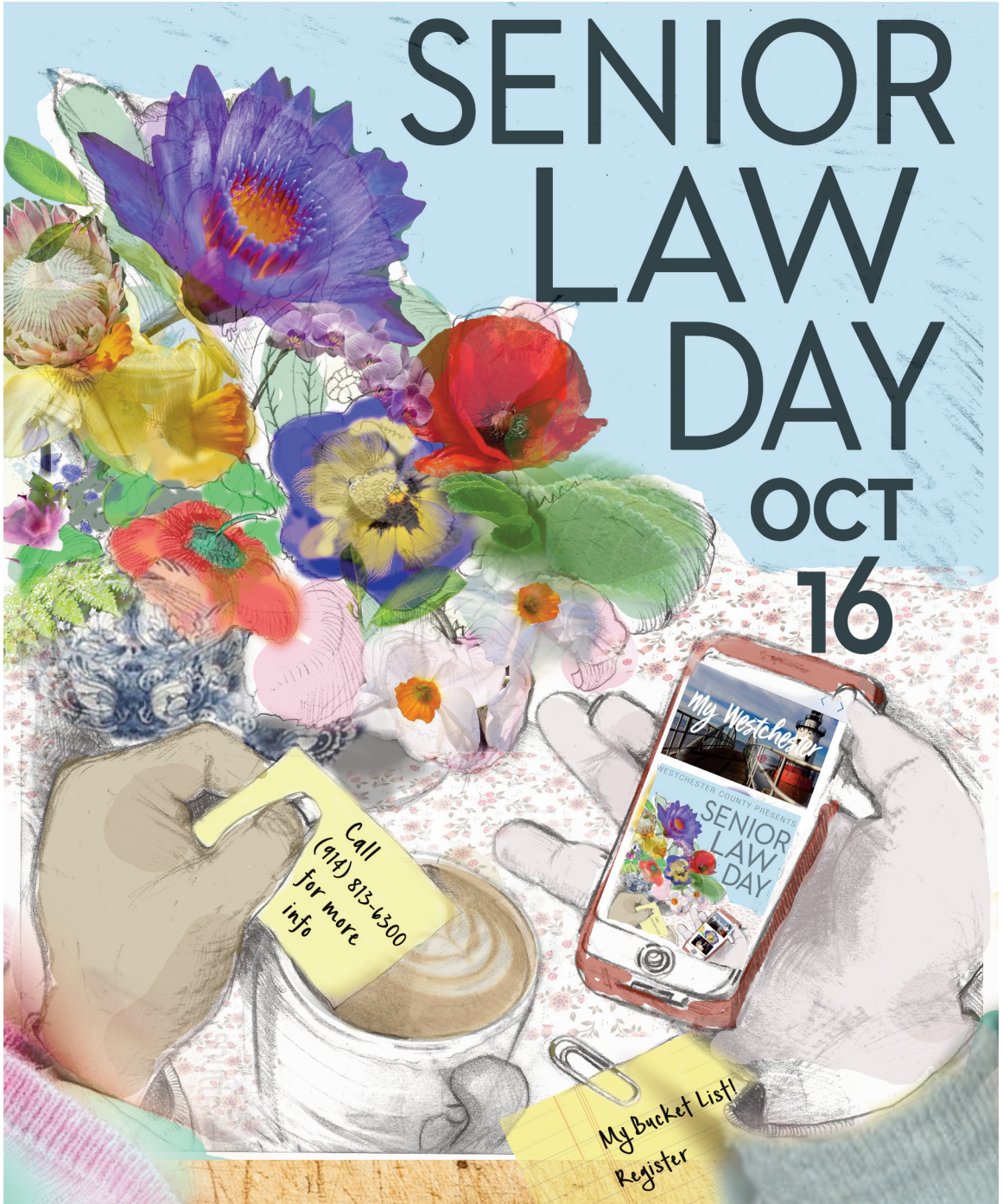


SENIOR LAW DAY OCT 16



Welcome to Senior Law Day 2018

Your presence proves that you know planning is the key to successful aging. This is the 19th year we are offering seniors and their families a full day of free legal and financial education. In addition to attending the workshops, we encourage you to take advantage of the free, 15-minute, one-on-one consultations provided by local experienced and respected attorneys, certified financial planners and geriatric care managers.

With 24 workshops offered, you might find it hard to choose only one workshop per session. So to make it easier, we repeat some of our most popular topics.

The free, 15-minute consultations with an attorney, certified financial planner or geriatric care manager will begin at 9:45 a.m. and end at 2 p.m. Sign up for these sessions in the main lobby. We realize that it may be necessary for you to miss part of a workshop to attend a consultation, so please exit or re-enter as quietly as possible.

Throughout the day, be sure to stop by the atrium area to pick up helpful resource materials. Also, visit the lobby and elevator area on the first and second floors to visit with representatives from the government and not-for-profit organizations. They will have staff on hand to answer your questions about Medicare, long term care insurance, credit counseling and much more. You might even uncover some “forgotten money” if you spend a few minutes with the representative from the New York State Comptroller’s office or discover new and exciting programs offered by the Westchester Library System.

We designed this day just for you. Enjoy and learn.



It is my pleasure to welcome you to the 19th Annual Senior Law Day at the Westchester County Center in White Plains. Thank you for joining us for our signature annual event, designed to help Westchester seniors and families navigate the legal, financial and health related concerns that all of us experience as we grow older.

Today's event will include important information on elder law, financial planning, geriatric care management and more.

Due to the popularity and significance of the Senior Law Day Program, we also work with local municipalities throughout Westchester to offer satellite programs that not only make it easier for seniors, caregivers and their families to attend - but help us reinforce the importance of planning ahead and being informed.

Please take advantage of the full day of workshops featuring topics on elder law, estate and retirement planning, wills and trusts, social security benefits, long-term care, Medicare and Medicaid, financial planning, affordable housing and more. All of our programs are led by some of the County's top elder law attorneys, certified financial planners, geriatric care managers and long-term care insurance specialists. You also have the opportunity to benefit from one-on-one consultations, to discuss your specific situation with an expert. Best of all, everything is free.

Education matters and that is what Senior Law Day is all about. We hope you take advantage of the opportunity to learn as much as you can, and participate again at one of our future events.

Have a wonderful day.

A handwritten signature in black ink, which reads "George Latimer". The signature is written in a cursive, flowing style.

George Latimer

Westchester County Executive



Mae Carpenter
Commissioner

Thank you for coming to Senior Law Day. We're delighted you're here. Senior Law Day is a pillar of the award-winning Livable Communities Initiatives – a signature program of Westchester County's Department of Senior Programs and Services.

The purpose of the initiative is to enable seniors to continue to live in their homes and communities with independence and dignity as they age. Today's program will help you do just that by empowering you to make informed decisions.

We embrace the belief that a failure to plan is a plan to fail. Westchester County works tirelessly throughout the year to support seniors and their families in sustaining a wholesome quality of life. The County takes great pride in being one of the first seven places nationwide to be designated by AARP as an "Age-Friendly Community." We are also part of the World Health Organization's Global Network of Age-Friendly Cities and Communities.

Everyone here today is invited to view "MAP: My Aging Plan" – a digital booklet, which details what people need to do from their 20's through their 80's and beyond to age successfully. The booklet has been distributed to thousands of people and can supplement much of what you learn today. You can find this and other useful publications by visiting www.seniorcitizens.westchestergov.com/publications.

If you have already started to handle the legal and financial issues that impact your life, you deserve a lot of credit. If you have not, Senior Law Day will motivate you to begin.

Mae Carpenter

Mae Carpenter, *Commissioner*

Westchester County Department of Senior Programs and Services

From the Senior Law Day Committee

The Senior Law Day Committee and Westchester County leaders welcome you to this great annual event that brings together seniors and their families from across the County. In addition to attending workshops and free consultations with local experts in law, financial planning, and geriatric care management, please stop by the resource tables to pick up helpful materials from government agencies, not-for-profit organizations and program sponsors.

After today, you can visit our website, seniorlawday.info – where copies of today's presentations will be made available. You can also follow us on Twitter @SeniorLawDay, where you can learn about the many Senior Law Day programs that we offer in communities throughout Westchester during the year. We also have a new Facebook page! Connect with us by searching for Senior Law Day.

A very special thank you to our Senior Law Day Program Director, Sarah A. Steckler, Esq., for her efforts in helping make this day possible.

The Senior Law Day Committee looks forward to the opportunity to serve the community as a resource for seniors and their family members, friends and neighbors. If you would like to schedule a Senior Law Day workshop in your community, please contact Sarah at (914) 946-4777 or via email to ssteckler@kblaw.com.



Steven A. Schurkman, ESQ., *Senior Law Day Co-Chair*
Keane & Beane, P.C.



Sara Meyers, ESQ., *Senior Law Day Co-Chair*
Enea Scanlan & Sirignano



Elena Falcone, *Senior Law Day Co-Chair*
Westchester Library System

PROGRAM

8:30 AM – 9:00 AM

REGISTRATION

Lobby (1st Floor)

REFRESHMENTS

Little Theatre (2nd Floor)

9:00 AM – 9:40 AM

WELCOME & INTRODUCTIONS

Little Theatre (2nd Floor)

HON. GEORGE LATIMER

Westchester County Executive

HON. KATHIE E. DAVIDSON, AJSC

*Administrative Judge Ninth Judicial District
of the State of New York*

MAE CARPENTER

*Commissioner Department of Senior
Programs & Services*

ELENA FALCONE

*Director, Public Innovation and
Engagement, Westchester Library System
Co-Chair, Westchester County Senior Law Day*

HON. BRANDON R. SALL

Westchester County Surrogate

SARA MEYERS, ESQ.

*Enea, Scanlan & Sirignano, LLP
Co-Chair, Westchester County Senior Law Day*

GARY BROWN, ESQ.

*Acting Executive Deputy Attorney General
for Regional Affairs Statewide Elder Abuse
Coordinator & Assistant Attorney General-
in-Charge New York State Office of the
Attorney General*

STEVEN A. SCHURKMAN, ESQ.

*Keane & Beane, P.C.
Co-Chair, Westchester County
Senior Law Day Program Moderator*

HON. ANTHONY A. SCARPINO, JR., ESQ.

District Attorney, Westchester County

WORKSHOP 1

9:45 A.M. – 10:45 A.M.

Little Theatre (2nd Floor)

Estate Planning/Elder Law 101:

Nuts and Bolts of Estate Planning to Preserve your Assets

An overview of basic estate planning documents, types of trusts, assets preservation techniques, long term care and incapacity planning and methods to avoid or minimize estate and gift taxes.

Steven A. Schurkman, Esq.

Keane & Beane, P.C.

Co-Chair, Senior Law Day

Room A (1st Floor)

Making it Easier to Care: How to Use a Power of Attorney and when to Establish a Guardianship

This program will discuss what happens when a family member becomes unable to make his or her own personal and financial decisions and will provide an overview of how to properly use a New York State Power of Attorney. This program will also discuss when a guardianship is necessary and the basis of filing for guardianship with the Court.

Joseph M. Accetta, Esq.

Court Attorney/Referee,

Supreme Court, Westchester County, Adult Guardianship Part

Brian Miller, Esq.

Giannasca & Shook, PLLC

Elizabeth Cumming, Esq.

Glassman & Brown LLP

Room B (1st Floor)

What are the Best and Most Affordable Housing Options as you Age?

A review of home and community based housing options. This workshop will discuss traditional options, including assisted living and continuing care retirement communities and explore some innovative options which assist seniors to remain in their own home. Housing and Urban Development (HUD) subsidized housing for seniors and the Section 8 voucher program will also be discussed.

Neil Rimsky, Esq.

Cuddy & Feder, LLP

Melinda Bellus, Esq.

Legal Services of the Hudson Valley

Veronica Raphael

Director of Foreclosure Prevention

Westchester Residential Opportunities, Inc.

Saad Siddiqui, Esq.

Fair Housing Director

Westchester County Human Rights Commission

Room C (1st Floor)

How to Avoid Common Scams that Target Older Adults

The program will focus on common scams and frauds that targets older adults - the warning signs, how to avoid becoming a victim and where to seek help if you think you're a victim. There will be special emphasis on common Facebook, email and online dating scams where romance is used to gain a person's trust. Other common telephone scams such as the "grandparent scam," the "Internal Revenue Service scam" and the "foreign lottery scam" will be discussed. The program will also cover issues such as identity theft and Internet safety. Participants will be provided with "do's" and "don'ts" to stay safe in their daily lives.

Gary Brown, Esq.

Acting Executive Deputy Attorney General for Regional Affairs Statewide Elder Abuse Coordinator & Assistant Attorney General-in-Charge New York State Office of the Attorney General

Fredric I. Green , Esq.

Second Deputy District Attorney
Chief, Special Prosecutions Division
Westchester County District Attorney's Office

Room D (1st Floor)

Understanding the Basics of Retirement Plans and IRA Distribution Rules

This session will discuss the basics of Individual Retirement Accounts (IRAs), 401ks and other Retirement Plans. We will review early withdrawal penalties, required minimum distribution rules and strategies to help make your hard earned dollars last throughout your retirement years.

Daniel A. Jacobius CFP®, LUTCF, CLTC

Barnum Financial Group

Vincent G. D'Agnese

Barnum Financial Group

Room E (2nd Floor)

Financial Fitness Planning: A Check up on your Bottom Line

Financial Fitness provides practical information about how to organize and manage your daily finances and personal affairs to stay independent longer. Participants will learn how to create a monthly budget and use a spending vs. income worksheet to have a better handle on your finances. You will also learn about financial literacy, how to review your investments to see if they still fit their lifestyle and how to navigate the internet while avoiding risk factors for scams.

Paul Tramontozzi, CFP®

Lob Planning Group

Bob Grenier, CFP®

Merrill Lynch Global Wealth & Investment Management

Ilene Amiel

Daily Money Manager
Personal Affairs Administrator, Inc.

Room F (2nd Floor)

Cobertura Básica de Medicare

Información Básica de Medicare: Parte A & B, Parte C - Planes de Medicare Advantage (HMO/PPO), Parte D (Cobertura de las Recetas Médicas).

Corina Sonara

Administradora de Programa
Departamento de Programas y Servicios para Personas Mayores del Condado de Westchester

Room G (2nd Floor)

Essential Online Health Information for Older Adults: How to find, use, and Assess the Online Information you Need

A review of essential sources of information for general health topics, medical literature and comparison of health providers and services. Know where to go for what you need and discover practices that will keep you safe online.

This session is offered twice and will be followed by an opportunity for hands-on Q&A.

Elena Falcone

Director, Public Innovation and Engagement,
Westchester Library System
Co-Chair, Westchester County Senior Law Day

Gym Main Room Attorney Consultations (1st Floor)

Free 15-minute consultations with attorneys (by appointment)

Free 15-minute consultations with Certified Financial Planners (by appointment)

Free 15-minute consultations with geriatric care managers (by appointment)



WORKSHOP 2

11:00 PM – 12:00 PM

Little Theatre (2nd Floor)

Understanding your Social Security Retirement Benefits

This presentation will discuss the legal and financial considerations to be made when deciding to take your Social Security Benefits and emphasize the importance of proper timing. Many Americans think Social Security is simple and straightforward, often it is not. Just recently, the bipartisan budget act made some significant changes to Social Security laws about claiming retirement and spousal benefits. Making a mistake when selecting your benefit option can cost thousands of dollars over the course of retirement. Consequently, it's a good idea to talk with experts in the field, gather the information you need, and make informed benefits decisions. This presentation will also include maximizing your Retirement Income Distributions as it relates to Social Security and other retirement sources.

Robert K. Leitner, CFP®
Financial Advisory Network

Room A (1st Floor)

How do I pay for Long-Term Care? Planning with and without long-term care Insurance

This program examines the various options for financing long term care, including what's available from Medicare, the basics of Medicaid planning and the use of Long Term Care Insurance. If time permits, the topics of New York State Partnership policies and hybrid or combination policies will be introduced.

Deepankar Mukerji, Esq.
Goldfarb Abrandt Salzman & Kutzin LLP

Abe Gruenwald, CLU, CLTC
Life & Long Term Care Insurance Specialists
65 Plus - The Health Care Safety Net

Room B (1st Floor)

Take Charge: Planning in Advance for your Health Care

What tools and resources are available for making sure that your health care wishes are honored? Health Care Proxies, Living Wills, Medical Orders ("MOLST") and patient and family member guidelines for deciding about health care will be discussed. Law students will assist those who wish to discuss and sign health care proxies and living wills.

Prof. Gretchen Flint, Esq.
Pace Law School

Roberta Goodman, Esq.
Pace Women's Justice Center

Mary Beth Morrissey, Esq., PhD, MPH
Fordham Global Health Care Innovation Management Center
Chair, Collaborative for Palliative Care

Room C (1st Floor)

Should I use a Will or a Trust: Who's Afraid of Probate? What to do when Someone Dies

A presentation that will explore the advantages and disadvantages of Wills and Trusts and also provide a brief overview of the probate process. We will address questions related to probate, including what it is and how a Will is declared valid, what assets are governed by your Last Will and Testament, what assets are not governed by your Will, and what legal actions to take after a loved one passes away.

Sandra Delvalle
Westchester County Surrogates Court
Chief Clerk

Valorie Promisel, Esq.
Law Office of Valorie Joy Promisel

Ariel S. Rosenzweig, Esq.
Ely J. Rosenzweig & Associates, P.C.

Room D (1st Floor)

I Don't Want to Talk About It: The most Frequently Overlooked Aspects of Estate Planning

This session will provide practical information regarding various areas of end-of-life planning including legal matters, financial planning considerations, family discussions and the value and importance of pre-planning funeral and cemetery arrangements.

Robert Kestenbaum

Director of Family Service, Woodlawn Cemetery

Abby P. Rosmarin

Mediation Counsel, McCarthy Fingar, LLP

Joyce White

Business Development Manager, The Osborn Home Care

Room E (2nd Floor)

Legal and Financial Planning for the Newly Diagnosed Dementia Patient

A program for those who recently received a diagnosis of Alzheimer's or Dementia and/or their close relatives. Now is the time you should start planning for the future and make decisions about matters that will affect health care and finances when you or your loved one can no longer manage them. We will cover topics including legal and financial planning, guardianship, geriatric care management, caregiver resources (respite care, support groups), and end-of-life planning. By putting financial and legal plans in place now, we can allow the person with dementia to express wishes for future care and provide the necessary time to work through the complex issues involved in long-term care.

Meg Boyce, LMSW

Vice President, Programs and Services
Alzheimer's Association - Hudson Valley Chapter

Artem Djukic, Esq.

Riker Danzig Scherer Hyland & Perretti LLP

Room F (2nd Floor) en Español

Planificación de Bienes: Testamentos, Cuidados Médicos y Finanzas

Ofrece información sobre la planificación financiera y preservación de los bienes, poderes financieros, poderes médicos, testamentos, fideicomisos, impuestos y respuestas a sus preguntas relacionadas con la ley. Provee también información sobre la planificación para ser elegible para el seguro de Medicaid.

Elizabeth Valentin, Esq.

Littman Krooks, LLP

Room G (2nd Floor)

Essential Online Health Information for Older Adults: Q&A

Hands-on Training in the use of Essential Online Health Resources. Limited to participants in the Essential Online Health Information for Older Adults presentation

Elena Falcone

Director, Public Innovation and Engagement, Westchester Library System
Co-Chair, Westchester County Senior Law Day

Gym Main Room Attorney Consultations (1st Floor)

Free 15-minute consultations with attorneys
(by appointment)

Free 15-minute consultations with Certified Financial Planners (by appointment)

Free 15-minute consultations with geriatric care managers (by appointment)

WORKSHOP 3

12:15 PM – 1:15 PM

Little Theatre (2nd Floor)

Nuts and Bolts of Medicaid Planning

A program examining the basics of Medicaid planning including asset protection, the Medicaid Home Care Program, pooled income trusts and how to qualify for Medicaid in a Skilled Nursing Facility.

Sara Meyers, Esq.

Enea, Scanlan & Sirignano, LLP

Samantha Lyons, Esq.

Enea, Scanlan & Sirignano, LLP

Brian Lawrence

Labor & Industry for Education, Inc.

Room A (1st Floor)

Everything Baby Boomers Need to Know About Estate Planning and the 2017 Tax Law

Everyone needs an estate plan. No Exceptions. This program will cover an overview of the 2017 tax law and how it may affect your estate planning goals, property taxes and medical expenses. This program will also provide insight on how to plan for your children and for people who are considering retirement in another state.

Salvatore M. Di Costanzo, Esq.

Maker, Fragale & Di Costanzo, LLP

Room B (1st Floor)

Avoid 10 Greatest Gaffes in Estate Planning

A program and discussion that will go through the most common mistakes people make regarding their estate planning. These gaffes include having out of date Wills and advanced directives, not updating beneficiary forms, and relying on social security to cover your financial needs in retirement.

Rita K. Gilbert, Esq.

Hyman & Gilbert

Adam Rude, CFP®

Principal, Lob Planning Group

Room C (1st Floor)

Should I use a Will or a Trust: Who's Afraid of Probate? What to do when Someone Dies

This presentation will explore the advantages and disadvantages of Wills and Trusts and also provide a brief overview of the probate process.

Moira Laidlaw, Esq.

Shamberg Marwell Hollis Andreyckak & Laidlaw, P.C.

Elizabeth C. Briand, Esq.

Bleakley Platt & Schmidt, LLP

Room D (1st Floor)

Medicare: Plan, Enroll, and Manage to meet your Changing Needs

This presentation offers a brief review of how Medicare works, when to enroll, and options to change your coverage as your needs evolve. Questions we can address: What is the difference between Original Medicare and a Medicare Advantage Plan? Should you purchase a Medicare Supplement? How much coverage do you need? How does this work with retiree plans, COBRA or the Affordable Care Act? Whether you are new to Medicare or currently enrolled, you'll get information you can use.

Beth Casso

Program Coordinator, Westchester Seniors Out Speaking
a project of Westchester Library System

Mary Ann Larkin

Program Coordinator, Westchester Seniors Out Speaking
a project of Westchester Library System

Medicare Counseling to follow program from 1:15PM-2:00PM

Room G (2nd Floor)

Essential Online Health Information for Older Adults: How to find, use, and Assess the Online Information you Need.

A review of essential sources of information for general health topics, medical literature, and comparison of health providers and services. Know where to go for what you need and discover practices that will keep you safe online. This session is offered twice and will be followed by an opportunity for hands-on Q&A.

Elena Falcone

Director, Public Innovation and Engagement, Westchester Library System
Co-Chair, Westchester County Senior Law Day

Gym Main Room Attorney Consultations (1st Floor)

Free 15-minute consultations with attorneys (by appointment)

Free 15-minute consultations with Certified Financial Planners (by appointment)

Free, 15-minute consultations with geriatric care managers (by appointment)

WORKSHOP 4

1:15 PM – 2:00 PM

Little Theatre (2nd Floor)

Estate Planning/Elder Law 101: Nuts and Bolts of Estate Planning to preserve your assets

An overview of basic estate planning documents, types of trusts, assets preservation techniques, long-term care and incapacity planning and methods to avoid or minimize estate and gift taxes. There is no time like the present to make sure that your estate plan is up to date! We will discuss Wills, Advance Directives, as well as asset protection and preservation techniques.

David Cutner, Esq.

Lamson & Cutner, P.C.

Room G (2nd Floor)

Essential Online Health Information for Older Adults: Q&A

Hands-on Training in the use of Essential Online Health Resources. Limited to participants in the Essential Online Health Information for Older Adults presentation

Elena Falcone

Director, Public Innovation and Engagement, Westchester Library System

Co-Chair, Westchester County Senior Law Day

Gym Main Room (1st Floor)

Free, 15-minute consultations with attorneys (by appointment)

Free, 15 minute consultations with Certified Financial Planners (by appointment)

Free, 15-minute consultations with geriatric care managers (by appointment)

EXHIBITORS

Main Lobby

The New York State Comptroller's Office of Unclaimed Funds
Westchester Library System
Westchester County Human Rights Commission

First Floor Atrium

Resources and Materials Table
The Alzheimer's Association
The Westchester County Veterans Service Agency
The Loft: LGBT Community Services
The New York State Attorney General's Office
The Westchester County District Attorney's Office
Westchester County Department of Health
The Woodlawn Cemetery
The Westchester County Clerk
Westchester Disabled on the Move
The Westchester County Tax Commission
The Westchester County Older Drivers Coalition
Westchester County Surrogates Court

Second Floor Atrium

Adult Protective Services
Legal Services of the Hudson Valley
Long Term Care Insurance Policy Review
Social Security
The Pace Women's Justice Center
Westchester (CLARO) Consumer Protection and Credit Counseling
Westchester Residential Opportunities (WRO)
New York State Homes & Community Renewal

FREE CONSULTATION SESSIONS 9:45 A.M. – 2:00 P.M.

Elder Law Sessions with Attorneys

Melinda Bellus, Esq.
Jeffrey A. Cohen, Esq.
Elizabeth C. Briand, Esq.
Elizabeth Cumming, Esq.
David A. Cutner, Esq.
Salvatore M. Di Costanzo, Esq.
Artem Djukic, Esq.
Joanna C. Feldman, Esq.
Gretchen Flint, Esq.
Rita K. Gilbert, Esq.
Roberta Goodman, Esq.
Moirá Laidlaw, Esq.
Samantha Lyons, Esq.
Sara Meyers, Esq.
Brian L. Miller, Esq.
Deepankar Mukerji, Esq.
Valorie Joy Promisel, Esq.
Neil T. Rimsky, Esq.
Ariel Rosenzweig, Esq.
Abby P. Rosmarin Esq., LMHC
Steven A. Schurkman, Esq.
Sarah A. Steckler, Esq.
Elizabeth Valentin, Esq. (*Spanish speaking*)

Financial Planning Sessions with Certified Financial Planners

Vincent D'Agnesé
Heidi Donoghue, CPA, PFP
Michael Dwyer, Financial Advisor
Bill Edelson JD, CFP®, ChFC, CLU, RICP
Bob Grenier, CFP®, CPFA®
Daniel A. Jacobius, CFP®, LUTCF, CLTC
Marcia S. Kaplan, CFP®, CRPC®
Lauren Konstantin, AWMA®, CFP®
Gail Konstantin, Financial Advisor
Robert K. Leitner, CFP®
Todd Rebori, CFA®
Adam Rude, CFP®
Joseph Soricelli, AIF, CMP
Michael A. Tom, CFA, CFP®
Jeff Wund

Care Management Sessions with Geriatric Care Managers

Susie Cabanas
Sue Groppe, OTR, MS
Susan Keating, CMC, CASP
Ruthayn Kronenberg
Naomi Landesberg, CMC
Sue Lobel, MS, CMC
Sherri Zabko-McGuire, LMSW, CCM
Patricia Mulvey, LMSW, C-ASWCM
Miriam Scholl, LMSW
Dorothy Tagarelli, LCSW, C-ASWCM
Florisá Zinghini, LMSW
Miriam Zucker, LMSW, ACSW, C-ASWCM

Long Term Care and Health Insurance Policy Review Sessions

Nancy Gould
Corina Sonara
Joseph L. Soricelli, AIF, CMP



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SENIOR
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MATERIALS
AT HOME**

To learn more about additional
scheduled workshops in
Westchester County and to
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www.seniorlawday.info

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Gate of Heaven Cemetery - The Trustees
of St. Patrick's Cathedral

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Law Office of Valorie Joy Promisel

Lamson & Cutner, P.C.

Life Inc. Pooled Trust Services

Littman Krooks LLP

LOB Planning Group

Robert Leitner, CFP, RIA, Financial Advisory

Network

Miriam Scholl, LMSW, Westchester Elder Care

Consultants, LLC

Rosenthal & Markowitz, LLP

Salvatore M. DiCostanzo

Shamberg Marwell Hollis Andreycak & Laidlaw, P.C.

The Bristol Assisted Living

The Harry and Jeanette Weinberg Center for
Elder Justice at the Hebrew Home at

Riverdale

The Max and Victoria Dreyfus Foundation

The Osborn & Osborn Home Care

Westchester Library System

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Office of Jeffrey S. Goldstein, and Nancy Gould, ACSIA Partners, Specializing in Long Term Care Solutions.

VOLUNTEERS

Pace Law School Students

A special thank you to Legal Services of the Hudson Valley, Nancy Gould CLTC, CLU, Specialist in Long Term Care Insurance Solutions, Social Security and Adult Protective Services, The Alzheimer's Association, The Westchester County Veterans Service Agency, The Loft: LGBT Community Services, The Pace Women's Justice Center, The New York State Attorney General's Office, The Westchester County District Attorney's Office, Westchester County Department of Health, The New York State Comptroller's Office of Unclaimed Funds, The Woodlawn Cemetery, The Westchester County Clerk, The Westchester County Tax Commission, The Westchester County Older Drivers Coalition, Westchester County Surrogates Court, Westchester (CLARO) Consumer Protection and Credit Counseling, Westchester Disabled on the Move, Westchester Residential Opportunities, New York State Homes & Community Renewal, Westchester County Human Rights Commission and The Westchester Library System.

SENIOR LAW DAY COMMITTEE MEMBERS

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Angela Ciminello	Corina Sonara	Frances M. Pantaleo	Susie Cabanas
Lauren Konstantin	Miriam Scholl	Robert Mascali	Susan Romano
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Malya Levin	Nancy Gould	Ron Latz	Joanne Taylor
Barbara Selesky	Dean Brown	Ruthayn Sgaglio	William Fishman
Mary Laks	Naomi Landesberg	Glenn Frisbie	Joseph Accetta Sr.
Marcia S. Kaplan	Debra Carey	Salvatore M. Di Costanzo	

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&
Kutzin LLP



Szymon & Gilbert

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9148335297

Email: Address@szymon.com
www.szymon.com



Law Office of
Valorie Joy Promisel Esq.



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