

MARCH 2016

NEW CITY NEIGHBORS

PROUDLY SERVING THE COMMUNITY OF NORTH NEW CITY



THE SEIDENFRAUS

INVESTED IN THE COMMUNITY

SOMEONE YOU SHOULD KNOW: **MARIANNE SILVER**

CHARITY SPOTLIGHT: **JAWONIO**

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Hello From the Publisher

New City Neighbors Magazine
March 2016

Dear NEW CITY Neighbors,

Welcome to our fourth issue: March! I hope that by now you are looking forward to the day *New City Neighbors* appears in your mailbox.

We often discuss March's weather in terms of lambs and lions. Michael Seidenfrau, part of this month's featured family, is "hooked on running." Though Michael doesn't let the weather – or anything else stop him – he, like the rest of us longing to get back outdoors, looks forward to a hint of spring. Read about Michael's incredible tale of rebirth after a life-changing accident on page 4.

We have plenty of other good info. for you within this month's pages, too. Learn about two hot topics – gut health and retirement income – from our experts, while getting to know New City Library's newly appointed director, Marianne Silver. This month's charity spotlight is on Jawonio Foundation, a truly unique and ahead-of-its-time organization, which will be celebrating its 70th year of service.

We also have some great local events listed in our Community Calendar. Check them out on page 10, and pencil a few onto your calendar.

As a reminder, we love to hear from you and welcome your suggestions of events for our calendar, families to feature and other residents or charities worthy of recognition.

Please, thank our local businesses... the advertisers, who make it possible for you to receive this magazine – free of charge – month after month.

Finally, please send us your ads! Do you have something to sell? This is the place. Kids, do you babysit or walk dogs? Let your neighbors know that you are open for business. Visit bestversionmedia.com to submit either type of ad.

Enjoy!

Gregory Catsaros
Publisher

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Have feedback, ideas or submissions? We are always happy to hear from you! Deadlines for submissions are the 20th of each month. Go to www.bestversionmedia.com and click "Submit Content." You may also email your thoughts, ideas and photos to: jburger@bestversionmedia.com

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Jeffrey Shannon, Au.D.
Angela Loavenbruck, Ed.D.
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Tune in to "Listen Up, Rockland" on AM 1700 the first Wednesday of every month at 10:10am, or listen to WRRC.com.



EXPERT CONTRIBUTORS



Jenn Lowenfisch is a holistic nutritionist in New City. She works with clients of all ages looking to change their dietary habits and become healthier. Jenn believes in a total wellness and preventative approach to her counseling and tailors services to the individual needs of her clients. She specializes in gluten sensitivity and related disorders and conducts one-on-one, couple or group sessions, facilitates corporate seminars and more informal workshops for children, teens and adults.



Lauren Primavera is an owner of Rockland Interiors, bringing over 35 years of experience and education in the construction design industry. Her unique qualifications from kitchen and bath design, architectural drafting, real estate, project management and space planning bring a wealth of information to home projects. Lauren is a proud member of the National Kitchen & Bath Association.



Patrick Saxton is the regional director of Assisted Living Locators of Lower Hudson Valley. Patrick works with seniors and their families to select the right senior housing choice in independent living, assisted living and memory care communities.



Joseph E. Schaefer is a Financial Advisor with Edward Jones, focusing on retirement income planning for individuals and small businesses. Joe works closely with his clients, and their CPA, attorney, and other professionals to help determine the most appropriate financial strategy.



Dr. Danielle Scheir, DMD, graduated from University of Pennsylvania School of Dental Medicine and continued her education with advanced training in all phases of general dentistry at Montefiore Hospital. Her kindness, combined with her education and experience, create a warm and welcoming environment for her patients. When not practicing dentistry, Dr. Dani can be found on the tennis courts or spending time with her family and friends.



Dr. Jeffrey Shannon, Au.D., is the director of Hudson Valley Audiology Center. He is the professional advisor for the Hearing Loss Association of America's local chapter, provides informational seminars to local schools and organizations, and has a radio show on WRRC (wrcr.com) the first Wednesday of every month at 10:10am.



Ronald E. Stiskin graduated from Harvard University in 1986 (B.A. in Sanskrit and Indian Studies, with honors) and from Dalhousie Law School, Nova Scotia, Canada, in 1991 (LL.B.). He was admitted to the Nova Scotia Bar in 1993 and to the New York State Bar in 1996.

To learn more about becoming an expert contributor, contact BVM at gcatsaros@bestversionmedia.com or 917-825-6734.



The Seidenfraus

Given a Second Chance

By Laura Ustanovska
Photos by Marc Russell

Michael Seidenfrau is one of those people who has distinct “before” and “after” parts to his life – intersected directly by a serious and life-changing accident. Michael calls it a “rebirth.” He says, “Not only did I come back faster and stronger physically, I became a better person,” and, to that end, one who is truly generous to our community.

In the “before” section of Michael’s story, he was born and raised in New City, and then moved away for college and to begin his career. In 1998, Michael made a career move, joining his father at Prudential Securities. “Based on my background, he thought I would be a good fit for his wealth management practice,” explains Michael, “and thought I could bring a holistic, consultative approach.” After his father retired, Michael converted the entire practice to a consultative, fee-based approach. He soon realized he needed to grow the business, and, in 2008, moved over to Morgan Stanley as first vice president of investments, specializing in investment planning, retirement planning and wealth management.

Around the same time, Michael was invited to a meeting of the Congers-Valley Cottage Rotary Club, which he was inducted into

several weeks later. Michael became very involved in the club, serving on multiple committees, including charitable donations, scholarships, the Italian Festival and the dictionary project. Michael even served as the club’s president for a year. Since his office is in Pearl River, he moved over to the Pearl River club and is currently vice-president elect of that club.

Michael graduated from Leadership Rockland in 2011. He says it was both an eye-opening and life-changing experience. Michael left the program wanting to make a difference by applying what he had learned to making the community a better place.

It was on the cusp of this awakening, on August 13, 2011, to be precise, that Michael was involved in a very serious bicycle accident, initiating part two of his life story. “I broke many bones on the right side of my face (which required surgery) broke my elbow (which required surgery) and suffered a massive concussion and a brain bleed. At that point, I was at a few crossroads in life.”

Describing himself as the type of person who gets back up when knocked down, Michael knew he was lucky to be alive and wanted



Michael and Carissa serve as co-race directors of the Women’s Distance Festival



Meals on Wheels fundraiser at Growler & Grill. Members served as guest bartenders. Pictured left to right: Paul Paciello, Kevin Mahoney, Ron Burns, Michael Seidenfrau, Mary Scanlon and CEO of Meals on Wheels Don Hammond

to give more back to the community. After recovering, he became an active member of Leadership Rockland, serving on its board of directors to this day. Furthermore, Michael is the chairman of the selection committee, which chooses each class from all the applicants. Since 2012, Michael has served on the board of directors for Meals on Wheels and is very involved with some of the organization’s fundraising activities and serves on the governance committee. In addition to the boards he serves on, Michael has been involved in some small and creative fundraisers for hospice and individuals in need.

After the accident, Michael also picked up a new hobby: Racing. “The first exclamation point in my ‘comeback’ was running the Rockland Road Runners’ 5 Mile Turkey Trot on Thanksgiving morning (just three-and-a-half months after the accident). I ran a respectable 42.30 in my first race without much training, and was then talked into doing the Hook Half Marathon in April. I ran that race in a very respectable 1 hour, 50 minutes and 48 seconds, and have literally been hooked on running ever since, completing three marathons from November of 2014 through the New York City Marathon in 2015.”

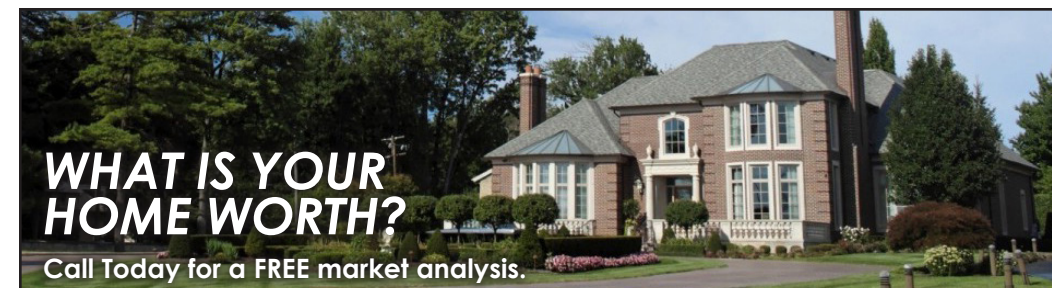
Michael began dating fellow runner Carissa Coslit in 2012. They met through Leadership Rockland, where they were classmates. After proposing on Christmas Eve 2014, Michael and Carissa have set of wedding date of June 4, 2016.

As members of the Rockland Road Runners, Michael and Carissa serve as race co-directors for the Women’s Distance Festival, which benefits the Center for Safety & Change (formerly the Rockland Family Shelter). “I have served as the director for three years (going into the fourth year), and I am proud to say that the race has shattered attendance records for each of the last two years. In addition, I served as an interim race director for the Bill Fortune Memorial 10K Run & 5K Run/Walk, which benefits Meals on Wheels.” The Bill Fortune Memorial has found a permanent director, so Michael has “rolled off the race.”

Michael is a fan of the Yankees, Jets, Knicks and Islanders. When not working, volunteering or racing, he enjoys spending time with his daughters, Daryn (14) and Jordyn (13).

Daryn’s favorite subject is science, and she achieved high honor roll in middle school. Dad says, “She used to love playing softball and was a very good catcher, but she ‘grew out of it’ and stopped playing a couple of years ago.” Daryn previously played soccer and recently ran track but, after suffering an injury, is undecided about returning.

Like her sister, Jordyn played soccer and softball in the past. Michael even coached her softball team for a few years. Both girls love art, and Jordyn is an accomplished artist, having been featured at Artful Schemes in New City. She is very good with young kids and animals, and has volunteered at a local pet store.



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Michael moved back to New City in 2004. “There’s something cool about living in the community I grew up in. New City/Clarkstown is a great and safe place to bring up kids. The school system is fantastic.”

Michael concludes with a message to you, his neighbors: “There is nothing more gratifying than helping people in need – especially those whom you may never meet. Volunteering for a non-profit or

_____ serving on a board of directors of one is a great way to give back to the community.”

Do you know a neighbor who has a story to share? Nominate your neighbor to be featured in one of our upcoming issues! Contact us at jburger@bestversionmedia.com.

Ronald E. Stiskin

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Marianne Silver

Submitted by New City Library



Many of us have fond remembrance of the public library of our childhood. It was the place you went for storytime with your mom, where a friendly librarian could help you find a good book to read, or where you would go to work with classmates on a project. It wasn’t too difficult a place to navigate – just look in the little drawers for the title or subject of a book, use the Dewey number to find it on a shelf, and take it to the checkout desk where helpful staff would stamp a return date on a card that was kept in a sleeve inside the cover. You could find peace and quiet there, too. Conversations would never rise above a whisper.

Marianne Silver has those wonderful memories, too. And while reminiscence can be a nice trip to take on occasion, it is not in the direction that today’s public library is heading. That’s why, as the new director of the New City Library, she plans to promote and develop programs and services that reflect 21st-century reality.

Marianne’s path to public librarianship wasn’t a straight one. After graduating from Clarkson University with a degree in chemistry, she knew that a career in scientific research was not for her. Years of experience as a sailmaker and custom marine canvas manufacturer enabled her instead to open her own business when she moved to Rockland County from Northport, Long Island, to marry and start a family.

After the birth of her second child, though, she realized it was time for a career change. Remembering how much she loved to be in the library, she thought it might also be a great place to work. She returned to school to obtain her master’s in library science, and after receiving her public librarian certificate, she began part-time at New City Library in 2002.

Fast forward 13 years and she is appointed director in the spring of 2015. As the first female director to rise through the ranks, she had good knowledge of the New City community. Her children Will and Caroline attended and graduated from Clarkstown schools. “New City families place a high value on education, and it shows in their usage of the library. Storytime programs are filled to capacity, children’s LEGO and math clubs are wildly popular, and high school students come in droves every year to take the free practice SAT and ACT exams we offer,” says Marianne.

Simply remaining a warehouse for books in the digital age cannot adequately serve a community that prides itself on a superior school district and an educated workforce. That is why Marianne is focused on increasing digital content, providing technology that

can help students learn and workers gain skills, and offering more instruction to those who joined the digital world later in life.

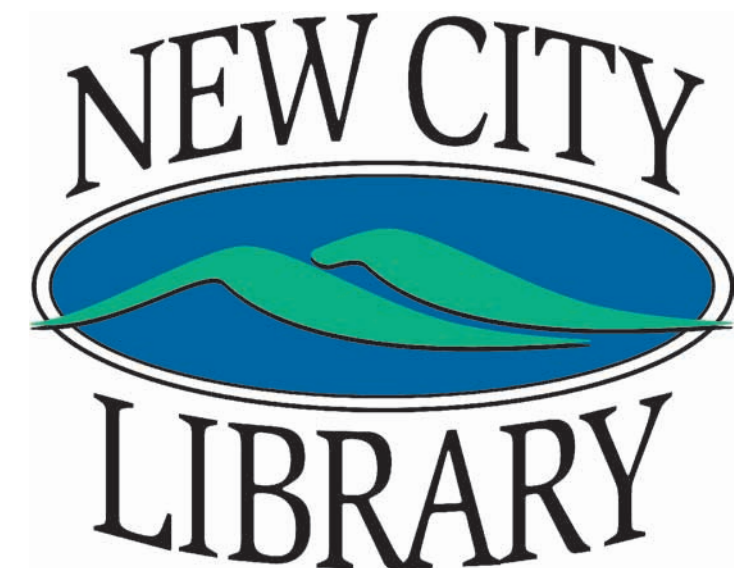
In addition to supporting this new digital literacy, she also intends on developing the library as a “third place,” a neutral, communal space for people to gather and interact outside of their home or work. No matter how much of our lives we put online, she feels there will always be a need for human contact to balance the isolation that modern life can sometimes foster.

“Progressive education philosophy stresses collaborative efforts, so our children learn early that working together is the key to success in all areas of life. Students like to meet here, use our Chromebook laptops and even the Smartboard. The teen room is a popular spot for the afterschool crowd,” she states.

But even after formal education ends, the library remains a center for lifelong learning. Programs for adults enrich their lives, inform their decisions and keep them abreast of current topics. There is myriad opportunity at the library to learn, connect and be inspired – lectures, weekly film showings, concerts and more.

Recently, the library acquired a 3D printer which will be the centerpiece of a new programming concept called a makerspace. Makerspaces encourage creative, collaborative learning. The 3D printer experience will provide opportunity for all ages to work together learning computer coding, design and problem solving. This reinforces STEM education, as well as provides job skills for a modern workforce.

Marianne is confident that the library is well positioned for its new direction. “I’m fortunate to have enthusiastic and forward-thinking staff and library board trustees who are excited to develop and present these programs and services. Combine that with a wonderful, supportive community and you’ve got all the ingredients for the New City Library to succeed and thrive in a new era.”



How to Improve Your Gut Health

By Jenn Lowenfish



Our gut is where immune health begins. What we put into our bodies nutritionally and environmentally, whether actively or passively, plays a large part in how well our immune system functions and how we feel both mentally and physically. Many people become accustomed to living with nagging but bearable chronic problems, such as headaches, fatigue, mood swings, bloating and general gastrointestinal discomfort. It has become the norm in the hectic lifestyles we lead. However it shouldn't be this way and can be greatly improved through nutrition.

Our gut is where the majority of our bacteria lives. The friendly or "good" bacteria help us fight off illnesses and keep our bodies functioning optimally. They help with digestion, fight disease and crowd out the "bad" bacteria that threatens our health. When the bad bacteria starts to outnumber the good, many issues crop up, such as leaky gut. This leads to issues, such as general inflammation, infection, auto-immune diseases (if a person is pre-disposed), vitamin and mineral deficiencies, acne, sinus problems and food sensitivities. Foods such as gluten, corn, soy, dairy, GMO foods, processed flour and sugar are thought to be the main contributors to a leaky gut. An elimination of these foods for a few weeks is a good place to start in learning how your body is reacting to them. Aside from an elimination diet, here are some simple steps you can take to improve your gut health.

Stop eating processed foods. Foods such as refined sugar, white flour and fried foods can lead to a leaky gut and a general sense of not feeling well, not to mention unwanted weight gain and insulin resistance.

Increase your intake of plant based foods. Vegetables, especially greens and fruits, are a perfect start. Beware, however, of fruits and vegetables, such as grapes and corn, which can be higher in sugar and starch. Better choices are berries, apples, spinach, mushrooms and squash. One-to-two fruits per day and a minimum of three-to-four vegetables per day work to keep sugar load down. Eight-to-ten servings per day of fruits and non-starchy vegetables is ideal. Remember, the more color you have in your diet from fruits and vegetables, the higher your vitamin, mineral and antioxidant load.

Decrease sugar intake, especially from High Fructose Corn Syrup (HFCS). Consumption of HFCS is thought to be a main cause of leaky gut. It is not the same as regular sugar! Calories from HFCS, often found in soft drinks, candy, syrups and other sauces, add up quickly and increase your sugar cravings throughout the day.

Increase foods that are high in prebiotics. Prebiotics, also known as soluble fiber, are the undigestible plant fibers and the food that helps good gut bacteria (probiotics) flourish. These include raw onions, garlic, leeks, asparagus, bananas, artichokes, legumes, broccoli and leafy greens.

Increase foods high in probiotics. Probiotics, or the good gut bacteria, help move food through our gut and help treat conditions, such as irritable bowel syndrome (IBS) and inflammatory bowel disease (IBD), and may even help with skin conditions, such as eczema, and prevent allergies and colds. Examples include kefir, organic or Greek yogurt, miso soup, pickles and other fermented foods, such as sauerkraut and tempeh.

Eat regularly and in smaller portions. This allows you to digest your food without overloading your system. Four-to-six times per day should work well for most people.

Sources:

Ensure adequate water and fiber intake. If you increase your fiber to the recommended 25-35 grams per day, make sure you are hydrated as well. About 20% of fluid intake can come from foods (tomatoes, melons, celery and oranges are especially high in water content) and another 64 ounces should come from pure water. Remember, in order to move the fiber through your system, you must be adequately hydrated.

Learn to manage stress. A simple yet difficult concept. Anything you can do to de-stress, especially exercise, will help improve gut health. High stress levels lead to decreased immune function and may result in an increased intake of sugary, salty or processed foods. Turning off electronic devices and unplugging from social media, especially at night, can aid in the relaxation process.

Eat fat from healthy sources. Coconut, coconut oil, avocados, olives, olive oil, egg yolks and salmon are all healthful, aid in maintaining steady blood glucose levels and keep you satisfied.

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Jenn Lowenfish is a certified holistic nutrition consultant and certified gluten practitioner. Her office is located at 16 Squadron Blvd. in New City. For more information, she can be reached at 917-549-9125 or itspersonalnutrition@gmail.com or by visiting ItsPersonalNutrition.com.



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March 2016

Have an event you'd like to promote? Let us know and we will put it in our Community Calendar.

Email events to jburger@bestversionmedia.com.

Thursday, March 3

Can't We All Just Get Along?

@RCC Technology Center, CETL (Room 8300)

Discussion led by Professor Pam Floyd based on two short stories: *Lost Ground* and *The Distant Past* by William Trevor. Copies of the stories will be provided in advance to those who sign up for the discussion for this Irish Heritage Event.

Time: 12:30-1:30pm

Cost: Free

Saturday, March 5

A Night With Dennis O'Neil And Friends, Visionary Behind Batman For 40 Years

Artist Conversation - Lifetime

Achievement Award - Artwork & Videos

@Garnerville Arts Center, The Dye Works GARNER Arts Center will honor the career of esteemed comic book writer/editor Denny O'Neil, a Rockland County resident. For more information contact Program Director Christine Olivier de Molina by email at Christine@garnerartscenter.org or by phone at 845-947-7108.

Cost & Time: \$65 VIP Meet & Greet, 6:30-7:30pm; \$40 Panel Discussion and Award Presentation, 7:30-9:30pm

Sunday, March 6

The Rockland County YouthFest

@Rockland Community College Fieldhouse Non-profits and businesses will showcase services for children, youth and families. Attendees have the opportunity to interact with Rockland's finest businesses and programs. There is exciting entertainment, giveaways, hands-on activities and fun for all ages, including Inflatable Party Adventures and Big Apple's Circus - Circus to Go!

Time: 11am-4pm

Cost: Free

Tuesday, March 8

Sexuality/Puberty for Special Needs

@Felix Festa Middle School

Clarkstown Central School District's Special Education PTA (SEPTA) is sponsoring a lecture for parents of students with special needs.

Time: 7:30-9pm

Cost: Free

Wednesdays, March 9 - April 13

Better Choices Better Health: Managing Ongoing Health Conditions

@New City

Do you have arthritis, asthma, high blood pressure, heart disease or any other chronic health condition that is stopping you from living your life to its fullest? If yes, then this free six-session workshop series is for you. Trained facilitators will help you gain the skills you need to better manage your ongoing health conditions and improve the quality of your life. At the end of the program, you will feel more in control of your health! To register for this class, call Rockland County Department of Health at 845-364-2501.

Time: 9:30am-12pm

Cost: Free

Saturday, March 12

Princess Tea Party

@Street Community Center

Be transported to a land far away where princesses and magical kingdoms exist. Come have a royal celebration dressed in your finest princess attire.

Time: 2-3:30pm

Cost: \$15, limited enrollment

Eligible: Girls in kindergarten and 1st grade

Sunday, March 13

Annual Bill Fortune Memorial 10K and 5K Run

@Rockland Lake - 299 Rockland Lake Rd., Congers

This event benefits Meals on Wheels Programs & Services of Rockland, Inc.

Time: 10am-12pm

Cost: \$25

rocklandroadrunners.org/event/bill-fortune-10k-5k

Sunday, March 13

New City Day Business Expo - New City Chamber of Commerce

@Clarkstown North High School

Time: 11am-3pm

Cost: Free for residents, \$50 per booth for exhibiting businesses

Sunday, March 13

The Weir, by Conor McPherson - Play Reading

@RCC Blackbox Theater, Cultural Arts Center

This is an Irish Heritage Event.

Time: 7pm

Cost: Free

845-574-4454

Tuesday, March 15

SOS - Calling All Black People - Presentation and Book Signing

@RCC Tech Center

Celebrated poet, Sonia Sanchez, joins historians John Bracey and James Smethurst for a special program about the Black Arts Movement of the 1960s-1970s and discussion of their new book, *SOS - Calling All Black People*.

Time: Presentation in Ellipse

(Room 8180)1:30-2:45pm; Reception/ book signing in Reading & Writing Center (Room 8349) 3-4pm

Wednesday, March 16

Women in the Civil Rights Movement - Discussion

@RCC Tech Center, Ellipse (Room 8180)

Dr. David Lucander (multicultural studies) discusses the vital contributions of women in the Civil Rights Movement. This is an African American History Month Bridge event with Women's History Month.

Time: 1-1:50pm

Sunday, March 19

Easter Egg Hunt - New City Chamber of Commerce

@Zukor Park

Time: 12pm

Cost: Free

Thursday, March 31

CrossRoads Ceili

@RCC Cultural Arts Theater

The premier Irish-American fiddler Brian Conway, well-known among the Irish/Celtic community, is often called one of the best fiddlers of his generation. Conway has won numerous All-Ireland fiddling competitions. Program will include a tribute to prominent Irish playwright Brian Friel. The Cultural Arts Theater is fully wheelchair accessible.

Time: 7-9pm

845-574-4454

Friday, April 1

2nd Annual Black Tails Gala

@New York Country Club - 103 Brick Church Rd., New Hempstead

Honorees are NYS Assemblyman Kenneth Zebrowski and John Murphy and Homes for Heroes. Mistress of Ceremonies is Maria Milito of Q104.3 FM. There will be dinner, dancing, raffles and a silent auction. All funds raised will support Hi Tor's general operations.

Time: 6-11pm

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Jawonio Foundation

By Diana Hess

Jawonio (the Native American word for “independence”) was organized in 1947 as the Cerebral Palsy Society of Rockland County, providing outpatient treatment for children with neuromuscular and other similar disabilities. Their mission is “dedicated to advancing the independence, well-being and equality for people with disabilities and special needs.” It was one of the first healthcare agencies in the country to help those with disabilities and special needs. In 1949, the first summer camp program for children with disabilities in Rockland County was founded; two years later, it was expanded to include an overnight program, Camp Jawonio.

Jawonio has continued to expand its programs in six divisions, including: 1) Early Childhood Education and Children’s Services, 2) Adult Residential, 3) Day Habilitation Services, 4) Behavioral Health, 5) Integrated Health Care and 6) Employment/Vocational Services. The Jawonio approach to healthcare integration focuses on the whole person. This unique and individualized support pre-dates the current and ever-changing environment philosophy concerning health, wellness and patient-centered attention. It is a tenet Jawonio has always embraced, and will continue to do so, based on values that respect the dignity of each person.

Through the decades, Jawonio has expanded, adding new services, facilities and campuses in Rockland, Lower Westchester and Orange County. Along the way, the organization has received many notable honors and awards, including the Rockland Business Association “Pinnacle Award” for Outstanding Achievement by a Non-Profit; Agency of the Year, “Doing the Most Good Award” from the Salvation Army; “Agency of the Year” for Behavioral Health Services, given by National Alliance on Mental Illness



Jill Warner accepts the RBA’s Pinnacle Non-Profit of the Year Award. Pictured here with Ralph Travaglini, TD Bank



(NAMI) FAMILYA of Rockland County; as well as countless staff recognitions and service awards throughout the region.

In 2013, Jawonio became a founding member of the Accountable Care Organization of Greater New York, the first network in the country to include agencies serving people with disabilities. Jawonio is also a partner organization as part of the National Council of Behavioral Health. Jawonio added its first for-profit business in the late 1990s in order to achieve fuller community integration for people with disabilities and special needs. Today, Jawonio is Rockland County’s number one employer of people with developmental disabilities and special needs, providing this hard-to-place population with fulfilling work experience. Jawonio’s for-profit businesses, including a commercial cleaning company and document imaging, are self sustaining, not only employing Jawonio’s adult clients, but also generating notable profits. Jawonio is able to reinvest these profits into the people at their core: the employees. Profits support their competitive wages and benefit packages and create a true pathway toward full community integration. Additionally, Jawonio is the county’s seventh largest employer, with over 1,000 employees. Jawonio provides these unique services to more than 5,000 children, adults, families and their circles of support annually.

Jawonio responds to the needs of our community by providing a community-based, fully-integrated health center that is located mid-county, thus being accessible via public transportation. Jawonio not only serves people with primary care and behavioral health challenges, but also those with intellectual and developmental disabilities that also have many co-morbid chronic conditions, including behavioral health. Because of the vast array of services available, Jawonio is well positioned to provide the full array of care coordination, behavioral, and primary and specialty care unique to this particular population.

Jawonio services are critical for the people it serves because it provides care for society’s most vulnerable and marginalized people—people who are often turned away by other health providers because of their complex needs. Jawonio is a home for people who have nowhere else to turn, and the organization uses

a compassionate and all-encompassing approach to serve as many families and individuals as possible. Also, Jawonio is one of the only organizations addressing intellectual/developmental disabilities (IDD), behavioral health challenges, and chronic medical conditions in the Mid-Hudson region. Jawonio has earned the distinction of being a nationally recognized service organization that provides an integrated approach that extends far beyond healthcare.

Jawonio will be celebrating its 70th year of service to the Rockland community and has begun the initial stages of its first ever capital campaign called “Jawonio 2020.” This regional effort to rebuild, retool and revitalize its New City Campus got a kick-start in 2014 with a successful \$2.5 million Regional Economic Development Council grant awarded by Governor Cuomo for the new facility. To find out more about Jawonio2020 or to get involved in this effort, please contact Jill Warner, CEO at jill.warner@jawonio.org or Diana Hess, CCDO at diana.hess@jawonio.org.

In 2002, the late actor/director Christopher Reeve met our staff and consumers and observed many of the organization services citing Jawonio as “a model of dignity and respect.”



And mark your calendars for the following Jawonio events: Thursday, April 14th, The Jawonio Kidz Express in support of Early Childhood and Monday, June 6th, Jawonio Foundation Golf Outing. Other events include “Finding Dory” the 2016 Children’s Film Benefit, The Rockland Boulders Charity Challenge and our Fall Gala Brunch.

To find out more about Jawonio, please visit www.jawonio.org.

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Use "Tax Diversification" to Help Manage Retirement Income

Submitted by Joseph E. Schaefer, Edward Jones Financial Advisor



You need to save and invest as much as possible to pay for the retirement lifestyle you've envisioned. But your retirement income also depends, to a certain degree, on how your retirement funds are *taxed*. And that's why you may be interested in *tax diversification*.

But that's not necessarily the case. If you think your tax bracket will be lower in retirement than when you were working, a traditional IRA or 401(k) might be a better choice, due to the cumulative tax deductions you took at a higher tax rate. But if your tax bracket will be the same, or higher, during retirement, then the value of tax-free distributions from a Roth IRA or 401(k) may outweigh the benefits of the tax deductions you'd get from a traditional IRA or 401(k).

To understand the concept of tax diversification, you'll need to be familiar with how two of the most important retirement-savings vehicles — an IRA and a 401(k) — are taxed. Essentially, these accounts can be classified as either "traditional" or "Roth."

When you invest in a traditional IRA or 401(k), your contributions may be tax-deductible and your earnings can grow tax deferred. With a Roth IRA or 401(k), your contributions are not deductible, but your distributions can potentially be tax-free, provided you meet certain conditions. (Keep in mind, though, that to contribute to a Roth IRA, you can't exceed designated income limits. Also, not all employers offer the Roth option for 401(k) plans.)

Of course, "tax free" sounds better than "tax deferred," so you might think that a Roth option is always going to be preferable.

So making the choice between "traditional" and "Roth" could be tricky. But here's the good news: You don't necessarily have to choose, at least not with your IRA. That's because you may be able to contribute to both a traditional IRA and a Roth IRA, assuming you meet the Roth's income guidelines. This allows you to benefit from both the tax deductions of the traditional IRA and the potential tax-free distributions of the Roth IRA.

And once you retire, this "tax diversification" can be especially valuable. Why? Because when you have money in different types of accounts, you gain flexibility in how you structure your withdrawals — and this flexibility can help you potentially increase the amount of your after-tax disposable income. If you have a variety of accounts, with different tax treatments, you could decide to first make your required withdrawals (from a traditional IRA and 401(k) or other employer-sponsored plan), followed, in order, by withdrawals from your taxable investment accounts, your tax-deferred accounts and, finally, your tax-free accounts. Keep in mind, though, that you may need to vary your actual sequence of withdrawals from year to year, depending on your tax situation. For example, it might make sense to change the order of withdrawals, or take withdrawals from multiple accounts, to help reduce taxes and avoid moving into a different tax bracket.

Clearly, tax diversification can be beneficial. So after consulting with your tax and financial advisors, consider ways of allocating your retirement plan contributions to provide the flexibility you need to maximize your income during your retirement years.

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