



**The Yorktown  
Assisted Living Newsletter**

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Dear Residents, Families and Friends:

Our month of June was indeed a celebratory month – National Candy Month, National Hot Air Balloon Day, National Donut Day, National Axe Throwing Day, Flag Day, Father’s Day, Eat Your Vegetables Day and Juneteenth. Residents enjoyed many special activities for all of these events. At the end of the month, residents were also treated to a concert featuring an incredibly proficient soprano, Jessica Klein and her very young and talented students.

Our July poem:

*I can't believe it's already you, July  
Half the year has now passed me by.  
A moment ago it was New Year's Day  
With fresh resolutions to pave my way.*

*My chagrin is rescued by wondrous July  
As gorgeous fireworks light up the sky.  
This freedom that I assume is owed  
Was purchased by many a bloody road.*

*Though air is sultry and mosquitoes bold,  
I prefer you, July, to the winter's cold.*

By Gregory Huyette

All the best to you and yours,

*Joan Marie Whalen*

Joan Marie Whalen, Editor  
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# *The Month of July*

is the seventh month of the year in the Julian and Gregorian calendars. It was named by the Roman Senate in honor of Roman General Julius Caesar in 44 B.C., being the month of his birth.

July is known for its hot, sultry days of summer, called the dog days of summer. They were historically the period following the heliacal rising of the star system Sirius (known colloquially as the "Dog Star"), which Hellenistic astrology connected with heat, drought, sudden thunderstorms, lethargy, fever, mad dogs and bad luck. They are now taken to be the hottest, most uncomfortable part of summer in the Northern Hemisphere.

July fourth, the birthday of the USA and also known as Independence Day, is a historic moment in the United States, as it is the day the Declaration of Independence was adopted in 1776.

Three of America's founding fathers perished on a Fourth of July. John Adams (the nation's second president) and Thomas Jefferson (the nation's third president) died five hours apart on the same Fourth of July in 1826. James Monroe (the nation's fifth president) expired on the Fourth of July in 1831, exactly five years later. Its birth flowers are the larkspur and the water lily.



Blue Larkspur



Water Lily



# Six Ways To Avoid Inheritance Disasters

“There’s a reason inheritance strife is so common,” writes AARP Magazine’s Laura Petrecca (May 2024). “The cruelest thing you can do to your heirs? Simply expect

your estate planning nonchalance to be easily rectified, your will mistakes fixed or your unexpressed wishes magically fulfilled after you are gone. Here are some common inheritance situations along with tips for getting them under control.

1. **“The Caregiver Conundrum:** You’re leaving the house to the kid who moved home to be your cook/chauffeur/nurse’s aide/therapist for the past decade. The other kids will understand, right?

**A Solution:** Let the kids who receive less know what they will get so they don’t feel completely left out. Being open now can potentially save your caretaking child from dealing with hostile siblings and a contested will after you are gone.

2. **“False Expectations:** Your kids think you’ll be leaving them caviar and champagne, but all they’ll be getting is pretzels and beer.

**A Solution:** Even if you have no cash to pass on, you’ll do your family a great service by planning who gets any items of sentimental value. ‘In my private practice days, one of the most contentious disputes involved Beanie Babies,’ says Trust & Will’s Mitch Mitchell. ‘They didn’t have great resale value but the siblings fought over their parents’ collection because there was no will specifically covering that property.’

3. **“Trust Issues:** You want to leave money for all your kids, but you’re concerned about Neil, the youngest, and his fondness for blackjack tables.

**A Solution:** A trust comes in handy.... It’s a legal document that specifies how you want your assets distributed after your demise. It’s controlled by a trustee you appoint who has the power to make decisions in line with your stated wishes.

“You can set up a trust to distribute money at certain ages. You can use it to encourage positive behavior. You can restrict funds for children engaging in harmful activities. So the trust isn’t inflexible, you might appoint what’s known as a trust protector who can modify a trust in response to changing circumstances while maintaining fidelity to your original intent. ‘And don’t keep the trust a secret,’ says Premier Path Wealth Partners’ Michael Lehman. ‘We’ve had adult children inherit assets in the form of a trust with no prior communication and resent the fact that restrictions have been placed on their inheritance.’



## *Six Ways To Avoid Inheritance Disasters – Continued*

4. **“A Blended Family:** At the risk of sounding like the evil stepparent, you want to leave your assets to your new spouse and your kids from a previous marriage – not to your stepchildren.

**A Solution:** ‘It’s common for spouses in second marriages to want their spouse and kids, but not their spouse’s children, to receive money,’ says Kindness Financial Planning’s Elliott Appel. Whatever you do, don’t assume that if you leave everything to your spouse, he or she will kindly bequeath what’s left to your kids. Instead, again consider a trust.

“A common strategy is to leave money to support a surviving spouse while designating that, upon the spouse’s death, the remainder goes to your children. The tricky part is picking a trustee. If your surviving spouse is the trustee, that person has total control and could spend recklessly, leaving less for your children. If you name your kid, your spouse has the awkward task of asking that child for money. You might also want to give your children something directly upon your death so that they’re not waiting for their stepparent to die which is sensible if your spouse is much younger than you.

5. **“It’s a Business:** Your family business is your passion and life’s work. Only one child has been involved, but you have two other kids. How do you create a plan that doesn’t turn into a made-for-TV drama?

**A Solution:** ‘Do not put one child in a situation where decisions about the business suddenly involve passive siblings. The last thing you want is a forced partnership with an inexperienced brother or an estranged sister,’ says Hudson Value Partners’ Christopher Davis. In one case involving five children, the father, while alive, sold the business to the active sons, and then divided his estate equally among all the children.

6. **“Skipping Generations:** Your kids seem capable and secure as adults, so you’ve decided to mostly bypass them and pass your wealth to your grandkids instead.

**A Solution:** ‘If the child is a minor, at least in some states, a guardianship account may need to be opened and supervised by the courts until the child reaches the age of majority,’ says Andy Arnold. Consider creating a trust and naming the child’s parents as trustees so that there is some authority in place while the grandchild has a resource for their future. Another option is to talk to your grandchildren about personal finance and charitable giving so they can learn more about saving, investing and spending wisely. Attorney Martha Hartney says: ‘You are giving your grandchildren something more valuable than cold cash – life lessons, bonding experiences and emotional and psychological resource-building that can serve them their entire lives.’”





## *Can Ice Cream Ever Be Healthy?*

Nothing quite screams summer like ice cream – the sweet and creamy frozen milk confection whose earliest form dates back to China’s Tang Dynasty between 618 and 907 A.D.

July is “National Ice Cream Month” in the United States – not surprising since it’s the cool treats busiest production time of the year, though the average American eats it all four seasons – to the tune of a cool 23 pounds over the course of 12 months.

Historically popular with children and adults alike, it’s a \$62 billion annual global industry with \$11 billion spent in the U.S., directly employing 26,000 people with wages totaling in excess of \$1.6 billion.

What will happen if you eat ice cream every day? Your bones and your muscles get stronger: ice cream is a dairy product and contains a fair amount of nutrients including calcium. Ice cream makes you feel happier by increasing your serotonin level. Some say you can’t buy happiness but you can buy ice cream!

However, ice cream is a high-calorie, high-fat, high sugar ultra-processed food that may have some negative effects on your health such as bloating, gas and cramps which may be caused by the lactose or carrageenan in some products. Ice cream may also increase the risk of obesity, developing type 2 diabetes, and cardiovascular disease, especially if consumed in large amounts.

And so it is no surprise how many manufacturers have joined the competition to offer consumers healthier products or at least less unhealthy. *Consumer Reports* tested 13 of these frozen treats – a variety of “light” and low-fat ice creams, frozen yogurts and nondairy frozen desserts and one “traditional” full-fat ice cream. Each product was rated for taste and texture along with healthiness – including nutrition and ingredients – or the lack of it. Some of the products included Planet Oat, Oatly, and Wildgood Non-Dairy Frozen Desert, Nick’s Vegan Frozen Desert, and Forager and Cosmic Bliss Organic Dairy-Free Desert.

“While we have found some decent options, I still wouldn’t advise eating any of these every day,” says *Consumer Reports* nutritionist and food tester Amy Keating, R.D. “But you can feel better about eating some of these products than others.”

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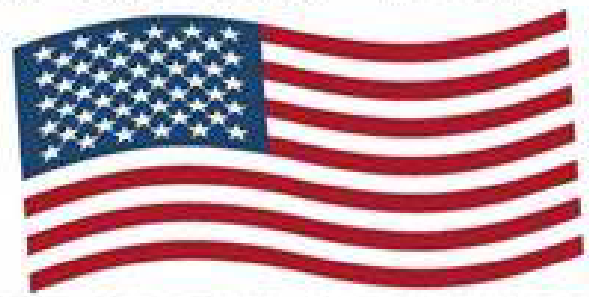
# From the Desk of Director of Recreation Amanda Grieve

Our exciting activities in July include:

July 2, 1:00 PM	Left-Center-Right Game	2 <sup>nd</sup> Floor
July 2, 2:30 PM	Book Club Meeting	2 <sup>nd</sup> Floor
July 3, 2:00 PM	Bocce Games	1 <sup>st</sup> Floor
July 4, 11:30 PM	Fourth of July BBQ	Dining Room/Patio
July 4, 1:00 PM	Fireworks Documentary	1 <sup>st</sup> Floor
July 8, 1:30 PM	Shark Week Fun – Neighborhood Shark Chat	Memory
July 9, 10:30 AM	Axe Throwing	1 <sup>st</sup> Floor
July 9, 1:00 PM	Shark Snack Attack – Watermelon	1 <sup>st</sup> Floor
July 10, 2:00 PM	Candy Shark Dice Game	2 <sup>nd</sup> Floor
July 11, 10:30 AM	Tic Tac Toe Extravaganza	TBA
July 12, 2:00 PM	Shark Ocean Floats/Shark Documentary	1 <sup>st</sup> Floor
July 14, 2:00 PM	Sharing Circle with Joan	2 <sup>nd</sup> Floor
July 17, 10:30 AM	Neighborhood Chat	Memory
July 17, 11:30 AM	National Hot Dog Day – Hot Dog Bar Lunch	Dining Room
July 28, 2:00 PM	Sharing Circle with Joan -	2 <sup>nd</sup> Floor
July 29, 1:30 PM	Color War Games	TBA
July 30, 1:00 PM	Color War Games	TBA
July 30, 1:00 PM	Color War Games	TBA

JULY 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

# Hard 4th of July Word Search!



ZULGRGPFNAPEYDKMHSXE  
 MCCDWQSHOIJFGMAJFGRP  
 TSVNGIPLRNIAUTVKLIRN  
 TOAAUJQPTAJRLINJHAWE  
 SULLDPMAHVYBFYNSWXWQ  
 GTCSTONBCLVPPGPIHJCS  
 KHTIDVMNAYEEZMRBGVBH  
 WCQETFONRSDNALGNERLA  
 WAEDSCDMONZHPEIOEIE  
 VRTOEUEPLNWXWDERWWV  
 FOQHJJHNIELDJKJGESO  
 FLBRFTHCNPREGHZYIIRM  
 GIYIFRKYAORLNNPNAIEF  
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 LAMERICAEAESWFRAUPQAL  
 YSPNWEPLYNYATBZOBJRY  
 OYSNXOBTBOTRMXGQBDEW  
 OLFGXURIRANENFKOUKBD  
 WZBJPPCKLXMTOYELHTFI  
 BKRAUQOTSVFAAHFBWZWM



- |             |           |               |                |                |
|-------------|-----------|---------------|----------------|----------------|
| America     | Fireworks | July          | New Hampshire  | Pennsylvania   |
| Connecticut | Flag      | Liberty       | New Jersey     | Rhode Island   |
| Delaware    | Freedom   | Maryland      | New York       | South Carolina |
| England     | Georgia   | Massachusetts | North Carolina | Virginia       |



# June Memories....



Donna Carey's Word Games



Christine Tumminelli tries axe throwing.



Happy 99<sup>th</sup> Birthday to Grace Colesanti



Entertainer Tom Spanola



Director of Maintenance Pat Gribbin and Sy Rash enjoy Father's Day snack treats.



Norma Stanford exercises with Nanette and Sheila Kozara





Amanda Grieve celebrates first day of summer with an Ice Cream Bar for residents.



Jessica Klein and her amazing students give an unforgettable concert.



Happy Birthday Mary Jane Lowder



Howie with his cello.



Happy Birthday Mae Tyropolis