

Westchester Seniors and their Families are Invited to:

25<sup>TH</sup> Annual

# Senior Law Day

THURSDAY

October 9, 2025

9 a.m. – 2 p.m.

Westchester County Center  
198 Central Avenue, White Plains, NY

## PROGRAM



Kenneth W. Jenkins, County Executive  
Mae Carpenter, Commissioner  
Department of Senior Programs and Services







## **Kenneth W. Jenkins**

Westchester County Executive

Hello, and welcome to Westchester County's 25th Annual Senior Law Day!

We are so glad you joined us today. Senior Law Day is about showing you that you are supported – you are not alone. Our Westchester County Department of Senior Programs and Services (DSPS) has designed a robust program to help you prepare for what comes next.

In just a little while, you'll have the opportunity to attend one or more of 18 workshops led by attorneys and experts who will share valuable guidance on aging issues. You can also take advantage of confidential, one-on-one consultations to discuss your personal situation with a seasoned professional – all at no cost to you.

Your presence here today shows that you understand the importance of planning ahead and staying informed. Education matters, and that's exactly what Senior Law Day is all about.

I want to thank the Westchester Public/Private Partnership for Aging Services, the Senior Law Day Collaborative, and the Westchester County Parks Department for partnering with DSPS to make this event possible.

I also want to express gratitude to all the professionals and agencies who so generously volunteer their time and expertise year after year to support seniors and their families. And, of course, a special thank you to the private sponsors of today's program for their vital contributions.

I see Senior Law Day as community spirit at its very best. I congratulate you all, and I hope you enjoy a day filled with learning, connection, and support.

A handwritten signature in black ink that reads "Ken Jenkins". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

**Kenneth W. Jenkins**  
Westchester County Executive



## **Mae Carpenter**

Westchester County Department of Senior Programs and Services (DSPS)  
Commissioner

Thank you for joining us at Senior Law Day – we're truly delighted you're here.

Senior Law Day is a cornerstone of the award-winning Livable Communities initiative, a signature program of Westchester County's Department of Senior Programs and Services.

The purpose of Livable Communities is simple but powerful: to enable seniors to remain in their homes and communities with independence, civic engagement, and dignity as they age. Today's program is designed to inform your decision-making and empower you as you navigate important legal matters.

Westchester County is proud to work tirelessly year-round to support seniors and their families in sustaining a wholesome quality of life. We are honored to be one of the first seven places nationwide designated by AARP as an "Age-Friendly Community," and to be part of the World Health Organization's Global Network of Age-Friendly Cities and Communities.

As part of Livable Communities, you also have access to valuable resources, including:

- ❖ Health for Life Program workshops, which help seniors learn to better manage chronic conditions
- ❖ Food Access and Nutrition Centers
- ❖ Care Circles of Westchester and the Caregivers Coach Program

Everyone here today is also invited to explore MAP: My Aging Plan – a digital booklet that outlines what people can do from their 20s through their 80s and beyond to age successfully. This resource has already reached thousands of people and complements much of what you'll learn today. You can find it, along with other helpful publications, at [www.seniorcitizens.westchestergov.com/publications](http://www.seniorcitizens.westchestergov.com/publications).

If you've already started addressing the legal and financial matters that impact your life, you deserve a lot of credit. And if you haven't yet, Senior Law Day is here to motivate and guide you as you take those important first steps.

Mae Carpenter, Commissioner  
Westchester County Department of Senior Programs and Services

# From the Senior Law Day Collaborative

The Senior Law Day Collaborative welcomes you to Senior Law Day 2025!

We are delighted to at the County Center once again to meet all of you in person. We want to extend a very special thank you to Westchester County for hosting this program and to the dedicated volunteers from our Collaborative.

This year's event will feature the great resources that you've come to expect from the Senior Law Day Collaborative

- LISTEN to Westchester County leaders and members of our Collaborative speak about Elder Law, Estate Planning, the Court System, Solo Aging, Long Term Care, Social Security, and more. We'll be in the main hall from 9 -10 and in workshop rooms located on the East side of the building and in the Main Hall from 10-1 (See below for details).
- VISIT resource tables located both on the West side of the main hall and speak to representatives from government agencies, not-for-profit organizations, and program sponsors; helpful materials and giveaways are also available.
- PARTICIPATE in a one-on-one consultation. Perhaps you've always wanted to ask a question of an attorney, financial planner, Medicare specialist, or care manager. Please stop by the Registration Desk as soon as you arrive to sign up for a 15-minute slot between 10:00 AM and 1:45 PM.

The Senior Law Day Collaborative enjoys serving our Westchester community. Besides live programs like these, we offer vast resources online:

- ✓ Visit [www.seniorlawday.info](http://www.seniorlawday.info) to stay up-to-date on the latest developments in our field
- ✓ Sign up for regular webinars related to Elder Law, Finances, and Aging. Visit [www.seniorlawday.info/learning/](http://www.seniorlawday.info/learning/) for recordings of all past webinars.
- ✓ Use the website "Ask Us" button to make an inquiry or suggestion, especially if you have an unanswered question from this morning.
- ✓ Sign up in the lobby for regular email updates.

Enjoy your morning!



Melinda Bellus, Esq., Legal Services of the Hudson Valley  
Senior Law Day Co-Chair



Krishna Brodigan, Westchester Library System  
Senior Law Day Co-Chair



Sarah A. Steckler, Esq., Warshaw Burstein, LLP  
Senior Law Day Co-Chair

# SCHEDULE

**9 – 9:30 a.m.      Registration for the Program and Free Consultation Sessions**

Lobby (1st Floor)

**Continental Breakfast**

Left (West Side) of Main Hall

**9:10 – 9:50 a.m.      Welcome & Introductions**

Front of Main Hall

**Sarah A. Steckler, Esq.**

Co-chair, Senior Law Day Collaborative  
Master of Ceremonies

**Hon. Ken Jenkins**

Westchester County Executive

**Mae Carpenter**

Department of Senior Programs & Services Commissioner

**Hon. Susan Cacace**

Westchester County District Attorney

**Hon. Brandon R. Sall**

Westchester County Surrogate Judge

**Krishna Brodigan**

Co-Chair, Senior Law Day Collaborative and  
Director of Outreach, Westchester County Library System

**10 a.m. – 2 p.m.      One-on-One Consultations with Attorneys & Financial Planners**

Main Hall & Workshops (Sign up in the lobby as soon as possible)

# Summary of Workshops

Time	Title	Room
<b>10 a.m.</b>	Elder Law 101	Main Hall
	Advance Funeral Home & Cemetery Planning	A
	Solo Aging: Perspective from the Professionals	B
	Smart Seniors: Don't Get Scammed	C
	Understanding Your Social Security Benefits	D
	Online Health Research Tools: Find what you need. Know What to Look For	Hall of Fame
<b>11 a.m.</b>	Your Estate Planning Package	Main Hall
	Seven Gaffes in Estate Planning and What to do Instead	A
	I Should Avoid Probate, Right?	B
	What If's: Financial Planning for Retirement, Housing & LTC	C
	Making Medicare Work for You: Maximizing Your Options	D
	Practical Guidance: Q&A with Experienced English and Spanish Speaking Professionals	Hall of Fame
<b>Noon</b>	Power of Attorney and Advanced Directives	Main Hall
	Nuts and Bolts of Medicaid Planning	A
	Long Term Care Options	B
	Aging Adults & Estate Planning: How to Start the Conversation	C
	Navigating Care - Choosing Wisely to Age Well	D
	The Best and Most Affordable Housing Options as you Age	Hall of Fame

Note: ALL Workshops will take place in the first-floor seminar rooms on the East side of the building except where noted.

# Workshop Detail

## 10 AM WORKSHOPS

### **Title: Elder Law 101**

**Time: 10 AM**

**Room: MAIN HALL**

**Speaker(s):** David A. Cutner, Esq., Lamson & Cutner, P.C.

**Description:** This session will provide an overview of necessary legal documents, advanced directives, types of trusts, assets preservation techniques, long term care and incapacity planning, and methods to avoid or minimize estate and gift taxes. We will also cover an overview of Medicaid Planning, how to save for children/grandchildren, and tax considerations for seniors.

### **Title: Advance Funeral Home & Cemetery Planning**

**Time: 10 AM**

**Room: A**

**Speaker(s):** Mary Lou Morgan, Woodlawn Cemetery & Conservancy

Tatyana Fowler, Ballard-Durand Funeral & Cremation Services

**Description:** This workshop helps individuals and families navigate funeral home and cemetery planning before the need arises. Led by industry professionals, it will cover funeral and burial options, the roles of each provider, pre-planning benefits, and how to make informed decisions for yourself or a loved one. Gain peace of mind, reduce emotional stress, and ensure final wishes are honored with care.

### **Title: Solo Aging: Perspective from the Professionals**

**Time: 10 AM**

**Room: B**

**Speaker(s):** Amy Jo Neill, The ANA Group

Asha Paulose, Esq., Law Office of Asha Paulose

**Description:** Many people are facing aging more independently than in past generations, due to lifestyle choice/circumstance or the recent death/relocation of a loved one. Our panel of professionals will present a menu of issues to consider, including assembling a team of advisors/caregivers, setting up advanced directives and funding long-term care.

### **Title: Smart Seniors: Don't Get Scammed**

**Time: 10 AM**

**Room: C**

**Speaker(s):** Andy Aujla, Assistant Attorney General-in-Charge | New York State Office of the Attorney General | Westchester Regional Office

Christine Hatfield, Assistant District Attorney, Westchester County District Attorney's Office

Timothy Idoni, Westchester County Clerk

Sheldon L. Pollock, Regional Director, U.S. Securities & Exchange Commission

**Description:** 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 are a victim. There will be special emphasis on common telephone scams such as the "grandparent scam," the "Internal Revenue Service scam" and the "foreign lottery scam."



**Title: Understanding Your Social Security Benefits**

**Time: 10 AM**

**Room: D**

**Speaker(s):** Joanna Rrezja CFP, Financial Advisor, The Westchester Group; Morgan Stanley Wealth Management

**Description:** This presentation will discuss the 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.

**Title: Online Health Research Tools: Find what you need. Know What to Look For**

**Time: 10 AM**

**Room: Hall of Fame**

**Speaker(s):** Elena Falcone, M.L.S., Outreach Team at Westchester Library System

**Description:** In this session, you will learn about websites that provide especially useful information on health topics, including how to research providers and services. Explore strategies for effective searching in the age of AI.



## 11AM WORKSHOPS

**Title: Your Estate Planning Package**

**Time: 11 AM**

**Room: Main Hall**

**Speaker(s):** Brian L. Miller, Esq., Partner, Certified Elder Law Attorney

**Description:** In this session, we'll cover the essential estate planning documents everyone should have and how often they should be updated. The speaker will discuss key tools used during life—like a Power of Attorney and Health Care Proxy - as well as those used after death, including a Last Will and Testament and Disposition of Remains. We will also discuss revocable and irrevocable trusts to help clarify their roles in the planning process.

**Title: Seven Gaffes in Estate Planning and What to do Instead**

**Time: 11 AM**

**Room: A**

**Speaker(s):** Joanna Feldman, Esq., Partner, Maker, Fragale & Di Costanzo, LLP

**Description:** In this workshop, we will explore some often-held misconceptions about aspects of estate planning in such areas as basic estate planning documents, designating beneficiaries, estate administration (including Probate), estate tax planning, and planning for long-term care. The presenter will provide practical suggestions on moving forward with a new or updated estate plan.

**Title: I Should Avoid Probate, Right?**

**Time: 11 AM**

**Room: B**

**Speaker(s):** Joseph Accetta, Esq., Court Attorney / Referee, Supreme Court – Westchester County, Adult Guardianship Part

Alan Feller, Esq., President, The Feller Group, P.C.

Rita K. Gilbert, Esq., Member, Hyman & Gilbert

**Description:** Wondering if you should avoid probate in your estate plan? Join us for an informative session with two Trusts and Estates attorneys who will break down the advantages and disadvantages of probate vs. revocable/irrevocable trusts. This workshop will give you insights to help you make informed decisions about your estate planning strategy.



**Title: What If's: Financial Planning for Retirement, Housing & LTC**

**Time: 11 AM**

**Room: C**

**Speaker(s):** Sara Meyers, Esq. CELA, Enea, Scalan & Sirignano, LLP

Joseph Soricelli AIFA, CMP, Aging Solutions Management

**Description:** The “What-ifs” create questions and concerns in all our lives. This session will explain how creating a financial plan is essential for making informed decisions and answering the questions “What if?” in retirement.

We will help address concerns such as the risk of outliving one's savings, inheritance considerations for children, the impact of long-term care needs on financial stability, and planning housing options as we age.

**Title: Making Medicare Work for You: Maximizing Your Options**

**Time: 11 AM**

**Room: D**



**Speaker(s):** Certified Counselor TBA

**Description:** Join this workshop to understand 2026 updates to Medicare Prescription Drug Plans (Part D), Medicare Advantage Plans (Part C), Medigap supplemental insurance, and other government benefit programs that can help lower your out-of-pocket costs. Medicare beneficiaries risk losing hundreds of dollars by not reviewing their plan options annually—don't make this costly mistake! Gain the crucial information you need to make confident, informed choices for the year ahead.

**Title: Practical Guidance: Q&A with Experienced English and Spanish Speaking Professionals**

**Time: 11 AM**

**Room: Hall of Fame**



**Speaker(s):** Kelly Chiarella, Yonkers Office for the Aging

Kristine Garcia-Elliott, Vishnick McGovern Milizio LLP

Adam Rude, CFP, CIMA, RMA, Stratos Private Wealth

Kadeen Wong, Esq., Law Office of Kadeen Wong

**Description:** Come to this session with questions for our attorneys, financial planners, and health care professionals. We expect questions related to Medicaid, when to redo a Will, when and if to go through Probate, caregiving, social security, and much more. We will also have a Spanish-speaking attorney on hand for the benefit of some of our constituents.

**12 PM WORKSHOPS**

**Title: Power of Attorney and Advanced Directives**

**Time: 12 PM**

**Room: Main Hall**

**Speaker(s):** Joseph Accetta, Court Attorney | Referee, Supreme Court –Westchester County, Adult Guardianship Part

Robert Arbuco, Esq., Attorney, Enea, Scanlan & Sirignano LLP

Roberta Goodman, Esq., Sr. Staff Attorney, Elder Justice Unit, Pace Women's Justice Center

**Description:** This workshop will cover the basics of having a Power of Attorney in New York, including the different options and the role of the agent. We will also cover the legal and practical issues regarding health care proxies.

**Title: Nuts and Bolts of Medicaid Planning**

**Time: 12 PM**

**Room: A**

**Speaker(s):** Samantha A. Lyons, Esq., Falcon Rappaport & Berkman LLP

**Description:** This workshop exams 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.

**Title: Long Term Care Options**

**Time: 12 PM**

**Room: B**

**Speaker(s):** Deepankar Mukerji, Esq., Deepankar Mukerji PLLC

**Description:** This workshop will present 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. We will also discuss the New York State Partnership policies and hybrid or combination policies.

**Title: Aging Adults & Estate Planning: How to Start the Conversation**

**Time: 12 PM**

**Room: C**

**Speaker(s):** Irma Ninetz, Esq., Partner, McCarthy Fingar LLP

**Description:** During this session, we will discuss how to start conversations with adults (aging parents/spouses/partners/siblings/friends) about estate planning and related issues. How, where, and with whom do you start conversations about wills, trusts, powers of attorney, health care proxies and living wills, and/or financial assets, and what do those conversations entail? We will discuss planning issues for today and ways to avoid estate litigation in the future.

**Title: Navigating Care - Choosing Wisely to Age Well**

**Time: 12 PM**

**Room: D**

**Speaker(s):** Anne Sansevero, RN, MA, Co-Founder Holistic HomeCare Associates Past President of the Aging Life Care Association

**Description:** In this workshop, we will explore key trends shaping the aging landscape and examine the full range of home care service options available to support a loved one. We'll also highlight the vital role a professional care manager can play in coordinating care and guiding families through complex decisions when a loved one can no longer manage independently.

**Title: The Best and Most Affordable Housing Options as you Age**

**Time: 12 PM**

**Room: Hall of Fame**

**Speaker(s):** Melinda Bellus, Esq., Legal Services of the Hudson Valley

Mario L. Martirano, CRMP, Certified Reverse Mortgage Professional

**Description:** This program will explore a range of home and community-based housing options, including innovative approaches that enable seniors to remain in their own homes. Topics will include HUD-subsidized housing, rent-stabilized housing, the Section 8 voucher program, and seniors' rights in any rental housing. Presenters will also cover assisted living and continuing care retirement communities as additional options for older adults.

# EXHIBITORS

## MAIN LOBBY

**Westchester County District Attorney's Office**  
**New York State Attorney General's Office**  
**Westchester County Surrogate Court Help Center**  
**Department of Senior Programs & Services**  
**Office of Congressman George Latimer**  
**Senior Law Day Collaborative**  
**Westchester County Library System**

## WEST SIDE OF MAIN HALL

Adult Protective Services/ Westchester County Department of Social Services  
Alzheimer's Association  
DOROT Westchester  
End of Life Choices New York  
Equal Justice America Disability Rights Clinic at the Elisabeth Haub School of Law at Pace University  
Legal Services of the Hudson Valley  
New York State Attorney General Office  
NYSARC Trust Services  
Older Driver's Coalition | Westchester County DPW&T Traffic Safety Office  
Westchester County Department of Consumer Protection  
Westchester County District Attorney's  
Westchester County District Attorney's Office  
Westchester County Human Rights Commission  
Westchester County Parks Department  
Westchester County Surrogate's Court Help Center  
Westchester County Veterans Service Agency  
Westchester Tax Commission  
WDOM- Westchester Disabled on the Move

## **FREE CONSULTATION SESSIONS**

10 a.m. – 2 p.m.

### **Elder Law Sessions with Attorneys**

Arthur Bernardon, Esq.

Shervaun Clark, Esq.

Rekha Carozza, Esq.

Maria C. Corrao, Esq.

Jeff Cohen, Esq.

David Cutner, Esq.

John Del Grosso

Artem Djukic, Esq.

Alan Feller, Esq.

Joanna C. Feldman, Esq.

Kristine Garcia-Elliott, Esq.

Roberta Goodman, Esq.

Alexis Gruttadauria

Charles Italiano, Esq.

Tina Janssen-Spinosa, Esq.

Natalie J. Kaplan, Esq.

Joel Krooks, Esq.

Samantha Lyons, Esq.

Regina Matos, Esq.

Cheryl Merritt, Esq.

Brian L. Miller, Esq.

Sara Meyers, Esq.

Asha Paulose, Esq.

Deborah Farber-Kaiser, Esq.

Kadeen Wong, Esq.

### **Financial Planning Sessions with Certified Financial Planners**

Daniel Ahearn

William Brancaccio

John Evans

Arunima Ganjoo

Bob Grenier

Rochelle Odesser

Marc Rienas

Jean Riordan

Joe Sorecelli

William Wu

### **Care Management Sessions with Geriatric Care Managers**

Denise Kuhbier

Anne Bergman

Cippi Harte

Sue Groppe

Karen Ronan



## SENIOR LAW DAY COLLABORATIVE COMMITTEE

Thank you to all our volunteer professionals who have made virtual programs possible so far in 2025.

Adam Rude	Kristine Garcia-Elliott
Adrian Geiger	Kylan Johnson
Alan Feller	Loretta Miraglia
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Anne Bergman	Maria Carrao
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Jennifer Goodrich-Joyce	Sara Myers
Joanna Feldman	Sarah Grimes
Joanna Rrezja	Sarah Steckler
Joel Krooks	Shervaun Clark
John Evans	Stacy Francis
Joseph Sorecelli	Sue Groppe
Kadeen Wong	Tatyana Fowler
Karen Ronan	Tiara Brandon
Kelly Chiarella	Tina Janssen-Spinosa
Krishna Brodigan	Toni Thorne

**A special thank you to our Sponsorship Chair, Samantha Lyons, Partner, Falcon  
Rappaport & Berkman LLP**

## **BREAKFAST CONTRIBUTORS**

Assisted Living Locators  
Fountain at RiverVue by Monarch  
Holistic Home Care Associates  
Monarch Coopers Corners  
New York Life (Arunima Ganjoo)  
Tobin, Bernardon & Wazny LLP  
VNS Health  
Westchester Elder Care Consultants  
Westchester Senior Day Club  
Woodlawn Cemetery & Conservancy

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### **Friends**

**Attorneys:** Deepankar Mukerji, Esq. Attorney at Law; Kommer, Bave & Ciccone LLP; Law Office of Deborah Truhowsky; Salvatore Di Costanzo, Esq., Maker, Fragale & Di Costanzo, LLP

**Financial Planning & Services:** Amir Asadi, Fortis Lux Financial; Amy Jo Neill, The ANA Group; Bob Grenier, CFP® CPFA® – Wealth Management Advisor, Merrill Lynch, Pierce, Fenner, & Smith, Inc.; Brian Lawrence, Life Inc. Pooled Trust; Daniel Ahearn, APMA®, Rise Private Wealth Management; Jean Riordan, Vision Retirement.

**Other Services:** Bruce Segall, Marketing Sense; Miriam Scholl, LMSW, Westchester Elder Care Consultants, LLC; Kelly Care Management LLC; Westchester Disabled on the Move.



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