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Village Approvals Significant Step for The Club At Briarcliff Manor



Briarcliff Manor, NY -- Matt Phillips, President and CEO of Integrated Development Group LLC (IDG), developers of The Club at Briarcliff Manor (The Club), announced that the special use permit amendment and site plan approvals have been granted by the Board of Trustees and Planning Board, respectively, of the Village of Briarcliff Manor, paving the way for the luxury senior living community to continue its development process. The Club, a fee-for-service continuing care retirement community (CCRC) will be comprised of 325 independent living and 60 supportive living

residences, and will be located on the breathtaking 59-acre site in Briarcliff Manor that was formerly King's College and Briarcliff Lodge, a Westchester County landmark.

"We are very excited about achieving this critical step in the development process and moving forward with the development of our luxury senior living community," said Phillips. Noting that high construction costs had deterred Classic Residence by Hyatt from developing a senior community on the same site, Mr. Phillips, who had been a senior living and 60 supportive living

see Village Approves Pg. 6

Running Afoul of the Yonkers Department of Engineering

By Hezi Aris

Yonkers, NY -- Yonkers City Engineer Joseph Moran sent Erik Kaiser, owner/developer of REMI Companies-Velocity at Greystone, LLC a letter dated December 5, 2008 demanding the immediate containment of runoff of water that is flowing from the construction site located at 1077 Warburton Avenue. [Download 1085 Remedy of site conditions on Warburton 12.05.08]. Kaiser's office was admonished to contact the office of the Yonkers Department of Engineering by December 11, 2008 with his permanent solution to the runoff or the City would be forced to utilize an outside contractor to install a drainage system.

A picture taken about Noontime on December 6, 2008 proves positive that the problem still exists. The photo, one of many, illustrate

the continuing water run off from the west side of the Velocity construction site. It is evident that with the cold weather the water is freezing. However, water is also running down the wall, on to Harriman Avenue.

The letter further directs attention to the Department of Engineering letter of September 4, 2008 requiring the removal of all equipment and materials on Warburton Avenue by November 26, 2008. Further the letter demanded all ancillary equipment stored on Warburton Avenue be confined within the property line in Warburton Avenue and to open the sidewalk to pedestrians.

As of December 7, 2008 equipment and materials that were to be moved have not been situated in compliance with the directive.

see Running Afoul Pg. 6

Subprime Scrooges Senator Jeffrey Klein Releases Top Ten Banks Responsible for Foreclosing on New Yorkers during the Holiday Season Calls on State to Mandate Banks to Modify Loans

New York, NY -- With the US economy officially in a recession and the holiday season in full swing, ten banks will issue just under 5,000 notices of foreclosure to New York families despite receiving \$122,099,000,000 in the taxpayer funded bailout. Today, December 5, 2008, Klein released the top ten banks responsible for the most foreclosure filings from October-November in New York City, Westchester, and Long Island. Klein proposed to standardize Operation Protect Your Home, a foreclosure prevention forum, to help stem the rising tide of foreclosures in the State by requiring lenders to meet with borrowers and work out mutually beneficial ways to avoid foreclosure.

Klein's report found that in New York City the top ten banks responsible for the most foreclosures from October-November 2008 are: US Bank, Deutsche Bank, Wells Fargo, HSBC, Bank of America, JP Morgan Chase, Bank of New York, Indymac, Citigroup, Capitol One.

The filings break down as



follows: Nassau County (1,033), Suffolk County (762), Queens County (1,291), Kings County (569), Richmond County (301), Bronx County (214), New York County (102), Westchester County (331).

In September, Congress passed a \$700 billion bailout package which relieved major mortgage banks of the growing burden caused by the dissolution of the credit market. However, average Americans

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CPA Team Says:

No Time for Scrutiny

County Failed to Provide Adequate Time for Public to Scrutinize \$1.77 Billion Budget Experts Paid by WCA Wonder Why Westchester Lacks Independent Comptroller

White Plains, NY -- A team of Certified Public Accountants working at the request of the county's leading business organization has been conducting an analysis of the proposed 2009 Westchester County budget that has left the CPAs with more questions than answers.

The team was headed by Howard Klein, managing partner of Eisman, Zucker, Klein & Ruttenberg, LLP (EZKR) in White Plains and included a dozen CPAs from accounting firms in Westchester who are members of the Westchester Chapter of the New York State Society of Certified Public Accountants. Klein said that "our role was not to comment on where and how the money is spent but, rather, to ask questions regarding how the

budget numbers are arrived at." The CPAs volunteered their time to conduct an independent analysis of the County Budget for The Westchester County Association (WCA). Klein is a member of the WCA Board of Directors and has been an active participant in its Property Tax Reform Alliance.

He said that the three weeks between the initial presentation of a proposed budget by County Executive Andrew Spano and its adoption by the County Board of Legislators is inadequate in terms of providing time to conduct an in-depth analysis of the budget. The CPAs were, however, able to gain some insight into the \$1.77 billion package and to pose serious

see CPA Team Says Pg. 6



Arizona Author Joins the Ranks of Camus, Hemingway, Kerouac and Sartre

The Raving Eunuch Monks

Glynn E. Thompson

Oro Valley, AZ -- The 2008 Schopenhauer International Literary Award recipient is Glynn E. Thompson for his novel "The Raving Eunuch Monks," a

see Arizona Pg. 3

Raises Afforded Non-Represented Yonkers City Hall Employees

Download City Hall Unrepresented Middle Management 2008 Salaries

By Hezi Aris

In response to a recent Freedom of Information Law (FOIL) request, Yonkers Tribune only days ago received the following list of salary figures earned by non-represented Yonkers City Hall employees. The spreadsheet divulges the name of the individual, their job title, their previous salary, the present salary, and the percentage increase, if applicable.

There is no rhyme or reason behind why some individuals received no pay increase whatsoever, and those that received 1 or 2 percent, while others received 8.24 percent, and others beyond that.

Some of our readers will make

a judgment call as to the saliency of the pay increases based upon who they believed were deserving of an increase or not. Others will believe themselves vindicated by those they believed got little, and exonerated by those they believe should have gotten the pay increase they received.

However one reads the figures, the disparity among the various non-represented workers has been a catalyst that has had some recently attend a Teamsters Union invitation for future representation of the non-union employees. The uneven

see The Hezitorial Pg. 2



The Hezitorial

Donating without Giving this Holiday Season



World Wide Web -- With the economy slipping, charities across the nation are bracing themselves for declining contributions this holiday season.

While individuals still want to support their favorite cause, they may not have the time or the money to do so. There is a solution. More than 70,000 nonprofits have partnered with a new Yahoo-powered search engine called GoodSearch.com, and online shopping mall GoodShop.com to enable their supporters to generate donations just by doing something they do everyday -- search the Internet or shop online. What makes the system so compelling is that it doesn't cost the users a thing. It's a form of philanthropy that works for everyone in this tough economy!

Consumers are helping their favorite causes by shopping at GoodShop.com where they can choose from more than 800 well known retailers including Target, Apple, Macy's, Best Buy, Barnes & Noble, Petco and others. The

see Donating Pg. 4

EPA Grant to Spur Restoration Efforts in Saw Mill River Watershed



Yonkers, NY -- On Tuesday, December 2, 2008, Mayor Phil Amicone joined federal representatives on the banks of the Saw Mill River for the announcement of a nearly \$900,000 EPA Targeted Watershed Grant awarded to Groundwork Hudson Valley's Saw Mill River Coalition.

The grant, one of only 15 given out nationwide, will assist pollution cleanup, restoration and planning efforts that will improve the Saw Mill River from its origins in Chappaqua to its terminus in Yonkers, including the much anticipated "daylighting" project that will unearth portions of the river through the city's downtown.

see EPA Grant Pg. 3

Postal Service Announces Holiday Mailing Tips, Deadlines & Post Office Hours

White Plains, NY -- With 19 billion cards, letters and packages expected to be delivered this holiday season,

our Priority Mail Flat-Rate boxes," says Lubrano. "No calculating of postage or weighing is needed. If it fits, it ships." Get everything you need to ship packages at the Post Office with ReadyPost Shipping Supplies. Pack and protect your shipment with ReadyPost envelopes, boxes, bubble wrap, tape and more. Wrap it right every time with ReadyPost Shipping Supplies.



The Postal Service has extended window hours until 7 p.m. Monday to Friday and until 4 p.m. on Saturday at the Post Offices listed at the end of this notice.

Westchester Districts busiest Post Offices have Automated Post Centers (APCs) -- which provide easy access to postal products and

see Postal Service Pg. 4

Economic Development

Village Approvals Significant Step for The Club At Briarcliff Manor

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executive on the Classic Residence team, explained that The Club is a complete redesign that will result in much more efficient buildings. It also will operate on a different business model that has only recently been allowed in the State of New York. As a fee-for-service CCRC, residents of The Club will only pay for health care services if and when they use them, which allows for lower monthly fees for the majority of residents.

Village officials are also ready to see this premier site, which has sat vacant for many years, finally re-developed. According to Mayor William Vescio, the Village is looking forward to continuing to work with IDG to see this project become a vibrant part of our community, one that would allow older residents the opportunity to remain in the Village. "The Club will also provide numerous benefits to the Village," he said, "including generating substantial revenue from real estate taxes, development of a much needed new Village ballfield on the site, a \$2.25 million donation to the Library, a \$500,000 donation for the purchase of a fire truck, replacement of the aged water tower on the site as well as other infrastructure improvements."

A Spectacular Westchester Setting

A prime focus of The Club, which is specifically designed for residents 62 and older, will be the natural beauty and historic significance of the land. Its location is at the summit of one of Westchester's most spectacular settings, just 30 miles north of New York City. Once the site of the nationally renowned Briarcliff Lodge, one of America's premier resort hotels and the vacation destination of heads of state, business leaders, and entertainers, The Club's site offers panoramic views of the Hudson River and the New York City skyline. The grounds were originally designed by Frederick Law Olmstead, co-designer of Central Park.

The site's topography naturally divides into distinct development areas. The Lower Village will contain twenty-four town homes and thirteen villas. Located on The Club's Upper Village will be the Aquatics, Fitness & Spa Center and the Clubhouse, along with 288 apartments. A supportive living center for 60 residents will also be located in the Upper Village, where assisted living, memory support and skilled nursing care services will be provided. Apartments will



range in size from approximately 1000 to 2000 square feet; town homes will be approximately 2200 square feet; and villas will range from approximately 2800 to 3200 square feet. One-time entrance fees starting at \$750,000 will be 90% refundable when a resident moves out. Estimated monthly fees will start at \$3400 and will include a wide range of services, real estate taxes and utilities.

The Club will provide its residents maintenance free living with an array of amenities and stimulating activities. Planned are art classes, bridge clubs, computer classes, cultural events in New York City and at nearby venues, exercise classes, guest lectures, tennis clinics, water aerobics, writing workshops, yoga, and more. The Clubhouse will feature a variety of community spaces, including multiple dining venues, a surround sound theater and the Lodge Room, decorated with memorabilia from the former Briarcliff Lodge.

Professionalism and Strong Community Relations

IDG opened its first sales center at 1197 Pleasantville Road in Briarcliff Manor in July to market The Club, after receiving approval from the State of New York. The second sales center just recently opened in Larchmont at 2120 Boston Post Road, so that residents of both upper and lower Westchester County now enjoy the convenience of a sales center in proximity to their residence.

IDG was launched in 2006 to create a new generation of luxury senior living communities. IDG's mission is to use its passion and experience to create innovative and extraordinary senior living communities, with a commitment to providing the highest quality service and care. Based in Northbrook, IL, its executives have over 50 years combined experience in the senior housing industry.

IDG has two communities currently under development: The Club at Briarcliff Manor in Briarcliff Manor, New York and 850 Lake Shore Drive in Chicago, Illinois. Both properties are being developed in partnership with National Electrical Benefit Fund (NEBF), a Washington, DC-based pension fund with over \$10 billion in assets.

IDG has put together a star team to develop The Club. The architectural firms Perkins Eastman (New York, NY) and Sullivan Architecture (White Plains, NY), in collaboration with Interior Design Associates (Nashville, TN), have designed the community. Andron Construction Company (Golden's Bridge, NY) has provided preconstruction services. DirtWorks, a talented landscape design firm (New York, NY), has created a landscape plan that will maximize the beauty of the site and its interesting topography, walking trails, pond and open spaces.

"Well acquainted with the property and the community for years, IDG brings a fresh, practical, and focused approach to the project, grounded in professionalism and a commitment to evolving the industry," Mr. Phillips said. "We believe in maintaining strong community relations and are confident that The Club at Briarcliff Manor will prove to be one of Briarcliff's, and indeed, Westchester's, greatest community assets. This will be the finest offering of senior living in the Northeast," he added.

At present, The Club is accepting deposits for The Founder's Club, which will provide prospective residents priority in unit selection, a \$10,000 credit toward upgrades and other benefits. This deposit is fully refundable.

For more information about The Club at Briarcliff Manor, contact the Sales Center at (914) 923-4050.

Developer Forest City Ratner Delays His Atlantic Yards Project Due to Financial Difficulties

Cry for Paterson Administration to Pull the Plug on Ratner's Failing Plan

BROOKLYN, NY - - Developer Forest City Ratner (CEO Bruce Ratner pictured) has halted all work on the proposed Atlantic Yards project site in Prospect Heights, Brooklyn. Specifically the developer has abruptly stopped work on building a new rail yard that would sit under a portion of development. The work stoppage was reported yesterday on the [Atlantic Yards Report](#) and today (December 4, 2008) in the [New York Daily News](#). Forest City Ratner is presently developing the Ridge Hill development project in Yonkers, NY.

"Bruce Ratner's Atlantic Yards project is clearly in a dire financial situation. There is no other way to explain why the developer has halted work on the only part of his Atlantic Yards plan unencumbered by litigation. He is delaying his own project because of a serious lack of financing," said Develop Don't Destroy Brooklyn (DDDB) spokesman Daniel Goldstein.

While no construction had started on the beleaguered development plan, the developer's contractors had been working on building a new rail yard before dismantling the active Vanderbilt Rail Yard. That work, preliminary to construction of the Atlantic Yards project, was due to be completed in December 2007. But now, in December 2008, it is well behind schedule and requires substantially more work.



Despite that substantial delay in early stage work, the developer has halted all work on the rail yard. All other demolition and infrastructure work has also been halted. Ratner does not own the land he needs to build his proposed arena and superblock skyscrapers, and he does not have the financing to build any part of the project. The [Daily News also reported today](#) that the developer does not own the rights to the MTA's Vanderbilt Rail Yard (8 acres of the 22-acre project site) as he has not closed on his agreement to purchase them for \$100 million, which is well below their \$214.5 million appraised value.

An analogous situation exists, and may be a future failing in completing the Yonkers Alexander Street development project; yet it is unrelated to developer Forest City Ratner.

DDDB's Goldstein said that

Ratner's work stoppage is a clear and urgent sign that the Paterson Administration has to act now.

Goldstein said, "Speculation and overdevelopment are a key cause of the current economic crisis. New York City and State can no longer support Ratner's non viable and highly speculative luxury housing plan and frivolous billion dollar arena."

"It is two years since Ratner's plan was approved and now he is halting work and clearly short on funds. It is long past time for our elected leaders to pull the plug on the project. Then, together with the MTA, they should divide the rail yards into multiple, manageable parcels that can be put out for bid and bring more revenue to the MTA. The smaller parcels reduce the risk inherent in Ratner's massive project—they can actually be developed and badly needed affordable housing could be realized. Such a strategy is already envisioned in the community developed [UNITY Plan](#), which has been presented to Governor Paterson's economic development officials."

While Brooklyn can reflect on reality born through time, Yonkers may soon engage in approving the SFC Yonkers Inc. project with questionable financial ability to see it to fruition. Covenants that remedy the possibility of warehousing property must be part of the final approval process.

Running Afoul of the Yonkers Department of Engineering

From Page 1

At issue now is why the Department of Engineering and City Hall complicit in permitting delinquent behavior to continue to the detriment of Yonkersites vis-avis this development project. The urgency of this matter is further aggravated by the disclosure of the foreclosure filing on Erik Kaiser and REMI Companies - Velocity at Greystone, LLC. One must wonder about the representations

made by Erik Kaiser and his counsel, Alfred DelBello, Esq. to the Planning Board just two months ago to secure a two year extension of the site plan approval. Public request for conditions being imposed before any extension be granted were for all intent and purpose dismissed. [Download 1085 Warburton letter Yonkers Planning Board 11.20.08](#). The Planning Board did condition the extension

on a 24 hour worker at the site to control the water problem. Photo evidence reflects that this aspect of the extension's covenant has yet to be completed.

Will this oversight fiasco be the catalyst to spur City Hall to review and hone the approval and monitoring protocols of all development sites?

Subprime Scrooges

From Page 1

remain dogged by financial failure and pending foreclosure. Despite the federal government's rhetoric toward home retention, little has actually been done to incentivize banks to modify mortgages and keep people in their homes. The banks listed in Klein's report, or Subprime Scrooges, have received billions in taxpayer monies, yet continue to file foreclosure proceedings rather than use programs like the federally funded Hope for Homeowners, to help distressed borrowers.

"This is socialism for the banks and capitalism for everyone else. We need to refocus the banks on loan modification and make the state a stakeholder so as to wield homeownership as a responsible investment rather than a financial scalpel," said Senator Klein.

In 2008, the New York State Senate worked with the New York State Banking Department and over 15 lending institutions to create Operation Protect Your Home. From the Bronx to Buffalo, distressed homeowners from all over the state attended one-on-one modification meetings with their

lenders in seven counties. More than 3,500 at risk mortgages were discussed for modification under this program.

Governor Patterson's 2008 subprime lending law made formal settlement conferences between lenders and borrowers mandatory within 60 days of a foreclosure filing on any subprime or non-traditional mortgage. Senator Klein however, will introduce new legislation in January 2009 to extend this protection to all residential mortgage borrowers. Lenders will also be offered the option of satisfying this obligation by participating in a series of state sponsored Operation Protect Your Home events throughout the state for lenders serving large numbers of New York properties; Operation Protect Your Home is likely to be the most efficient way to connect directly with their borrowers. It will also keep more New Yorkers in their homes by facilitating direct contact before at risk mortgages reach the foreclosure stage.

In addition, Klein proposed that State of New York Mortgage Agency (SONYMA) start refinancing

troubled borrowers into 30 year fixed rate mortgages. Currently, SONYMA offers financing only to first time homeowners. Under Klein's proposal, the home would be appraised at the time of the SONYMA refinancing and the mortgage would be up to 90 % of the value of the mortgage. By empowering the agency to help any and all homeowners, the state would have a share in the equity of the home, and upon sale or refinancing it would benefit from the home's appreciated value.

All lenders would be required to work with SONYMA to determine if the homeowner qualifies for this refinancing option.

Klein lastly renewed his call for the Legislature to pass the Neighborhood Preservation Act S.7028 (Klein) which would allow a municipality to enforce safety and habitability requirements for every bank owned property. New York neighborhoods are experiencing the effects of the foreclosure crisis as homes fall into disrepair and drag down property values.

Download the Foreclosure Report

CPA Team Says: No Time for Scrutiny

From Page 1

questions about it. The County Board of Legislators is expected to adopt the budget this Monday.

Klein said that the CPAs are concerned that the budget lacks disclosure of the underlying assumptions upon which its numbers are based. For example, the budget assumes that sales tax, hotel tax and other revenues will increase in 2009. "Given the current economic realities, making assumptions that these revenues will increase is potentially unrealistic," Klein said.

One question that the team members found themselves asking was why Westchester County doesn't have an independent, publicly-elected comptroller? He said Nassau County, and the City of New York, both have elected comptrollers. A comptroller would provide third-party overview and that makes for a much healthier process.

Klein said the CPAs who

volunteered to review the proposed budget "tried to use our expertise to come up with observations and questions about the budget. Given the time constraint we had to work under - three weeks including the Thanksgiving holiday - we did the best we could. It's interesting to note that typically two to three months are provided for public input on school budgets in Westchester communities while less than three weeks are allotted for discussion of the county budget."

Included among the questions the CPAs raised is the current practice of basing the coming year's budget on income and expenditures of the prior year without a comprehensive review of the worthiness and utility of existing programs.

William Mooney, President of The WCA, characterized the work of the CPA team as "remarkable given the short time-frame in which they had to work. The county budget is

a dense and complex document," he said. "Even seasoned professionals can't thoroughly dissect it that quickly. This group of volunteers has done a service not only to our membership but to all of the citizens of Westchester by beginning to provide a better understanding of this major area of public spending. Their work this year provides a platform upon which we will expand our review of the budget process and be able to assure greater public understanding of and participation in future budgets. He concluded: "We will also be conducting a close look at municipal and school district budgets in the coming weeks and months."

The Westchester County Association (www.westchester.org) is the preeminent business membership organization in Westchester County.

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