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TV/Radio Host

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Point Of View

Legal Corner: Common Estate Planning Pitfalls & Tips

By Paul A. Vallone, Esq.

It occurred to me during my last two seminars that so much has changed in the legal profession, yet today's most common questions remain the same. Based on the comments and questions received after each of my presentations regarding updates in Estates and Elder Law, it is clear that many of us have still not taken the basic steps to prepare for our future.



By now you have heard, time and time again, the necessity to prepare or update your Last Will and Testament. This document remains the cornerstone of every essential estate plan. A properly drafted will protects your final wishes, preserves vital estate tax benefits, (especially in New York, where the State Tax threshold has remained at one million dollars), creates needed Trusts for minors or persons with disabilities, Guardianships for minor children, expresses your final wishes, and most im-

(Continued on page 2)

Queens County Young Democrats March with Congressman Joe Crowley in the St. Pat's for All Parade



On Sunday, March 4, Congressman Joe Crowley and the Queens County Young Democrats marched in the St. Pat's for All parade in Woodside/Sunnyside. Pictured is Congressman Crowley with members of the Queens County Young Democrats at the parade.

Bishop DiMarzio Presides Over Rite of Election Masses at Christ the King HS



The Diocese of Brooklyn welcomed 949 catechumen and candidates on Sunday February 26th at Christ the King High School. Bishop of Brooklyn, the Most Reverend Nicholas DiMarzio

The Diocese of Brooklyn welcomed 949 catechumen and candidates on Sunday February 26th at Christ the King High School.

(Continued on page 11)

Our Lady of Hope School's CYO Champions



In February the Hope Hornets won the CYO championship tournament held at St. John's Prep. Pictured above is Our Lady of Hope School's new CYO champions with coach Rich and coach Helen who are very proud of the team.



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Point Of View (Continued from page 1)

portantly, designates your executor to become your fiduciary and legal representative of your estate. Without a properly drafted will prepared by an estate and elder law attorney, you risk an unintentional estate battle. When someone dies without a will, the result may be an Intestacy proceeding in the Surrogate Court of the county in which you reside. Most often your legal heirs, who will benefit

when the decedent dies without a will, may be the exact persons you wanted to protect or exclude from your Estate.

To complete your legal safety net, it is imperative to execute the newly updated Durable Power of Attorney, a Health Care Proxy and a Living Will. These three documents will protect you, if during your lifetime you are unable to make financial or healthcare decisions. My next

Article will focus on the current law changes in New York that immediately affects anyone who has previously transferred property, via a deed or Trust, or is currently planning to do so in the near future. NOTE: Paul Vallone is currently the Managing Partner of Vallone & Vallone, which has provided over 80 years of Legal Services in Estates, Elder Law, Real Estate and Civil Litigation.

Senator Stavisky Passes Legislation to Protect Firefighters Who are Performing Emergency Medical Care

Senator Toby Ann Stavisky (D-Whitestone) announced that the New York State Senate passed legislation, S241, protecting firefighters from being obstructed while they are performing emergency medical care.

"Firefighters are often called upon to save lives," Senator Stavisky said. "During a life or

death situation, no one should prevent or prohibit a firefighter from completing his or her job."

Under the new law, if someone obstructs a firefighter while they are performing emergency medical care that person would be charged with a class A misdemeanor.

"Firefighters have to perform

at break-neck speed, and lives are literally on the line. We can't afford to have their efforts hampered. By passing this legislation we now can put the victim first and hold the individual who obstructs the said firefighter accountable."

The bill is awaiting action in the Assembly.

Council Member Koslowitz recently joined Council Speaker Christine Quinn and Council colleagues on a visit to Israel

Sponsored by the Jewish Community Relations Council, the 10-day trip explored a diverse range of topics and site visits, including a tour and discussion with the president of Technion (Israel Institute of Technology), which will establish a new applied science and engineering campus on New York City's Roosevelt Island. Additionally, the group visited Safed, Haifa and toured the Golan Heights and the border with Syria/Lebanon.

The itinerary also included meetings with Deputy Mayor of Haifa Brig. General Hedva Almog and former Mayor of Haifa and Mayor of Yerucham, Major-General Amram Mitzna.

(Continued on page 11)



LOCUST MANOR SENIOR RESIDENCE

We are pleased to announce that applications are now being accepted for Locust Manor Senior Residence, an eight story building with 59 affordable one bedroom rental apartments for seniors. Eligible applicants must be age 62 or older. These units are located at 170-06 Baisley Blvd. Jamaica, NY 11434.

Rents will range from \$731.00-\$888.00 per month, unit rents are determined by income level. Eligible annual income levels will range from \$29,300 to \$35,160 for single person households and \$33,450 to \$40,140 for two member households.

To be eligible for occupancy, all prospective tenant incomes must be verified and certified by onsite housing staff...

For an application, please call (516) 437-0900 ext. 32 give your name, address, and telephone number, and an application will be mailed to you or you may visit www.rentalapp.us and print-out an application.

Completed applications must be returned by regular mail only, no later than April 27, 2012 to P.O. Box 3556, New Hyde Park, NY 11040. All applications sent by certified, registered or express mail will be returned to the sender and will not be considered. All applications will be selected on a first come first serve basis.

Only one application per household may be submitted.

No Brokers Fee



A.G. Schneiderman Releases NYS Top Ten Frauds of 2011

Attorney General Eric T. Schneiderman has released the list of the top ten consumer fraud complaints received by the Attorney General's Office in 2011. Marking the start of National Consumer Protection Week, the Attorney General highlighted the scams most reported by New Yorkers and offered tips on how to avoid them in the future.

"Arming consumers with information is the best defense against frauds and abuses," Attorney General Schneiderman said. "The crime scene of the 21st century is the Internet, and it is important for consumers to not only know their rights online, but how to seek justice. In addition to taking action against those who cheat New Yorkers, our office is always a resource to stop scams before they start. I encourage New Yorkers to mark National Consumer Protection Week by learning how to recognize, avoid and report consumer frauds wherever they exist."

The Attorney General's Office analyzed the consumer complaints received from across the state throughout 2011. For the second year in a row, the highest number of complaints were Internet-related, closely followed by credit-related complaints that involved debt collection, credit card billing and identity theft. The following is the 2011 list of the top ten consumer complaints by category:

- | CATEGORY | NUMBER OF COMPLAINTS |
|---|----------------------|
| 1. Internet (privacy issues; spyware; consumer frauds) | 4,006 |
| 2. Credit (debt collection; credit card billing; debt settlement) | 3,838 |
| 3. Automobile (buying, leasing, repair, service contracts, rentals) | 3,279 |
| 4. Consumer-Related Services (security systems; restaurant/catering services; tech repairs) | 3,661 |
| 5. Landlord/Tenant (residential repairs, deposit releases, tenant-harassment) | 2,711 |
| 6. Mortgage (mortgage and loan broker fraud, foreclosures) | 1,597 |
| 7. Retail Sales (any sale of goods: gift cards, clothing, rent-to-own) | 1,219 |
| 8. Home Repair/Construction (home improvement services not delivered or done poorly) | 1,211 |
| 9. Mail Order (purchases made online or from a catalog) | 1,064 |
| 10. Telecommunications (phone cards, cellular services, pay-per-call) | 1,017 |

The Attorney General also provided a list of tips all consumers

should use to protect themselves and their families:

- 1. Internet:** Always make sure websites are secure before providing any financial information, such as a credit card or bank account number. Secure website addresses start with "https" and have a symbol, such as a lock. These secure sites use encryption to scramble your information as it is transmitted over the Internet to keep it secure. Learn more here.
- 2. Credit:** Debt collection is the most common type of credit fraud, and consumers must know their rights. Debt collectors may not harass or abuse consumers, nor provide misleading information – for instance claiming to represent a government agency. Anyone with credit problems should contact credit counseling agencies licensed by the New York State Banking Department for assistance in managing the situation and avoiding collection scams. Learn more here.
- 3. Automobile:** Many automobile complaints relate to leasing and New Yorkers should know that they are protected by the strongest auto-leasing law in the country. The law allows consumers to shop around for the best deal when leasing a car, set limits on early termination, and even gives the Attorney General's Office jurisdiction to resolve excess wear-and-tear disputes. Learn more here.
- 4. Services:** We rely on a range of services in our day-to-day living, from snow-removal to home repair to party planning. Make sure to use a written contract for all services that clearly defines restrictions and obligations of both the consumer and service-provider.
- 5. Landlord/Tenant:** Landlords are required to keep records of all notices, inspections and repair matters related to the residence. This is especially important for issues like lead paint – which was prevalent in the 1960s and poses a significant threat to children. Ask your landlord for documentation to ensure that your building is up to code.
- 6. Mortgage:** Mortgage rescue scams prey on homeowners in their greatest time of need. Look out for offers that will stop or delay foreclosure payments for an upfront fee or make payments on your behalf. Beware of companies that suggest a government affiliation or claim to be with the government, or those that work with attorneys but do not provide legal services.
- 7. Retail Sales:** Retail gift cards have become increasingly

popular. However, consumers should be careful to buy only from retailers they know and trust. If you buy a card from a company that files for bankruptcy or goes out of business, the card may be worth less than you what they paid. Consumers should also read the rules on the card to know what fees and conditions apply. New rules now provide that money on a gift card cannot expire for at least five years from the date the card was purchased, or from the last date any additional money was added to the card. Inactivity fees can also only be charged if the card hasn't been used for at least one year. Learn more here.

8. Home Repair/Construction: The biggest and most important investment families will make is their homes, and improvements should add value, not hardship. Before entering into a contract, shop around for estimates, check in with the Better Business Bureau, banks, suppliers and neighbors for references, and know your rights: you have three days after signing a home improvement contract to cancel it. Learn more here.

9. Mail Order: Whether ordering online or from a catalog, make sure the company has an operating customer service line and lists a real street address. Companies operating on a 'fly-by-night' basis often have no working customer service number and list only a P.O. Box.

10. Telecommunications: Calling cards remain a popular way not only to get in touch with family and friends, but also to rip-off consumers. Start with one card of a small denomination and test it to ensure that all the charges – including connection fees and rate per minute – are what the provider described.

Attorney General Schneiderman reminded New Yorkers that in addition to being vigilant consumers, they should also report instances of fraud to his office.

"Our top ten list reflects the complaints filed by New Yorkers across the state, which helped our investigators and attorneys stop scam artists in their tracks," Attorney General Schneiderman added. "It's critical that frauds are reported to the authorities when they are detected so that our office hold wrongdoers accountable, limit their damage, and protect consumers."

Consumers are encouraged to file complaints by visiting the Office's website: www.ag.ny.gov/resource_center/complaints/complaints.html or calling 1-800-771-7755.

AARP Foundation Tax-Aide Provides Free Tax Assistance

This year, AARP Foundation is again providing free tax assistance and preparation for taxpayers with low to moderate income through the AARP Foundation Tax-Aide program. AARP Foundation Tax-Aide, in its 44th year, is the nation's largest free tax assistance and preparation service, giving special attention the older population. You do not need to be a member of AARP or a retiree to use this service.

"The AARP Tax-Aide program

is a great resource for the community" said Joan Parrott-Fonseca, AARP New York State Director. "AARP Tax-Aide volunteers get a great deal of satisfaction from helping people deal with the challenges of preparing their tax forms."

In 2011, AARP Foundation Tax-Aide's 35,000 volunteers at 6,100 sites provided 2.6 million people with free tax help. Taxpayers who used AARP Foundation Tax-Aide received \$1.3 billion in income tax refunds and more than \$228 mil-

lion in Earned Income Tax Credits (EITCs).

Last year, more than 1,800 AARP Tax-Aide volunteers helped 113,528 New Yorkers file their federal and state tax returns. The program is offered at approximately 439 sites in New York including senior centers, libraries and other convenient locations.

For more information or to locate an AARP Foundation Tax-Aide site, call 1-888-AARPNOW (1-888-227-7669) or visit www.aarp.org/taxaide.

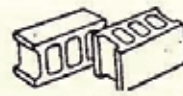
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Whirl With Merle

FAIRWAY MARKET, SAY "CHEESE" by Merle Exit

Fairway Market has a vast array of cheeses. What I love about Fairway is that they have two areas of cheese, one of which is already packaged and just across are loads for you to be able to taste before you buy. If you're not sure of what ilk of cheese you want, the person behind the counter will give you suggestions if you give some palate taste, which animal (cow, sheep, or goat) and perhaps the use. You're looking at hard cheeses for grating, firm for slicing up or melting, and soft cheeses that you may want to spread on a cracker.

I do not know cheese. I grew up on either slices of "American Cheese", which is now considered to be a "cheese food" and the grilled or mac and cheese option of Velveta...another "cheese food". Over the years I have tasted many, going to Cabot Creamery in Vermont for various cheddars, and to an Italian market for mozzarella and the grating kind, since cheese is sprinkled on so many Italian dishes.

Steve Jenkins is the Cheesemonger for all of the Fairway Markets. I have yet to meet and interview him. What I wanted to see is whether the employees who work behind the counter in Douglaston were knowledgeable. Each time I've been to that Fairway I would go to the counter and ask for recommendations and taste.

Gary is the Cheesemonger at the Douglaston store. I asked for a Mac and Cheese suggestion and rather than just one cheese, he pulled these four: Cantal - French Semi-Hard Cow's Milk; Delice Du Jura - French Soft Cow's Milk; Swiss Gruyere Switzerland Hard Cow's Milk; and Australian Cheddar - England Hard Cow's Milk. I got the mouth sense of how the combination would fall. I made the Mac and Cheese for dinner to find out if Gary was "on the money"...he certainly was! One great thing about this is that I can freeze the leftovers as you basically can't freeze cheese.

There was one day that I requested a cheese tasting of one's made from Sheep's Milk. Jose offered: 16 Month Aged Manchego, from Spain; Moliterno With Truffles, from Italy; Queso Idiazabal, from Spain; and Prince De Claverolle, from France.

I caught Jose another day, saying that I was having a cheese tasting at home.

Vento D'Estate, cow's milk from



Italy; Rustico With Lemon, sheep's milk from Italy; Pyrenees Bethmale, cow's milk from France; President Wisconsin Brie, cow's milk from the USA; Drunken Goat, from Spain; Moulis Brebis, sheep's milk from France; and Idiazabal, sheep's milk from Spain

Back to shop, Rich was helping me with some dessert cheeses: Ricotta With Lemon (tastes like having a lemon cheesecake without flour), and English Sticky Toffee. I passed on the obvious soft cheeses with fruit.

I called back one day to ask about cheese life, speaking with Lillian. Waxed paper or aluminum foil will keep refrigerated for 2-3 weeks, which is why they use the paper when you're getting it from the counter. If you obtain cheese that is pre-packaged, unless you intend to eat it soon, remove it from the plastic wrap and re-wrap. Hard cheeses, especially ones that are aged for over more than about 15 months, will last a lot longer in the frig.

I certainly can't leave out Cosmo

who makes the mozzarella. Fresh is best. Slice it up with the kumato tomatoes, fresh basil and olive oil or balsamic vinegar.

As for the cheese tasting. I did this with two others each having a different palate. We used sesame crackers and apple wine, first tasting it plain. All were great, some better than others regarding my palate.

I had gone online to see what was on sale, or as they call it, "Price Shockers". Eye round roast, \$4.99 lb. I had the butcher pull one and slice up for steak portions to freeze. He even repacked it so that I could just toss the whole thing into the freezer.

Best bargain is when they have the ready cooked chickens for \$4.99 and they are certainly not puny ones. Plain, herbed, bbq, etc. This day there was a sign that said that for \$5.99 you can bring the chicken to the deli counter and get two sides. Descent variety to choose from. My problem is that garlic is used in so many of their cookings...I'm just not a fan of that spicing.

Check out: www.youtube.com/user/whirlwithmerle
my blog on www.merleswhirls.blogspot.com

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For Entertainment Purposes Only

ARIES
 (Mar. 21 - April 20)
 Spending too much idle time talking to friends or co-workers could easily turn into a debate that could lead to termination. Put more energy into physical work. Your lucky numbers are 5,9,4.

TAURUS
 (Apr. 21 - May 21)
 Your talent will be recognized. Opportunities to travel will develop through peers. The home environment will be unpredictable this week. Your lucky numbers are 3,2,9.

GEMINI
 (May 22 - June 21)
 Love could develop at social events that are work relate. You hard work and dedication will payoff, so stick to your guns and do your job well. Your lucky numbers are 7,3,2.

CANCER
 (June 22 - July 22)
 You'll be prone to tears if your mate is harsh with you this week. You must not allow them to force you to rush. Your lucky numbers are 1,9,6.

LEO
 (July 23 - Aug. 22)
 Look into alternate part-time work to support your financial burdens. Don't count on getting any support from co-workers. Stop telling others about your problems. Your lucky numbers are 6,4,8.

VIRGO
 (Aug. 23 - Sept. 23)
 Don't lend or borrow money or belongings. You will gain valuable insight and knowledge through the experiences you have along the way. Your lucky numbers are 2,9,7.

LIBRA
 (Sept. 24 - Oct. 23)
 You should be able to get involved in an interesting proposition this week. You can meet friends who will let you know how valuable you are. Your lucky numbers are 7,4,3.

SCORPIO
 (Oct. 24 - Nov. 22)
 Expect temper tantrums on the home front if you haven't been letting someone have their way. Don't forget to let your mate know how much you care. Your lucky numbers are 5,8,1.

SAGITTARIUS
 (Nov. 23 - Dec. 21)
 Property investments, insurance, tax rebates, or inheritance should bring you financial gains. Attend to things that you should have done yesterday. Your lucky numbers are 5,3,2.

CAPRICORN
 (Dec. 22 - Jan. 20)
 You can make favorable changes to your looks. Feeling under the weather may be a result of over-indulgence. You may be tired of working for someone else. Your lucky numbers are 4,3,8.

AQUARIUS
 (Jan. 21 - Feb. 19)
 Opportunities for new friendships are apparent. You may find it difficult to communicate with someone at work. Minor health problems may flare up. Your lucky numbers are 2,8,7.

PISCES
 (Feb. 20 - Mar. 20)
 You may find your nights sleepless due to bad dreams. Try not to at tempt to do something unless you are fully intent on following through with the plans. Your lucky numbers are 6,8,5.

Poets Corner

The Entertainer
 by Anne F. Scalia

The audience is standing and clapping, the performance must be a hit. Applause like this is uplifting, to think Johnny Master almost quit. He started as a bus boy at a club with song and dance. Johnny hoped to be a singer, if only he had a chance. He worked very hard, and practiced too, Johnny dreamed of a great career. Perhaps he could audition for the boss, but Johnny was filled with fear. His boss wanted big names only, star power brings in the money. When Johnny asked to do a warm-up, the boss thought the idea was funny. So Johnny worked himself up to waiter, one day his chance would come. The customers liked this fine, young man, the boss, from a distance, looked glum. Johnny hummed softly from table to table, the boss told him to stop. Johnny said that all he did was liven of the shop.. "Do as you're told, or you're fired," the boss said, loud with rage. Johnny ripped off his apron and stormed onto the stage. Singing "The Impossible Dream" with vocals clear and strong, Johnny gave it all he had, he knew this approach was wrong. The customers were clapping loudly, the boss was still in awe. Johnny quickly walked off stage, heading to the exit door. He knew that he was fired, he just stood up to the boss. Johnny couldn't blame him, he justly deserved the toss. In fact, Johnny wasn't fired, he was promoted on the spot. A singing career was in the making, Johnny had his start.

Rainbow
 by Anne F. Scalia

You are an arc of radiant color, shining over the earth. Rainfall stops, sunlight appears, a rainbow has given birth. A perfect drawing of your curve, art at its very best. Fluffy clouds in splendid hues, your beauty humanity attests. Some spectacle of nature, perhaps, come and go as you please. No one imitates you, you're unique, completely at ease. Sunlight is your companion, raindrops or mist a part. Without each other's help, rainbows would have no start. We make a wish when you're around, our fantasy to behold.. It's not that we can purchase you, rainbows can't be sold. Red, blue, and yellow aglow, children's first colors to learn. Your palette mixes the patterns, as artists, now it's our turn. A miracle of wonder, smiling down at us below. Remain the landscape of the sky, oh beautiful, precious, rainbow.

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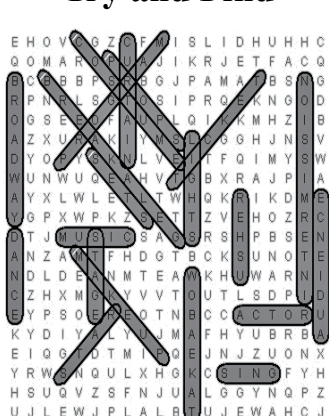
Months that begin on a Sunday will always have a "Friday the 13th." American poet Edgar Allan Poe was once thrown out of West Point Academy in 1831 after showing up for inspection stark naked.

Approximately 109 planet Earths would fit on the surface of the sun and more than one million planet Earths would fit inside of the sun.



**Answer to Last Weeks Puzzles
 "Sudoku"**

2	5	4	9	3	7	6	1	8
9	7	8	2	1	6	3	4	5
3	6	1	4	8	5	2	7	9
7	3	9	8	4	2	5	6	1
4	8	5	3	6	1	9	2	7
6	1	2	5	7	9	8	3	4
5	4	6	7	9	3	1	8	2
1	2	7	6	5	8	4	9	3
8	9	3	1	2	4	7	5	6



TRY AND FIND

T"RUN _ _ _ _ _"

D O W N H A U S U N X S R B I E T O V Q
 G D R P U W C K Q O N S E N T E N C E E
 L E P B F A X V G Z R I V G G M F D B O
 F G J I T Y M Q O O D X V O E E U B X U T
 M G U T Y F N T W E P I C H B A B H A N
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 A R Z D B R I N G S A R O U N D C A N E
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- | | | | |
|---------|---------------|--------------|---------|
| Across | Catch - Kiss | Low On | Riot |
| A Fever | Down | Of The Mill | Short |
| Against | For Cover | On Sentence | Through |
| Along | For The Roses | Ragged | To Seed |
| Away | Into | Rings Around | Wild |

Dromm Honored at Queens World Film Festival

NYC Council Member Daniel Dromm, center, was presented with the "Spirit of Queens" Community Leader Award at a ceremony held last Thursday on the opening night of the 2nd Annual Queens World Film Festival at the Museum of the Moving Image. Festival founders Katha and Don Cato recognized Dromm for his leadership and advocacy on behalf of all citizens of New York. Dromm said he was, once again, proud to support the festival and honored that most of the screenings were held in his district in Jackson Heights. Dromm also congratulated the Catos for putting together a world class film festival showcasing the diverse community he represents. Over the course of



four days, the festival screened over 130 films from as far away as Bangladesh, Spain, the Netherlands, Japan and Italy while also featuring local filmmakers from all five boroughs.

Council Member Jimmy Van Bramer Sponsors First-Ever Queens Bike Forum In Sunnyside

On March 2nd, Council Member Jimmy Van Bramer sponsored the first-ever Queens Bike Forum with Community Board 2 in Sunnyside. The Department of Transportation's Bike Program Staff were in attendance to hear recommendations from community residents in order to develop safe and efficient bike lanes in Western Queens.



"The goal of this forum was to make sure that the community has input in the Department of Transportation's bike lane implementation process," said Council Member Van Bramer who cycles his himself. "The

(Continued on page 11)

D.A. Brown Honored With Coast Guard Patriot Award

The U.S. Coast Guard presented Queens District Attorney Richard A. Brown with its Employer Support of Guard and Reserve Patriot Award today in recognition of his outstanding support of QDA Detective and Coast Guard reserve John J. Keeley. The Patriot Award was created to publicly recognize employers who display support for their Guard and Reserve employees by supportive actions and personnel policies



In addition, the Federal Law Enforcement Officers Association honored D.A. Brown for his continued support of their Association and U.S. Coast Guard Reserve Military Criminal Investigators. The presentations took place at the District Attorney's Office in Kew Gardens.

Pictured from left to right: QDA Chief Investigator Lawrence J. Festa, J. Adler, National President of the Federal Law Enforcement Officers Association, District Attorney Richard A. Brown, Special Agent-in-Charge William P. Hicks, U.S. Coast Guard Investigative Service (Mid-Atlantic Region), QDA Detective John J. Keeley and Chief Assistant District Attorney John M. Ryan. Photo courtesy of the Queens District Attorney's Office.

Runaway Children in Queens

Runaway and missing children are a major problem in the U.S. Statistics vary. According to the U. S. Dept. of Justice, 1.7 million children run away from home each

(Continued on page 9)

Pictured left - right: Honorable Archie Spigner, Mom Erica Carr holding pictures of missing 15 year old daughter Jassmy Carr, Assemblyman William Scarborough and retired NYPD undercover detective Joe Mazzilli, who hunts for and rescues runaway children. Photo Credit: Juliet Kaye



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Assemblyman Weprin Met with Early Intervention Providers from New York City and Long Island To Celebrate March 1 as Early Intervention Day in NYS

Assemblyman David I. Weprin introduced a resolution marking March 1, 2012 as Early Intervention Day in New York State. The resolution passed by unanimous vote. On March 1, 2012 he met with Early Intervention providers from across New York City and Long Island to celebrate EI day and present them with an official resolution.



The New York State Department of Health Bureau of Early Intervention is currently authorized to provide early intervention services for more than 75,000 infants and toddlers with developmental delays and disabilities and their families throughout the state. Research shows that for every \$1 spent on early intervention, at least \$7 are saved in future costs to the state. Early Intervention services help to provide services that help families learn the best ways to care for their child, how to support and promote their child's development, and how to include their child in their family and community life.

Services are accessible to all parents and children in need. Partnerships between state agencies, physicians and private care providers and families with children with disabilities help to improve access to these services and promote the health and well being of children in New York. It is imperative that people know about the early intervention services available to infants and children born with developmental delays so families can take advantage of every opportunity provided to them," said

Assemblyman Weprin "I am proud to have sponsored this resolution that declares March 1, 2012 as Early Intervention day in New York State and recognize the availability and importance of such services for all families and children in New York. I would also like to thank all of the service providers in New York State, especially the United New York Early Intervention Providers, for their tireless advocacy around issues involving early intervention services," said Assemblyman Weprin

"We must invest in the future of our children today and make sure that these early intervention ser-

Tech News YouTube Adds Full-Length Disney Channel

A programming deal between Disney and YouTube was made last fall and the site has finally put some of the content online. Around 70 videos from the Disney Channel have been uploaded, many of which are full-length episodes of older shows. Securing kids' programming could be important to YouTube's future success. Read the full article at AllThingsD.com

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Many Still Missing the Message on Colon Cancer

Nearly 3 out of 5 Colon Cancers in NY Diagnosed at Later, Less Treatable Stages; NY Lawmakers Must Support Cancer Screening Program for Uninsured

If you're going to be diagnosed with colon cancer, the sooner the better. But, despite some gains, the majority of New Yorkers still aren't getting the message that early detection of colon cancer could save their lives.

The American Cancer Society of New York and New Jersey today released Missing the Message: A Report on Colon Cancer Detection in New York 2012. The report shows that while fewer New Yorkers are presenting with later stage colon cancer and more people age 50 and older are getting recommended screenings, 57 percent of colon cancers statewide were found at later stages when there are fewer treatment options and survival rates are lower. Data examined in the report is from 2004-2008.

This marks an improvement from the 60.2 percent diagnosed at a later stage revealed in the previous report from 2008 (for the time period 1994-1998). New York showed a significant gain in the number of residents being screened for colon cancer. In 2010, 70 percent of those over 50 reported having had a recommended colon cancer screening as outlined by American Cancer Society screening guidelines, up dramatically from 56 percent in 2004.

"We're making progress, but as long as people are dying from colon cancer, there's room for improvement," said Dr. Alvaro Carrascal, American Cancer Society Senior Vice President of Cancer Control. "We know colon cancer is one of the few cancers that can be prevented through screening, and if not prevented, detecting colon cancer early greatly increases survival rates."

In New York City, below are percentages of colon cancers detected at later stages by borough: Staten Island: 60.4%
Brooklyn: 60.3%
Queens: 59.5%
Manhattan: 57.7%
Bronx: 56.6%
Suffolk County (Long Island): 55.1%
Nassau County (Long Island):

54.8%

The percentage of early stage diagnosis for New York State as a whole improved slightly; however some counties did not follow that trend and saw an increase in later stage colon cancers. Those counties were Cattaraugus, Cayuga, Cortland, Dutchess, Erie, Fulton, Genesee, Hamilton, Jefferson, Niagara, Oneida, Onondaga, Oswego, Putnam, Rensselaer, Seneca, and Tompkins.

"Small population size is one explanation for some of the year to year increases in the percentage of later stage diagnoses in some counties," added Dr. Carrascal. "Other factors which tend to increase rates of later stage detection include lack of transportation to testing and lack of insurance. Unfortunately, many people without health insurance don't see a doctor on a regular basis and therefore are not urged to get tested for colon cancer."

According to the US Census Bureau, in 2010 nearly 2.9 million New Yorkers lacked health insurance. Of adults 50-64 years of age without health insurance, 38 percent received fecal occult blood tests or sigmoidoscopy or colonoscopy tests as recommended in the American Cancer Society's screening guidelines. The American Cancer Society has made access to health care and improving coverage for colon cancer screening a high priority, working with both the federal and state government and private insurers to increase the availability of testing.

New York lawmakers can help the uninsured by funding the NYS Cancer Services Program (CSP) at the level advanced by Gov. Cuomo. The CSP offers free colorectal, cervical and breast cancer screenings for the uninsured and underinsured. Also, under the Colon Treatment Act, anyone diagnosed with colon cancer through the CSP automatically qualifies for Medicaid assistance, removing fear about paying for treatment as a barrier to screening.

In 2012, the American Cancer Society estimates 9,300 new cases

of colon cancer will be diagnosed in New York State and about 3,090 will die of the disease.

The risk for colon cancer increases with age with more than 90 percent of all cases diagnosed in individuals aged 50 years and older. Screening can result in the detection and removal of polyps before they become cancerous as well as the detection of cancer that is at an early, more treatable stage.

When colon cancer is detected at an early, localized stage the 5-year survival rate is 90 percent. After cancer has spread regionally to involve adjacent organs or lymph nodes, the survival rate drops to 68 percent. For persons with distant metastases the 5-year survival rate is 10 percent.

American Cancer Society colon cancer screening guidelines:

Beginning at age 50, both men and women at average risk for developing colorectal cancer should use one of the screening tests below:

- Flexible sigmoidoscopy every 5 years*
- Colonoscopy every 10 years
- Double-contrast barium enema every 5 years*
- CT colonography (virtual colonoscopy) every 5 years*
- Tests that mainly find cancer
- Fecal occult blood test (FOBT) every year**,**
- Fecal immunochemical test (FIT) every year**,**
- Stool DNA test (sDNA), interval uncertain*

*Colonoscopy should be done if test results are positive.

**For FOBT or FIT used as a screening test, the take-home multiple sample method should be used. An FOBT or FIT done during a digital rectal exam in the doctor's office is not adequate for screening.

Information about colon cancer, including low-cost or no-cost colon cancer screening for uninsured or underinsured individuals is available 24 hours a day, seven days a week at www.cancer.org/colon or by calling the American Cancer Society at 1-800-227-2345.

The report is available online at www.cancer.org/nynj.

Don't Drink and Drive This St. Patrick's Day

DRUNK DRIVING FACTS:

- Nearly half of the drivers and motorcyclists involved in fatal car accidents on St. Patrick's Day last year had an illegal blood alcohol content of .08 or above
 - 63 percent of those impaired drivers and motorcyclists died in a crash
 - In 2010, more than 10,000 people were killed in traffic crashes involving at least one driver or motorcyclist who was drunk
- Source: National Highway Traffic Safety Administration
- Impaired driving continues to be one of America's most-often-committed and deadliest crimes and according to The National Highway Traffic Safety Administration (NHTSA), 44 percent of all traffic fatalities during St. Patrick's Day involved a drunk driver. By comparison, 31 percent of fatal accidents involve drunk

drivers each year as a whole.

"Drunk drivers share the road with you and your family," says Allstate New York spokesperson Jaclyn Darrohn. "Even if you never drink and drive, you can help save lives by being a responsible party host, preventing friends and acquaintances from driving drunk and reporting suspicious drivers."

To protect New York families from drunk drivers, here are some life-saving tips from Allstate:

- Don't drink and drive. If you know you will be drinking alcohol, use a designated driver or public transportation
- If you spot an impaired driver on the highway, maintain a safe following distance and don't attempt to pass
- Report a suspected drunk driver immediately to area law

enforcement from your cell phone or a pay phone. Give police as much information (i.e., license plate number, make, model and color of vehicle, direction vehicle is traveling, physical description of driver) as possible

- When entertaining guests be responsible yourself. It will be much easier to determine whether or not a guest is able to drive if you're sober yourself
- If your guests drink too much, arrange a ride with a sober driver, call a cab or insist they sleep at your home
- When hosting a party, offer plenty of non-alcoholic beverages and serve food to help slow the absorption of alcohol
- Stop serving alcohol at least one hour before the party is over and never pressure others to drink or rush to refill their glasses when empty

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Queens Sports

by Robert Elkin

Long Trip Is Successful

Mike Megaafu makes a trip on a daily basis from his residence here in Jamaica to East Flatbush for his education and basketball. If he didn't attend Nazareth located in Brooklyn he would have gone to Holy Cross here in Bayside for his education and sports. Holy Cross is near where Megaafu resides.

In the long run and hard work both in the class room and in the gym was definitely worthwhile for him.

Megaafu thus competed in one of his last basketball games in a Nazareth High School uniform. And it marked one of the most important games in the history of the school, which is rumored to close down because of financial reasons.

Megaafu, a forward, earned a spot on the All-Class 'B' team for his outstanding play during the regular season and then helped to lead the Kingsmen to a lop-sided 70-47 trouncing over Manhattan's St. Agnes for the Class 'B' city-wide or intersectional championship of the Catholic High Schools Athletic Association.

For him and his teammates the next step is the New York State Tournament and then the State Federation Tournament both in upstate New York, with the State one this weekend. Nazareth's last Class 'A' Intersectional Basketball Championship came in back-to-back years of 1988-1989 when Ted Gustus coached the teams. Overall, Nazareth from the East Flatbush section of Brooklyn captured it three times, including the city wide crown in 1977 when all the teams were in one class or league of the CHSAA.

"You have to play with a passion and that's what basketball is all about," said the student athlete, after the title game. "The studies come first. And basketball comes

after the school work (academics)."

The only resident on the team who resides in Queens performed very well during the past season and is one of the primary reasons for his and his teammates' tremendous success on the court.

Megaafu averaged in double figures with about 16 points and 12 rebounds a game this past season. His one high game was 23 points against St. Agnes earlier in the campaign during the regular schedule. He scored 20 or more points on nine different occasions.

Mike relies on his defense, scoring, rebounding and shot blocking as his biggest roles on the court.

"Since I can't be selfish, I have to look for my teammates," he added. "This is my third year on the (varsity) team. In my first or freshman year we won the (freshman) city CHSAA championship. I moved up to the varsity in my sophomore year.

"We lost in the playoffs (in my junior year). This year, my senior one, we bounced back to win the championship. And to be on a championship team is a great accomplishment.

He credits his success to Coach Todd Jamison and his staff.

"Jamison works really hard and does little things that one wouldn't see other coaches do," Mike said. "He wants you to succeed. We wouldn't have won the championship if it wasn't for him. About time we won a championship."

Overall, Nazareth wound up with a 20-6 overall record, including 12-0 in league competition of seven schools from the five boroughs and Westchester County.

Field goal percentage, three-point shooting, great defense, and the outstanding backcourt play paced the way for the Kingsmen. Credit also goes to the players

and the coaching staff, headed by veteran head coach Todd Jamison and his entire staff.

Nazareth opened the game with a 6-0 run and never looked back as they had the game in command for most of the way. Mike, a senior, is the Valedictorian for Nazareth come this June before he heads off to college. He hasn't decided upon his education as yet. He has to concentrate on his academics during the spring if he wants to succeed on the next level.

"We try to overwhelm the other team's guards and get out on the open floor," said Jamison. "We have some very good athletes. We try to mix our pressure (going) half court and full court.

"As far as our excellent field goal shooting percentage, we've been shooting the ball very well all year, because we're an inside-outside team with Sammy and Mike (leading the way). Sammy is a Division I athlete. They like to get the ball in the paint. As a team we shot the ball very well from the perimeter (in the final), and we're shooting the ball better lately."

Winning the game and Class 'B' intersectional final meant everything to the coaching staff, players, student body, and administration.

"We haven't won a championship since 1989," Jamison said. "Now we have two more to go, as we play St. Mary's (this weekend). We'll see what happens. The kids are playing well defensively.... Winning the championship is special for us. I'm gracious to coach this team."

"It's exciting to win the championship and be playing so well, and it's exciting for Coach Todd Jamison to win his first championship," said Nazareth Principal Providencia Quiles. He's an exceptional coach."

FRIDAY NIGHT AT THE MOVIES

State Senator Tony Avella announced today that he will be hosting a free screening of Gasland in the Queensborough Community College Medical Arts Building room M136, on Friday, March 16th, at 6:30 PM.

Originally aired on HBO, Gasland is an award winning documentary that follows di-

rector Josh Fox as he searches to find how communities that have allowed hydrofracking have been affected by it after receiving a letter from a natural gas company offering to lease his family's land in Malanville, Pennsylvania for \$100,000.

Along the way Fox speaks with families in Colorado, Wyoming, Utah and Texas who have

experienced various health problems as well as destroyed water supplies and farmland.

Avella will be showing the film as he continues to promote his legislation (S.4220) which would ban hydrofracking in New York State. Currently, there are 20 sponsors on the bill and it has the support of the Senate Democratic Conference.

Report Sheds Light On Profile Of Seniors Hit Hardest By Epic Cuts

A report issued today by AARP reveals a profile of the average senior enrolled in EPIC, the state's prescription drug assistance program, who is affected by the severe budget cuts to the program. According to the report, the average EPIC enrollee is a 78-year-old widow with an annual income of \$20,600 who takes four prescriptions each month. In addition, EPIC enrollees have, on average, nearly double the annual drug costs of the average for Medicare beneficiaries -- \$3,227 for EPIC enrollees compared with \$1,661 for Medicare beneficiaries.

The report also found that the out-of-pocket drug costs for the nearly

150,000 EPIC seniors who reach the Medicare Part D coverage gap will increase approximately \$875 due to the EPIC cuts. Of those, nearly 42,000 seniors will receive no help with copayments from EPIC to cover their 5% copay on catastrophic costs for their prescriptions. Many individuals who reach catastrophic coverage take medication to treat cancer or multiple sclerosis.

"New York's most vulnerable seniors rely on EPIC to help pay for their prescription drugs and now that is assistance all but gone," said Joan Parrott-Fonseca, AARP New York State Director. "AARP urges Governor Cuomo and the state legislature to

restore EPIC cuts in this year's state budget."

Cuts to EPIC agreed upon by Governor Cuomo and the State Legislature in last year's budget took effect on January 1st of this year. As a result, EPIC enrollees now pay 25% of their prescription drug costs as required by Medicare Part D but with no copayment assistance from EPIC. Prior to this cut, EPIC enrollees paid a copayment of no more than \$20 per prescription and often less. Additionally, EPIC no longer provides an emergency supply of medication if claims are denied at the counter. EPIC has close to 300,000 enrollees statewide.

Runaway Children in Queens

(Continued from page 6)

year. According to the National Runaway Switchboard, between 1.6 and 2.8 million minors run away every year. There are 1 to 3 million runaways living in the streets. The dangers children face as runaways include the risk of being kidnapped, sold into sex trafficking, being physically abused. Each year 50,000 runaways die.

Southeast Queens resident Erica Carr's 15 year old daughter went missing on January 13th in Southeast Queens. She never came home from school. Erica Carr has been worried sick and contacted Assemblyman William Scarborough and D.L. Archie Spigner for help. Scarborough, who has passed Safe Harbor legislation to help runaways involved in prostitution, has been able to help reunite other mothers with their missing teens by involving Joe Mazzilli. A retired NYPD detective and now a private investigator, Mazzilli created his own team to find and rescue endangered runaways and bring them home safely. The team is called the Runaway Squad and actually became a reality show on A & E TV. Mazzilli believes in acting quickly when searching for a runaway because their chances of being hurt increases with each passing day. Unless police suspect foul play is involved, they don't have the resources to get involved with finding runaways. Mazzilli said they get so many cases a week



Have you seen 15 year old Jassmyn Carr?

and many could be solved quickly if they had subpoena power.

Erica described her daughter Jassmyn as 5' 8", weighing 175 pounds, with black hair and brown eyes. She went to H.S. of Community Leadership at Jamaica H.S. There have been reports she has been seen in the community. Mother Erica Carr is extremely worried and misses her. She wants Jassmyn to know she loves her and begs her to come home. There will be no questions asked.

If you have seen Jassmyn Carr, please call the Runaway Squad Hotline at 1-877-4ARUNAWAY, or 718-599-5915, or email at Runaway@RunawaySquad.com or Missing Persons Squad at 212-694-7781 or the nearest police officer.

THE BLUE OCEAN

On Tuesday, March 27, 2012 join us at the Samuel Field Y from 7:15-8:30 pm for The Blue Ocean. Prepare to take your career or business to new heights with inspirational ideas and approaches. This workshop highlights the Blue Ocean strategies, which help individuals and businesses distinguish themselves from the competition to achieve higher levels of success. Frank Scalese, who is the Managing Director of the North Coast Financial Group, a division of Met Life, has seen success through implementing the strategies of the Blue Ocean in his own career. This is a great opportunity to network and share ideas with other professionals and businesses.

Space is limited and advanced registration is required. For more information or to register for this

event, please contact 718-224-0566 or connect-to-care@sfy.org.

The Samuel Field YM&Y WHA, known as "The Everybody Place", is a not-for-profit, multi-service, multi-site community based organization that provides a diverse array of programs and services to over 30,000 residents of Queens and Western Nassau Counties. In addition to our flagship site in Little Neck, the Y operates in over thirty sites throughout the community, the largest of which includes the Bay Terrace Center in Bayside. Since its inception, over 55 years ago, the Samuel Field Y has been dedicated to the core element of its mission - enhancing the quality of individual, family and communal life through service to people of all ages, ability levels, and stages of life, regardless of their background and ability to pay.

ACKERMAN ON REDISTRICTING

U.S. Rep. Gary Ackerman (D-Bayside) announced this morning that, should the lines drawn by U.S. Magistrate Roanne Mann become final, he intends to run for re-election in the new Sixth Congressional District in Queens.

"The new Sixth CD is a fantastic district in Queens where I grew up, went to public school and college, and started my family and my business," said Ackerman. "It contains my political base and longtime roots, and I have had the privilege of representing approximately 90% of it during my 34 years in the State Senate and U.S. Congress. Throughout this time, I have been honored to win the overwhelming support of the people Rita and I grew up with, and the people our children grew up with,

and the wonderful people who reside in these great and diverse communities. I look forward to continuing to fight for them in Congress for many more years to come."

Ackerman noted that, while the new district lines are subject to change and further action, he is gratified and enheartened by the amount of support he has already received from community leaders and others even at this early stage.

The new Sixth Congressional District stretches from central Queens to northern and eastern parts of the borough. It includes neighborhoods such as Flushing, Bayside, Fresh Meadows, Forest Hills, Rego Park, Kew Gardens, Elmhurst, Briarwood and Pomonok (where Ackerman was raised), among others.

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3.. CouponMom.com offers a Grocery Deals by State section, which matches regional grocery store sale prices with available cou-

pons, making it easy for members to save. It provides detailed lists of individual retailers' sale items matched with coupons available in each state's newspapers.

4.. CouponMom.com has a Coupon Database that organizes Sunday newspaper coupons into dates and circular codes making it easy for members to find the best deals.

5.. Coupon Mom.com also has Free Printable Coupons, with hundreds of grocery coupons representing major brands such as General Mills, Kellogg's, Huggies, Pampers, Pillsbury and many more. Over 83 % of the members report print-

ing coupons from the site regularly to maximize their savings.

Stephanie Nelson is the Coupon Mom. Her web site, www.CouponMom.com, has 6 million members, and she is established as the nation's top expert in couponing across the country. Stephanie has been on every major national television talk show and taught millions how to save money for the past 11 years. She has been called "the rock star of the recession" by the Washington Post and her book, *The Coupon Mom's Guide to Cutting Your Grocery Bills in Half*, is a New York Times best seller.

Tax Exemption On Clothing, Footwear Under \$110 Takes Effect April 1

For the second consecutive year, New York State will provide consumers and businesses welcome relief at the register. Beginning April 1, clothing, footwear and related items sold for less than \$110 each will be exempt from the New York's 4 percent sales tax.

The tax-free offer – which Assemblyman Miller helped pass into law – applies to all relevant items purchased in person, over the Internet, by

phone or by mail. The qualifying amount for the exemption has doubled since last year, when it only applied to apparel at or below \$55.

This savings is good news for hardworking families and local businesses – and it can't come at a better time. While the economy is slowly regaining its strength, working- and middle-class families are still getting back on their feet. The sales tax cut – which will save

taxpayers \$210 million – will provide much-needed help with clothing and footwear expenses.

The exemption will help working families afford necessities, as well as energize our local economy by giving consumers more incentive to shop. It will also provide businesses with an influx of customers, including shoppers from neighboring states like New Jersey and Pennsylvania.

Schumer Calls For Ftc Investigation Of Apple And Android Phone Platforms That Allow Apps To Steal Private Photos And Address Books And Post Them Online – Without Consumer's Consent

United States Senator Charles E. Schumer today called for the Federal Trade Commission to launch an investigation into reports that smartphone applications sold on the Apple and Android platforms are allowed to steal private photos and customers address books. This past week, the New York Times revealed that iPhone and Android applications downloaded by users can actually gain access to a customer's private photo collection, and in some cases share the information online. This latest report comes on the heels of the discovery last month that applications on Apple devices like the iPhone and iPad were able to upload entire address books with names, phone numbers, and email address to their own servers. In both cases, users were not notified that their private information stored on their phone and or iPad could be copied and used by third party applications.

"When someone takes a private photo, on a private cell phone, it should remain just that: private," said Schumer. "Smartphone developers have an obligation to protect the private content of their users and not allow them to be veritable treasure troves of private, personal information that can then be uploaded and distributed without the consumer's consent."

According to reports by independent technologists, two separate loopholes, one in the Apple operating system and one in the Android operating system, allow apps to gather users' photos. In the case of Apple, if a user allows the application to use location data, which is used for GPS-based applications, they also allow access to the user's photo and video files that can be uploaded to outside servers. In the case of Android-based applications, the user only needs to allow the application to use Internet services as part of the app for third parties to gain access to photo albums.

"It sends shivers up the spine to think that one's personal photos, address book, and who-knows-what-else can be obtained

and even posted online – without consent. If the technology exists to open the door to this kind of privacy invasion, then surely technology exists to close it, and that's exactly what must happen. The rapid innovation in technology, which is wonderful, must not also become an open invitation to violate people's privacy willy-nilly. When a consumer makes a private phone call or sends a letter the old fashioned way, they have a very reasonable expectation that the communication is private. The same standard must apply to our new technologies, too," continued Schumer.

Two weeks ago it was revealed that some of the most popular applications for smart phones were routinely collecting personal data from users' address books, despite policies in place from smartphone makers like Apple that explicitly prohibit such action without the prior consent of the user. After reports revealed this widespread practice, several applications announced they would end the practice. Questions remain, however, over the implementation of security policies employed by smartphone manufacturers and their oversight of applications sold on their platforms.

Schumer today, in a letter to the Federal Trade Commission, called for the agency to launch a comprehensive investigation to explicitly determine whether copying or distributing personal information from smartphones, without a user's consent, constitutes an unfair or deceptive trade practice. Schumer is also urging the agency to require smart phone makers put in place safety measures to ensure third party applications are not able to violate a user's personal privacy by stealing photographs or data that the user did not consciously decide to make public.

A copy of Schumer's letter to the FTC can be found below.

Dear Chairman Leibowitz,
I write today to ask the Federal Trade Commission to investigate a disturbing and potentially unfair

practice in the smartphone application market. We have seen a number of reports recently about apps that are leaking user data without user knowledge. Specifically, there have been reports about apps which allow a user's photos, videos, location data, and address books not only to be accessed by the app (and its developers) but also copied in their entirety and used for marketing or other purposes. These uses go well beyond what a reasonable user understands himself to be consenting to when he allows an app to access data on the phone for purposes of the app's functionality.

It is my understanding that many of these uses violate the terms of service of the Apple and Android platforms through which the apps are marketed and sold. However, it is not clear whether or how those terms of service are being enforced and monitored. In fact, the abuses of apps have only come to light as a result of the work of intrepid independent researchers and technologists. As a result, it is users and their privacy who suffer.

Under your leadership, the FTC has played a critical role in monitoring the evolving privacy issues in the smartphone and online market place, for example with your recent report on apps and children's privacy. I am confident that you will continue that great work by bringing your resources and expertise to bear in addressing this alarming new trend. Specifically, I hope you will consider launching a comprehensive investigation to explicitly determine whether copying or distributing personal information from smart phones, without a user's consent, constitutes an unfair or deceptive trade practice. In addition, I believe smartphone makers should be required to put in place safety measures to ensure third party applications are not able to violate a user's personal privacy by stealing photographs or data that the user did not consciously decide to make public.

Sincerely,
Charles E. Schumer

Can't Pay Your Taxes? Try These Tips

By Jason Alderman

If you're worried you won't be able to pay your income taxes by this year's April 17 filing date, don't panic; but don't ignore the deadline and certainly don't wait for the IRS to reach out to you first. Acting quickly not only gives you more repayment options, it can also significantly lower penalties you might owe the government.

By not filing your 2011 federal tax return or asking for an extension by April 17, 2012, the penalty on any taxes you owe increases dramatically – usually an additional 5 percent of taxes owed for each full or partial month you're late, plus interest, up to a maximum penalty of 25 percent. But file your return/extension on time and the penalty drops tenfold to 0.5 percent.

Eventually, the IRS could even place a tax lien on your assets and future earnings.

IRS tax repayment alternatives include:

Pay by credit card. You will be charged a small convenience fee that is tax-deductible if you itemize expenses. Just be sure you can pay off your credit card balance within a few months, or the interest accrued might exceed the

penalty.

Short-term extension. If you can pay the full amount within 120 days, call the IRS at 800-829-1040 and ask whether you qualify for a short-term extension. If granted, you'll still owe interest but will avoid an application fee.

Installment agreement. If you need longer, an installment agreement will let you pay your bill in monthly installments for up to five years. If you owe \$10,000 or less, you're guaranteed an installment agreement provided you have filed and paid all taxes for the previous five years and haven't had an installment agreement within that time.

If you owe \$25,000 or less and are in good standing, you'll still likely qualify for a streamlined installment agreement; over \$25,000 you still may qualify, but may be required to file a detailed Collection Information Statement.

There's a \$105 fee to enter an installment agreement. It's reduced to \$52 if you set up a direct debit installment plan (or \$43 for low-income filers). For rules and to apply, see the "Online Payment Agreement Application" at www.irs.gov or submit IRS Form 9465.

Offer in Comprom-

ise. Under certain dire financial-hardship circumstances, the IRS may allow taxpayers with annual incomes of up to \$100,000 to negotiate a reduction in the amount they owe through an Offer in Compromise.

To qualify, you must be current with all filing and payment requirements and not in bankruptcy. There is a \$150 non-refundable application fee, which may be waived for low-income applicants. You'll also be required to submit an initial payment with your application.

Please note: Only a small number of offers in compromise are accepted and you should only pursue one after having exhausted all other payment options. For step-by-step instructions, read the IRS Form 656 Booklet.

If you're unable to make payments on your installment agreement or offer in compromise, call the IRS immediately for alternative payment options, which could include reducing the monthly payment to reflect your current financial condition.

Nothing beats staying current on your taxes, but if you fear you may fall behind, explore these options before the penalties start snowballing.

Get Ready to Zumba® at Sunnyside Community Services

Over 60? Love dancing? Looking for a fun way to get and stay fit fast? Sunnyside Community Services invites you to participate in free Zumba® classes at their Center for Active Older Adults, starting Friday, March 16, from 9:30 to 10:30 a.m. Get a full aerobic workout

with moves inspired from hip-hop, soca, samba, salsa, merengue, and the mambo -- with a little belly-dancing thrown in! The class will be lead by Cintia Levy, a licensed Zumba® instructor with a background in rehabilitation and physical therapy.

Call 718 784-6173, extension 411 for more information. Sunnyside Community Services is located at 43-31 39th Street, in Sunnyside, Queens. Sunnyside Community Services is located at 43-31 39th Street, Sunnyside NY. The SCS web site is www.scsny.org

LEGAL NOTICES

Index Number 19008/09. SILO MORTGAGE OPPORTUNITY FUND SUSAN LYNN BORKO, ESQ., SUPREME COURT - COUNTY OF QUEENS
 SILO MORTGAGE OPPORTUNITY FUND I, LLC, Plaintiff
 against ZDISLAW CZERNY, et al Defendant(s).
 Pursuant to a Judgment of Foreclosure and Sale entered herein and dated September 28, 2011, I, the undersigned Referee will sell at public auction at the Queens County Supreme Courthouse, 88-11 Sutphin Blvd., in Courtroom #25, Jamaica, NY on the 30th day of March, 2012 at 11:00 AM premises situate, lying and being in the Borough and County of Queens, City and State of New York, bounded and described as follows: BEGINNING at a point on the Northerly side of Jamaica Avenue, distant 22.03 feet Westerly from the corner formed by the intersection of the Northerly side of Jamaica Avenue with the Westerly side of Woodland Avenue; being a plot 96.98 feet by 19 feet 6 inches by 97.85 feet by 19.52 feet. Block: 8868 Lot: 31. Said premises known as 89-19 JAMAICA AVENUE, WOODHAVEN, NY Approximate amount of lien \$520,619.34 plus interest & costs. Premises will be sold subject to provisions of filed judgment and terms of sale. Index Number 19008/09. SUSAN LYNN BORKO, ESQ., Referee.
 KRISS & FEUERSTEIN LLP
 Attorney(s) for Plaintiff 360 Lexington Avenue, Suite 1200, New York, NY 10017.
 3/1,8,15&22/2012

KATMICK REALTY LLC
 Articles of Org. filed NY Sec. of State (SSNY) 2/7/12. Office in Queens Co. SSNY desig. agent of LLC upon whom process may be served. SSNY shall mail copy of process to 672 Old Mill Rd., Ste. 102, Millersville, MD 21108-1363. Purpose: Any lawful purpose. Principal business location: 52-27 35TH St., Long Island City, NY 11101.
 2/23,3/1,8,15,22&29/12

Notice is hereby given that license number 1261212 for Beer & Wine has been applied for by the undersigned to sell Beer & Wine at retail in a restaurant, under the Alcoholic Beverage Control law at, 25404 Northern BLVD Little Neck, NY 11362 for On-premises consumption. ASIAN FUSION RESTAURANT SUSHI VILLAGE INC. 25404 Northern BLVD Little Neck, NY 11362.
 3/1 & 8/12



LEGAL NOTICES

FFile No. 2011-2650 CITATION SURROGATE'S COURT, Queens COUNTY THE PEOPLE OF THE STATE OF NEW YORK,
 By the Grace of God Free and Independent
 TO: CATHERINE KELLER DOMINIANNI, and the heirs at law, next of kin and distributees of Lillian King, deceased, if living, and if any of them be dead to their heirs at law, next of kin, distributees, legatees, executors, administrators, assignees and successors in interest whose names are unknown and cannot be ascertained after due diligence. PUBLIC ADMINISTRATOR, COUNTY OF QUEENS
 A petition having been duly filed by MARLENE BICKEL who is/are domiciled at 111 New Hyde Park Road, Garden City, New York 11530, United States
 YOU ARE HEREBY CITED TO SHOW CAUSE before the Surrogate's Court, Queens County, at 88-11 Sutphin Blvd., Jamaica, New York on April 19, 2012, at 09:30 o'clock in the Forenoon of that day, why a decree should not be made in the estate of LILLIAN KING lately domiciled at 82-29 259th Street, Floral Park, New York 11004 United States admitting to probate a Will dated January 5, 2005 (and Codicil(s), if any, dated), a copy of which is attached, as the Will of LILLIAN KING deceased, relating to real and personal property, and directing that:
 [x] Letters Testamentary issue to MARLENE BICKEL
 [] Letters of Trusteeship issue to
 [] Letters of Administration c.t.a. issue to
 [] Further relief sought (if any):
 Dated, Attested and Sealed, FEB 21, 2012
 Seal
 HON. PETER J. KELLY
 Surrogate
 MARGARET M. GRIBBON
 Chief Clerk
 J. Randolph Hundertmark
 Name of Attorney
 Hahn, Ford and Hundertmark Firm
 (516) 747-4855
 Tel. No.
 10S Hillside Avenue, Suite "B", Williston Park, New York 11596
 Address
 NOTE: This citation is served upon you as required by law. You are not required to appear. If you fail to appear it will be assumed you do not object to the relief requested. You have a right to have an attorney appear for you.
 3/1,8,15&22/2012

Notice is hereby given that license, serial #1261370 for beer, wine and liquor has been applied for by the undersigned to sell beer, wine and liquor at retail in a restaurant under the Alcoholic Beverage Control Law at 160 Beach 116th St., Rockaway Park, NY 11694 For On-premises consumption; 160 Beach Restaurant Corp.
 3/8&15/12

LEGAL NOTICES

METRO SOMEKH LLC Articles of Org. filed NY Sec. of State (SSNY) 2/15/12 as METRO SOMEKH LLC. Office in Queens Co. SSNY desig. agent of LLC upon whom process may be served. SSNY shall mail copy of process to 84-14 143rd St., Briarwood, NY 11435. Purpose: Any lawful purpose.
 3/8,15,22,29,4/5&4/12/2012

8th Rank Records LLC. Arts. Of Org. filed with Secy. Of State of NY (SSNY) on 1/27/2012. Office in Queens County. SSNY designed agent of LLC upon whom process against it may be served. SSNY shall mail process to Enrae Mercer. P.O. Box 120461, Saint Albans, N.Y. 11412. Purpose: General.
 3/1,8,15,22,29 & 4/5/2012

HOUSEBAR PRODUCTIONS LLC Arts. Of Org. filed with Secy. Of State of NY (SSNY) on 02/03/2012. Office in Queens County. SSNY designed agent of LLC upon whom process against it may be served. SSNY shall mail process to Ryan Maslyn. 25-18 36th Ave. Astoria, NY 11106 Purpose General
 3/8,15,22,29,4/5&12/2012

Notice is hereby given that an Order entered by the Civil Court, Queens County on 10/6/11, bearing Index Number NC-000933-11/QU, a copy of which may be examined at the office of the Clerk, located at 89-17 Sutphin Boulevard, Jamaica, NY 11435, grants me (us) the right to: Assume the name of (First) JUDY (Last) CORDERO-CARRION. My present name is (First) LUDY (Last) CARRION AKA LUDY CORDERO. My present address is 92-36 76 ST, Woodhaven, NY 11421. My place of birth is Dominican Republic. My date of birth is June 14, 1973.
 3/8/12

Notice is hereby given that an Order entered by the Civil Court, Queens County on 2/9/12, bearing Index Number NC-000055-12/QU, a copy of which may be examined at the office of the Clerk, located at 89-17 Sutphin Boulevard, Jamaica, NY 11435, grants me (us) the right to: Assume the name of (First) KATHERINE (Last) LOMBANA. My present name is (First) KATHERINE (Last) HOYOS. My present address is 91-35 85th Street, Woodhaven, NY 11421. My place of birth is Queens, NY. My date of birth is May 23, 1986.
 3/8/12



LEGAL NOTICES

Notice is hereby given that an Order entered by the Civil Court, Queens County on 1/26/12, bearing Index Number NC-000006-12/QU, a copy of which may be examined at the office of the Clerk, located at 89-17 Sutphin Boulevard, Jamaica, NY 11435, grants me (us) the right to: Assume the name of (First) DEVIN (Middle) CHARLES (Last) MONTI. My present name is (First) DEVIN (Middle) CHARLES (Last) GREENBAUM AKA DEVIN C. GREENBAUM. My present address is 25-12 46th Street, Astoria, NY 11103. My place of birth is Stony Brook, NY. My date of birth is April 23, 1983.
 3/8/12

Notice of Qualification of HALLMARK AVIATION SERVICES, L.P. Authority filed with Secy. of State of NY (SSNY) on 02/29/12. Office location: Queens County. LP formed in California (CA) on 06/09/89. SSNY designated as agent of LP upon whom process against it may be served. SSNY shall mail process to Corporation Service Co., 80 State St., Albany, NY 12207-2543. Name and addr. of each general partner are available from SSNY. CA addr. of LP: 5757 W. Century Blvd., Ste. 860, Los Angeles, CA 90045. Arts. of Org. filed with CA Secy. of State; Corp. Div., 1230 J St., Sacramento, CA 95814. Purpose: Any lawful activity.
 3/8,15,22,29,4/5&12/2012

KEFALONIA TAXI LLC, a domestic LLC. Arts. of Org. filed with the SSNY on 02/03/2012. Office location: Queens County. SSNY has been designated as agent upon whom process against the LLC may be served. SSNY shall mail process to: 11-06 Broadway, Astoria, NY 11106. Purpose: Any Lawful Purpose.
 3/8,15,22,29,4/5&4/12/2012

NY State Approved Defensive Driving Course Available Online
 The New York State Department of Motor Vehicles has APPROVED the New York Safety Program IPIRP course for all users. For further information please call 718-224-7385 or visit: queensnysp.com
Guaranteed To Pass Or Your Money Back Try Our Course With No Obligation 100% Satisfaction Guaranteed



KOSLOWITZ VISITS ISRAEL

(Continued from page 2)
 "Being in Israel has again been an incredibly moving and wonderful experience. I am grateful for the opportunity to take part in this educational and insightful trip," stated Koslowitz.

Council Member Koslowitz represents the 29th District and serves as the Chair of the Economic Development Committee. She also serves on the Finance, Education, Rules and Privileges, Standards and Ethics and Consumer Affairs Committees.



Bishop DiMarzio Presides Over Rite of Election Masses at Christ the King HS

(Continued from page 1)
 Bishop of Brooklyn, the Most Reverend Nicholas DiMarzio presided over the Rite of Election which is part of the Rite of Christian Initiation for Adults (R.C.I.A.) and marks the final stage of preparation for those preparing to join the Catholic Church at the Easter Vigil. The Bishop stated "what makes this day so special is that we see the Church growing".

CM Van Bramer Sponsors First-Ever Queens Bike Forum In Sunnyside

(Continued from page 6)
 roads of New York City are for everyone and we want to make sure that everyone stays safe. In my opinion, a well-planned and well-organized bike lane can do that. One of the best ways to achieve that is by bringing the community and the Department of Transportation together to decide on which bike lanes are best and where they can be best

installed in our neighborhoods." At the public forum, residents and cycling enthusiasts shared ideas and suggestions for ideal bike routes for the 26th District. Council Member Van Bramer supports the expansion of bike lanes but believes residents of the community should have a say in their implementation throughout the community.

Vallone Calls For Boycott Of ABC's "GCB"

Title Offensive to Christians Everywhere
 New York City Council Member Peter F. Vallone Jr. is calling for Christians and people of all faiths to boycott ABC's "GCB" (named after the book entitled "Good Christian B*tches").
 "The title of the show alone is yet another outrageous attack on the Christian faith. Charlie Sheen will be back on "Two and

a Half Men" before we see a similar title targeting another religion" said Council Member Vallone.
 With reference to ABC's claim that the title now stands for "Good Christian Belles", Council Member Vallone said,
 "No one is fooled by that ridiculous claim. The original intent is clear, and changing the title of a show in your head doesn't count."

Early detection of breast cancer can save lives!
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 Look for the Mobile van at:
 Queens County Civil Court
 89-17 Sutphin Boulevard, Jamaica
Wednesday, March 14, 2012, 9:00 a.m.
AN APPOINTMENT IS NECESSARY
 Call 1-877-628-9090
 Coordinated by:
 American Italian Cancer FOUNDATION
 Queens County Bar Association, NYS Court Officers Association, Queens County Women's Bar Association, Macon B. Allen Black Bar Association of Queens County, Latino Lawyers' Association of Queens County, Brandeis Association, Columbian Lawyers Association, Catholic Lawyers Guild of Queens County
 Medical services provided by: Multi-Diagnostic Services, Inc.
Eligibility Criteria:
 Women age 40 and older.
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 No mammogram in the past 12 months.

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 And that's just the ticket price.

KIDS' TICKETS \$12

Kids ages 2-12. Limit four (4) kids' tickets with purchase of one full-priced adult ticket. Valid on select performances only. See Ticketmaster.com for details. Excludes VIP, VIP Gold and Circus Celebrity™ seats. No double discounts. Additional fees may apply.

MAR. 1 - 4 | **MAR. 7 - 18** | **MAR. 21 - 26**

| |

For full show schedules and to buy tickets go to Ringling.com, ticketmaster.com Retail Locations, Arena Box Offices or call **1-800-745-3000**

Regular Ticket Prices: \$20 • \$30 • \$50 VIP • \$70 VIP Gold • \$150 Circus Celebrity
Additional fees may apply.

Come one hour early to meet our animals and performers at the **All Access Pre-show** – FREE with your ticket!

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General Dental Procedure	Average Cost Non-Members Pay To The Dentist	New York PlansPlus Members Pay	New York Plans Plus Members Save
6 Month Check Up	\$90	\$11	\$49
Routine Cleaning	\$90	\$30	\$60
Root Canal (Anterior)	\$600	\$289	\$311
Crown (Porcelain)	\$995	\$505	\$490
Tooth Extraction	\$150	\$55	\$100
Complete Upper Denture	\$1495	\$575	\$920
Filling (Amalgam)	\$110	\$40	\$70
X-Ray (Full Mouth)	\$140	\$40	\$100

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