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2024
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Lab Grown or Natural
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WESTCHESTER WOMEN MAGAZINE

SUMMER 2024

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SUMMER DINING GUIDE

Bronxville Wine & Spirits

Come see what's new at Bronxville Wines & Spirits. New owners Matthew Eil and Tom Bass (of Lange's Deli) have been making some exciting changes. Weekly tastings in-store on Friday evenings, revamping their private tasting room in the back of the store, and expanding their rare tequila and whiskey selections are just a few things with many more to come.




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Coffee Lab Roasters

Alicia Love is the driving force behind Coffee Labs Roasters, a pioneering coffee company that has redefined the coffee scene. With a deep reverence for the farmers and producers who cultivate exceptional coffee, Alicia established Coffee Labs in 2003, introducing relationship-driven coffees to the community. Through her unwavering dedication and vision, Coffee Labs has become a beloved



staple, fostering a vibrant coffee culture. Alicia's entrepreneurial spirit and commitment to quality have propelled Coffee Labs' growth, recently culminating in the opening of a second location in Eastchester. As a successful female business owner, Alicia serves as an inspiration, demonstrating the power of passion, hard work, and a deep appreciation for the art of coffee.

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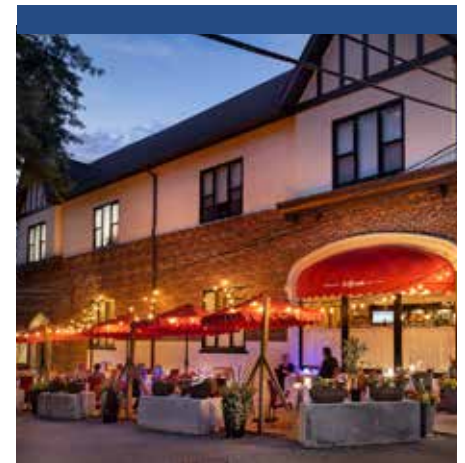
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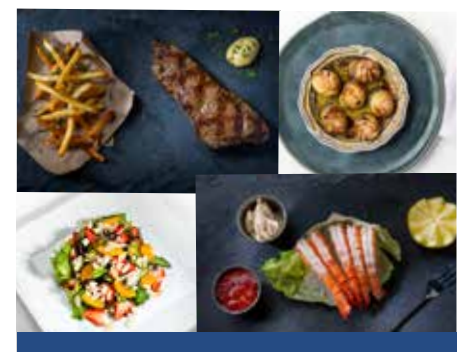
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At Home with Hurwitz

By Lauren Hurwitz

The Water Edition

Sunny days are here to stay – at least for the next few months – and what does that mean for you? Time to get out and enjoy the water surrounding New York City, and no one does that better than Sarah Pennington, Managing Director of Classic Harbor Line, who has dedicated her life to the local waters. Sarah's dedication to the water started when she walked through a career fair in her 20s and someone asked if she knew how to sail. Pennington had taught sailing at an all-girls camp at the University of Iowa for two years and says she, "really loved being outside instead of going to grad school." She decided that one day, she was going to sail around the world. She took a job in Maine, and while up north, she learned all about schooners and tall ships and developed a major inclination to move to New York City.

"I always thought there would be nowhere else in the world that was more exciting than NYC and decided I must go live there," Pennington says. In 2002, she took a crew position with Classic Harbor Line in NYC, becoming Manager at the end of her first season. From there, she earned her Captain's license and grew the one-vessel, single-location operation into a fleet of 13 vessels including sail and power boats built locally up in Albany with four locations (adding Boston, Newport, and Key West) and featuring dynamic public programming and top-notch private charters.



Sarah Pennington

One of Pennington's favorite times to sail in New York is June as the city is host to Sail GP from June 22-23. "It's like the America's Cup Series – it's even the same boats that they use to compete in the Cup. It's a huge spectator event so we are really excited for that," she says. Any Classic Harbor Line sails and cruises to the Statue of Liberty that overlap with Sail GP racing times will capture views of the race. But regardless of when or how you choose to hit the water, there are a few things to keep in mind that will make life on the blues a bit easier. According to Pennington, "It's always brighter and cooler on the water, so depending on the time of day and year, you and your guests should consider bringing sunscreen, hats, sunglasses, and an extra layer."

When you head to Chelsea Piers and visit one of Pennington's Gilded Age-inspired boats, know there are a variety of tours in store for those who love nature and the outdoors. Friday tours are a collaboration with the American Institution of Architects and focus on climate change where they discuss environmental factors you can see such as rising sea levels and sustainable buildings. "About 25% of our visitors are there for architecture tours of New York City. They want to see hi-rise residential projects, municipal projects, and touristy things too. There is so much to see like Hudson Yards, Frank Gehry projects, and "Star-citecture." Incredible gems have come up in the past few years that you can see from the water like



the triangle-shaped VIA 57 West residential building by renowned Danish architect firm BIG-Bjarke Ingels Group, a unique view of the iconic Empire State Building lined up behind the modern architecture of the Vessel and Hudson Yards, and Little Island which is a fantastical-redesign of Pier 55 converted to a public park and amphitheater, or the Brooklyn's shores which is the adaptive reuse architecture project of a former Domino Sugar refinery and grounds which have become big deals for our guests," Pennington says. In the summer, the company offers tours with urban naturalists where they go to abandoned islands and structures and discuss wildlife and migratory birds.

Most of the company's visitors are actually locals from right here in the tri-state who are hoping to enjoy the wine-tasting or champagne and cheese tours. The latter takes place on Fridays, Saturdays, and Sundays and features a rotation of different bottles and cheeses with self-guided tastings aboard and is a great choice for those who prefer an unnarrated experience and want to socialize with family or friends who are also aboard the ship.

Pennington says sailing can also be a wonderful family affair. "We are renowned for sailing, even though we operate schooners, we have performance schooners – the Ferraris of sailboats. We turn off the engines and it's great for families and kids. Moving by wind power and at the same time seeing the harbor, Ellis Island, and the Statue of Liberty in a non-touristy way can be great. If a kid has never sailed before, this is a great way to introduce them to the art and beauty of sailing. "The first time I went sailing, I was two or three years old. I really encourage families and kids to come sail," Pennington adds.

Direct bookings can be made by visiting www.classicharborline.com/nyc/ or by calling the Classic Harbor Line NYC at (212) 627-1825.





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BY LAUREN HURWITZ

[auctions](#) & appraisals *What You Need to Know*

Think your house is full of valuable treasures?

Having been an estate liquidator and antique dealer for over three decades, Josh Tane knows his way around an older home – and how to find the hidden gems. “The first rule of thumb is if it’s an estate, or if it’s things you’ve had sitting around your home for a long time, don’t throw it away before you check it out because you just never know,” says Tane. The problem most people run into in the age of modern technology is that they start to check things out online and “get led in a different direction, which almost hurts them. They see a similar item listed on some website for X amount of money and assume that’s what their item is worth. Usually, just like in real estate, it’s not worth that; it’s the asking price. Tane stated that a better way to get a fair price is to go online and look at completed sales on a site like eBay, where you can see the item likely sold for a lot less than the actual asking price.



Josh Tane

What’s Hot

When clearing out your parents’ or grandparents’ house, be careful. Inside junk drawers, you may find old cigarette lighters, weird corkscrews, pocketknives, or something else you think is going straight to the Salvation Army. You are convinced items in the china cabinet are the most expensive. Tane, however, wants the possible treasures in the drawer because they are often worth more and is easier to move.

Mid-century modern is especially popular. Items like Murano glass from Italy, certain lighting, and pottery from the 60s and 70s are also still selling at high prices. Chinese and Japanese goods such as high-end jade pieces, porcelain, and ceramics are desirable; even a damaged antique Chinese porcelain vase could have great value depending on its age and provenance.

Resale for high-end watches remains solid with brands like Rolex, Blancpain, Patek Philippe, and Cartier leading the way. Other luxury pieces including pocketbooks, scarves, and leather goods from Hermes, Judith Lieber handbags, and authentic Louis Vuitton items are worth trying to sell according to Tane.

What’s Not Hot

According to Tane, “What’s not selling is china - especially your ‘grandma’s floral, fancy, old-fashioned china’ – it just doesn’t move. Crystal is dead, and a lot of the collectibles that were very hot in the 70s and 80s, like Hummels, which used to be worth \$250, are now worth \$5. Royal Doulton and Lladro can still sell, but not well.” Ten to fifteen years ago, Tane says there was a ban on selling ivory goods to dissuade poaching. If you have something you believe is ivory, a figurine or chess set, for example, “The only way you can sell it legitimately is if you have iron-clad documentation that it’s over 100 years old and where it came from. There are only a few auction houses that will even touch it.”

Unfortunately, people often assume that because they paid a lot of money when they bought something, they’re going to get a lot when they sell it down the road – especially furniture. “Someone may go to the D&D building [a showroom in Manhattan] and buy a \$40,000 bedroom or dining room set and think that it will be easy to sell for \$15,000 down the road, but that’s not the

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Gene Shapiro

case,” he says. All hope is not gone for old furniture, however. Jennifer Ventresca, Marketing Communications Manager for Black Rock Galleries (BRG), says BRG offers professional moving and transport services “to get pieces into the right hands of the right

buyers. Items in the Northeast like old brown mahogany furniture might not have a strong market up here, but in the Southern markets, they do.”

The World of Fine Art

Gene Shapiro, President of Shapiro Auctions in Mamaroneck, says that contemporary art is selling fastest. A lot of valuations, regardless of style, are based on previous sales of works by an artist since you can often find comparable prices when you’re repeatedly dealing with the same artist. There “are a lot of artists who don’t have auction records, however. Although there is no existing secondary market (auction or private sale) for them, that doesn’t always preclude a sale. They may be sellable at auction. Other things are considered in the sale, such as the subject matter. Sometimes the art may be considered to be higher in decorative value than a name-based value because it’s by a particular artist. Decorative value tends to be a little less than the value of fine art sold on the secondary market. “Decorative value is an easy way to say, ‘This art is being sold for what it looks like not for who made it,’” shares Shapiro. For example, if you have a Warhol painting, you

know it’s going to be very expensive. But if you have a painting that looks very much like his but it’s not by Warhol, and nobody knows the artist, it has decorative value.

How to Hire an Appraiser

Tane cautions that it’s important to be careful when hiring an appraiser. “A lot of people out there say we do ‘free appraisals,’ and that could mean that they are giving you a free estimate.” Someone, for instance, may be willing to pay X for a vase. That’s not an appraisal; that’s an offer. “An official appraisal is when you hire an appraiser who takes an objective look at the item, charges you a fee, has no interest in buying it (otherwise, it’s a conflict of interest), and tells you its fair market value,” Tane shares. He says most appraisers charge an hourly fee, but some can charge by the number of pieces they’re valuating. Be sure to get more than one estimate because they can vary greatly.

Preparing for an Estate Sale

Ventresca says some companies hold a traditional estate sale by running the sale in a home for a few days, allowing strangers to walk through the home, hoping that the right buyer shows up on the day(s) of the sale day, and praying for good weather. Other companies, like BRG, have a full suite of services depending

continued on page 18



Jennifer Ventresca

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Lab Grown or Natural

CAN YOU TELL THE DIFFERENCE?



By Dominique & Maxine,
LaGravinese Jewelers of Pelham

When lab-grown diamonds first became popular most people were very skeptical. Is it a real diamond? Can anybody tell them apart? What is their real value? What is your opinion on them? These are just a few of the questions that we were frequently asked.

They are in fact “real” diamonds. The only differences are how they are made and what they cost. Lab-grown diamonds are created in a controlled laboratory



by simulating the combination of heat and pressure that is necessary to form a natural diamond in the earth's crust. A process that can take up to three billion years. Lab-grown diamonds have the same chemical composition and physical appearance as a natural diamond making it almost impossible to tell the difference without the proper equipment.

Since they have the same growth process, there are still variations of quality in lab-grown diamonds, and they can be certified by the same institutions

that grade natural diamonds.

In the last couple of years, we have seen a significant increase in the interest and sales of Lab-grown diamonds, not just for engagement rings but jewelry pieces as well. There are a few reasons why someone would opt for lab-grown vs natural. There is no concern about how ethically they are sourced as they are created in a controlled laboratory environment. Many clients explore this option for that reason alone. Lab-grown diamonds have provided another option for those who would have

gone with a moissanite or other simulant to ensure that they are wearing a conflict-free stone.

Another reason they are so popular is that due to Lab-grown diamonds being a man-controlled supply/demand the cost of them is significantly less than a natural. Consumers can get a much higher carat weight and/or quality for their budget. The beauty, appeal, and romance are maintained for a fraction of the cost. The bad news is that, although the resale value of a natural diamond isn't very strong (usually about a third to a half of its value,) Lab-grown diamonds hold very little to no resale value. They are in no way an investment piece. When deciding between lab-grown vs natural there is no right choice. It is important to know the facts, consider your budget, and discuss your significant other's preferences.



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Farmer's Markets 101

BY LAUREN HURWITZ



Dacotah Rousseau

Founded in 1991 by Ossining-based residents Miriam Haas and her husband Jon Zeltsman, Down to Earth Markets came to be because Miriam thought to herself, "We are in a beautiful green county – why can't we get food from nearby like the New York City farmer's markets?" Haas went from helping organize food-buying co-ops with families in Ossining to making it easier by organizing a weekly farmer's market and today the company runs nine markets between Westchester and NYC including Larchmont, Rye, Ossining, and Scarsdale.



Bronxville Farmer's Market

Another big player in the local farmer's market scene is Pascale Le Draoulec, Founder of Morning Glory Markets, who runs the markets in Pelham, Bronxville, Chappaqua, Hastings on Hudson, Irvington, and the grounds of the New York Botan-

ical Gardens. Draoulec prides herself on ensuring that all markets are, "happy places that celebrate community. Instead of people spending time on their phones, they are talking to each other, their neighbors, and the farmers – and slowing down a bit."

She started the company back in 2007 after leaving the world of food journalism to stay home with her two toddlers. "I wanted to be home with my kids and cooking again, and there was a little market in our town that needed love and to grow. The market board approached me and asked if I would run the market because they knew about my background as a food writer who had covered the farm-to-table movement in the Hudson Valley. I took over the Hastings market, and it grew, and after I took over Irvington, the Chappaqua market called me. I had no plans to start a business in this field, but it happened organically."

Need tips for successful farmer's market shopping? Dacotah Rousseau, Managing Director of Down to Earth Markets says, "Remember to bring your own bags just like everywhere else you shop. Farmers don't hand out bags – they try to be very careful

about their environmental impact. You can even pack bags for holding products, maybe a cooler pack for milk when shopping on a warm day, or a small cooler for things like ice cream that might melt." La Draoulec says, "Always think seasonally. Produce is picked at the peak season and it's best at the market, so make sure you grab that." She adds, "Stroll the market to get a sense of different offerings, as well as pricing on similar offerings."

And don't forget that farmer's markets have websites. Many of them offer recipes. "Shoppers should educate themselves before they go to the market and look for a recipe with what's most seasonal. Then you'll be able to buy all the ingredients locally and fresh, at once. If you don't do this, you might look at something like rhubarb, which is currently in season, and say, 'This looks nice,' but you'll be afraid to buy it because you think it requires too much time to prepare," Le Draoulec says.

Lastly, talk to the farmers and vendors. "It's a real luxury to be able to speak to the person who is selling you something and you should take advantage." Le Draoulec adds.

Keep an Eye Peeled for these Vendors:



Salsa Wallito

Founded in 2021 by Maylene Balli-Klein, this Pearl River-based salsa company is known for its authentic Mexican salsa Norteña with a rich family history and tradition that goes back a century. The salsa is made in five unique flavors including a smoky chipotle, a tangy verde, a seven-pepper blend called "Siete" that's packed with flavor, plus two new flavors: Tequilazo which is a tequila-infused smoky salsa, and Bonita, a mild and flavorful salsa. Her products are available at Down to Earth Markets in Larchmont, Glory Farmers Markets in Bronxville and TaSH in Tarrytown. <https://www.salsawallito.com/>



Ash Hopper Botanical Skincare

Owner Thena Donnelly, formulates all products in this clean skincare line that was her passion project for two decades before she formed an LLC in 2020. "Our plant-based products feature ECOCERT organic ingredients, and we're known for creating effective skincare solutions tailored for even the most sensitive skin," Donnelly says. By utilizing traditional perfumery techniques, they create their own unique, signature scents using only organic essential oils. Her products can be found at the markets in Larchmont, Hastings on the Hudson, and TaSH in Tarrytown. <https://www.ashhopper.com/>



Willow Pond Sheep Farm

Carrie Wasser has spent the last seven years producing sheep's milk yogurt and bottled sheep's milk with her husband, Brent. According to Wasser, sheep milk tends to be more easily digestible, and it also has nearly double the cream content of cow's milk, making very smooth, creamy yogurt, sold between May and October. In the fall and winter, they focus on selling their pasture-raised lamb. Willow Pond products are a favorite at the Larchmont market. <https://www.willowpondsheep.com/>



SOVA Farm

Since 2016, Rose McNamara has been at the head of SOVA Farm and says they are the only provider of Certified Organic and Pastured eggs, chicken, pork, and lamb in the Westchester County farmer's markets. They love dealing directly with consumers educating them about the benefits of their products. Her company also makes honey made from their own flower fields and provides "certified organic milk and butter from 100% grass-fed cows from our neighbor as well as certified organic maple syrup," says McNamara. SOVA delights at the farmer's markets in Larchmont, Rye, and Scarsdale. <https://www.sovafarm.com/>

WOMEN IN LEADERSHIP

Majority Leader Stewart-Cousins Receives Appreciation Award for Leadership on Domestic Violence

New York State Senate Majority Leader Andrea Stewart-Cousins accepted an award from Hope's Door Legal Services last month for her leadership in the fight to end domestic violence.

Sen. Stewart-Cousins received the Award of Appreciation at the Hope's Door annual spring gala in recognition of her efforts as State Senate Majority Leader to advocate for survivors and deliver crucial funds to organizations on the front lines in communities in Westchester and across New York State. Also honored were Sen. Pete Harkham and Assemblyman Chris Burdick.

"Hope's Door is proud to recognize State Senate Majority Leader Andrea Stewart-Cousins for her leadership in securing support for victims of domestic violence," said Hope's Door Executive Director CarLa Horton. "At a time of diminishing federal support, these funds will help support services that promote safety, independence, and healing for victims."

Upon receiving the award, Sen. Stewart-Cousins praised Hope's Door for its role in providing assistance to survivors in Westchester.

"We are trying to address what we know has been an ongoing scourge, to



Hope's Door Executive Director CarLa Horton (left) and New York State Senate Majority Leader Andrea Stewart-Cousins

give people access to the resources, the expertise, the support systems that would allow for people to understand that love shouldn't hurt, that there are options for you - you can get out," Sen. Stewart-Cousins said. "We have, in Westchester County and throughout the state, organizations which are dedicated to finding new ways to meet the needs of survivors."

Since becoming Majority Leader in 2019, Sen. Stewart-Cousins has helped deliver millions in state funding to support domestic violence organizations including Hope's Door. The 2024-25 State Budget, enacted last month, includes sweeping investments designed to enhance public safety, providing \$35.7 million to specifically combat and prosecute domestic violence crimes. A further \$347 million has been allocated to continue efforts to reduce and prevent gun violence across the state, as guns are involved in more than one-third of all intimate partner homicides.

Hope's Door is based in Hawthorne and has provided services for more than 40 years, with a Legal Center opening its doors in 2019. Thursday's gala celebrated five years of the Legal Center and the center's 1,000th client served.

Make this for Dinner!



carnitas tacos

This fabulous recipe is directly from Salsa Wallito, one of this year's favorite vendors at your local farmer's market. Feel free to substitute pork for shredded chicken, fish, or beef. You'll be able to find all of these fresh ingredients at the market as well. Try creating a yummy Mexican Crema with sheep's milk yogurt fresh from Willow Pond Sheep Farm. Let us know how it comes together.

INGREDIENTS

2 lb pork shoulder
Salsa Wallito Siete
3/4 cup fresh orange juice (2 fresh oranges)
Corn Tortillas
For garnish dice: tomatoes, red onions, jalapeños, and avocado.

Drizzle Mexican Crema over everything using sheep's milk yogurt, a little lime juice, yellow mustard, a pinch of sugar, and salt to taste.

INSTRUCTIONS

Rinse and dry the pork shoulder, place the pork in a slow cooker or pressure cooker, add 1 jar of Salsa Wallito Siete, add 3/4 cups fresh orange juice. Cook until pork is tender enough to shred. (Slow cooker approx. 7 hrs- Instapot 1 hr 30 mins) Remove from slow cooker/Instapot and let it cool slightly then shred using 2 forks. In a skillet warm small corn tortillas, once they are warm place 2 tortillas and top with carnitas avocado, veggies, Salsa Wallito of your choice, and some Mexican Crema.

Enjoy!



Innovative Hand Surgery Technique Offers Comfort and Convenience

As we get older, chronic afflictions of the hand can develop, causing discomfort or making daily activities a challenge. The condition known as stenosing tenosynovitis, or “trigger finger,” disproportionately impacts women over 50, especially those who have diabetes, low thyroid function, or rheumatoid arthritis. Symptoms can include finger stiffness, a popping or clicking sensation as the finger moves, tenderness, and one or more fingers being locked in a bent position.

Thanks to advancements in hand surgery, new treatment options are available to help relieve pain and restore function in a convenient outpatient setting – sometimes in as little as one short office visit.

A technique known as Wide Awake Local Anesthesia No Tourniquet (WALANT) has proven transformational for patients, says Dr. George Pianka, a board-certified orthopedic surgeon at White Plains Hospital Physician Associates.

“Many procedures that were previously difficult to do without general anesthesia can now be done using WALANT,” explains Dr. Pianka, who has been at the forefront of the specialty for nearly 35 years. In addition to his board certification, Dr. Pianka holds a Subspecialty Certificate in Surgery of the Hand and is a member of the prestigious American Society for Surgery of the Hand.

Relieving Pain, Restoring Function

Dr. Pianka attributes the growing popularity of WALANT procedures to the ease, comfort, and convenience they offer patients, especially those whose hand function has been compromised due to trigger finger and Dupuytren's contracture, an abnormal thickening of tissues in the palm of the hand.

The WALANT procedure to address trigger fingers is known as percutaneous trigger finger release and is performed in the office during a routine visit with a small needle puncture. The band of tissue along the tendon sheath at the base of the finger known as the A1 pulley is divided, allowing the tendon to move freely. The procedure takes one to two minutes and a return to normal activity is allowed immediately. Patients can easily receive treatment for multiple fingers affected over time.

Dupuytren's contracture, which is more common in men than in women, is believed to be hereditary, although the specific causes are not known. Symptoms can include uncomfortable lumps and pits within the palm, bending of the finger(s) towards the palm, and difficulty doing daily activities, such as washing hands, putting on gloves, or shaking hands.

Similar to trigger finger, patients with Dupuytren's contracture can also find relief for their symptoms with a short in-office WALANT procedure known as Needle Aponeurotomy.

During the procedure, under local anesthesia, the abnormal tissue in the hand is weakened with multiple passes of a needle and then separated to open the finger from the palm. There is no open wound.



Dr. George Pianka

Benefits of WALANT Procedures for Patients

In addition to comfort and convenience, a key benefit that WALANT procedures offer is making treatment available to patients who may not be candidates for traditional surgery due to the risks that general anesthesia may pose to their health, such as those with conditions such as asthma, chronic obstructive pulmonary disease (COPD); cardiovascular conditions; those who have had a recent heart attack or stroke; or who take blood thinners.

What's more, patients who take medications to manage chronic health conditions who may have had to stop their medications in advance of a surgery can instead continue these regimens as normal. Additionally, many patients in good health but who are unable to take time away from work and family obligations for surgery can now access treatment that fits into their lifestyle. As a result, “a whole new patient population can get the care they need,” explains Dr. Pianka.

Many times, the consultation and procedure can be done in the same in-office visit, after which patients enjoy rapid recovery, including minimal wound care. “A small adhesive bandage over the needle puncture is all that is required. Hand washing is allowed later that same day,” shares Dr. Pianka, emphasizing that patients can feel better and get back to their lives even faster.

Dr. George Pianka sees patients at White Plains Hospital Physician Associates in Hawthorne and Yonkers. To make an appointment, call (914) 631-7777 (Hawthorne) or (914) 375-7777 (Yonkers).



Summer Skin at POSH Beauty Boutique

Each season comes with different environmental conditions that affects your skin. Therefore, to have flawless skin naturally your routine must be tweaked. POSH Beauty Boutique is a warm welcoming luxury spa, offering the ultimate in body therapies and skincare. From hydrating facials to rejuvenating masques, their expert estheticians will pamper your skin with natural, nourishing ingredients tailored to your unique needs. Say goodbye to dullness and hello to that summer glow. Tired muscles? POSH had you covered. Treat yourself to a blissful massage and melt away stress, tension, and worries. There is an array of massage techniques and drift into relaxation mode.

Preparing your summer skin:

1) Check your moles: Follow the ABCD check list: asymmetry, border, color, and diameter. Take a picture to evaluate if anything changes. Visit your dermatologist to get a full body exam.

2) Apply sunscreen. We all know how important it is to wear sunscreen to protect against UVA rays and UVB rays (aging and burning). Sunscreens can be waterproof but always ensure to reapply after the water. POSH recommends G.M. Collin's Tinted Sunscreen. It is a broad-spectrum mineral sunscreen with an SPF of 45, therefore it is lightweight and has a silk finish.

3) A great alternative to exposure to the sun is a Sun FX Spray Tan. A sun-safe tanning experience that leaves you glowing inside and out. These natural and organic ingredients are renowned for their nourishing properties. Hydrating the skin, ensures a flawless radiant tan every time.

4) Revitalize your skin, add moisture and hydration. POSH recommends using a masque to restore balance and bring extra moisture. This Eminence organic Coconut Cream Masque is ideal for the skin. It contains oils and chunks of ripe coconut, and it smells delicious, leaving your skin firm and more youthful.

5) Another offering at POSH is the HydraFacial MD and Dermaplane combo. The HydraFacial MD uses patented technology to cleanse extract and hydrate.

Hydra serums are made with nourishing ingredients, creating an instantly gratifying glow. Paired with Dermaplane, this grants three wishes: smoother skin, zero peach fuzz, and brighter looking skin.



6) Experience the Hydrotherapy room at POSH. It is a journey to fresh and bright skin with enlivening body exfoliation to encourage lymphatic drainage, reducing tension and invigorating. This holistic treatment leaves skin beautiful, and soft. Their multi-head European Vichy shower rinses the body and skin,

hydrating lotion is applied to finish. Choose from Pink Grapefruit and Yang Ylang Sugar Glow or Rainkissed Mimosa and Jasmine Salt Glow.



Diana Rainsford shared whether you're prepping for beach days or backyard BBQs, POSH is your secret weapon for looking and feeling your best. Book your appointment today and let them pamper you from head to toe.



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Auctions & Appraisals

What You Need to Know

continued from page 11

on the client's need, but pricing can vary. Sometimes it's a flat rate; sometimes it's a sliding scale. The size, scope, and value of the project will determine the pricing.

Once an agreement is signed, the company will then send professional photographers, catalogers, material handlers, and movers to your home. "Most of the time the houses we work in are decorated, and things look best in their native state, where they were meant to be. We try to photograph and catalog things in the house. Then the team processes the collection and uploads it to the company's proprietary system. Clients get a password-protected login and can track the status of their items. Once ready to launch, the sale goes online for approximately 7-10 days," Ventresca says. In addition, the online model works well because they're able to capture a larger engaged bidder audience, cover an expanded geographic region, and obtain higher prices than traditional estate sale models – not to mention their 99% sell-through rate.

Tips for Shopping at Auctions

Ronan Clarke, a skilled auctioneer and appraiser, and Owner of Clarke Auction Gallery Inc. in Larchmont, a staple in Westchester for 22 years, says the industry has changed because of the Internet. "Before the Internet, our local auction house had standing-room only, but now there are many different ways to participate in an auction in addition to being live, in-house, such as various websites, call-in, and even live-stream."

The locals have the hometown advantage at Clarke's because they attend a Preview Day in person before bidding to "see what things look like in real life, sit on the furniture, see if the legs are wobbly on a chair you like, and speak to the experts about the specific

items before placing a bid," he says, adding "a local house like ours might even let you bring an item home to see how it looks in your home before auction, as long as you bring it back. It's all about relationships."

First, he says always talk to people at the auction house to get the inside scoop. Second, keep in mind additional costs known as buyer's premiums for non-dealers which are anywhere from 20-30% on top of the price you're paying, plus tax and shipping (if relevant). Lastly, make sure you're shopping at a reputable house that will stand by their sales. Clarke says that you don't want to wind up with fake items – you need to know the source – and warns against shopping at "pop-up" auction houses that are here today and gone tomorrow.



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Are You Confident About Your Insurance?

The most prevalent advertising campaigns about insurance for your home, car, and family imply that paying a minimum premium delivers great coverage. What those ads do not tell you is that is not true. The pay-what-you-want model, or deeply discounted rates, does not guarantee proper coverage, and these low premiums frequently increase sharply within the first year. The companies advertising bargain rates regularly do not fully cover losses that happen, or the coverage procured is much less than the actual value of what is being replaced, leaving you to pay out of pocket to cover the difference.

Obtaining insurance that you trust can be a daunting task, but it does not have to be. Independent agents are required to help clients secure the right insurance to fit their needs, assets, and the nuances that come with life. They are duty-bound to be sure the policy structure properly aligns with the value of what is being protected. The service of an independent agent is also free as their payment comes from the providers they work with on your behalf, not you.

So, how do you tell if your insurance will be there to support you when you need it most?

Here are five key policy points that should be part of your personal insurance plan:

1. **Home Value** – Guaranteed replacement in your homeowner's policy ensures you rebuild your home exactly as it was even if prices have increased and there is no risk of paying out of pocket.
2. **Auto** – Agreed value in an auto policy automatically pays out a predetermined amount in the event of a total loss with a vehicle.
3. **Valuables** – Be sure your policy includes all high-end pieces set to their proper value. Up-to-date appraisals can result in credits back on other policies with the same carrier.
4. **Umbrella** – This policy will cover judgment and legal fees in the event of a lawsuit coming from a car accident, domestic staff injury or issue, and much more, protecting you and your assets.
5. **Structure** – It is critical to analyze the overall structure of all policies in your personal insurance portfolio together. Keeping all policies with an independent agent eliminates potential gaps in coverage and provides clarity and savings.

Your personal insurance should directly reflect your lifestyle and goals for the future. Building your portfolio should be customized to deliver optimal coverage at the best value with the right carrier for you. Regular monitoring of your portfolio with your independent agent ensures your coverage keeps up with changes that happen along the way.

Ultimately, personal insurance should deliver peace of mind. Does yours?



Jeannine Foxx is a Risk Advisor for the independent, family-owned insurance agency, Meridian Risk Management located in Pelham, New York delivering customized personal, commercial, life, and benefits insurance.

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