

YOUR

HEALTH WEALTH & HAPPINESS



www.yourhwh.com

FREE
Oct 2019



**HALLOWEEN
ISSUE 2019**



Are you looking for help with Real Estate Management?

We offer help with services such as:

- Rent collection
- Property maintenance Quotes
- Vendor research
- Contract maintenance
- Maintain leases
- And more!

Visit Manageyourbiz.com
or call us at 716.923.4385

MYB | Manage
Your Business



Save The Date

WITH **SUN SPIN MEDIA**[®]

LET US DESIGN AND PRINT YOUR 2020
SAVE THE DATE POSTCARDS AND
WEDDING INVITES!

BRING THIS AD IN BY 10/30/19 &
save 10%

CALL US TODAY FOR A CONSULT! 716.775.7776

YOUR



<p>Editor-in-Chief Faizan Haq</p> <p>Executive Editor Brittany Maxwell</p> <p>Copy Editor Katy Siwinski</p> <p>Contributors Melissa Rothman Ally Glowacki Webster Tilton</p>	<p>Graphic Design SunSpin Media</p> <p>Staff Writers Webster Tilton Katy Siwinski Steven Vulpis Rachael Rothman-Kerr Melissa Rothman</p> <p>Published by SunSpin Media</p>
--	---

 /YourHWH
 /YourHWH
 /YourHWH

To Reach Us:

Advertising Department: submit@yourHWH.com
Calendar Submissions: calendar@yourHWH.com
Subscriptions: subscriptions@yourHWH.com
Editorial Submissions: brittanym@yourHWH.com

Advisory Board

Joe Cirillo, Director of Public Relations and Communications , ECMC
Philip L. Haberstro, Exec. Director, Wellness Institute of Greater Buffalo
Dr. Riffat Sadiq, MD, President & CEO of WNY Medical
Dr. Joe Serghany, MD, Western New York MRI

Your Health, Wealth & Happiness

4011 Bailey Avenue | Amherst, NY 14226 | 716-362-7849
submit@YourHWH.com | www.YourHWH.com

The contents herein are the property of Your HWH and not that of the customer. Contents of this publication are covered by Copyright and offenders will be prosecuted under the law. Diligence is used in checking advertising copy for accuracy but no warranty is implied or given by the publisher. Advertisers and Your HWH are not responsible for typographical errors, mistakes or misprints.

©2019, SunSpin Media Productions. All rights reserved.
Reproduction in part or it whole without permission is prohibited.

Our Mission

Your Health, Wealth & Happiness explores the truth and facts not only within, but beyond the confines of your health, personal wealth, and individual happiness. We have one goal; to bring you the information you need to live a healthy, wealthy, and happy life. We find simple tricks to improve your health, and long term goals to stay on top of it. In this new age of ever expanding technology, there is an endless supply of new recipes, health care improvements, new operations, machines, vaccines, cures, research, even robots, and more. Keeping on top of Your HWH is crucial to living the best life possible. Cheers to growing a more healthy, wealthy, and happy lifestyle.

Contents

Introduction	3
Trick or Treat: Then and Now	4
Savings Accounts 101	5
Many Breast Lumps are Benign	6
Mammogram Infographic	6
11 Steps to Cyber Security	8
Dual Health Plans From United Health	10
Media Corner: Carnival Row	12
October: The Month for Sports Fans	13
Buffalo Concerts to Catch This October	14
Coloring Corner	16
Spooktober Word Find	17
October Crossword: Football Season	18
October Events/Recipe Corner	19

Trick or Treat: Then and Now

BY: RACHAEL ROTHMAN-KERR



In recent years, Halloween has joined the other major holidays in making its presence known increasingly early; as a Halloween enthusiast, I am pretty happy with this development, but there have also been a lot of other changes to the holiday in the years since I was a trick-or-treater.

When I was the one dressing up, for example, the costume selections available for young girls were decidedly less numerous, not to mention a whole lot sillier. Oddly, I have also noticed that they were most definitely warmer! Boys costumes, too, were more about classic scary monsters and silly creatures rather than superheroes and television characters. Though this change certainly follows the cultural shifts in recent years, as a parent, these particular differences are the most startling from the Halloweens of my own childhood, and the only ones that have caused conversations with my curious tween.

In addition to Halloween starting before back-to-school shopping is even in full swing, decorating has become a much bigger part of the holiday than in years past—a development that I am a big fan of. Halloween decorations are everywhere, and whole neighborhoods get swept up in front yard graveyards and spooky porches with life-sized skeletons and fog machines. The eerie decor has even made its way indoors! Halloween parties have become increasingly popular, not just for the kiddie set, but for grown-ups, too, with everything from themed glassware to throw pillows.

All the extra time that Halloween spends in the spotlight, means more people are participating in the big night, which for today's trick-or-treaters means they have to cover less ground to fill up their candy buckets, and a lot less darkened porch lights to contend with than some of us did growing up (which also means in our house, the leftover candy hangs around until Valentine's Day candy replaces it).

One of the biggest developments in the world of trick-or-treating, and a minor blessing to parents everywhere, has been events like "Trunk-Or-Treat", "Malloween", and "Boo at the Zoo", where families can trick or treat in safe, controlled environments, often earlier in the day, and usually on a weekend day, to avoid interfering with school schedules. Though these events evolved in part in response to those silly urban legends of the late 1990s and early 2000s about poisoned candy and razor blades hidden in snack-sized chocolate bars, they are without question a fun alternative for very little ones, and a wonderful—if occasionally frazzling—tradition, that are attended in droves.

Growing up, my family were big fans of Halloween, and I love that I can share that with my own kids. Though I do miss some of the silliness of the amateur vampire face paint that we did growing up, and the pillow-case candy bag holds a lot of nostalgia, the current incarnation of Halloween with its giant door decorations, and blockbuster movie character of the moment costumes is a whole lot of fun!

SAVINGS ACCOUNTS 101

BY STEVEN VULPIS



Almost everyone has heard the term "Savings Account" before, but what is a savings account? Simply put, a savings account is a place to put your money so that it grows interest over time. In a savings account it is harder to access your money than it is to access in a regular checking account. So, why would you put money in an account that makes it difficult to take the money back out? The main reason is inflation. Inflation rate hovers at around 2% and constantly devalues your dollar. To combat this, open a savings account that accrues interest at a rate similar to the inflation rate will help keep your dollar as valuable as possible in the future.

There are many types of savings accounts but the three most common are deposit savings accounts, money market accounts, and certificates of deposit. The deposit savings accounts are the simplest of the group. These types of accounts can usually be started with a small minimum deposit. These accounts also have the highest liquidity of the three. This means that it is easier to turn the money in your savings account into cash in your pocket. However, it is not recommended to take money out of your savings account unless in case of an emergency. Unfortunately, due to the high level of liquidity in deposit savings accounts, these accounts also earn the least amount of interest.

Money market accounts are similar to deposit savings accounts in that they both require an initial deposit into the account. However, for money market accounts, this initial deposit is usually required to be much higher than a deposit savings account. It is also possible that the bank will fine you for not keeping a certain minimum amount of money inside your money savings account. The upside of these accounts compared to deposit savings account is the interest you earn. Money savings accounts usually have interest rates at or above 2%, which means you will be on par with or above the inflation rates.

The last type of savings account, Certificates of Deposit have extremely low liquidity but offer the highest interest rate of the three. Certificates of Deposit are purchased with a specific maturation period. The maturation period is chosen by you and can vary between all different time lengths. The interest rates for Certificates of Deposit are usually between 2.5% and 3%, meaning that your money is growing faster than inflation. If you were to withdraw your money from the certificate of deposit there is normally a large fee to do so, thus it is recommended to use a shorter maturation period if this certificate of deposit is your emergency fund. Finally, for certificates of deposit if you do not withdraw your money within a certain time period after the maturation period the bank will reinvest your money into another certificate of deposit for the same term. This allows the interest to compound which leads to more money in your account.

MANY BREAST LUMPS ARE BENIGN

By: Dr. Riffat Sadiq, MD, CEO



Many women are aware of the importance of breast self-exams for the early detection of breast cancer. Anytime a woman finds a lump, it is important that she contact her health care provider immediately to have the lump examined. But if the lump is not cancer, what is it? There are three types of benign lumps. Cysts are non-cancerous collections of fluid that develop anywhere in the breast tissue. Fibroadenomas, which are also benign, are a group of cells that often develop closer to the surface of the breast, and usually in younger woman. Pseudo lumps may be scar tissue, fat, or simply a rib bone pressing into the breast tissue and compressing it. They often appear after any type of breast surgery.

Women experience various kinds of breast lumps and other changes that normally occur during the menstrual cycle, during pregnancy, and with aging. Some studies show that the chances of developing benign breast changes are higher for women who have never had children, have irregular menstrual cycles, or have family history of breast cancer. For more information or to schedule an appointment, please call WNY MEDICAL, or visit one of our offices.



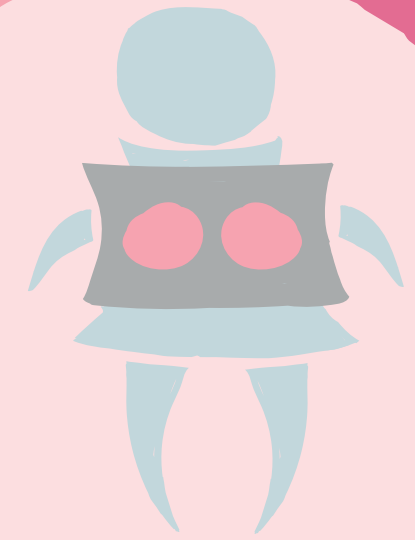
WNY MEDICAL, PC

Competence. Compassion. Collaboration.

CALL US AT 716.923.4383



What is a Mammogram?



“Finding breast cancer early reduces your risk of dying from the disease by 25-30% or more”

Facts

- A mammogram is an x-ray picture of the breast that is used to check for breast cancer.
- Women are recommended to start getting routine mammograms at age 40.
- There are three different type of mammograms available to get- Conventional mammography (also referred to as traditional mammography), Digital mammography and 3D mammography.

“Mammograms are a fast procedure (about 20 minutes), and discomfort is minimal for most women”

Benefits

- Being able to find breast cancer at an early stage makes it easier to remove the cancer, resulting in an increase of the percent of women able to keep their breasts after the surgery.
- Most insurances don't require payments, coinsurance, or deductibles for mammograms.
- Women can get high-quality mammograms in breast clinics, hospital radiology departments, mobile vans and doctor's offices.



11 STEPS TO STRONGER CYBER SECURITY

BY: MIKE RICKARD

Going online can be a fun and helpful experience whether it's connecting with loved ones, shopping or handling business transactions. However, there are criminals looking to steal your personal information and with it, access your finances. Cybercrime can happen to anyone, but there are a number of steps you can take to protect yourself and reduce the risks of being victimized.

The news is full of stories about cybersecurity breaches as people's social security numbers and other personal data is stolen, sometimes leading to disastrous financial consequences.

There's no doubt the situation is bad. According to the Federal Bureau of Investigation:

The FBI's Internet Crime Complaint Center (IC3) 2018 Internet Crime Report includes information from 351,936 complaints of suspected Internet crime, with reported losses in excess of \$2.7 billion. The top three crime types reported by victims in 2018 were non-payment/non-delivery, extortion, and personal data breach.

However, according to another figure, only 10% of cybercrime is reported, so the actual harm may be far more than we know.

Protecting yourself from cybercrime is the same as any other crime—risk reduction. The more difficult you make it for criminals, the less likely it is they will try to steal your information. A burglar is more likely to burglarize a home with no locks than they are a home with locks, security lighting, and a dog (or attack cat). If you make your computer more difficult to access, cyber-criminals are less likely to bother with you. You don't have to be a computer wizard to implement security precautions and you may already have some of these in place. Adding further barriers only protects you further.

One option (albeit an unrealistic one) is to completely avoid the Internet, whether it's using email, accessing websites, or making online transactions. However, even this is no guarantee as your data can be breached when you use an ATM, swipe a debit card at the gas pump or your favorite store. The option of paying with cash is possible, but it's a poor choice if you want to build up your credit. Other than living off the grid, what are your options?

The first step is to understand anyone can be hacked. Don't think your income is too small or you don't use the Internet enough to be safe. There are a number of methods of hacking and everyone is at risk. What might seem like worthless information to you could be valuable to hackers and help them break into bigger targets. Thus, it's important to protect yourself.

1. Passwords: Passwords are the online equivalent of your home's lock. The better the lock, the more secure your data is. Passwords should not only be long, but contain a variety of characters including letters, numbers, and symbols such as "#." You also should mix up uppercase and lowercase letters. You've probably heard this but in case you haven't, don't use easy to remember passwords such as birthdays or phone numbers. Avoid using sequences too like the dreaded

"1,2,3,4" password or something similar. Don't share passwords with anyone and avoid using the same password for different accounts. This can be frustrating but if someone hacks one account, it's likely they'll hack another account. You don't want someone gaining your social media password if it's the same one as your financial password.

2. Consider a VPN (virtual private network): A VPN has a number of uses, but for cybersecurity, it hides your browsing activity and provides more privacy when you go online.

3. Avoid public wi-fi: Public wi-fi is convenient but it's notoriously weak when it comes to security. If you use public wi-fi, you should maximize your security including antivirus software and VPN's.

4. Protect your physical data including USB: A USB device can be infected whenever you put it into another device. Also, put a password on your computer so no one can access it should they come across it.

5. Don't post too much information online social media: Sharing too much information on social media is asking for trouble. For example, if you post your birthday online, that's one less item an identity thief needs from you.

6. Protect your phone just as much as you do your computer: Smart phones are basically mini-computers, able to do many of the same things as computers. That's why you should install anti-virus software, avoid public wi-fi, and use a VPN.

7. Get a good antivirus program: Viruses are everywhere ranging from email to websites.

8. Update your software: Always keep your software up to date whether it's web browsers or antivirus software. Hackers are always finding vulnerabilities in software which is why software is updated.

9. Backup your data: Always backup your computer's data in the event your system crashes or it's hacked.

10. Don't open attachments, even from people you know. While many unknown messages are sent to spam filters, you may occasionally get a message from an unknown person with an attachment. Don't open it and send it to your spam filter. A little paranoia goes a long way when it comes to cybersecurity which means checking with friends if you're uncertain the attachment is really from them (hackers will steal email addresses to make you believe you're receiving mail from a trusted source). This is known as phishing and one security site describes it as: Phishing attacks typically rely on social networking techniques applied to email or other electronic communication methods, including direct messages sent over social networks, SMS text messages and other instant messaging modes.

11. Protect your wireless system. If you're using a wireless router, make sure you have the latest software for it. Check with your Internet service provider if you have questions.

These tips are just for starters. For more details, check out some of the following sites.

- <https://heimdalsecurity.com/blog/cyber-security-tips/>
- <https://www.cybintsolutions.com/10-important-cyber-security-tips-users/>
- <https://www.us-cert.gov/ncas/tips>
- <https://www.public.navy.mil/fcc-c10f/Pages/Top-10-Cybersecurity-Tips.aspx>
- <https://www.sba.gov/managing-business/cybersecurity/top-ten-cybersecurity-tips>
- <https://certainsafe.com/7-cybersecurity-tips-for-holidays/>



DUAL PLANS FROM UNITED HEALTHCARE

Dual health plans: Designed to make life easier

It's not easy for the average person to find their way through the health care system. But it's much more difficult for those who are elderly or have complex health conditions. And for those who also rely on government-assisted health care like Medicare or Medicaid, it's even harder. What plan covers what, which bills are which — it can get very confusing.

Dual health plans are designed to help make life easier for those who have both Medicaid and Medicare. These people are known as "dual-eligible" because they're eligible to have Medicaid and Medicare at the same time. Dual plans are also known as dual special needs plans or DSNP for short. These names all mean the same thing.

More coverage than either Medicaid or Medicare alone

Dual plans are for people who could use some extra help. That may be because of income, disabilities, age and/or health conditions. Dual plans are a type of Medicare Advantage plan. They work together with state Medicaid plans. With a dual plan, members keep the same Medicaid benefits they get today.

Dual plans must provide the same coverage as Original Medicare. Original Medicare covers hospital stays and doctor visits. But most dual plans also include extra benefits and features. Things like dental, vision and hearing coverage, and much more. As a result, a dual plan can help members cover more of their care and costs. Members may also enjoy more choice and flexibility when it comes to doctors, hospitals and prescription drugs.

The leading dual plan in America¹

Dual special needs plans are offered by private insurance companies. That includes UnitedHealthcare, which calls its dual plan UnitedHealthcare Dual Complete®. This is the most popular plan of its kind in America.¹ UnitedHealthcare has been serving people with special health care needs for more than 40 years. Today, UnitedHealthcare serves more dual-eligible members in more states than any other health care company.¹ And that includes here in New York State.²

Extra benefits at no extra cost

With UnitedHealthcare Dual Complete, New Yorkers can enjoy many extra benefits and features for a \$0 plan premium. In fact, according to current members, the top five benefits are:

1. \$1,200 in credits to buy health products with their OTC Network card.
2. Dental care with \$1,000 for dentures, root canals and other dental work.
3. Hearing coverage with a yearly exam and \$1,100

credit every two years for hearing devices.
4. Vision coverage with a yearly exam and \$300 credit every two years for eyewear.

The added benefit of care coordination

Care coordination is another big benefit that members get with UnitedHealthcare Dual Complete. Each member is assigned a personal care coordinator. This is someone who gets to know the member and works with them, their family, caregivers and doctors to help coordinate care.

A personal care coordinator helps each member with their individual health challenges. They make sure the member understands their Medicaid and Medicare benefits. They help manage all their doctors, specialists and care services. And they make sure members get all the services they qualify for.

Growing popularity.

Given how much simpler dual plans can make life for members, it's not surprising that they're becoming more and more popular. Indeed, UnitedHealthcare is seeing big increases in its Dual Complete plans across the country and also in New York state. In Erie County alone, the company's dual plan enrollment has grown more than four times since 2016 to nearly 4,700 members today. The company also reports rapid growth in Chautauqua, Genesee, Orleans and Wyoming counties, where UnitedHealthcare has only offered dual plans for the last two years.

According to the Centers for Medicare & Medicaid Services (CMS), there are about 12 million Americans who are dually eligible for Medicare and Medicaid.³ But only a fraction of these people are currently enrolled in a dual plan. The main reason is that many people who are eligible to get a dual health plan may not know that they exist.

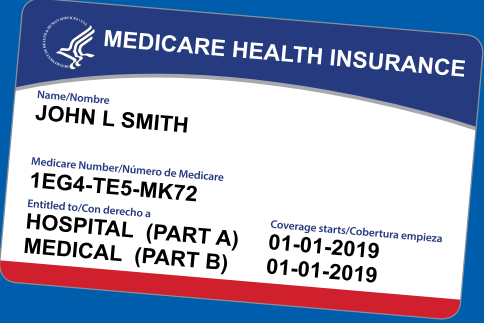
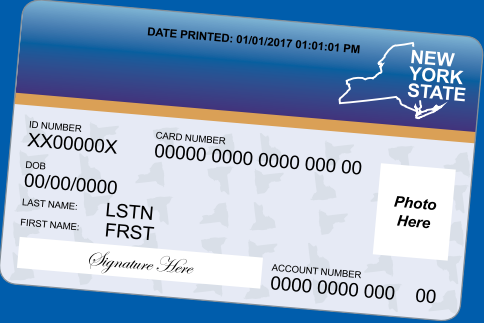
Is a dual plan right for you or someone you know?

Most people who enroll in a dual plan find it easier when they have someone to help guide them. That's where a licensed sales agent comes in. These representatives will go over everything with you step by step. They'll look at what you have now. They'll compare that with all the other choices available. And they'll take time to answer your questions and explain it all clearly and carefully.

If you'd like to talk with a licensed sales agent at UnitedHealthcare, call 1-855-671-4175, TTY 711. You can also see what UnitedHealthcare Dual Complete plans are available where you live, and the benefits they provide on the company's website at UHCommunityPlan.com/NY.

CONTINUE READING ON PG. 15

*Sponsored Article



Got Medicaid?

Got Medicare?

Get more benefits.

Call today to enroll or get answers to your questions.

1-855-671-4175, TTY 711

uhccp.com/NYdual



Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

Y0066_180904_013343_M

CST27045_H3387-010



MEDIA CORNER



ER

Review of the Amazon Original Series: **CARNIVAL ROW** ★★★★★

BY WEBSTER TILTON

A good opening line for this review just wouldn't come to me. There were too many words that I needed to cram into one sentence; Acceptance, rejection, paranoia, xenophobia, alienation, bigotry, horror, intrigue, courage, love, sacrifice, heartache and pain were all at the top of the list. Right under them were phrases like 'cold blooded ambition', 'cynical nihilism', 'stubborn determination' and 'painfully beautiful.'

Carnival Row tells the story of the fey, the fairy folk of Irish myth, driven out of their home by a brutal invader (The Pact), and forced to live in squalor on the filthy streets of the capitol city of the their onetime ally, the Republic of the Burgue. On a good day, the fey are ignored and downtrodden. On a bad day, they are scapegoated, framed, exploited and beaten.

Into this cauldron is thrust a young fairy woman named Vignette, fleeing from the wreckage of a disastrous attempt to evacuate a group of fairies from their occupied homeland of Tirnanoc to the relative safety of the Bruguish slums where she discovers that her former lover, a Bruguish soldier named Philo, survived the war when she thought him dead. Philo is a constable investigating a series of grisly murders that nobody else much cares about because, after all, the victims aren't people, they're fey.

My verdict up front: Watch Carnival Row immediately. The atmosphere, texture, characters, dialogue, pacing, production value and overall feel of this series are marvelous. It'll suck you in quickly, so be ready to binge for a few hours at a time. Then be prepared for the fact that it'll be at least a year before we see any more. Be advised: While it isn't quite as hard a TV-MA rating as The Boys was, the rating is well earned all the same. Minor spoilers ahead.

I almost don't know where to start. Everything about this series is good, so what qualifies as a highlight? How about the way Orlando Bloom portrays Philo; a man in constant pain who knows all too well it'll only get worse, but marches along anyway because he believes that someone, somewhere ought to care enough to try and stop the slaughter. How about Cara Delevingne's portrayal of Vignette; the proud, angry and desperate refugee, who carries the guilt of fleeing for her own life when many more remained in occupied territory and is met with nothing but disdain by a city that despises her

kind. And those are just the leads. The supporting roles are done just as well, and they flesh out a rich, colorful and textured world that feels all too real in spite of the fantasy setting. None of the characters feel like clichés or stereotypes, not even the ones who don't change at all.

Then there are the character arcs. Not only do all of the major characters have them, they all intersect with and influence each other in unpredictable and believable ways. Every time I thought I knew what was coming, I was at least halfway wrong. More impressively, the series managed to pull this off without trying too hard. Expectations are subverted, but only sometimes; the net result being that you really do not know what is going to happen next. In one particular scene the daughter of a murdered politician arrives in parliament to fill his seat until the next election. Then, out of nowhere, while giving her speech, she executes a heel turn so cold blooded and viscous that it made my head spin. As events progress the identity and motivations of the hidden villain are hinted at, but never telegraphed. And when the reveal comes it provides the kind of satisfaction that you only get from finally solving a difficult puzzle after a long struggle.

First Amazon video gave us The Boys and now they give us Carnival Row. In the past they gave us The Tick, What We Do in the Shadows, Bosch, Tin Star and many others. They also rescued the superb series 'The Expanse' from an untimely death with one season already produced and another already greenlit. So, it would seem that the long-dominant HBO finally has real competition in the domain of ultra-high-end TV series. Netflix has some solid offerings as well, although they aren't punching at quite the same weight as HBO and Amazon. If you haven't already watched Altered Carbon, Narcos, Disenchanted and 'Love, Death and Robots' then you're missing a treasure trove. Happy watching.



OCTOBER: AN EXCITING MONTH FOR SPORTS FANS

BY STEVEN VULPIS



October is arguably the most exciting month for sports in America, as it is the only month where all four major sports leagues have regular season or playoff games simultaneously. Starting on October 1st, the Major League Baseball playoffs will begin as ten teams will compete to be crowned World Series Champions. With the defending champion Boston Red Sox nearly eliminated from playoff contention, it is almost guaranteed that a new team will reign supreme over the baseball world. But who are the favorites to win the title? There are three teams who seemed to have separated themselves from the rest of the league this year. Those teams are the New York Yankees, Houston Astros, and Los Angeles Dodgers. The first game of the World Series will take place on October 22nd, and we will know which team will be our new world champion no later than October 30th.

We will also be entering the second quarter of the regular season in the National Football League this October. The Buffalo Bills will play three games this month as well as enjoy some rest during their bye week. Led by second year quarterback Josh Allen, the Bills will look to make their second playoff appearance in three years, as well as win their first playoff game since 1995. As for news around the rest of the league, two future Hall of Fame quarterbacks suffered major injuries. Pittsburgh Steelers' quarterback Ben Roethlisberger will have surgery on his right elbow and will miss the remainder of the season and New Orleans Saints' quarterback Drew Brees will miss around six weeks with a torn ligament in his thumb. The NFL season is long and grueling for the players, but the remainder of October will be interesting for NFL fans, as some will see their teams' playoff hopes slip away as others will watch their team develop into possible Super Bowl contenders.

Two sports leagues will be starting their respective seasons this month; first we have the National Hockey League. For Buffalo fans, we have a special season approaching us as we celebrate the 50-year anniversary of Buffalo Sabres hockey. This year the, Sabres will be led by new head coach Ralph Krueger, as he looks to improve the team in all facets of the game. The Sabres finished as the 5th worst team in hockey last year, scoring the 8th least amount of goals and allowing the 9th most goals in the league. All eyes will be on the Sabres trio of offensive stars, Jack Eichel, Sam Reinhart and Jeff Skinner. While it is highly unlikely that the Sabres will be competing for the Stanley Cup, if the young core of the team progresses significantly under Krueger, it is possible we can see the Sabres competing for a playoff spot late in the season.

Finally, the National Basketball Association will tip off on October 22nd in Toronto, as the Raptors will begin their title defense after losing superstar Kawhi Leonard in free agency this offseason. The NBA offseason is always filled with big money signings and this summer a total of three billion dollars was given out in contracts in the first day of free agency alone. The headline signings were Kyrie Irving and Kevin Durant joining forces with the Brooklyn Nets, as well as the aforementioned Kawhi Leonard signing with the Los Angeles Clippers. We also saw a few blockbuster trades this summer. First Anthony Davis got his wish to be traded away from the New Orleans Pelicans, as he will be teaming up with LeBron James and wearing the purple and gold of the Los Angeles Lakers this season. We then saw Paul George get traded from the Oklahoma City Thunder to the Los Angeles Clippers to pair up with Kawhi Leonard on what should be one of the best defensive teams in basketball. The last blockbuster move was the trade between the Houston Rockets and Oklahoma City Thunder that reunited former teammates Russell Westbrook and James Harden in Houston. This year is poised to be one of the most exciting and competitive seasons in recent memory as we have seen an increased amount of parity throughout the league.

October 2
Journey
Seneca Niagara Events Center

October 3
Mercy Me
Key Bank Center

October 4
Phil Collins
Key Bank Center

October 5
Big Wreck
Town Ballroom

October 6
Post Malone
Key Bank Center

October 13
Lakeshore
STAMPS... The Bar

October 13
Carrie Underwood
Key Bank Center

October 16
Yonder Mountain String Band
Traif Music Hall

October 31
Taking Back Sunday
Buffalo Riverworks

BUFFALO CONCERTS TO CATCH THIS OCTOBER

BY KATY SIWIRSKI



PHIL COLLINS



TAKING BACK SUNDAY

The weather may be cooling down here in Buffalo, but the concert line-ups are still coming in hot. Fans from a variety of genres can be entertained this fall by various artists visiting our lovely city. Read about some of the upcoming events below to find the right show for you!

Get ready, Buffalo! Post Malone will be livening up the party in Buffalo at the Keybank Center on Sunday, October 6. Rapper, singer, and songwriter Austin Richard Post originates from Syracuse, New York, and has blown up the music scene over the past several years. Post began his early career in smaller, lesser known metal bands, and would slowly transition from there. For me, this is where a lot of my respect for this artist comes from. He developed himself from a less mainstream standpoint and moved his way up in the music world. He was also voted "Most Likely to Become Famous" in high school. His upcoming show here should be a pretty exciting time, to say the least. Unfortunately, this party comes with a hefty price tag. Tickets for this show start at \$49, and can range up to \$399. This does not include any additional fees. Do you and your wallet have what it takes to enjoy this show? Let us know!

Get your cowboy hat and boots, Buffalo! Carrie Underwood will be at the Keybank Center on Sunday, October 13. The country star is making a stop here for The Cry Pretty Tour 360, in eager anticipation of her new album that dropped on September 14. As most of us know, Carrie Underwood won the fourth season of American Idol, making her breakthrough well-known. She was the first country artist to debut at number one on the Billboard Hot 100 chart. She has also sold 70 million records worldwide, and is the highest-certified country album artists to debut in the 21st century. Tickets for her tour begin at \$41.50, and can range up to \$91.50 for seats. For this special set-up, tickets for the floor can range from \$120-\$500, depending on where you would like to be. This country artist's astounding success should make this show worth it. Let us know if it was for you!

Get ready to celebrate the 20 year anniversary of the alternative rock band Taking Back Sunday during a two-night special on Halloween at Buffalo Riverworks. This is a throwback in time for today's "emo" generation. The band has done break-thru singles throughout the years, "MakeDamnSure" being the most commonly known one. Their album, "Louder Now," sold over 900,000 copies, and peaked at number 2 on the Billboard 200, surpassing the band's previous peak for their album "Where You Want to Be." This spectacular two-night event begins at \$35 per night, and



(CONTINUED FROM PG. 10) UNITED DUAL PLANS

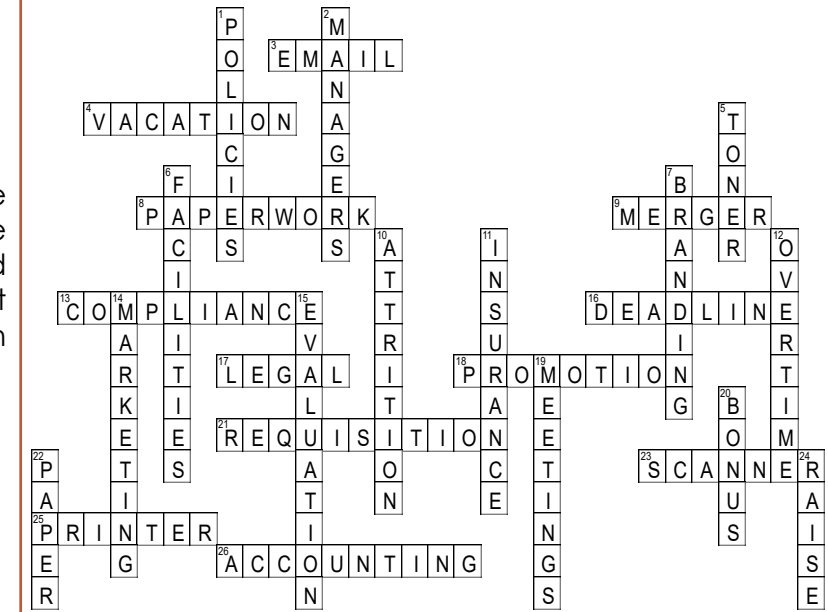
Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a contract with the State Medicaid Program. Enrollment in the plan depends on the plan's contract renewal with Medicare.

^{1, 2} Based on State/national market share, as of 2018.

³ <https://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/DataStatisticalResources/Downloads/MedicareMedicaidDualEnrollmentEverEnrolledTrendsDataBrief2006-2017.pdf>

H3387_190812_103010_Mv

SEPTEMBER'S SOLUTION WORK WORDS



How did you do?



CARRIE UNDERWOOD



YONDER MOUNTAIN STRING BAND

does not include any additional service fees. VIP options are also available for \$160, and include lots of fun goodies from the band. Does your inner emo kid have what it takes to enjoy this show on the spookiest of weekends? Give us a response, and let us know.

Remember, just because summer has come to an end, does not mean that the concerts have to, as well! If these bigger shows are too much for your wallet, be sure to contact Greg Burt at FTMP Events for some local shows with some well-known names. I know a few that I will be attending! Remember, bands always start off local, and it is crucial to support them now, so that they remember their long-time supporters once they are big and famous! Find some of these events on FTMP Event's Facebook page, as well as on their website. Be sure to check out some of the other ones listed to the left of this article, too. As always, have fun and be safe during the most ghoulish of months!

**HAVE A LONG FIX
IT LIST?
CALL**

**HAWK
DEVELOPMENT**

716.256.1673

www.hawkdevelops.com

Property Solutions

FOR HELP

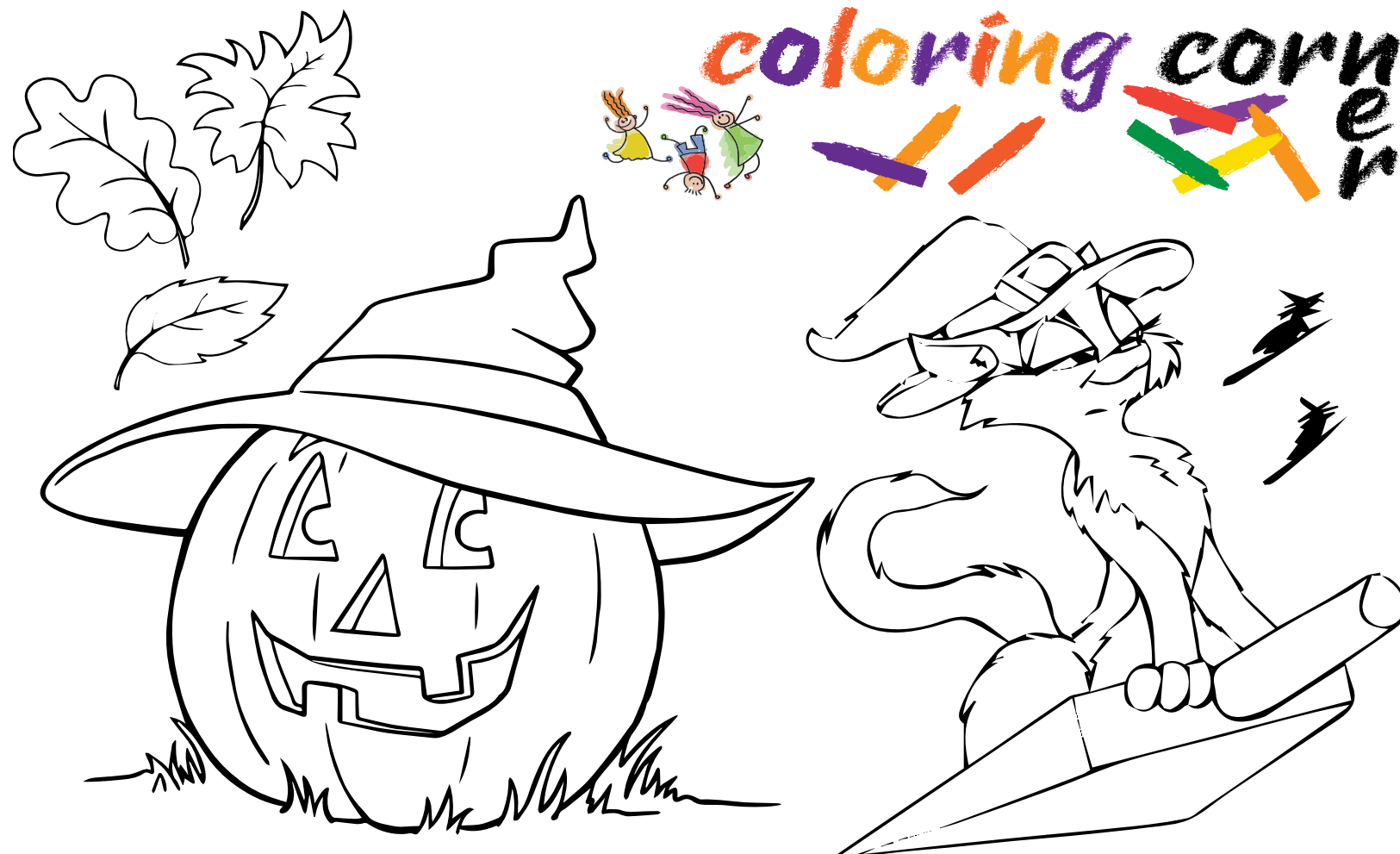
SPOOK-TOBER WORD FIND

M	E	Z	W	A	H	C	B	Q	L	H	Y	N	C	C
E	T	F	K	G	C	I	Q	C	Q	W	S	A	R	C
Q	R	I	Q	H	R	G	K	B	M	Q	N	H	W	A
P	E	S	N	S	F	R	Y	V	C	Q	I	Q	I	T
L	A	J	N	F	Y	Y	N	C	Y	Y	K	W	N	G
S	T	T	Z	C	K	A	G	Q	T	X	P	P	R	G
F	S	R	V	Q	J	M	I	A	L	Q	M	V	P	H
W	T	I	T	K	T	D	N	F	L	K	U	R	D	Q
Q	L	C	L	B	X	B	F	G	B	U	P	S	V	S
C	L	K	Y	R	Q	V	Q	T	Q	A	F	E	E	T
Z	J	S	W	Q	Q	I	G	Y	H	E	W	W	S	Z
L	E	B	S	J	H	Y	D	N	A	C	I	W	U	X
N	S	D	G	U	P	J	H	Q	F	U	T	F	Q	V
N	J	H	X	Y	C	L	P	P	Q	U	A	I	T	L
P	Q	A	P	P	L	E	S	W	Y	K	B	R	W	I

PUMPKINS
CANDY
TRICKS

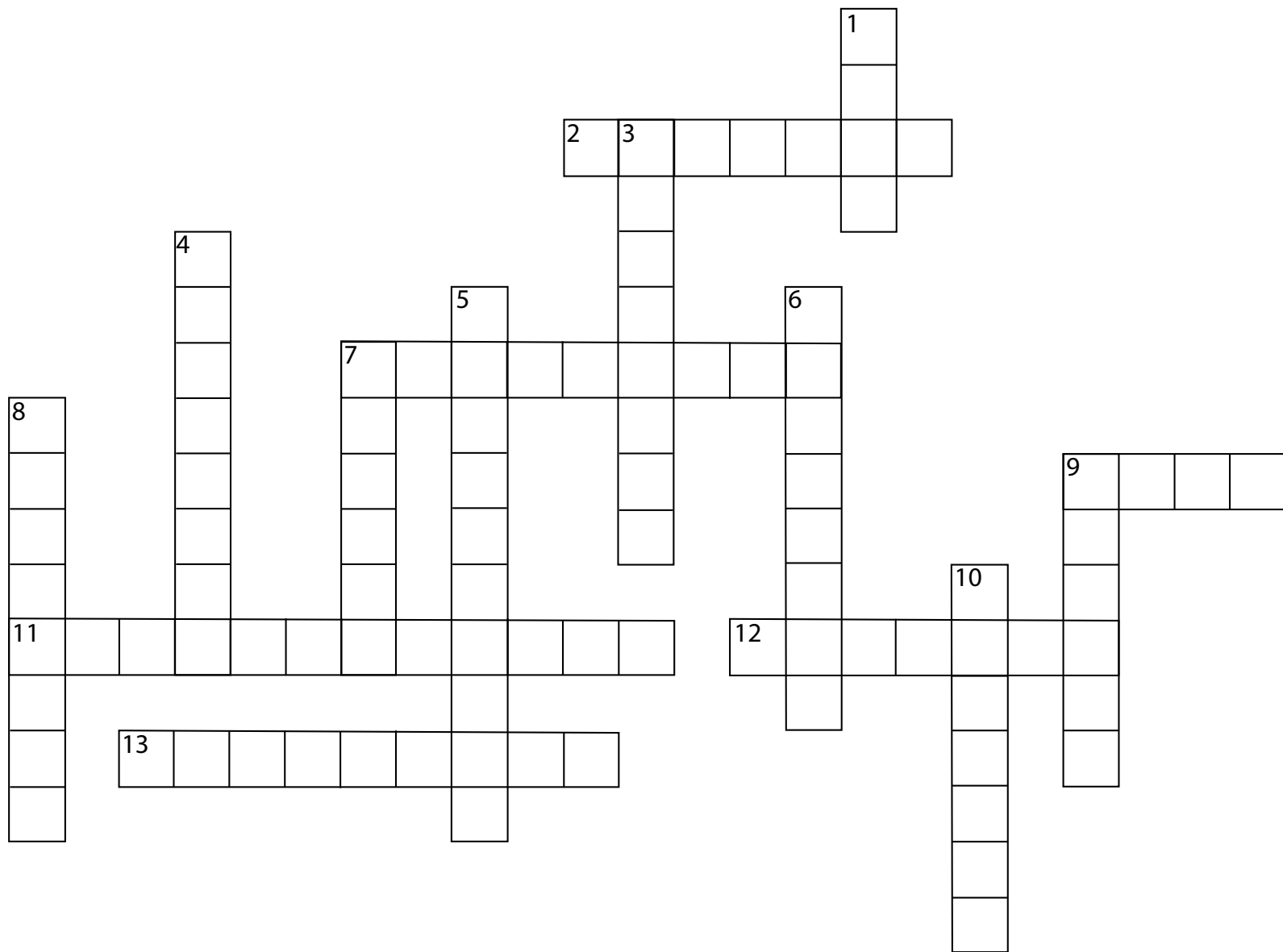
BOO
TREATS
WITCH
FOG

GHOST
APPLES
CAT



OCTOBER'S CROSS WORD

FOOTBALL SEASON



DOWN

1. Desperation move on the 4th down
3. The target for a field goal
4. Extra period when the score is tied
5. The usual length of a game
6. Hitting an opponent from behind below the waist
7. Dropping the ball
8. On the wrong side of the line of scrimmage
9. Good for 2
10. Grabbing onto a player illegally

ACROSS

2. Running the ball
7. Good for 3
9. Taking down the QB
11. Picking off a pass
12. The destination of a scoring drive
13. Good for 6

[EVENTS]

October

October 5th

FALL FEST AT THE BOULEVARD MALL

All are welcome at The Boulevard's Fall Fest on October 5. Held in the Courtyard from 11-2 PM, the FREE family-friendly festivities will include pumpkin decorating, face painting, bounce houses, train rides, live music, giveaways, trick or treating, and lots more free fun. Costumes are optional; family fall fun required!

October 12

OKTOBERFEST 2019

Thin Man Brewery Presents an authentic experience for all. Celebrate in an outdoor tent and enjoy Thin Man Brew in steins. German Music provided by German American Musicians Association Inc. Dressing up encouraged! This event is \$15 for General Admission in advance or \$20 day of. VIP is \$60 or \$70 day of. This ticket gets you access to upstairs and unlimited food and beer throughout the day. Tickets can be purchased on eventbrite.com.

October 20

BPO AND JOANN FALLETTA'S 20TH ANNIVERSARY

Buy-one, get one- free admission for current BPO subscribers. Free docent-led tours will be held at 11:00 am, 1:00 pm, and 3:00 pm. To find out more about the 20th Anniversary celebrations go to bpo.org

October 26

WITCHES BALL BUFFALO

The Annual Halloween Masquerade hosted by Buffalo Rising is back @ Statler City on Saturday, October 26, 2019. The Witches Ball is a high-fashion horror event featuring dozens of local artists, musicians, and performers. General Admission is 40, VIP tickets are \$150. The expanded VIP section now includes a private reception with a carving station, four hours of open bar, and hors d'oeuvres. Balcony views of the event courtyard, secret rooms, VIP area acts and performances. Line-up, artists, and performances to be announced. For more, visit witchesballbuffalo.com. *This event is for ages 21 & up. Must have a valid form of ID to enter.

October 27

PUMPKINS IN THE PARK

Enjoy a Family Friendly 5K or Kids can join us for the Kids Run Wild Races. YellowJacket Racing, in conjunction with Fleet Feet, will donate \$1 for every entry in the 5K to a local Breast Cancer Charity in Buffalo in honor of Breast Cancer Awareness month!!! Plus enjoy premium blend cotton short sleeved t-shirts to all 5k registrants by October 1st plus the next 250 registered. Shirt sizes are only guaranteed if registered by October 1st. For additional information on pricing, location and prizes, visit <http://yellowjacketracing.com/races/pumpkins-in-the-park-buffalo>.

Recipe Corner

JACK-O-LANTERN STUFFED PEPPERS

Here is what you will need for these healthy Halloween treats:

- 1 tablespoon canola oil
- 1 medium onion, chopped
- 1 large clove garlic, minced
- 1 pound lean ground beef
 - 1 teaspoon salt
 - ¼ teaspoon ground pepper
 - 1½ cups cooked brown rice
- 1 (8 ounce) can no-salt-added tomato sauce, divided
- 2 tablespoons chopped fresh parsley
- 4 large orange bell peppers

30 MIN | 50 MIN
PREP TIME TIL READY
JUST 4 STEPS

- 1 |** Preheat oven to 350°
- 2 |** Heat oil in a large skillet over medium heat. Add onion and garlic and cook, stirring occasionally, until softened and beginning to brown, about 3 minutes. Add beef, salt and pepper; cook, crumbling with a wooden spoon, just until it loses its pink color, about 5 minutes more. Remove from heat and stir in rice, ¼ cup tomato sauce and parsley.
- 3 |** Meanwhile, cut out stem ends of bell peppers and set aside; scoop out seeds. With a sharp paring knife, cut out a jack-o'-lantern face on one side of each pepper. Place the peppers and tops, cut-side down, in a microwave-safe pie pan. Add ¼ cup water. Microwave on High until tender but firm, 4 to 6 minutes. Empty the water from the dish and turn the peppers cut-side up.
- 4 |** Stuff the peppers with the beef mixture. Spoon the remaining ¼ cup tomato sauce over the peppers. Bake until the mixture is heated through, 20 to 25 minutes. Place the steamed tops back on top of the peppers. To make ahead: Refrigerate filling (Step 2) for up to 2 days. Continue with recipe.



*Recipe and photo found on eatingwell.com

TAKE BACK CONTROL OF YOUR ENDOCRINE HEALTH



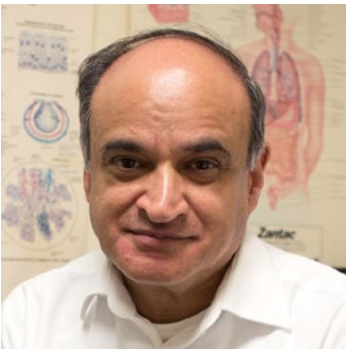
DR. JACK CUKIERMAN, MD

Dr. Jack Cukierman is an endocrinologist in Amherst, New York. He received his medical degree from University at Buffalo, School of Medicine and Biomedical Sciences and has been in practice for more than 30 years.



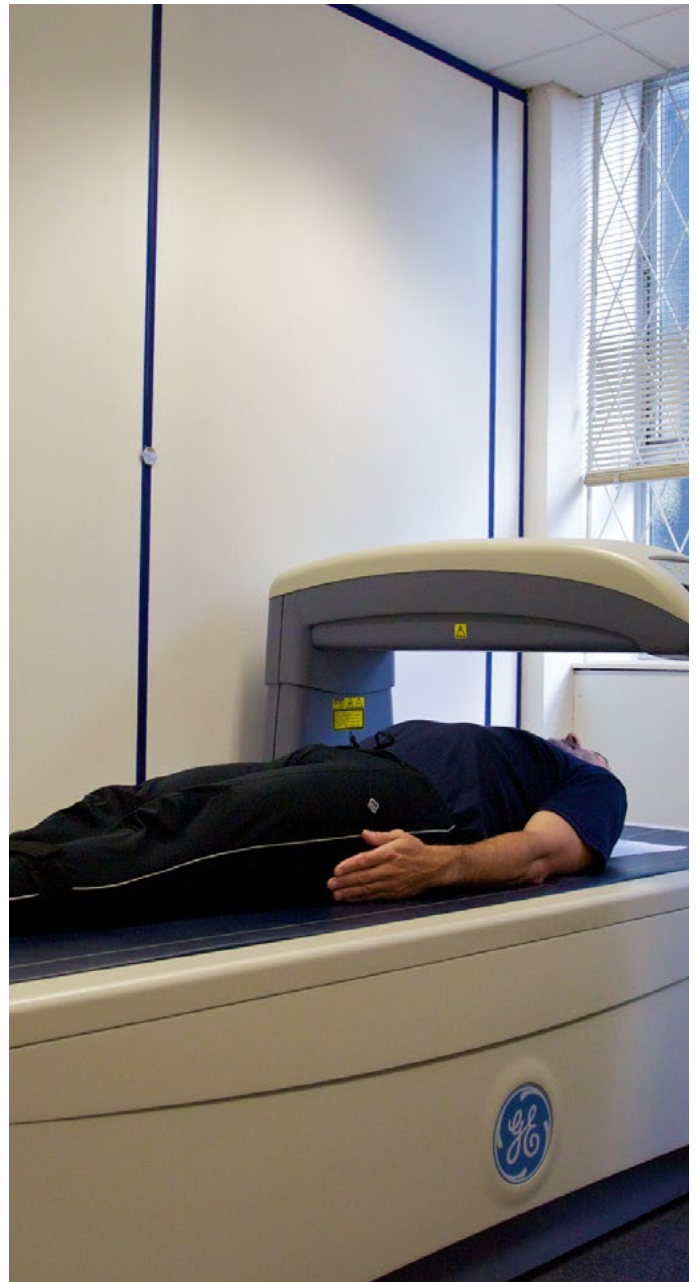
NORMA QUIJADA, MD

Dr. Quijada is merging her practice Norma Quijada, MD PLLC with WNY Medical, PC effective March 2016. She has been a physician for over 20 years and specializes in internal medicine along with Endocrinology, Diabetes, and Metabolism.



DR. SHAHID HAQUE, MD

Dr. Shahid Haque is an endocrinologist in Amherst, New York. He received his medical degree from State University of New York Downstate Medical Center College of Medicine and has been in practice for more than 20 years.



WNY MEDICAL, PC

Competence. Compassion. Collaboration.

WNY MEDICAL HAS DEXA SCAN SERVICES FOR MORE ACCURATE BMI RESULTS

Visit wnymedical.com or call 716.923.4383 for information on our qualified locations