

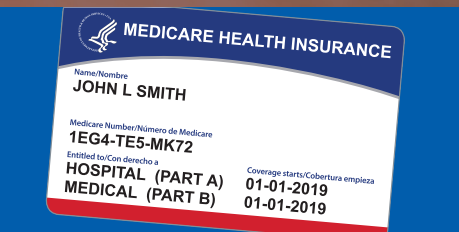
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FALL IN WNY: WINE TOURS



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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.

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SWOON: TOO SWEET TO BE TRUE?

BY: MIKE PANZARELLA

Among most Americans, sugar intake is through the roof. It's a major factor in diabetes and heart disease, which is currently the leading cause of death for both men and women today.

This sugar intake comes in many forms. We often consume natural sugars, commonly found in fruits and milk, which in many respects can be healthy for you. However, where most Americans go wrong is in the added sugars category.

This includes adding products like white sugar, brown sugar and honey to coffee, cereal or pretty much anything of your choosing. Let's be honest, sugar makes almost anything taste better. You also may have come across chemically manufactured sugar, otherwise known as high fructose corn syrup, famously used to produce soda products.

At the end of the day, we've been told to portion control and limit our intake, even though sugar often blindsides us because it's included in everything from a piece of gum to salad dressing. In result, we've become dependent on sugar, often craving it leading to mood swings and poor decisions. But what if I told you that you could shut down sugar completely, leave it in the rear-view and still satisfy your sweet tooth?

That's where Swoon swoops in. Swoon is a sugar-free 1-to-1 alternative to sugar, made originally from

monk fruit. Compared to sugars, Swoon takes the (sugar-free) cake. Swoon contains zero calories, zero carbs and in fact, the U.S. Food and Drug Administration (FDA) regarded monk fruit sweeteners as safe, as harmful effects are yet to be found. Swoon is also antioxidant rich and safe for those with diabetes.

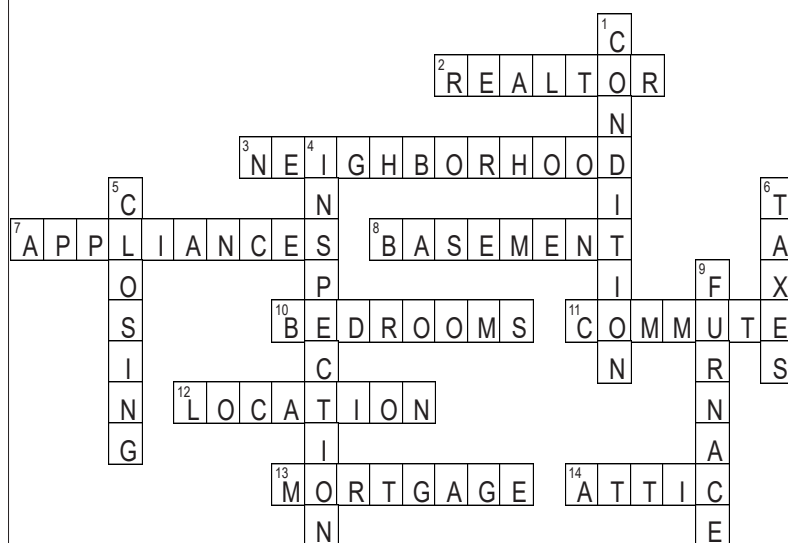
To incorporate Swoon into your diet, it's great in lemonades, tea, brew and margaritas. Compared to existing sugar alternatives such as Stevia, Swoon and other products containing monk fruit seem to be winning. Among those that have tried the product, ratings seem to be positive as most can't even tell the difference in taste between sugar and Swoon, while Stevia gives off a taste that's not as neutral.

In reality, these decisions are for you to decide. While the jury is still out on the viability of these sugar alternatives, it doesn't hurt to give Swoon a try and see if it's right for you.



AUGUST'S CROSSWORD RESULTS

Home Buying



How did you do?
:)

WHERE DOES BUFFALO RANK ON THE HEALTH SCALE?

BY: KRISTIN PEEK



WalletHub wrote an article in February 2019 named Healthiest and Unhealthiest Cities in America. They looked at some of the most populated cities in America and scored them based on the cost of medical visits, fruit and vegetable consumption, and fitness and recreational areas per capita. From those scores, the cities were given a total score out of 100 and ranked based upon that score. Out of 174 cities included in the final research, Buffalo, NY was ranked at 91.

Out of four different categories: Health Care, Food, Fitness, and Green Space (all equivalent to 25 points), there were different subcategories with different weights. Buffalo's overall score was a 45.80 out of 100 (it is important to note that the research does not include surrounding metro areas), with it ranking the best in the Healthcare category at 63.

You might be wondering, where did Buffalo rank the worst? The answer is in Fitness, ranking at spot 128 out of 174. In Food, the city ranked 76 and Green Space, 68.

Experts weighed in on the topic to add their opinion about what people can do to live healthier lives, and how local authorities can help ensure there are healthier options for people. Some of their answers include:

"To truly invest in healthy, wealthy adults over the long term, we need to do a better job distributing educational resources and opportunities across all communities, so that all kids, no matter what neighborhood they live in, can have access to safe schools, high quality education, and plenty of opportunities for physical activity." ~Signe Peterson Flieger, Ph.D., MSW – Assistant Professor, Tufts Health Plan Professor of Health Care Policy Research, Department of Public Health and Community Medicine, Co-Director, Center for Health Systems and Policy, Tufts University School of Medicine.

"...limit eating out, to get outside, and to enlist the help of your family and friends."

"Local authorities can certainly make cities healthier spaces. Everything from public parks and affordable farmers' markets, to well-lit and safe walkways, playgrounds, and well-designed urban and suburban spaces can make spending time outside, exercising, and even healthy cooking more appealing.

~Kristin Hocevar, Ph.D. – Assistant Professor, Southern Oregon University

"They [local authorities] also can offer neighborhood stores financial incentives to sell produce from local farms."

~Y. Tony Yang, Professor, Center for Health Policy and Media Engagement, George Washington University School of Nursing, and Department of Health Policy and Management, George Washington University Milken Institute School of Public Health

Overall, if Buffalo made small changes, it can have a big impact. Providing produce options that people can afford more easily, having kids play outside during recess, as well as finding ways to provide affordable health care for people are just some changes that can be made.

On a more individual level, experts suggest less screen time and more outdoor time, getting your flu shot annually, not smoking or vaping, buying produce from local farmer's markets and eating less fast food.

Already, there are so many options around Buffalo to help live a healthier lifestyle. Besides your traditional gyms, Canalside hosts fitness classes throughout the week and weekends (check out their schedule), and there are a lot of trails and walking paths open for public use. Take a walk through one Buffalo's many parks, including Cazenovia Park, Delaware Park, Glen Park, Niagara Falls State Park, or Knox Farm State Park, just to name a few. Occasionally there are also fitness expos or wellness expos where you can go and learn about different ways to live a healthier life style. And if you keep an eye out, there are always schedule events going on throughout the city to promote healthy living, including 5ks, walks, classes, etc. Buffalo has a lot to offer and these events and activities are generally free to the public.

In general, turning small healthy changes into habits can change the overall health of a person. It is ultimately up to individuals to change their lifestyle to live healthier, and for local government to support a healthier lifestyle within the cities.

FINE TIME FOR WINE

BY: KRISTEN PEEK



Fall is just around the corner in Buffalo, and what better way to spend it than by putting on a cozy sweater and enjoying a lovely wine tour at some of the best wineries that the Buffalo/Niagara area has to offer? When choosing a wine tour, you don't have to strictly be a wine lover, most venues also offer beer tastings for those who are all for trying different beers. Below are some different options to help you choose your next tour:

Niagara Wine Trail, USA is hosting a Harvest Festival September 21-22, 2019. This event runs for two days with over twenty participating wineries. On Saturday you can try wines from the different wineries from 10 am – 5 pm, and on Sunday, from 12 pm – 5 pm. This is a ticketed event, however, each ticket includes a tasting of three different wines along with a food sample from each participating winery, plus a commemorative wine glass from the winery you start at!

Grape Escape Wine Tours offers a variety of different wine tours including vehicle tours at various times during the day, including morning, afternoon and evening. They also offer bicycle wine tours throughout the day, with different distances depending on the tour. Grape Escape Wine Tours has many different options and different times throughout the day so you can be sure to pick your favorite time and method of transportation! Tours can include cheese samplings or meals as well.

You can also find a wine tour through Niagara Vintage Wine Tours any day of the week. Their tours range from a half-a-day to a full day depending on your preference. You can pick tours to include lunch or dinner, do wine and cheese tours, or an Epic Culinary, Beer, and Wine tour. Niagara Vintage Wine tours also offer wine and culinary adventures that can include private barrel cellar dinners, limo wine tours, and even helicopter rides.

This next option has three different tours that are sure to have something for everyone. Brewery and Distillery Tours, Niagara offers tours for whiskey, beer, and wine lovers alike. The tours include four premium destinations, which vary between Wayne Gretzky Distillery, Oast House Brewers, The Exchange Brewery, Shiny Apple Cider/Small Talk, and Konzelmann Estate Winery depending on the tour chosen. Each tour is approximately 4-5 hours long and has food available. You can even customize your destinations by booking a private tour

Winery Tours of Niagara books tours seven days a week, all year round. They offer five different tour options with beer and wine tastings, accompanied by different food tastings, from cheese to chocolate, truffles and full meals. These tours visit four of Niagara on the Lake's wineries.

Now that you have some options, go ahead and book your wine tour. Enjoy some delicious wines, the nice fall air, and the breathtaking views that the wineries have to offer. Cheers!

MINDFULNESS AND HEALTHY EATING

What is Mindfulness?

MIND·FUL·NESS NOUN

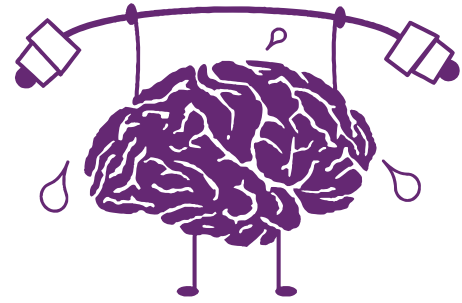
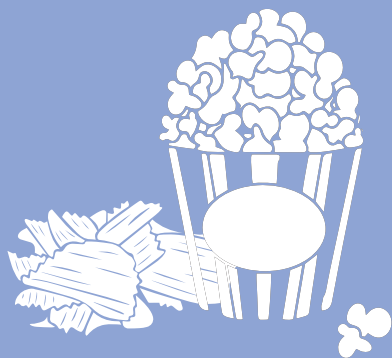
1. The quality or state of being conscious or aware of something.
2. A mental state achieved by focusing one's awareness on the present moment, while calmly acknowledging and accepting one's feelings, thoughts, and bodily sensations, used as a therapeutic technique.

What is Mindless Eating?

The act of eating food without paying adequate attention to what and how much is being eaten. Can also be influenced by the environment, such as family/friends.

What is Mindful Eating?

The practice of cultivating an open-minded awareness of how the food we choose to eat affects one's body, feelings, mind, and all that is around us.



USING MINDFULNESS TO DECREASE SNACKING

Easy Mindful exercise:

1. Take a piece of chocolate, chip, or pretzel and hold it in your hand.
2. Notice the shape, texture, weight, color of it as it sits there.
3. Place the food in your mouth and notice the taste, texture, shape of it. Is it sweet? Savory? Are the edges sharp or smooth?
4. After a moment swallow and repeat if needed.

Results:

When we pay attention to what we are eating, we are less likely to keep going for more food. When we take time to enjoy what we have in front of us, and pay attention to the present, the amount and frequency of snacking will decrease.

Mindfulness is a helpful tool to be able to live in the moment and accept what is happening. In the end the mind is at ease, and we end up feeling less stressed and healthier in mind and body.



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MEET COGNIVUE, YOUR PATH TO COGNITIVE HEALTH AND PEACE OF MIND

BY: MELISSA ROTHMAN*



Permanent cognitive impairment is a rising concern for people of all ages. Cognitive testing is often performed too late when cognitive functions are moderate or severely impaired. Currently, most cognitive testing consists of decades old tests performed either with paper and pencil or embedded in a computer.

Now there's Cognivue. Cognivue is the world's first FDA-cleared computerized test of cognitive function. Cognivue is a personalized, consistent and reliable way to receive an overall assessment of your cognitive health. This 10-minute intuitive test automatically adapts to the visual and motor ability of the user. It is self-administered, non-invasive and produces immediate results. Cognivue is often used as a baseline for future tests.

Symptoms related to memory, reasoning, language, attention and other thought processes can be caused by underlying conditions that may be optimally treated or managed. Some examples of common underlying conditions that may affect your cognition are cardiovascular and metabolic conditions, sleep disorders, neurological issues, hormonal changes and unhealthy lifestyles.

It is important to note that not all cognitive issues progress to dementias. While there is no curative treatment for dementia, the proactive management of modifiable risk factors can delay or slow the onset or progression of the disease. Recently the World Health organization and the CDC's Health Brains initiative both came out with new guidelines focusing the improving patient diet, exercise, lifestyle and mindfulness which can not only slow or stop the progression of cognitive decline but in some cases reverse the effects of cognitive decline.

Early detection and proper health management are key to overall brain health and quality of life. For more information about Cognivue, the importance of cognitive testing and where you can take the Cognivue test, go to [Cognivue.com](https://www.cognivue.com).

DUAL PLANS FROM UNITED HEALTH

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. \$1,440 in credits to buy health products with their OTC Network card.
2. Dental care with \$2,000 for dentures, root canals and other dental work.

3. 48 one-way rides each year to take care of health needs.
4. Hearing coverage with a yearly exam and \$1,000 credit every two years for hearing devices.
5. 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?

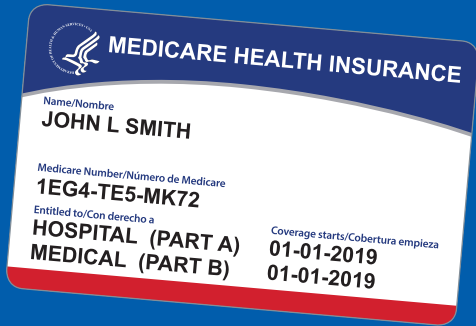
Most people who enroll in a dual plan find it easier when they have someone to help guide them. That's where a licensed sales agent comes in. These representatives will go over everything with you step by step. They'll look at what you have now. They'll compare that with all the other choices available.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

CONTINUE READING ON PG. 15



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MEDIA CORNER



Review of the Amazon Original Series: **THE BOYS**



BY WEBSTER TILTON

It finally happened. After months of threatening behavior, Netflix finally went a month without releasing any remotely interesting feature films. In fact, so far as I can tell, there were only two features released by Netflix in August (prior to my deadline). One of them was called 'Otherhood', a midlife crisis movie about a group of women who go to NYC for Mother's Day weekend, and 'Sextuplets', a Marlon Waynes comedy.

Otherhood looked virtually identical to Wine Country which I've already reviewed, so that was out. I've seen several other Marlon Waynes movies before, and I noticed two things; 1) they're all exactly the same and 2) I passionately hated them. So, Sextuplets was out. And before you point a finger at me for dodging that bullet, remember that last month I reviewed Adam Sandler's 'Murder Mystery'. Then it occurred to me that I'd already watched something amazing that was new this month, it just wasn't on Netflix. So, I decided to do something I haven't done before; review a series.

My verdict up front; by all means, watch The Boys. The content warnings on this one actually mean something, so pay attention to them and make an informed choice of whether or not to proceed.

'The Boys' is an Amazon original adaptation of a comic series by Garth Ennis. I was vaguely aware of the comic series but I'd never read it, so I was avoiding 'The Boys' because I was sick to death of superhero movies. Then I read the synopsis and realized that I wasn't the only one.

Imagine this: instead of being kind and selfless, the Avengers are amoral, cold blooded, bought out, greedy corporate shills willing to do anything to boost their profit margin. Now imagine that someone finally got sick of the massive collateral damage the 'heroes' were always causing and decided to do something about it. This is the basic premise of 'The Boys'.

To call the series cynical would be like calling Mt. Everest tall. But it's so well written, acted, directed, paced and produced that I have great difficulty finding anything objectively wrong with it. The series has a hard MA rating

for a good reason, but unlike other series that include graphic violence just to suck in a certain demographic, this violence is there for a reason. It exists to shock the audience with how thoroughly disgusting, abhorrent and selfish the 'heroes' in this series are. Or at least most of them. The show does have a moral core in the form of two people; Hughie and Annie. Hughie is a young man out for revenge against a 'Supe' who carelessly butchered his girlfriend, offered him a fig-leaf of a forced apology, and then barely even remembered doing it later on. Annie is a new recruit for 'The Seven', the most corrupt superhero group of all. Almost the first thing that happens in the series is her ugly introduction to the realities of her new team, who are supposedly Earth's greatest heroes.

As events progress Annie's naivete is demolished and replaced with a determination to do things differently, and Hughie gets a good look at what vengeance has turned him into and begins to question if his mission is worthwhile. Each of them is flanked by their respective team, none of whom spend much time questioning if they're on the right side. And even the slime-balls get a character arc. A really good show has complex villains and this one has nothing else. Homelander, the homicidally-narcissistic leader of The Seven stands opposite Butcher, the single-minded, vengeance driven leader of 'The Boys'. And while they never interact physically until the very end of the season, they're clearly influencing each other every step of the way. Each man has long since buried the needle on their path to self-destruction, but they can still be hurt and surprised by betrayal. Homelander's corporate mistress is evil, cold, calculating...and still somehow comes off as a real, believable human. Even 'The Deep', a particularly disgusting member of The Seven, has an expositional arc that explains why he acts the way he does. It doesn't excuse him, but it does make him into something much more interesting than just a 'bad guy'.

I hesitate to call The Boys perfect, but if there's anything wrong with this series then I couldn't find it. This one is up there with HBO greats such as Deadwood, Rome and Game of Thrones in terms of the ultra-high quality and consistency it delivers. Season two has already been green-lit and it's easy to imagine it'll go on long after that. So, then, let's hear it for 'The Boys.'

WHICH BUFFALO BILLS SHOULD YOU PICK FOR YOUR 2019 FANTASY FOOTBALL DRAFT?

BY: MIKE PANZARELLA



The Buffalo Bills have a roster filled with new talent. The offense has retooled, both in the draft and free agency with fresh faces in the backfield, offensive line and down the field. In the fantasy world, the Bills are a promising team. Josh Allen's ability to complete the long ball translates into big points for fantasy owners. In 2018, his debut season, Allen proved to be one of the best options at quarterback for fantasy owners in the final stretch.

Even running back LeSean McCoy, who had one of the worst fantasy performances of his career last year, could be in line to bounce back due to a more talented offense in front of him.

The Bills have a lot of intriguing weapons, and some, if not all, that deserve a look as a mid-to-late round pick.

Wide Receivers:

It might be hard to bet on one Bills wide receiver in particular, but due to injuries and Allen playing favorites, one could emerge as the clear target leader. Robert Foster has the speed and size to be a top receiver. He also had four games of 94 yards or more last season. The Bills also acquired John Brown, among the most proven of the bunch, who can flag down the deep ball on any given drive.

Running Backs:

The two veterans lead the way in Frank Gore and McCoy. McCoy's numbers dropped but could be in line for a bounce back season. Gore, who seems to always be consistent, is always worth a look. But the newly acquired Devin Singletary, nicknamed the

"Motor" could be a great pickup, especially in dynasty leagues.

Tight Ends:

Tight ends are a tough position to draft, as the drop off from the 1-3 is big. But Tyler Kroft, who has the ability to play despite a foot injury, could be a solid Tight End 2, while Dawson Knox could be in play if Kroft's injuries come back into the picture.

Bills Defense:

Among the best last year, the Bills defense added new talent in Ed Oliver, EJ Gaines and Kevin Johnson. They also brought Kyle Williams into the fold as advisor for young talent. The Bills could be as good, if not even better than last year, considering the offense will provide more support, keeping the defense more fresh.

All fantasy rosters should have a mix of players from different teams, but considering a few players from Buffalo, especially in the late rounds, could crown you as the fantasy champ come Christmas time.



BUFFALO CONCERTS TO CATCH THIS SEPTEMBER

BY KATY SIWIRSKI



A DAY TO REMEMBER RASCAL FLATTS

September 6
A Day to Remember
Buffalo Riverworks

September 10
Chris Brown
Key Bank Center

September 12
Steve Hackett: Genesis Revisited
Riviera Theatre

September 13
Rascal Flatts
Darien Lake Performing Arts Center

September 19
STS9
Buffalo Riverworks

September 21
K. Flay
Town Ballroom

September 27
Shinedown
Key Bank Center

September 28
Lil Xan
VENU Buffalo

Summertime is wrapping up, but there is still time for some awesome concerts to go and enjoy! It's time to kick in the new season approaching with a variety of shows coming up this month. Did your favorite(s) make the list? Read below, and find out.

The first show on the list is the sold-out A Day To Remember show at Buffalo Riverworks, featuring Fever 333 and Wage War. Unfortunately, I missed the deadline to get tickets to this one. The headliner, sometimes simply referred to as ADTR, has been around since 2003, continuously producing hits for a variety of listeners. Their debut album, *And Their Name Was Treason*, dropped in 2005, selling over 10,000 copies. This album holds popular hits by the band that were later remastered. This includes "Heartless", "You Should Have Killed Me When You Had the Chance", and "You Had Me at Hello". Their second studio album, *For Those Who Have Heart*, released in the beginning of 2007. This is my personal favorite album from these guys, and it has a lot of popular hits on it. These hits include, but are not limited to, "The Plot to Bomb the Panhandle", "Monument", "Colder Than My Heart If You Can Imagine", and "Here's to the Past". Finally, the band's biggest hit record, "Homesick", was released in 2009. It features a variety of hits that helped the band gain the wide variety of popularity that they have today. The album kicks off with "The Downfall of Us All", and doesn't stop there. Check it out yourself, if you already haven't. You won't regret it. If you were able to get a ticket to this show, be ready for an uprising, energetic time with some really talented individuals!

Our next band is Sound Tribe Sector 9, also simply known as STS9. Simply put, they describe themselves as "post-rock dance music." After taking a listen for myself, I can say this is very accurate. This group has been around since 1998, and has headlined a variety of major festivals. These include Moogfest, Bonnaroo, Lollapalooza, and the Electric Forest Festival. They have also partnered with a variety of non-profit organizations over the years. Their 2005 album *Artifact* reached #12 on Billboard's Top Electronic Albums. Their EP *When the Dust Settles* features some of their most popular hits, according to Spotify. These talented folks have done a lot for the community around them, and their catchy, upbeat sounds surely reflect that. They will also be playing at Buffalo Riverworks on Thursday, September 19. This is one I may have to check out, and I hope you do, too!

Our next featured show is Kristine Meredith Flaherty, also simply known as K.Fl原因. She is a singer, songwriter, rapper, and musician that described herself as a "genre-defying" artist. As a note to younger listeners, she likes to use a variety of explicit language. Her first album, *Life as a Dog*, featured the hit "Make Me Fade". This song has influences of rap beats, smooth vocals, and electronic beats in the chorus that perfectly describes

*Photos are for educational purposes only

her self-established style. Her next album, *Every Where is Some Where*, featured her biggest hits. My personal favorite is "Blood in the Cut", which perfectly blends her rock and electronic blend of sounds. This album reached number one on the US Heat charts, upon its release. You can check out this sassy lady at Town Ballroom on September 21.

Remember, the end of summertime does not mean the end of concert season! Buffalo and its surrounding areas have a variety of indoor venues to have some astounding concerts at. Read the left panel to find out some more shows that are coming up this month. If you are a fan of supporting local musicians, check out by good friend Greg Burt at FTMP Events. All bands and artists have to start somewhere, so play your part and support your locals.



(CONTINUED FROM PG. 10)

UNITED DUAL PLANS

on the company's website at UHCCommunityPlan.com/NY.

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>

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PEARLS WANT A CHANGE

BY: JANE ZAREMSKI, LADY JANE'S SENIOR MOVE MANAGEMENT



Are you a PEARL – a Person Experience in Adulthood, Requiring Less? Not a fledgling working on quiring things, but a seasoned adult whose home has become too crowded or too big? You've decided you want a simpler, more comfortable nest, but just can't get started?

Enthusiasm wanes for many reasons, but usually because of feeling: overwhelmed by the thought of dealing with so much stuff; embarrassed by the

thought of letting someone see how bad things have gotten; and/or guilty because scaling down feels like throwing away people, places, and parts of our lives we don't want to forget.

Fear not! Senior Move Managers® help you to move beyond these feelings and into action. SMM's provide services like packing, unpacking, floor-planning, and organizing, but they really shine at "right-sizing."

Right- sizing is about identifying those things that fit your lifestyle and arranging them safely and comfortably in your new existing home. It's also about making arrangements for the things that no longer suit you.

SMMs know how to breakdown projects into manageable tasks, are empathetic and non-judgmental, and provide gentle guidance when sorting through your treasures with you.

Change is never easy but using a Senior Move Manager makes it easier to get started. You'll enjoy being a PEARL.

Lady Jane is a member of the National Association of Senior Move Managers® (NASMM.org)
www.LadyJanesSMM.com





Diversity Cruise



Looking to Buy your Tickets?
Visit wnymuslims.org/donate-by-mobile-phone

Sunday, September 15, 2019, 4-6pm

Boards at 3:30pm and departs at 4pm sharp - DON'T BE LATE!

Pre-sale tickets: \$15/Adults
\$10/Children, Under 5 free

Tickets at gate: \$20/Adults
\$15/Children, Under 5 free

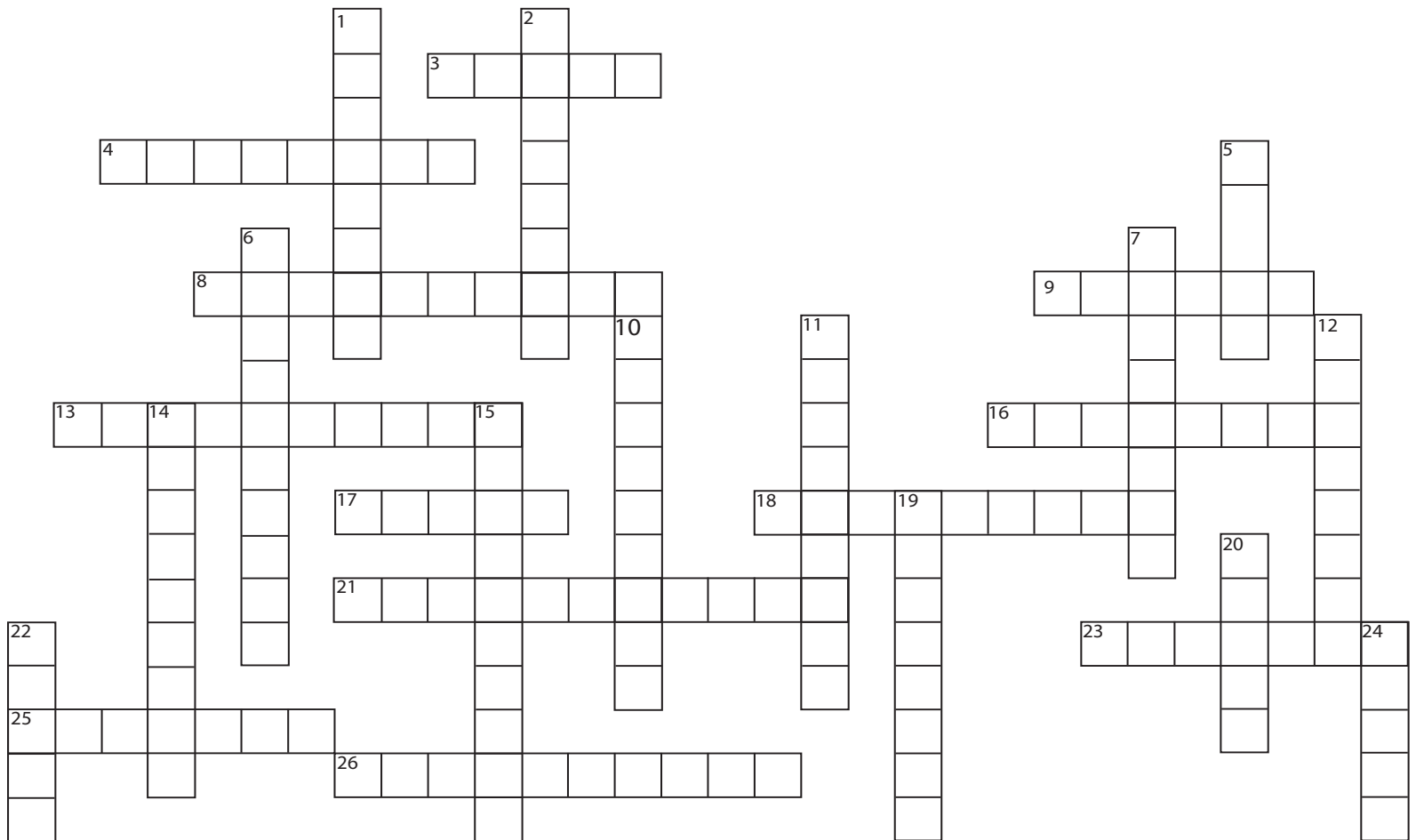
Erie Masin Marina, 329 Erie Street, Buffalo, NY 14202

Limited space available.
Book now!

Call today! 716-923-4386
or visit wnymuslims.org.

September's Crossword

WORK WORDS



ACROSS

3. Primary means of office communication
4. Paid or unpaid time off requested in advance
8. Tedious but necessary office task
9. When you buy out another company or get bought by one.
13. Adhering to all rules and regulations
16. The date something must be completed by
17. Department that keeps you out of court
18. New job with more responsibility and raise
21. formal request for supplies
23. Digitizes the paperwork
25. Jams at the most inconvenient moments
26. Department that pays the bills

DOWN

1. Internal company rules
2. Company shot callers
5. It's always running low in the printer
6. Department that keep the building running
7. Putting your company logo on stuff
10. Losing staff members over time
11. Important service partially paid for your work
12. Any hours worked past 40
14. Department that gets the word out
15. Annual judgment on the quality of your work
19. Gatherings of staff to discuss important matters
20. A performance based payment
22. You always run out of it when you need to print something
24. A bump in your paycheck

[EVENTS]

September

September 7th

SOUTH BUFFALO IRISH FESTIVAL

18th Annual South Buffalo Irish Festival. A celebration of Irish music and culture. A full day of Irish music, dancing, food, drink and children's activities! Bands include Young Dubliners, Crikwater and McCarthyism. Their website southbuffaloirishfestival.org has more information.

MUSIC IS ART FESTIVAL

This signature event, an all-day, FREE summer farewell celebration of creativity! Each September the Music is Art Festival showcases over 800 musicians, dozens of DJs, hundreds of dancers, and over 100 display and live artist installations. Family-friendly attractions include non-profit booths, our ever popular interactive kids village, an instrument zoo, and plenty of food and drink. Celebration of creativity for the whole family. [Musicisart.org](http://musicisart.org) has information on all you need to know.

September 14-15

CHALKFEST

Chalkfest 2019 is back and better than ever at Buffalo RiverWorks! This year will have new areas to chalk, including the interior of the GLF silo and outside under the ziplines. This is a FREE event for artists and spectators. Visit chalkfestbuffalo.com for more information on artist and vendor sign ups and admission.

September 15

MEATBALL STREET BRAWL

This fourth annual event takes place at Osteria 166. Mohawk St. is getting shut down and 20 of the best meatball purveyors in town will gather to see who has the best. Proceeds go to local charities and you get a chance to tailgate for a road game. Come hungry. For more details at meatballstreetbrawl.com

September 19

QUEEN CITY BY NIGHT

PBN is excited to offer an evening version of our popular Queen City Downtown tour, which explores the highlights of Buffalo's downtown at sunset. This special event will begin at the Market Arcade at 5:30 pm with wine and light hors d'oeuvres before the tour begins at 6 pm. Register online or call (716) 852-3300.

September 23-27

WEEKDAYS FREE AT THE GREAT PUMPKIN FARM

Weekdays are FREE! Open 10am to Dusk. You can enjoy the playground, petting zoo, bakery & candy store, Witches Brew Bar & Cafe, Shop in the Halloween store for decorations and gifts and of course buy your pumpkins, mums, gourds, stalks & more! Visit greatpumpkinfarm.com for more information and details

Recipe Corner

DIY LUNCH KIT FOR KIDS

A healthy lunch idea for kids! Send them back to school with a fresh idea for lunch. Encourage your kids to eat healthy and save money by not buying pre-packed food.

- 3 oz roasted turkey or chicken breast
 - 1 ounce cheese slices
 - 1 tbsp of ranch dressing
 - 8 whole wheat crackers
- 1.5 oz dark chocolate square
 - 1 cup seedless grapes
 - 1/2 cup sugar snap peas
- 1 bento box or similar product

10 MIN | PREP TIME

JUST THREE STEPS

- 1 | Cut the turkey breast into slices or wedges.
- 2 | Arrange the turkey, grapes, peas, crackers, and chocolate into compartments. Store dressing in separate, sealed container.
- 3 | Store the prepared boxes in the fridge for up to three days.

CUSTOMIZE YOUR LUNCH!



TAKE BACK CONTROL OF YOUR ENDOCRINE HEALTH



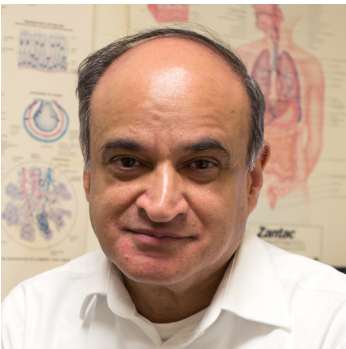
DR. JACK CUKIERMAN, MD

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.



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