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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.

Contents

Introduction	3
Medicare Special Election Periods	4
Nutrients for a Healthy Diet	4
Nutrition Infographic	5
You Could be Losing Sleep Due to Food	6
Buffalo - "The City of Good Neighbors"	7
February Crossword Answers	7
Medicare Part D Extra Help: Do You Qualify?	8
Buying or Renting a Home	9
Marketing on a Budget	9
Staycation Savings	10
Netflix Original Review: Polar	11
Mindfulness Quote of the Month	11
UB Bulls Can Make the Final Four	12
SheCAN! Empowers Women in WNY	13
March 2019 Crossword: Space & Anatomy	14
March 2019 WNY Events	15
March Recipe	15

Medicare Special Election Periods

By Christina Finkle

There are 20 Special Election Periods when you may change your plan. I am going to review the most applicable and common.

1. You, through no fault of your own, lose drug coverage that is at least as good as or better than Medicare's (creditable) or your drug coverage is reduced so that it is no longer creditable. (This does not include losing your drug coverage because you do not pay, or cannot afford, your premiums.)
2. You choose to change employer/union coverage (through either current or past employment).
3. You are institutionalized (skilled nursing facility, nursing home, psychiatric hospital etc.).
4. You are enrolled in a State Pharmaceutical Assistance Program (SPAP) such as EPIC.
5. You have Extra Help, Medicaid, or a Medicare Savings Program (MSP), or you gain, lose, or have a change in your Medicaid, MSP, or Extra Help eligibility status.
6. You want to disenroll from your first Medicare Advantage Plan (First Year Medicare Trial Period).
7. You enroll in/disenroll from PACE (Program of All-Inclusive Care for the Elderly).
8. You move (permanently change your home address) out of your current plan's service area. Change of address must be on file with Social Security.
9. You are eligible for a Special Needs Plan (SNP) or lose eligibility for your SNP.
10. You are enrolled into a Part D plan or Dual-eligible SNP (D-SNP). Dual-eligible means you have BOTH Medicare and MEDICAID.
11. You qualify for a new Part D Initial Enrollment Period when you turn 65.

Each of these Special Election periods have a certain time frame associated in which you can utilize the election to change your plan. Some may only be 30 days, 2 months, etc.

Please make sure you are aware of the allowable time frame based on your special election period. Feel free to email questions regarding your particular circumstances to s.o.s.seniorsolutions@gmail.com.

Nutrients for a Healthy Diet

By Katy Siwirski

During the 1960s, the amount of processed foods being created for consumers began to increase, and manufacturers were often making misleading claims about their products. Consumers grew concerned and worried about the level of trustworthiness of their food. In response to this concern, the government recommended that the Food and Drug Administration, also known as the FDA, considered developing a system to determine nutritional qualities of food. This would allow consumers to follow a suggested diet, rather than eating blindly. In 1973, the first nutrition facts label regulation was created. The label was required to include nutrients presented in a serving size, such as calories, protein, carbohydrates, fat, and vitamins.

After the creation of the nutrition label in 1973, the FDA worked on proposals to improve food labeling. By 1990, Congress passed the Nutrition Labeling and Education Act, also known as NLEA, which gave the FDA the authority to require nutrition labeling on most food packages. The act gave the FDA two years to finalize regulations. The final version of the regulations was published in 1993, and nutrition labeling became mandatory on most packaged goods.

With the requirement of labels on packaged goods and various foods, it became easier for consumers to regulate their diets. Thankfully, it is 2019 and we have all the tools necessary to follow a healthy diet.

Let's start at the top. Look for the recommended serving size, and compare your portion size to the serving size. If your portion exceeds the serving size, update the rest of the information accordingly. Next are the calories; find out how many calories are in a single serving. Now, you should allow the Percent Daily Values to be your guide. These levels are meant for individuals consuming 2,000 calories a day. Adjust accordingly, based on your daily calorie intake.

Eating less saturated fats, added sugars, and sodium may help reduce your risk for a chronic disease. Saturated and trans fats are linked to an increased risk of heart disease. Consuming too much added sugar makes it difficult to meet nutrient needs within your calorie requirement. High levels of sodium can cause high blood pressure. Overall, it is important to remember to aim for low percentage daily value of these nutrients.

Vitamins and minerals are important to consume in one's daily life. Consuming more fruits and vegetables is the key to receiving more of these nutrients. When it comes to the daily value guide, aim high in percentages for vitamins and minerals, such as fiber, potassium, vitamin D, and calcium. Due to certain diets, individuals cannot always physically eat the foods that carry these nutritional benefits.

That is where daily multivitamins come into play. Basic, low-dose

Continued on page 5...

OVERCOMING

PORTION DISTORTION

READ THE LABEL.

The Nutrition Facts label can help you to identify the appropriate serving size.

EAT FROM A PLATE, NOT A PACKAGE.

It's easy to eat more than one serving when eating straight from the box or bag. Portion out **your food first and put the container away before** you start munching to keep your portion size in check.

USE THE RIGHT TOOLS.

Try portioning out foods with measuring cups and spoons to give yourself an idea of what the

serving size looks like. Small plates and bowls can also make the portion sizes appear larger **and leave you feeling more satisfied.**

SKIP THE UPGRADE.

When dining out, it can seem like a better value to pay an extra amount for a larger size. If you can safely transport the food home to eat later, that might be a good deal. Otherwise just stick to the serving size you know you can eat at one sitting without feeling too full.

Sources: www.eatright.org/food/nutrition

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...Continued from page 4

Multivitamins offer aid against nutritional deficiencies. Higher-dose products can help you rise above simply feeling "okay" on a day to day basis. As a user of multi-vitamins every day, I can say that it certainly plays a wonderful role in benefiting your health. It is recommended to take vitamins with food, but I find that taking gummy vitamins does not have the same nauseous side effect as pill vitamins. I tend to take my vitamins in the morning, and I do not eat breakfast initially, so gummy multi-vitamins are my best friend. Overall, multi-vitamins can lead to weight loss and better memory. Vitamins can also lead to various physical and mental disorders, so it is important to keep in check.

With advances in technology, there are plenty of ways to stay healthy in 2019. With plenty of "fad diets" around, it is important to find the one that is right for you. The nutrition guide will help you find the right level of nutritional intake, depending on your diet. Don't forget your multi-vitamins, too! They always come in handy. The most important factor here is to consult with your doctor before taking on any extreme diet change. Live happy, and stay healthy!

Sources:
www.eatright.org/bel
www.betternutrition.com
<https://blog.watson-inc.com>

You Could Be Losing Sleep Due to Food

By Emma Jackson

If you're anything like me, late night snacking before bed is your norm. There is just something so satisfying about laying down with a full tummy to get a good night's sleep. But all too often I find myself staring at the ceiling until the early hours of the morning, unable to fall asleep or stay asleep. After some research I've found that the foods you eat, especially later at night, can play a role in causing insomnia. Let's talk about some of the types of foods that may be the culprit according to Bustle.com.

Spicy foods

I enjoy a little spice in foods now and then. Not enough to burn my tongue and esophagus, but just enough for some flavor. But spicy foods could be causing you to lay awake at night. These types of food create an acidic and heated environment in the body. Limiting your spice intake can help you when it comes to sleep.

Fried foods

Fried goodies could also be the cause of your sleepless nights. They can cause digestive issues and acidity in your body, resulting in stomach pains. Instead of snacking on something battered and fried before bed, try something roasted, baked, or even grilled!

Caffeine

This might seem like common sense, but caffeine late in the day can be the reason for your lack of sleep at night. What you might not realize is that caffeine can come disguised in more than just that cup of coffee that you enjoy daily. Items such as soda, tea, and even dark chocolate contain caffeine. Try swapping those beverages for water to limit your extra caffeine intake.

Alcohol

While alcohol is certainly good for helping you fall asleep quickly, it's been proven to cause you to have trouble staying asleep. It also reduces your REM sleep, causing you to wake up tired and miserable the next day. Be mindful of your alcohol consumption when you are planning on retiring for the night soon after.

Tyramine

Fermented foods contain something called Tyramine. It is an amino acid which stimulates brain activity. Obviously, increased brain function results in a being unable to fall asleep. Tyramine can be found in foods like sour cream, aged cheese, yogurt, and more. Limit your intake of these foods at night for a more restful sleep.

Sugar

That's right, sugar. It seems like that bowl of ice cream before bed could be the reason for your sleep issues. Sugar gives you a quick boost of energy which will cause you to feel awake for a while after eating it. Sugar can be found in more than just desserts, too. Condiments like ketchup and sauces like marinara are common places where sugar likes to hide.

Lacking nutrients

If you aren't getting the vital nutrients you need from your meals, it might be hard for you to feel like you're ready to settle down for the night. There is a strong correlation between digestion and sleep. Choosing foods that contain good vitamins and minerals can aid in digestion, and in turn help you sleep better. So, basically, eat your fruits and veggies, kids!

Acid reflux

Foods that trigger an abundance of acid in the stomach could cause sleep issues. Foods like tomatoes, caffeine, alcohol, and spices can cause acid reflux. The feelings of discomfort will definitely keep you up at night!

Be sure to think twice when choosing what you're snacking on before bed if you want a restful night's sleep!



Buffalo - “The City of Good Neighbors”

By Lucy Connery

The Wellness Institute of Greater Buffalo & Western New York, Inc.

Anyone who lives in Buffalo or in the surrounding areas knows it as a big city, with a small town feel. The city’s branding as the “City of Good Neighbors” can be taken as true or not true, depending on your perspective, but from a health perspective, that statement holds tremendous value. Living in a big city provides access to resources, services, and networking opportunities (social capital). Together, all of these factors help to increase individual and community-level quality of life.

Social capital is an idea that sometimes feels not-so tangible, but that offers great benefits to health and wellness. Social capital is defined as “...the connections among individuals—social networks and the norms of reciprocity and trustworthiness that arise from them,” (Putnam, 2000) and this factor has direct implications with health outcomes. Generally, the theory around social capital implies that if you have better relationships with the individuals and organizations in your community, your health and your quality of life will benefit from these relationships. Social capital can affect health in that it increases responsibility, the amount of health information to which you are exposed, as well as the amount of community resource development (Folland & Nauenberg, 2018). Social capital also decreases stress and risky behaviors (Folland & Nauenberg, 2018). Social capital, rooted in trust and reciprocity, makes people feel more accountable for their health and decisions, while it also provides social supports to individuals where if they are in a bind, slip up, or need help, they know they can go somewhere for help.

You might be asking yourself—so what? Who cares about social capital? The truth is, a lot of people rely on their individual social capital without even knowing it. If in your neighborhood you have a strong, positive sense of social capital, you may not feel as stressed or as guilty to ask a neighbor to do you a favor. People who smoke in your neighborhood may not smoke near your home if they know you have children, or someone may be less likely to drink and drive because they do not want to put the individuals that are a part of their social network in danger.

Social capital can help to improve health status and quality of life. Again, you may be asking, how? Although quality of life may seem difficult to measure since it is a somewhat subjective measure, there are metrics to track it. The Robert Wood Johnson Foundation (2018) provides county health rankings for the entire nation, using measures like morbidity (disease/conditions), mortality (death), access to resources, and many other factors to rank counties based on their health. Out of the 62 counties in New York State, Erie County was ranked 57th, and Niagara county was 55th. These numbers to some, especially those vendors at health and wellness fairs, are surprising. Physical activity and wellness are two areas especially where the region could do better.

Overall our area needs to improve in our major health indicators like morbidity and mortality, and taking advantage and improving our social capital is one way to do so.

An example of how social capital has improved the health of Western New York is the infamous story of Tonawanda Coke. A small group of Tonawanda residents created an organization called the Citizens Science Community Resources, and through this non-profit they collaborated as a community and fought for the public’s health and environmental justice to show how the industry was harming the health of the community. The Greater Buffalo Niagara Area has already proven how social capital can unite a community and create change through collaboration and inclusivity. Therefore, we need to take advantage of our big city with a small-town feel; if we create even more relationships and social networks/supports that are marked by trust and reciprocity, the sky is the limit on our opportunities to improve our own health and well-being.

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Folland, S. & Nauenberg, E. (2018). Elgar companion to social capital and health. Cheltenham, UK: Edward Elgar Publishing Limited. Northampton, MA, USA: Edward Elgar Publishing, Inc.

Putman, R. D. (2000). Bowling alone: The collapse and revival of American community. New York, NY: Simon & Schuster Paperbacks.



February 2019 Crossword Multiple Meanings

How did you do?

Medicare Part D Extra Help: Do You Qualify?

By Christina Finkle

First, let me tell you what Medicare Part D Extra Help is. It is a program within Medicare that assists you with the cost of your Part D prescription drug plan by paying costs associated with things like your annual drug deductible, monthly premiums, and prescription co-payments and coinsurance. Many people do not realize that they qualify for Medicare Part D Extra Help, and if you are not new to Medicare, Social Security is not going to inform you of the new income guidelines. I will!

2019 qualification guidelines are as follows:

- 1) You must be enrolled in a Medicare Part D prescription drug plan.
- 2) You must reside in one of the 50 states or District of Columbia.
- 3) Your ANNUAL income must be less than \$18,210.00 for an individual or \$26,690.00 for a married couple living together. (Individuals or couples with higher incomes may still qualify for assistance if you or your spouse support other family members who live with you, have work related earnings or live in Hawaii or Alaska.)
- 4) Your resources cannot exceed \$9,060.00 for an individual or \$28,150.00 for a married couple living together to receive FULL extra help. For PARTIAL extra help the resource limits are: \$14,100.00 for an individual or \$28,150 for a married couple

living together. (Resources include: bank accounts, stocks & bonds. They DO NOT include: your home, car, or life insurance policies)

Those of you that qualify for FULL extra help in 2019 will pay no more than \$3.40 for a generic drug (or brand name treated as a generic) and \$8.50 for any other brand name drug.

If you qualify for PARTIAL extra help, you will pay no more than 15% of the cost of the drugs on your plans formulary or the plan copay, whichever is less, until you reach the out of pocket maximum. Most people who qualify for extra help also pay nothing, or a reduced amount, for their monthly plan premium and annual deductible.

How can you apply?

1. You can apply online at www.socialsecurity.gov/extrahelp
 2. Calling Social Security at 1-800-772-1213 and apply over the phone or request an application be mailed to you
 3. Apply at your local Social Security office
- If you have more questions regarding this program or need help in applying, feel free to email me at s.o.s.seniorsolutions@gmail.com.

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Buying or Renting a Home

By Oliver Clarke

Real estate is an ever-shifting landscape between buyer's markets, seller's markets, rising and falling property values, and housing bubbles. If you're looking for a new place, often you will encounter the question, is it better to rent, or to buy? Owning a home is a central part of the traditional American dream, but do the aspirations of 18th Century frontiersmen hold true for 21st century consumers? The answer is, it depends.

Common wisdom holds that a house is an investment. If you're not paying rent, you can put that money into house renovations, and after some time, the value of the house will exceed its original price as well as the cost of renovations, at which point you can sell it for a profit. If rental prices are very high where you want to live compared to house prices, and you are planning on living there for more than 4 years, it may be in your favor to buy a house.

Most recent articles written on this question tend to fall towards renting, for a number of reasons. As any homeowner can tell you, a house costs more than the listing price—there's also property taxes, utilities renters don't usually have to pay, mortgage fees, and maintenance costs. If you used a real estate agent, they have to get paid as well. Across the country, house prices and mortgage fees have been rising faster than rental costs have, which generally make renting more affordable. If you work in a city, you can usually find rental properties inside the city, and affordable housing to purchase is outside the city, so transportation costs must factor in as well. Lastly, there's the opportunity cost, which is really what cinches the deal for most of these articles. The question is, what do you do with your extra money, having saved by renting? If you take the opportunity to invest in the stock market, instead of sinking it into a mortgage, then the money will work for you.

Choosing to rent or buy is a personal choice, and it is dependent on location, level of savings, anticipated income, and how long you expect to live in the same location. Many factors and calculations go into it, however, there is a tool to make it easier. The New York Times has an online calculator to help you make this decision. Simply Google search "NY Times buy rent calculator" to find this handy tool, and begin making the right decision for your future.



Marketing on a Budget

By Lauren Kontos

Picture this: You've just opened up your very own business. You have a nice office, full staff, products ready to be sold, and the most up-to-date technology to help efficiently run your company. BUT you spent so much of your budget getting those cool rolling office chairs, you completely forgot to keep enough funds for your marketing campaign! Not to worry, while you won't get the most high-end advertisements, you can still market yourself without putting yourself into a huge amount of debt.

The Research

Before you start investing in all different sorts of marketing channels, think of this: What is your business? Whom are you marketing to? What will be the best way to advertise your product? What is the best way to reach your preferred client? Consider these questions when trying to prioritize your marketing campaign and then do your research.

It might seem silly to do, but it can drastically impact how well your business performs. Take a company that sells baby products. Who would be your audience or target market? Well, the babies sure aren't buying their own diapers, but their parents are. So, what is the best way to reach parents? Assuming the average age for people to become parents so around mid 20s to mid 40s we need to look at what media channels do these age groups usually follow. Do they spend a lot of time on the Internet? Do they watch TV? Do they read magazines or the newspaper? Do they listen to the car radio? All of this research is important in narrowing down how you want to spend your money.

Where to invest

Now that you've done your research, you can now look into where you'd want to prioritize your spending. Maybe your target audience is the average blue-collar worker who commutes everyday to work. So investing in a local radio commercial may be your best option. Or if your target audience is students, investing in an ad to be put on social media is probably the way to go.

No Cost Advertising

In this day and age, thanks to the Internet there is a plethora of ways to get your voice out there. Word of mouth is one of the easiest means to get people to know more about your business. Either from you or from satisfied customers, many people rely on the opinions and experiences of others in order to decide if they want to work with/buy/try something new.

Another way to get your name out there is networking. Do proper research and you can find many networking events around your area. Some require an entry fee, but it'd be well worth it as you gain access to a host of potential clients. The best way to prepare for a networking event is to have business cards at the ready, confidence, and your elevator

Continued on page 12...

Staycation Savings

By Canney Savanney

Spring break is rapidly approaching for many students. The last time you checked, you had just enough money to buy a @Timbit and coffee. Needless to say, that trip to Cancun is simply out of the question. Just because you are not flying to some luxurious grand destination, doesn't mean you cannot have fun trying something new! Here are ideas that will leave you happy with your time spent in your hometown and your bank account not depleted.

1) Visit a State/Nearby Park

If you love hiking and are tired of staring at the wall while on the elliptical, then head outside and hit the hiking trails. Most local parks have hiking trails that are free to travel on. Make sure you dress for the weather. Buffalo can see all four seasons in the matter of a day!

2) Geocaching / Sweet Buffalo Rocks Hunts

When was the last time you pretended to go on an adventure searching for buried treasure? Here is an opportunity to go out with friends to find that hidden gem. Research online and find a local group in your area and get ready for some fun! While you are at it, create your own hidden treasure and go and hide it. Keep track as to who might find them as well.

While out geocaching, you might even come across some of Buffalo's sweet rocks. These little inspirations are simply rocks that are hidden around the city and are painted or contain an inspiring quote. Come spring and summer time, this a very popular activity amongst the young at heart and growing families.

3) Indoor Water Park

Our spring months tend to be a bit too chilly to really hit the

beaches with the family. So, if you just cannot seem to scratch that itch to get to a warmer climate destination, then check out an indoor water park. You can find indoor waterparks in Batavia, New York, Erie, Pennsylvania, and right over the border in Niagara Falls, Ontario. Make a day trip to one of these destinations with some friends or family, and imagine life in the warmth. It might be bitter cold outside, but the warmth of an indoor water park will have you eager for summer in no time!

4) Visit a local museum

Museums are a great activity to go and explore on vacation. Chances are, new exhibits have emerged since the last time you were there. Since the days of social media, museums have created more exhibits that are "Instagram worthy" of capturing. Make it a game with the family and see how many of those Instagram sites you can find to engage with the family or friends and capture the moments. Who ever finds the most, treat them to a ice cream cone.

5) Movie Night Marathon In

If you aren't feeling the chilly spring day vibes, then consider making a movie marathon weekend. Rent 3 new movies that you have not seen to watch with friends or family. Get crafty and find some nice inspiring ways to make some movie trays from online for the whole gang to share. The best part is, you can press pause at any time without missing a beat of the movie!

Whatever you decide to do for your spring break, just know you can do plenty of things out there that cost little to nothing. If you have some different activities you like to do on spring break when on fixed income write in to submit@yourhwh.com and share them with your Savvy Shopper.



Netflix Original Review: Polar

NETFLIX

The trouble with graphic novel adaptations is that it's hard to tell when they're crap. As R rated extensions of the comic book genre, they have essentially zero content restrictions, and they range from trashy to profound. Consequently, it can be difficult to know what they were trying to do. And if you don't know what they were aiming at it's hard to gauge if they were off the mark.

My verdict: Polar is...ok-ish. This movie badly needed to pick a lane; cartoony farce or serious. Instead we get an awkward hybrid that runs twenty minutes too long. Watch this movie if you're in the mood for an abundance of gunfire and aren't too picky about story structure and character motivations. It isn't awful, but know what you're getting into before you set aside time for it. Spoilers ahead, proceed with caution.

Polar is a Netflix original film adaptation from a graphic novel about a hitman named Duncan on the verge of mandatory retirement age from the murder company he works for. Duncan gets targeted for murder by his own employer who is trying to avoid paying his pension. Why not just pay him? Well, the owner of the murder company (Mr. Blut – It's the German word for blood) would like to sell the business and that giant pension liability is getting in the way of the sale.

Within the context of self-aware-action-schlock I make the following determinations: the action is good, the dialogue is ok, the production value and special effects are fine. The acting by the two leads is noticeably better than this movie deserves. The premise is merely acceptable, but that isn't what drags the movie down. It's the story structure that does that.

It has several serious problems, the biggest being a bad case of tonal schizophrenia. Mads Mikkelsen as Duncan and Vanessa Hudgens as Camille play the lead characters completely straight whereas every other character in the film is played cartoonishly. It felt like someone was channel surfing back and forth between HBO and MTV.

Movies about a hitman trying to go straight are an entire sub-genre and they all have to humanize a professional murderer and get the audience on their side. Polar does this by following the standard checklist: 1) establish that he mostly kills other criminals 2) establish that he wants to stop and 3) give him someone to protect. Nothing remotely original. But there was one part of Duncan's redemption arc that I appreciated; he doesn't expect anyone to forgive him and he doesn't complain, resist or make excuses when one of his victims comes calling. He accepts responsibility in the way you would

By Webster Tilton

want someone to if they'd ruined your life forever.

The last problem (appropriately) is the ending. Since Blut has an army at his disposal, the army has to be disposed of before Duncan can get his revenge and rescue the girl. Sorry. Spoiler alert? Did anyone not predict that?

Anyway, Blut's army obligingly walks into an ambush and gets wiped out. The movie braces us for a brutal battle royal...and then it doesn't happen. Even faithfulness to the source material doesn't excuse this tsunami of stupidity. If that's what was in the graphic novel, then it should have been changed for the film. But I suspect that what happened was that the director realized the running time was getting too long and decided to push the easy button. Then the film closes out with a kinda-sorta reconciliation between Duncan and Camille which flat out tells us that there'll be a sequel...whether anyone wants it or not.

Mindfulness Quote of the Month

By Lauren Antkowiak

Today's world is filled with so much distraction. Everybody is walking around with their heads down looking at their phones. They obsess and worry about the little things that, in the long run, don't matter. It's important to stop every once in a while and smell the roses. Buddha is quoted saying "Do not dwell in the past, do not dream of the future, concentrate the mind on the present moment." He is talking about being mindful of the moment we find ourselves in. While we are busy with our phones and what is happening online, real life is passing us by. We miss out on what is right in front of us; time that we will never get back. No one can change the past, so why worry about it? The future is unknown and out of our control. It is important to look back and reflect We should have goals for the future, but we cannot forget about the here and now. We should make an effort to be present with those around us because you never know what tomorrow is going to bring.

Mindfulness not only keeps us in the moment but also has many benefits for your mental and emotional health. It can reduce stress and anxiety, helps you create happier relationships, and improves your overall well-being. Being mindful is within your control, even though it may be hard to practice on a daily basis. One tip is to focus on your breathing; when you start to feel overwhelmed or like your mind is starting to wander, stop and take a couple deep breaths. This exercise will help clear your mind and ground yourself. Take the time to block out all the distractions of life and practice mindfulness to make sure you are getting the most out of every moment.

pitch. An elevator pitch is a 30 second summary of you or your company. You want to get out who you are, what you do/offer, what makes you unique, and leave off with a question. Such as, "Hello, my name is Jane Doe. I am the owner of Office Aesthetic. We observe the work environment for a company, and determine and design a workspace that will improve workflow for the company. We provide free consultation and customize each workspace so each is unique to the company's environment. So let me ask you, how does your organization view their overall employee output and do you think there can be an area of improvement?"

Getting your company online can greatly improve it's success. You can reach clients without actually having to go out and search for them, and it all starts with a website. The good news about website building is that you don't need to be a master coder in order to make one! There are plenty of free website creating sites that you can use with ease; websites like Wix, Weebly, Squarespace, and much more. Most are free to use the basics for, but you can pay extra for added functions.

Social media is the newest and fastest growing form of marketing in the advertising industry. Like website building, it's free to use but if you want to get added functions you can pay a fee for it. The main social media companies tend to use are Facebook, Twitter, and Instagram, with a lot of them using all three. You can format how you want each media to be seen (i.e. Twitter for short promotional posts and Instagram for behind the scenes shots) and you can include graphics and images to enhance each post.

Speaking of images, you don't need to invest or be a wiz in Photoshop either in order to make your own posters. There are free design websites available, such as Canva, where you can make any image from Twitter, to posters, to invitations. You can upload your own image or take from the graphics that they have provided.

Go to the experts

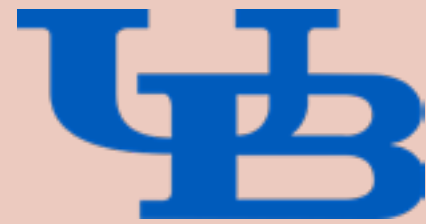
While you do have an enormous amount of resources available to you, sometimes going to a professional is the best option. Marketing is not a aspect in you business plan that you should disregard so easily. There are plenty of marketing firms available that can help you design and publish your brand out into the public. Take SunSpin Media, a local marketing and advertising firm that's main goal is to help your company publish yourself in the best, cleanest, and professional way possible. They can help you design your own website, print media, and social platforms. They can also help you company with any film production or photography needs.

If you're someone that may be a on the non-creative side, getting outside help wouldn't be a bad thing. So long as you have an image of how you want your brand to be, they can help you bring those ideas to life! When it comes to your business, make sure people see it how you see it.

<http://snapshot.numerator.com/brand/huggies>
<https://www.bls.gov/opub/btn/volume-7/television-capturing-americas-attention.htm>
<https://www.mindtools.com/pages/article/elevator-pitch.htm>

UB Bulls Can Make the Final Four

By Rob Santander



Twenty three short years ago, The University at Buffalo Men's Basketball team made the jump from Division II Basketball to the notoriously more competitive Division I level.

In all fairness to the Bulls, one must understand the club's not so distant past to project where they will end up this post season. For all intents and purposes, the ascension of Buffalo basketball began in 2013 when former athletic director Danny White made the strategic move of hiring Bobby Hurley. Hurley comes from a family that lives and breathes basketball. Bobby Hurley is the son of Robert Hurley Sr, a nationally renowned High School Basketball coach with twenty six state championships, four national championships, and three "USA Today National Coach of the Year" awards to his name. With a Hurley running the show, the team was bound for success right?

The Hurley hiring had a ripple effect on the program, the hire brought instant buzz and made Buffalo a more attractive spot to recruits than ever before.

Buffalo appeared in the NCAA tournament for the first time in Hurley's second season, but following the loss against West Virginia, bigger programs were vying for Hurley's services. This left a young assistant by the name of Nate Oats at the helm of the Buffalo program, tasked with picking up where Hurley had left off. Oats himself was no slouch, winning a state title at Romulus High School in Detroit, Michigan in 2013.

Coach Oats' State Championship is noteworthy because it cemented his reputation as a leader and motivator of men even on the High School level. This is something Bobby Hurley took note of when he decided to hire Oats onto his staff following the 2013 season.

Oat's first class of freshman have served as the heartbeat of this year's team. He has five seniors in his regular rotation, including a pair of four-year contributors who double as his leaders and most productive players. Guards CJ Massinburg (18.4 PPG), Jeremy Harris (13.8 PPG), forwards Nick Perkins (13.7 PPG) and, Dontay Caruthers (9.6 PPG) headline a group of gritty, dependable leaders once courted by Oats', now in their senior season.

Coach Oats and his players have done a superb job at improving year by year, capturing national attention in the process. In March 2018, the program completed another

Continued on page 13...

SheCAN! Empowers Women in WNY

By Manzella Marketing



Peggy Sullivan & her father, Ted Kahn



Peggy Sullivan
CEO & Founder, SheCAN!

Sullivan cites the loss of her father in 2018 as the catalyst for creating SheCAN!. Titan Tool Supply founder Ted Kahn impressed upon his daughter the importance of self-improvement. "My father used to tell me, 'Work hard because the pride and satisfaction that comes with being your personal best or achieving a goal is amazing and incredibly rewarding.'"

Their inaugural event, which was held February 28th at Giancarlo's Sicilian Steakhouse in Williamsville, quickly sold out. Details on upcoming events and membership are available at shecanbuffalo.com.

Buffalo is home to a new organization committed to empowering women to achieve greater success and happiness in their personal and professional lives. SheCAN! is a non-profit membership-based organization in WNY, founded by successful businesswoman and Western New York native, Peggy Sullivan. Having participated in many networking and women's professional groups, Sullivan realized that most organizations either focus on professional or personal development—never both and have limited and infrequent programming.

"SheCAN! is the first mission-driven organization in our area to focus on providing women of all ages and backgrounds the tools they need to succeed, not just professionally, but emotionally and physically as well," Sullivan states. "We concentrate on more than just what women want to achieve. We focus on why and what we can do to help them get there."

Members have access to educational events and motivational workshops several times a month at popular local restaurants, including Giancarlo's Sicilian Steakhouse and Russell's Steaks, Chops & More. Along with valuable information, members can enjoy dinner, drinks and time for networking. SheCAN! also offers a complete online library that members can utilize on their timetable, as well as a series of assessments to help women understand their strengths and opportunities for improvement. Topics include health and wellness, work-life balance, stress management, career building and financial planning. These were chosen based on market research done in the fall of 2018.

SheCAN! takes a holistic approach, focusing on a healthy mindset and lifestyle in addition to career growth. "We like to think of SheCAN! as the 'happiness dream team'," Sullivan quips. "It's not just educational programs. We provide mentoring, mindset assessments, and online training, along with the support of like-minded women to help you take control of your own happiness."

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SheCAN!

...Continued from page 12

milestone by way of blowing out fourth seeded Arizona by the score 89-68 in the first round of the NCAA tournament; the program's first NCAA tournament win ever. In that contest, the Bulls matched up against at least two current NBA players, including the first overall pick of the 2018 NBA draft, Deandre Ayton.

There's little debate that this has been a historic season for the Bulls, who embarked on a ten game winning streak to open the year. This, coupled with resume building marquee road wins at West Virginia and Syracuse have propelled UB into the AP Top 25 poll; where they have been ranked for fourteen straight weeks, a new Mid-American conference record.

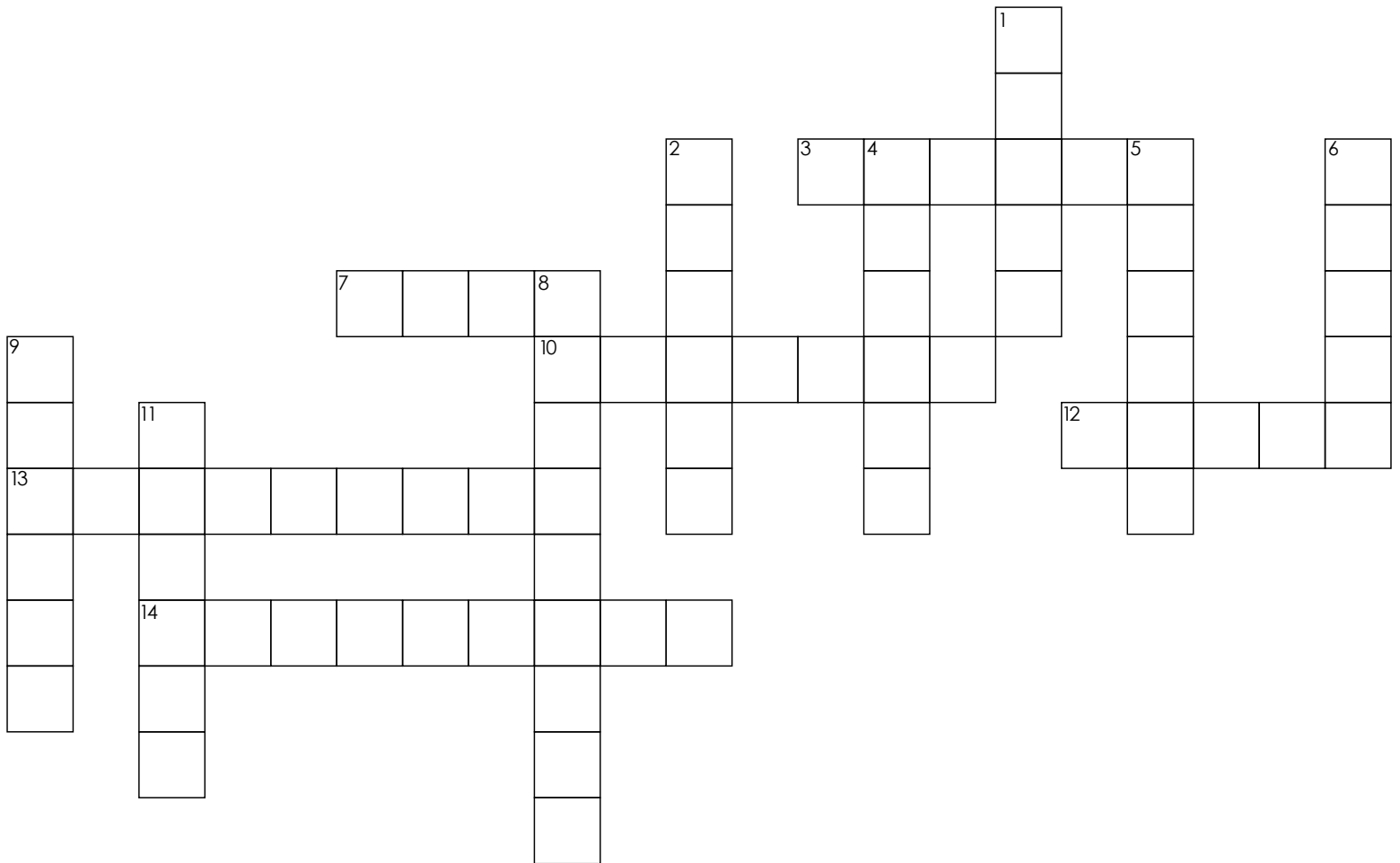
Could they win an NCAA tournament game for the second straight year?

Last season, it was the upstart Loyola-Chicago Ramblers of the seldom mentioned Ohio-Valley Conference that won over the hearts and minds of college basketball fans nationwide on their way to the Final Four. In 2018-2019, Buffalo has been showing its loyal fans repeatedly that it can be a Final Four team.

What do you think? #HornsUp

March 2019 Crossword

Space & Astronomy



ACROSS

3. A term for space devoid of matter and where the pressure is incredibly low.
7. A stellar explosion from the surface of a white-dwarf star.
10. Space _____. Ex. Challenger, Discovery, Atlantis or Enterprise.
12. Celestial object composed of ice and dust, with a tail of gas and dust particles.
13. A region of space that devours everything, even light itself.
14. The first man on the moon.

DOWN

1. May or may not be a planet, who knows.
2. A cloud of gas and dust in space where stars are born. Often looks like an eye.
4. Moon landing program named after a Greek God.
5. A body of rock-like matter from space that enters Earth's atmosphere.
6. The planets in our solar system _____ the sun.
8. Rocks that form a belt in our solar system.
9. The name of a famous space telescope.
11. The Milky Way is a _____.

March 2019 WNY Events

Shamrock Run 2019: March 2nd from 9:00am to 3:00pm at the Old First Ward Community Center in Buffalo, NY. For more information, please visit buffaloshamrockrun.com

Heal BFLO Yoga Retreat and Festival: March 3rd from 10:00am to 5:00pm at the Templeton Landing Restaurant in Buffalo, NY. For more information, please visit healbflo.com

Paczki Day: March 5th from 7:00am to 5:00pm at the Broadway Market in Buffalo, NY. For more information, please visit broadwaymarket.org

GLOW Wedding Expo: March 10th from 1:00pm to 4:00pm at Batavia Downs Gaming & Hotel in Batavia, NY. For more information, please visit GLOWWeddingExpo.com

St. Patrick's Day Parade: March 17th on Delaware Avenue in Buffalo, NY. For more information, please visit buffalostpatricksdaysparade.com

Free Tax Preparation at UB: March 30th and 31st from 9:30am to 4:30pm at University of Buffalo North Campus in Amherst, NY. For more information, please visit mgt.buffalo.edu/freetaxprep

Ongoing Events

Sunday Snowshoes: March 3rd, 10th, and 17th from 10:00am to 12:00pm at Chestnut Ridge Park in Orchard Park, NY. For more information, please visit erie.gov

The Ice on Canalside: At various times till March 17th at Canalside in Downtown Buffalo, NY. For more information, please visit canalsidebuffalo.com

Restorative Yoga: Various dates and times at Start With Sleep in Buffalo, NY. For more information, please visit startwithsleep.com



Rice Krispies™ Treat Basketballs

Have fun filling out your brackets and make some Rice Krispie treat basketballs to get into the spirit! The First Round (aka the Big Dance) March 15-16. To stay up to date on whose playing, schedules and scores, download the NCAA March Madness Live app.

Good luck to everyone!

Ingredients:

5 tablespoons butter
8 cups mini marshmallows
6 cups Rice Krispie cereal
Orange food coloring
Black frosting, black candy melts, or chocolate chips
Circular cookie cutter
Piping bag

Preparation:

Line a 9x13 inch pan with foil and spray with non-stick spray; set aside.

In a large pan, over medium-low heat, melt the butter. Once butter is melted add 6 cups of mini marshmallows. Stir together and just before the marshmallows are melted add in the food coloring until desired color is reached.

Remove from heat and stir in Rice Krispie cereal. Stir together until cereal is barely coated with marshmallow mixture. Now stir in remaining 2 cups of marshmallows.

Pour into prepared pan and press evenly into pan.

Allow to completely cool before using the cookie cutter to cut out the basketballs.

If using candy melts or chocolate chips to decorate, place 1-1 & 1/2 cups of chocolate into a microwave safe bowl and heat in 30 second increments until melted.

Place the frosting or melted chocolate into a piping bag and decorate as desired.



Sources: joybauer.com/healthy-recipes/brainy-cookies/
sweetlemonmade.com/tag/rice-krispie-treats/

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