

# SENIOR

# Lifestyles!

*A Guide for Active  
New Hampshire Seniors*

**Safe Travels**

**Strategic Default**



Presorted Standard  
U.S. POSTAGE  
**PAID**  
Geo. J. Foster & Co., Inc.  
Postal Customer  
33 Central Ave.  
Dover, NH 03820

**SEPTEMBER 2011 • FREE**

See us online at  
[www.granitequill.com](http://www.granitequill.com)

# SENIOR *Lifestyles!*

**Senior Lifestyles**, formerly Golden Granite, is your guide for active New Hampshire Seniors!

**Leigh Bosse:** Publisher

**Joyce Bosse:** Editor

**Christi Macomber:** Graphic Design

**Gail Stratos:** Publication Design & Layout Advertising Design

**Deborah Belanger:** Sales Representative

Also from The Granite Quill:

## IN New Hampshire

A guide to what's happening in the granite state

## NH Homes & Home Improvement

A guide for New Hampshire home owners and home seekers

## The Messenger

Your local weekly since 1868

## Granite Quill Publishers

246 West Main Street

Hillsborough, NH 03244

Phone: **603-464-3388**

Fax: **603-464-4106**

**www.granitequill.com**

To advertise in next month's issue please call

**800-281-2859**

# Publisher's Perspective by Leigh Bosse

## ■ To Our Readers

With Senior Lifestyles entering it's second year, we know that the whole concept and definition of a "Senior Citizen" has evolved over the years. Today's seniors are more health conscious and active than prior generations. They are living longer and are generally more affluent than their parents, and are savvy consumers of goods and services. Thus we make the fol-

lowing promise to our readers. Senior Lifestyles sole purpose is to provide you with the knowledge you need and the information you want to maximize the potential of your retirement years. If we can both inform and entertain our readers, we will have succeeded. Please let us know how we are doing and what we can do to improve our product.

## ■ To Our Advertisers

In keeping with our understanding of senior citizens today, we urge our advertisers to join us in adopting the following philosophy, first expressed by nationally syndicated author Frank Kaiser.

1. Never think that the elderly market is "old." They don't consider themselves old, so don't you.

2. Never attempt to scare our readers into buying. Fright tactics turn them off. Let's tell them about independence.

3. Always treat our readers as equals. They value connect- edness, independence, per- sonal growth and revitalization, and so should you.

4. Never pander or talk down to our readers. They're not dumb, in fact, they're probably smarter than us both.

5. Never try to bamboozle. All seniors are from Missouri and skeptical.

6. Don't broad stroke. All seniors are not alike. Above age 50 there are doz- ens of mature and independent minds.

7 Give them a guarantee. Seniors fear being taken. A simple "no ifs, ands, or buts guarantee" pleases them im- mensely.

8. Don't razzle-dazzle. Seniors are conservative about consuming, and many grew up during the Great Depres- sion.

9. Don't rely on glitz. Ads should look like ads.

10. Always treat our readers with respect.

**25,000 copies available at all American Legion, VFW Posts, New Hampshire Senior Centers and at the following locations:**

**Antrim:** Antrim Market Place, T-Bird, Rick & Diane's

**Bennington:** Harris Convenience Store, The Country Store

**Bradford:** Post Office, Cobble Pond Farms, Lake Sunapee Bank, Laundromat

**Claremont:** Market Basket, Hannaford's

**Concord:** Shaw's (2), Hannaford's

**Contoocook:** Colonial Villager, Dimitris

**Goffstown:** Shaw's (2), Market Basket

**Greenfield:** Harvester

**Hanover:** Co-Op Marketplace

**Hillsborough:** Shaw's, Circle K, Diner, Sweet Expressions, Najib's

**Henniker:** Harvester Market, Pharmacy, Pop Schultz, St. George Cafe

**Hopkinton:** Cracker Barrel, Fireside Tavern

**Hooksett:** Shaw's, Market Basket

**Keene:** Price Chopper, Shaw's, Hannaford's

**Lebanon:** Price Chopper (2), Shaw's (2)

**Manchester:** Shaw's, Stop & Shop, Hannaford's

**Newbury:** Marzelle's, Quick Stop, General Store

**New London:** Hannaford's, McKennas, Colonial

Marketplace, The Gallery

**Newport:** Shaw's, Circle K, Diner, T-Bird

Country Kitchen

**Peterborough:** Shaw's, Belletetes

**Sunapee:** Digbee's Best Western, Exxon,

One Mile West

**Sutton:** Vernondale Store

**Walpole:** Shaw's

**Warner:** Market Basket, Evan's Expressmart, Circle K, Foothills

**Washington:** General Store

**Weare:** Lancott's, Corburn's, Weare Center Store, Dimitri's



## New trustees elected to Squam Lakes Natural Science Center

Squam Lakes Natural Science Center is pleased to announce the election of three new trustees to their Board of Trustees.

Harriet R. Harris of Holderness and Dover, Massachusetts is a seasoned Board Member and Overseer at a number of science organizations throughout New England. She started participating with the New England Aquarium as an Overseer in 1998 and was an integral part of the Education Committee that selected aquatic programs for thousands of visitors each year. In 1999, Harriet founded a successful satellite program called the Newport Exploration Center, a New England Aquarium program to get sustainable footholds in ocean communities.

Bill Lee became active with Squam Lakes Natural Science Center as a Boat Tour Guide in 2005. He has also served on the Finance and Development Committees of the Science Center Board. Bill's past community and professional involvement include: President of the Swarthmore College Alumni Association; member of the Board of Managers of Swarthmore College and Chair of its



Harriet R. Harris, Bill Lee and Lea A. Stewart

Development Committee; President of the Philadelphia Life Underwriters Association; President of the Philadelphia Estate Planning Council; member of the Union League of Philadelphia; President of the Swarthmore Elementary and Home School Association; member of the Swarthmore Borough Council; and a 30-year member of the Swarthmore Rotary Club, including a term as President. Bill is a current member of the Meredith Rotary Club.

Lea A. Stewart has been involved with Squam Lakes Natural Science Center since the 1970's. In 2004, Lea began

volunteering for the Science Center and became a docent in 2005. The following year she became a Certified Interpretive Guide. Lea has also been involved with the Plymouth Conservation Commission and Plymouth Planning Board. Lea served on the Board of the Plymouth Area Community Closet, and as its President for 12 years. She is also a member of the Pemi Choral Society and the New Hampshire Friendship Chorus, serving on both Boards.

Chair Laurie Beeson, honored six retiring trustees for their dedicated service on the Squam Lakes Natural Science Center Board of Trustees including Alexandra T. Breed, George Carr, John Gephart, Michael O'Leary, Bob Ritz, and Bob Snelling. Also re-elected to the Board of Trustees at the Annual Meeting were Arthur McGinnes of Center Harbor and Wellesley Hills, Massachusetts and David Merrill of Weston, Massachusetts. Re-elected Officers include Laurie Beeson of Holderness as Chair, Nancy Beck of Holderness as Vice Chair, Bruce Whitmore of Holderness as Treasurer, and John Fernandes of Ashland as Secretary.

For Retirees  
& People  
over 55

## Asset Preservation Workshop

Wednesday, September 28th • 10 a.m. to 12 p.m.  
The Congregational Church of Henniker,  
Maple Street (Route 114), Henniker, NH

2011 Update of Federal Estate Tax Laws, Medicaid and Medicare  
Issues, taxation of Social Security Probate Laws  
Rules and Regulations to Help Protect You From Nursing Home costs.

**Topics to be discussed:**

- **Avoid Medicaid Trap:** How to protect your assets from catastrophic illness and Nursing Homes without purchasing Nursing Home Insurance
- **Learn:** Facts about what is exempt from Nursing Home Attachment
- **Taxes:** How to lower or eliminate taxes on Social Security, interest income, capital gains, and taxes upon death
- **How to:** Increase your Spendable income

- **Probate:** Trusts, Lawsuits and legal issues
- **Wall Street:** Learn how to protect your principal from market risks and downturns
- **Banks:** Advantages and disadvantages

There are federal tax laws that will enable you to avoid paying thousands of dollars out of your pocket for taxes, probate and nursing home costs. The government will not notify you of your eligibility. You must find out for yourself.

Learn how to  
avoid cracks in  
your nest egg!

Refreshments  
Served

Free  
Seminar for  
Seniors!

Seating is limited - There is no admission charge - Nothing will be sold at this workshop. The best workshop you'll ever attend.

**Reservations Required • 603-318-2066 - 24 hours**

If married both should attend • Presented by: Doug Wright, Retirement Planning Specialist  
Guest speakers Rich D. Cohen, CLTC, national speaker on retirement issues and Jenny Milana, Estate Planning Attorney

# Could CT scans for lung cancer save lives?

Lung cancer kills more people each year than any other form of cancer. However, a recent medical study found that one screening procedure for those who are at the most risk for lung cancer could be helpful in catching lung cancer in its early stages.

The National Cancer Institute recently released the initial results of its National Lung Cancer Screening Trial that showed that the mortality rate for those at the most risk for lung cancer could be reduced by 20 percent with the help of regular screening using low-dose CT scans - a diagnostic procedure that produces detailed three-dimensional images of the body.

The ongoing study examined the effectiveness of both chest X-rays and CT scans used for screening in current and former heavy smokers ages 55 to 74. Screening using chest X-rays was not proven to reduce mortality rates in the individuals being studied, yet it was shown that CT scans had the ability to detect tumors at earlier stages.

The results are consistent with previ-

ous findings by The Mount Sinai Medical Center physician Dr. Claudia Henschke. Her findings have shown that annual screening with CT scans could help detect lung cancer in its early and more treatable stages, data that were corroborated by the NCI study.

"The NCI findings confirm what our researchers have believed for quite some time - those at the most risk for lung cancer should talk to their physicians about a low-dose CT lung screening," says Dr. Raja Flores, Chief of Thoracic Surgery at The Mount Sinai Medical Center. Dr. Flores notes that 60 other medical sites across the world follow Mount Sinai's lung cancer screening CT scans are not recommended for those who aren't at high risk for lung cancer. But the prospect of early detection makes lung cancer screening a good option for those who are at high risk, says Flores.

So who should contact their doctors about CT scan screening? The Mount Sinai Medical Center recommends that current and former smokers older than 40 with a smoking history of at least a

pack a day for 10 years or more ask their doctor whether screening would be a good option for them.

To take a CT scan, the patient lies still on a table connected to the CT scanner. The CT machine is shaped like a doughnut and the table simply slides through the doughnut in 20 seconds. No injections or medications are needed.




While those at the most risk for lung cancer should get screened, those who aren't at high risk should take the following precautions to avoid developing lung cancer:

- Don't smoke and if you do, quit. Smoking accounts for 87 percent of lung cancer deaths, according to the American Cancer Society.

- Avoid places where people are smoking, as exposure to secondhand smoke can also lead to lung cancer.

- Test your home for radon gases and asbestos. Have these substances removed if they are in the home.


- Do not work in a place with exposed asbestos. Visit [www.mountsinai.org/lungscreening](http://www.mountsinai.org/lungscreening). (ARA)

Enjoy Fall Foliage on old-fashioned train rides, all departing from our 1874 Victorian station in North Conway Village, NH

**Choose from two Valley routes or the legendary Notch Train**  
**First Class dining on both trains**  
**Excursions from 1 to 5½ hours**

**ConwayScenic.com**  
 603-356-5251 • 800-232-5251



*Photo: Brian Nickson*

**Pumpkin Patch Express:**  
**October 14-16, 21-23, 28-30**

A White Mountains Attraction



**October 8, 9, 10 • 2011**



**Friday Night Special • 4<sup>PM</sup>-9<sup>PM</sup> ADMISSION FREE; \$12 ALL RIDES**  
**Saturday Ride Special • 8<sup>AM</sup>-2<sup>PM</sup> • \$15 ALL RIDES**  
**Monday Only • Seniors 60+ older \$4**

Junction of Routes 113 & 109 - Center Sandwich, NH  
 Information call (603) 284-7062  
 and visit our website at [www.thesandwichfair.com](http://www.thesandwichfair.com)

# Who speaks for you when you can't?

## Choosing a Health Care Surrogate:

An accident or severe illness can occur at any time, regardless of your age or condition of health, which is why it's important to discuss your health care preferences with your loved ones as soon as possible. Many people are reluctant to talk about their preferences and are uncomfortable even thinking about them. Putting off these important conversations may result in family conflict and confusion at a time when you are most vulnerable.

One of the first things to do to manage your advance care planning is to select someone you trust as a health care surrogate. This person's role will be to ensure that your health care preferences are communicated if there is ever a time when you are unable to express them yourself. The surrogate you select might not be the obvious choice, so before you decide, consider the following:

- Does this person know you well and can he or she express your values, goals and wishes? You may feel a spouse or family member may not necessarily be the best option for you – perhaps because he or she may be too emotionally involved; or a spouse or family member may be the best choice – only you will know. Make sure your selected health care surrogate understands the types of medical interventions you want—and don't want—under certain circumstances.

- Is your selected health care surrogate able to work effectively with authorities and bureaucracies and advocate for your rights?

- Is he or she likely to be reachable at any time?

Once you have selected a health care surrogate, he or she has the authority to act only if you cannot speak for yourself and must act according to your wishes in a number of ways, including:

- Receiving the same medical information you would receive;

- Asking questions and getting explanations;

- Requesting consultations and second opinions;

- Consenting to or refusing medical tests, medications or treatments, including life-sustaining treatment and/or organ donation, according to your preferences;

- Authorizing admissions or transfers to another physician, organization or institution, including assisted-living facilities, hospitals, hospices and nursing homes;

- Taking any legal action needed to carry out your health care wishes.

It's never too early to start discussing your health care wishes. The peacefulness of your last days depends on the conversations you start today. To find out more about choosing a legally recognized health care surrogate in your state, visit [www.caringinfo.org](http://www.caringinfo.org).





Amanda Marquis, AuD  
Doctor of Audiology

Is welcoming new patients to our Keene and New London offices.

- FREE hearing screening
- FREE demonstration of Agil
- FREE 2-Week RISK FREE Trial

**New London**  
75 Newport Road  
Scytheville Row  
New London, NH 03257  
603-526-8808


**Keene**  
294 West Street  
CVS Plaza  
Keene, NH 03431  
603-358-6000

**CALL TOLL FREE 800-294-2944**

[www.HearMoreNow.com](http://www.HearMoreNow.com)

Classes for Lifelong Learning Open to Retired and Younger Adults

Est. 1989



Classes are offered in the Fall, Spring and Summer terms including Current Issues, History, Music, Literature, Philosophy, Film and much more!

Visit [www.nec.edu](http://www.nec.edu), click on "Academics" and follow the Learning Institute links or call the registrar at 603.746.6212



# A guide to avoid bed bugs when traveling

Bed bugs were once thought to be all but wiped out in the U.S., but reports of these pests resurfaced in recent years, partly due to increased international travel. Since bed bugs are great hitchhikers -- latching onto luggage, personal belongings or even you -- they can be found almost anywhere, from one- to five-star hotels, resorts and cruise ships to retail stores and even movie theaters.

Adult bed bugs are similar in size and color to apple seeds. Though these nocturnal pests are not known to transmit disease, they feed on human blood for survival. An encounter with them is anything but pleasant as red marks or swelling may develop around the bite area. What can be worse than receiving a bed bug bite is unknowingly bringing them home.

"Once they've established themselves in your home, bed bugs can be very difficult to remove without the help of a professional," says Orkin Technical

Director Ron Harrison. Harrison offers the following bed bug tips for travelers, using the acronym SLEEP to help you remember:

### S.L.E.E.P.

■ **Survey** your room for signs of an infestation, such as small rust-colored spots, cream-colored eggs or cast-off skins on bed sheets, mattress tags, seams and bed skirts. While you might think only one-star hotels are likely to host bed bugs, these pests aren't picky about where they stay -- travelers are their main attraction.

■ **Lift and look.** During the day, bed bugs hide in dark cracks and are most likely found within a five-foot radius of the bed. Typical hiding spots include crevices associated with mattresses, box springs, bed frames, headboards, furniture, behind baseboards, picture frames and even torn wallpaper. Make sure to inspect all these areas in your hotel room for bed bugs, and call the front desk to report any signs of an

infestation.

■ **Elevate** your luggage away from walls and furniture. Hotel luggage racks are more than just a convenient, they can also make it difficult for pests to climb into your suitcase. Be sure to inspect the rack first for signs of bed bugs.

■ **Examine** your luggage carefully before leaving your destination and when you return home to ensure you do not transport any unwanted guests. Once home, always keep luggage off the bed, and store it in a closet or an area far away from your bedroom.

■ **Place** all your clothing from your luggage immediately in the dryer for at least 15 minutes at the highest setting upon returning home from travel. Bed bugs cannot survive temperatures beyond 122 degrees Fahrenheit.


If you find evidence of an infestation, contact a licensed pest control professional with experience treating for these pests. For more information on how to avoid bed bugs, visit [orkin.com](http://orkin.com). (ARA)

**Modern Apartments**  
in the heart of Antrim, off Main Street (Rt. 202). Near stores, banks, & restaurants. Lovely Village atmosphere. Rent based on income. One person may have an income of \$27,550 or less, two people \$31,500.

**Antrim Village**

**Now Accepting Applications!**

Call (603) 588-6368  
TDD# 1-800-735-2964



SENIOR

Lifestyles!

246 West Main St., Hillsboro  
603-464-3388




Granite Quill Publishers

246 West Main St., Hillsboro, NH

Payson Village Senior Housing

60 Payson Hill Road • Rindge, New Hampshire




Available for Immediate Occupancy


Beautiful, All New Construction

24 Units of Housing for Seniors Age 55 and Older


Rents from \$648-\$777 Include Heat, Hot Water & Electric

*Office Hours every Wednesday from 10:00AM - 3:00PM  
or contact Jodie Courtenay, Property Mgr., (603) 924-6091*





Southwestern Community Services, Inc.



# Give lost pets a voice to help bring them home

One out of three family pets will go missing during its lifetime according to HomeAgain Pet Recovery Service. Finding a lost pet isn't easy. Here are some ways to help keep your pet safe and to help find your pet if it does get lost:

■ **Collar tags**

Since your dog or cat can't communicate an address or phone number, it's imperative that you do it for him. Without identification, 90 percent of lost pets won't return home, according to HomeAgain. Make sure your pet has ID tags on his collar that provide some way for a person to connect with you - an address, phone number or even email. An unattended animal with tags is more likely to be rescued because he seems to be someone's lost pet.

■ **Microchipping**

Microchips are a permanent form of identification and are essential to help reunite you with a lost pet. These tiny radio frequency identification devices are inserted under the skin and can



be scanned at animal shelters and vet offices. Microchips contain unique ID numbers that link to your contact information in a national pet registry like HomeAgain. When you enroll in the service and report your dog or cat missing, a lost pet alert is sent to members of the network who register to receive them within a 25-mile radius. A staffer will guide you through the emotional process of finding your pet.

■ **Keep your contact information current**

An old home address or telephone number won't help you reunite with

your pet. So make sure you update your contact information at the vet's office, with your microchip registry and on your pet's tags.

■ **Review your backyard security**

Dogs and cats are excellent diggers and cats can jump to amazing heights. Frequently walk along the fence line of your yard to spot any weak links in fencing and to make sure your dog hasn't dug to the center of the earth chasing an imaginary bone.

Also keep an eye on your pet in the backyard at all times, because you never know when a loud noise could spook your furry friend and cause him to attempt an escape - by whatever means possible.

Your pet is a member of your family, and it's important to keep him safe, both at home and while on the road. Make sure to give him a voice in case he gets lost, so he can communicate - through tags and a microchip - where he belongs. (ARA)



*Bow, New Hampshire*

**800-414-6026 Ext. #5**

*email: whiterock@GMDGSeniorLiving.com*

*www.GMDGSeniorLiving.com*

*Affordable ~ Rental*

*~ Award Winning Developer ~*

*Community Tour Every Wednesday at 12:30*

*Beginning with lunch!*

## Welcome to White Rock.

*Serving the distinct needs of seniors.*

*Independent living apartments.*

*Optional living & health services.*

*Elevator access.*

*Affordable rent includes all utilities.*







# Red Coat Homes

246 West Main St., Hillsboro • 464-3880

*Proudly Representing...*



**Eagle's Nest Panelized Homes**



**Integrity Modular Homes**



**Pine Grove Mobile Homes**



**Integrity Modular Log Homes**



**Moosehead Cedar Log Homes**

*Let us build one for you.*

*Your lot or ours —  
anywhere in New Hampshire!*

**redcoat@mcttelecom.com**

## Increase your home value, enhance your curb appeal

Whether you want to prepare your outdoor spaces for entertaining or you're trying to make a great first impression on home buyers, now is the time to get the outside looking great. From fixing up the deck on the front porch to adding some colorful flowers to the landscaping, there are plenty of elements to make your

home look more inviting. Start by determining your home's best exterior features, and then assess some improvements that you can tackle on your own and get the biggest bang for your buck. Here are some simple ways to help boost your curb appeal:

■ **Clean up clutter**

Getting rid of clutter and scrubbing down grime should be the first steps in giving your home's exterior a fresh new glow. Start by removing any unused items or dead plants from the yard. Clean out the gutters and consider power washing the front of the house.

■ **Spruce up landscaping**

Take pride in your front yard and make sure to keep up with regular lawn maintenance. This could mean adding some new shrubs, plants or flowers to the house, but start by fixing up and trimming down all existing yard features. Consider lining walkways with an attractive fence or adding a splash of color with potted plants or bright flowers. A few garden fix-ups can go a long way to improve an outsider's first impression.

■ **Add fresh features**

If it's in the budget, hit up a local home and garden store to find some simple products to enhance existing elements. Maybe it's a new mailbox, trendy yard decor, or even a shiny fixture for the front door. You can also add a couple pieces of furniture to create a more welcoming atmosphere to the front porch. Consider a visit to second-hand shops or garage sales.

■ **Prep your deck**

The exterior of your home doesn't stop at the front yard - make sure it looks inviting all the way around. Start by prepping the deck and applying a new coat of wood stain to enhance and beautify, while protecting your investment for the future. The Flood brand of wood care products provides a complete line - from prepping and cleaning to staining and sealing - to help you get the job done and make your deck the place to be. (ARA)





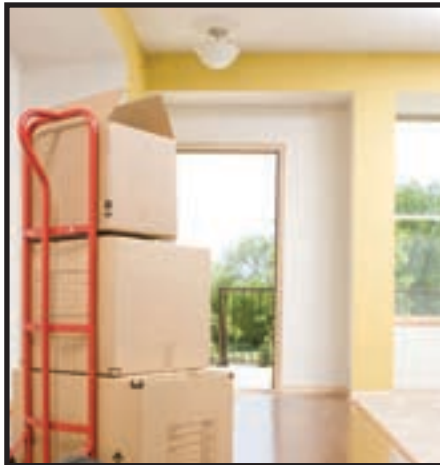
# What you should know about strategic default

Who would risk the negative impact of defaulting on a mortgage if they didn't really have to? About 17 percent of Americans who defaulted on their mortgages in the second quarter of 2010 did exactly that, according to a study by Experian, the leading global information services company.

"Strategic default" - choosing to stop paying on your mortgage even if you can afford the monthly payments - peaked at the end of 2008 during the height of the Great Recession. At that time, strategic defaults accounted for 20 percent of all mortgage defaults 60 or more days overdue, according to Experian. And while the percentage of Americans taking this option has steadily declined since then, the credit risks for strategic defaulters remain unchanged.

"Not paying your mortgage will have a far-reaching, long-lasting impact on your ability to secure future credit, regardless of the reason for your default," says Charles Chung, Experian's president of Decision Analytics. "Experian's study indicates that many strategic defaulters continue to faithfully pay on their other debts."

If you owe more on your home than its current market value, you may feel tempted to walk away from a bad investment, even if you can afford to make the monthly mortgage payment. But when considering strategic



default, you should keep several factors in mind:

- Defaulting on your mortgage is the second most damaging thing you can do to your credit, even if you continue to pay your other bills. Only bankruptcy will affect your credit score more adversely than foreclosure.

- Foreclosure remains on your credit report for seven years. During that time, securing other credit at reasonable terms and rates will be very difficult, if not impossible.

- Potential employers are looking at credit reports. In fact, 60 percent now check applicants' credit reports, according to an article in the Washington Times. By impacting your credit, a strategic default may affect your ability to get a job.

- Finally, in some cases, the debt that foreclosure "erases" may be recorded as income, which means you will have to pay taxes on it. "Some may see strategic default as a way to get out of paying a bad debt," Chung says. "But its associated costs like a lower credit score, higher interest rates and less ability to secure future credits, can wipe out the financial benefit of no longer having a mortgage payment." (ARA)



Where you are #1!

## Red Coat Realty



246 W. Main St., Hillsboro 464-3053



**Henniker.** Tri-level 2-3 bedroom condo offers low maintenance. It looks like new after being repainted and carpeted. Large lr with private deck and separate dining room make for great entertaining. Just minutes from Pat's Peak, area golf courses and Interstate 93 for easy access to work or play. **\$148,900.**



**HILLSBORO:** New to the market. Low maintenance downtown area condo. Storage area, reserved parking space. **\$59,900.**



**DEERING:** Just look at the 50 mile view--WOW! Not to mention the perennial garden, a 4 stall barn with electricity, water and phone lines. The open concept "Greatroom" has kitchen, liv. rm and din. rm with cath. ceilings overlooking these spectacular views. Three bdrms, 3 baths, fam. rm, 2 car gar., stream, pond on 15.5 acres. #1726 **\$349,000.**



**BENNINGTON.** Shades of Newhart - stately 1900's New Englander with 8 acres. Three outbuildings plus a garage. Shining hardwood floors, amazing built-ins, heated wrap-around porch and separate screen porch, 2 fireplaces, 4 bedrooms, front and back stairways, over 5000 square feet. . . .too much to mention. **\$399,000**

# There are more benefits to calcium than you might think

Eighty percent of women don't get enough calcium from food alone, according to a recent study conducted by the National Health and Nutrition Examination Survey.

That means women's bodies are stealing calcium from their bones.

Many foods like milk and other dairy products are well known to be prime sources of calcium.

Calcium is a crucial nutrient that helps build and maintain bones, muscles and teeth. It also keeps us moving by helping to maintain muscle health and strength. But taking a calcium supplement alone isn't enough. The NIH reports that vitamin D intake is also important because it improves calcium absorption.

But many women are falling short of meeting their recommended daily calcium allowance – between 1,000 mg and 1,200 mg. In fact, many assume that a drop of milk in their morning cup of coffee will provide all the calcium they need for the day.

Ladies may be surprised to learn that an eight ounce glass of skim milk only makes up 30 percent of the calcium

they need each day.

If you are not getting enough calcium or enough exercise, your body is more likely to steal the calcium it needs from your bones.

## ■ Risks of not enough calcium

One of the most common risks of not getting enough calcium is osteoporosis, a disease characterized by low bone mass and deterioration of bone tissue. Osteoporosis can lead to bone fragility.

Without bone-density testing, you may not know you're suffering from osteoporosis until you suffer a fracture – which happens to half of all women older than 50.

## ■ Starting young

If you think calcium is important only when you're older, think again. NHANES also found that 90 percent of teenage girls aren't getting enough calcium through diet alone.

Since boys and girls between the ages of 9 and 18 years old need 1,300 mg of calcium per day, getting a head start on healthy habits can prove vital in providing a strong nutritional foundation as they get older.

## ■ Finding the right supplement

If you don't get enough calcium through your diet, then supplements, like Caltrate, are a good compliment to giving your body the nutrients it needs to help keep your bones strong and your body moving.

These days, calcium supplements, like Caltrate, are available in tablets, soft chews and gummy forms and most can be taken with or without food. However, calcium alone isn't enough. Calcium should be taken in conjunction with vitamin D because it helps the body absorb calcium for the development and maintenance of bones. It also supports mobility as it may help improve muscle health and strength.

Caltrate helps replenish the calcium and vitamin D3 women need each day. To highlight that commitment, Caltrate is partnering with Susan G. Komen for the Cure as a national sponsor of Susan G. Komen Race for the Cure series.

To learn more about the importance of calcium and vitamin D in your diet, for special offers and product information, and to share your story about who, or what, moves you, visit Facebook.com/Caltrate. (ARA)

## Say Good Bye Forever To Joint & Muscle Pain

### Introducing Hydrflexin:

Thousands report end of **pain** and **inflammation**, new flexibility and **NO** side-effects.

- ✓ Back Pain **GONE!**
- ✓ Knee & Leg Pain **GONE!**
- ✓ Finger & Wrist Pain **GONE!**
- ✓ Hips Shoulder & Elbow Pain **GONE!**



**2 Capsules Daily Is All That It Takes To Get The Relief You Deserve!**



**"I no longer wake up stiff!"**

"Hydrflexin means I no longer wake up stiff or with pain in my knee."

~ Lolita R., Palos Heights, IL

Call today to find out how you can get a **FREE** bottle of Hydrflexin. You have nothing to lose but your pain. Not available in stores.

**888-429-6919**  
24 hours – 7 days a week

\* This product has not been reviewed or evaluated by the U.S. Food & Drug Administration. This product is not intended to treat, diagnose or cure any disease or illness.

\*\* A testimonial represents the experience of just one person. Your experience or result may be different. We look forward to hearing from you.

\*\*\* This offer is limited to one bottle per US household

© Biocentric Health, 2011. All rights reserved.

## Buy the Blue Pill!

**40 Pills**

– Plus 4 FREE –

Only  
**\$99**  
+ Shipping

No Prescription Necessary



**1-866-655-0326**

Discreet Shipping  
Quick Delivery



# Easy healthy eating tips for on-the-go adults

The warm summer months are a great time to hit the road and visit friends and family, but keeping up a healthy diet while on-the-go or traveling can be a challenge. Skipping meals, indulging in fast food or relying on unhealthy snacks can leave you feeling sluggish when you finally reach your destination. Balanced nutrition is essential to maintaining an active and healthy lifestyle, especially as we age.

Decreasing appetite and changes in taste can occur when people get older. This can make it difficult to eat nutritionally balanced meals on a regular basis, and being away from home is one more challenge. In addition, inadequate intake of nutrients is common in older adults. Fortunately, there are some simple tips that can help anyone stick to a nutrient-packed meal plan when they are on the road or just on-the-go.

Today, getting the vitamins and minerals needed to help fill the nutritional gaps in adults is easier with the next generation of BOOST Complete Nutritional Drink from Nestle Health Science. BOOST now has a new look and an enhanced bottle design, which is grip-



friendly, lightweight and features a no-foil, easy-to-open top. With a delicious new taste, 26 essential vitamins and minerals as well as 10 grams of protein per eight flavor ounce serving, BOOST Nutritional Drink is a great way to help meet daily nutrient needs.

■ **Water** -- Staying hydrated is essential when you are on-the-go. Keeping water on hand and drinking plenty of water even before you feel thirsty can

help guarantee you will get enough liquids.

■ **Breakfast** -- Eating a nutritious breakfast with sufficient protein can help get your day off to the right start. Whole grain toast with peanut butter and a nutritional drink such as BOOST makes a quick and easy breakfast that can help you stay satisfied until lunchtime.

■ **Pack your own meals and snacks** -- Making a smart meal choice isn't always easy, and if you're away from home it can be even harder. Preparing meals and snacks before you head out will help make sure you get the vitamins, minerals and calories you need throughout the day.

Fresh fruit and dried fruit or nuts make a perfect on-the-go snack and nutritional drinks, like BOOST, pack essential nutrients, including protein and vitamins and minerals into convenient, easy-to-enjoy mini-meals.

The next generation of BOOST Drink comes in new, delicious tasting flavors: Rich Chocolate, Very Vanilla and Creamy Strawberry. To learn more about good nutrition and active living, visit [www.boost.com](http://www.boost.com). (ARA)

## DISABILITY LAW Social Security Disability



- ⇒ FREE Confidential Consultation Today!
- ⇒ You WIN your benefits or you PAY NOTHING.
- ⇒ We guarantee compassionate and prompt client service.

Call for your FREE copy today!



We Wrote "The Book on Social Security Disability"



**Disability Group, Inc.**  
Advocating for Benefits with Dignity and Respect

Se Habla Español

**1-888-527-5612**

Members of



Disability Group, Inc. is a private law firm. Its principal office is in Los Angeles, California, 6033 Century Blvd. Managing partner, Ronald Miller, Esq. is admitted only in California and Michigan. Not certified by the Texas Board of Legal Specialization. The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask the lawyer to send you free written information about the lawyer's qualifications and experience. Prior results cannot and do not guarantee a similar outcome with respect to any future matters, including yours, in which a lawyer or law firm may be retained. No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers.

## When I am home ALONE



I feel safe. I am protected. I have Life Alert®.

One touch of a button sends **help** quickly in the event of a medical emergency, fall, home invasion, fire or carbon monoxide poisoning.

**New!**

Now we have **two systems** available:

Your choice of help buttons

- **Life Alert Classic** for seniors
- **Life Alert 50+** for people 50+



For a **FREE** brochure call:

**1-888-418-2306**

**Life Alert**

# Where caregivers can turn for answers

If you're one of the 66 million Americans who care for an aging, disabled or seriously-ill family member or friend, you're probably doing everything from running errands, to coordinating doctors' appointments, to helping find long-term care.

Fortunately, caregivers have resources they can turn to for help and support. And they can find out about them through Ask Medicare, a service developed by the Centers for Medicare & Medicaid Services (CMS). Ask Medicare offers tips online at [www.medicare.gov/](http://www.medicare.gov/) caregivers to help caregivers address numerous challenges, including:

- Enrolling in Medicare and comparing prescription drug plans.
- Coping with chronic illnesses and understanding the ways Medicare can support care and treatment.
- Finding the best nursing home or assisted living arrangement.
- Managing health care transitions, such as when someone is discharged from the hospital.
- Finding local organizations that can provide additional support for caregivers and their loved ones.



"Caregivers are part of a nationwide community of people who sacrifice a lot for others," says Susie Butler, acting deputy director, Partner Relations Group, Office of Public Engagement, Centers for Medicare & Medicaid Services. "We want caregivers to know they're not alone."

The Ask Medicare site highlights the challenges caregivers face each day; offers a free quarterly e-newsletter with Medicare program updates, and links to state and local organizations that help with meals, transportation, and caregiver training.

"Ask Medicare is an online one-stop shop where caregivers can get all the support they need," says Ms. Butler. "It has interactive tools that help caregivers compare doctors, hospitals and nursing homes, find local home health agencies and dialysis facilities, and learn which services are covered by Medicare."

Caregivers for older Americans can also link to additional resources through CMS's sister agency, the Administration on Aging (AoA). On the AoA site they'll find the Eldercare Locator, which can point them to services in their own communities as well as national organizations, such as the American Association of Retired Persons (AARP), the Alzheimer's Association, and the Family Caregiver Alliance. Ask Medicare has links to their caregiving resources, too.

To find out more visit [www.medicare.gov/caregivers](http://www.medicare.gov/caregivers). (ARA)

Have Sleep Apnea? Covered By Medicare?  
**Get CPAP or BiPAP Replacement Supplies at NO COST, plus FREE Home Delivery!**

**ION my Sleep**

We help you get a restful night's sleep:

- Replace CPAP parts regularly to prevent bacterial infection and red skin sores
- Free personalized consultation with a sleep apnea specialist
- Free home delivery and No-Risk Guarantee

We carry the brands you know  
 Fisher & Paykel Respiratory **RESMED**

Call Now and Quality is Always Free  
**FREE CPAP SUPPLIES 1.888.473.0613**

800.888.0111  
**together we're healthier**  
 Powered by

**Call toll-free: 1-888-439-5850**

**Are You Still Paying Too Much For Your Medications?**  
 You can **save up to 90%** when you fill your prescriptions at our Canadian Pharmacy.

**Their Price**

**Lipitor™**  
\$460.00

Bottle A

Typical US brand price for 20mg x 100 Manufactured by Pfizer™

**Our Price**

**Atorvastatin\***  
\$99.00

Bottle B

Generic equivalent of Lipitor™ generic price for 20mg x 100 Manufactured by generics manufacturers

Compare Our Prices! Call us toll-free at 1-888-439-5850.

**Get An Extra \$25 OFF**  
 And FREE SHIPPING

**Get an extra \$25 off your first order today!**  
 Use this coupon code to **save an additional \$25 plus free shipping** on your first prescription order with Canada Drug Center. Expires Dec 31, 2011. Offer is valid for prescription orders only and can not be used in conjunction with any other offers.

**Toll-free: 1-888-439-5850**      **Coupon Code: save162**

Prescription price comparison above is valid as of January 1, 2011. All trade-mark (TM) rights associated with the brand name products in this ad belong to their respective owners. \*Generic drugs are carefully regulated medications that have the same medical ingredients as the original brand name drug, but are generally cheaper in price. Generic equivalents are equal to their "brand" counterparts in Active Ingredients, Dosage, Safety, Strength, Quality, Performance and Intended use. It may vary in colour, shape, size, cost and appearance.



# Financial fitness exercises and screenings

Ample research shows that money problems can adversely affect your health by increasing stress levels. Financial difficulties may also make you less likely to seek medical care when you need it. And stress caused by financial woes can undermine the relationships that you rely on for emotional equilibrium.

Just as you know - and follow - the basics of keeping your body fit; it pays to understand the exercises that can help you achieve better financial health. Consider incorporating these exercises into your fiscal workout routine:

## ■ Step up your savings

Having a cash cushion against emergencies and hard times is a key element to financial fitness. Not only can it help ensure an unexpected expense doesn't derail you financially, a savings cushion can provide you with peace of mind.

Step up your savings. If you're saving nothing right now, it's high time to start. If you're already saving, look for ways to increase that amount, even if it's just by 5 percent a month. Giving up just one mocha latte or lunch out a week and putting that money into sav-



ings can help.

## ■ Do credit crunches

Your credit history is a key component of your overall financial health and is at least as important as your income, savings and investments. Good credit can help you achieve your financial goals. Just as you rely on medical screenings to help monitor your physical health, checking your credit is an important screening for your financial health. Online resources like CreditReport.com can help you understand your credit. A membership to CreditReport.com can help you stay on the right track to financial fitness by providing information about your credit, helping you learn about what actions affect it, and allowing you to stay on top of it.

## ■ Break a sweat budgeting

Sweating for a few minutes to create a budget at the beginning of every month beats sweating at the end of the month because you've run out of money until the next paycheck.

Write down your net income for the month and make a list of must-pay expenses. Budget a portion of your income for each necessity, making sure that your savings account is on that list. If you have money left over after paying for the necessities - congratulations! One option some experts recommend is to take what's left and split it in half. One half can go toward fun things and the other can be put back into your savings account along with the regular amount you save every month.

## ■ Flex your investments

You're never too young to start investing. Experts agree that the sooner you start putting money into a 401k or an IRA, the more money you'll accumulate toward retirement.

And in addition to saving toward the future, you'll be trimming your tax burden by setting money aside in a tax-deferred account. (ARA)



*Historically The #1 Best Selling Adjustable Bed in the World!*



A Craftmatic® Adjustable Bed with optional Heat & Massage may provide temporary relief from:

**Low Back Pain, Minor Aches And Pains Due To Muscular Fatigue Or Overexertion, Poor Local Blood Circulation of the Legs, Symptoms of Hiatus Hernia, Gastric Reflux Nighttime Heartburn!**

**Free DVD & Catalog!**

- Price Us Before You Buy!
- 30 Day Risk Free In Home Trial!
- No Hassle! No Pressure! No Pain! *We Won't Be Undersold!*

**AS SEEN ON TV**

**Shop By Phone & SAVE**

**No Salesman Will Come To Your Home!**  
Call For Your Free DVD & Catalog Plus Free Info:  
**888-454-1579**

simplicitysofas

FURNITURE THAT  
**F.I.T.S.**  
Furniture In Tight Spaces



*Shown with optional slipcover.*

Order your FREE catalog and FREE fabric swatches online at [www.simplicitysofas.com/print121](http://www.simplicitysofas.com/print121).

Custom-built in High Point, NC. 100 in-stock fabrics available. Large and small sofas fit through narrow doors and stairways. Assembles in 15 minutes with no tools. Ships in 4 weeks.

**SIMPLICITY SOFAS**  
877.308.5930  
[www.simplicitysofas.com/print121](http://www.simplicitysofas.com/print121)

# Catch the fine print - without losing style points

When you have to switch to large print books, or move the food label farther away from you to see how much sodium is in a can of soup, it might be time for you to invest in a pair of reading glasses. Reading glasses provide relief of symptoms caused by the onset of Presbyopia, the eye's diminished ability to focus on nearby objects.

In addition to seeing better, reading glasses can also relieve eye fatigue, caused by concentrating and focusing on nearby objects for long periods of time or working in dim lighting. With a pair of over-the-counter reading glasses you can quickly and easily focus on any crafts you might be working on, including books, the newspaper and recipe directions so you make sure that you only put in one teaspoon of salt, not one tablespoon.

Some people choose to see their eye doctor for a prescription for singular power glasses or bifocal lenses, but you also have the choice of shopping at a nearby retail store for over-the-counter options.

To help you quickly choose the right pair, use the eye chart available at the



store where reading glasses are for sale to determine the magnification level you need. Diopter strength - usually ranging from .5 to +3.50 - is the rating used to rank how strong the magnification is. Knowing what magnification level you need prior to visiting the store allows you to spend less time in front of the display.

Over time, you may find it more convenient to have several pairs of reading glasses handy - for at home, on the go

and at work. Foster Grant LightSpecs are over-the-counter reading glasses that solve two problems in one convenient product.

Prescription-quality reading glasses minimize eye fatigue while powerful LED lights allow you to read in dark or dimly-lit areas. They're perfect for your everyday use, whether you are reading in bed, doing the crossword puzzle or reading the ingredients on food products at the grocery store. (ARA)

**PROTECT YOUR FAMILY**

**Violent Crime Shows Steeper Rise**  
 The Washington Post - September 25, 2007  
 The FBI's Uniform Crime Reporting Program found robberies surged by 7.2% and homicides rose 1.8 percent from 2005 to 2006. Violent crime overall rose 1.9%, homicides increased more than 10% and robbery was up 12.2%.

**Get Your Home Security System FREE**

- Main Door Protection
- Motion Detectors
- Police, Fire & Medical Keypad with Battery Back-Up
- Alarm Siren
- Lawn Sign and Window Decals

THIS SYSTEM VALUED OVER \$800 IS YOURS FREE

**CALL NOW**  
**(866) 436-4467**

**AAG**  
 American Advisors Group

Call now for your FREE Brochure & DVD  
**1-888-484-0845**

Find out how a Reverse Mortgage can help YOU.

- Stay in your Home
- Receive Tax FREE Cash\*
- NO monthly mortgage payments

*"My best advice is to call AAG"*

*Fred Thompson*  
 Former Senator Fred Thompson  
 AAG Paid Spokesperson

\*These amounts from financial advisor



# Enjoying the fall garden's bountiful harvest

With the approach of the cooler weather, many of us also begin to yearn for the warmth of comfort foods like hearty soups and stews or freshly baked pies, but these traditional favorites need not be boring and unhealthy. A modern take on comfort foods uses what is fresh and available during the season, but also explores new ingredients and stretches your imagination to look at old ingredients or recipes in new ways.

Regardless of where in the country you live, fall produce is becoming abundantly available. For some regions, families have begun making their annual pilgrimage to the local orchard to pick apples or pears, and pumpkins are maturing in the backyard garden waiting to be turned into jack-o-lanterns. But even if these crops aren't possible to grow in your area, fresh autumn favorites like pumpkins, apples, parsnips and kale are still most likely making frequent appearances at local farmers markets and grocery stores.

Roast them, stew them, can them or bake them. Pumpkin, squash, root vegetables, apples and pears make for great cuisine that the whole family can



enjoy. Get the whole family involved and take the kids along to the market to find new vegetables to sample. Getting everyone interested in new flavors can be exciting. Sample some unfamiliar items and find new favorites. Kids will enjoy comparing the flavors of roasted carrots, parsnips, rutabagas, yams, potatoes, jicama and squash when marinated in a dressing of olive oil, balsamic vinegar, rosemary, thyme, salt and pepper. Decide which flavors your family prefers and make this a seasonal tradition to cook up together annually.

Whether you've grown your own produce or pick it up at the market, America's Test Kitchen and Miracle-Gro have teamed up to provide fresh new

recipes and tips on fall gardening at [www.scotts.com/GroYourOwn](http://www.scotts.com/GroYourOwn). Sample some of these delicious recipes while incorporating fall plants and produce into the menu and even learn which fall crops are best to grow in your area of the country.

Of course, nothing compares with the satisfaction of growing your own produce. Even if you didn't plant a garden this year, why not make plans for one next year? With just a sunny place for a container on the balcony or a small plot in the backyard, you can easily plant your own garden to grow fresh squash, rutabagas or carrots in the spring to be enjoyed by your family next fall. If you prefer the crunch of a freshly picked apple, try planting a dwarf apple tree instead.

As the temperatures drop, enjoy the season's harvest by incorporating locally grown produce into the menu. Start reviewing new recipes to try for family and friends and test their reactions. With the hearty flavors of freshly grown and harvested vegetables from the garden, everyone will be clamoring for more. (ARA)



**The World Port Seafood® Story**

We'd like to introduce you to delicious, premium quality World Port Seafood. Our buyers scour the coasts and high seas to find the most prized catches.

An Omaha Steaks® Company

**100% GUARANTEED | PREMIUM QUALITY | WILD CAUGHT**

**Seafood Lover's Catch 2325GSL**

Dive in to this wild-caught, full-flavored combo that's perfect for the seafood purist!

- 2 (6 oz.) Halibut Fillets
- 2 (6 oz.) Wild Salmon Fillets
- 2 (6 oz.) Mahi Mahi Steaks
- 2 (6 oz.) Ahi Tuna Steaks

Limit 3 packages at this special price. Standard shipping and handling will be added per address. Offer expires 6/30/11.

**Reg. \$89.99 | Introductory Price \$49.99**

**Call 1-888-903-7538 and ask for 2325GSL or [www.WorldPortSeafood.com/Seafood27](http://www.WorldPortSeafood.com/Seafood27)**

©2011 OCG | OmahaSteaks.com, Inc. 13119




**Save 64%<sup>on</sup> the Family Value Combo**

**45069CWP**

- 2 (5 oz.) Filet Mignons
- 2 (5 oz.) Top Sirloins
- 4 (4 oz.) Omaha Steaks Burgers
- 4 (3 oz.) Gourmet Franks
- 4 (4 oz. approx.) Boneless Chicken Breasts
- 4 (5 ¾ oz.) Stuffed Baked Potatoes

**Reg. ~~\$139.00~~ | Now Only \$49.99**

**Plus 3 Free Gifts**  
to every shipping address.

6 FREE Omaha Steaks Burgers, a FREE 6-piece Cutlery Set, and a FREE Cutting Board.

**Save \$89.01**

Limit of 2 packages. Free Gifts included per shipment. Offer expires 4/15/11. Standard shipping and handling will be applied per address.

**To order: [www.OmahaSteaks.com/print38](http://www.OmahaSteaks.com/print38) or call 1-888-660-6424**

©2010 OCG OmahaSteaks.com, Inc. 12714-c

# You might be wondering "Why should I use a TRAVEL PROFESSIONAL?"



In today's world of instant online access to unlimited information on travel options, you might be wondering why it makes sense to plan your vacation with one of our travel professionals.

We take the time to get to know you, understanding your approach to travel, what you like to see and do and in what style. Then we match these factors with your budget, schedule and our insider connections with the best travel providers. Our travel professionals are here for you to talk to, answer your questions, and design a vacation perfect just for you. No web site or cell phone "app" can do it our personalized way.

## You can rely on Joyce:

### For Expert Insights

It's our job and our passion to know the world's greatest destinations inside and out. Our expertise and resources give you an insider's view when planning your next vacation.

### To Save You Time

Our extensive knowledge of cruise lines, resorts, airlines and tour operators allows us to cut through the clutter and zero in on the vacation you really want.

### To Save You Money

We have access to discounted, limited-time offers and exclusive benefits you cannot obtain on your own.

### To Personalize Your Vacation

Through our global network of trusted travel partners, we can custom-tailor your vacation to perfectly match your individual needs and desires.

### To Be There When You Need Us

Sometimes the perfectly planned dream vacation hits snags, like a missed plane connection, a front desk clerk who can't find your hotel reservation or a medical emergency. When you book with us, all you have to do is make one simple phone call and we will handle the rest.



# Red Coat Travel

Give us a call, we often beat the internet!

Call us at 603-464-4467

**Don't just take our word for it, here's what recognized travel experts have to say about compelling reasons to consult a travel professional:**

### TRAVELER

*"Why do I still like agents? A competent travel adviser can be your greatest asset when you're planning a trip. Good travel agents have an edge over almost any other seller of travel. They know what you want. They speak your language. And they're there for you when you run into trouble."*

Christopher Elliot, ombudsman,  
National Geographic Traveler magazine

### THE WALL STREET JOURNAL

*"It's clear agents can likely save travelers big money and help set a realistic itinerary. Even where they weren't cheaper, the agents competed with what we could find on our own. And we were impressed where they did save us money, in particular with hotels."*

Jane Hodges, Wall Street Journal



*"Having a travel agent advise you is now more important than ever," as fees, surcharges, and other travel restrictions have become more confusing for consumers. "Travel is one of the most complicated purchases."*

Henry Harteveltd, Travel Industry Analyst,  
Forrester Research