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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

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Greenfield: Harvester

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

Hopkinton: Cracker Barrel, Fireside Tavern
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Keene: Price Chopper, Shaw's, Hannaford's

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

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New London: Hannaford's, McKennas, Colonial Marketplace, The Gallery

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Good nutrition important for eye health as you age

For older adults, bright lights, glare while driving at night and even blindness can dramatically affect quality of life, but the treatment isn't just glasses or a stronger prescription - it's also nutrition and supplementation.

Age-related macular degeneration (AMD) is the leading cause of blindness for Americans older than 60, according to the American Optometric Association. The Centers for Disease Control and Prevention (CDC) estimates 7.3 million people are at substantial risk for vision loss from AMD.

AMD deteriorates central vision, affecting everything from seeing faces clearly to literally having no central vision at all. Key risk factors for AMD are age, family history, smoking (past or present), low macular pigment, light skin and eyes, obesity and Caucasian women are also at slightly higher risk.

Macular Pigment Optical Density (MPOD) is a brief, non-intrusive exam performed by many optometrists throughout the country, which measures macular pigment in the back of the eye.

Think of macular pigment as "in-



ternal sunglasses" for the back of your eye - they absorb harmful blue light that can adversely affect eye health. Internal sunglasses protect the photoreceptors in the back of the eye - specifically the cones, which are responsible for central vision, color, sharpness and sensitivity to bright light, among others.

Two key carotenoids, Zeaxanthin (zee-uh-zan-thin) and Lutein, comprise the internal sunglasses, which can become thin as we age, unable to block or absorb harmful blue light. In order to keep the internal sunglasses thick

and dense, it is important to replenish Zeaxanthin, the predominant carotenoid in the area where the concentration of cones is the highest.

Zeaxanthin is very scarce in the average daily diet, and vegetables like kale, corn, collard greens, spinach, and peppers naturally provide nutrients to help maintain macular health, but supplementation is often necessary.

Supplements like the EyePromise brand of eye vitamins help rebuild macular pigment through unique nutritional formulas that feature the highest levels of all natural Zeaxanthin, derived from paprika. In addition to protection, Zeaxanthin and Lutein can improve visual performance, reduce glare issues and sensitivity to bright light, as well as improve color intensity and contrast sensitivity.

Vision shouldn't be something you take for granted as you age. Take care of your eyes with proper nutrition and supplementation if necessary, and ask your eye care professional about having your macular pigment measured to maintain your central vision. (ARA)



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For caregivers: Dollars and sense about Medicare

Taking on the role of caregiver for an aging, disabled or seriously ill loved one can be emotionally challenging - and financially baffling. You want to ensure your loved one receives the best medical care available, yet hold down expenses at the same time. And if the person you care for has Medicare, you'll want to make sure you know how to best use it to help with medical expenses.

You can start by learning the basics. Ask Medicare, a service created by the Centers for Medicare & Medicaid Services at www.medicare.gov/caregivers offers plenty of tips for the nation's 66 million caregivers. The site features practical information such as enrolling in Medicare, choosing a prescription drug plan, finding state and local caregiving resources, and more.

Ask Medicare offers a handy primer on Medicare benefits:

- ▶ Medicare Part A (hospital insurance) is for inpatient care in hospitals, including room costs and meals. Skilled nursing facilities, hospice and some home health care are also covered under



Part A.

- ▶ Medicare Part B (medical insurance) is for ambulance services, doctor's services, outpatient care and some home health care. Also covered are tests, shots and services to help maintain your health, including pap tests, flu shots and various cancer screenings.

- ▶ Medicare Part C (private Medicare Advantage HMO or PPO plans) covers Part A, Part B, and other services. Some Part C Medicare Advantage plans also cover prescription drugs.

- ▶ Medicare Part D (prescription drug coverage) helps pay for brand-name and

generic prescriptions.

Ask Medicare can also direct you to supplemental programs, including:

- ▶ Medicare Savings Programs (MSPs) help pay Medicare expenses and, in some cases, deductibles and coinsurance for those who qualify and are available in all states. Go to www.medicare.gov/caregivers and click on "Caregiver Topics," then "Support for Caregivers," and "Financial Help for Caregivers" to learn more.

- ▶ State Health Insurance Assistance Programs (SHIPs) offer free health insurance counseling. To find the SHIP office in your area, visit www.cms.gov/ContactCMS for useful phone numbers and websites.

- ▶ Other state and federal programs that can cover additional needs. Many people qualify for support from Social Security, Medicaid, the Supplemental Nutrition Assistance Program, and in-home services pharmacy programs. The National Council on the Aging's website helps Americans determine their eligibility for a wide range of support programs. Go to www.benefitscheckup.org. (ARA)

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Five reasons to address your hearing loss

If you're having problems hearing but haven't yet done anything to address them, you're not alone.

If you're experiencing trouble hearing, here are five reasons to get help and visit a hearing care professional:

▶ 1. Increase your financial growth opportunity. Correcting hearing problems can allow you to perform your job to the best of your ability.

▶ 2. Improve your social life. Whether you know it or not, hearing problems can cause you to communicate ineffectively with others, which can hinder relationship-building.

▶ 3. Improve your relationship with your family. Communication is even more important in the intimate relationships you maintain with family members.

▶ 4. Today's hearing aids are no longer obtrusive. For example, Starkey offers invisible hearing aids that are worn inside the canal or are hidden behind your ear.



▶ 5. Hearing aids work better than ever using sophisticated technology.

When you get help for your hearing problem, you have the potential to improve your life in ways you may have never imagined.

The first step is to visit a hearing care professional to find out what course of action is right for you. To find a professional, visit the website of U.S. hearing technology company Starkey at www.starkey.com. (ARA)

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Americans paying credit cards on time, but lag on mortgages

Nationally, since 2007, the number of credit card payments that are 60 days or more overdue declined by 20 percent, the study found. Mortgage payment rates, however, did not fare as well over the same time period in many metropolitan areas across the country. The percentage of missed mortgage payments (considered to be payments 60 or more days overdue), rose dramatically in 26 regions in the study, and improved in just four.

Portland, Ore., fared the worst, with nearly a 100 percent increase in the number of missed mortgage payments. Phoenix (78.4 percent), Baltimore (66.8 percent), Seattle (65.1 percent) and New York (49.4 percent) rounded out the list of the five cities with the highest increase in missed payments. At the other end of the spectrum, the number of late mortgage payments actually declined in Cleveland, Minneapolis, Denver and Detroit.



"In looking at the numbers, we're seeing that even in the cities at the bottom of the list, consumers are meeting their bankcard payment obligations better than before the recession," says Michele Raneri, vice president of analytics, Experian. "While the Experian data shows an overall improvement to these 60-day delinquencies, as much as a 30 percent improvement is seen in the key Texas cities, which is a positive sign in what has been a slow economic recovery." While the trend is positive on the bankcard side, the mortgage side is continuing to suffer in most of the markets. Delinquent payments and collections can have a major negative impact on a credit score and a consumer's ability to obtain credit.

Experian offers these tips for consumers to consider regarding payment behavior:

- ▶ Make sure your payments are current, and do not let them be late again. The longer your history of on-time payments, the less impact the delinquencies will have on your creditworthiness.
- ▶ If you miss a payment on an individual account, that payment may impact your ability to open joint accounts because both credit histories will be considered.

For more information on managing credit, visit www.experian.com/credit-education/credit-information.html. (ARA)



Small remodeling projects that add value - new doors and trim

With sales of homes remaining slow nationwide, many homeowners are looking for ways to add value now. Installing stylish interior doors and replacing old exterior trim are two great ways to make your home look great.

Because they are made in various panel designs and can be easily painted or stained, interior doors have become a key part of a home's overall decor.

"Many homes have plain flush doors that look rather boring," says Bob Merrill, president and CEO for Chicago-based CMI, which makes CraftMaster Interior Doors. "One of the easiest ways to dramatically change the look inside your home is by replacing your current doors with raised- or flat-panel molded doors. New doors add fresh style, character and personality." When it comes to your home, first impressions are everything. Nothing makes a worse initial impression than exterior trim that is cracked, rotted, peeling or falling apart.

With a clear cedar, wood grain texture on one side and a contemporary smooth finish on the other, MiraTEC trim is ideal for any home style. It is used for roofline fascia, soffits, window and door trim, corner trim, dentil, gables, column wraps, trim along porches and similar architectural components.

Installing new doors requires a few basic carpentry tools. Many homeowners purchase pre-hung doors. You also can choose to keep the existing frame and simply replace the doors, called slabs. In this case, you should heed a few installation tips:

- ▶ Ensure the slab door is squarely in the frame, then lock it in position with a cross brace.
- ▶ Use wood shims between the jambs and the studs, as necessary, to ensure a plumb, square and proper fit.
- ▶ Keep the frame flush with proper positioning of the cross brace.
- ▶ Add trim by cutting, gluing and nailing it in place after the slab door has been installed. (ARA)



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For caregivers: Tips on long-term planning

Caregivers can start by turning to Ask Medicare, a service created by the Centers for Medicare & Medicaid Services (CMS) that offers a number of useful resources through its website at www.medicare.gov/caregivers. Representatives of the program offer recommendations to help caregivers deal with short and long-term financial issues:

- ▶ Talk with the person you are caring for about legally authorizing you to make decisions about his or her medical care. Discuss personal wishes and develop a living will to provide direction on the kind of health care the person desires and needs. Having this plan legally developed can make it much easier for you to make decisions in the future, especially for loved ones who are unable to speak for themselves.

- ▶ Get started; contact your State Health Insurance Assistance Program in your area by visiting www.medicare.gov and clicking on "Help and Support" or "Useful phone numbers and websites."



- ▶ Review finances and health care accounts. Medicare can reduce many out-of-pocket expenses for your loved one, but it does not cover everything. Make a monthly and yearly list of all income sources, such as Social Security and pensions, as well as monthly and yearly expenses, savings and investments that impact the overall financial picture.

- ▶ Learn which types of services are

paid for. Visit "Caregiver Topics," "Paying for Care" and "Which expenses are covered" sections on the Ask Medicare site. Deductibles, co-payments and nursing home care are not covered by Medicare.

- ▶ Keep detailed notes of medications, appointments, doctors and other medical treatments. Share this information with other family members or friends who might be able to step in and help you as a caregiver if needed.

- ▶ Start focusing on preventive care such as tests, shots and screenings once you have a future plan in place. Medicare covers preventive care items such as flu shots, bone mass measurements, glaucoma tests and other screenings.

- ▶ Learn how to get the best value from the Medicare program. Ask Medicare also offers practical information about enrolling your loved one in Medicare, choosing a prescription drug plan, finding state and local resources and a free e-newsletter with the latest Medicare updates. (ARA)

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Good doctor-patient talks can lead to better management

For patients suffering from rheumatoid arthritis (RA), pain is a part of life. However, many patients don't realize that better communication with their rheumatologist could lead to improved care.

"Talking to your doctor and effectively communicating how RA affects your life are keys to improving the management of your disease," says Dr. John H. Klippel, CEO of the Arthritis Foundation.

The Arthritis Foundation suggests RA patients do some homework before visiting their doctor by "Taking P.A.R.T.":

▶ **Prepare:** You should keep a journal of symptoms and compile a list of questions for your doctor.

▶ **Ask questions:** You should ask questions whenever something doesn't seem clear.

▶ **Repeat:** Take notes and repeat the instructions and information you receive from your doctor to make sure you heard and understand it.



▶ **Take action:** Let your doctor know about your lifestyle, concerns, and preferences so a treatment plan can be customized to your specific needs.

The Arthritis Foundation has launched a campaign called "Let's

Talk RA," sponsored by Bristol-Myers Squibb, to educate RA patients on how to effectively communicate with their rheumatologists. A free communication kit is available at www.letstalkra.org, or by calling (800) 568-4045. (ARA)

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Life insurance options after a breast cancer diagnosis

More women are surviving breast cancer and living healthy and fulfilled lives thanks to early detection, advanced medical treatments and new options that may not have been available before. But because of their sometimes complicated medical histories, many of these survivors may have erroneously assumed they could not secure life insurance to protect their families after a diagnosis.

In some cases a breast cancer diagnosis may have meant a significant increase in the cost of coverage even years after successfully completing treatments. Some women also may have had to wait many years to qualify for life insurance coverage after breast cancer diagnosis and treatment.

But thanks to science and improved medical outcomes for women, that story is changing. One of the largest mutual life insurance companies in the country, Massachusetts Mutual Life Insurance Company (MassMutual), recently changed its underwriting guidelines,

to give breast-cancer survivors of both noninvasive and invasive cancers more favorable ratings for life insurance and disability income insurance coverage.

The company has incorporated the latest scientific information and treatments of the disease into its revisions, giving more patients and former patients an increased number of options. For some treatments, postponement times were reduced, and for others ratings were made more favorable to qualify candidates earlier.

Vlasta Duffy of Scottsdale, Ariz., was diagnosed with noninvasive breast cancer in 2009. She didn't have any family history, was only 41 at the time and didn't fit the "at risk" category. But a routine mammogram and following biopsy resulted in two lumpectomies. After two forms of radiation, Duffy is now cancer free.

Like many women in the workforce, her family's future came to mind when she first received her breast cancer

diagnosis. Duffy is a general agent with MassMutual and a managing partner with Integrated Financial Strategies LLC. Because of her involvement in the insurance industry, she felt she had adequate life insurance prior to her diagnosis. That quickly changed.

"One of the first thoughts that went through my head when I got diagnosed was if I had enough," she says. "And if I didn't, then what? Would my husband and daughter be OK if something happened to me either now or if I got cancer again a few years from now?" "I was very surprised that within a year of my treatment, I was able to qualify for more insurance," Duffy adds.

Because breast cancer can be a life-threatening diagnosis, it often causes a patient to look at the future in a very different light, Duffy says. She recommends people plan for their family's financial future now.

Visit www.massmutual.bca for more information. (ARA)

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Make sure your health care needs are covered

Are you thinking about a major life or career change, such as early retirement or starting your own business? One of your major considerations should be health care costs. Can you obtain private insurance for you and your family? What happens if you don't have coverage and get sick or injured? If you purchase coverage and don't use it, are you just wasting money?

Not everyone knows where to begin when shopping for the right coverage, and there's no one-size-fits-all solution when it comes to health insurance. As you plan for your future coverage needs, be sure to take into account a few important considerations that could have long-term effects on your future health and finances:

► **Be realistic about your financial situation, and make a careful assessment of what you expect your disposable income to be in the future.** By taking stock of your income, spending habits and financial obligations,

you can more accurately begin to budget for your health care needs and avoid dipping into your savings.

► **Determine your health care needs.** How often do you visit the doctor? Do you take prescription medications? Do you exercise regularly? Are you a smoker? Your health needs and lifestyle choices today have real implications for your health care costs down the road.

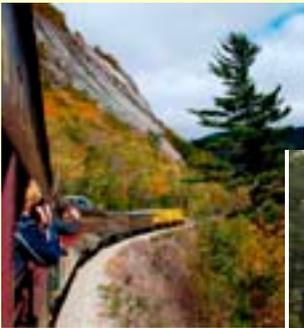
► **Start early.** It's never too soon to start thinking about how your health may affect your future finances. While you cannot predict the future, you can seek preventive health care and take steps to be better prepared in case of an unforeseen health issue or medical expense.

Developing a plan can help ensure that you can maintain your health coverage throughout life's changes, whether you retire early, switch jobs or start your own business. One area to explore is the individual insurance



market where new products offer quality insurance with the kind of flexibility that employer-offered plans may not provide.

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The dirty truth about fleas

When fleas are spotted in the home, it's our pets that take the blame. But did you know that for every flea you see, there could be a much bigger problem hiding in the bedding, carpets, furniture and floorboards of your home? The truth is, flea eggs, maggot-like larvae and pupae represent 95 percent of a flea infestation, and they thrive not on your pet, but in the places your pet likes to snuggle - on the couch, under the porch, even in your bed.

► **A problem waiting to hatch**

Within as little as eight weeks, just two fleas can produce up to 2,000 eggs. Your pet shakes these tiny white specs off himself and into your home where they quickly develop into maggot-like larvae and spin silken cocoons, becoming pupae. In their pupae stage, fleas can lay dormant for up to a year waiting for the right conditions to hatch into adults. Consider these uncomfortable facts from SentinelPet.com:

* The adult fleas a pet owner sees

represent only 5 percent of the flea population. The other 95 percent - eggs, maggot-like larvae and pupae - hide in your home.

► **Why infestations thrive**

Most products only treat adult fleas. The eggs, larvae and pupae are allowed to thrive in your home, hatching into repeated adult infestations. Not only do many products fail to prevent an infestation, they also leave a sticky residue on your pet that can wash away, or rub off onto furniture, carpets and even children. To truly prevent an infestation, you must break the flea life cycle. And that means killing flea eggs and larvae before they become adults.

► **Break the cycle**

The way to prevent a flea infestation is to rid your home of developing flea populations. That means making sure those flea eggs never develop. Many veterinarians prescribe an insect growth regulator to stop flea eggs from hatching. When female fleas feed on your



pet's blood, they'll pass on potent killing power to their eggs and any existing larvae that feed on excreted blood. Products like SENTINEL (milbemycin oxime/lufenuron) Flavor Tabs even combine flea prevention with heartworm and internal parasite protection in one monthly tablet. Before peak flea season hits this fall, talk to your veterinarian about making sure your home isn't playing host to a vicious flea infestation cycle. To locate a veterinarian or get more information on protecting your pet and family from parasites, visit www.SentinelPet.com. (ARA)



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Warm up to cool-weather vacationing

If you're planning a cool-weather vacation, but aren't necessarily interested in snow sports, you can find a destination that will still allow you to enjoy the great outdoors. Keep three key considerations in mind as you search for your destination: climate, convenience and attractions.

Beach locations, like Myrtle Beach, S.C., can offer a range of outdoor fun, from watersports -- like kayaking and fishing -- that work well in cooler months, to biking, hiking or simply walking on the beach.

While the water may be too cold for swimming by late in the season, year-round sun ensures a stroll on the beach will be just as enjoyable in October as it is in spring and summer.

Other popular beach activities like bird-watching and crabbing continue year round.

Look for destinations that also offer outdoor fun in a less wild setting, such



as golf courses or botanical gardens. The Myrtle Beach area boasts more than 100 golf courses, many open year round. Brookgreen Gardens features

more than 300 acres of gardens and outdoor sculpture art, and is open all year. Go to www.visitmyrtlebeach.com to learn more. (ARA)

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How smart shopping can help transform your lifestyle

Eating right and exercising is something we all know we should do, but the follow-through can be harder than we think. You don't need to take part in an expensive or radical health program to improve your life. Thinking long term and making small changes like shopping smarter and taking a closer look at what we eat can help improve our lives.

► **Shop with a plan**

Try to avoid going grocery shopping without a list or menu in mind - or worse still, when you're hungry. Wander- ing through the aisles can lead to picking up a lot of foods you don't need or aren't good for you, leading to expensive trips now and poor health later.

But if you shop smarter, you can turn the same trip into a much less pain- ful experience on your wallet and your waist line.

Creating a list and planning your menu for the week ahead is a great way to start.

You can shop for only what you need in a given week, and if your schedule is particularly chaotic, you can prepare many of your meals in advance. Once you get into a routine, it can be much easier to navigate the grocery store.

► **Look at labels**

One way to help get yourself feeling great on the inside and out is to take a closer look at what you're buying. If you're not sure where to start, consider the advice from the American Heart Association and look for foods that are lower in sodium.

Whether you are looking for snack items, main course options or condi- ments, more and more companies are trying to help consumers by making options that will help you move toward a better-for-you lifestyle. For example, Vlasic pickles has introduced their new line of Reduced Sodium pickles



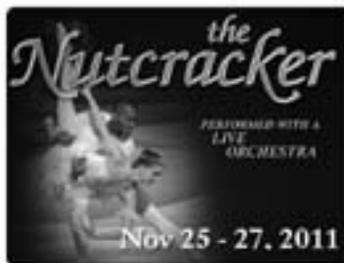
that have 25 percent less sodium. One serving of the reduced sodium pickles amounts to only seven percent of the daily sodium intake values outlined by the AHA and the Food and Drug Admin- istration. And as an added bonus they have zero fat or calories.

Also, keep an eye on the serving size of what you're eating. If you need help sticking to that, try using this "serving size card" from the National Heart, Blood and Lung Institute for reference.

► **Tweak recipes**

For those who love to cook, so many of the recipes handed down from generation to generation aren't always the healthiest. Part of the joy of cook- ing is that it's more art than science, so cut back on items that aren't healthy and substitute in better-for-you items. If you are looking for inspiration or help, search for any one of the thousands of food blogs on the Internet - many of which offer healthier alternatives, like Hungry Girl or the Food Network's Healthy Eating Blog.

Living a better-for-you lifestyle doesn't mean giving up all the foods that you love and enjoy - it means be- ing smarter about how you shop, cook and eat. (ARA)



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"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 Hartevelt, Travel Industry Analyst,
Forrester Research

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