

SENIOR

*A Guide for Active
New Hampshire Seniors*

Lifestyles!



Fixed Income

Travel Tips

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

FEBRUARY 2012 • FREE

See us online at
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: Publications Design & Layout, Advertising Design, Production & Website

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

What you need to know about the future of health care

Just like nearly everything else in our daily lives, medical care is going digital. And this change has the potential to improve your family's health care and put you in greater control of it.

In 2011, nearly three-fifths of office-based physicians used electronic medical record or electronic health record (EHR) systems, according to the Centers for Disease Control and Prevention.

Experts believe EHRs will revolutionize the delivery of health care in this country for the better, making it faster, more efficient and more user-friendly.

"Patients are more likely to take an active role in their health and adhere to the care plan if they are more engaged in the process," says Albert Santalo, President and CEO of CareCloud, a provider of web-based software for the medical industry. Here are some major changes you can expect to see as this trend hits local doctors' offices:

► **Fewer mistakes:** You may have felt nervous when your doctor handed you a prescription that looked like chicken scratch. Electronic records will help reduce mistakes caused by human



Daniel Laflor - istockphoto.com

error.

► **Less waiting:** With electronic records, you can expect shorter waiting room experiences. And your doctor may have already implemented software that allows you to fill out tedious

paperwork online. In the future, you'll need to find another venue for catching up on last year's magazines!

► **Faster service:** Your health records will "travel" with you, accelerating the speed of care anywhere, and will connect primary physicians, specialists, labs, and other healthcare providers for faster collaboration.

► **More access:** New software gives patients immediate access to their medical records. For example, CareCloud lets patients view their lab results as they become available and browse their his-

tory online. For more information, visit <http://www.carecloud.com/>.

► **Savings:** Though it may cost a pretty penny for your doctor's office to make the initial switch to an electronic records system, you shouldn't be expected to eat the cost. Government incentives are helping doctors upgrade their systems, and once those systems are in place they should cut down on costs by eliminating redundant treatments and tests. You may be feeling apprehensive about your medical data being stored in thin air. But experts say that with the proper security measures in place, there's nothing to fear. "Cloud-based systems store your data in high-security servers that operate under the most stringent security standards and comply with the Health Insurance Portability and Accountability Act (HIPAA)," says Santalo.

As more medical practices turn to new technologies for data storage, it's important for consumers to be informed about how it works. So the next time you go in for a checkup, check in with your doctor about how your information is stored. (StatePoint)

Welcome to White Rock!



White Rock
Senior Living Community



Apartments Available Now

- Independent senior living
- Spacious 1 & 2 bedroom apartments available
- Salon, activities, exercise classes, bingo, on-site chef
- Two miles from downtown Concord

Community Tour Every Wednesday at 12:00 noon



6 Bow Center Road, Bow, NH | 603-724-6256 | www.GMDGSeniorLiving.com

Maple Syrup

You have decided to buy a jug of the beautifully amber hued, sweet droplets of heaven called pure New Hampshire maple syrup. Do you have plans for it more than just on pancakes? No? Do you know what grade you want to buy? Grade A light, medium or dark amber? Grade B? The choices can be confusing as to what you want for your needs. Think of it this way. When you buy coffee, are you a mild, medium, or bold blend person? Do you like extra bold? It's your own personal taste. Maple syrup can be viewed in the same light.

Light amber maple syrup is made in the earliest part of the season when the sap first begins to run. It has a delicate maple flavor and is often used to make the beautiful candies you see at the sugar houses. It is a great choice for pancakes and the like.

Medium amber has a deeper golden color with a rich maple flavor. This grade is produced in mid season. It has been traditionally the most popular grade of this natural sweetener for most uses.

Dark amber maple syrup has the darkest color and strongest flavor of the three Grade A classifications. It is produced in the later part of the season. Dark amber is often used for both table and cooking purposes by those who enjoy a bold maple flavor.

Grade B maple syrup has the darkest and strongest

maple produced end of the chef's favorite often used

New shown potentially benefits in With the awareness of the health effects from a high sugar diet, maple syrup and maple products can provide a healthy alternative. Recent research has suggested that more than 20 compounds found in maple syrup have been linked to human health, and 13 of said compounds are antioxidants. Several of these compounds have been reported to have anti-cancer, anti-bacterial and anti-diabetic properties. Maple syrup contains a multitude of vitamins and minerals including niacin, folic acid, potassium, magnesium, iron, thiamin, copper and B vitamins. Zinc and manganese are also found in maple syrup, which are a proven link to heart health. Here are a few suggestions of how to use your maple products. Flavor your milk with a teaspoon or two of syrup. Use syrup on your morning oatmeal or over ice cream. Add ¼ to ½ cup to a large can of baked beans. Sweeten fresh cut fruit with a few tablespoons of syrup. Add syrup to grainy mustard for a terrific glaze on ham, chicken or salmon. Fill the core of an apple or winter squash, sprinkle with cinnamon



flavor and is at the very season. It is a ite and most for cooking. studies have there are many health maple syrup. heightened

and bake for a dinnertime treat. Maple syrup has a 1:1 exchange ratio with sugar or molasses so it can be easily substituted. Try some of our favorite uses for pure New Hampshire maple products. They will be sure to become some of your favorites too.

Visit our website at www.nhmapleproducts.com or call 603-225-3757 to purchase a recipe book or to get more information on finding a sugar house in your area. Enjoy the sweetest season in New Hampshire, and to your health!

-Robyn Pearl, Publicist for NHMPA

Cook up a fabulous treat

Pure maple syrup and sugar not only deliver greater flavor, they provide important nutrients not found in corn syrup or cane sugar, such as calcium, iron, manganese, riboflavin, zinc, magnesium and potassium. Grade A dark amber or Grade B maple syrup impart the strongest maple




The Grant Family Maple Sugarhouse

Invites you and your family to attend our

Twelfth Annual Open Sugarhouse

Sat., March 24th & Sun., March 25th, 2012 from 10 AM - 4 PM

- Come see how maple syrup is made!
- Free refreshments!
- Free gift for first 50 children!

Visit us at our website: www.nh-maple.com

Just follow the signs from Route 114, 149, and 77.

Mt. Dearborn Road Weare, New Hampshire

Folsoms Sugar House



• Open Weekends •
Late Feb. thru mid April
Call ahead for hours and boiling times
Tel 603-887-3672

Offering
Pure Maple Syrup,
Candy, Cream,
Sugar and Taffy

More info at www.folsomsugarhouse.com

BEN'S Sugar Shack

603-562-6595

Stop by for our FREE Samples:
Maple Cotton Candy
Sugar on Snow
Maple Syrup on Ice Cream
...and Much More Available!
• Tours Given •

Join us for New Hampshire Maple Weekend! March 24th & 25th

Come see us at one of our locations:
83 Webster Hwy. Temple, NH
693 Route 103 Newbury, NH
www.bensmaplesyrup.com

Maple Syrup

flavor, so these grades are recommended for cooking.

An old Indian legend tells how venison was accidentally boiled in maple sap instead of water, and the cooked meat was so delicious, the custom continued.

If you would like to try it, you can make your own maple sap by mixing 1 part pure maple syrup to 40 parts water. Cook in an open pot, taking care not to allow the pot to boil dry. Glazing meat with maple syrup will give you a similar outcome.

A few tablespoonfuls of maple syrup added to winter squash or other vegetables is a delightful surprise to hungry diners. When making cinnamon rolls or other breads, use maple sugar instead of brown sugar for greater flavor.

There are thousands of wonderful dessert recipes using maple syrup, from bars and cookies to cakes and frostings to pies and puddings. The unique taste of any of these will elicit praise.

The New Hampshire Maple Producers Association offers a cookbook with over 200 tried and true recipes, which is available through their website: www.nhmapleproducers.com, or at some sugar houses. Here are a few dessert favorites from that book:

Delicious Maple Bars

½ cup pure maple sugar

¾ cup flour

½ cup shortening

½ tsp baking powder

½ cup pure maple syrup

1 cup chopped nuts or coconut

1 egg

1 cup rolled oats

1 tsp vanilla

Mix all ingredients thoroughly. Spread in greased 8" square pan. Bake 30-35 minutes at 350 degrees. Cut into squares while warm.

Maple Walnut Pie

1 unbaked 9" pie shell

¾ cup pure maple syrup

4 large eggs

dash of cinnamon

a few squirts real lemon juice

½ tsp. vanilla

¼ cup melted butter

2 cups walnut pieces

½ tsp salt

Preheat oven to 375 degrees. Line greased pie plate with crust. Beat together all other ingredients except nuts, until light and smooth. Spread walnuts on unbaked crust.

Pour batter over the nuts and bake 30 minutes, or until solid. Serve with ice cream or whipped cream.

Baked Maple Custard

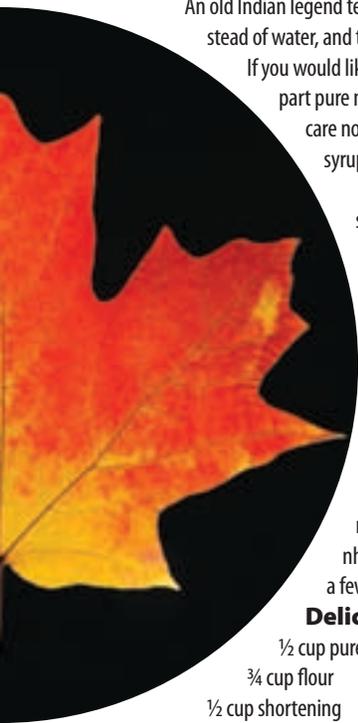
1 cup pure maple syrup

¼ tsp salt

2 eggs, well beaten

1 cup milk, scalded

Mix all ingredients except milk. Add scalded milk very slowly, stirring constantly. Pour into custard cups and place in a pan containing ½ inch of water. Bake for 1 hour at 325 degrees or until set. Yield: 2 large or 4 small individual custards.



PARKER'S MAPLE BARN

One of New Hampshire's Top Restaurants



**Yankee Magazine's
Editor's Choice Award
2011 Best Place to Visit**



**and NH Magazine's 2011
Reader's Choice Award Best Pancakes**



Open for the Season Feb. 8TH

IN OUR EXPANDED GIFT SHOP AND COUNTRY STORE...

- Native American Arts & Crafts
- Lots of Affordable Jewelry
- Tons of Maple Products & Gift Baskets
- Mail Orders Available
- We Ship Anywhere

"You Want To Be Here"

MAPLE SUGAR TOURS DAILY

Starting 1st Week
of March.
Call for info.



**Call to
find out
when
we are
boiling**

MASON, NEW HAMPSHIRE
(only 3 miles off Rte. 13) Call for Best Directions
(603) 878-2308 or 1-800-832-2308

Restaurant & Gift Shop Hrs:
 Mon.-Fri. 8^{AM} - 2^{PM}; Sat. & Sun. 7^{AM} - 4^{PM}

Visit our online store!
 For more info: <http://www.parkersmaplebar.com>

Baby Boomers: Protect your retirement nest egg

For the more than 70 million Baby Boomers approaching retirement, the road to their financial goals has become much cloudier than for previous generations. With benefits such as Social Security and employer pensions less certain, it is up to those approaching, or at, retirement, to choose the right strategy and information sources for making responsible decisions. "Boomers are living longer and more active lives and should consider taking greater responsibility for the protection of their retirement savings so they don't outlive their nest eggs," says Holly Burgess, VP, Strategy and Marketing Communications, Liberty Mutual. "It's important to create a safe retirement savings strategy customized to your needs." There are several things Boomers can do to help safeguard their retirement. Plan and Protect Focus on protecting your nest egg via conservative investments. Start by asking what "safety" means to you. Are you seeking to protect your principal from stock market volatility or looking for protection from taxation as you grow your assets? Is your top priority planning for the unforeseen, such as funds for future medical emergencies? According to the U.S.



Department of Labor, almost 20 percent of retiree income will be spent on health care. Knowing this will help you decide where to invest the portion of your nest egg you aim to safeguard. Think Conservatively An easy rule of thumb is that you'll need to replace 70 to 90 percent of your pre-retirement income, say the experts at the Certified Financial Planner (CFP) Board of Standards. Your asset allocation may change over time, the CFP Board points out. As you age you may opt to limit exposure to riskier investments like stocks by investing more conservatively. Choose Safely For the portion of retirement savings you want to protect for near-term use, consider

safer options. Many financial planners are advising older Americans to consider conservative alternatives like Certificates of Deposit, Fixed Income Funds and Fixed Deferred Annuities. Unlike more volatile investments, Fixed Deferred Annuities protect your principal while providing the opportunity to generate regular, periodic income. These products are offered by insurance companies and pay a fixed, guaranteed interest rate for an initial period. The rate may change later but cannot drop below a guaranteed minimum. Unlike many investments, interest earned on an annuity is tax deferred. Details about these types of products can be found on such websites as www.LibertyMutual.com/FixedAnnuitySolutions. It is important to consider an insurer's financial strength and to choose an annuity that allows you to customize it and access funds when you need them. "Take Control" Don't sacrifice control over the design and price of the product you purchase. Pay for the features you need for your individual situation," says Mark McVeigh, SVP, Marketing and Distribution, Liberty Mutual. Lastly, understand any risks or sacrifices involved with each product. (StatePoint)

A Home Is Burglarized Every 18 Seconds; Don't let yours be the next!

FREE Home Security System! \$850 Value! * With \$99 Customer Installation charge and purchase of alarm monitoring services.

Available Two-Way voice that allows you to instantly communicate with an ADT Security Specialist!

- ✓ Front and back doors protected
- ✓ Infrared Motion Detector Sensor
- ✓ Digital keypad with Police, Fire, Medical and Emergency buttons
- ✓ Warning Siren
- ✓ Control Panel with battery back-up
- ✓ Lawn Sign and Window decals

Call Today, Protect Tomorrow!
1-888-457-4918

Mon-Fri 8am - 11pm • Sat 9am - 8pm • Sun 10am - 6pm EST

\$99.00 Customer Installation Charge. 36-Month Monitoring Agreement required at \$35.99 per month (\$1,295.64). Form of payment must be by credit card or electronic charge to your checking or savings account. Offer applies to homeowners only. Local permit fees may be required. Satisfactory credit history required. Certain restrictions may apply. Offer valid for new ADT Authorized Dealer customers only and not on purchases from ADT Security Services, Inc. Other rate plans available. Cannot be combined with any other offer. Licenses: AL-19-104, AZ-PC0217517, CA-AC06203, CO-ELC0193944-5, OR-07-212, FL-EC13003427, EC13003401, GA-IA026395, IA-AC-0036, ID-39131, IL-12709160, IN-City of Indianapolis: 93294, KY-City of Louisville: 481, LA-F1082, MA-1355C, MD-107-1375, Baltimore County: 1375, Calvert County: AB10025, Caroline County: 1157, Cecil County: 541-L, Charles County: 804, Dorchester County: 364, Frederick County: F0424, Harford County: 3541, Montgomery County: 1276, Prince George's County: 685, Queen Anne's County: 1156, St. Mary's County: LV2039R, Talbot County: L674, Wicomico County: 2017, Worcester County: L1013, MI-360120573, MN-T501807, MO-City of St. Louis: CC354, St. Louis County: 47738, MS-15007958, MT-247, NC-25316-SP-LV, 1622-CSA, NE-14451, NJ-348F00021800, NM-33366, NY-68518, City of Las Vegas: B14-00075-6-121756, C11-11262-L-121756, NY-Licensed by the N.Y.S. Department of State (ENR) 2000280451, OH-53891446, City of Cincinnati: A036, OK-1048, OH-70957, Pennsylvania Home Improvement Contractor Registration Number: PA22959, RI-3428, SC-BA65636, TN-C1164, C1520, TX-R13734, UT-6422596-6501, VA-115120, VT-ES-2382, WA-602588694-PROTEYH93485, WI-City of Milwaukee: 0001697, WV-042433, WV-LV-21489. For full list of licenses visit our website www.protectyourhome.com Protect Your Home - 3750 Priority Way South Dr., Ste 200, Indianapolis, IN 46240. **Crime data taken from http://www.fbi.gov/galleries/pdfs/Crime_Clock.pdf

SAVE UP TO 50% OFF YOUR NEXT HEATING BILL

Advanced Portable Infrared iHeater® Saves Money NOW...Saves Money LATER!

- ✓ Heats up to 1000 sq. ft. evenly for about \$1 a day
- ✓ Safe around kids and pets
- ✓ Cannot start a fire
- ✓ FREE shipping
- ✓ Full factory warranty
- ✓ NEW low price!

Was \$499 **Now Only \$279** for a limited time!

Call 1-888-897-8411

Phone lines open 7am - 11pm EST
7 days a week
Media Code: 6177

Strict limit of 2 iHeaters per household

Shown here iHeater IH1000 Model
IH1500 Model also available (heats 1500 sq. ft.)

AS SEEN ON TV

Tips for making your home senior friendly

More seniors than ever before are living healthy independent lives well into their golden years. And a vast majority want to remain in their homes as long as possible. By 2030, Americans 65 and older will make up 20 percent of the population. For those wishing to make aging-in-place easier, there are many simple ways to make a home more functional for your needs as you age.

► **De-clutter Rooms**

Eliminate clutter that could get in your way, such as planters and small console tables. Pay attention to area rugs and other tripping hazards. And if you have wood floors and carpeting, install transition strips where they adjoin.

► **Evaluate Your Entryway**

To ideally accommodate a wheelchair, the doorway to your home should be at least 32-inches wide. Even without a wheelchair, a wider opening can be beneficial when entering and exiting. There are different doors you can install to meet your mobility needs and person-



al style. For example, Therma-Tru offers 42-inch wide entry doors in its Classic-Craft Rustic Collection and Classic-Craft Oak Collection, to allow for easier access and for dramatic and elegant curb appeal. Also consider how the door swings. A door that swings in may be easier to operate than one swinging out.

► **Tweak Bathrooms and Kitchens**

Lowering countertops in your kitchen and bathroom can make using them easier. And consider grab-bars for showers and bathtubs. For their part, curbless showers and bathtubs with entrances that open can reduce the possibility of falling.

► **Get a Grip**

According to the Centers for Disease Control and Prevention, 67 million adults will have doctor-diagnosed arthritis by the year 2030. For them, just turning a doorknob can be painfully difficult. Consider installing lever-style handles on exterior and interior doors. And choose ones with a multi-point locking system for ease of opening. Making life easier can be as simple as choosing low-maintenance entry doors with easy-to-use levers instead of doorknobs.

► **Upgrade Patio Doors**

Patio doors tend to receive more traffic than front doors. If your patio door is due for an upgrade, you can choose the classic elegance of a hinged door or the modern convenience of a sliding door. Both are available in two-, three- or four-panel configurations to ensure a wide opening.

Above all, when adapting your home, keep an eye on making your daily life easier. (StatePoint)

Courville- A Family of Four

The Courville Communities offers four facilities throughout Bedford, Manchester and Nashua, each providing unparalleled care in a home-like environment. We are pleased to provide a continuum of care including assisted living and skilled nursing options, as well as rehabilitation services to support short- and long-term residents.





Our family approach to care fosters trust among Courville, the individual and the family members involved. We truly believe that our custom care approach is enhanced by open communication and shared decision-making.

Courville residents are more than cared for; they are enriched by friendships and experiences, every day. They enjoy all the comforts of home; and you rest easy, knowing you've made a great choice in The Courville Communities family.

800 638 5503 www.courvillecommunities.com

Aynsley Place, Nashua ◊ *Carlyle Place, Bedford* ◊ *Courville at Nashua* ◊ *Courville at Manchester*



*A place to
enjoy nature
and call home.*

EXCEPTIONALLY
MAINTAINED



**PARKE PLACE
RESIDENTIAL
SUITES**

**BARRINGTON
VILLAGE
CONDOMINIUMS**

120 Coliseum Avenue,
Nashua

10-30 Barrington Avenue,
Nashua

*Waterfront living
at Mine Falls Park*

Serene wooded setting

- Single level 1 & 2 bedroom residences
- Fully applianced — including microwave, washer & dryer
- Gas heat & A/C
- Secure elevatored building
- Heated parking
- Spacious covered balconies
- Exit 6 — Convenient to shopping, essential services and the bus line

- 1250 square foot, 2 bedroom, 2 bath one level units
- Gas Heat & Central A/C
- Washer/dryer hook-up
- Individual private entrances
- Spacious covered balconies
- Ample parking
- Convenient Exit 1 location

Call 603-557-7186 for an appointment!



*Much more
than an apartment—
it's a place to
call home.*

EXCEPTIONALLY
MAINTAINED



**RESIDENCES
AT
MISSION POINTE**

**PARKE PLACE
SENIOR
RESIDENCES**

62+

62+

200 Lowell Road,
Hudson

122 Coliseum Avenue,
Nashua

Serene Historic Setting

*Waterfront living
at Mine Falls Park*

- Single level, 1 bedroom residences
- Fully applianced including microwave, washer & dryer
- Unit controlled central heat & A/C
- Includes Heat & Hot Water
- Secure elevatored building
- Convenient to shopping & essential services
- Community center and library

- Single level 1 & 2 bedroom residences
- Fully applianced — including microwave, washer & dryer
- Gas heat & central A/C
- Secure elevatored building
- Heated parking
- Spacious covered balconies
- Exit 6 — Convenient to shopping, essential services and the bus line

Call 603-557-7186 for an appointment!



Tips for seniors living on a fixed income

With retirement accounts and real estate values still recovering from the recession, and living costs on the rise, many retired seniors are struggling to pay their bills. According to the National Council on Aging, 20 million Americans, 60 years of age or older, are economically insecure. But experts say that with the right tools and planning, you can avoid money woes. There are many things you can do to help make ends meet in an uncertain economy:

► **Work From Home**

If inflation is causing your living expenses to rise, but you're on a fixed-income, you may want to consider taking on some part-time work to supplement your funds. Working from home is becoming an increasingly easy option for seniors who may be less mobile than during their younger days. Many companies hire part-time freelancers to complete work remotely. From tutoring to transcription services, you can earn extra dollars without getting off the couch.



Yuri Arcurs - Fotolia.com

► **Budget Online**

If you're still squinting over your checkbook ledger, it's time to try something new. "Let software do the heavy lifting for you," advises Aaron Forth, Vice President and General Manager of Intuit Personal Finance Group. "It's easy to make costly mistakes like missing bill payments when you're doing it all by hand." Take advantage of free services

on the Internet like Mint.com. For those who prefer managing money on the desktop, purchase financial software like Quicken to help you manage your finances, create a budget, and meet financial goals.

► **Cut Expenses**

You may be familiar with traditional coupon clipping, but online sites like LivingSocial and Groupon can help you find helpful local deals on the things you need, such as medical exams and food, or the things you want, like birthday presents for your grandchildren. Just be careful to not get carried away on purchases. The best way to do this is to stick to goods and services that you would have bought at full cost anyway. And, of course, trim back on unnecessary expenditures. For example, many television programs are available for free online, making your cable bill a redundant expense. Likewise, if you use a mobile phone, consider eliminating your landline. (StatePoint)

SettlersGreen.com  

goodbye
winter blues!

COACH OLD NAVY
 AMERICAN EAGLE OUTFITTERS OFF-CAMPUS FAMOUS footwear OUTLET
 Timberland  adidas

OPEN DAILY: MON-THUR 9-6 • FRI & SAT 9-9 • SUN 10-6
 RT 16 • N. CONWAY, NH • 603.356.7031
 HOURS MAY VARY, SEE WEBSITE FOR MORE INFO

Settlers' Green Outlet Village™

Tips that let you turn down the thermostat

With today's high fuel prices, heating your home in the cooler months can be expensive. By turning your thermostat back 10 to 15 degrees for eight hours, you can save up to 15 percent a year on your heating bill, according to the U.S. Department of Energy.

"There are basic steps homeowners can take to maintain a comfortable home while living with a lower thermostat setting," says Bob Vila, home renovation and repair expert.

To help you get started, Vila offers some useful advice:

► **Seal Your Drafts**

One way to make sure you're not throwing money out the window is to ensure heat's not escaping through it as well.

From mail slots to doorways, to cracks and loose window fittings, air leaks can be found throughout the entire home, sending heated air outside. Without compromising the ventilation system or air quality, you can seal most of these leaks by applying weather-stripping.

Weather-stripping comes in many forms, including adhesive-backed foam strips for door and window frames, sealants for cracks and shrink-film for windows.

Many come with easy application features. Warm air can even leave a room through electrical outlets. Seal these holes tight with fire retardant plas-



Space heaters can be a safe way to help save money.

tic foam outlet covers.

► **Gather Round**

"Not all rooms should be treated equally when it comes to heating," says Vila. By targeting only frequently used rooms of the home, you can turn down the thermostat and save energy. But don't forget to close the doors of rooms not in use. Portable heaters are ideal for zone heating because there is no instal-

lation involved, so you can create cozy spaces quickly. But traditional units can get very hot, posing a risk to pets, children, and flammable materials like curtains and carpet.

"Opt for a product with no exposed heating elements," advises Vila. "You get the warmth you want without any risks." For example, EdenPURE heaters don't get hot to the touch, don't have exposed heating elements that can cause a fire, and won't reduce humidity or oxygen in a home. For more information, visit www.edenpure.com.

► **Five Minute Fixes**

There are also many quick fixes that will help you heat efficiently. Between annual furnace check-ups, clean or replace air filters once a month. Dirt and build-up prevent systems from operating at maximum efficiency.

Ensure heat registers are dust-free and clear of obstructions like drapes and furniture. Change the direction of your ceiling fan to a clockwise rotation. This forces cooler air upward, sending the warm air down into your living space. Don't forget that thermostats need upkeep as well. Calibrate your thermostat for proper temperature readings and dust the inside and cover with a soft brush.

With a little effort, you don't need to sacrifice your family's comfort to save a dime. (StatePoint)

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




17th Annual

ChocolateFest

Chocolate Challenge

March 3, 2012 • 12-2pm

Where: Colby-Sawyer College, Wheeler Hall
Ware Campus Center, New London, NH

877.526.6575
chamberinfo@tds.net
www.lakesunapeenh.org

Tickets: \$10 each
Kids 5 and under free



Lake Sunapee Region
CHAMBER OF COMMERCE

Tips for taking control of your spending habits

No matter if your finances are a source of anxiety or if you live within your means, it's always a good idea to periodically reevaluate the way you spend money. While credit cards give consumers the purchasing power they need to lead comfortable lives, they can also make irresponsible spending all too easy. In these uncertain financial times, getting a handle on any debt you may have is more important than ever. Luckily, it's never too late to learn good spending habits. "The first step toward prosperity is taking control of unconscious debt -- including impulse purchases that you buy on credit but don't need or don't even remember purchasing," says Dr. Charles Richards, a psychotherapist and author of the new book, "The Psychology of Wealth," which seeks to improve readers' relationships with their money.

Richards believes that with a healthy attitude toward wealth comes good habits. He offers several tips for people seeking to take better control of their finances:

▶ Regularly discuss your financial goals and your plan to meet them, with a



WavebreakMediaMicro - Fotolia.com

spouse, partner, or friend.

▶ If you have debt, develop a specific repayment plan with fixed payment amounts.

▶ Never pay late fees on your credit cards and other bills. They are as good as throwing money out the window. Pay your bills on time, all the time.

▶ Before you make a purchase, ask, do I want this item or do I need this item? If it is only a want, evaluate whether your budget supports it. Wealth is not defined by the amount of stuff you have.

▶ Write yourself a list to avoid binge shopping. If you want to make a pur-

chase that's not on the list, try putting the item on hold. If you forget about it after a week, you probably didn't need or want it that much in the first place.

▶ Don't spend money based on what your income might be in the future. Spend based on what you're currently earning. And if your material desires outweigh your resources, don't be afraid to take on extra work.

▶ Whether it's the effectiveness of advertisers or a lack of personal responsibility, identify the reasons you spend money you don't have, and seek to change your behavior accordingly.

More advice about how to understand your relationship with money can be found online at <http://psychologyofwealth.org>. "People who have a healthy relationship with money share many common habits and traits," says Richards, "Understanding how you feel about money can help allay any unnecessary fears or doubts that may be sabotaging your best efforts in managing your money." Regardless of your circumstances and financial history, you can work to gain the attitude and habits that help drive financial success. (StatePoint)

ION my Catheters

Do You or Loved One Use Catheters? Covered by Medicare or Private PPO?

Get Up To 200 Catheters a Month
At little or **NO COST** Plus **FREE** Home Delivery!

Catheter Supply Replacement Benefits!

- Prevent Urinary Tract Infections (UTI) with single-use catheters
- Reduce the threat of possible damage to your bladder or kidneys
- Live a healthier life with clean, Intermittent Catheterization

We carry the brands you trust and know

Call Now! **FREE** **Qualify In Minutes** **1.888.698.7560**

Must Have Medicare or PPO To Qualify

...together we're healthier

Presented by ION my Catheters

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!

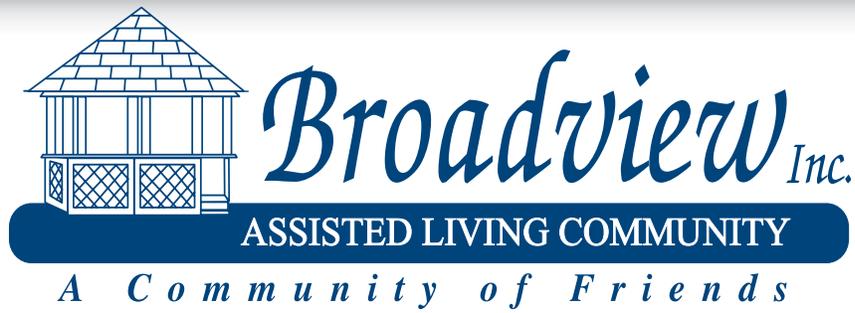
Now we have **two systems** available:

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

Your choice of help buttons

For a **FREE** brochure call:
1-888-711-3528

Life Alert



Continue
doing what
you love
to do ...



and maybe even learn something new!

547 Central Street • Winchendon, MA 01475
www.broadviewassistedliving.com
978-297-2333

The Corvettes Doo Wop Revue concert on 3-10

Take a trip back in time, when cruising the strip, hanging out at the drive-in and cranking up the tunes on the jukebox were cool!

The Corvettes Doo Wop Revue will take you for a rollicking rock n' roll ride at the Rochester Opera House on Saturday, March 10 at 8:00 PM with the greatest Solid Gold hits of the Doo Wop era like In the Still of the Night, The Twist, Come Go with Me, Earth Angel, Sea Cruise, At the Hop, Runaround Sue... and many, many more.

This is not just a concert...it's an all out Doo Wop celebration with lots of audience interaction and plenty of comical onstage antics. The Corvettes, dedicated to preserving the greatest rock n' roll music of all time, have performed with many of the famous Doo Wop groups, including The Drifters, The Coasters, The Marvelettes, The Platters, Danny and the Juniors and The Tokens.

Reserve tickets online at [HYPERLINK "http://www.rochesteroperahouse.com"](http://www.rochesteroperahouse.com)



www.rochesteroperahouse.com or call/stop by the box office (603) 335-1992, M/W/F from 10-5 and two hours before the show. Beer and wine is available. Age 17 and under must be accompanied by an adult. This show is sponsored by Eastern Propane and Oil, L. Wynn

Sound and Foster's Daily Democrat. The Rochester Opera House is located in City Hall, 31 Wakefield Street, Rochester NH. The season continues with Tap Kids 3/28, The Machine Performs Pink Floyd 3/31 and Alice in Wonderland, Jr. 4/5-7. Tickets: \$21 (premium) and \$16 & \$14.

Available Now!

Are You Age 55 +
and looking for an affordable apartment where all the utilities are included in your rent?

Payson Village Senior Housing

60 Payson Hill Road • Rindge, NH

a newly-constructed complex, has one 1-bedroom apartment available and ready for you to move in!

Come and see for yourself!

**Our open office hours are 10:00—1:00
Mondays—Wednesdays—Fridays**

For Additional information,
call Jodie at (603) 924-6091



Southwestern Community Services, Inc.



Classes for Lifelong Learning Open to
Retired and Younger Adults

Est. 1989

LINEC

Learning Institute at New England College

Classes are offered in the Fall, Spring and Summer including Current Issues, Constitutional Issues, Music, Literature, Film and much more.

Annual membership is \$35; additional \$15 per term for unlimited course selection!

~ Spring Term starts April 9th ~

Visit **LINEC** @ www.linecatnec.org,
or www.nec.edu & follow LINEC links,
or call the registrar at 603.746.6212

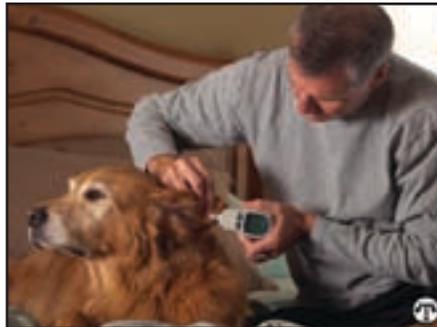
Manage your pet's diabetes with these helpful hints

Many people don't know that the diabetes epidemic in the United States isn't just striking humans—it affects pets, too. Diabetes can lead to health complications like recurrent infections, nerve damage and cataracts, says Dr. Debbie Olbrich, a veterinarian for Abbott Animal Health.

"If your cat or dog displays signs of diabetes like excessive thirst, frequent urination, increased appetite despite weight loss, or weakness or fatigue, see your veterinarian as soon as possible," says Dr. Olbrich. "By actively partnering with your veterinarian and providing a little extra attention at home, your pet's diabetes can be managed."

Some tips for caring for a diabetic animal that Dr. Olbrich recommends include:

► **Provide a Healthy Diet.** Just like in humans, diabetic cats and dogs have special dietary needs to help maintain their blood sugar levels and control their weight. Special diets to help manage your pet's diabetes are highly recommended and an integral part of managing diabetes. These diets may decrease the amount of insulin your pet needs to be given, and they can help maintain



Diabetic pets, like humans, benefit from blood glucose monitoring.

more normal blood glucose levels. Talk to your veterinarian about your pet's dietary needs.

► **Get Your Pet Plenty of Exercise.** For diabetic pets, physical activity is especially important because it can help control weight and manage glucose levels. It's important to include exercise in your pet's daily routine. Your pet's age, overall health and fitness level will determine what types of exercise are best.

► **Make Sure Your Pet Gets Proper Medication.** There are several types of injectable insulins available to treat diabetes in cats and dogs. Your veterinarian will prescribe the most appropriate

insulin for your pet. Insulin is generally given twice daily, and pets tolerate the injections well.

► **Monitor Your Pet's Blood Glucose Levels.** Diabetic pets, like humans, also benefit from blood glucose monitoring. The American Animal Hospital Association recommends monitoring blood glucose levels at home.

Handheld monitors, such as Abbott's AlphaTRAK® Blood Glucose Monitoring System, are specifically designed for cats and dogs, simple to use and provide up to 25 percent more accurate readings than human meters. By monitoring your pet's blood glucose levels, you can help your veterinarian assess your pet's treatment and provide them with important information they can use to recommend adjustments to diet, exercise regimens or medications.

Additionally, cats may get stress hyperglycemia, which is another reason monitoring blood glucose levels at home can be so beneficial.

For more information on diabetes in cats and dogs or to learn more about Abbott Animal Health's AlphaTRAK® meter, visit AbbottAnimalHealth.com or AlphaTRAKmeter.com. (NAPS)

Say Good Bye Forever To Joint & Muscle Pain

Introducing Hydraflexin:

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!"

"Hydraflexin 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 Hydraflexin. You have nothing to lose but your pain. Not available in stores.

888-691-2084

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.



ISTRESS THEREFORE ICHILL

iChill Relaxation Shot helps you relax, reduce stress and sleep better*

- + Exclusive blend of natural herbs and vitamins
- + Zero sugars, carbs & calories
- + Feel refreshed, not groggy

Why stress when you can chill with iChill? One delicious shot helps you relax, and unwind without alcohol, chemicals or calories.

unwind from the grind™



Now, for a limited time, when you order a 12-shot case of iChill, you'll get another case **FREE**. A \$37.50 value! We'll even pay all shipping and handling. **ORDER NOW!**

iChill is a dietary supplement. This product has not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease. Individual results may vary.

Get a **FREE CASE** of iChill. That's 12 **FREE** shots. Plus **FREE** shipping. Go to www.ichilloffer.com Enter code 120



Avoid these mistakes on your tax return

Several of the most common mistakes made on tax returns are simple in nature. For instance:

- ▶ Social Security numbers must match perfectly with what's on Social Security cards.
- ▶ All names on returns must also match Social Security cards.
- ▶ If you're not sure which of the five statuses you are, see IRS Publication 501.
- ▶ In addition to math errors, taxpayers often miscalculate amounts related to their taxable income, withholding and estimated tax payments, the Earned Income Tax Credit, the Child and Dependent Care Credit, the standard deduction for age 65 and older or blind, and taxable amounts of Social Security benefits.
- ▶ Double check the routing and account numbers for your financial institution so that you either receive your refund in a timely fashion or pay your balance on time.

"Another easy way to avoid these types of errors is to use a tax preparation



solution," states Jessi Dolmage, TaxACT spokesperson. "Online and download solutions like TaxACT allow you to import information from last year's return, which reduces the chance of mistyping key

information. The programs also provide step-by-step guidance while completing the forms and math for you, and they check your return for errors and missed opportunities." (ARA)

INDIAN HEAD RESORT
180 ACRES OF SCENIC SPLENOR IN THE HEART OF NH'S WHITE MOUNTAINS

SKI & STAY!

ENJOY SOME OF THE BEST SKIING IN THE EAST AT
• LOON • CANNON • BRETTON WOODS & WATERVILLE
AND EXPERIENCE ALL THAT INDIAN HEAD RESORT HAS TO OFFER! DISCOUNTED SKI TICKETS AVAILABLE !!

MID-WEEK LODGING FROM \$99 PER NIGHT FOR 2*

WEEKEND LODGING FROM \$149 PER NIGHT FOR 2*

ATTENTION SNOWMOBILERS: WE ARE ON THE CORRIDOR !! TRAIL TO EYE YOUR STEPS TO YOUR ROOM!

PLUS: ENJOY FREE USE OF ALL INDIAN HEAD RESORT FACILITIES INCLUDING:

- HEATED OUTDOOR POOL OPEN ALL WINTER • HEATED INDOOR POOL
- INDOOR & OUTDOOR HOT TUBS • PROFILE FINING ROOM
- 50" PLASMA HDTVS IN ALL MOTEL ROOMS!
- 60+ HI-FI CHANNELS! • SAUNAS • GAME ROOM • GIFT SHOP
- ENTERTAINMENT • TRIP THUNDERBOLT LOUNGE • HEAR ALL AREA

ATTRACTIONS, SIGHTSEEING AND TAX-FREE SHOPPING

*PLEASE NOTE: Not Valid Holidays or Feb. Vacation Weeks. Does NOT include Tax or Gratuities. Subject to Change.

664 US ROUTE 3 • EXIT 53, I-93 • LINCOLN NH 03251
888-343-8000 • (603) 745-8000
WWW.INDIANHEADRESORT.COM • INFO@INDIANHEADRESORT.COM

SEE IT AT THE THORNE

The Biennial
Keene State College
Art Faculty Exhibit

January 21–February 26, 2012

This exhibition showcases recent work in a variety of media by Keene State College studio art and graphic design faculty members Rosemarie Bernardi, Richard Carlson, Mary Crawford, Rebecca Davis-Kelly, Molly Fletcher, Jonathan Gitelson, Robert Kostick, Paul McMullan, Stephanie Nichols, Walter Nicolai, Yuan Pan, Lynn Richardson, Katharina Rooney, Peter Roos, John Roberts, Tanya Rudenjak, and Ann Shelton.

Keene STATE COLLEGE Thorne-Sagendorph Art Gallery
Keene, NH 03435 • www.keene.edu/tsag • 603-358-2720

What you should know about diabetes and oral health

People living with diabetes need to take care of and monitor their health very closely. While monitoring their blood glucose is usually top of mind, the 26 million Americans living with diabetes may be surprised to learn that 95 percent have a form of gum disease. This is compared to only 50 percent of the general population. Additionally, the Centers for Disease Control and Prevention (CDC) reports that people with diabetes are twice as likely to develop serious gum disease as people without diabetes.

"People living with diabetes are at an increased risk for developing periodontal disease because they are generally more susceptible to bacterial infection, and have a decreased ability to fight bacteria that invade the gums," says Dr. Maria Emanuel Ryan, professor of oral biology and pathology, Stony Brook University, Stony Brook, N.Y.

A big misconception is that patients always experience pain if they have gum disease; this is not the case and it is especially important for diabetes patients to know and watch for the following signs and symptoms:

- ▶ Bleeding gums when you brush or



floss.

- ▶ Red, swollen, puffy or sore gums.
- ▶ Gums that have pulled away from your teeth.
- ▶ Changes in the way your teeth fit together when you bite.
- ▶ Pus that appears between your teeth and gums.
- ▶ Constant bad breath or a bad taste in your mouth.

In light of these complications, Colgate Total has aligned with the American Diabetes Association this November in support of American Diabetes Month to help educate and increase awareness of the critical link between oral health and diabetes. Colgate is donating \$100,000

to the American Diabetes Association to Stop Diabetes to help end the devastating toll that diabetes takes on the lives of millions of Americans. Visit stopdiabetes.com to become part of the movement and learn more about how you can share, act, learn and give in raising awareness about diabetes.

Larry Hausner, MBA, CEO, American Diabetes Association says: "Too often people don't realize all of the effects of living with diabetes. It's this type of awareness that helps more people to be educated patients, learn something new and take immediate action."

People living with diabetes and those who may be at risk should take an active role in their condition management to combat the risk of gum disease and other health problems by flossing, visiting the dentist regularly and brushing twice daily with antibacterial toothpaste specifically formulated for gum health, like Colgate Total. It is the only FDA-approved toothpaste to prevent gingivitis and the No. 1 recommended most by dentists for gum care. Colgate Total(R) toothpaste reduces 90 percent of plaque germs that cause gingivitis, the most common form of gum disease, for 12 hours. (ARA)



Call now for your FREE Brochure & DVD
1-888-722-6570

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 Field Spokesperson

*Please consult your financial advisor

Have Diabetes? Covered By Medicare?
Get a FREE TALKING METER and Testing Supplies at NO COST!

IONmyDiabetes I Talk to you! Voice Assistance

We help diabetics live a better life:

- Free Home delivery of diabetes supplies
- Free Consultation with a diabetes specialist
- Free Shipping and No-Risk Guarantee
- Friendly reorder reminders
- Meter eliminates painful finger pricking

We carry the brands you know







Call Now And Quality In Minutes For
FREE TALKING METER 1.888.536.4632


...together we're healthier

IONmyDiabetes.com does not provide medical advice, diagnosis or treatment. Offer available only to qualified beneficiaries. No purchase necessary. Tax payments, deductions and state restrictions may apply.