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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

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

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

Washington: General Store

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

Insider secrets to an affordable road trip

Whether traveling for business or pleasure, most people will take at least one road trip this year, and when they do, they'll be looking for value. To help get the most out of your next trip, here are five insider secrets from travel expert and life-long hotelier, Rajiv Bhatia, head of roadside hotel chain Knights Inn.

▶ **1. Book Your Hotel Direct.** Shopping around is always a good idea, and it seems like new websites pop up every day to help travelers do just that. That's great for comparing offerings, but when you've made your choice, book directly with the hotel or brand. More often than not, you'll be offered a lower price as well as a best-rate guarantee.

▶ **2. Pass on Car Rental Insurance.** Rather than paying the insurance that car rental companies provide for a fee, check your personal policy. Often, your plan will include a travel clause that you may not be aware of, saving you as much as \$30 a day. To save even more, don't worry about the size of the rental



car you are reserving and go with the smallest size offered. The most compact cars usually get overbooked and sell out fast, often leading to a free upgrade.

▶ **3. Don't Pay for What's Free.** Spend your money on fun, not on hotel Internet fees and expensive breakfasts. Stick with hotels that offer these amenities at no cost.

▶ **4. Slow Down on the Highway.** Savor the journey to your destination; it doesn't pay to rush. Driving in excess of 60 miles per hour will waste gas and money. For every five miles over, you car can lose as much as 23 percent fuel efficiency.

▶ **5. Brand Loyalty Pays.** Hotel loyalty programs let travelers earn points for their stays, points that can be redeemed for gift cards, free nights and more. When you stay with competing brands, it's likely you won't earn enough points for rewards. Stay with only one brand or its affiliates and watch your point balance grow. Like having choices when you travel? Try Wyndham Rewards, it's the largest hotel loyalty program in the world, with 14 brands and over 6,500 hotels. (NewsUSA)

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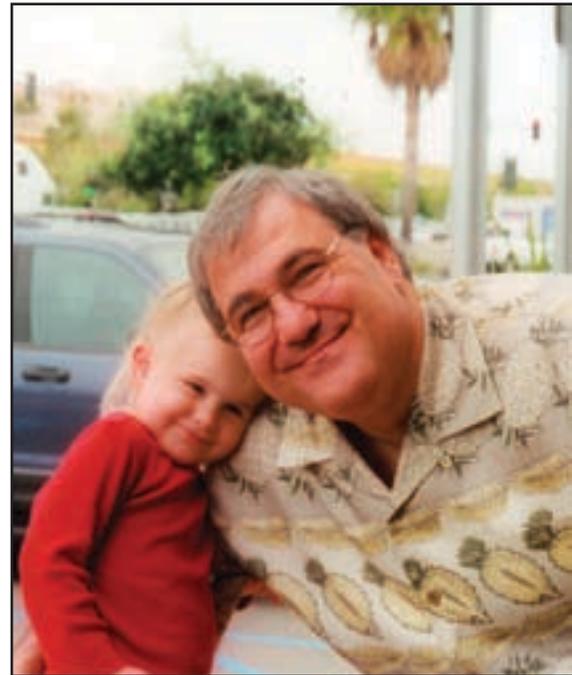


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Bands perform child's song about her grandpa

Many young children cry when their loved ones pass, but few pen their emotions into song, much less make that song into a music video. But when Alexandra Irving, age 9, lost her grandfather, she wrote a song, "All We Had," in his memory. Several bands competing to play the OC Music Fest '09, a three-day event to be held in May 2009, have recorded the song. One band, Roman Alexander and The Robbery, plans to make a short children's video using Irving's lyrics. "I heard her keep repeating the same verse," said Wayne Irving, Alexandra's father. "One year ago, my heart became broken. Something made me uncomfortable... My grandpa's smile is gone." Alexandra, a precocious child who sings, dances and heads her gymnastic team, had a special relationship with her grandfather, who succumbed to a freak streptococcus bacteria infection at age 59. He coached her soccer team -; her optimism and sensitivity brightened his days. When Wayne Irving, the founder of the Orange County Music Festival and E-CBS Records spoke of Alexandra's

song, he was surprised to find that many bands felt touched by Alexandra's love for her grandfather and the song that she wrote after his tragic loss. Several bands competing to play in the OC Music Fest '09 "Be the Band Contest," in which bands compete to perform at one of the festivals, approached Wayne about producing Alexandra's song. Roman Alexander and The Robbery wrote a lullaby using Alexandra's lyrics. Australian rock sensation Bedford play it in a tear-jerking and mesmerizing rock version. Genius, the only platinum-selling group to emerge from Romania, will sing the lyrics in a pop-blues style. Word spread about the song, solicitations started coming in and an illustrator agreed to make a short music video based on Roman Alexander and The Robbery's version. All three performances are available at www.AlexandraIrving.com. Alexandra would like you to come vote for your favorite at www.ocmusicfest09.com/alexandra. How does Alexandra feel about the attention? "I'm embarrassed," she says. "I was just thinking about my



grandpa, I miss him so much. I wish he was here so he could hear my song for him." (NewsUSA)

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Parents, grandparents, kids and more: Tips for traveling with extended family

Family travel is a growing trend not likely to slow any time soon, with more and more people considering the benefits of traveling with extended family. Follow these tips to plan a great multigenerational vacation.

► **Tip 1: Make planning a group activity**

It will take some research to find the right locale for your vacation, and brainstorming with the entire group, young and old, to get ideas of where to go is a wise way to start your travel adventure.

► **Tip 2: Find group accommodations**

Many resorts have accommodations appropriate for groups, such as the Inn on Woodlake or The American Club Resort in Kohler, Wis. The resort recently opened a nearby private cabin, Sandhill, nestled on 350 acres in the wilderness near the western shores of Lake Michigan and approximately an hour north of Milwaukee.

► **Tip 3: Research activities**

Guests of the Sandhill cabin, for example, have access to renowned golf at Whistling Straits and Blackwolf Run, home of the 2012 US Women's Open. Both kids and adults enjoy top-notch golf lessons at Kohler Golf Academy.

► **Tip 4: Adopt the multigenerational mindset**

Traveling with a group of different aged people brings with it a unique set of variables. It's important to remain flexible and set a comfortable pace. (ARA)



For everyone: Exercise for healthy aging

Sixty-year-old Ester Kurz does a lot of things, but taking prescribed medicine isn't one of them. While most people her age take a pill for one thing or another, Kurz, from Baltimore, self-prescribes exercise for healthy aging.

On a daily basis Kurz, who will turn 61 in June, goes to the Life Time Fitness in Rockville, Md., to enjoy everything from boot camp to yoga. Her favorite day is Monday, she says, when she goes from kickboxing to indoor cycling class to boot camp. "Each year, I seem to up the number and types of routines," she boasts.

Kurz's attitude is counter to the majority of her peers. Just 30 percent of people between ages 45 and 64 say they engage in regular leisure-time physical activity, according to the Centers for Disease Control and Prevention's 2010 National Interview Survey. As people get older, they move even less: 25 percent are active between the ages 65 and 74 and only 11 percent of those



85 and older say they are active.

That's a problem because studies indicate there's a correlation between activity and a lower death rate in older adults.

"Healthy aging is the ability to maintain your mental, physical and cellular health," says Jason Stella, a personal trainer at Life Time Fitness, The Healthy Way of Life Company. "The process of aging is inevitable, but the choices you make, good or bad, throughout your lifetime dictate the rate at which you will age and the positive or negative health

affects you develop."

In particular, Stella says behaviors that sabotage healthy aging include eating processed foods, taking too many medications, not controlling stress and inactivity.

"I have had almost no injuries and very few aches and pains other than when I push myself too hard," Kurz says. In addition to staying physically active, Kurz is a lobbyist for a grass-roots advocacy organization, a wife and mother of two sons, ages 19 and 21, as well as a volunteer with several organizations.

Regular exercise and physical activity are critical to helping older adults stay independent as they age. Strengthening bone and joint health to protect mobility is all the motivation most active older adults need to exercise.

Firmly in the second half of her life, Kurz is certain she has never been healthier or felt stronger. Fitness is part of her health aging program. (ARA)

WOODALLS RATED: Facilities ★★★★★ Recreation ★★★★★



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Consuming more fatty acids may reduce dry eye symptoms

Summer weather may bring warmer, humid air, but millions of Americans still experience discomfort associated with dry eye syndrome. Dry eye is a condition where tears lack sufficient moisture and lubrication, which is necessary to maintain good eye health and clear vision.

Dry eye may include irritated or gritty eyes, redness, burning, a feeling that something is in your eyes, blurred vision and even excessive watering.

Treatment for dry eye syndrome varies depending on the severity. Several new studies have confirmed the correlation between fatty acids and an improvement in dry eye syndrome. Salmon, tuna, herring, mackerel and other cold-water fish rich in omega-3 fatty acids can help reduce inflammation, enhance tear production and support the eye's oily outer layer, as well as provide health benefits for your cardiovascular, immune and nervous systems.

Some people can use artificial tears



or ointments that simulate the action of tears. There are also oral capsules that can maintain tear production and guard against future tear loss. The American Optometric Association (AOA) recommends consulting an eye doctor

to diagnose the condition and discuss proper treatment. The AOA also recommends adults have yearly eye exams. For additional information on how best to cope with dry eyes, visit www.AOA.org. (ARA)



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How women can take control of their financial future

For women in all stages of life, here are some financial aspects that should be reviewed and added to a retirement planning program:

► **Bank accounts** - If you're married, sharing joint bank accounts can help highlight how the family income is spent. Chances are you and your spouse don't earn exactly the same income. Some couples decide to split expenses evenly, while others appropriate the larger income toward the larger bill payments. Whatever you choose to do, consider creating a personal savings account in addition to the household financial contribution responsibilities you already have.

► **Debt** - Debt accumulation can cause a strain on a spouse's credit - and finances - even if it happened prior to the wedding. Determine if you will be held responsible for your spouse's prior debts, and if so, to what extent? If you are able to keep your prior debts separate, it will help to ensure each other's property remains out

of reach of creditors, protecting your individual credit ratings.

► **Retirement** - On average, women tend to spend 12 years out of the workforce due to caregiving responsibilities for children, parents and spouses, according to the U.S. Department of Labor. To top it off, women typically earn 77 percent of what their male counterparts earn. This traditionally results in women contributing less to retirement via 401(k) accounts, or receiving less through pensions and Social Security benefits. Because of these factors, women need to start a retirement planning process earlier in life.

► **Insurance** - Even with a great retirement plan in place, unplanned factors can impact savings. Disability income insurance can provide a source of income in the event you are unable to work because of an accident or illness. And life insurance can help provide financial security upon death by providing funds for children to at-



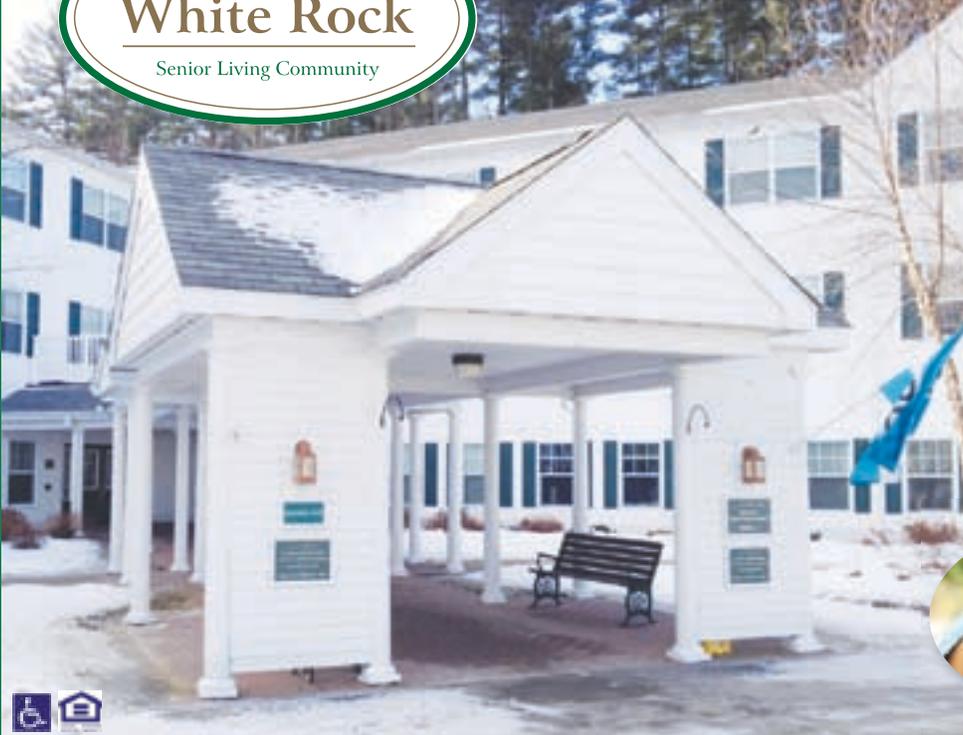
tend college, or to help continue with mortgage payments.

► **Maintenance** - Make sure to keep retirement savings and insurance on pace with income. It's important to keep your retirement savings on par with what you earn. If you receive a raise, consider using a portion of that money to increase your contribution to your 401(k) plan. The same goes for disability income insurance protection. As your income rises, so should how you allocate funds to protect it. (ARA)



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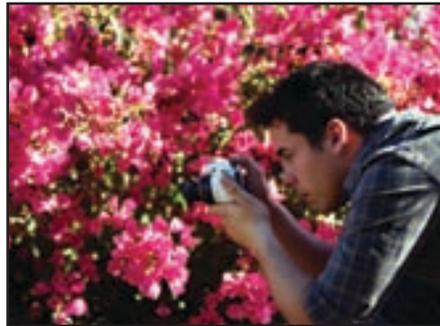
Digital cameras: creating masterpieces with each click

With warm weather luring us outside for fun outdoor activities, using a digital camera ensures timeless memories with family and friends are captured in a snap. Even with increased smartphone usage, - a recent Consumer Electronics Association report stated that 43 percent of consumers have used a smartphone in the past year to capture images - digital cameras remain the most common devices for capturing photos, with 73 percent having used a digital camera over the same time period.

There are many reasons why a dedicated digital camera captures the best photos:

► **More features** - Digital camera features vary and can enhance your pictures to truly capture the moment. Features range from basic blink and smile detection; to more sophisticated, such as optical image stabilization, which adjusts unintentional camera movements for clear, crisp pictures; and pancapture, for creating a seamless panoramic picture. Increased resolution, higher zoom levels and wide angle lenses are all more advanced features not available in smartphones.

► **Never miss a shot** - Digital cameras offer shutterbugs increased shutter speed, continuous high-speed shooting capabilities, object tracking, improved high dynamic range and more. The sophisticated performance and faster speed of ultra-



compact cameras such as the GE E1410SW help capture action shots like an amazing baseball catch or the graduate tossing her cap with brilliant clarity.

► **Versatility** - There are numerous options for compact, slim, highly affordable digital cameras that won't weigh you down while on the move. You can leave your bulky camera bag at home and simply toss your compact camera in a pocket, purse or backpack. There are plenty of types of digital cameras to choose from, ranging from simple point-and-shoots to higher end DSLRs. Another relatively new and intriguing option are bridge cameras, which are easy to use for budding photographers seeking higher power and a more professional look and feel, but still at a reasonable price and no where near the cost on an entry level DSLR. For an added bonus, there are a number of shockproof

cameras that can survive underwater escapades - places your smartphone can't go.

► **More value** - With a plethora of budget digital cameras available today, you don't have to break the bank to take sharper photos. GE Digital Cameras offer high quality, easy to use digital cameras at a great value. For example, the GE X400 digital bridge camera is packed with features that deliver powerful performance for an unbeatable, everyday low price.

Once equipped with a digital camera, the following tips can get you shooting like a pro in no time:

► **Use color all around you:** Vibrant colors make for beautiful photographs, which can help you create spectacular albums and scrapbooks. It can be yellow tulips on a grassy field or a carousel horse against a sea of lights. Incorporate color wherever you can find it.

► **Don't forget people in your scenic shot:** Consider putting a friend or family member in the foreground for a sense of perspective. You will not only capture the scene, but give your photo your own stamp of personality.

► **Be aware of the background:** Note any distracting elements in your shot. For instance, you don't want a tree growing out of the top of someone's head. Unless, you want to do that on purpose so everyone gets a good laugh later. (ARA)

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Deep sea fishing offers unforgettable fun

For a truly unique vacation experience, try deep sea fishing in one of the world's best areas for the sport -- Costa Rica.

Costa Rica offers one of the healthiest fisheries in the world, where 20-fish days are not uncommon, and fish simply don't come in small sizes. Los Sueños Marina, which is home to an extensive charter fleet certified by the Costa Rican Ministry of Tourism, reports that dorado average 40 pounds, and yellowfin tuna often push past the 300-pound mark.

Other fish, including wahoo, roosterfish and snapper, as well as sailfish and marlin, also call the coast of Costa Rica home. The good fishing might explain Costa Rica's ranking as one of the happiest places on earth.

Vacations and sportfishing at Los Sueños Resort and Marina can be accommodated by Stay In Costa Rica (www.stayincostarica.com), a tourism group that has 10 years planning fishing charters with boats ranging from 25 feet to 65 feet. Want in on the action?

Stay In Costa Rica offers the following tips for first-timers:

► **Look for an experienced deep sea fishing charter.** A qualified deep sea fishing boat will take you to the best fishing spots and provide the correct bait for the fish that you want to catch.

Fishing licenses are required and cost \$25 per year. All good boats practice catch and release on all bill fish to ensure good fishing to the future generations. There are restaurants that will cook your catch when you bring in Mahi Mahi or Tuna. There are also chefs who will cook your catch in the privacy of your accommodation.

► **Guard against seasickness.** Even if you're fishing in Costa Rica, which is known for its gentle, smooth waters, you might get disoriented on the boat. If you get sick, stay above deck and concentrate on the horizon line. Avoid strong smells, like that of the bait, until the nausea passes. Taking motion sickness medication before you board can help you avoid the issue altogether.



► **Come prepared.** Bring sunglasses and a hat or visor. Be sure to drink plenty of water while on the boat. Don't forget sunscreen; even if you stay in the shade, the glare off the water can give you sunburn. And don't forget to bring your camera. After all, you'll want photographic proof of your big catch! For more information, visit www.stayincostarica.com. (NewsUSA)

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Why hula when you can bula in Fiji?

When Americans think about tropical paradise, their minds turn to Hawaii. But those in search of sun and island escapes -- not crowds and high-end department stores -- might want to think about visiting other areas of the South Pacific. For a more affordable, more authentic experience, just say "Bula" -- the official greeting of Fiji. The Republic of the Fiji Islands is a nation in the South Pacific known for its rich natural resources, scenery and friendly people. Those looking for white-sand beaches and bright blue waters will not be disappointed. The islands are surrounded by soft coral reefs, which provide a breathtaking underwater spectacle. Visitors can enjoy many one-of-a-kind adventures in a nation less expensive than many in the South Pacific. Visitors to Hawaii are often surprised by the amount of development that has taken place on the islands. In Fiji, however, it is still possible to get back to nature. For example, Koro Sun Resort & Rainforest Spa, an all-inclusive getaway on the island of Vanua Levu, situates its guests within 150 acres of tropical paradise. Surrounded by a coconut plantation, lavish rainforests and a pri-



vate lagoon, the resort offers its guests a more authentic native experience than can be found at any staged luau. Guests of Koro Sun Resort can enjoy an array of unique adventures. For example, on the resort's Salt River Kayak trip, vacationers can explore the island's largest salt lake while guides tell stories about area legends. Because the tour follows the tides, guests never have to paddle against the current. Those who want to

spend time in, not on, the water, can swim with the dolphins in Natewa Bay. The South Pacific's largest bay is home to several spinner dolphin pods and over 150 dolphins, making for one-of-a-kind snorkeling. Guests interested in relaxation and rejuvenation can enjoy full spa amenities at the Rainforest Spa using all-natural ingredients. For more information, visit www.korosunresort.com or call 1-877-567-6786. (NewsUSA)

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Retirement planning crucial for small business owners

Planning for retirement is crucial for everyone, and it is especially critical for small business owners.

Indeed, according to the U.S. Small Business Administration, small business owners employ half of all private sector employees, pay 44 percent of total U.S. private payroll, and have generated 65 percent of net new jobs over the past 17 years. MassMutual financial professional Katheigh Degen of Kansas City offers the following tips to help small business owners stay financially secure during the run up to retirement.

► **Anticipate needs** - Traditionally, most people need about 70 percent of their current annual income to live comfortably in retirement. Know what your business is worth - both as one entity, and also broken down into smaller parts. Only about 10 percent of business sales involve the entire business as one lump sum.

► **Save on the side** - You've probably heard about diversifying your portfolio, and the same is true with diversifying your retirement plan. Put



aside 20 to 25 percent of your gross income in savings outside of the business. This provides you with flexibility as you plan your exit from the business. For example, if you have an heir or employee interested in purchasing the company, they might not be able to afford it all at once, but could take over the helm with smaller payments over a period of time.

► **Explore options** - As you near retirement, selling off your business in one setting would make everything easy. But as mentioned earlier, it doesn't always work that way. Knowing your business' value can help you evaluate offers that come your way, so you can make an

educated decision on whether to sell and live comfortably in retirement, or keep working and pursue a better offer.

► **Don't wait too long to find a buyer** - Within three to five years of retirement, business owners should start to find a buyer for the business. Of course, this plan demands that the owner set an expected retirement date and stick to it. By waiting too long, owners may begin to experience poor health and low energy, which could affect productivity and potentially the profitability of the company.

Planning for retirement is so crucial, and owning a business can often add complications in timing the retirement perfectly. "Business owners put so much hard work into building the business and making it strong and viable in the market," says Degen. "With additional planning in retirement strategy, a good business owner can retire and see the business continue to succeed even after it has been transitioned over to new owners." (ARA)

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Social change: a new year's resolution for 2012

Political unrest, environmental crises and economic challenges on a global scale practically defined 2011. The Arab Spring ousted three iron-fisted rulers, a deadly earthquake led to mass radiation exposure in Japan and Occupy Wall Street emerged to be a historical, internationally united protest. The year 2011 seized the idea of social change and ran with it. Will that momentum continue throughout 2012?

All signs point to yes, and Walden University's recent Social Change Impact Report confirms the trend. The results indicate the importance of social change and reveal that people are taking action now and will continue to do so in the future.

The survey shows that more than nine in 10 Americans (92 percent) have taken action to engage in positive social change in the past year and that more than half of them are committed to engaging in future positive change as individuals acting on their own or in in-



formal groups. "Around the world, people are 'thinking globally and acting locally,'" notes Jonathan Kaplan, president of Walden University. "People have a strong belief in their own power to effect positive social change and make a difference." The Social Change Impact Report also states that nearly nine in 10 adults in the U.S. (88 percent) believe the best way to have an impact on the world is to make change at the local level. At a time

when many families and organizations are vulnerable, and fewer resources are available to support the socioeconomic challenges that exist, individuals now more than ever have the opportunity to make a difference in their communities and beyond. Walden University offers five practical tips to encourage citizens to participate in 2012.

- ▶ **1.** Think about what kind of positive social change you want to effect.
- ▶ **2.** Assess what specific skills or expertise you can offer to help address a particular need.
- ▶ **3.** Connect your passion and skills with your commitment to serve.
- ▶ **4.** Research ways your workplace can get involved in the community.
- ▶ **5.** Use a resource that can match you with an organization that needs your skills. To see more details from the Social Change Impact Report, visit WaldenU.edu/impactreport, and for volunteer opportunities, visit WaldenU.edu/service-network. (NewsUSA)




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