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*A Guide for Active
New Hampshire Seniors*

Lifestyles!

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Three ways to give energy savings the green light in your home

“Red means stop, green means go” – we learn that axiom as children. When it comes to home energy costs, however, going green can help homeowners put a stop to runaway utility bills. And maximizing your home’s use of natural light – call it “green lighting” – is a great way to boost your home’s energy efficiency.

Anyone who’s ever paid an electrical bill knows that the simple act of turning on a light can directly impact your monthly expenses. Homeowners looking for a long-term way to power down their lighting costs may consider Energy Star-qualified skylights a good investment. While skylights’ cosmetic appeal can’t be argued, their value goes far beyond good looks. By admitting natural light into your home, skylights can help reduce use of artificial light sources – and help you save on electricity costs. Pair powered venting skylights that come with automatic rain sensors with efficiency-enhancing accessories like designer blinds (available



in a varied palette of colors and patterns), and you can improve energy efficiency as much as 37 percent, according to skylight manufacturer Velux America. And, with tubular skylights like Sun Tunnel products, you can even bring natural light into ground-floor rooms or spots where a traditional skylight may not work, such as a first-floor powder room, hallways, or walk-in closets. Go to www.veluxusa.com to learn more. (ARA)

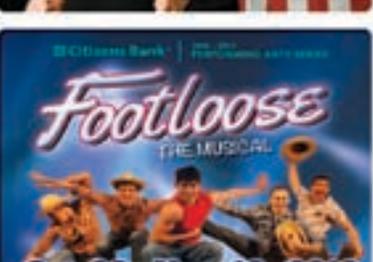












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Beautiful rooms are meant to be lived in

Fall is the time of year when thoughts turn back toward the home. With kids back in school and the holidays approaching, many homeowners look for ways to make their rooms more stylish, but struggle to find the balance between beautiful and livable.

Redecorating a space with a few key elements can completely transform the look and feel of the room without breaking the budget. When starting the room refresh process, keep the livability of the design elements in mind to make sure you have a balance that works within your lifestyle.

One of the easiest ways to breathe new life into a room is by refreshing the floors. A dull or scuffed floor can make a room look tired. Selecting the right flooring will create the perfect canvas to help tie all a room's design elements together. Flooring is one of the key design elements that will bring both personality and livability together.

Adding personality

Blending a variety of influences will add distinction to a room. Start off by having a clearly defined color palette. One option is selecting a rich-toned floor to serve as a warm background for furniture. To add contrast to a warm floor, add a subtle color to the walls. Then, incorporating a collection and variety of prints and frames will help break up the wall color and add visual interest.



Livability within design

Authentic style that works in real life is key to achieving a beautiful and comfortable room. Valencich's recommendations include:

- Keep both comfort and style in mind when selecting furniture pieces.
- Develop a list of how the room will be used by your family and guests. Keep it top-of-mind when determining the layout and flow of the room.
- Select flooring and furniture that

is durable. Be sure to review all the warranty information before making a purchase.

- Consider how much maintenance will be required to keep the pieces in your room looking fresh.
- Don't let the room get too cluttered so that it becomes uncomfortable for guests to relax.
- If you are going the DIY renovation route, seek products that are easy to install. (ARA)

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Winterize your home in only one weekend

Preparing for Jack Frost's arrival can send a shiver down any homeowner's spine. But, with some optimism, easy tips and access to a few rental tools, you can winterize your home in just one weekend, leaving plenty of time to enjoy autumn's splendor.

Prepare your lawn and landscaping

Start by aerating. Renting an aerator is a cost-effective and efficient way to reduce thatch and provide extra space in the soil for water and oxygen to reach the roots. Find a local American Rental Association (ARA) member store near you by visiting RentalHQ.com.

Winterize your deck

Start by renting a pressure washer at your local ARA member rental store. The trained rental associate will give you guidance on safe and efficient operation of the pressure washer. After you clean your deck, let it dry completely and then apply paint or sealant.

Trim your trees



A chainsaw is the easiest way to deal with dead branches and will take much less time than hand sawing. You can rent a chainsaw to cut the wood into small

logs or pieces for disposing of properly. Chippers can also be rented for grinding up the wood and using it for mulch in the spring. (ARA)



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An apple a day...

28th Annual Apple Harvest Day comes to Dover Oct. 6th

The 28th Annual Apple Harvest Day will take place in Dover on Saturday, October 6 from 9:00am to 4:00pm. The Seacoast's premier fall festival will feature over 300 vendors, six entertainment stages, fabulous food and amusements for the whole family. The event, organized by the Greater Dover Chamber of Commerce and underwritten by Federal Savings Bank, brings

over 25,000 people to downtown Dover every year on the first Saturday in October.

Festival attendees can expect all of the events and activities from past years' including the WOKQ Apple Pie Judging Contest, Apple Harvest Day 5K Road Race and Kiwanis Pancake Breakfast, and three new venues this year; The Orchard Street Stage, Todd's Touch Auto Alley and McConnell Center Arts Pavilion. The Bernson Legal, PLLC Orchard Street Stage, which will be located next to The Dover Brickhouse, is sure to be the hot new music venue of the festival featuring performances by The Mallett Brothers, Whiskey Kill Duo, Eli Autry and other local musicians. "I think the Orchard Street Stage is going to be a great addition to the festival," commented Chris Serrecchia, Co-Owner of The Dover Brickhouse. "We have a great

band lineup planned that will attract people to Orchard Street and expand Apple Harvest Day."

The McConnell Center Arts Pavilion will transform Dover's community center into a local arts haven with artists, crafters and musicians filling the lawn outside of the Center. Although the McConnell Center lies outside of the traditional Apple Harvest Day boundaries, many festival attendees park at the McConnell Center Lot and are encouraged to stop at the Arts Pavilion on their way to other festivities on Central Avenue and Henry Law Park. The Todd's Touch Auto Alley will take place on First Street and will feature a collection of super modified sports and muscle cars, in addition to a monster truck on display. Festival-goers will be allowed to take a

close look at all of the vehicles and pose for pictures with the monster truck. For the fourth straight year, the 5K Road Race will kick-off Apple Harvest Day. The race begins at 8:30am and will start and finish on River Street. The USTAF certified course winds through historic downtown Dover and is suitable for beginner runners and walkers, as well as advanced racers. Registration for the 5K Road Race is now open and can be done by visiting the Apple Harvest Day



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page at www.dovernh.org. Racers are encouraged to register early as the first 250 participants to signup receive a free 2012 Apple Harvest Day 5K t-shirt. PainCare and Salmon Falls Family Healthcare are the 5K Underwriter Sponsors along with Bernson Legal, PLLC and Kennebunk Savings.

Directly following the 5K Road Race at 9:00am, the Apple Harvest Day Opening Ceremonies featuring the Dover High School Marching Band, will take place on the Comcast Community Stage in Henry Law Park. As usual, the venue will be hosted by the WOKQ Morning Waking Crew's Mark Ericson. In addition to hosting performances by the Garrison Players, Extreme Air of New Hampshire and Sole City Dance, Ericson will also conduct the 27th Annual WOKQ Apple Pie Contest at 11:00am.

Additional entertainment stages will include the Ralph's House of Tone North End Stage hosted by 98.7FM The Bay in the Ross Furniture Parking Lot on Third Street, the Urban Tree Service Songwriter Stage hosted by The Shark 105.3FM in Waldron Court and the Cocheco Arts & Technology Academy Stage in the Cocheco Courtyard.

Much to the delight of young festival attendees, the Service Credit Union KidZone will be back in Lower Henry Law Park with over a dozen inflatable amusements. Henry Law Park will also feature the Profile Bank Roaming Train, Dover Auto World Traveling Barnyard and Public Service of New Hampshire Pony Rides.

Henry Law Park will also be the location of Apple Harvest Day's largest food court, which will be complete with traditional carnival foods, as well as seasonal favorites like candy apples and caramel popcorn. An additional food court will be located in the Ross Furniture Parking Lot on Third Street. Early risers can attend the Kiwanis Pancake Breakfast on Orchard Street from 8:30am to 10:30am.

Festival attendees may park at the Dover Library on Locust Street and the Dover Transportation Center on Chestnut Street. Both lots will be serviced by the Apple Harvest Day Shuttle provided by Maple Suites, which will drop passengers off in the heart of the festival at Henry Law Park and at the Janatos Parking Lot. The Janetos Parking Lot will also be the originating point for free wagon hayrides provided by



Dover Main Street.

Upon arriving at Apple Harvest Day, festival-goers are encouraged to visit the Chamber of Commerce Information Center at the corner of Central Avenue and Orchard Street or the Measured Progress Volunteer Headquarters, located in HR Block on Central Avenue to receive a Foster's Daily Democrat Festival Guide complete with festival map and entertainment schedules.

For up to date information on Apple Harvest Day visit www.dovernh.org, www.facebook.com/doverappleharvest or call the Greater Dover Chamber of Commerce at (603) 742-2218.

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The Gala apple

GALA has become one of the most widely grown apples in the world since it was introduced from New Zealand in 1934. It has a conical shape and red-orange coloring with yellow striping, and it often turns a deeper color late in the season and in storage. Gala is a sweet, crunchy apple, and juicy. Its flavor has hints of pear. Gala is well suited for

both fresh eating and cooking, and it is ready for harvest in many orchards now. Gala derives its genetic heritage from Cox's Orange Pippin, an English apple dating back to 1825, and both Red and Golden Delicious. One of its offspring is Jazz, a managed variety introduced in 2000. Managed, or club, varieties, are now the norm for new apples developed around the world. Growers can only plant these varieties if they are licensed to do so. The goal of managing varieties this way is to maintain quality and limit production, and return more revenue to the people and programs that develop them. While this can prevent a popular apple from being overplanted, it means that consumers may not find certain new varieties in their local orchard. HERE'S A RECIPE for Galas or other New

1 c whole wheat flour
1/4 t salt
1 c sour cream
3/4 c sugar
1 t vanilla
1 t baking powder
1 t baking soda
2-3 apples like Gala or Honeycrisp, cored/sliced thin



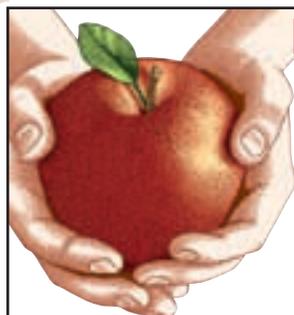
Topping
1/2 c walnuts or pecans, chopped
1/3 c sugar
1 t cinnamon

Icing
3/4 c confectioners sugar
3/4 t almond extract
milk
Preheat over to 350°F.

Cream together butter and sugar. Add eggs and vanilla. Stir in dry ingredients and sour cream, and mix well. Spoon half of the batter in a greased 9"x13" pan.

Layer apple slices on top and sprinkle with half of topping mixture. Cover with remaining batter, apples, and topping. Bake for 45-50 minutes, until a cake tester or toothpick comes out clean.

Mix together confectioners' sugar and almond extract. Add just enough milk to make it moist enough to drizzle off a spoon. While cake is still warm, drizzle with icing.



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Sour Cream Apple Cake

6T butter
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1 c all-purpose flour

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- **Western Europe.** The classic destinations of the Old World get a new coat of polish when viewed from river cruises. Explore the romantic landscape and medieval castles of Germany's Rhine and Moselle rivers, or be charmed by the bucolic countryside in Belgium and the Netherlands. Themed river cruises like A Taste of France, which features an array of food-related excursions and experiences, give travelers the opportunity to indulge one's interests in unique settings.

- **Eastern Europe.** A river voyage from the Black Sea to Budapest will have travelers sailing through beautiful scenery as well as dramatic history. Many of the destinations on the journey, like towns and cities in Bulgaria and Romania, are hidden gems that only in-the-know travelers count among the must-see destinations in Europe. Danube River cruises will also provide a glimpse of the Czech Republic and Slovakia, along with destinations in Austria, Germany and Hungary.

- **The Middle East.** What river could be more considered famous than the Nile? Taking a cruise on this legendary waterway counts among life's ultimate experiences, and Tauck's river cruises ensure that travelers can take this trip in style. The austere allure of the desert landscape is an attraction in its own right, but travelers will also be able to see the ancient monuments that have made Egypt a travel destination for generations of adventurous spirits. Land experiences include four nights in Jordan where guests see the majestic ruins at Petra and the desolate beauty of Wadi Rum.

- **Asia.** China's powerful Yangtze is one of the world's great rivers, and cruising down it onboard one of Tauck's river cruises will be the travel experience of a lifetime. Its atmospheric landscape of gorges and green hills are spellbinding, compelling travelers to visit pavilions and pagodas in riverside towns and villages. Another river, the Li, is the perfect place to observe fishermen plying their trade from onboard bamboo rafts. (ARA)

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Proper nutrition key for older people

Because we are living longer, certain conditions specific to senior citizens are also on a steady rise. Dehydration, falls, fractures, cognition loss and attention deficits are now becoming more commonplace.

In a recent paper titled "Salt Appetite Across Generations" presented at a medical conference in Switzerland, Israeli researchers from the University of Haifa confirmed that in older people, a reduced sense of thirst results in a greatly increased risk of serious dehydration. They also noted that the appetite for salt does not diminish with age and suggested that this be used to help sustain hydration and prevent the dangerous symptoms that result from dehydration.

Another study by Dr. Michael H. Alderman and Dr. Hillel W. Cohen of the Albert Einstein College of Medicine, published in the American Journal of Hypertension, identified significant risks to cardiovascular health and longevity from consuming any less than one or more than three teaspoons salt per day. Fortunately, most Americans - including the elderly - when left to their

own choice consume right in the middle of this range. Given this new evidence, assisted living caregivers should be very cautious before recommending a low-salt diet for the elderly. In older people, mild hyponatremia is the most common form of electrolyte imbalance in the blood. Indeed, several recent medical papers found a direct relationship between hyponatremia and unsteadiness, falls, bone fractures and attention deficits."

Falls are one of the most serious problems for the elderly and about a third of people older than 65 fall at least once every year. Fall-related injuries in the elderly are associated with numerous psychological and physical consequences and are a leading cause of bone breakage and hip fractures, which can lead to complications and permanent disability or death. More than 5 percent of all hospitalizations in people older than 65 years are due to fall-related injuries. Sadly, the research shows that in assisted living facilities where almost all residents are given low-

salt diets, the rate of falls and fractures are three times as great as in the normal home environment."

The implications of this research for liability claims incorporating legal damages are considerable. Mild hyponatremia in the elderly can no longer be considered as a simple nonthreatening condition. Evidence clearly points to significantly increased attention deficits, loss of cognitive function, increased falls and fractures - a cascade of conditions resulting in a highly diminished quality of life and a reduced life span. It is a major threat that can be treated by simply adding salt back to the diet.

The evidence contradicting a low-salt regimen for the elderly is impressive and up-to-date. Those responsible for looking after the elderly should very carefully consider any broad, sweeping recommendations to administer a low-salt diet, for both medical and liability reasons. A well-balanced diet, complete with salads, vegetables and fruit is the best approach to ensuring a healthy and active retirement.



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Making the most of your money when it comes to estate planning

Estate planning is an important component of your overall financial plan, regardless of your age, income or size of your estate. If you own property and have heirs, you need to think about estate planning. To do the job well, you'll need the help of a team of professional accredited estate planners such as a certified public accountant, a lawyer, insurance professionals and financial planners, and trust officers.

The NAEPC offers this advice on how to have productive working relationships with your planners:

- Before meeting with a professional, gather all your personal and financial information, make lists of your current financial advisers, assets and liabilities, collect financial documents such as retirement plans, life insurance policies, property deeds, partnership and business agreements and your income tax returns for the past two years.

- Write out your own personal goals, concerns and ideas. Identify people whom you would like to have inherit



your property when you die, and specify what you would like to leave each. Make note of any special needs or situations, such as a dependent child or a spouse whose disability will prevent him or her from working. Identify people you would like to name as guardian for minor children, as well as an executor for your will.

- Seek out the right professionals. You'll find any number of people who profess to be estate planners, but NAEPC designees complete rigorous educational requirements for estate planning and adhere to a strict code of ethics. To find an accredited estate planner, visit the association's website, www.estateplanninganswers.org.

- Bring your notes and all the information you've gathered with you to your meeting. Being prepared can save you hours of billable time. Discuss your overall goals and find out how each professional can help you meet them. Ask for a list of the specific documents he or she will prepare for you.

- Realize that estate planning is an ongoing process. You should update your estate plan every few years or any time you experience a major life change, such as the birth of a child, marriage, divorce or death of a spouse or parent.

- Finally, once you've prepared for your loved ones' financial future, don't forget to take care of their emotional well-being. Estate plan documents are dry and technical, and they won't communicate your emotions to those you leave behind. Consider writing a letter to your spouse and family expressing your final thoughts and feelings. Keep the letter with key financial paperwork and make sure your loved ones know where to locate these items. (ARA)

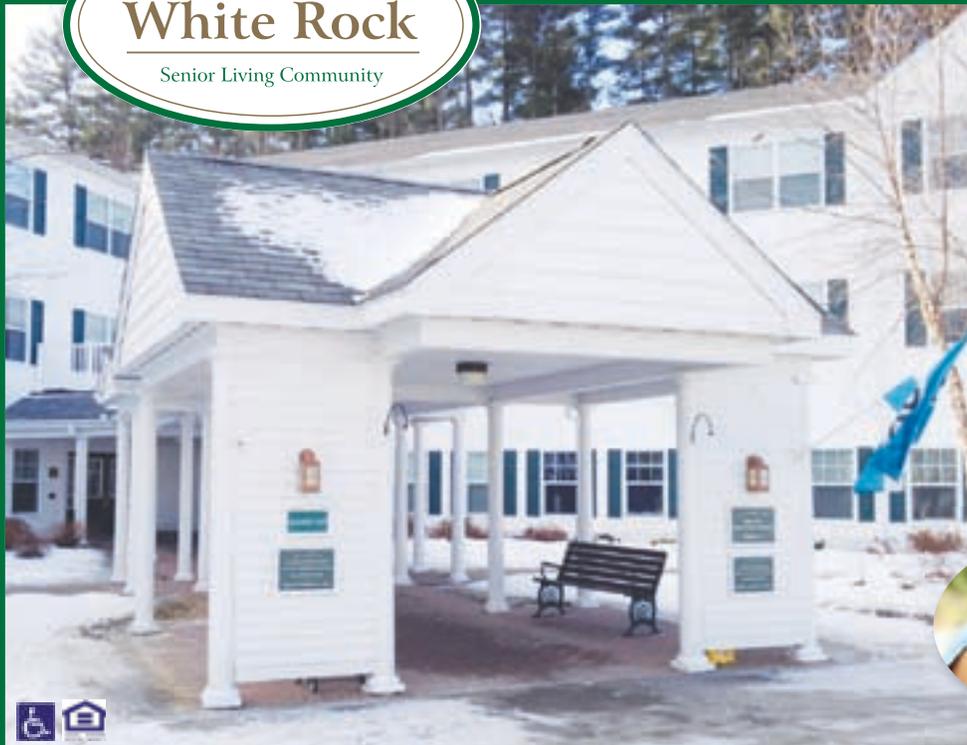


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Some Condominium Units have not yet been registered by the New Hampshire Consumer Protection and Antitrust Bureau of the Attorney General's Office, Department of Justice. Until such time as registration has been issued, only non-binding reservation agreements may be accepted on those units.

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Boomers benefit from hearing aids as they stay in the workforce longer

Boomers are staying in the workforce longer. In fact, between 2006 and 2016 the number of older people in the workforce is expected to soar, according to the U.S. Bureau of Labor Statistics (BLS).

Along with maintaining a healthy lifestyle, it's important that people routinely get their hearing checked - and that any hearing loss is addressed - so it doesn't undermine their efforts on the job or their quality of life.

"Never before has good hearing been so important - or so attainable," says Dr. Sergei Kochkin, executive director of the Better Hearing Institute. "When people with even mild hearing loss use hearing aids, they improve their job performance, increase their earning potential, enhance their communication skills, improve their professional and interpersonal relationships, and stave off depression.

"I urge anyone planning to stay in the workforce longer to take that first, most critical step to optimizing their hearing health and enhancing their chances for



career success by visiting www.hearingcheck.org today and taking a confidential, online hearing check to see if you may need a more thorough hearing

test by a hearing health professional," Kochkin continues. "Your hearing health and continued job success are within your control." (ARA)

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The hottest restaurant trends and how they get their sizzle

Pop culture, demographic shifts, and growing "foodie" awareness drive growth and new developments for restaurants. Dining out is one of America's favorite pastimes, and the restaurant industry knows this. Catering to consumer demand was the motivation for the 61,000 industry professionals who attended the recent National Restaurant Association (NRA) Restaurant, Hotel-Motel Show in Chicago.

From unique flavor combinations, to gluten-free food and beverages, to food trucks, this year's NRA Show showcased the hottest restaurant trends and offered a sneak peek into the industry's future. National Restaurant Association research shows that nine out of 10 restaurant operators say their customers are more knowledgeable about food and beverages than ever before, spurring restaurants to up their game when it comes to menus and customer service. Top trends that emerged at the show included:

• **Healthful alternatives:** In response to Americans' growing interest



in health and nutrition, nutritious food products are everywhere this year. From all natural yogurt drinks to calorie-free "miracle" noodles, this is a trend that shows no signs of slowing down.

• **Premium and artisan products:**

Targeting the evolving tastes of savvy restaurant customers looking for a unique dining experience, premium products are a clear trend this year. Exhibitors showcased non-traditional flavor combinations -- Pink Guava and Salted Peanut Caramel were attendee favorites, along with customizable offerings and even premium ingredients like high-quality cured Iberico and Serrano pork.

• **Gluten-free products:** Gluten-free products are making their way into the mainstream market, and the exhibit floor featured a range of such products, from gluten-free pizza dough and gluten-free focaccia to gluten-free ciders.

• **Food trucks:** Food trucks continue to drive interest, as six in 10 consumers say they would visit a food truck offered by their favorite restaurant. One company that manufactures customized food trucks showcased its services to restaurateurs interested in taking advantage of the food truck trend. Several food trucks also exhibited, looking to expand their franchises.

• **Ethnic cuisines and flavors:**

Responding to consumers' increasingly global palates, the NRA Show's International Cuisine Pavilion was a one-stop-shop for those looking to satisfy international curiosities and cravings. Ethnic offerings ranged from traditional Grilled Pepper Salad from Tunisia to roasted seaweed snacks, a staple of Korean diets for thousands of years. (ARA)

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Home renovations before the holidays

Fall is a great time to tackle some of those home improvement projects. Consider starting with your bathroom first, since this is a room frequently used both by your family and guests. If your bathroom is dated in decor, aged in function and behind the times in energy efficiency, you'll be doing your home and your pocketbook a good service by upgrading some features. Here's how:

- **Beautiful visuals:** The bathroom vanity is the first feature in the room people will see. Incorporate a contemporary new look in your bath that will earn admiring glances from your guests with TOTO's Maris Semi-Recessed Vessel Lavatory. With a sleek design and deep basin, this semi-recessed lavatory has a nano-technology glaze applied that helps prevent bacteria and soap debris from sticking to its surfaces. Because of this, you'll use fewer harsh chemicals to keep the sink clean, which saves you money and is better for the environment.

- **Warmer flooring:** There's noth-



ing worse than bare feet on a cold floor - especially in the morning. Tile flooring looks beautiful in bathrooms, but can leave the feet feeling a bit chilled. Place a soft and decorative rug in front of the sink, the shower and the toilet to help alleviate cold toes. Look for rugs that match the color and decor of the room. Or use the rugs as an accent color to brighten up the space.

- **Efficient commodes:** Upgrading your toilet to a high-efficiency unit will make a noticeable difference on your water bill.

- **New linens:** A quick and simple upgrade for your bathroom includes replacing towels and the shower curtain. To introduce a calm and restful spa-like ambiance, find new linens in colors that blend with the colors on the walls. Or go bold with vibrant accents and splashes of color to give your room a sense of energy.

- **Elegant tiling:** Prefab showers are easy and convenient, but they can look aged and stained after long use. To spruce up the look of your shower area in the bathroom, consider tiling the surround, or installing large glass pieces painted to match the color of the room. You'll be amazed at how beautiful the shower will appear, and you may decide that you won't want to hang a curtain to block the view of the beautiful surround, and instead opt for a sliding glass door. (ARA)

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