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Why the CDC's new hepatitis C recommendations for boomers are a no-brainer

When Martha Saly, director of the National Viral Hepatitis Roundtable (NVHR), learned she had hepatitis C, a virus that attacks the liver, she was in disbelief. Saly never suspected she might be infected with the hepatitis C virus, and unfortunately, cases like Saly's are not uncommon. In fact, 3.2 million Americans are living with hepatitis C, and most do not know they are infected. That's why the Centers for Disease Control and Prevention (CDC) recently released hepatitis C screening recommendations calling for all adults born from 1945 through 1965, also known as baby boomers, to get tested for hepatitis C. "This test can mean the difference between life and death - it did for me," says Saly. "You can live with hepatitis C for decades without feeling sick, but liver damage can occur silently during this time, which can lead to more serious problems such as cirrhosis and liver cancer." Saly knows firsthand the importance of testing baby boomers for hepatitis C and offers five reasons why CDC's new hepatitis C testing recommendations matter to you:

1. Anyone can get hepatitis C

Millions of Americans have hepatitis C and many of them don't know how or when they were infected. People born from 1945 through 1965 are five times more likely than other adults to be infected with hepatitis C and account for more than 75 percent of all American adults living with the disease.

2. Don't assume you've been tested

"More than a decade ago, I was fortunate to have a proactive doctor who

tested me for hepatitis C, but that wasn't the norm then and unfortunately hepatitis C is still not typically included in routine blood tests," says Saly. The CDC's recommendations aim to address this silent epidemic by recommending people in this age group get tested.

3. It's a one-time test

For more than 95 percent of boomers, the simple hepatitis C-blood-test is followed by reassuring news. But for the people who are infected, the test and resulting treatment could mean the difference between life and death. "Knowing whether or not you have hepatitis C can help you make important decisions about your health," says Saly.

4. Treatments are available

For those who find out they have hepatitis C, medicines are available that can effectively treat up to 75 percent of infections and additional, promising treatments are currently in development. "Treatments for hepatitis C can delay or even reverse the effects of liver damage and in some cases can eliminate the virus from the body," says Saly.

5. This test could save your life

"It saved mine," says Saly. "I was very lucky to be tested, treated and cured 12 years ago. But for every person like me, there are three people with hepatitis C out there who don't know they have it." These testing recommendations from CDC could help identify an estimated 800,000 people with hepatitis C and save tens of thousands. "Baby boomers need to talk to their doctor about getting tested for hepatitis C," says Saly. "It's a no brainer." (BPT)

The vital ingredient for chronic pain relief: self-management

For the 100 million American adults living with chronic pain, there is no one-size-fits-all solution. Just as the causes of pain vary from person to person, the therapies that will bring relief are many and diverse. Yet one approach has proven universally helpful for people living with chronic health challenges: self-management.

The concept of self-managing your pain doesn't mean simply taking matters into your own hands, or abandoning your relationship with your doctor. Rather, self-management includes defining your personal goals for treating pain, acting as your own advocate with your doctors, and overseeing the integrated efforts of your team of health care providers.

"We know that chronic pain can be disabling for one in three people who experience it," says Jan Chambers of the National Fibromyalgia & Chronic Pain Association. "Effective self-management of chronic pain encompasses all aspects of one's life, from working with your doctor to identify treatments, to making lifestyle changes such as losing weight, exercising and eating well."



In its report on chronic pain - "Relieving Pain in America: A Blueprint for Transforming Prevention, Care, Education, and Research" - the Institute of Medicine emphasizes the importance of self-management.

"Pain management takes place through self-management, primary care, specialty care and pain centers," the report states. "However, the majority of care and management should take place through self-management ..." The report calls for health care providers to educate people with chronic pain and their families on the value of self-management and effective strategies for achieving it.

The first step toward self-manage-

ment is recognizing your "symptom cycle," Chambers says. Pay attention to what prompts your symptoms - perhaps a certain type of activity or time of day - and how they affect you. Discuss this cycle with your providers and explore lifestyle choices that may help manage symptoms.

Tracking your pain and sharing that information with your doctor can help him or her recognize what's working for you - and, what's not.

In addition to helping with pain relief, self-management can also help patients improve their interpersonal relationships, Chambers says. Dealing with daily pain is stressful not only for the people experiencing it, but also for friends and family. Those stresses can strain relationships. Finally, self-management encompasses lifestyle changes that can help with chronic pain, such as getting regular exercise, pursuing stress-relieving activities such as yoga or tai chi, and setting aside unhealthy habits such as smoking.

To learn more about managing chronic pain, visit www.practicalbioethics.org (BPT)

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Is fraud in your future? Protect yourself from medical identity theft

(BPT) – With millions of Americans slated to gain access to healthcare under the Affordable Care Act, many may find themselves unknowingly at risk for medical identity theft, a crime that costs the country \$41.3 billion annually. In the United States, an estimated 1.5 million people have their ID stolen each year. "It is a cruel twist on the traditional crime of personal identity theft," says Jo-Ellen Abou Nader, senior director of Express Scripts' Fraud, Waste and Abuse program. "When a person's medical identity is stolen, they may find that false information is added to their personal health record such as a change in blood type or inaccurate allergies."



Stolen medical identities often fuel another crime: prescription drug fraud and abuse. Thieves can use stolen information to illegally obtain prescription drugs and sell them on the secondary market. Illegal drug diversion costs the nation \$73.5 billion each year, and prescription drug abuse is responsible for more deaths than heroin and cocaine combined.

Abou Nader offers the following tips to consumers to help fight against medical identity theft and fraud:

Abou Nader offers the following tips to consumers to help fight against medical identity theft and fraud:

- **Guard your card:** Protect your medical identification card at all times and keep it in a safe and secure location. Some healthcare companies, like Express Scripts, have Fraud, Waste and Abuse programs in place to identify fake or forged prescriptions and other signs of fraudulent activities. If your card is lost or stolen, immediately alert your insurance company.

- **Toss with caution:** When throwing away prescription bottles and vials, remove the labels or black out your personal information so it is illegible. When throwing away documents containing protected health information, shred the documents instead of discarding them in the garbage.

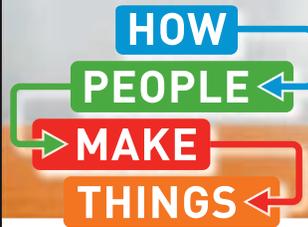
- **Protect your personal information:** Be alert to impersonators or email phishing scams asking you for your personal information and never give out your passwords over the phone, internet, or via email. If you are unsure, call the company directly to inquire about the request.

- **Be privy to privacy policies:** Before agreeing to the privacy policies of anyone you do business with, read through their policies in detail to completely understand how your personal information will be used. If you have questions, request more information.

- **Lock up your bottles:** Keep your prescription bottles hidden or locked away, especially during the holiday season when you may have an increase in visitors that will have access to your personal belongings.

- **Read your EOB Statements:** It is important to carefully read any explanation of benefits (EOB) statements you receive from your health plan after treatment to make sure the services listed are accurate. Review the name of the provider, the date of service and the service provided. If it includes information that does not look familiar, be sure to immediately report it to your health plan provider. (BPT)

Curious?



Inspired by the Mister Rogers' Factory Tours

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New Hampshire Maple Syrup

How is maple syrup made?

The maple sugaring season in New Hampshire usually lasts about six weeks from mid-February to mid-April, depending on the location. When nighttime temperatures are below freezing and daytime wind chill temperatures rise to 35 F or more, the sap begins to run.

It will not run every day if weather conditions are not right. Ideal conditions for good sap runs occur on sunny days with little wind and temperatures in the 40s after a night of temperatures in the 20s. Maple syrup is produced when the sap of the maple tree is boiled down to the density of syrup. Nothing is added, and only water is removed. It takes approximately 40 gallons of sap from a sugar maple to make one gallon of maple syrup. The following steps are only the basics of maple sugaring for those interested in making syrup for their own use. To sell commercially, other requirements must be met. More detailed information can be found in "Maple Syrup Producers Manual", "Sweet Maple", "Backyard Sugarin" or any of

a number of other maple sugaring handbooks.

Select a healthy-looking maple tree that is at least 12 inches in diameter at about chest height for one tap. Trees eighteen inches or more in diameter can accommodate two taps. Do not over tap. Sugar maples provide the sweetest sap, although black, red, silver, and Manitoba (box elder) maples can also be tapped. During a good season, one tap in the average sugar maple will give about ten gallons of sap, yielding about one quart of syrup. When tapping any of these other maples, more sap is required to make a quart of syrup. Tap holes will usually dry up in about 6 weeks, so its best not to tap much before the season begins. Basic equipment you will need for just a few taps: Drill, hammer, spiles (spouts), buckets with covers (or special plastic sap bags or tubing), collection pail or barrel (plastic juice barrels work fine), tank or barrel for storing sap, large pan to boil sap, white felt or paper filters, large kitchen strainer to hold the filter, two or more large pots or kettles, accurate candy thermometer, (hydrometer is optional), a funnel and jars or jugs for bottling the finished product.

Use only food grade pails and containers and be sure all of your equipment and containers are clean and rinsed thoroughly with hot water, as soap residue will flavor the syrup. Never use containers that once held toxic materials.

At about 2-4 ft. above ground level (not snow level), 6 or more inches away from old tap holes, and using a 5/16" drill for health spouts (7/16" for older-type spiles), drill a hole in the tree at a slightly upward angle about 1" deep. Check to be sure your hole is not in dark brown wood. Tap on any side of the tree, but a tap on the sunny side will run earlier.

With a hammer, gently tap spile (spout) into the hole and hang a covered bucket, plastic sap bag, or attach plastic tubing to the spile.

Collect and filter accumulated sap each day, keeping it cold to prevent souring.

Completely boil each run of sap daily, using a large, clean, open pan. The larger the opening at the top of the pan, the faster the water will evaporate. While this is boiling, watch your evaporator pan to be sure it doesn't go dry and burn. Boil until product

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reaches 7.5 degrees F. above the boiling point of water for that day.(or 59 Brix or 32 Baume on the hydrometer). The bulk of the boiling should be done outside of the house, as large amounts of steam will cause wallpaper to peel. When syrup nears the proper density, it will foam up. When this happens, reduce heat or touch foam with just a drop of cooking oil or butter. It will recede almost immediately. Be careful not to burn the syrup with too hot a fire.

When syrup has reached the proper temperature or density, remove it from the pan and filter it through a wet, clean, white felt or paper filter. Be sure filters are free of odors. Syrup will pass through filters best when boiling hot. After rinsing filter, squeeze out excess water, do not wring.

If you're bottling syrup in plastic jugs, cool the syrup to 180 - 190 F. before filling. Syrup can be poured into glass canning jars at a higher temperature. After filling each plastic jug, seal and lay on its side for several minutes before standing them upright. Space upright containers so they will cool quickly. When packaged properly, syrup will keep well at room temperature. Refrigerate after opening.

When the buds first appear on the tapped tree, its time to pull your taps. Perhaps they have already dried up. Sap from budding trees makes an unpleasant-tasting syrup. (From www.nhmapleproducers.com)

NH Maple Syrup flavors and grades

GRADE A LIGHT AMBER

The first runs of maple sap in the early spring make the Grade A Light Amber syrup. This treasured syrup, with its delicate maple flavor, is used to make maple cream, candy and sugar. Many prefer it as a table syrup.

GRADE A MEDIUM AMBER

Gradually, as the maple season progresses, the syrup darkens a shade to Grade A Medium Amber. This product bears a richer maple flavor and is great for pouring over pancakes, ice cream or oatmeal. This grade is also used for making maple cream and sugar.

GRADE A DARK AMBER

Nearing the end of the 4-6 week season, the syrup darkens again to Grade A Dark Amber, which is also a choice table syrup. With its stronger, more robust maple flavor, it can also be used for cooking.

GRADE B

At the very end of the season, some maple producers make a small amount of Grade B syrup, which is darker yet and has a strong maple flavor. Although some folks enjoy it as a table syrup, it is primarily used in cooking. All grades of syrup are processed alike and have the same density. (From www.nhmapleproducers.com)



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Local Farms & Farmers Markets

Canterbury Community Farmers' Market: Canterbury Elementary School, 15 Baptist Rd., Nov. 14, Dec. 12, 4-6:30 p.m. Vegetables, fruits, flowers/plants, dairy, maple, baked goods, meat, woolens, wood products, jams, mixes, candy/fudge, more! 783-4589.

Contoocook Farmers' Market: 656 Gould Hill Rd. Sat., 10am to 1 p.m., Nov.-May. Vegetables, fruit, dairy, maple, breads, baked goods, meat, crafts. Entertainment and demos. 508-282-0094.

Henniker Community Market: Parish Hall, Congregational Church of Henniker, Thurs., Nov. 1-May 30, 4-6p.m. Vegetables, fruits, flowers/plants, dairy, maple, baked goods, meat, crafts. 568-1562.

Farmers' Market of Keene: Colony Mill Marketplace, West St., 2nd and 4th Sat. of the month, Nov.-Apr., 10a.m.-2 p.m. Vegetables, fruits, flowers/plants, dairy, maple, baked goods, meat, crafts.

Laconia Indoor Winter Market: Laconia Skate Escape, Thurs., Oct.-May, 3-6 p.m. (closed

school vacation weeks and holidays). Vegetables, flowers/plants, dairy, maple, baked goods, crafts. 455-7515.

Lebanon Winter Farmers' Market: Lebanon United Methodist Church, 18 School St., third Sat. of the month Nov.-Apr., 10 a.m.-1 p.m. Vegetables, fruits, flowers/plants, dairy, maple, meat, prepared foods, crafts. Live music. 448-5121.

Milford Winter Farmers' Market: Milford Town Hall, Sat., Oct.-April, 10 a.m.-1 p.m. Vegetables, fruits, flowers/plants, dairy, maple, baked goods, meat. Weekly music. 673-2963.

Newmarket Farmers' Market: Carpenter's Greenhouse, 220 S. Main St. 1st & 3rd Sat. of the month, Oct.-Apr. 9a.m.-1 p.m. Vegetables, flowers/plants, dairy, maple, baked goods, meat, crafts, honey, soup, jams, soap, hummus. 659-3391.

Peterborough Farmers' Market: Peterborough Community Center (former armory), 25 Elm St., Weds. 3-6 p.m., Nov.-June. Local produce, dairy,

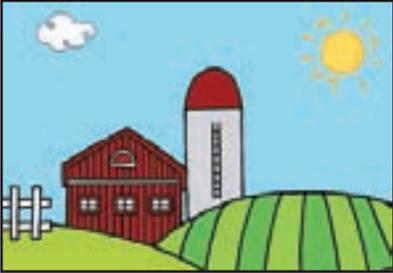
baked goods, meat, woolen items, soaps, crafts.

Local Foods Plymouth: Order online at www.localfoodsplymouth.org from Mon. afternoon through Weds. morning and pick up on Thurs. at the UPS Store, Main St., Plymouth from 4-6p.m.

Raymond Farmers Market: Lamprey River Elementary School, Old Manchester Rd., (off exit 4, Rte. 101), 3rd Sat. of the month Dec.-Mar., 10 a.m.-2p.m. Fresh eggs, goat milk and cheese, chicken, turkey, lamb, rabbit, bacon, sausage, honey, maple syrup, jams, pickles, relishes, baked goods, granola, vegetables, skin care products and crafts. 679-8656.

Rindge Winter Farmers' and Crafters Market: Rindge Meeting House, 6 Payson Hill Rd., Rindge Center. 2nd and 4th Thurs. except Dec. (Dec. is 1st and 3rd Thurs.), 4:30-7 p.m. Nov.-Mar. Vegetables, flowers/plants, dairy, maple, baked goods, meat, jams/jellies, soap, yarn, crafts. Live entertainment, face painting, spinning. 491-5482, rindgefma@aol.com.

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How to talk to a loved one about hearing loss

If you know someone suffering from hearing loss, it may be hard for you both to fully enjoy time together. You can help improve your loved one's quality of life by addressing the problem with understanding and care. With a few simple steps, you can start the conversation and help find a solution.

Step 1: Conversation starters

Using the phrase "I've noticed recently..." is a great conversation starter. Give real examples that demonstrate the hearing problem: for example, explain how you've noticed the grandchildren don't want to play games with Grandpa or Grandpa any longer because they get frustrated they can't be heard.

Step 2: Conduct a casual hearing test

Visit www.Starkey.com and have your loved one answer five short questions and then listen to a series of tones. It only takes a few minutes and will give you both a basic understanding of any hearing loss issue that exists.

Step 3: Make an appointment



Hearing loss can affect a person's ability to learn, socialize and enjoy life. It also can affect personal safety, such as when important phone calls or alarms are

not heard. Help your loved one make an appointment with a hearing care professional for an expert diagnosis so the hearing loss can be addressed. (BPT)

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Preventing the spread of germs when away from home

Eighty percent of infections are spread by dirty hands, and when you're at home, limiting your exposure to germs with an active hand cleaning schedule can become a familiar endeavor. Avoiding germs while you're away from home is becoming easier as more businesses and public locations are providing options for employees and visitors to keep their hands clean. Keep an eye out for these ways during peak cold and flu season and throughout the year to help protect yourself from germs while you're away from home:

Hand sanitizer solutions - Many businesses are installing dispensers in entryways and congregating areas. While hand sanitizer solutions don't literally clean hands because they don't remove organic matter, such as grease, dirt and blood, they do neutralize germs, especially when you're in a location where a sink and soap aren't always handy. For maximum effectiveness, make sure to rub your hands until fully dried.

Educational signs everywhere - During the cold and flu season, and at many other times of the year, you may



notice signs posted on entry doors, hanging in bathrooms and even near service desks educating the public on everything from the proper method of washing hands to effectively covering a sneeze and reducing the spread of germs. For a refresher, the American Medical Association and the American Academy of Family Physicians promote The Four Principles of Hand Awareness:

1. Wash and dry your hands when they are dirty and before eating.
2. Do not cough into your hands.
3. Do not sneeze into your hands.
4. Above all, do not put your fingers into your eyes, nose or mouth.

Germ-targeting products - Numer-

ous studies show that using paper towels rather than hand dryers is more hygienic. This is usually attributed to the fact that hand dryers, themselves, are often not properly sanitized and in fact don't thoroughly dry the hands, but instead blow warm, moist, contaminated air around, potentially spreading germs. This year, you may even notice public restrooms stocking enhanced hygiene paper towel products like the distinctly green-colored Cascades Antibacterial paper towels, which releases a safe active ingredient when wet hands contact the dry towels, eliminating over 99 percent of bacteria on hands.

Increased availability of flu shots - More and more public settings are offering flu shots for walk-ins at convenient hours. The Centers for Disease Control and Prevention recommends people 6 months and older receive the flu shot every year. People who have asthma, diabetes and chronic lung disease, are pregnant or over the age of 65 - or living with or caring for people with these conditions - are highly encouraged to get the flu shot. (BPT)

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Travel: Where are the hot places to be in 2013

There are two kinds of travelers out there: those who plan and those who wing it. But what they have in common is a love of travel and exploring new destinations. Whether you take two-day weekend trips or 10-day vacations, here are some must-see destinations that travel-inspiration site Away.com selected for 2013.

**Four-day vacation:
Finger Lakes, N.Y.**

If visiting wine country is on your bucket list, you might think a trip to California is your only domestic option. But if you want to skip the massive crowds of Napa or happen to live closer to the East Coast, the Finger Lakes region in New York State is the place to go. The area is the largest wine producer east of California, yielding more than 40,000 tons of grapes a year. Not only is wine a highlight, there are two newly created self-guided trails that highlight cheese and sweets. The two trails feature around 15 artisan cheese makers and sweet

creators. Once you're full, check out the 87-mile Cayuga Lake Scenic Byway and the Corning Museum of Glass, home to the largest glass collection in the world.

**Three- to seven-day vacation:
Mississippi River steamboat cruise**

In 2012 the American Queen Steamboat Company started running the largest steamboat ever built up the Mississippi River. You'll feel like you've stepped back in time as you rediscover the history and beauty of America's heartland. Shore excursions at destinations such as New Orleans, Memphis, St. Louis and Minneapolis are included, depending on which cruise you take, and the dining, headed by famed American chef Regina Charboneau, focuses on regional favorites.

Seven-day vacation: England

Now that the London Summer Olympics have passed, 2013 is the perfect year to visit England. The permanent venues like the aquatics center and stadium, along with the Olympic park, are being converted for public use and will open

as the Queen Elizabeth Olympic Park by midsummer. Olympic Village, the former athlete basecamp, was converted into an apartment and condo complex, which is now called East Village. But don't spend all your time looking at Olympic venues. London, and England as a whole, is famous for so much more, such as literature, history, architecture, and even fish and chips.

**10-Day vacation:
Alaska Marine Highway System**

Alaska stretches out over 656,000 square miles of space, so exploring the state is a once-in-a-lifetime memorable trip. And 2013 is the year to do it, as Alaska's Marine Highway celebrates its founding 50 years ago. Today, 11 ferries travel over 3,500 miles on the "marine highway" between Washington State and Alaska's Aleutian islands. Visitors who take this route will come away with a deep understanding of Alaska's diverse and scenic coastline and communities. (BPT)

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**Four Score Insurance Services and its agents are not affiliated with Medicare.

The psychology of grieving for your pet

As any pet lover will readily admit, the greatest attribute that pets have is unconditional love for their owners. Perhaps that is why it is so difficult when we must say goodbye to our pets.

Well-meaning friends and family may question the seriousness of grief that some experience following the loss of a pet. They may believe that while some level of grief is warranted, it should be a kind of reduced or secondary grief.

But J. David Bragg, who holds a doctorate in psychology and teaches at South University's campus in Virginia Beach, Va., says that the human mind does not experience loss that way.

"The human psyche can't differentiate between the kinds of loss that we face," says Bragg. "Whether it is divorce, your mother's death, or any other kind of loss, our minds process it the same way, through grief." Once pet bereavement is understood as being psychologically equivalent to other types of loss, pet owners should know that grief is expected and should follow the same course.

"Grief should improve with time," says



Bragg. "A good rule is that if two months pass and you're not feeling better, you should seek professional help." Bragg adds that the circumstances of the pet's death may complicate matters psychologically. For instance, pet owners who euthanized their pets may feel guilty about having made the decision to end the pet's life. Recognizing the difficulty of the decision, some veterinarians have tried to make the process less traumatic for both owners and pets.

Instead of taking your ailing pet to a veterinary office, some vets will now perform hospice consultations and even euthanasia in your home. Dr. Azure Hol-

land recently began offering the service in the Raleigh, N.C. area.

"It helps both pets and owners relax, making a difficult experience better for everyone," says Holland. "Instead of a cold, sterile office, pets are more comfortable and have less anxiety than they would at the veterinary clinic."

Holland decided to offer the service after comparing the euthanasia experience she was able to provide her clients in a vet clinic with her family's own experience saying goodbye to the longtime family dog under his favorite tree at her parent's home.

Bragg says that psychologically, it is helpful to have an independent opinion on when the right time to end a pet's suffering is, since it gives you reassurance that you're making the best decision.

"Getting a clinical assessment is important," he says. "Sometimes we are so close to our pets that we can't see whether we're being selfish by extending a pet's life for our own comfort instead of thinking solely about what's best for the pet." (BPT)

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Start planning now for spring's home makeover

(BPT) - If April showers bring May flowers, what do winter's snowflakes bring? Perhaps it's an excuse to curl up with your favorite magazines and imagine the kitchen makeover of your dreams. When the cold winter months keep you indoors, use the time to take care of things that will make your remodeling plans much easier to tackle in the spring.

Determine the scope of your project:

Do you need just a few coats of paint or a whole new kitchen? Take this time to evaluate what you want to accomplish. If you need to work with a designer or contractor, now is the time to do your research and engage professional help to plan. Look to online resources like the National Association of the Remodeling Industry and Houzz or ask friends and family for recommendations. Meet with a few prospects and see whose work and costs fit your needs.

Look for trends that last:

Once you have a good sense for what your project will involve, have fun dreaming up all the details. Are you looking to make a bold statement or create



a timeless look? No matter how large or small your project, there are many current trends that can make a big impact in your home, yet will stand the test of time. In the kitchen, white cabinetry has had a resurgence of popularity and can create a classic look or serve as the perfect complement to colorful statement pieces that can be easily swapped out as trends change. For example, Merillat Cabinetry's new Cotton finish creates a clean and bright look that can transition with you as your tastes evolve.

Throughout the home, universal design is also becoming an increasingly important trend to consider. Planning your remodel so the space is comfortable

to use for all ages and abilities will not only ensure your long-term enjoyment of the space, but can also help with resale value down the road. "As more and more homeowners are looking to age in place, they're demanding designs that accommodate their changing needs without compromising on style," says Sarah Reep, Merillat Cabinetry's design lead. -

Clean house:

When you're ready to get started on your remodel, you won't want to worry about cleaning. Take time now to look at everything stored in your kitchen and pantry and determine what stays and what can go. It'll make prepping for renovation projects that much easier. How old are those spices? What about that stack of lids with no container to match? Have lots of totes and bags hanging around? Donate the ones you don't use and organize the rest. If you have kitchen items you can't part with but you rarely use, pack them up now and store them until the remodel is complete. You'll want as much free space to keep things out of the way during your remodel as possible. (BPT)

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What you should know about saving for retirement

While it's never a good idea to make blanket assumptions about any group of people, Millennials, in particular, are defying stereotypes. Take, for example, the convention that holds young people are too busy spending their income to think about retirement. A recent survey by Prudential Financial indicates this is far from true of Millennials - Americans born between the early 1980s and the early 2000s.

While their retirement days may be in their distant future, planning for those years is very much on their minds, the survey revealed. In fact, 81 percent of those surveyed agreed that saving for retirement is a must, even during a recession. Seventy-three percent say they are highly motivated to save for retirement now, and nearly half (42 percent) check their existing retirement accounts at least once a month. "Saving for retirement ranks highly in this generation's list of financial priorities, and we are encouraged that these younger workers are taking responsibility for their future," says



George Castineiras, senior vice president of Total Retirement Solutions for Prudential Financial. "This survey demonstrates that Millennial workers prioritize saving for retirement ahead of leisure spending, saving for a vacation or even a house."

Still, the survey also indicates Millennials need more overall knowledge and tools to help them with their retirement planning. Castineiras offers some tips for young workers thinking about their retirement savings:

When you see a chance, take it - If your employer offers 401(k) participation, take part and contribute the maximum allowable. This is especially valuable if

your employer matches any part of your contribution.

Talk it out with those in the know - Discuss retirement planning with your grandparents and parents. There's no better way to understand the realities of retirement than by talking with those who are living it. Seek their insight into what they feel they did right and what they would do differently. Watching older loved ones struggle financially can be an eye-opener; 83 percent of those surveyed said that seeing what can happen to people who don't save enough for retirement makes them want to save more.

Don't be afraid to ask for help - It pays to educate yourself on retirement planning, but the reality is few of us will ever become experts on the subject. Talking to an experienced, knowledgeable advisor can help make your retirement planning efforts easier and more effective. Companies like Prudential Financial can deliver retirement planning solutions to help younger workers be well prepared to face retirement. (BPT)

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Selling your home? A great deck spruces up the curb appeal

Curb appeal is integral when selling a home, and when the trees are bare and the ground is covered in dirty snow, it can make it very difficult to showcase your home's landscaping.

Improvements to your home really make it stand out from others on the market, but there's one that will boost your home's outdoor appeal no matter what the season: a deck.

When potential buyers visit your home in winter, they might not be able to envision how green and lovely your backyard will look come spring. But they will be able to see with their own eyes what a deck adds to your home's living space.

Lighting is one way to boost your deck's appeal. LED deck lighting kits, like those offered by deck manufacturers Latitudes and Deckorators, are both practical and visually appealing. Adding lighting to a deck can be an important safety feature and helps create a warm, welcoming mood for evening entertaining.

Another improvement that speaks to both safety and visual appeal are deck



railings. Decorative railings with ornate balusters and post cap covers can give

a deck a distinctive look for a modest investment.

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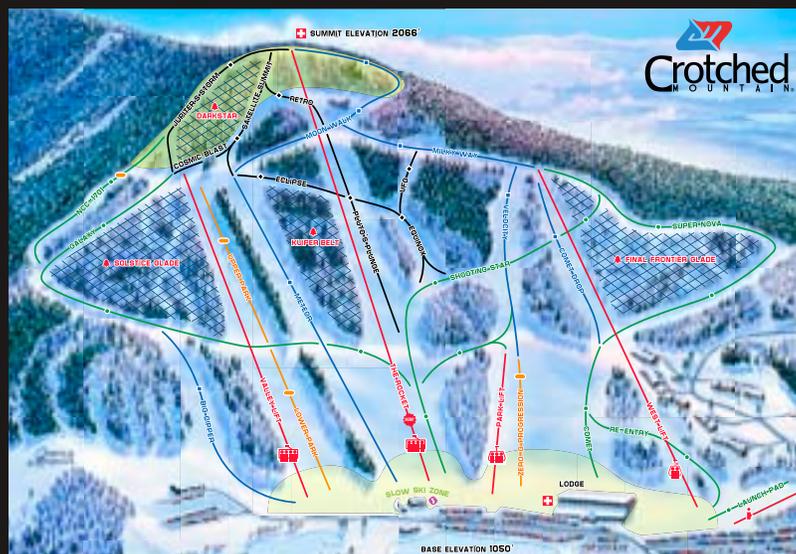

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