

SENIOR

Lifestyles!

*A Guide for Active
New Hampshire Seniors*

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SENIOR

Lifestyles!

*A Guide for Active
New Hampshire Seniors*

246 W. Main St., PO Box 1190, Hillsborough, NH ♦ 603-464-3388
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25,000 copies available at all American Legion, VFW Posts, New Hampshire Senior Centers and at the following locations:

Alton: Hannaford(2)

Amherst: Joey's Diner

Andover: Pizza Chef, Circle K

Antrim: T-Bird

Belmont: Shaws

Bennington: General Store

Bradford: Post Office, Lake Sunapee Bank

Claremont: Hannaford, Market Basket

Concord: Market Basket, Shaws(2),
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Contoocook: Colonial Villager, Dimitri's

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Portsmouth: Shaws, Market Basket(2),
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Inn, Best Western, Anchorage Inn, Discover
Center, Marriot Hotel, Sheraton Harborside,

Welcome Center, Hilton Gardens

Raymond: Ben Franklin

Rindge: Hannaford, Market Basket

Rochester: Hannafords(2), Market
Basket(2), Lilac Mall, Chamber of
Commerce, Governor's Inn

Rye: Petey's Seafood, Petey's Market

Salem: Super Petroleum, McKinnon's
Butcher Shop

Salisbury: Chamber of Commerce,
Crossroads Country Store

Seabrook: Market Basket(2),
Seabrook Greyhound Track

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Stratham: Shell, Shaws

Sunapee: Exxon, Pizza Market

Swanzy: Market Basket

Tilton: Hannaford, Market Basket, Shaws

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Stuart Aarson Grand Master of Mason's in New Hampshire (left) and Leigh Bosse (right) Master of Harmony Lodge present Patricia Mathison (center) with a plaque signifying Greater Hillsboro Senior Services as the Mason's 2013 Community Builders.

Senior Lifestyles Publisher renews pledge to readers and advertisers

As we expand the distribution of Senior Lifestyles, (see page 2) we do so knowing 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 renew our promises:

To Our Readers

Senior Lifestyle's 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 connectedness, independence, personal 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 dozens of mature and independent minds.

7 Give them a guarantee. Seniors fear being taken. A simple "no ifs, ands, or buts guarantee" pleases them immensely.

8. Don't razzle-dazzle. Seniors are conservative about consuming, and many grew up during the Great Depression.

9. Don't rely on glitz. Ads should look like ads.

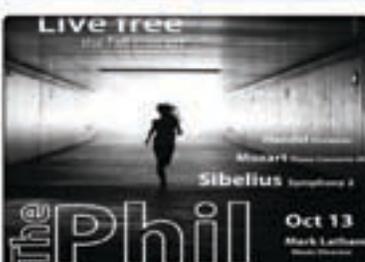
10. Always treat our readers with respect.

Leigh Bosse, Publisher













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Raising the bar on bathroom safety

The bathroom is your daily sanctuary to retreat to and enjoy a few moments alone. For that reason, it should be serene, stylish and of course, safe. Think that words "safety" and "style" can never go together? Think again. Fortunately, it's easy to incorporate essential bath safety elements that will leave your room feeling more like a resort instead of rehab.

A twist on towel bars

When entering or exiting the bath, many homeowners reach for a towel located on a towel bar just outside the bathtub or shower. While this is a convenient location, unfortunately bathers instinctively grab onto the towel bar to ease in and out of the shower or tub. This can be a serious fall risk, since towel bars are not designed to support a person's weight. Fortunately, Moen has combined the functionality and beauty of a decorative towel bar with the safety benefits of a grab bar with the Moen Home Care Grab Bar with Towel Bar.

Safety with shelves

From shampoo to shaving cream, razors to rubber duckies, the bathtub or shower is an area where we store a multitude of items. With this in mind, homeowners are always looking for ways to conquer the clutter. Shelves are an excellent answer - especially when you can



combine them with safety and peace of mind. Look for shelves that combine the functionality and style of a shelf with the safety of a grab bar. Some are featured in both corner and straight designs and will help solve your storage woes, while providing extra stability in the shower or bath.

"Grab bars are an important safety element for all ages - in fact, we could all use a little extra assistance in the shower," says Adam Ference, Moen Home Care brand manager.

Serenity with showerheads

You can dramatically enhance your daily shower experience by simply updating your current showerhead. There are many types, but a combination showerhead can offer a relaxing retreat while also adding safety features. Combination showerheads feature both a standard showerhead and a handheld showerhead attached to a slide bar, providing users multiple spray options. And, with the added benefit of a handheld shower, users who choose to bathe in a seated position can also easily and safely enjoy the sensual experience.

Luxurious illumination

For the final step to your safety-upgraded bathroom, increase the amount of lighting. Add higher-wattage bulbs in your current lights, nightlights or additional lamps to the room for improved illumination. Another option is adding skylights. Not only will it help reduce bumps and falls, but a well-lit bathroom will also make the space feel more open and spa-like. Increasing your safety does not mean decreasing the style in your bath. In fact, with these easy, inexpensive and attractive updates, you can quickly raise your level of bath safety, while creating a more enjoyable and stylish bathroom retreat. (BPT)

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Grandparent scam continues to trick people out of money

Imagine being woken by a phone call in the middle of the night. It's your crying grandchild, who is asking for money because of an accident. Of course you want to help your loved one, so you do whatever you can in this emergency situation. You open your wallet without hesitation.

Unfortunately you've just become a victim of a scam that is happening across the country. Known as the "grandparent scam," this type of fraud involves bogus calls from people claiming to be relatives in trouble. The personal nature and urgency of these calls causes people to let their guard down, and act quickly without verifying the validity of the call.

"Criminals often target older people, but in reality anyone of any age can be a target of a scam," says Phil Hopkins, vice president of global security with Western Union. "With more people sharing personal information online, such as through social media websites, it's easier for criminals to learn details



of personal relationships so they can imitate loved ones by name. Newspapers and obituaries are also good sources of personal information, providing detailed relationship information."

Hopkins recommends you follow these tips to avoid becoming a victim of the emergency scam or other types of fraud:

1. If you receive a phone call or email claiming a friend or family member needs cash, take a moment to review the situation. Does it make sense? Can you verify the emergency?
2. Call the person at a known telephone number, not a number given to you by the caller. Or, call a mutual

friend or another relative and find out if he or she is aware of the situation.

3. Let your friend or family member know that you have received a call or email from the person requesting help. If the request turns out to be fake, contact the police immediately.

4. Regardless of whether you are contacted by phone, email or some other means, be suspicious of requests to send money to "help a friend or family member out" unless you can verify the information you've been given with 100 percent confidence.

5. If you did send a money transfer through Western Union, and then realize that it was for a scam, contact the Western Union Fraud Hotline at 1-800-448-1492. If the transaction has not been picked up, it will be refunded to you.

6. Never send money to someone you have not met in person.

7. For more info on how to help protect yourself from scams, visit www.WesternUnion.com/stopfraud. (BPT)

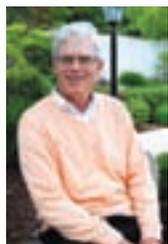
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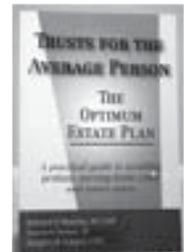
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What's the fittest city in America for people over 50?

The American Physical Therapy Association and Huff/Post50 released a new report on the 10 healthiest U.S. cities for baby boomers, based on combined data about each city's life expectancy, the percentage of boomers with health insurance, and access to medical care. They also measured access to mass transit and fitness centers and surveyed residents about their general mental and emotional well-being.

The result? San Jose, Calif. topped the list. The third-largest city in California, San Jose scored high on all counts, with an average life expectancy of 82.48. Moreover, 91.8 percent of baby boomer San Jose residents have access to health insurance, and the city also boasts excellent ratios for the number of hospitals and fitness centers per 100,000 people. Perhaps unsurprisingly then, 95.6 percent of San Jose baby boomers reported feeling "satisfied or very satisfied" with their life.

Minneapolis, Minn. Followed close behind, with an average life expectancy of 80.53, and an impressive 94.9 percent of boomers reporting satisfaction with their lives. San Francisco placed third, and Denver, capital of



what many consider the healthiest state in America, came fourth.

"A city's attributes can have quite an impact on the health of baby boomers," said Huff/Post50 editor Shelley Emling. "Mass transit availability, access to fitness, and quality health care facilities do influence your health and lifestyle. However, baby boomers are a cohort that is highly individualized. We're in control of our own destiny, and this study is a great reminder that we can live healthier lives when we access the

resources around us."

Here's a complete list of the 10 fittest cities in America:

1. San Jose, Calif.
2. Minneapolis, Minn.
3. San Francisco, Calif.
4. Denver, Colo.
5. Boston, Mass.
6. Salt Lake City, Utah
7. Washington, D.C.
8. Seattle, Wash.
9. San Diego, Calif.
10. Raleigh, N.C.

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NuEar Technology

Hearing Enhancement Centers is proud to announce that its hearing care specialists were one of the first to receive continuing education about NuEar's latest technologies at the recent NuEar Technology Summit in Eden Prairie, Minn.

"We are so excited to offer NuEar's latest technologies and advancements in hearing healthcare," said, Al Langley, CEO, with Hearing Enhancement Centers "The Technology Summit gave us the opportunity to learn from industry experts in hearing healthcare about the newest technologies and applications that will offer our patients incredible benefits."

Courses during the weekend included detailed training on NuEar's SDS/Intro Classic hearing aid technology, retail marketing best practices, and continued education on how to provide individualized attention to each and every patient.

The NuEar Technology Summit is one of a number of trainings that Hear-



Al and Carla Langley (center) receive The Hearing Angel award from Bill and Tani Austin, founders of the Starkey Hearing Foundation.

ing Enhancement Centers leadership and staff have attended so they may continue to grow in the hearing healthcare profession.

About Hearing Enhancement Centers:

Hearing Enhancement Centers and its staff have been recognized #1 nationally by NuEar in patient care and service. They have also accepted the Hearing Angel award by Bill and Tani Austin of the Starkey Hearing Foundation. Hearing Enhancement Centers

offers a variety of hearing care services including hearing evaluations, video ear inspections, and a large variety of hearing instrument fittings. With five locations in Gilford, Rochester, Gorham, Bedford and Concord NH, Hearing Enhancement Centers provides patients with a number of convenient options to find out more about their hearing health. For more information or to set up an appointment with Hearing Enhancement Centers, please call 230-2482 or visit www.hearclearnow.com.

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How America's older generation redesigned aging

More than any generation before them, baby boomers are embracing modern technologies that enable them to stay connected to the world around them and involved in it.

An important way in which active baby boomers are keeping up their youthful pace is by taking care of their hearing.

Boomers in their 40s, 50s and 60s are getting their hearing tested. And they're benefitting from the technological revolution taking place in the hearing aid marketplace.

Simply put, the generation has caught onto the fact that today's state-of-the-art hearing aids are highly effective, sleek and sophisticated wearable electronics that can help them stay actively connected to life - not to mention to all their other prized electronics.

For more information on hearing loss, visit the Better Hearing Institute at www.betterhearing.org.

Five trending facts about today's hearing aids:

1. They're virtually invisible.
2. They automatically adjust to all kinds



Baby Boomers are redefining the aging process.

of soundscapes.

3. You can enjoy water sports and sweat while wearing them.
4. They work with smartphones, home entertainment systems and other prized

electronics.

5. A rechargeable feature on some newly designed hearing aids allows you to recharge your hearing aids every night, so they're ready in the morning.



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Seniors and driving: The importance of having frequent talks

The U.S. population aged 65 and older is estimated to increase from 47 million in 2015 to 72 million in 2030, according to U.S. Census data, meaning more senior drivers will be on the roads. This also means that more adult children may need to have difficult conversations with their aging parents about driving.

However, a new survey released by Liberty Mutual Insurance surfaces an important problem: Although more than half of baby boomer children of senior drivers are concerned about their parents' driving abilities, few are actually having conversations with their parents about the issue - and nearly one third say they are likely to avoid the conversation entirely.

Boomers' top concerns associated with senior driving include poor eyesight, poor hearing, slow driving and distracted driving. The survey even indicates that boomers are more concerned about their aging parents driving than they are about family



members driving under the influence.

Despite these valid concerns, it's still difficult for most boomers to know when and how to initiate a conversation about driving with their senior loved ones. Liberty Mutual Insurance offers tips for boomers to consider before and during conversations about driving with senior loved ones:

Before you talk:

* Take a ride with your parents and observe their driving. Watch their awareness of their driving environment. Do they have slow reaction times? Are there dents, close calls, tickets or warnings?

* Look into alternate transportation solutions and be prepared to discuss options.-

* Most importantly, make plans to discuss the topic early and frequently and set realistic expectations. It is likely that the matter will not be resolved with the first discussion.

During your talk:

* Consider beginning the conversation with a question about how your parent feels while driving.

* Listen to what your senior parent is saying and truly hear their concerns. Highlight your concern for their safety and the safety of others.

* Use a respectful tone and avoid getting drawn into an argument.

* Frame the conversation in a positive light, noting there are solutions to preserving mobility and independence when driving is no longer safe.

For additional tips on talking to senior loved ones about driving please visit www.LibertyMutual.com/senior-driving. (BPT)

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DOING THE MOST GOOD

Preparation is key when driving in winter weather

Start the season off right by winterizing your vehicle before taking to the road. Here are some helpful tips to help you arrive safely to your destination:

Traction is key: With hazardous winter weather ahead, now is not the time to ignore your tires. For optimum traction to navigate harsh winter conditions with confidence, consider installing a set of winter tires on your vehicle. Goodyear has a wide range of winter tires to help meet the driving needs of virtually every consumer. Winter tires are typically designed with a specialized rubber compound that maintains its flexibility in cold weather. This helps the tire to adapt to the road surface and dig into snow and ice.

Temperature matters: Winter weather can be unpredictable, so it's important to remember the benefits of having winter tires. Winter tires contain rubber compounds for traction and grip in cold weather. Most tire manufacturers recommend that winter tires should be considered when temperatures drop



below 45 degrees Fahrenheit.

Service your vehicle: Be prepared for what Mother Nature throws your way by making sure you have enough antifreeze and windshield wiper fluid. For a correct amount of antifreeze to withstand the winter temperatures, a 50/50 mix of antifreeze to water is sufficient. You can go through windshield wiper fluid in one snowstorm, so be sure to completely fill your vehicle's reservoir before the first snowfall hits.

Inflation is essential: Keep in mind that when the temperature drops 10 degrees, the air pressure in your tires decreases by about one or two PSI.

Proper tire inflation is essential for vehicle stability, fuel efficiency, optimum steering, grip, wear and load-carrying capabilities. During these winter months, it's recommended to check your tires' air pressure at least monthly.

Practice makes perfect: It's important to be alert when driving on snow-covered roadways because slush, ice and other hazards make it difficult to change lanes and handle your vehicle. In order to know how your vehicle performs in the winter weather, it may be helpful to practice driving techniques in an empty, open parking lot. Refer to your owner's manual to fully understand your vehicle's braking and traction control systems.

Stock your vehicle: No one wants to break down, especially in cold weather, so keeping a kit with essential items is helpful in case of emergencies. Some essential items to include are blankets, water bottles, a first aid kit, jumper cables, shovel/ ice scraper, road flares, a candle and matches. (BPT)

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River cruising: An easy way to explore and experience Europe

Europe is a popular destination for international travelers looking to visit the world's great capitals such as Paris, Amsterdam and Prague; to experience European culture; and to explore charming small towns. But planning a European trip can be daunting because it involves a lot of research to decide where to go, how to get there, and what to see. River cruising offers an excellent solution to this travel challenge for these reasons:



See Europe's great cities:

Many of Europe's greatest cities such as Budapest, Paris, Vienna and Prague developed along the rivers because of the easy means of transportation and trade, as well as access to fresh water. That's why river cruises can easily access so many of Europe's cosmopolitan cities, and even quaint towns and villages which developed along the river banks. Sleek, intimate ships hosting only about 200 passengers are much smaller than ocean cruise ships, and often can dock right in the heart of town so passengers can walk right off and start exploring.

Immerse in the culture: In addition to being able to explore a new city each day of the cruise, river cruising allows travelers to develop a deep understanding of the cultures they explore. For example, Viking Cruises – the largest river cruise line – has launched 10 new river cruise ships this year alone and includes a "Cultural Curriculum" on all itineraries. This Culture Curriculum offers passengers language lessons, demonstrations of regional cooking and crafts, visits to local marketplaces and privileged access to cultural treasures. Whether privately touring the ancestral home of Prague's Prince Lobkowitz, or providing guided tours with the best English-speaking local guides, Viking Cruises offers many ways to get up close with local culture on their cruises.

Explore alone or with a knowledgeable guide: River cruise travelers have the option to explore destinations on their own or with a local guide on a group tour. This flexibility gives passengers a chance to experience the local culture as they wish. **Pack and unpack just once but see multiple destinations:** River cruising gives passengers the freedom to travel without the hassle of changing hotels, packing and unpacking multiple times, or finding transportation. These smooth-sailing cruises are the fastest-growing travel segment also because the views along the river are ever-changing, providing a relaxing and highly scenic way to travel, and there's never any seasickness as can happen on an ocean cruise.

Start planning your river cruise today and begin day-dreaming about all the sites you're going to see and different cultures you can experience. (BPT)

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Offers may vary by hotel and are subject to change without notice. Additional restrictions and blackout dates may apply.

COA CHAPIN SENIOR CENTER **November 2013**

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Mondays 8:45am
We want to hear your stories and we'll share a few of our own. Come visit over an endless cup of coffee!

In-Stitches Craft Group

Mondays 10:00am
Join fellow crafters to knit, crochet, sew or whatever craft you favor. A great opportunity to socialize and pick up tips while you work on your latest project.

Mindful Practices for Your Health with Cathy Todd

Mondays 11:00am
Wednesdays 8:30am
Are you feeling out of sorts? Recovering from surgery or an emotional time? Come meditate with us! Dr. Deepak Chopra encourages

us to go within, even for a short time, each day to create tremendous change in our physical and emotional lives. This is a very flexible class: you can come late, or just occasionally. Each class begins with 15 minutes of yoga. You are welcome!

Chair Exercises

Mondays and Fridays 10:15am This low impact exercise program is perfect for those looking for an easy, effective exercise routine.

Walking at Proctor Academy Gym

Monday - Friday 8:30-10:00am Please call COA at 526-6368 for more information.

Walk-In Painting

Tuesdays 1:00pm Bring

your current painting project to work on while discussing art, artists and exhibits. This is an informal group and we'd love to have you join us.

Women's Discussion Group

Fridays 9:00am Get to know your neighbors over a casual cup of coffee. Join friends to visit, chat and share!

Bridge

Duplicate Bridge - Mondays at 12:45pm and Wednesdays at 9:15am
Contract Bridge - Thursdays at 9:30am

Games!

Poker - Tuesdays at 2:00pm
Hand and Foot - Wednesdays at 1:00pm
Chess - 2nd and 4th Thursdays at 6:00pm

Scrabble - Fridays at 1:00pm

Blood Pressure/Glucose Screening & Ask a Nurse

Friday, November 1 10:30 - 11:30am

VNA Foot Care Clinic at COA

Friday, November 1 12:30-3:30pm Friday, November 8 1:00-3:00pm
\$20 (doctor's order required for diabetics)

Please call COA at 526-6368 to schedule an appointment.

Computer Questions with Laura Thompson

Saturday, November 2 9:00am - 11:00am (1/2 hour appointments beginning at 9:00am) Are you looking for answers to questions about basic PC computer skills? Sign up

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COA CHAPIN SENIOR CENTER **November 2013**

for a one-on-one half hour session by calling 526-6368.

Parkinsons Support Group

Tuesday, November 4 1pm

Computer Tutoring with Nick Ourusoff

Mondays, November 4, 18, 25 9am-11am Wednesdays, November 6, 13, 20 2pm-4pm Nick will be available for 1/2 hour one-on-one tutoring sessions for the beginning computer user to the knowledgeable user who needs collaboration or advice. Learn to use your laptop, tablet or android device for a variety of tasks. Receive help with spreadsheets, email or designing a website. Nick has an extensive background

in computers from teaching to programming. Please bring your laptop, tablet or android device with you. Call COA at 526-6368 to register for an appointment.

Long-Term Care Planning

Friday, November 8 10:30am Learn more about your options for long-term care with Wayne Blanchard from ServiceLink. Please call COA at 526-6368 to sign up for this program.

Sunday at the Movies

Sunday, November 10 2:00pm Please call COA at 526-6368 for movie information

Breakfast Club

Book Discussion
Tuesday, November 12 9:30am The Scarlet Pim-

pernel by Baroness Orczy
Questions About Medicare?

Tues., November 12 and Tues., November 26 1:30-3:30pm Anita Oelfke, Medicare Coordinator for Merrimack County Service Link, will be available to answer your Medicare questions. Please call COA at 526-6368 to sign up for this program.

Living with COPD - What's New?

Thursday, November 14 1:00pm A free education session open to the community. Learn more about COPD for yourself or a loved one. Presented by Debbie Thornton, RN, LSRVNA Home Care Director

Movie & Pizza Night

Friday, November 15 5pm "Lincoln" Please call 526-6368 to sign up.

Conversations With Lunch

Monday, November 18, 12noon "Let's Talk About It!" Grief and loss are normal and natural occurrences in daily life. How often do we talk about our loss? Who do we talk to? How do we cope with grief and loss? In this on-hour candid discussion we will answer these questions. Presented by Debra Dumond, Bereavement Coordinator, Lake Sunapee Region VNA & Hospice. First Baptist Church, NL Please call COA 526-6368 before November 13 to register.

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HARP changes put refinancing in reach of more homeowners

When the federal Home Affordable Refinance Program (HARP) launched in 2009, millions took advantage, but many other homeowners found they couldn't qualify to refinance their underwater mortgages. Today, significant enhancements have made the program more accessible for homeowners and a great opportunity to lower payments or build equity faster.

If you owe as much or more on your home than its current value, you're considered "underwater" or "upside-down" on your mortgage. For some homeowners, the situation has led to foreclosure. Others, however, have stayed current on their mortgage payments, and those are the people HARP is intended to help.

You may be eligible for HARP if:

- * You are current on your mortgage.
- * Fannie Mae or Freddie Mac backs or owns your mortgage, and they acquired your mortgage on or before May 31, 2009. Use Fannie Mae's and Freddie Mac's online tools to find out.
- * The mortgage is for your primary home, a single-family second home or a one- to four-unit investment property.

If you're underwater but still able to afford your current mortgage payment, you may wonder why you would want to refinance. Refinancing a higher interest rate mortgage is a great way to obtain a lower rate that saves you money over the life of the loan. Unfortunately, traditional refinances are not designed to help people whose current home debt exceeds their home's value. For underwater homeowners, qualifying for refinancing is virtually impossible without HARP.

When you refinance through HARP, you'll likely end up with a lower monthly payment, a shorter-loan term or you can even refinance an adjustable rate mortgage into a 30-year fixed rate mortgage. You can invest those savings in other areas, such as home improvements, retirement savings or college funds. Home improvements, in particular, can be a great investment because they can increase your home's value, even as you continue to pay down how much you owe on it.

With mortgage interest rates still historically low - but likely to rise - and the changes to HARP, it's a good time for underwater homeowners to consider applying for the refinancing program. More homeowners will qualify under the new provisions, and some who were previously declined for the program may now be able to qualify for it.

Key HARP changes include:

- * No underwater limits - Borrowers will now be able to refinance—regardless of how far their homes have fallen in value. Previous loan-to-value limits were set at 125 percent. For example, if your home value was \$100,000, your mortgage couldn't exceed \$125,000 in order for you to qualify for HARP. That limit has been lifted, so now you may qualify even if you owe much more than your home is worth.
- * No appraisals or underwriting - Most homeowners will not have to get an appraisal or have their loan underwritten, making their refinance process smoother and faster.
- * Modified fees - Certain risk-based fees have been reduced or eliminated altogether for borrowers who refinance into shorter-term loans.
- * Less paperwork - Lenders have the option of qualifying a borrower by documenting that the borrower has at least 12 months of mortgage payments in reserve. (BPT)

Renovation for baby boomers: Preparing for next stage in life

Consider remodeling projects to help enjoy your home longer, more safely and efficiently as you age.

Home improvement for the long-term

Most homeowners realize the importance of upkeep and maintenance. A leaky window or drafty door wastes energy and can drive up utility costs.



To help save energy and money year-round, conduct a home improvement checkup by looking for signs that it's time for potential repairs.

- * Check major systems that help protect the outside of your home - the roof, gutters, siding and exterior finish.
- * Inspect interior components like heating, cooling, chimney and electrical systems.
- * Make sure enough attic insulation is in place to help prevent ice dams.
- * Look for signs of deterioration, damage or potential problems. Replace or repair worn or broken items before they can lead to more extensive or expensive repairs.
- * Check your home's windows and doors. Are there drafts, chips or breaks in the finish, condensation or fogging between panes of glass, or are they hard to open? Any of these signs can mean it's time for replacement.
- * Position storage areas, like shelves, for easy access.
- * Raise appliances, like washers, dryers, dishwashers and stoves, to minimize bending and lifting.
- * Replace old appliances and fixtures with more energy-efficient options, like ENERGY STAR-qualified Pella 350 Series vinyl windows and patio doors, to help save on future utility bills.
- * Determine whether your home will be ready for your next stage in life by reviewing the AARP home livability checklist.

Window replacement adds light, convenience

As we become older, our eyes require more light to see. Choose ENERGY STAR-qualified lighting for energy-efficient options. Adding additional windows, or increasing the size of existing window openings can also increase the amount of natural light in a home.

Replacing heavy curtains and drapes with more sheer options will also allow privacy, without sacrificing natural light.

Cut the dust

Pella Designer Series windows and doors offer convenient, custom made, between-the-glass options like blinds and shades. Between-the-glass window fashions don't collect dust like traditional room side window treatments, making them a low-maintenance, easy-to-care-for option. Plus, since they're between glass, they're a perfect fit and a safer option for homes with children or pets, since there are no room-side cords.

Replacing old, hard-to-open windows with new windows and screens makes it easier to open windows to enjoy fresh air. Pella offers easy-to-operate windows in energy-efficient vinyl, wood or fiberglass options in colors, sizes and styles to suit your remodeling and replacement needs. (BPT)



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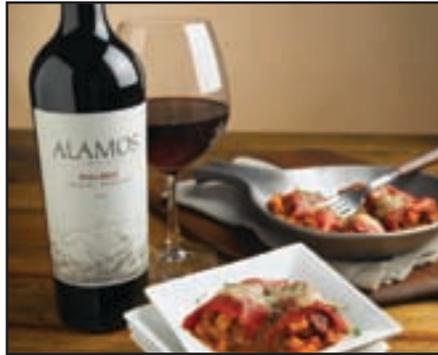
Daring pairings: making a match of food and wine

Whether you're a trained chef or simply enjoy cooking at home, there's always a certain amount of trepidation at the thought of having guests for dinner. Do you go out on a culinary limb and serve something impressively daring, or do you play it safe with a tried and true menu? And, if your menu is an adventure for the taste buds, what wine do you pair with it?

Recently, malbec received praise for being a versatile wine and a great choice for food pairing. In fact, when surveyed, more than half of culinary professionals agreed that malbec pairs with many types of foods. Whether you're serving something wildly daring, such as five-spice crusted short ribs with miso black garlic jus, or something mildly daring.

Alamos Malbec, America's most preferred malbec, is grown in the foothills of the Andes Mountains in Argentina. The result is grapes that combine bold layers of flavor and excellent natural acidity for a wine that pairs beautifully with just about any meal.

"Our unique growing conditions of intense sunlight and cool evening temperatures produce malbec grapes



with incredible flavor making the wine highly versatile for pairing with food," says Alamos Winemaker Felipe Stahlschmidt. Entertain with confidence by leaning on malbec's versatility. Consider pushing the culinary envelope, and pair malbec with daring cuisine, such as this recipe for Manchego and Chorizo-Stuffed Piquillo Peppers. Your guests will be impressed (and your reputation in the kitchen preserved).

Manchego and Chorizo Stuffed Piquillo Peppers

Pair with Alamos Malbec

Prep time: 30 minutes

Cook time: 25 minutes

Ingredients:

1/2 pound smoked firm Spanish

chorizo, chopped
 3/4 cup chopped onion
 2 cloves garlic, minced
 1/2 cup seeded, chopped tomato
 1/3 cup Alamos Malbec
 1/4 cup chopped yellow bell pepper
 1/2 teaspoon smoked paprika
 1/2 teaspoon chili powder
 1/2 cup shredded Manchego cheese, plus extra for topping

12 canned or jarred piquillo peppers, well drained (may substitute roasted red bell peppers if piquillo peppers are unavailable)

Directions:

Preheat oven to 450 F. Cook chorizo, onion and garlic in a large skillet over medium heat for 10 minutes or until onion is soft, stirring frequently. Stir in tomato, malbec, yellow bell pepper and seasonings and cook for 10 minutes more or until all excess liquid has cooked off. Stir in cheese. Fill piquillo peppers with equal amounts of filling and place stuffed peppers in a shallow baking dish. Sprinkle with additional cheese, if desired, and cook in preheated oven for 5 minutes or until peppers are hot and cheese is melted.

Makes 6 appetizer servings. (BPT)



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Five tips to help prevent medical identity theft

Every fall, many people review their employer health care options during "open enrollment." As you start to focus on your health care decisions, you may also want to consider the safety of information you routinely provide, such as your address, Social Security number and insurance provider. With new private and public health insurance exchanges becoming available, you may face a greater risk for medical identity theft.

Medical identity theft is when someone uses another person's name and information to get medical service or make false claims. Once information is stolen a thief may see a doctor, get prescription drugs or file claims with an insurance provider. Medical identity theft cost the health care industry \$41 billion in 2012, with half of all health care organizations affected by the crime.

The threat isn't just financial: if another person's information is mixed with yours, your medical records - and



treatments - may be affected.

While there is no way you can completely safeguard yourself against identity theft, there are precautions you can take. And, there is help available for people who discover their identity has been compromised.

ARAG, a global provider of legal insurance products and services, has a team of Certified Identity Theft Specialists who've handled thousands of cases over the past 12 years. You'll be paired with a specialist fully versed in identity theft situations, who will walk you through every step of the resolution

process.

To further protect your medical information, follow these tips:

1. Be careful about sharing your health plan identification for health services that are supposed to be "free."
2. Don't share information with anyone over the phone or by email unless you initiated the contact and know who you're dealing with.
3. Keep paper and electronic copies of your medical and health insurance records in a safe place. Shred outdated health insurance forms, prescription and physician statements, and the labels from prescription bottles before you throw them out.
4. If you're asked to provide personal information on a website find out why it's needed, how it will be kept safe, whether it will be shared and with whom.
5. If you decide to share your information online, look for a lock icon on the browser's status bar or a URL that begins "https:" the "s" is for secure. (BPT)

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Need one good reason to have a plan for long term care?

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Seven simple tips for prepping your home for the holidays

There's something about the holiday season that makes gathering with family and friends extra special. But between the cooking, decorating and shopping, preparing for the holidays with that never-ending to-do list can be overwhelming.

To reduce stress and stay organized, make a list of all the tasks you need to complete around the house, and apply a deadline for each project. This will help you prioritize and stay on schedule, eliminating any last-minute scrambles.

Of course, there are standard household chores like vacuuming, window wiping and counter cleaning, but don't forget to consider these other holiday prep projects that may not be on your list.

1. Clean the oven – The oven is the heart of any kitchen, so it's especially important to clean it to prevent excess smoke and other kitchen hazards. But don't create additional problems by using a cleaner with smelly fumes. Rather, opt for a quick, easy-to-use product like Goo Gone Oven & Grill Cleaner, a surface-safe alternative to general oven cleaners that does the

work for you with its-super-cling foam and low odor formula. Look for it at your local retailer or purchase it online at www.googone.com.

2. Clear the fridge – Create space in your fridge and throw out any expired products, making room for your holiday menu items and any unexpected dishes that guests may bring. While you're at it, make sure you clear plenty of counter space for your holiday menu items.

3. Freshen the carpet – Regular vacuuming will help eliminate surface dirt and pet hair, but it won't eliminate set-in stains and ground-in grime. Depending on budget and time, you can either rent a carpet deep cleaner or hire a professional to clean the carpeted rooms of your home prior to hosting your big holiday event. In a time crunch? Focus on the high-traffic areas of your home like the living, family and dining rooms.

4. Empty a closet – No one wants to wear a wrinkled coat home from a party. Instead of tossing guests' coats in a bedroom, maintain your privacy and clear out a closet near an entry where guests can hang their coats while visiting.

5. Create more space – Give guests

the freedom to unwind and relax at your holiday gathering by offering them enough space to do so. Store extra throw pillows, blankets and toys in bins or chests to create more seating space for guests.

6. Deodorize your home – What's a surefire way to put a damper on your holiday gathering? Have guests enter a space plagued by unpleasant odors. Keep deodorizing sprays, candles or oils on hand to add a favorite scent to a room or to eliminate any undesirable odors left behind from an unfortunate cooking incident.

For a cheaper alternative, boil an orange peel, which releases its natural oils into the air for a pleasant citrus scent.

7. Stock extra toiletries – For overnight guests, provide extra toiletries they may have forgotten like travel-size shampoo, soap, lotion, shaving cream, toothpaste, a toothbrush and cotton swabs.

With these tips, some time and a bit of advanced planning, your home will be holiday-ready, leaving you stress-free to enjoy the most wonderful time of the year with those you love. (BPT)

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Pets make powerful partners in weight loss

For the second year in a row, Jenny Craig and Purina are pooling their resources to create a customized offering to help people and their pets lose weight together.

"Support while losing weight is invaluable," says Jessica Collins, Area Market Director and spokesperson for Jenny Craig. "And a four-legged weight loss buddy can be the perfect partner, as they won't judge and will provide great motivation to keep active by walking."

"Pets love exercising with their owners and can even help boost their owners' time and intensity level," said Purina Certified Weight Coach Heather Prendergast. Collins and Prendergast offer the following tips for people and pets during weight loss:

Walk before you run. If you and your pet are new to an exercise program, set short-term, manageable goals and gradually increase the level of difficulty and duration as the two of



you work together toward your activity goals. -Jenny Craig offers free walking plans here: <http://www.jennycraig.com/heart-walk>

Play together. Dogs love to play fetch. Throw the ball and do lunges or squats while your dog runs to fetch - or race to get the ball first. Cats love chasing toys, too, and can even be taught to retrieve.

Connect mealtime with exercise. Before breakfast or dinner, squeeze in a short walk. Teach your dog to earn his treat by performing a trick first. Have your cat hunt for their food by hiding

kibble in different places around the house.

Embrace snacking. Snacks for people and treats for pets can be built into a healthy meal plan, and can serve as protection against binge eating. Frequent small meals can also boost metabolism and keep hunger away.

Drink up. Don't forget to always hydrate, before and after exercise and throughout the day. Sometimes thirst can be confused with hunger, so make sure you and your pets always have a full water bowl.

Get a checkup. Consult with your physician - and veterinarian - before beginning a weight loss, diet or exercise program.

The Power of Two program created by Jenny Craig and Purina includes additional healthy lifestyle tips for pets and owners, rebates for veterinary services and more. To enroll in the Power of Two program or learn more, visit PowerOfTwoProgram.com. (BPT)

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Home Instead Senior Care aids Alzheimer's Association

Home Instead Senior Care of Central New Hampshire and the Lakes Region, a trusted provider of non-medical home care for seniors, partnered with local businesses and the NH Alzheimer's Association again this year, raising almost \$4,000 for the Alzheimer's Association.

The grassroots campaign, known as "Paint the Town Purple", was designed to promote community awareness for Alzheimer's in conjunction with the Walk to End Alzheimer's at Arms Park on September 28th. A suggested tax deductible donation of \$15 or more to the Alzheimer's Association provided each local business owner with a large purple bow, Walk poster, and Walk collateral to display in their windows. This year's Walk route took hundreds of participants through downtown Manchester.

Heading up this annual initiative



was Frank Byrne of Home Instead Senior Care of Central NH and the Lakes Region. According to Frank, "Over a dozen businesses participated in the program including Ate Doors Down, Bellman's Jewelers, Benton Shoe, Chalifour's Florist, Elm Grove Companies, Dahar Law Firm, Fremeau Appraisal, Keith Paul Salon, K-Fabs Boutique, Papa Gino's, The Meetinghouse at Riverfront,

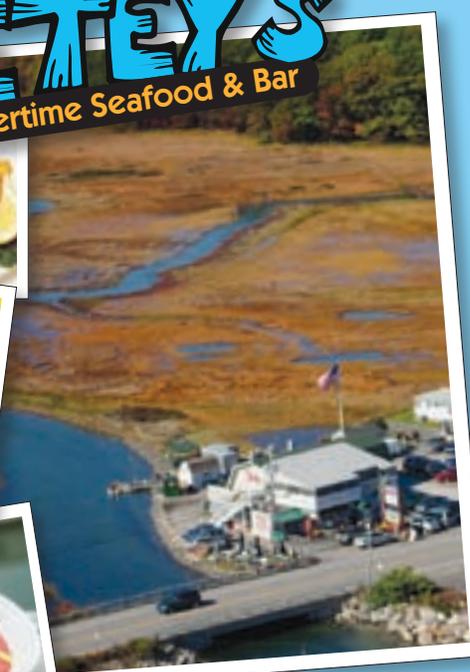
Rippleffect Consulting, St. Mary's Bank, The Skin Renewal Studio and With Heart and Hand. We thank these businesses who so graciously donated to make "Paint the Town Purple" a success!"

Home Instead Senior Care hopes the "Paint the Town Purple" campaign served to not only raise needed funds, but also to boost awareness, participation and perception about the Walk and the significance of Alzheimer's disease and its impact in New Hampshire.

According to the Alzheimer's Association, Alzheimer's disease is a growing epidemic and is the nation's sixth-leading cause of death. The disease has a significant impact on family members, with nearly 15 million providing care to a loved one. In New Hampshire, it is estimated that 22,000 people are living with Alzheimer's.

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Home winterizing checklist: Ways to stay warm and save energy this winter

Improve your home's comfort and energy efficiency with a home energy audit. Making energy efficiency upgrades identified in a home energy audit can save 5 to 30 percent on your monthly energy bill, according to Energy.gov. If you would rather perform your own walk-through, this checklist can help you prepare your home for colder weather:

Exterior home maintenance tips

Clean those gutters. Remove leaves and debris, then flush your gutters with water. This will help prevent clogged drains and reduce the potential formation of ice dams, which can cause excess water to get backed up and seep back into the house.

Clean your window and patio door screens and put them into storage. Better yet, consider investing in Pella Rolscreen products that roll out of sight when not in use, keeping them cleaner and eliminating the need for seasonal storage.

Install storm doors. Storm doors

help insulate your home against drafts and strong winds.

Clean the tracks of patio doors and windows. Use a dry paintbrush to loosen dirt and debris and then vacuum to remove.

Wash windows.

Touch up exterior paint where needed.

If you live in a coastal region, hose off exterior windows and doors to remove damaging salt from ocean spray. If you live in a hurricane-prone area, consider installing Pella windows and patio doors with impact-resistant glass, to help provide year-round protection.

Indoor home maintenance tips

Schedule a furnace check-up by a professional to prepare it for the season. Also check to see if the filter needs changing.

Add insulation. The amount of money you'll end up saving in heating costs is likely well worth the investment of adding additional insulation to

the attic.

Check with your utility company to see if they offer rebates for energy-efficient home improvements including replacing windows or adding insulation.

Clean and repair air ducts.

Wrap pipes. Freezing temperatures can cause pipes to freeze and burst. To help prevent this, insulate pipes with a pre-molded, foam rubber sleeve, available at most local home improvement or hardware stores.

Reverse fans. Adjust your ceiling fan to rotate clockwise to push rising warm air down.

Check for leaks and drafts. Stand next to window and door openings to feel if cool air is blowing through. Leaky windows or drafty doors may need to be replaced. If you find a small leak around a window, seal it from the outside with weather-resistant caulk. Also apply weather stripping to exterior doors as needed. Replace energy-inefficient windows. (BPT)

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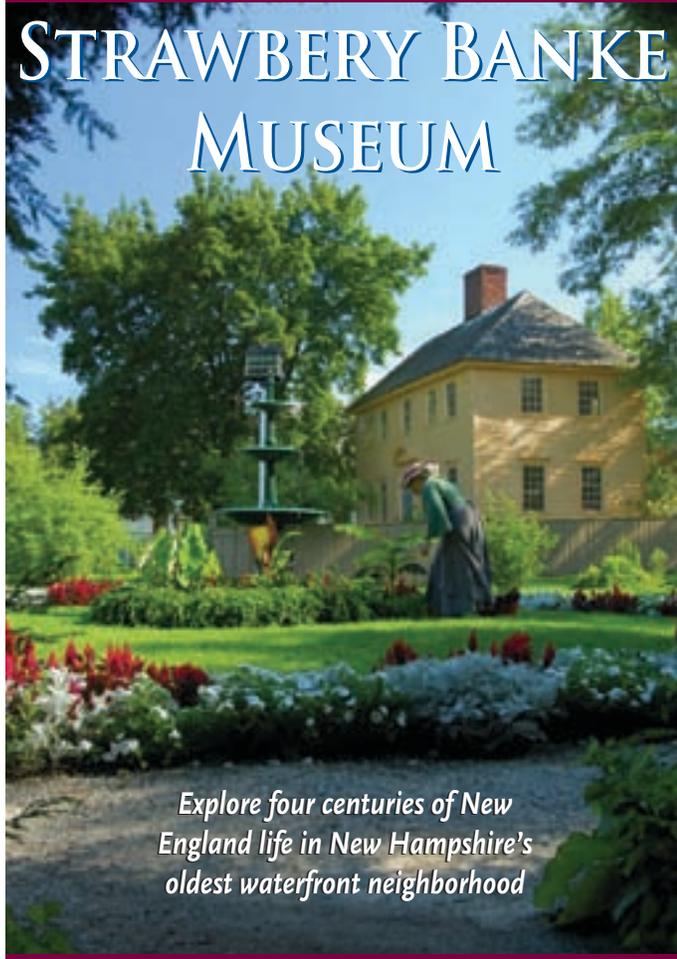


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Safe, easy snow removal tips

(StatePoint) Keeping your property maintained during and after a snowfall is crucial. But handle snow and ice safely, as some of the risk involved comes from the removal process itself -- manually shoveling after a heavy snowfall can be dangerously strenuous. Opting for a snowblower can help you avoid risk, as well as get the job done faster.



If you have a larger area to clear, you'll especially want to consider motorizing your snow removal efforts.

To help ensure a safe winter for you, your family and your guests, here are some considerations to make when dealing with snow:

- **Don't wait:** Keep up with the snowfall. Most of the time, it's easier and faster to clear six inches of snow twice than 12 inches of snow once.

- **Use the Right Gear:** Not all snowblowers are the same, so purchase a machine that's ideal for your property. Factors such as the type of surface and size of the space you're clearing, as well as how much and what type of snow you're expecting all should be considered. For a free online tool that can help you identify the right snowblower for you, visit www.Toro.com.

- **Make it Painless:** Don't fight the wind. Whenever possible, point a snow blower's chute downwind so that the wind helps you blow the snow. It's usually easier to move up and down the length of a driveway, not perpendicular. In strong crosswinds, start on the upwind side and then work downwind.

- **Think ahead:** Throw snow as far into your yard as possible. Throwing snow only to the edge of a driveway or walkway will lead to high snow banks and make it more difficult to remove snow during the next snowstorm.

- **Be safe:** Read and understand your operator's manual before getting started. As you would with a lawn mower, inspect the area first and remove objects which might be picked up and thrown by the snowblower. Keep children and pets far away.

- **Be Body Smart:** Toiling away outdoors can be hard on your body, especially for older people. So give your heart and back regular breaks so you don't overdo it. Stay hydrated and don't overdress or you'll quickly be soaked from sweat.

- **Shop smart:** Ensure you get your money's worth by opting for a brand that offers money back in the event of a less snowy winter. For example, any new snowblower purchased from Toro by November 15th, is eligible for its "S'No Ri\$k Guarantee" offer, whereby if it snows less than 10 percent of your area's average this winter, you get a full refund on your purchase and keep the snowblower; and if it snows less than 50 percent of your area's average, you get a 10 percent refund. This winter, be ready to keep your home maintained, no matter what the weather blows your way.

Hepatitis C: Facing a threat to baby boomer health head-on

Up to 5 million Americans suffer from an often symptomless - but potentially serious - liver infection called hepatitis C. Many are surprised to learn it affects four times as many people as the number of people with HIV. Three out of four people infected with hepatitis C in the United States are baby boom-



ers - those born between 1945 and 1965. Because of this, the Centers for Disease Control and Prevention now recommends all baby boomers be tested once for hepatitis C.

Kerry Monahan, a 57-year-old teacher, mother of three and grandmother of five, was shocked to learn she had hepatitis C and may have been living with it for years. "I had no idea I was infected," she said. "Like many baby boomers, I had no symptoms and thought I was in great health."

Untreated hepatitis C is the leading cause of liver disease, liver cancer and the need for liver transplant in the United States. Deaths from hepatitis C are also on the rise. In 2007, there were 15,000 deaths in the United States from hepatitis C, surpassing the number of deaths from HIV that year.

Despite the serious nature of hepatitis C, for many people, it can be cured, unlike other viruses such as hepatitis B and HIV. A person is considered cured of hepatitis C when the virus cannot be detected in the blood six months after they have ended treatment.

After she was diagnosed, Monahan and her liver specialist discussed her options. Because of the potential risks of letting her hepatitis C go untreated, she decided to begin treatment for her hepatitis C immediately.

"When I learned that there's no way of knowing exactly how quickly my hepatitis C could progress, I wanted to begin treatment right away and not delay," said Monahan. "I was determined to beat this infection."

Monahan completed treatment and her follow-up tests revealed that she has achieved a cure. "I'm so glad I made the decision to be treated instead of waiting. Now, I can put hepatitis C behind me and focus on my family and friends," said Monahan.

"As someone who frequently treats people with hepatitis C, I have seen the significant health complications caused by letting it go untreated," said Kathryn McParlane, N.P., the clinician who helped Monahan through her treatment. "It's extremely important that those who are diagnosed with hepatitis C discuss the risks and options with their health care professionals." (BPT)

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