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How to build your nest egg and ensure it lasts throughout retirement

It's time to start thinking about how you will manage your savings so it provides you with income throughout your retirement years. "Outliving retirement savings is a significant concern for Americans," says Jennifer Putney, vice president of Total Retirement Solutions for Prudential Retirement.

"In a recent survey, Prudential Retirement found that 71 percent of respondents fear they won't have enough money to last a lifetime, and just one in five is highly confident they'll have sufficient retirement income. But even those who have saved well and are confident about their money need a formal plan to help them transition from working and accumulating to retired and taking distributions from savings."

Nineteen percent of workers 55 and older have account balances of \$100,000 to \$249,000, and just 23 percent have saved \$250,000 or more, according to the latest research from the Employee Benefit Research Institute (EBRI).

"Typically, we advise clients to save 10 percent to 15 percent of every paycheck for retirement, and that they start saving early," Putney says. "The



EBRI research indicates many Americans aren't saving that much."

Retirees face many challenges when trying to save enough money to last throughout their lifetime. Americans are living longer, markets are volatile, inflation may occur and current investments may fall short. All these factors can add up to an income shortfall during retirement.

Putney and Prudential offer some tips for workers approaching retirement:

*** Educational and motivational information is widely available online to help with retirement planning.** Prudential offers websites, Preparewithpru.com, which provide valuable information

about saving for retirement and bring-ourchallenges.com that illustrates five common behaviors that can get in the way of successful retirement planning.

*** Take advantage of everything available to you, including any financial counseling offered by your employer or a plan administrator.**

Maximize contributions to your workplace-based plan or IRA, and don't forget to take advantage of IRS-allowed catch-up contributions if you're 50 or older.

*** Develop a formal transition plan.**

Your lifestyle will change significantly when you move from actively earning a paycheck to living in retirement, and your income will need to grow in a different way. An advisor can help you understand how to manage your savings and spending during retirement, and how to keep your savings growing to generate continued income.

*** Consider an in-plan guaranteed retirement income option if your employer offers one with your retirement plan.**

This option can help to ensure you'll have income during retirement, no matter what other spending or investment decisions you make. (BPT)

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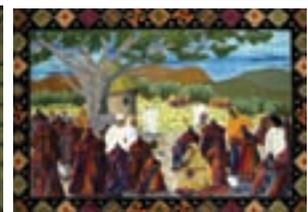
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Hospice care: separating fact from fiction

In the living room, a grandfather laughs and plays video games with his granddaughters. Later, he joins the rest of his family to say grace before enjoying a meal together. Moments of life like these may seem ordinary to most; so you may be surprised to learn this grandfather, Robert Mihelbergel from Buffalo, New York, was dying and on hospice care. Many people think that being on hospice means lying in a bed, barely conscious. Mihelbergel was a patient who proves that is not case. Many of his final moments were anything but ordinary and they would not have been possible without the help of hospice.

Mihelbergel's experience is not unique. The mission of hospice is to provide specialized care for end-of-life patients and their families. More simply, hospice care supports living one's life to the fullest with dignity regardless of how much time remains. When Mihelbergel was diagnosed with cancer, he wondered "if there was any chance of getting my quality of life back while I was still alive. I knew at that moment it was time to call hospice," he said in an interview prior to his passing.

There are many common myths about hospice, here are a few:

Myth: Hospice care means leaving home. Fact: Hospice services can be provided in a patient's own home, a nursing home, long-term care facility or a hospice care center. Hospice is not a place. In fact, hospice services can be provided to a terminally ill patient and his or her family wherever they are most comfortable or wherever they consider home. Mihelbergel's wish was to make sure he was able to stay home at the end of his life. Hospice made it possible for his son, Eric, and his family, to move into the home and enjoy dinner together four to five times each week.

Myth: Hospice means forgoing all medical treatment. Fact: Hospice nurses and physicians are experts in the latest medications and devices for pain and symptom relief. In every case, a hospice provider will assess the needs of the patient, deciding which medications and equipment are needed for maximum comfort. For example, Mihelbergel's medical staff provided sleep medication to help him through the night. "I



am speaking from the heart when I say hospice provides not only superb medical care, but also offers compassion that I would not have gotten anywhere else," he said in the interview.

Myth: Hospice means strangers care for you. Fact: Hospice provides a dedicated team of specialists to suit the needs of each patient and educate family members. Hospice organizations strive to educate family members to serve as the primary caregivers for an end-of-life patient. In addition, "The doctors, nurses, aides, social workers, therapists and chaplains who make up my hospice team are there whenever I need them," Mihelbergel said. "All I have to do is pick up the phone and someone from hospice is there to help."

Myth: Hospice care ends when someone dies. Fact: Hospice organizations offer bereavement services for all ages. Hospice counseling services that deal specifically with grief and coping after the loss of a loved one are available at no cost for up to a year after someone dies. Mihelbergel's son credits hospice as something that he and his family can always look back and reflect on in a positive way. "As difficult as it was, it was really special to all be together. My wife and I talk about it all the time now," Eric Mihelbergel says.

Myth: People on hospice are in bed, waiting to die. Fact: Hospice enables special moments and memories at the end of a life that would otherwise not happen. Mihelbergel called hospice because he wanted to live happily and with dignity, restoring a quality of life that he would have otherwise lost to invasive treatments and surgeries. In a final letter chronicling his hospice experience, he wrote, "If I inspire others to call hospice, I know I've made a difference." To learn more about what hospice can do for you or your family, visit MomentsOfLife.org. (BPT)



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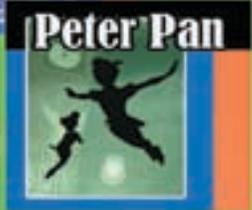
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5 facts about baby boomers and one that could save your life

Were you born from 1945 through 1965? If so, you're part of the unique generation known as the baby boomers. Here are interesting facts about baby boomers in America. One of them could save your life.

1. Baby boomers are one of the largest generations in U.S. history.

The baby boomer generation, made up of a staggering 77 million Americans, is rivaled in size only by millennials - many of whom are the children of boomers. The millennial generation, born from 1980 through 1999, similarly includes approximately 77 million Americans.

2. Baby boomers support their children in and out of the nest.

More than a third of baby boomers have children younger than 18 living in their homes, and research from the National Endowment for Financial Education shows that 60 percent of boomers also provide some form of financial support to their adult children.

3. Baby boomers are living longer than previous generations.

Compared to previous generations, baby boomers are living longer and they



are also more likely to remain independent and stay in their own homes as they age.

4. Many baby boomers are working longer.

Boomers plan to continue working once they are eligible for retirement, despite having the option to stop. In fact, only 11 percent of baby boomers plan to stop working entirely once they reach retirement age, according to a survey by AARP.

5. Hepatitis C is a silent epidemic among baby boomers.

People born from 1945 through 1965 are five times more likely to be infected with Hepatitis C and account for more than three out of every four Americans living with the disease. That's why the Centers for Disease Control and Preven-

tion (CDC) recommend that everyone born from 1945 to 1965 get a blood test for Hepatitis C.

Many baby boomers living with Hepatitis C don't know how or when they got infected. Hepatitis C is a virus that attacks the liver and, if left untreated, can lead to serious liver disease. In fact, Hepatitis C is the leading cause of liver cancer.

The CDC estimates that testing everyone born from 1945 to 1965 could identify 800,000 people unaware of their Hepatitis C infection, and over time, could save 120,000 lives. Testing baby boomers for Hepatitis C is important, because people with Hepatitis C often have no symptoms and can live with the disease for decades without feeling sick. All the while, liver damage may be silently occurring.

Fortunately, new treatments are available that can cure Hepatitis C. If you were born from 1945 through 1965, talk to your doctor about getting tested for Hepatitis C. It could save your life.

To learn more about Hepatitis C, visit www.cdc.gov/knowmorehepatitis. (BPT)

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Seniors willing to discuss driving abilities, yet conversations rarely happen

There are currently more than 23 million licensed drivers aged 70 and older, and with baby boomers beginning to reach 70 years of age, the number of seniors on the road will rise steadily over the next two decades.

A new survey released by Liberty Mutual Insurance finds that the majority of senior drivers are behind the wheel regularly, even with reported limited physical abilities. Though many seniors drive safely well into their later years, it's likely that they will eventually have to face the difficult decision to stop driving. While the majority of senior drivers surveyed are open to conversations about limiting or stopping their driving, only 6 percent have spoken with someone about their driving abilities.

"These are difficult conversations but important to have early and often, because everyone ages differently," says David Melton, driving safety expert with Liberty Mutual Insurance and managing director of global safety. "Too often, these discussions are avoided until warning signs appear or, worse, there is an accident. It's a step we all need to take to ensure the safety of our loved ones and



the community."

The report reveals that despite declining physical abilities, many seniors still drive several times a week or even every day. In the past six months, the majority surveyed reported driving regularly despite slow reaction times, difficulty seeing or hearing, getting lost or feeling confused while driving.

While nearly all senior drivers would consider limiting or stopping their driving if presented with the right reason, most are hesitant about transitioning to the passenger seat. Top concerns among seniors about limiting or stopping driving include losing independence, becoming less active, difficulty finding alternative forms of transportation, and feeling

isolated.

In 2013, Liberty Mutual Insurance conducted a survey of children of elderly drivers to determine if they were having conversations about driving with their aging parents, and if not, what was preventing them. The survey found that more than half of children with senior parents were concerned about their parents' driving abilities and safety, yet nearly one-third avoided initiating the conversation. However, this new report reveals that people may be avoiding conversations with aging drivers more than self-reported, while more seniors are actually open to talking:

- ▶ Only 6 percent of senior drivers report having had a discussion about their driving abilities, despite 84 percent saying that they would be open to talking about the issue.

- ▶ The majority of seniors who have not yet had a conversation report they would feel most comfortable being approached by their children or doctor.

- ▶ Seniors cite a doctor's recommendation and recognition of their own declining physical abilities as top reasons to limit or stop driving. (BPT)

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**Al Langley,
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Ask the Pharmacist: Managing the aches and pains of arthritis

50 million Americans suffering from arthritis, two-thirds are under the age of 65. Each year, arthritis accounts for 44 million outpatient visits, over 900,000 hospitalizations and has quickly become the leading cause of disability in the United States, outnumbering activity limitations caused by heart disease, cancer or diabetes. The specially trained pharmacists in the Express Scripts Rheumatoid Arthritis and Inflammatory Disease Therapeutic Resource Center, offered through Accredo, have disease-specific expertise and spend the majority of their time counseling patients with these conditions.

"It's important to know that arthritis is not one condition, but a complex family of musculoskeletal disorders consisting of more than 100 different diseases," says Phyllis Crockett, specialist pharmacist at Express Scripts. The most common forms of arthritis are osteoarthritis (OA), rheumatoid arthritis (RA) and juvenile arthritis (JA), which account for about 58 percent of all patients. OA is characterized by a breakdown of joint cartilage and primarily affects elderly patients.



RA is characterized by inflammation of the membranes lining the joint. Lastly, JA describes many autoimmune and inflammatory conditions that can affect children ages 16 and younger.

Crockett offers the following suggestions to help the arthritis population.

*** Do not self-medicate:** Combining over-the-counter medications with prescription medications can be risky and can cause side effects such as an increase in gastrointestinal irritation or a gastrointestinal bleed.

*** Take as directed:** For patients who already are on medication to treat the condition, adherence is critical. If patients do not take their medication

as prescribed they may be faced with disability or rapid progression of the disease.

*** Watch for drug interactions:** Some common medications such as acetaminophen can have a drug-drug interaction with arthritis medications. Limit intake and remember that acetaminophen is often a component in common sinus, cough/cold and pain medications. Some foods and beverages can also block the effects of arthritis medications. These include grapefruit, apple and orange juice as well as milk and yogurt. Wait at least four hours after taking medications before ingesting these products. Exact times can vary depending on the disease and the treatment. Check with your healthcare professional if you have any questions.

*** Stay active:** OA and RA patients particularly can benefit from both endurance and resistance training. Additionally, every pound of weight lost reduces the pressure on each knee by 4 pounds. Maintaining a healthy weight and protecting against joint injury can help prevent OA. (BPT)

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June 23-29, 2014 New Hampshire Talking Books Week

The New Hampshire State Library's Talking Books Services division has been named the 2013 Network Library of the Year by the Library of Congress' National Library Services for the Blind and Physically Handicapped section.

In recognition of this achievement, Gov. Maggie Hassan is scheduled to issue a proclamation naming June 23-29, 2014 "New Hampshire Talking Books Week." "Public libraries are truly one of the cornerstones of our communities and our democracy, offering a world of information to citizens and requiring only a thirst for knowledge to gain access," Gov. Maggie Hassan said.

"By expanding access to reading materials for New Hampshire residents who are physically unable to see, handle or process printed material comfortably, the New Hampshire State Library's Talking Books Services helps build on that important mission. Being named 2013 Network Library of the Year is a well-deserved honor, and I thank New Hampshire Talking Books for its outstanding work to build on New Hampshire's longstanding tradition of



Pictured are State Librarian Michael York, Talking Books Supervisor Marilyn Stevenson, Gov. Hassan and Department of Cultural Resources Commissioner Van McLeod.

inclusiveness and strengthen our communities and our state."

N.H. Talking Books Services provides recorded books and magazines as well as the special audio players needed to use them, at no charge, to residents with visual limitations or who are unable to handle printed reading materials. In 2013, N.H. Talking Books Services became one of the first libraries in the country to circulate digital magazine cartridges. Later that year, it began offering its patrons service via the BARD app, which allows readers to download

audio and braille books to their iPhone, iPad or iPod touch. In addition to working with the N.H. Association for the Blind and the N.H. chapter of the Federation for the Blind, N.H. Talking Books has strengthened its presence in the state by developing partnerships with the N.H. Library Association, the N.H. Veterans Administration, Visiting Nurse and Hospice Care of Northern Carroll County, N.H. Guide Dog Users, the N.H. Department of Education's Accessible Instructional Materials Center, public schools, teachers of those with low vision, and public libraries in central and southern regions of the state. Each year, the Network Library of the Year award recognizes the outstanding accomplishments of a library in the United States and its territories that serves blind and disabled individuals. A committee of librarians and consumer-organization representatives chooses finalists from among the nominated libraries; National Library Services network regional conference chairs recommend final selections to the NLS director. Visit www.nh.gov/nhsl/talking_books.

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Controlling Wasps, Bees & Hornets Around Your Home

Wasp encounters can be painful, even life-threatening, for a few highly sensitive people. Yet some New Hampshire species are not very aggressive and they also serve as valuable predators of soft-bodied insects. A hands-off policy might be better for some situations, while others might require careful, direct action. The choice you make should depend on the species and situation.

Aggressive species

New Hampshire is "blessed" with at least nine species of yellow-jacket wasps, along with two other aggressive wasp species, the bald-faced hornet and giant European hornet. All these members of the wasp family Vespidae live in colonies and have similar life cycles.

Most yellow jackets are about 1/2 inch long, with yellow and black banded bodies, and clear wings. Bald-faced hornets grow up to 3/4 inch long, with stout, black bodies marked with gray or white bands. Giant European hornets grow up to one inch long, resembling giant yellow jackets,

with a stout body, but colored yellow, brown and black. Only the mated females of Vespidae species survive the winter. These females overwinter individually, usually in deep leaf litter in the woods. In the spring, those that survived emerge and search for a site to start a tiny nest. Bald faced hornets prefer eaves of buildings, horizontal branches, or some similar site protected from rain. Most yellow jackets prefer to excavate a nest chamber underground, or use an existing cavity like inside the wall of a building. A crack only 3/16 inch wide is big enough to admit most wasps. The giant European hornet is bigger and seems to prefer cavities in rotting trees.

Since the queen (female) is working alone, she can only build a tiny nest, often smaller than a ping-pong ball. She lays a few eggs in the tiny comb, then tends and feeds the larvae that hatch. Once the young have matured and emerged as adults, they help the queen enlarge the nest and rear more young. The colony gets larger as the season progresses. The workers forage for caterpillars, sawflies and other soft-bodied insects. They also feed on honeydew, fruit and other sugary foods, carrion and garbage. (Honeydew is the sugary secretion that drips from colonies of aphids and related insects.)

Once the first frosts come, the wasps may become especially aggressive. Food gets scarcer, and colony size is at its largest. Wasps mate in the fall, and as the really cold weather sets in, the mated females disperse to find their own individual overwintering spots. Unlike honey bees, none survive the winter in the nest – at least, not in cold New Hampshire.

Controlling the aggressive species

We suggest you try to eliminate only those wasp colonies that really present a threat. Wasps and hornets are valuable predators of insects, so we shouldn't indiscriminately wipe them out. If a wasp colony is in an area where you can simply avoid it, do so. Mark the spot and just stay away. Don't rely on yellowjacket traps. They don't control northeastern



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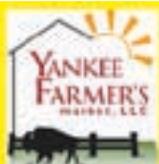
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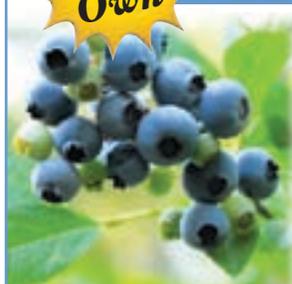
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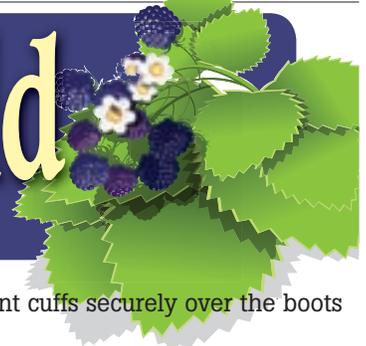
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U.S. species. You may be able to flatten tiny early season nests on flat surfaces by pressing with a block of wood.

If you decide you must eliminate a colony, don't try it yourself if you are highly allergic to stings. Call an exterminator instead. If you do it yourself, the first step is to locate the colony and clearly mark it. For ground nests, use red wire flags or strips of white cloth, laid in an arrow pointing to the entrance – not too close! You can spot ground colonies by watching the workers fly in and out of the entrance. For colonies in a tree, tie flagging on a branch that is somewhat close by—be careful!

Once the colony is marked, you are ready to treat it. Buy a pressurized can of wasp and hornet jet spray. The brand you choose is not important, but be sure to buy the kind that sprays a solid stream of insecticide spray that will reach 10 feet or more, rather than a fine mist that will only go a foot or so. Such products usually are called JET sprays. Treat at night when most all the workers will be in the nest, and inactive. To see, use a flashlight with a red filter over the bulb.

Wasps can't see red light well. At least two hours after dark, quietly and carefully approach the colony and thoroughly spray into the entrance. Don't give a quick shot; spray for several seconds to make sure the spray penetrates deep into the nest.

After spraying, don't linger nearby. Walk away immediately and stay away for a full day. For ground colonies, carry a shovelful of soil with you to cover the entrance before you walk away. Dress appropriately. Colonies inside walls of buildings pose a special problem. They can sometimes be eliminated with jet sprays, but spraying often causes many agitated wasps to emerge inside the building and threaten people. Also, treating a large colony may cause a foul smell to linger for many days afterwards as the remaining brood decays. You might prefer to wait until the season is over and then seal things up. Or, hire an exterminator to handle the problem. Wasps and hornets may be the biggest problems in homes and yards that provide plenty of food—dropped fruit, exposed garbage, open recycling bins, etc., so sanitation may help avoid problems. To reduce the chances of yellow jackets or giant European hornets nesting inside walls of buildings, do a good job of caulking and sealing cracks in the spring.

Clothing to wear

If you follow instructions above (two hours after dark, red light, gentle steps, etc.) you may not need special clothing. For situations where you want extra protection from wasps, here are tips on clothing to wear:

- Coveralls can be helpful, especially if they are slick, smooth material worn over other thick clothing. Many people choose Tyvek. If you have two-piece coveralls, you may want to securely tape or tuck them together at the waist.
- Boots will give you much more protection than regular shoes—wasps may crawl over shoes and sting your ankles.

You may want to seal the pant cuffs securely over the boots with tape or rubber bands.

- You can protect hands with leather or heavy rubber gloves, but sleeves need to be securely sealed to the gloves at the cuffs.

- A secure beekeeper's hat and veil will keep wasps away from your face and neck, but it must be securely fastened to the clothing around the neck and shoulders. Don't think that protective clothing makes you invincible. Always follow the recommendations on control products.

First aid for stings

A small percentage of people become hypersensitive to bee and wasp stings. For them, a sting can be a serious, even life-threatening, emergency, requiring immediate attention from a physician. Symptoms of a serious reaction to a sting include dizziness, nausea, difficulty breathing, and very rapid heart rate. For the rest of us, typical sting reactions are swelling and pain. These usually subside within a few hours. Cool compresses or an ice pack can help relieve pain and swelling. Commercial after-sting preparations can reduce pain and swelling if applied soon to the sting site.

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Three crucial times to review your Medicare options for retirement

(BPT) - Baby boomers facing the big decision of when to take Social Security retirement shouldn't overlook the importance of signing up for Medicare at age 65.

Although Social Security offers an age range, generally 62 to 70, for starting retirement benefits - you don't have this type of flexibility with Medicare health insurance.

"Turning 65 is the trigger for your Medicare enrollment, so it's important to study this decision as your birthday approaches," says Paula Muschler, operations manager of the Allsup Medicare Advisor. This is a Medicare plan selection service offering personalized help that includes customized research, a tailor-made report and enrollment assistance. "You have three months before, the month of and three months after your birthday to enroll properly in Medicare when you turn 65."

One important caution: You may decide to delay Medicare enrollment. "But if you make a mistake with this decision, you could end up with lifetime penalties that add to your Medicare costs," Muschler

says. Anyone turning 65 should examine their Medicare choices carefully. Muschler outlines three situations that require close study.

1. You are reaching age 65, but you plan to continue working a few more years.

"You need to examine your Medicare enrollment because it interacts with your employer's group health plan," Muschler says. "Depending on your employer benefits and the size of your employer, you may need to enroll in Medicare Parts A and B." Original Medicare is made up of Part A, which is hospital insurance, and Part B, which is medical insurance.

2. You are reaching age 65 and retiring from work at the same time.

If you combine retirement with turning 65, it's important to coordinate the dates of actual retirement and your 65th birthday, Muschler says. "You should take steps to ensure that you don't have a gap in health care coverage, and you'll need to choose Medicare plans. This is especially true if you leave work a few months before you turn 65."

3. You retired from work before age

65 and have used other health insurance.

"You need to closely examine your health care options as you get ready to turn 65 and move into Medicare," Muschler says. "There may be special considerations with ending COBRA, health insurance exchange or retiree coverage, depending on your situation. Once you determine that, yes, you do need to get ready for Medicare - carefully review all available Medicare plans."

Generally, people enrolling in Medicare choose from two paths. One option is to choose Original Medicare and a prescription drug plan, known as Medicare Part D. Many people also buy supplemental coverage, called Medigap, for added benefits.

A second option is to shop among the Medicare Advantage plans available in your area. Depending on where you live, there is an average of 20 Medicare Advantage plans available. In addition, there may be 35 available Part D prescription drug plans from which to choose.

Other factors to consider:



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*** Relocation.** Are you planning to move after retiring?

*** Frequent travel.** Do you plan to split your year between two states or travel the country?

*** Health.** What needs do you have? Do you have any chronic health issues?

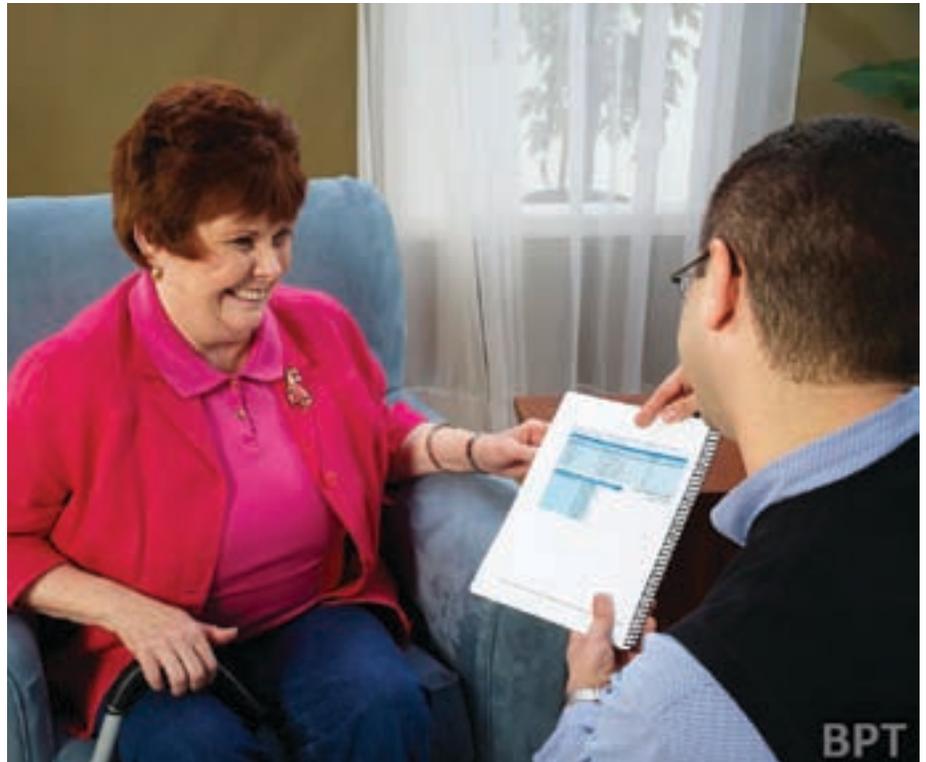
*** Cost.** What's your retirement income? Have you considered saving money with your Medicare plan?

*** Medication.** It's critical to examine how your Part D plan covers the drugs you take when you first enroll and during each annual enrollment period.

"We frequently get calls from Medicare beneficiaries who didn't realize they could save so much money with their choices," Muschler says. "Sometimes they choose a plan because a friend recommended it, but they end up paying much more than they need to."

After first-time enrollment, participants can use Medicare annual open enrollment from Oct. 15 to Dec. 7 each year to make changes.

"Your Medicare plan can be one of the best things about your retirement if you find the plan that truly matches your needs, lifestyle and budget," Muschler says. Experienced Allsup



Medicare specialists can help you and your family members review Medicare plans and decisions. For a Medicare

evaluation, call an Allsup Medicare Advisor specialist at (866) 521-7655 or go to Medicare.Allsup.com.

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Conserve a 245-acre forest above Millen Lake in Washington

With start-up grants and donations totaling \$85,000, the Society for the Protection of N.H. Forests (Forest Society) and the Washington Conservation Commission are teaming up to raise \$248,000 to buy and conserve a 245-acre forest above Millen Lake in Washington. "The MacNeil family has generously offered to sell their land at a discount to the Forest Society so that the great wildlife habitat, timber resources and recreation opportunities there can be conserved," said Brian Hotz, the Forest Society's vice president of land conservation.

The Davis Foundation has provided \$10,000, the Washington Conservation Commission has pledged \$20,000 and individual donors have contributed \$55,000 to get the project started.

The property, accessed from Farnsworth Hill Road, links several properties already conserved by the towns of Lempster and Washington and the Forest Society. It abuts the Forest Society's Farnsworth Hill Forest, Washington's Town Forest, the Ashuelot River Headwaters Forest and the Long Pond Town Forest.

Jed Schwartz, chair of the Washington



The Old Marlow Road, a popular snowmobile trail, forms a boundary of the MacNeil Forest in Washington.

Conservation Commission, said conserving the MacNeil property fits in with the town's vision of linking trail networks between Lempster and Washington, and is an opportunity to expand conserved land for moose, deer, bear, turkeys and other wildlife.

"We see it as an important connection piece," Schwartz said. "It's just a long-term gain to get this high-value natural resource property under protection for the betterment of our town."

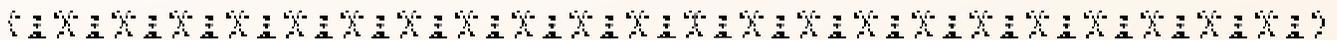
The parcel is located above Millen

Lake on one side and above the Ashuelot River on the other. "Conserving it will help protect the water quality of these nearby resources," Hotz said. "And with its mix of hardwoods and softwoods, much of the property is designated by N.H. Fish and Game's Wildlife Action Plan as the highest quality habitat in the state" The unmaintained Old Marlow Road, a long-ago main travel route to Washington, is a popular snowmobile trail in winter and a peaceful walking trail past many cellar holes and stone walls in warmer seasons. By buying the property, the Forest Society can guarantee that it will stay open for public recreation into the future.

The conservation groups must raise the \$248,000 by Aug. 31 to buy the parcel and pay for transaction and stewardship costs. Donations for the project may be made at forestsociety.org or by calling Susanne Kibler Hacker at 224-9945, ext. 314 or by mail to SPNHF, 54 Portsmouth St., Concord, NH, 03301.

Founded in 1901, the Society for the Protection of New Hampshire Forests is the state's oldest and largest non-profit land conservation organization.

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Intersection of technology and health care improves patient care

(BPT) – The health care industry is shifting its focus from volume to value, rewarding health care providers who offer higher quality, more efficient care. The goal is a transition from an outdated model focused on symptoms to one focused on the patient, improving overall population health through disease prevention and customized care.

Many health systems are adopting new technology to enable this evolution. Electronic health records (EHRs) allow health care providers to digitally store patient health information from multiple sources. Nurse informaticists, an emerging profession at the intersection of technology and health care, help facilitate this data sharing across health care teams, enabling a more patient-centric, customized approach to care. Seventy-five percent of health care providers would attribute improved patient care to EHRs, according to a 2012 study by the National Center for Health Statistics. Dr. Toni Hebda, professor in the Master of Science in Nursing degree program at Chamberlain College of Nursing, says nurse informaticists help make this possible.

"Nurse informaticists streamline in-

formation sharing allowing care teams of doctors, nurses and other health care professionals to work together more closely," she explains. "Seamless function of EHRs means less time charting in records, more time caring and advocating for patients and improved continuity of care."

Emmanuel Patrick Palma Jr., a registered nurse, is an implementation manager at a leading health care system north of Chicago. He works with an integrated EHR system now used in 70 percent of U.S. hospitals that no longer use paper charts to deliver patient care.

"I like to be the bridge between the nursing and IT sides of health care, knowing how to clinically and technically operate within the system," he says. "Patients appreciate that with EHRs, they can go to their primary care physician or the emergency room and all of their health care information is available to the nurses and physicians. The care they receive is targeted to address their unique medical history and long-term wellness."

Like many nurse informaticists, Palma began his career as a registered nurse before the informaticist role was formalized. He had a solid understanding of technol-

ogy and assisted with EHR integration within the scope of his daily work.

Palma quickly became an expert on informatics but lacked the education required for a promotion within the organization. For this reason, he decided to pursue his Master of Science in Nursing at Chamberlain, which offers an informatics specialty track online so students can continue to work while they earn their degree. According to a recent Healthcare Information and Management Systems Society survey of nursing informatics professionals, 70 percent of respondents have titles that specify an informatics position. The growing formalization of the role is also reflected in informaticists' education: two-thirds have post-graduate degrees in informatics and 28 percent have a master's or doctorate degree in informatics. Subsequently, nursing informatics salaries are rising. The average nursing informatics salary grew from \$69,500 in 2004 to \$100,717 in 2014.

After graduating with his master's, Palma is prepared to sit for the national certification exam, which he will take to become credentialed and able to take on more formal informatics responsibilities.

HILLSBOROUGH COUNTY AGRICULTURAL

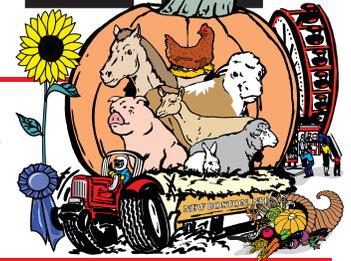
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Perk up your party: Simple tips for a spectacular spring party

The arrival of warmer weather months can only mean one thing – more opportunities for friends to gather together and enjoy an evening of beautiful weather, delicious food and tasty beverages.

With fresh air and flowers blooming, spring encourages everyone to celebrate its beauty. It's time to dust off that communal table, fluff up those springy accent pillows and invite over some old friends you haven't seen in a while. Let the bright colors and newness of the season inspire a cheery gathering guests will never forget.

Here are some tips on how to bring these budding elements to life at your party:

• **Set the mood with music:** A swinging playlist is a great way to set the tone for any party. Start the evening with a slow mix of your favorite tunes, and then build up the tempo from there. Music is also a great way to enhance any special theme you may have designated for your soiree.

• **Get fruity:** Nothing enhances the upbeat ambiance of a spring gathering than beverages with bursts of fruity



flavor. Serve refreshing sangria, such as Eppa SupraFruta Sangria, the only organic premium bottled sangria made with real superfruit juice that's full of antioxidants.

• **Mix it up:** While you may have the urge to break out the special china or matching serve ware, the essence of casual dining involves a mixture of different colors, patterns and textures. Play up the carefree vibe by using a variety of serving

bowls, platters, plates and glassware from various sets.

• **Serve seasonal:** When planning the menu for your party, be sure to incorporate the fresh flavors of the season. Check the seasonal produce section at your grocery store as inspiration for delicious side dishes and appetizers.

• **Give yourself a break:** While it's easy to get stressed out before the big event, be sure to relax and just have fun. Take a few minutes for yourself before the guests arrive and enjoy a nibble of the fabulous foods you've prepared or pour a refreshing drink, such as Eppa SuperFruta Sangria. This flavorful beverage is comprised of antioxidant-rich super fruits, including pomegranate, blueberry, blood orange and acai juices, which give it two times the amount of antioxidants as a glass of red wine.

So, let a little spring air into your home and get ready for another great season filled with vibrant, memorable parties spent with those you cherish the most. For more fresh and flavorful ways to enhance your springtime events, visit www.eppasangria.com. (Family Features)



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Summer fishing and boating for the whole family to enjoy

Rising temperatures make this time of year ideal for family getaways, and the nation's parks and waterways provide a naturally refreshing escape with recreation and activities the whole family can enjoy.

From boating and fishing to swimming and camping, vacations by the water provide ample opportunities to experience a wide range of pastimes against the backdrop of spectacular natural scenery.

Choosing your destination is a little easier this year thanks to Take Me Fishing.org, which recently conducted a nationwide survey to identify the Top 100 Family Friendly Places to Boat and Fish across America.

Each of these top 10 locations has a public body of water within an hour of a major city and is known to have good fishing opportunities:

1. Lake Berryessa, Napa Valley, Calif.
2. Bahia Honda State Park, Big Pine Key, Fla.
3. Skyway Fishing Pier State Park, St. Petersburg, Fla.
4. Everglades National Park, Homestead, Fla.



5. Kissimmee State Park, Lake Wales, Fla.
6. Galveston Island State Park, Galveston, Texas
7. Lake Chabot Regional Park, Castro Valley, Calif.
8. Blue Springs State Park, Orange City, Fla.
9. Table Rock State Park, Branson, Mo.
10. Presque Isle State Park, Erie, Pa.

Whether your travels take you to one of these destinations or one of thousands of other lakes, rivers, streams or coastlines across the country, prepare for a memorable getaway by planning ahead.

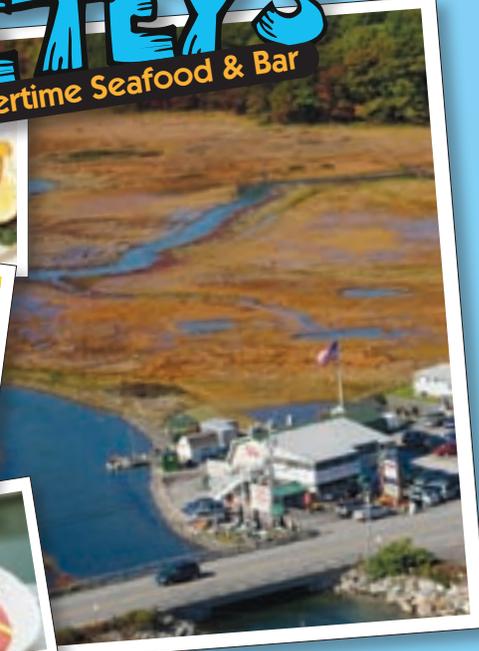
Put safety first. Sign youngsters up for

swimming lessons before your trip, and remember even kids with experience in the water can benefit from a refresher. If you'll be boating, be sure to check that life jackets are in good condition and rated appropriately for the sizes and ages of intended users.

Pack smart. Days spent in or near reflective water can make skin especially susceptible to burns, so be sure your suitcase includes appropriate attire and plenty of sunscreen. Water shoes can also make navigating rocky shorelines more safe and comfortable. If you'll be indulging in activities such as fishing, bring along the basics (rod and reel, tackle box, etc.) to save time and expense once you arrive.

Comply and conserve. Not only does buying a fishing license and registering your boat ensure you're in compliance with regulations, doing so helps fund efforts to conserve natural waterways, as well as improve boating access facilities such as docks and boat ramps.

To get started planning your family getaway, visit www.TakeMeFishing.org. (Family Features)




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OUT & ABOUT

28th Annual Cochecho Arts Festival

7/18/2014 (6:00PM)

Event Fee: All Cochecho Arts Festival events are free to attend and open to the public.

Every summer over 10,000 people attend the Cochecho Arts Festival in downtown Dover, NH. Over 30 arts performances are on stage, open to the public and free of charge including the Friday Evening Headliner Series, Shark in the Park, Children's Series and Farmers' Market Series.

Greater Dover Chamber of Commerce, 550 Central Avenue Dover, NH Phone: 603-742-2218 Email: michael@dovernh.org Website: www.cochechoartsfestival.org

Summer Concert Series - Pat O'Brien

7/18/2014 (7:00PM)

Event Fee: \$8.00 in advance, \$10.00 at the door. Series ticket

package available for \$30.00.

The Lord's Hill Meeting House (LHMH) is excited to announce their 2014 summer concert series! In June, July, August, and September, we will host a band or musical group. These fun and reasonably priced concerts suitable for the entire family will help with our ongoing efforts to maintain and restore the historic 1798 building and its grounds. The second concert of the series will feature Pat O'Brien. A singer/songwriter who plays guitar, banjo, and tin whistle, Pat performs a unique combination of traditional Irish and American folk styles. Pat also performs with Bradigan, a band that blends Irish, Scottish and American music into its own very unique and delightful sound. Tickets for the concert series, which is sponsored in part by Brooks Motor Sales in Ctr Ossipee, NH, are available in advance at Boyle's Family Market in Effingham Falls, Ye Olde Sale

Shoppe in South Effingham, and Country Goods and Groceries in East Wakefield. All concerts will be held rain or shine.

Province Lake Road (Route 153 South), Lord's Hill, Effingham, NH Phone: 603-539-4071 Email: lordshillmeetinghouse@gmail.com

Dinner Dance Cruises from Meredith and Weirs Beach

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Event Fee: Adult: \$51, Child \$41.

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Email: info@cruiseNH.com

Website: <http://www.cruiseNH.com>

11th Annual Summer Music Series- Acoustic Performers

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Event Fee: FREE

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OUT & ABOUT

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7/18/2014 (5:00PM)
Event Fee: Free

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Email: patricialaddcaregagallery@gmail.com Website: www.patricialaddcarega.com

40th Annual Market Days Festival - Downtown Concord

7/18/2014 (10:00AM)
Event Fee: Free

Enjoy Intown Concord's 40th Annual Market Days Festival! For three days, a half-mile of Main Street and side streets are closed to vehicle traffic, turning historic downtown Concord into a pedestrian boulevard lined with some 150 vendors offering a vast array

of food and shopping options. The unique festival experience is enhanced by the participation of dozens of downtown businesses that bring their wares out into the street and serve up delicious local food. Additional popular festival attractions include live music and entertainment in Bicentennial and Eagle squares, Free Family Fun activities on the State House Lawn, a beer tent, bouncy houses, an outdoor movie, classic car show, the Concord Arts Market, and much more. Market Days regularly attracts more than 50,000 attendees over the course of three days, making it central New Hampshire's biggest free community event of the year. The Market Days Festival is produced by Intown Concord, a 501(c)3 nonprofit whose mission is to promote and enhance the business environment, cultural activities, housing, and appearance of historic downtown Concord. Downtown (Main Street)

Concord, NH 03301
Phone: 603-226-2150
Email: info@intownconcord.org
Website: <http://www.intownconcord.org>

Walk with Washington

7/18/2014 (11:00AM)
Event Fee: \$6 Historic New England members; \$12 non-members.

Walk with Washington, a walking tour held each Friday June through mid-October, allows you to explore the streets of Portsmouth in the footsteps of President George Washington. Tour begins and ends at the Governor John Langdon House where you may tour the house for half of the ticket price. Registration requested, walk-ins allowed at beginning of tour. 143 Pleasant St., Portsmouth, NH 03801
Phone: 603-436-3205
Email: imarshall@historiconewengland.org
Website: <http://www.historiconewengland.org/historic-proper->

ties/homes/gov.-john-langdon-house

The Glass Menagerie - The Barnstormers Theatre

7/19/2014 (7:30PM)
Event Fee: \$16-\$32

Show Times: Tue - Thu: 7:30pm Fri - Sat: 8pm Sat: 2pm
The Glass Menagerie, Tennessee Williams' classic drama, is a poignant family portrait painted in the hues of memory. A mother dreams and schemes a better life for her two children—a shy daughter who lives in a self-created world of fragile beauty and a son torn between duty and desire. This pivotal play reflects the universal longing that shines through the cares of life.

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OUT & ABOUT

Swanzey Old Home Day

7/19/2014 (9:00AM)

Swanzey is celebrating kids of all ages at their Old Fashioned Summer Fun event! On Saturday, July 19th, 2014. Come on down to Swanzey Old Home Day! it's a FREE Family Fun Event with activities that will include everything from a classic car show, a parade, kids games, a hike up Mt. Caesar, a bike ride tour of Swanzey's beautiful covered bridges or shop the many crafters and farmer's market. There will be animals and tractors, music and food galore and so much more! The huge sandbox is back with child sized excavating equipment and we'll be raffling off 3 brand new children's bicycles!! For complete details go to www.swanzeyoldhomeday.org/ 620 Old Homestead Hwy, Swanzey, NH 03446 Phone: 603-352-7411

Email: kristen.goodenough@gmail.com Website: <http://www.swanzeyoldhomeday.org/>

3RD Annual Rochester Blues/BBQ Festival

7/19/2014 (11:00AM)

Event Fee: Free

TJ Wheeler & Smokers

Featured Act at Rochester Blues Festival Rochester Main Street volunteers will host their third annual Rochester Blues Festival on Saturday, July 19 from 11 am until 4 pm in the North Main Street/ Cocheco Riverwalk area in downtown Rochester. Underwritten by DF Richard Energy, this event promises toe-tapping sounds for all. Guests are asked to bring a lawn chair and enjoy some blues as T.J. Wheeler is an original but his music is steeped in musical styles that go back hundreds of years. That being said, T.J. and the Smokers transport audiences of all ages to times and places where their imaginations can vividly and vicariously experience the rich history and soul connections of Blues & Jazz power. In addition there will several other acts throughout the day, facepainting, arts, crafts, and a bounce house. A BBQ Cookoff Contest sponsored by Leone, McDonnell, & Roberts, PA will feature local restaurants vying for plaques in the categories of ribs, chicken, pulled pork,

brisket, and the people's choice award with a \$100 cash prize. The restaurants will be offering their BBQ specials for sale. Those attending may purchase a \$5 badge that entitles a small portion sampling and entitling them to vote for the People's Choice Award, with the proceeds benefiting downtown promotions. Vendors, crafts, food and games will line the upper end of North Main Street and there is still room to sign up. Vendor forms are available online at www.rochestermainstreet.org. In addition to the vendors downtown merchants outside of the festival area are invited to participate in sidewalk activities. Artists, crafters, and vendors are still being sought to participate in the Festival. Traffic will be detoured around the upper end of North Main Street and the bridge via River Street. Alternative parking for residents and businesses is available in the Union Street parking lot. North Main Street/Rochester Riverwalk, Rochester, NH 03867 Phone: 603-330-3208 Email: [\[street.org\]\(http://street.org\) Website: \[www.rochestermainstreet.org\]\(http://www.rochestermainstreet.org\)](mailto:director@rochestermain-</p>
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Movies on the Green at Settlers' Green

7/22/2014 (6:00PM)

Event Fee: Free

Watch family-friendly movies every Tuesday in July & August "on the green" in the courtyard of Settlers' Green. Movies start at dusk with a different PG or G rated film each week. Lounge chair seating for first 30 guests to enjoy a summer evening watching the movie on our giant 16-foot movie screen with Blu-Ray projector. Full dinner menu available at Brandli's Restaurant plus ice cream and popcorn available at food court. Visit settlersgreen.com for the movie listing. 2 Common Court North Conway, NH 03860 Phone: 603-356-7031 Email: info@settlersgreen.com Website: www.settlersgreen.com

Star Island Excursion

7/23/2014 (9:00AM)

Event Fee: \$70 Historic New England members (\$52 children), \$80 non-members (\$62 children).

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OUT & ABOUT

day of interactive activities commemorating the four hundredth anniversary of Captain John Smith's charting of New England and the Isles of Shoals. Enjoy an entire day's worth of events amidst the island's historic landscape. Explore pre-colonial history through food demonstrations highlighting the difference between native people and settlers, hand-tint your own map, learn about recent archaeological digs, discover the typical life of sailors and fishermen who frequented the Isles of Shoals, participate in a Gosport Town Meeting reenactment, and wander into a hand-made wigwam. Ticket includes lunch in the Oceanic Hotel, boat transportation, and a special behind-the-scenes tour of the island's sustainable systems that support this small summer community, arranged just for Historic New England participants. Call 603-436-3205 for further information. Register at www.historicnewengland.org. 143 Pleasant St. Portsmouth, NH 03801 Phone: 603-436-3205

Email: Imarshall@historicnewengland.org Website: <http://shop.historicnewengland.org/p-9045-star-island-excursion.aspx>

Knit & Crochet Show

7/23/2014 (10:00AM)
Event Fee: \$5 at the door; BOGO coupons available

All knitters and crocheters invited! Shopping, fashion show, classes and more. Classes and events Wednesday. Shopping Preview night Thurs 7-9 p.m.; Shopping open Fri/Sat 10-6; Sun 10-3. Radisson Hotel Manchester Downtown, 700 Elm Street Manchester, NH 03101 Phone: 603-625-1000 Email: knitandcrochetshow@knitandcrochetshow.com Website: <http://www.knitandcrochetshow.com>

Summertime healthy tasty cooking classes

7/23/2014 (6:00PM)
Event Fee: \$35 per class with full recipe, generous tasting samples and instruction.

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Williams while enjoying real, tasty and healthy food. Classes vary according to the season and are dependent on availability of ingredients. Eg Cold Corn Vichysoisse, Salade Niçoise, N.E. Chicken salad, Goats cheese panna cotta, mango mousse. Class numbers are limited, so to ensure your place, phone 603-886-4200 or register on line at <http://ycdholistichealing.com/calendar>. YCD Holistic Healing 1 Prospect St., Nashua, NH 03060 Phone: 603-886-4200

Email: cookingwithoonagh@yahoo.com Website: <http://ycdholistichealing.com/calendar>.

Taste of Newfound

7/23/2014 (5:00PM)
Event Fee: \$20 adults, children \$10

Mark your calendars for the region's BEST event of the summer! Over 36 restaurants and vendors bringing you the best of the region. 1030 Mayhew Turnpike Bristol, NH Phone: 603-536-1001 Email: info@plymouthnh.org Website: <http://www.plymouthnh.org/inner.php/Chamber+Events/Taste+of+Newfound/>

Paint and Sip Class at the Roundabout Diner

7/24/2014 (7:00PM)
Event Fee: Tickets are \$40 per person. Includes all art supplies.

Stop by the diner THURSDAY, JULY 24TH, to Paint & Sip with Ashley Baron from Baron Art Studio. Come unwind and be creative, while sipping your drink of choice; painting a start to finish acrylic piece on a gallery wrapped stretch canvas! These easy step by step lessons will have you creating your very own acrylic painting to take home with you the same night! Enjoy a night out, relax and be artistic! No experience necessary! To reserve your spot please contact the Roundabout Diner and Lounge and 603-431-1440. 580 US Highway 1 Bypass Portsmouth, NH. 603-431-1440 Email: info@roundaboutdiner.com Website: www.roundaboutdiner.com

Guided Kayak Trip on Lake Wentworth

7/24/2014 (9:00AM)
Event Fee: Check www.nhbm.org for details

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OUT & ABOUT

9:00 unload, 10:00 launch. (RAIN DATE: Fri. July 25) Led by guides, Joel and Joyce Nelson, this two hour guided kayak trip starts at Albee Beach and takes you exploring on beautiful Lake Wentworth. Open to kayakers 15 and above (ages 15-17 must be accompanied by adult). You must supply your own kayak with floatation, equipment, and PFD. Some experience necessary. Bag lunch following to view the Museum's exhibit on the Smith River Canoe and Kayak Race. Reservations required by July 18th. Call the Museum to make reservations. 399 Center St. (Rte. 28/109 North), Wolfeboro Falls, NH Phone: 603-569-4554 Email: museum@nhbm.org Website: www.nhbm.org

Nature Talk Series

Ben Kilham "What Bears Have Taught Me About Being Human" 7/24/2014 (7:30PM) Event Fee: Free!

Black bears, thought to be solitary, have a different type of social behavior that possibly parallels early human behavior. They show evidence of reciprocal

altruism, food sharing, and early group formation of unrelated individuals. Ben Kilham's love of and devotion to black bears has enabled him to study their habits and interact with them for more than two decades. 183 Lee's Mill Road, Moultonborough, NH Phone: 603-476-5666 Email: info@loon.org Website: www.loon.org

The Hebron Fair

7/26/2014 (9:00AM) Event Fee: Free Admission On the picturesque Hebron Common at the north end of Newfound Lake, rain or shine, over 100 craftspeople, pony rides, children's games, rummage, white elephant, baked goods, plants, books, lunch with home-made baked beans, auction 1pm, chicken BBQ 5:50pm. Hebron Common, 16 Church Lane Hebron, NH Phone: 603-744-5883 Email: staff@hebronchurchnh.org Website: http://www.hebron-churchfair.org/

Town of Lincoln 250th Celebration

7/26/2014 (10:00AM)

Event Fee: TBD

All are welcome during this week-long celebration featuring live music, "drive-in" movie night, block party, fireworks, a moonlit guided hike to the top of the Indian Head, Lumberjills shows, a parade down Main Street, and more! Town of Lincoln, Lincoln, NH. Phone: 603-745-2757 Website: www.lincoln250.org

New Castle Arts and Crafts Fair and Strawberry Social

7/26/2014 (9:00AM) Event Fee: Contact

Artists and crafts people representing Massachusetts, New Hampshire and Maine will be displaying their artwork on the grounds of the New Castle Congregational Church on Rt. 1B in New Castle on Sat. July 26, 2014 from 9:00-3:00. Artists will be showing their oils, watercolors, pastels, photographs, acrylics and other media, which will be available for purchase. Delicious food will be available in the Parish Hall. Our famous Strawberry Social will take place from 11:00

to 1:30, featuring scrumptious strawberry shortcake. For further information, please contact Deb Schulte at deb2island@aol.com or call 436-5071. Make a day of it! The Visitors Center at Fort Stark Historic Site in New Castle will be open that day from 12:00 to 4:00. Great Island Common and the New Castle beach with views of the Portsmouth Harbor Lighthouse, Whaleback Lighthouse, the Wood Island Lifesaving Station and glimpses of the Isles of Shoals are always a popular stop. New Castle Congregational Church, Rt. 1B New Castle, NH Phone: 603-436-5071 Email: deb2island@aol.com

Mall-Wide Tent Sale at Settlers' Green

8/1/2014 (9:00AM) Four days of tent hopping, back-to-school, summer clearance, fall fashions and bargains galore. Save even more at over 60 first-quality name brand outlets including Coach, J. Crew, Banana Republic, Under Armour, Tommy Hilfiger, Nike and many more! 2 Common Court North Conway, NH. Phone: 603-356-7031.

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- **85% of Police Officials surveyed** believe home alarms deter burglary attempts.⁴

1. Federal Bureau of Investigation, 2008 National Crime Report http://www.fbi.gov/news/stories/2009/june/uc_stat06109 2. <http://fbi.gov/sdgs.gov/content/pub/press/vhbrp.cfm> 3. FBI, 2008 National Crime Report http://www.fbi.gov/news/stories/2009/june/uc_stat06109 4. <http://www.beyondidentitythet.com/home-security-statistics.html>



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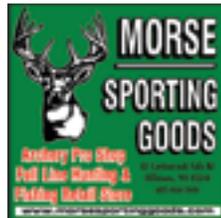
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