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Better late than never for retirement planning

If you're within 10 years of retirement and haven't done any appreciable planning, you're not alone. Nearly half of Americans age 50 and older expect to retire later than they hoped, citing financial concerns, according to a 2013 study by the Associated Press-NORC Center for Public Affairs Research. And while you may be part of that group, keep in mind, it's better to plan late than never.

A good benchmark on retirement readiness is the ability to replace at least 75 percent of your pre-retirement income at the age you qualify for full Social Security benefits, which is 66 or 67 for most people. "While people age 50 or older no longer have time on their side when it comes to retirement savings, there are strategies that can help you play catch up," says Elaine Sarsynski, executive vice president, MassMutual Retirement Services division. To help you make the most of your retirement planning, follow the tips below.

*** First, take stock of where you are.** Meet with a financial professional who can evaluate your retirement resources and project how much income you can expect if you retire at a certain age. Many 401(k) plans offer online tools to help you determine where you stand and how likely you are to replace your income based on your current assets and saving habits.

*** Make the most of matching contributions.** Say your employer matches contributions to your 401(k) plan up to 5 percent of your salary and you only contribute 2 percent, you're turning down free money. Make sure you save enough to at least get the full match.

*** Talk to your tax advisor about whether you should contribute to your 401(k) on a before- or after-tax basis.** Pre-tax contributions may make it affordable to save a higher

percentage of your pay by deferring some of your tax liability until retirement. After-tax contributions may reduce your tax liability in retirement.

*** Take advantage of catch-up contributions.** If you're age 50 or older at the end of the calendar year, you are eligible to contribute up to an additional \$6,000 to your retirement plan in 2015. That's on top of the \$18,000 limit for younger employees. Matching contributions from your employer do not count toward your contribution limit.

*** Optimize Social Security.** You can begin taking Social Security retirement benefits as early as age 62. But should you?

"It depends on a lot of things - your health, medical history, current cash needs, and future financial obligations, to name a few," says Farnoosh Torabi, best-selling author and personal finance coach. "But one thing is certain: the longer you delay your application, the bigger your benefit will be." The maximum benefit from Social Security starts at age 70. You can estimate your retirement benefit by using the Social Security Administration's Retirement Estimator at ssa.gov/estimator.

*** Don't forget your pension.** If you are entitled to a pension, this is an important source of income that should factor into your retirement planning. Your pension pays you a benefit at retirement based on factors such as your years of service and salary. Your plan administrator will have specific information about your plan.

"When it comes to saving for retirement, don't let a late start dissuade you," Sarsynski says. "Becoming more financially disciplined and making the most of your resources can go a long way toward helping you retire on your own terms." (BPT)

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Liquor Commission hosts 10th Annual NH Wine Week

The New Hampshire Liquor Commission hosted its 10th annual NH Wine Week celebration in January, complete with unprecedented access to nationally and internationally acclaimed winemakers, intimate wine dinners, bottle signings, wine tastings, and for the first time this year, a one-of-a-kind Pinot Noir "camp" seminar. For the past decade, NHLC has turned the last week in January into a week-long celebration of wine featuring appearances by winemakers like Jonathan Emmerich, Cristina Mariani-May, Howard Rossbach and Tondi Bolkan.

"Interest in New Hampshire Wine Week continues to grow dramatically each and every year, with good reason," said Nicole Brassard-Jordan, NHLC Wine Marketing Specialist. "The week-long celebration of wine features bottle signings, wine tastings, and the largest wine event in Northern New England, the Winter Wine Spectacular, as well as dozens of intimate wine dinners all over the state pairing delicious food with fantastic wines.

On a scale unlike any other wine event in the country, New Hampshire Wine Week affords wine lovers the unique opportunity to interact one-on-one with over 60 wine industry titans, boutique vineyard owners and local producers. Anyone who enjoys wine, from casual fans to wine aficionados, simply cannot miss this fantastic week of events.

"For the first time ever this year, NH Wine Week attendees had the opportunity to meet some of the winemakers behind the biggest labels from Oregon's renowned Willamette Valley region. NHLC hosted a one-



The Winter Wine Spectacular, drew a sold-out crowd of more than 1,200 people and featured 1,500 wines, delicious local cuisine, and offered the chance to meet and learn from more than 60 wine personalities.

of-a-kind "Mini Pinot Camp" seminar at LaBelle Winery in Amherst. "With the Washington Post naming New Hampshire the 'Best State for Wine Drinkers' combined with record wine sales year after year, the secret is getting out that New Hampshire is serious about wine," said NHLC Chairman Joseph Mollica. "In many ways, in late January each year, New Hampshire transforms into wine country thanks to the number of events and considerable access to expertise available in the state. This is a tremendous opportunity for consumers to learn and enjoy responsibly."

"We are so grateful for the NHLC's

continued support of Easter Seals New Hampshire," said Christine Pederson, director of events and corporate relations for Easter Seals New Hampshire, which provides services to ensure all people with disabilities or special needs and their families have equal opportunities to live, learn, work and play in their communities. "Last year's Winter Wine Spectacular raised critical funds to support our statewide early intervention program, which provides much-needed services and therapy for hundreds of children ages three months to three years with a variety of developmental delays and physical disabilities."

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How to get the best travel deals in 2015

Looking to get more out of your vacation dollar? Before booking, take a cue from the experts.

Each year, Travelzoo predicts where American travelers are likely to find the best bang for their buck. Last year, they correctly forecast how European river cruises would offer tremendous value in 2014. This year they are highlighting five new destinations, including Texas Hill Country.

"Our 2015 prediction offers an eclectic mix of destinations, but all have a common theme: increased infrastructure and competition, which means deals, deals, deals for the American traveler," says Gabe Saglie, senior editor for Travelzoo.

From Asia's tantalizing cities to the vibrant colors of Rio de Janeiro, here is where Travelzoo says Americans can score a terrific deal in the coming year:

Texas Hill Country

The downtown landscapes of Austin and San Antonio are transforming at light-speed as visitors, businesses and new residents continue to flock to the two cities. To meet this demand, nearly a half-dozen new hotels are set to open in

2015, including properties from JW Marriott, Kimpton and Westin.

Brazil

Brazil had a great year in 2014 when hosting the World Cup, and the country has more to look forward to when it hosts the 2016 Olympics. All that investment in infrastructure will put pressure on domestic travel companies to entice international travelers to the region. Expect to see some great discounts on hotels -- including 400 new properties that will be operational before the Olympics. Travelers from Florida can also take advantage of the increased competition generated from new airline

routes to Brazil.

Cruising Asia

China might not seem like an obvious choice for cruising, but Shanghai has poured serious money into cruising infrastructure; including the Wusongkou International Cruise Terminal, which can handle the world's largest ships. As a result, cruise lines are adding new ships and itineraries throughout Asia, including China, Indonesia, Japan, Malaysia, Singapore, South Korea, Sri Lanka, the Philippines and Thailand. Royal Caribbean

International is even moving its newest ship, "Quantum of the Seas," to Shanghai. As cruise lines compete to fill their cabins, expect to see more deals.

Puerto Rico

Puerto Rico has long appealed to American travelers: no U.S. passports are required to visit, English is spoken and the U.S. dollar is accepted. Thanks to new routes and increased services from airports around the U.S. in recent months (from JetBlue, Southwest Airlines and United Airlines), flights to Puerto Rico are now among the cheapest in the Caribbean. Travelzoo anticipates this trend will continue in 2015.

Dubai

Despite a huge hotel expansion to support the upcoming World Expo in 2020, Dubai experienced its lowest occupancy rate in 18 years this past summer. Lots of space to fill equates to discounted hotel rooms. Add to this the fact that Dubai's new Al Maktoum International Airport is gearing up for a \$32 billion expansion over the next decade, and it could mean 2015 is the right time to get ahead of the crowds. (StatePoint)

Defeat drowsy driving: Tips for staying awake at the wheel

One in five fatal accidents in America involves a drowsy driver, according to a recent report from the AAA Foundation for Traffic Safety. Unfortunately, driving while fatigued is common in today's business world. Yet the consequences of driving when you're tired can be tragic.

"Drowsiness is similar to alcohol in how it compromises driving ability by reducing alertness and attentiveness, delaying reaction times, and hindering decision-making skills," says Dr.

Nathaniel Watson, president-elect of the American Academy of Sleep Medicine (AASM) and national spokesperson for the National Healthy Sleep Awareness Project, which is raising awareness of the dangers of driving while fatigued. "Drowsy driving is deadly, but it can be prevented."

The Healthy Sleep Project has issued a Drowsy Driving Health Advisory, which urges every driver to take responsibility for staying "Awake at the Wheel." Drivers should make it a daily priority to get sufficient sleep, refuse to drive when sleep-deprived, recognize the signs of drowsiness, and pull off the road to a safe



location when sleepy.

"Rolling down the windows or turning up the music will do little to increase your alertness while driving," Watson says. "You can drink coffee for a short-term energy boost, but if you catch yourself drifting into other lanes or nodding off, it's absolutely time to pull over and take a nap."

Getting seven to nine hours of nightly sleep is the best way to prevent drowsy driving, according to the Healthy Sleep Project. Drivers should also avoid driving late at night or alone, and they should share the driving with another passenger on long trips.

How do you know if you're too sleepy to drive? If you experience any of these warning signs, you should pull over or have another passenger take the wheel:

- * You keep yawning or are unable to keep your eyes open.

- * You catch yourself "nodding off" and have trouble keeping your head up.

- * You can't remember driving the last few miles.

- * You end up too close to cars in front of you.

- * You miss road signs or drive past your turn.

- * You drift into the other lane of traffic.

- * You drift onto the "rumble strip" or onto the shoulder of the road.

The Healthy Sleep Project also encourages transportation companies to promote public safety by adhering to hours-of-service regulations, scheduling work shifts based on sleep need and circadian timing, implementing an evidence-based fatigue management system, and screening commercial drivers for sleep diseases such as obstructive sleep apnea. (BPT)



Great Sky at Lake Massabesic, 11x14 oil by Elaine Farmer

'The Heart of Nature' art exhibit on display through February 21st

Massabesic Audubon is hosting an Art Exhibit featuring the artists of the Manchester Artists Association, titled "The Heart of Nature." The event is being held through February 21, 2015 at the Massabesic Audubon Center, 26 Audubon Way, Auburn, NH. Regular Hours: Tues. - Fri. 9-5, Sat., 10-4 and Sunday 11-1. The Manchester Artists Association is a non-profit organization founded in 1966 and is run by the artist. One of the purposes of the organization is to provide venues for showing and selling artwork which includes venues like the Massabesic Audubon Center. Members of the Manchester Artists Association have come together to present this exhibit of fine art interpreting their love of nature will inspire the viewer to also embrace The Heart of Nature.

Participating artists from the area include: Amherst: Richard Dye, Elaine Farmer, Howard Muscott; Auburn: Barbara Huntress; Bedford: Noella Breault; Derry: Sharon Allen; East Kingston: Heather Crowley; Epsom: Judy Palfrey; Goffstown: Libby Laliberte; Hooksett: James O'Donell;

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Why the cheapest 'retirement investment' is also critical to your health

You maxed out your 401(k) every year you worked, invested wisely and planned carefully in preparation for retirement. Perhaps you even researched your Medicare options and you know exactly what health and drug plans you'll choose. But if you're like the majority of other Americans approaching - or in - retirement, you've likely overlooked a critical aspect of retirement planning and investment: dental insurance.

By 2030, 72 million Americans will be 65 and older, the Administration on Aging predicts. Currently, 70 percent of American seniors don't have dental coverage, according to a report in the Journal of Dental Education. Medicare does not provide dental coverage, so when their employer-sponsored dental insurance ends, many seniors discontinue dental coverage - and dental care -altogether. Yet dental insurance is one of the cheapest "retirement investments" seniors can make. And the health costs of not having dental care can be devastating.

"Dental health is a critical issue for senior citizens," says Dr. Jed Jacobson, chief science officer of Renaissance Life

& Health Insurance, and the director of the Renaissance Dental Research and Data Institute. "Discontinuing dental insurance is risky at best. The absence of regular preventive dental care can have permanent, devastating effects on a senior's overall health and well-being."

Research shows that oral health is linked to overall health, especially for senior citizens. Preventive dental care or regular dental cleanings can help eliminate the mouth-borne bacteria that can compound a number of age-related health concerns. Many of the medications seniors take can lower the amount of saliva they produce, making them more susceptible to infection in the mouth. Bacteria that develops in the mouth can spread throughout the body, Jacobson notes, causing or worsening problems such as:

*** Cardiovascular disease** - Bacterial endocarditis, a serious infection inside the heart, is caused by bacteria that normally develops in the mouth.

*** Infections in prosthetic joints** - Joint infection is one of the leading causes of failure in prosthetic joints, and can lead to costly, painful and risky surgery. Bacteria

from the mouth can enter the bloodstream and cause joint infections.

*** Diabetes** - Nearly 12 million seniors have diabetes, and untreated periodontitis - a common oral disease - can make it harder to control blood sugar levels.

*** Oral cancer** - Age is a primary risk factor for many forms of cancer, and the median age for diagnosis of oral cancer is 62, according to the National Cancer Institute. Oral cancer can cause serious debilitation, disfigurement and even death - in fact oral cancer has one of the highest mortality rates of any type of cancer. It is also the costliest cancer to treat, ranging from \$100,000 to \$250,000, research by the Renaissance Dental Research and Data Institute reveals. Preventive dental care, such as routine checkups, is the best way to catch oral cancer in its earliest, most treatable stages.

"Poor dental health does not have to be a reality of retirement," Jacobson says. "Many debilitating oral health issues can be prevented by regular dental examinations."

Even though Medicare doesn't cover dental care, the open enrollment period ▶



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(Oct. 15 to Dec. 7) is a good time for retirees to think about dental insurance, Jacobson says. While seniors receiving Medicare can make changes to their health and drug coverages only during open enrollment, they can enroll in a private dental insurance plan at any time.

Typically plans like those offered by Renaissance Dental cover preventive care for an affordable premium - as low as \$25 per month. Insured seniors can visit any dentist they choose, but they can save even more by visiting a dentist from Renaissance's nationwide network of more than 200,000 preferred provider locations. The company specializes in retiree dental care and is licensed to sell group and individual policies in all 50 states. Visit www.rensmile.com or call (888) 791-5995 to learn more and to obtain plan pricing information.

"Research shows that patients are 50 percent more likely to schedule regular dental checkups when they have dental insurance," Jacobson says. "By continuing their dental benefits into retirement, and getting regular dental screenings, seniors can take advantage of one of the simplest, most cost-effective and potentially life-saving measures available to preserve their health during retirement." (BPT)

Get the most out of your tech devices

Here are three steps consumers sometimes overlook, that can help you get more out of your tech.

Use a Sturdy Case

Your sensitive electronic devices travel with you to school, work and everywhere in between. While you do your best to avoid slips and trips, not every accident is avoidable. Take better care of these fragile items by purchasing well-fitted, hard cover cases for each. Know in advance the best way to protect your products in the event of water immersion and other common hazards. Your technology's instruction manual is a good place to learn more.

Register Your Product

Many manufacturers encourage you to register your product after purchase. Don't ignore this advice. Registration usually takes just a few minutes and offers numerous benefits. For example, Casio has a fast and easy online registration process for its line of calculators, as well as digital pianos, projectors and watches, amongst other items. Once registered, Casio consumers will get the scoop on product upgrades and special promotions. Most

importantly, if you register your products, you will receive an extended warranty on select models so you can rest easy knowing that your electronics are covered even if something goes wrong. To learn more, visit www.Casio.com.

Customize Your Settings

Read your customer manual. Doing so will help you become better acquainted with your device so you can maximize its functionality. You'll be able to better troubleshoot issues as they arise and gain insights into customizing your device to suit your needs.

For example, you can set up your tablet to automatically connect to a Wi-Fi network when it's in range, so you use less of your cellular data. Additionally, you can create shortcut icons to access the apps you use most frequently.

For calculators, reading the manual may even help you with your academic or job assignments, as these resources often contain examples of common math problems and how to use your calculator to solve them. Be a savvy consumer. Don't just buy the best gear; make sure you're getting the most you can out of your technology (StatePoint)

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11 tricks to speed through airport security

No one likes standing in the security line at the airport, and if you are a frequent flier it can be a real hassle.

Whether you want to streamline your approach to security or get yourself in a special line, here are travel inspiration website, DreamPlanGo's suggestions on how to reduce your wait time and reclaim your sanity:

Invest in CLEAR. To be clear, CLEAR costs. Subscribers pay about \$15 per month, so it's only worth it if you are a frequent business traveler. You also have to hand over your fingerprints, iris image and multiple forms of identification. Once you have your CLEARCARD you can leave from select airports only. This service might become more attractive when more U.S. airports participate in the program.

Enroll in TSA PRE-Check. Ten popular airlines participate in TSA Pre-Check. Fork over a non-refundable \$85 application fee and submit your personal information and fingerprints for quick access. If you haven't committed a felony and aren't on a terrorist watch list, you will receive a Known Traveler Number. Use this number to purchase tickets with participating airlines. You will usually be invited into the PRE-check express lane at the airport, but it's no guarantee.

Consider a Trusted Traveler Program instead. If you participate in Global Entry, NEXUS or SENTRI, you can qualify for TSA PRE-check lines in addition to expedited North American border crossing lines.

Check out airline loyalty programs. Some airline loyalty programs help make screening easier. They will waive your cost



of the PRE-check, or provide you access to elite security lines at airports.

If you don't want to spend big bucks for a shorter wait time, try these tips instead:

* **Pick the fastest security agent.** If you are a pro at picking the fastest checkout line at the grocery store, now is the time to use your skills. Sometimes it isn't about the shortest line, but the most efficient agent.

* **Don't push the 3-1-1 rule.** Peanut butter, jam, gravy and cranberry sauce won't make it through security even if they are your lunch for the day. Treat these items just as you would lotions, toothpaste and other liquids and gels.

* **Keep gifts unwrapped.** No one wants to have their Christmas presents greedily torn apart by TSA officers, but if they need too, they will. Wrap your gifts after you've flown.

* **Be a neat packer.** Carefully packed suitcases are frequently easier to scan with the X-ray machine. If TSA agents do need to open your bag, you will be saved the embarrassment of your suitcase's contents exploding all over the airport.

* **Organize carry-ons.** Once you get to the X-ray machine, it's best if you are ready to go. Stow your laptop in an easy-to-reach space and have your 3-1-1 bag ready. A few moments of planning beforehand can save you hold-ups and stress while you're in line.

* **Plan a sensible outfit.** Your airport outfit might have to be a little boring in order to speed through security. You don't want to have to take off jewelry, belts, scarves, coats and lace-up boots, so today is the day to wear slip on shoes and a simple, one-layer outfit with no accessories.

* **Have your documents ready.** Get out your drivers' license, passport and boarding pass before you reach the agent. This keeps you from having to root around in your pockets and bags while you make others wait.

Are you passing through customs as well as security? Read up on The Smart Traveler's Guide to Crossing the Border. (BPT)

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Upgrades to make your bathroom safer

From burns to slips to trips, bathrooms can be hazardous. In fact, hundreds of thousands of injuries occur in the bathroom annually, according to the Centers for Disease Control and Prevention (CDC). Hot water can be a dangerous bath-room peril. More than half a million scald burns occur in the U.S. annually according to the CDC. Prevent "shower shock" by setting your water heater at a maximum of 120 degrees F.

One of the most potentially dangerous bathroom activities is getting in and out of the bathtub safely. Grab bars, hand grips or tub grips around your bathtub or shower can help you keep your balance. And these days, safety features don't need to look drab or institutional. Brands like Moen are making such fixtures available in a variety of styles and finishes to complement bathroom décor. Lastly, women who shave in the shower need to be extra careful. Avoid slips with a shower seat. To make this a practical option, use a handheld showerhead to maneuver water from a seated position. (StatePoint)



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Don't just take our word for it, here's what recognized travel experts have to say about compelling reasons to consult a travel professional:

TRAVELER

"Why do I still like agents? A competent travel adviser can be your greatest asset when you're planning a trip. Good travel agents have an edge over almost any other seller of travel. They know what you want. They speak your language. And they're there for you when you run into trouble."

Christopher Elliot, ombudsman,
National Geographic Traveler magazine

THE WALL STREET JOURNAL

"It's clear agents can likely save travelers big money and help set a realistic itinerary. Even where they weren't cheaper, the agents competed with what we could find on our own. And we were impressed where they did save us money, in particular with hotels."

Jane Hodges, Wall Street Journal



"Having a travel agent advise you is now more important than ever," as fees, surcharges, and other travel restrictions have become more confusing for consumers. "Travel is one of the most complicated purchases."

Henry Hartevelt, Travel Industry Analyst,
Forrester Research

Enjoy healthier comfort foods while keeping the comfort

Comfort foods remind us of home, warmth and family; they are often the creamy, rich and heavy everyday foods we had as children. Things like macaroni and cheese, mashed potatoes, and fried chicken may be soothing to the soul, but not to the waistline.

"I happen to like my comfort foods just the way they are," jokes chef instructor Terra Ciotta of The International Culinary School at The Art Institute of Charlotte, a campus of South University. "But around the holidays, many are making more mindful and healthier choices."

If you're trying to reduce the holiday bulge, follow chef Ciotta's equation of substitution equals reduction. For mashed potatoes, Ciotta purees steamed cauliflower, makes half the portion of her freshly mashed potatoes and folds the cauliflower puree into the mashed potatoes. For hearty spaghetti with meatballs, Ciotta reduces the ground beef portion and adds finely chopped sauteed mushrooms.

"If you really want to make your recipes healthier, try to make simple modifications that won't change the end



product too drastically," says chef Leslie Eckert of The International Culinary School at The Art Institute of Raleigh-Durham, a campus of South University. "Otherwise, you won't achieve the comfort in comfort food."

Here are tips and simple guidelines chefs Eckert and Ciotta recommend.

- * Choose whole grains over refined: brown rice, whole grain bread, whole grain pasta instead of white rice, white bread or standard pasta. Whole grains digest more slowly, providing longer-lasting energy.

- * Use small amounts of olive oil instead of butter on grains or vegetables and to saute. A non-aerosol spray bottle can help

use oil sparingly.

- * Choose low-fat or fat-free dairy products: skim or 1 percent milk, low-fat or fat-free yogurts, sour cream and cheeses - and reduce the amount.

- * Choose Canadian bacon or lean ham over bacon, wild-caught, fresh or water-packed tuna or salmon over oil-packed tuna or salmon, chicken and turkey sausage over pork sausage and lean ground turkey and beef over high-fat options.

- * Use herbs, flavored powders (like garlic powder), citrus (like lemon juice) and heat (like red pepper or hot sauces) over extra salt.

- * Instead of frying, bake, roast or grill using a rub or marinade.

- * Use fresh or frozen vegetables over canned. Remember that frozen vegetables are harvested at peak season and usually flash-frozen, making them superior in flavor and nutrients to off-season fresh ones.

- * Remember - using low-fat or fat-free dairy products, olive oil, whole grains or lean meats doesn't mean unlimited portions. (BPT)

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OUT & ABOUT

Symphony NH Fanfare '15 Gala

February 6, 2015 5:30 PM
 \$75. Crowne Plaza Nashua
 2 Somerset Parkway
 Nashua, NH 03060
 Phone: 603-595-9156
 February 6, 2015 / 5:30pm /
 Crowne Plaza Nashua Our annual benefit gala at the Crowne Plaza has become a can't-miss event with dinner, live/silent auctions, and dancing with New England Swing.

Nana's Naughty Knickers, A Majestic Dinner Theatre

February 6, 2015 7:00 PM
 \$38 per person Fri & Sat, \$35 per person on Sun. Groups of 10 or more call for special rates.
 Executive Court Banquet Facility
 1199 South Mammoth Road
 Manchester, NH 03109
 Phone: 603-669-7469
 The Majestic Theatre proudly announces their second dinner theatre presentation of the

2014-15 season. Nana's Naughty Knickers will be presented on February 6 and 7 at 7pm and on February 8 at 1:30pm at the Executive Court Banquet Facility. About the show: Bridget and her Grandmother are about to become roommates. However, what Bridget saw as a unique opportunity to stay with her favorite Nana in New York for the summer quickly turns into an experience she'll never forget. It seems her sweet Grandma is running an illegal boutique from her apartment, selling hand-made naughty knickers to every senior citizen in the five borough area! Will Bridge be able to handle all the excitement? Will her Nana get arrested – or worse! – evicted? Majestic's production stars an ensemble cast under the direction of A. Robert Dionne. Special thanks to our Sponsor Birch Hill Terrace. All inclusive dinner theatre on February 6 & 7 at 7:00pm and on February 8 at 1:30pm. \$38.00 Friday/ Saturday and \$35.00 Sunday. All

performances will be held at The Executive Court Banquet Facility located at 1199 South Mammoth Road, Manchester. Don't miss out! Order your tickets today by visiting or calling the box office at 603-669-7469 or visit www.majestictheatre.net to purchase online. ADVANCE RESERVATIONS ARE REQUIRED 24 HOURS MINIMUM. Parties wishing to sit together are encouraged to reserve together.

Friday Night Lights Shopping Series at Settlers' Green

February 6, 2015 4:00 PM
 Contact for details.
 2 Common Court
 North Conway, NH 03860
 Phone: 603-356-7031 Email
 Website Directions
 Free hot chocolate vouchers and special offers to select stores. Plus, new this year, purchase Attitash Mountain Resort and Wildcat Mountain discounted lift tickets during this event.

Winter Wine Festival Grand Vintners' Dinners

February 7, 2015 6:00 PM
 \$99.95-\$129.95
 Wentworth By the Sea Hotel & Spa
 588 Wentworth Road
 New Castle, NH 03854
 Phone: 603-373-6566]
 Winter Wine Festival offers 5 "Grand Vintner's Dinners," a "5 O'Clock Somewhere" Dinner" in Latitudes on Jan 23, two "Shell-Shocked" oyster dinners (Jan 22 and Feb 5), Bubbles & Jazz Brunches featuring a different champagne each Sunday and special educational and tasting events every Wednesday. The Grand Vintner's Dinners" showcase the talents of Wentworth Executive Chef Ken Lingle and the chefs of their sister hotels, Chef Ryan Phillips of La Bella Vita in Bar Harbor and Chef Adam Savage of the Sagamore Resort in NY. Other local connections included. ▶



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OUT & ABOUT

Each dinner begins with a reception at 6, followed by a four-course dinner with paired wines at 7.

Snowshoe Adventure Hikes at Prescott Farm

February 7, 2015 10:00 AM
\$7/person or \$5 for Members of Prescott Farm – (price includes snowshoe rental)
928 White Oaks Rd.
Laconia, NH 03246
Phone: 603-366-5695
Explore the woods with us by snowshoe to see what the natural world has to offer this winter season. We'll wander to places where animal tracks lead us. A bird or maybe an interesting tree might distract us along the way, but that's okay because after all, this will be an adventure. Note: these hikes are

for all ages and beginners are welcome. Note: We will have two Snowshoe Adventure Hikes on the dates listed. A one hour snowshoe from 10-11am and a two hour snowshoe from 1-3pm. Reservations are required - call us at 603-366.5695 to save your spot!

1st Annual Winterfest

February 7, 2015
12:00 PM FREE
267 South Rd
Kensington, NH 03833
Phone: 603-347-1909
The Farm at Eastman's Corner in Kensington is excited to present the 1st Annual Winterfest event on Saturday, February 7th! Break those winter blues and enjoy live music, food and beverage samples, sledding, arts and crafts, snowshoeing, horse drawn sleigh rides and more! The event is

being held from 12-3pm on at 267 South Rd in Kensington, NH at The Farm at Eastman's Corner. Weather permitting we will be grilling outdoors and enjoying fun New England winter activities for the whole family. For more information and a complete list of the day's activities please visit eastmanscorner.com.

Ice Harvest & Winter Carnival

February 7, 2015 11:00 AM
\$10; \$5 ages 5-10; 4 and under, FREE. Members: \$8; \$3; FREE.
58 Cleveland Hill Road
Tamworth Village, NH 03886
Phone: 800-686-6117
A historic New Hampshire tradition: the Ice Harvest! Visitors may try marking, cutting, floating, lifting and stacking ice blocks from the farm pond. See them stored in the ice house. Outdoor cooking demonstrations, live

music, winter games, activities and more in picturesque Tamworth Village. This event is sponsored by: Yankee Smokehouse & Wild Hog Pizzeria, West Ossipee.

Adaskin String Trio

February 8, 2015 2:00 PM
\$20. 205 S. Main St.
Anderson Hall
Wolfeboro, NH 03894
Phone: 603-569-2151
Since 1994, violinist Emlyn Ngai, violist Steve Larson, and cellist Mark Fraser have programmed a treasury of chamber music for the intimate combination of their instruments. They play with stylistic vigor and certitude through the centuries Haydn, Beethoven, Ravel, Dohnanyi, Miklos Rosza, and Paul Simon, ultimately honoring Canadian composer Murray Adaskin, the Trio's namesake. Adding to ▶

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MONADNOCK	COLEBROOK
ROLLING HILLS	HINSDALE
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OUT & ABOUT

their spontaneity and charm, guest oboist Tom Gallant, a First Prize Winner of the Concert Artists Guild International New York Competition, will appear, displaying his performance style which combines the American and European traditions of oboe playing. Sponsored by Points North Financial and Benefit Strategies, LLC

Throwback Thursday

February 12, 2015 8:00 AM
 Adults (18 and over) \$21 Seniors (over 65) \$17 Juniors (ages 10-17) \$10 under age 10 free
 Jackson Ski Touring Center
 153 Main St
 Jackson, NH 03846
 Phone: 603-383-9355
 Dress in your favorite throwback XC-Ski gear and let us take a picture of you or post a throwback picture to our Facebook page to enter our Throwback Thursday contest. The staff pick of the day wins a cup of good old fashion hot cocoa, marshmallows included, served in a JXC mug that you get to keep!

Potluck Dinner & Silent Auction

Runs from 12/18 through 3/26
 February 14, 2015 6:00 PM
 Bring a dish to feed 6-8 people
 Jackson Ski Touring Center
 153 Main Street
 Jackson, NH 03846
 Phone: 603-383-9355
 Potluck Dinner & Silent Auction
 Potluck dinners at Jackson Ski Touring Foundation are a long honored tradition of social gathering and great food. Potluck starts at 6 pm with appetizers. Please bring a dish to feed 6-8 people and settings for your party. To confirm email info@jacksonxc.org or call 603-383-9355. The January Potluck will have a Silent Auction for retired signs and meet the new Director Breanne Torrey.

Norman Magic Experience

February 19, 2015 7:00 PM
 \$10 ALL AGES
 34 Papermill Drive
 Lincoln, NH 03251

Phone: 603-745-2141 Email Website Directions
 The Norman Magic Experience has been featured in 48 states and for more than 500,000 people live! Norman Ng was named "2011 Best Variety Act," by Campus Activities Magazine. The show is an exciting fusion of magic, comedy and audience participation! It features never before seen magic, laugh out loud comedic situations and the best part... it stars YOU the audience!

Bruce Marshall & the Nor'Easters

February 20, 2015 7:00 PM
 \$20/All Ages. 34 Papermill Drive
 Lincoln, NH. Phone: 603-745-2141
 Bruce Marshall & the Nor'Easters play a variety of Bruce's original music plus a high-energy mix of Allman Brothers Southern Rock, blues, soul and funk. Bruce has performed with Dire Straits, BB King, James Montgomery, Kate Taylor and more. Special Guest Star Charlie Farren will open on guitar and vocals. Charlie is

known for outstanding live solo acoustic performances. He was lead singer and guitarist with The Joe Perry Project and founded Boston band Fahrenheit. Bruce Marshall's music career spans 6 decades and over 8 thousands shows. Known equally well for his riveting band shows with the Bruce Marshall Group and his soulful, heart felt solo performances, he's also half of the Montgomery and Marshall acoustic duo with bluesman James Montgomery.

Yin Yoga

February 21, 2015 1:30 PM
 \$25 per person; Register before Saturday, February 14 and pay just \$20! 135 Hooksett Road
 Manchester, NH 03104
 Phone: 603-625-4000 Email Website Directions
 Yin Yoga is a nourishing practice that focusing on slowing down and "allowing". Most Yoga practices are a balance of Yin and Yang energy – heating, invigorating and active work complemented with cooling, ▶

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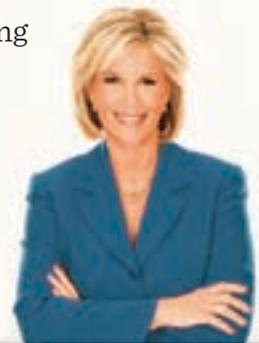
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OUT & ABOUT

calming and resting. Similar to Restorative Yoga, Yin Yoga focuses on the more calming or "Yin" element of the practice. Yin Yoga focuses on releasing the deeper soft tissues of body; our ligaments, joints, fascia, and bones and places a particular emphasis on the areas of the hips, pelvis and lower spine. In Yin Yoga, we hold postures for longer periods of time to allow a gentle release within in the body, a return to the breath, the cultivation of mindfulness and the opportunity to truly experience the present moment.

Annual Chocolate Festival

February 22, 2015 11:00 AM
 Tickets purchased in advance - \$30. Tickets purchased the day of event - \$35, 279 Route 16-302 Intervale, NH 03845
 Phone: 603-356-9920 Join us for the 26th Annual Chocolate Festival, one of the area's most popular winter events, for the "Sweetest Day on the Trails". Cross country ski or snowshoe along

the trails stopping at participating businesses for chocolate treats which include chocolate fondue, brownie sundaes, chocolate fountains, cookies, homemade peanut butter cups just to name a few. Buy your ticket in advance and SAVE. Visit our website for event details, online ticket purchase and lodging packages.

Moonlight XC Ski & Snowshoe Tour

February 28, 2015 7:00 PM
 \$10 per person Route 302 Bretton Woods, NH 03575
 Phone: 603-278-8989
 Snow and a full moon accentuate the breathtaking beauty of Mount Washington Resort's Nordic and snowshoe terrain. Join our Nordic Center staff on this hour-long excursion along the moonlit cross-country trails of the Resort. If the views and experience are not hot enough, hot chocolate and a roaring fire will warm you following the adventure.

Eileen Ivers Beyond

the Bog Road

March 12, 2015 7:30 PM
 \$45, \$35, \$25
 Lebanon Opera House
 51 N Park St., Lebanon, NH
 Phone: 603-448-0400
 Groundbreaking Irish-American fiddler Eileen Ivers can keep up with classical virtuosi while keeping up the warmth of a kitchen party. She can shred, play reels through a cry-baby pedal, inspire with a bittersweet air and with her signature intensity, all while transmitting her deep love for tradition. The audience and stage become one through the interactive nature of the music, the joy of the musicians and the passion with which Eileen Ivers shares the stories of these traditions. Ivers has established herself as the pre-eminent exponent of the Irish fiddle in the world today. She has won a Grammy award and was nominated for an Emmy award; played with the London Symphony Orchestra, Boston Pops and guest starred with over

40 other orchestras.

The Geology of Adventure

The Museum of the White Mountains At Plymouth State presents it's Second Exhibit: Beyond Granite: The Geology of Adventure, Geology, culture, recreation and history in the White Mountains brought to life through images and interactive technology. Hours: Tues, Thurs and Fri 10-5pm Wednesday 10-7pm, Sat and Sun 12-5pm Closed Holidays and University Holidays March 25, 2014 through March 8.

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Chocolate Festival
 February 22. 11:00 AM \$35 pp
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