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P. 21 Join the Backyard Winter Bird Count

Granite Senior Journal

February, March & April 2022



A Quarterly Dedicated to Senior Issues and Living

HISTORICALLY SPEAKING



In his office at the Millyard Museum, executive director John Clayton is surrounded by family and city history. Over his left shoulder is a picture of his paternal grandfather, Thomas Henry Clayton, who was among the first residents of The Manchester Children's Home (now Webster House) opened in 1883. He went on to work as an officer with the Manchester Police Department. Photo by Dan Szczesny.

Being John Clayton

Behind the Scenes with Manchester's Most Historic Native Son

By Dan Szczesny
danszczesny@gmail.com

At his office in old Mill No. 3, John Clayton's two grandfathers keep perpetual watch over the executive director of Manchester's Millyard Museum and Research Center.

A photograph of Thomas Henry Clayton in his Manchester Police Department uniform hangs over the long-time newspaper columnist's left shoulder. Thomas Henry was among the first residents of Manchester Children's Home (now Webster House) back in 1883, then worked in the Amoskeag Mills before his stint on the police force.

Meanwhile, an incredible photo of Clayton's other grandfather hangs to his right. In the photo, Frederick "Ted" Leafe is diving from what used to be known as Amoskeag Ledge in Derryfield Park. Leafe, a dental technician by trade, made a name for himself as a fearless swimmer and a Super Brownie, one

Working After 65

While many of us hope that we're laid back in a hammock on a sunny beach by the time we're 65, the reality for many people is that they're going to keep working far beyond full retirement age.

Here's a look at the financial and practical considerations involved.

Receiving Social Security

Social Security, the federal government's retirement safety net, usually kicks in at 65. However, you can work and still receive benefits. If you're full retirement age — 65 — your earnings do not reduce your Social Security benefit. The Social Security Administration offers a calculator so that you can see how any earnings may affect your potential benefit.

Working and Medicare

Generally, Medicare says, if you have job-based health insurance for you or your spouse and you're over 65, you don't have to sign up for Medicare unless you lose that coverage, either through retirement or by some other means. If your employer has fewer than 20 employees, you may have to sign up for Medicare when you turn 65 regardless so you won't have gaps in your coverage. Check with your employer to see.

Medicare will work with your existing insurance if you are over 65. Which plan pays first — Medicare or your job-based insurance — depends on how many employees the company has. And remember, Medicare has different plans, or parts, depending on your needs. Medi-

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The Currier Museum of Art offers online and in-person art classes for all ages and abilities inspired by the museum's permanent collection and special exhibitions. Visit Currier.org for full list of classes.



Traditional Woodcut Prints with Kate Hanlon

In-person workshop
Saturday February 19
10 am to 3 pm
\$165 Non-Member
\$148.50 Member



Monotype Prints with Kate Hanlon

In-person workshop
Saturday, March 5
10am to 3pm
\$165 Non-Member
\$148.50 Member



Dynamic Color for Watercolorists with Marjorie Glick

Online three-day workshop
Friday, Saturday, Sunday
March 11, 12, 13
10 am to 12:15 pm and 1:45 to 3:30 pm
\$425 Non-Member
\$382.50 Member



Drawing without Fear with Kate Hanlon

Online eight week class
Tuesdays
March 15, 22, 29, April 5, 12, 19, 26, May 3
10 am to noon
\$400 Non-Member
\$360 Member



Modern Colors with Bruce McColl

In-person five week class
Thursdays
March 17, 24, 31, April 7, 14
1 to 3 pm
\$250 Non-Member
\$225 Member



The Color of Snow with Janet Schwartz

Online five week class
Fridays
March 18, 25, April 1, 8, 15
2 to 4 pm (EST)
\$250 Non-Member
\$225 Member



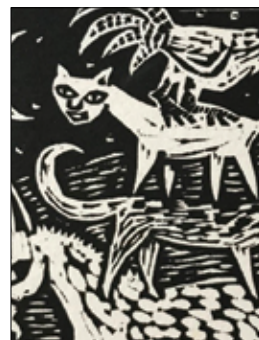
Nature Watercolor Ink Sketch with Emily Passman

Online five week class
Fridays
March 18, 25, April 1, 8, 15
1 to 3 pm (EST)
\$250 Non-Member
\$225 Member



Photography: Cell Phone Narratives with Bookmaking with Nancy Grace Horton

Online four week class
Saturdays
March 19, 26 April 2, 9
10 am to 1 pm (EST)
\$300 Non-Member
\$270 Member



Linocut Prints with Kate Hanlon

In-person workshop
Saturday, March 19
10 am to 3 pm
\$165 Non-Member
\$148.50 Member



Landscape Sketching: Simplification and Value with Amy Wynne

Online five week class
Fridays
April 1, 8, 15, 22, 29
10 am to noon
\$350 Non-Member
\$315 Member



The White Line Woodcut and Beyond with Kate Hanlon

In-Person Workshop
Saturday and Sunday
April 2 and 3
10 am to 3 pm
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Manchester Super Brownies



Amoskeag Ledge Manchester, NH

John Clayton's maternal grandfather, shown here diving from Amoskeag Ledge in Derryfield Park, was Frederick "Ted" Leafé. A dental technician by trade, his greatest renown came as a member of the Amoskeag Brownies swim club. Because he swam every day of the year, he was one of the few to earn a special designation as a Super Brownie. He was a fearless diver and developed a cult following at the Amoskeag Ledge. The Millyard Museum sells this photo at its gift shop. Courtesy photo.

◀ CLAYTON CONTINUED FROM PG 1

of a handful of swim club members who took icy winter swims in the reservoir.

Clayton can look out his office window to the Amoskeag Mill where his plumber father installed the sprinkler system, and fondly recalls that his mother worked as a server in some of the city's most iconic eateries, including the Merrimack Restaurant downtown.

Like the old weaving mill where Clayton now works, preserving Manchester's history, his own life and family heritage is weaved into the fabric of the city he loves.

And at 68, the veteran writer and storyteller doesn't see himself letting up. Retirement still isn't in his future.

"Retire to do what?" Clayton said from his Millyard office in a long interview about his work and life as a local celebrity. "Even if I retire from this position, I can't retire from being John Clayton. That's my career path. This is my hometown and I love it, so I'll be of service in whatever capacity that might be."

For the past four decades, that John Clayton brand has included books, a well-known and popular newspaper column, a stint at *New Hampshire Crossroads*, more speaking events than he can remember and now, for the past seven years, a role as the front man of Manchester's primary archive and museum. In other words, John Clayton's been around.

"For a shy kid from the West Side, none of this was ever, ever on my radar," Clayton said. That's a bold statement coming from the man who has come to epitomize and highlight the hard-working history of the largest city in northern New England.

In the City

Remembering a time when John Clayton's In the City column didn't exist takes effort. For more than 20 years, Clayton told the stories of the famous, infamous and just plain normal people – historic and current – that lived in Manchester. He spoke of bards and soldiers, the religious and the academic. His columns – of which he turned into a half dozen popular books – won the newspaper man several awards, including best local column from the New England Associated Press and "Best Local Author" from the readers of *New Hampshire Magazine*.

Those columns, which began in the early 1990s are his trademark and the jumping point on which he began his trajectory to becoming a cottage industry unto himself. And it all began with a shift change.

"I'd love to tell you this was all part of a great design," Clayton said.

In 1991, Clayton was a general assignments reporter for the *Union Leader*, a job that afforded him decent hours for his burgeoning family. But a round of layoffs pushed him into the night shift, writing obituaries, and he knew he needed a change.

"The only obit I wanted to write at that stage was my own," he said. "My life as I knew it had ended. I couldn't see my daughter. I made the decision to leave and return to education."

To keep him in house, the paper offered John a weekly column. Clayton only had one condition: "That there were no conditions." In the City was born.

The popularity of In the City led to another opportunity for Clayton, a chance to step in front of the cam-

◀ WORKING CONTINUED FROM PG 1

care Part A is hospital insurance and covers inpatient hospital stays, care in a skilled nursing facility, hospice and some home health care. Part B covers medical services like doctors, outpatient care and some preventive services. Medicare Part C, or Medicare Advantage, is a plan that provides coverage through a private-sector health insurer. Part D is prescription drug coverage. You may not need to sign up for all the parts of Medicare.

Age Discrimination

As you age, you may be more concerned

about being discriminated against because of your age. The federal Age Discrimination in Employment Act forbids age discrimination against people who are 40 or older. It prohibits discrimination in any aspect of employment, including hiring, firing, pay, job assignments, promotions, layoffs, training, benefits and any other term or condition of employment. It also covers harassing a person because of their age, such as making offensive or derogatory remarks about a person's age. Teasing isn't covered, but frequent comments that create a hostile or offensive work environment are.



era when PBS and *New Hampshire Crossroads* came calling. Once again, Clayton said yes to an opportunity he knew nothing about and had no experience doing.

“I’d never done that kind of project or show,” he said. “But my producer started his career with Mr. Rogers and he told me something I’ll never forget. He said, ‘You be you, be who you are.’”

Being John Clayton is how he now approaches everything.

“History is about people who lived these incredible lives that allow us to live the life we live today,” he said. “We stand on the shoulders of the people who came before us. If you think history is about dead people, you’re missing the point.”

For years, it seemed like John Clayton was everywhere. Between his column, the appearances on *Crossroads* and his cycle of endless touring and speaking on behalf of his books and Manchester, that hometown kid from the West Side had carved out a towering niche for himself.

“This city, this place, it’s everything to me,” he said. “It’s everywhere I go.”

While Clayton’s career may have sprung from hard work and storyteller craft, his early beginnings played an important role in laying the ground work for the writer and historian he is today.

Are You the Yank?

There was a time when Clayton was merely a basketball player. In Wales. Playing point guard in the National Sports Center, trying out for the Commonwealth Games.

He laughs when I bring up his time studying journalism at Cardiff University in Wales. It was an opportunity he won through a Manchester Rotary fellowship.

“I never thought it would happen, I applied as a lark,” he said. “But sure enough, I won it! I could have gone anywhere in the world with a journalism program but they suggested going to a less popular area, so I went to Cardiff.”

He had been playing and teaching basketball with kids at New Hampshire College and his reputation somehow followed him to Wales.

“I got to the school to register at the center for journalism studies,” he said. “I’m standing there in line when this handsome, six-foot five-inch Black



Among his many duties at the Millyard Museum, John Clayton is the organization’s front man for press and media. Here he is giving an interview with NHPR about a new exhibit. Courtesy photo.

man taps me on the shoulder and says, ‘Are you the Yank?’”

When he returned home, the opportunities kept presenting themselves and Clayton kept saying yes. One of his college instructors was a young Robert Parker, a novelist who had just released his first novel and would go on to fame as the author of the Spenser series. Years later Parker came to speak at the Manchester Library and Clayton was asked to introduce his former instructor.

The first thing Parker asked Clayton was how his novel was going.

“That was his way of giving me a little jab,” Clayton said laughing. “But pragmatically, if you write for a newspaper, you get paid every day and you get to practice your craft as a writer.”

But the influence that most drove Clayton’s career as a historian and Manchester cheerleader was an essay published in the *New York Times* on Dec. 22, 1968. In it, architecture critic and writer Ada Louise Huxtable takes Manchester to task for what she calls “blind mutilation in the name of urban renewal.” She was referring to the demolition of about 30 percent of the city’s Millyard. Her take on preserving and reusing Industrial Revolution architec-

ture affected young John Clayton deeply.

“My grandmother brought me a copy of that article and it forced me to look at my hometown in a completely different way,” he said. “From that point on, I became fascinated with the history of the city.”

To Clayton, history was an active, not passive, undertaking. And seven years ago, all his writing efforts and his lifelong love for the Queen City would flourish upon his appointment to his current position as Executive Director of the Millyard Museum and Research Center.

History is the Future

Clayton had been a board member of the museum for more than 30 years when he was asked to lead the organization in 2015. He explained that at the time he had no idea how to run a museum, but the board wasn’t looking for someone with technical expertise.

The board was looking for John Clayton. “They told me that they needed me to be me and to generate enthusiasm about this place,” he said. “I knew in an instant that was something I could do and I agreed quite happily to take the job!”

CONTINUED ON PG 6 ▶

A PRESIDENTIAL BRIDGE

John Clayton tells the story about his maternal grandfather, Frederick “Ted” Leaf. Ted was a member of the famous Amoskeag Brownies, whose winter frolics and snow carnivals in the city reservoir are legendary.

But Ted was also a dental technician at the Knoettner Dental Lab on West Merrimack Street in 1929 when he had a strange brush with fame.

According to Clayton family legend, Calvin Coolidge had just finished his presidency and was on his way back

to Vermont when the train made a stop in Manchester. Somewhere along the way, the former president had somehow broken his dental bridge work, and Ted was called in to fix it. He took the broken bridge back to his office, repaired it and then used his etching tool to engrave his initials on the metal plate!

“My name is Frederick in his honor,” John Clayton said. “I hope I share his sense of whimsy.”



Over the years, John Clayton has given hundreds of lectures and presentations about Manchester people and history. Here he gives a talk in the Millyard Museum's event space. Courtesy photo.



One of the tasks John Clayton enjoys most as executive director is giving tours of the Millyard Museum. Courtesy photo.

◀CLAYTON CONTINUED FROM PG 5

Suddenly, the museum was everywhere on social media and in the papers and with new exhibits running on top of one another. The key to doing the job well, said Clayton, was to remember his roots and explore the side of Manchester he always loved by finding fascinating stories from the past and relating them to the city of the present.

“The best way to engage readers, or visitors, is through shared experiences,” he said. “We’ve all done many of the same things, felt the same way about things over time, and my job is to make those connections.”

To illustrate his strategy as a writer and director, Clayton rattles off a whole list of Manchester connections that have driven his work and life: standing in line for a show outside the old State Theatre to watch a movie, walking onto the Gill Stadium field under the lights for the first time, or even remembering that the denim for the first Levis was made right here in Manchester.

“Everybody wears jeans,” he said. “Pretty much everybody can relate to that.”

He uses the same storytelling strategy at the museum that he’s used as a crafter of stories for his books or columns,

which is an undying belief that history is not static.

“It’s an active thing, it’s not a passive experience,” he said. “The key is to recognize what is a story and what isn’t. People are always telling me about their history, but my job is to figure out what

makes her an affirmation of life,” Clayton said. “It’s not just my job to tell a story like that, it’s my duty.”

That duty extends to the Millyard Museum, where Clayton tries to look forward rather than backward in his role as a museum executive. The museum is

“History is about people who lived these incredible lives that allow us to live the life we live today”

— John Clayton

makes a story a story.”

As an example, Clayton brings up one of his most famous articles, “The Replacement Child,” about Lydia Dyer Chute. Lydia’s brother, Frank, perished in a Millyard accident and her parents, already older by this time, decided to have a second child, and Lydia was born.

“This was a woman who was only alive because her brother died and that

a living, breathing entity that needs to adapt and change with the future.

“This place wouldn’t exist if it didn’t grow and change,” he said. “The Millyard survives only because of its adaptability.”

To that end, the museum will soon be working on a project to record and document the current tenants of the Millyard, a sort of Living History effort to connect past with present.

As for the future of John Clayton, he’s very aware of the fact that the Clayton brand has in itself become part of Manchester’s history. His own museum archives, in fact, have a section set aside for all the papers and research of the columns he’s written over the years.

“It’s kind of a cycle of life thing, isn’t it?” he said. “But it’s ultimately about the reverence I have for this institution.”

But in the end, after all the work and time spent as a writer and historian, at least in John Clayton’s mind, his legacy comes down to one thing.

“It’s my daughter. The first book was dedicated to her,” he said. “It’s the same with her that is it with my work: I can look back in reverence but I’ll always look ahead in fascination.”

Dan Szczesny is a long time journalist, author and historian. He’s written travel memoirs about Nepal and Alaska and about hiking with kids. His latest books include “The White Mountain: Rediscovering the Hidden Culture of Mount Washington” and “NH Rocks That Rock: An Adventure Guide to 25 Famous Boulders in the Granite State.” He lives in Manchester with his wife and daughter. See danszczesny.com.



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Really? I Didn't Know AARP Did That!

By Pamela Dube
AARP NH Associate State Director of
Communications

Turning 50 is definitely one of those “milestone” birthdays! It is often accompanied by black balloons, aging jabs from friends and co-workers, and quips about reaching half a century. Since I started working for AARP New Hampshire two years ago, I inevitably get the phone calls, emails or texts from friends who have turned 50 about the invitation to join AARP that has arrived in their mailbox. This news is usually shared along with a heavy groan, maybe a few expletives or a “Why are they sending me this? I’m not old yet.”

But why this response? Why is aging viewed as negative and something to dread? Think of everything you know now that you didn’t know when you were younger. Think of the skills you’ve developed in your lifetime. Think of the lessons you’ve passed on to your children and grand-

children. Think of the impact you have made with friends, family, neighbors and colleagues. Think of the full and fulfilling life you have built simply by getting older and acquiring knowledge! It is an amazing accomplishment to celebrate. And that’s what we do at AARP!

The truth is, we can spend nearly half of our lives over the age of 50. That’s a lot of living and a lot of learning along the way! So, it helps to have a wise friend and a fierce defender such as AARP in your corner and in your community so your money, health and happiness live as long as you do.

AARP is thriving in New Hampshire with more than 215,000 members. AARP continues to be a champion for older Americans, fighting for and equipping each individual to live their best life. Our mission is to empower people to choose how they live as they age. And this manifests itself in many

CONTINUED ON PG 9 ►



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ways based on input from our 38 million members across the county. Here are some of the ways AARP is in your corner:

Top 10 Things You May Not Know About AARP (in no particular order)

1. Support in Your Caregiving Journey

Get the family caregiving support you need, when you need it! Your caregiving journey can be challenging in all kinds of ways. AARP Family Caregiving is here to help you get answers, connect with other family caregivers and find resources close to home. So you can take care of what matters most. Visit aarp.org/caregiving

2. Looking for a New Volunteer Gig?

Getting involved in your community is easier than you think. If you can share a status, you can lend a hand. If you can log on, you can give back. Because when you volunteer virtually with AARP, you can help your community without leaving home. AARP NH has a variety of volunteer opportunities to get you started. We're looking for community engagement volunteers, speakers bureau members, driver safety and tax-aide volunteers, and advocates! We'll provide the support you need to make it easy and fun. And later this year, we hope to return to in-person volunteer activities. Get involved at aarp.org/volunteerhere.

3. Thrive in the Workplace

There's a moment you realize you're ready for what's next in your career. Maybe it's when you're trying a new scone recipe and think, "I could open a cafe." Or maybe you're helping a coworker and say, "I could teach a course on this." Whatever your moment is, it's never too early to plan for a career that lives longer. For skills training, resume tips and jobs listings, visit AARP.org/work.

4. Veterans Served Us; We're Here to Serve Veterans

When you're a military veteran, more than 40,000 organizations are available to serve you and your family. But it can be hard to know which ones are right for your needs. AARP offers free, valuable resources to help you navigate



your options. Check out our veteran employment and fraud prevention resources, caregiving tools, and access to discounts. AARP is on a mission to support veterans. Visit aarp.org/veterans.

5. Savvy Ways to Save

Is retirement on your horizon? Maybe you have questions about living on a budget or managing your debt. And there's always more to learn about savings, investing, taxes and insurance. Get on the right track for you with a variety of AARP money-related resources including the AARP Money Map that creates a free action plan to help you to manage debt, set a budget and create financial goals. Visit aarp.org/money.

6. If You Can Spot a Scam, You Can Stop a Scam

New frauds and scams seem to crop up weekly. Identity theft, investment fraud and other scams rob millions of Americans of their hard-earned money. At the AARP Fraud Watch Network, you'll learn how to proactively spot scams, get guidance from fraud specialists, and feel more secure knowing that we advocate to protect consumers and enforce the law. Get connected AARP Fraud Watch Network resources including "Watchdog Alerts," Scam Maps, common scams resource center, and real-world tools to protect you and your loved ones. Visit the Fraud Watch Network at aarp.org/fraudwatchnetwork or call toll-free at 877-908-3360 (Monday through Friday, 7 a.m. to 11 p.m.).

7. Stay Connected, Learn and Have Fun!

Want to connect, learn something new or just have fun? AARP offers dozens of free, virtual events in New Hampshire and across the country. Topics include cooking demos, music concerts, yoga, paint and sip, lectures, tours, exercise classes and so much more! Signing up for an AARP NH virtual program is super easy! Visit aarp.org/nh for registration links or in the events tab of our Facebook page @AARPNH. You can also find a complete calendar of national at our Virtual Community Center at local.aarp.org/virtual-community-center.

8. Just the Facts About Covid-19

AARP is working to protect Americans 50+ by making sure you have the latest information you need about Covid-19 vaccines, boosters, and distribution plans in the Granite State. Find out basic vaccine info, who's eligible, and when and where vaccines will be available. Visit aarp.org/nhvaccine.

9. Something to Talk About: The AARP NH Speakers Bureau

Is your organization looking for a virtual speaker? The AARP NH Speakers Bureau offers free presentations to your organization's audience of 10 or more. Topics include fraud and scams, caregiving, brain health, downsizing, saving for retirement and more. Talks run 30 to 60 minutes and will be delivered via Zoom. We're also looking for volunteers! To

book a presentation or volunteer as a speaker, visit <https://bit.ly/3r7LDw2> or email nhaarp@aarp.org.

10. What You Need to Know to Vote in 2022

New Hampshire's Sept. 13 primaries will determine which candidates appear on November's general election ballot for governor, U.S. House and Senate, and state legislature. How you vote, where you vote and what you are voting on are top priorities for AARP NH. We're holding politicians accountable on issues such as Medicare, Social Security, prescription drugs, long-term care and the economy. Stay up to date on the details and the issues at <https://states.aarp.org/new-hampshire/election-voting-guide>.

We're in your corner to empower you to choose how you live as you age. And this list is only the beginning. So whether you've just received your AARP membership invite in the mail, got it 20 years ago or won't be getting it for another 20 years, we invite you to use all of the free resources AARP puts at your fingertips for you and your loved ones. With so much life to live ahead of you, the younger you are, the more you need AARP. We are proud to serve as a one-stop resource for the age 50+ population and their loved ones in the Granite State.

To learn more, visit aarp.org/nh or follow @AARPNH on social media.



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136195



Staying Healthy and Active

By Rick Holder

There exists a new paradigm as we face the future knowing that not only are some coronaviruses here to stay, but also we will need to prepare for sundry types of Covid in our future. We must prepare now so we do not fear our future.

Other viruses, like the flu, are evolving too. So for all people on this vast planet the question becomes “how to best live long and healthy lives?” The answer is basic and crystal clear: We must arm ourselves with knowledge and determination. The knowledge we need is how to best ward off diseases; however, the determination we need is of a very personal nature.

During youth, children will hopefully receive proper nutrition and activities to prepare them for a healthy life. But, as humans age, the wear and tear of life can take its toll on the human body. That is where determination comes in. When one is determined to remain healthy and is willing to put in the work necessary most humans can have a long and healthy life.

New technology in the fields of health and medicine is growing exponentially. Vaccines and therapeutics to fight disease are being developed more rapidly and more effectively than ever. But every individual must fend for himself.

The overarching components of a senior’s healthy life are dependent on physical and mental wellness. Mental wellness is very much a predictor of physical health. Having rewarding social interactions is an essential ingredient for robust mental health. Having

hobbies as well as a sense of purpose adds greatly to personal satisfaction.

Few things are more helpful than having an organized, calendar-recorded plan for daily, weekly and monthly activities. This should be a plan one can consistently follow and participate in. As we age, we need more often than ever to write down our plans. Reading and anticipating these plans should give one a good feeling of things to come.

Planning for one’s nutritional needs should be pleasurable too. To stay clear of stress, as much as possible, what we choose to read, watch online or watch on TV should be fun. There is truth to the adage “sound mind, sound body.” Yet, in turn, it turns out that having an active and sound body is crucial to having a sound mind. Activity begets activity and that is true whether one is talking about groups or individuals. The more active one is, the more one tends to be active, somewhat similar to the laws of motion. Look around and you will notice the happiest and healthiest people tend to be the most active ones.

Remember, it doesn’t need to be complicated: Get up, get out, go for a walk, go for a bike ride, call an old friend, take some deep breaths outside — and most of all, stay active and enjoy your life.

Rick Holder is owner and CEO of Hampshire Hills Athletic Club.

Have questions, comments or want additional information. Please email Mckinley Sbordone at mcurro@hampshirehills.com or call 603-673-7123.

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136362



Act on Hearing Loss

The loss of your hearing usually starts as a nuisance but can develop into something far more debilitating.

Many adults who are 65 and older suffer from this condition, and it often happens so slowly that you might not initially be aware of the changes. Thankfully, there is help available to improve, and in some cases restore, hearing so that seniors can go back to active, vibrant lives. Here's a deeper look at hearing loss and the help you can get.

Types of Loss

Seniors can lose their hearing for a variety of reasons. For instance, a condition called presbycusis impacts both ears, coming on gradually as we age. It has been linked to genetics by researchers. Tinnitus, another form of hearing loss, can be even more difficult to live with; its origins are more mysterious, too. The condition causes a roaring or ringing in the ears, making it difficult to hear other sounds. Concentration and sleeping can be impacted. The causes of tinnitus aren't entirely known, though working in very loud environments, damage to the ears, high blood pressure and allergies are believed to be predictive.

Getting Help

Treatment options include hearing aids, prescription medicine and even surgery, depending on the particular grade of loss. If you're having trouble hearing loved ones on the phone, or have to keep your television volume at unusually high levels, it might be time to explore your options with a physician. They may recommend aids that fit comfortably into your ears, or assistive devices like telephone amplification systems. Medical procedures like the cochlear implant, which is surgically embedded, are recommended for severe hearing loss.

Expert Advice

Embarrassment or unfamiliarity with the technology are often barriers to returning to normal life with hearing loss. Don't let this very treatable condition become a hindrance to enjoying time with friends and family. If your general practitioner can't help, they might refer you to an otolaryngologist, who is a doctor who specializes in problems with the ear, nose and throat. They may also direct you toward an audiologist, who's trained to measure hearing and provide services to help. Hearing loss often gets worse with time, so don't put it off. A world of sound and experience awaits.



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Choosing a Hospice

Finding a provider for end-of-life care, difficult though it may be, is one of our final acts of love for anyone who's been enduring debilitating health issues.

There are a range of important questions to ask before choosing a hospice, and finding the answers will go a long way toward easing this final decision.

What is hospice?

Hospice care focuses on quality of life for those who are experiencing the last stages of incurable disease. The philosophy is to make patients as comfortable as possible through this difficult time, treating symptoms rather than the disease itself. Caregivers concentrate on giving these remaining days a sense of dignity, offering family-centered options so everyone can be together to say goodbye.

What to ask

Properly researching your options can be daunting, but the National Association of Home Care and Hospice offers free resources to help guide the way. They recommend asking a series of basic questions before deciding: Will the patient and family members be included in development of a care

plan? Does the provider have a Patient Bill of Rights? Will you be given your own copy of a comprehensive plan? They also urge you to discuss training procedures for hospice employees, whether supervisors will be on site to ensure quality care, and confidentiality guidelines. Make sure caregivers are available all day, every day.

Don't wait too long


Hospice care is required when illnesses become so advanced that doctors can no longer control or cure them. In general, the decision to switch to this form of palliative care is made when life expectancy is roughly six months or less, based on the disease running its usual course. Studies show, however, that hospice care is often not started early enough. Patients and family members may see hospice as a form of giving up hope. But returning comfort and family support to those who are suffering through end-of-life issues can provide a much-needed sense of closure, making the best of every day in these last stages. At the same time, if patients improve, they can always leave hospice and return to active treatment.

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Budgeting Can Help Relieve Stress



Budgeting for seniors isn't too different from budgeting at any other stage of life.

The difference is that many seniors are on a fixed income with no hope of raises

or other prospects to boost their income. Many seniors rely solely on Social Security and other benefits, and may struggle financially after they give up working or can no longer work.

Health Care

Seniors may also have concerns about health care after they retire. The costs of health care are rising and LongTerm-Care.gov estimates that someone turning 65 will have a nearly 70 percent chance of needing some kind of long-term care service during their lifetime. When considering budgeting, retirement income and insurance coverages, seniors and families should keep that startling statistic in mind.

Avoiding Scams

Seniors make easy marks for some criminals who seek to siphon off what money they do have.

Seniors and their families should be wary of unscrupulous scammers who are trying to talk them out of their life savings. The National Council on Aging and the Bank of America Charitable Foundation created a Savvy Saving Seniors toolkit to help seniors and their families stay safe.

If you receive an email about a money transfer, the kit says, it's probably a scam. Also avoid family and friends who depend on your income to help them out of trouble and know how to protect your good credit if your wallet is stolen.

Use Your Benefits

There are a lot of benefits to being over 65, and we're not just talking about lower-cost coffees at your favorite fast-food place. You can access community safety nets such as SNAP to buy food and the SCSEP — Senior Community Service Employment Program — to earn more income when you need it. You may also qualify for free tax assistance, utility assistance programs, home maintenance programs, property tax programs, senior discounts (yes, including that coffee) and more. While many of these programs are designed to help out in an emergency, make sure you're enrolled and know about them before a crisis strikes. Visit benefitscheckup.org or call (800) 677-1116 to learn more.

Save, Save, Then Save Some More

By the end of the day, you may find yourself dreaming about the day you aren't ruled by the alarm clock and the time clock.

Retirement may seem very far away indeed, especially when you consider your retirement number — the amount you'll need to have socked away before you can retire.

Saving Enough to Retire

The most common rule, the Motley Fool says, is that you'll need about 80 percent of your pre-retirement income to sustain the same lifestyle after you retire. But it's about more than just the raw number. It's not about how much money you have; it's about how much money you'll need to make enough income to keep you comfortable in your retirement.

Adjust Your Expenses and Your Expectations

Once you retire, the experts at the Motley Fool point out, you won't have some work expenses, including, well,

saving for retirement. You might also save on commuting and other expenses. That will help you live comfortably on 80 percent of your income.

However, you also need to look at your expectations. While you may not drive back and forth from work every day, a dream of traveling the country could well cost more than your daily commute. Another thing to consider is where you'll live. Will your home be paid off or will you invest in another place in a dream location? Figure that into your expenses as well.

Sources of Income

You're saving for retirement, but that savings account may not be your only source of income. You may also have Social Security to fall back on. Motley Fool says the federal program replaces about 40 percent of the average American's pre-retirement income on its own. Check your Social Security statement or create an online account to see how much you can expect after you retire.

You may also have pensions and oth-



er retirement accounts from other jobs. Make sure to add that into your calculations, too. Your monthly income required equals your estimated monthly retirement expenses minus your retirement income.

There's no perfect way of calculating your retirement number. The best way would be to work with a financial planner who is familiar with your par-

ticular situation. You find a financial planner just like you'd find any other professional service. Start by asking for referrals from friends and family. Then, look for professionals with a professional certification. Some popular ones are CFA, CFP or CIMA. Also ask about fee structures and how your assets will be managed.

Beware: Scams are on the Rise

Seniors lost almost \$1 billion to scammers in 2020, the FBI says, with an average loss of \$9,175 per targeted person. Almost 2,000 older Americans lost more than \$100,000.

“Each year, millions of elderly Americans fall victim to some type of financial fraud or internet scheme, such as romance scams, tech support fraud, and lottery or sweepstakes scams,” Calvin Shivers, assistant director of the FBI’s criminal division, told ABC News. “Criminals gain their targets’ trust or use tactics of intimidation and threats to take advantage of their victims. Once successful, scammers are likely to keep a scheme going because of the prospect of significant financial gain.”

Here are some common types of scams and how to protect yourself from them.

Imposter Scams

In these scams, criminals pose as officials from government agencies, banks, or even friends or family members to trick people into revealing bank account numbers, passwords and other personal

information. In California alone, more than \$10 million has been lost to scams where fraudsters pretend to be from the IRS. The Department of Treasury says to hang up immediately if someone calls you claiming to be from the IRS. If there really is a problem with your taxes, Treasury says you’ll get a notice in the mail first. And their agents will never ask for personal financial information.

Romance Scams

Reported losses from these scams, in which someone creates a fake profile on dating sites or social media and reaches out to vulnerable people, topped \$300 million in 2020, making them the leading cause of fraudulent financial loss across all age groups. Older people are the least vulnerable age group — most of them being wary of online dating or already partnered — but they did have the highest median loss from this type of fraud. Never send money to someone you haven’t met in person. You can also do a reverse image search — or have a friend or family member do one for you



— to see if a profile is using real pictures or not.

Online Shopping Scams

People over the age of 60 lost at least \$14 million from online scams in 2020 as the internet became many people’s primary means of shopping during the

pandemic. Online, scammers can set up websites that appear legitimate and lure consumers in with low prices, then swipe your information. Be wary of deals that are too good to be true and watch out if an online merchant asks you to pay in an unconventional way, such as with a money order.

Report scams to www.usa.gov.



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Managing Medical Costs can be a Full Time Job

What you can do to cut through the red tape

Once you hit 65, you run the real risk of managing your medical costs becoming, well, a full-time job.

Just the thing you wanted to avoid in your golden years. Juggling all the Medicare parts along with any job-related insurance and the health problems older Americans tend to have can be daunting. Here are some tips for managing medical costs as you age, no matter where your insurance coverage comes from.

Use an HSA

Health savings accounts help you put pretax money away to cover medical expenses later. You can invest the money or you can use it tax-free for eligible medical costs. HSAs cover expenses with a high-deductible plan, however, so talk with your financial adviser to consider if that kind of plan makes sense for you. If it does, you can save up to \$3,600 as a single person or up to \$7,200 if you have family coverage.

Make Sense of Medicare

Finding the right Medicare plan can help you dodge out-of-network and out-of-pocket costs. You also need to weigh whether you



Manage Long-Term Care

Someone turning 65 today has about a 70-percent chance of needing long-term care, the federal government says, so it's something you need to plan for. Look at buying a traditional long-term care plan or consider a hybrid insurance product that can combine life insurance with a long-term care rider. You can also set aside money the old-fashioned way — just make sure you don't

being done. If your provider orders tests, ask them what they hope to learn from them and how it may affect treatment, Carolyn McClanahan, a physician turned CFP in Florida.

“A lot of times, doctors order things rote-ly,” she told the Associated Press. “It’s part of their protocol and they don’t stop and think, ‘Is it really needed in this case?’”

“A lot of times, doctors order things rote-ly,” she told the Associated Press. “It’s part of their protocol and they don’t stop and think, ‘Is it really needed in this case?’”

— Carolyn McClanahan

want access to all doctors who accept Medicare — as with an original Medicare plan — or you’re willing to have a limited network and enjoy more benefits as part of a Medicare Advantage plan. It may be worth the fee to find a professional agent or financial planner who can help you parse all the Medicare parts and their benefits.

touch it. And no matter what you do, let your family know what you’ve done. It’s uncomfortable, but thorough planning can save you in the long run.

Be an Active Patient

Follow your doctor’s advice and ask plenty of questions to make sure you have a good understanding of what’s

New Hampshire Medical Assistance for Seniors

The following DHHS health programs and services for seniors are covered by NH Medicaid. Visit the following programs to learn more about the services offered and eligibility.

Health Insurance Premium Payment Program: Individuals who are eligible for any of the various Medicaid programs and who have access to other health insurance plans may be eligible for the HIPP Program.

Home and Community Based Care for the Elderly and Chronically Ill (HCBC-ECI): services to provide options to eligible individuals who chose to remain in community settings in lieu of nursing home care.

Medicare Savings Program (MSP): assists individuals who qualify for Medicare coverage through the Social Security Administration by paying some of the associated costs of Medicare coverage such as monthly premiums or required deductibles.

Nursing Facility Care: services provide support to qualified seniors or disabled individuals who are residents in a nursing or assisted care facility.

Old Age Assistance (OAA): provides supplemental cash assistance to seniors 65 years of age or older and who meet eligibility guidelines.

For information contact NH Department of Health and Human Services at (800) 852-3345.

Estate Planning, Let's Get Started

What happens to our property, investments, savings and keepsakes when we die?



It's a necessary topic that most people do not want to broach, but one that becomes increasingly important as you build a lifetime of memories: What happens to our property, investments, savings and keepsakes when we die?

Estate planning is a key component in making sure that your wishes are followed, and that your remaining family

isn't caught off guard by final expenses. It can also help ensure that entitlement issues don't arise in your absence. Here's a look at how to get started.

Find an attorney

You'll need to consider what will be given to individual beneficiaries first. Once you've mapped out a general

plan, then it's time to choose an attorney to guide you through what can be a complicated, emotional process. Get referrals from family or friends who've developed their own plans, and focus on reputable, accredited lawyers who specialize in this field. In the end, this becomes an issue of trust, as you'll be sharing highly personal information in order to structure the estate plan properly. Take your time.

Discuss financials

The first step to building an estate plan is to discuss all current assets and liabilities. This helps the attorney calculate net worth, which in turn dictates estate taxes. Frank discussions about debt will reveal whether — or how much — family members will have to deal with debt after you pass away.

Choose an executor

An executor is someone you implicitly trust to act in your best interest

at the time of your death — or even before, should you become incapacitated. Some of the pressure of this decision is alleviated by the fact that you can set up more than one option, with different functions for different people. The executor's living situation and ability to follow through are part of any selection process, since they'll have to make a series of major decisions on your behalf.

Rest easier

Developing a detailed estate plan might be one of the most important elements of end-of-life planning, and in some cases it's a very difficult journey. But the process ultimately provides peace of mind that your death won't create needless disruption relating to material things. With your wishes codified in an official document, you've done all you can to eliminate the prospect of family fighting over possessions, money and property.

Writing Your Will

Nearly two-thirds of Americans don't have a will.

Even if you don't have many assets, the AARP says, a will can help your loved ones divvy up what there is and make sure your wishes are carried out. Wills aren't a pleasant topic of conversation, but if you die without one, your estate may be settled by a third-party administrator appointed by a probate court — a very public setting that's a lot less pleasant than just having the conversation.

Finding Free Resources

There are many pro bono wills programs across the country. Some programs include Serving Our Seniors, a program that offers free wills, living wills and powers of attorney for seniors in 25 states. AARP also offers Legal Counsel for the Elderly, a program that works with volunteer lawyers to provide free wills and other legal and social services for low-income residents of Washington, D.C. Wills on Wheels is a

group of paralegals and attorneys in the Denver area that help draft legal documents for the elderly for free.

Questions to Ask

You'll have to put some things in order yourself before you settle down to write your will. This includes choosing an executor for your estate, choosing the beneficiaries and more. One thing to make sure of is that all your beneficiaries are on record with your various accounts.

"The beneficiary listed supersedes the will, but often there's just no consistency," Patrick M. Simasko, a Michigan elder law attorney, said to U.S. News & World Report.

You'll also need to be realistic about who gets what. Family strife after the death of a loved one is a top reason why families stop speaking to each other. Consider attaching an explanatory letter to your will as a personal way to say goodbye and to also make your wishes more clear.



Sign Your Will

It's more than just making your mark. Wills need to be witnessed, and they can't be witnessed by anyone who stands to inherit or who is under 18. Ideally, the witnesses will be people who are likely to be around when you aren't anymore

and can stand up in court and testify on your behalf. Lastly, make sure someone you know and trust knows where to find your will and any other important paperwork. This can make it easier for your family after you're gone.



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Aviation Museum Volunteer Open House

Would you like to be part of a community of people who enjoy airplanes and aviation?

Would you like to make a difference, help a good cause and have fun doing it?

The Aviation Museum of New Hampshire is looking for volunteers in many areas to help the it carry out its mission. The museum is especially interested in finding and training adult mentors to help with its ongoing student plane-building program at the Manchester School of Technology.

The program's first airplane is nearing completion, and preliminary construction will soon begin on the program's second airplane.

"With construction of the second plane just starting, it's a great time for new people to get involved. You'll get the satisfaction of helping kids with an amazing project, and learn a lot yourself," said Jeff Rapsis, the Aviation Museum's executive director.

Adult volunteer mentors in the plane-build program will work with high school students at the Manchester School of Technology to assemble a two-seat RV-12iS light sport aircraft. The all-metal airplanes are produced in kit form by the Van's Aircraft Co. of Oregon.

Plane-build workshop sessions take place on weekdays in the early afternoon at the Manchester School of Technology.

Volunteer mentors participate in the program under the guidance of an adult build manager with extensive experience.

All are welcome to inquire about participating; those with backgrounds in aircraft maintenance are especially welcome. Mentors can receive training in shop tools and procedures as needed. Shop days can be flexible to meet people's schedules.

All mentors are subject to a background check by the Manchester School District.

The plane-building partnership, which started in 2019, is a self-sustaining program run in partnership with Tango Flight, a Texas-based educational nonprofit. Finished aircraft are sold



Aviation Museum volunteers help students at the Manchester School Technology assemble the wings of a full-sized aircraft. Courtesy photo.

on the open market, with proceeds used to pay for kits and materials for subsequent plane-builds.

The Aviation Museum, based in the 1937 art deco passenger terminal at Manchester-Boston Regional Airport, is dedicated to preserving the Granite State's rich aviation past, and also inspiring today's students to become the aerospace pioneers of tomorrow.

The museum is located at 27 Navigator Road, Londonderry. Face coverings are required for all volunteers and guests; the facility is compliant with all local and CDC Covid-19 guidelines.

"As a nonprofit, we depend on volunteers to carry out our mission, so everyone has the potential to make a big difference," Rapsis said.

Here are some of the things that volunteers help with:

For the museum's main exhibit floor, volunteers greet guests at the front desk, lead tours, and help staff the gift shop.

For the museum's historical archive, volunteers help evaluate donations, catalog items, and help researchers.

For the education outreach program, volunteers help inspire young people of all ages about the physics of flight and the wonders of aviation.

For administration, volunteers help



Aviation Museum volunteers and students at the Manchester School Technology inspect the engine compartment of a student-built aircraft under construction. Courtesy photo.



Volunteer Dan Kelley, a retired U.S. Navy aviator and commercial pilot, leads young visitors during a visit to the Aviation Museum of New Hampshire. Courtesy photo.

with memberships, fundraising, communications, and building maintenance.

Technology-minded volunteers help with the museum's IT systems; those with aviation experience manage the museum's Elite Flight Simulator, although anyone can be trained to operate it.

Volunteers are also needed to help with special events year-round, such as the Aviation Museum's annual car show, fundraising gala, and more.

"Volunteering at the Aviation Muse-

um is a rewarding way to give back to the community and help light the spark of aviation in people young and old," Rapsis said. "As a side benefit, volunteers become part of a family that can lead to new friendships and opportunities."

For more information about volunteering at the Aviation Museum, visit aviationmuseumofnh.org or call 669-4820. Follow the Aviation Museum on social media at [facebook.com/nhahs](https://www.facebook.com/nhahs).

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ON THE JOB

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Jan Jurta is owner of Country Braid House in Tilton, which makes custom wool braided rugs.



Jan Jurta. Courtesy photo.

Can you explain what your current job is?

I do not only designing rugs and selling rugs, but [also] ordering the wool, keeping the books, doing taxes, doing payroll ... and everything else, besides shovel the driveway.... The original braided rugs were made from scraps, old clothing, blankets and uniforms, stripped up, braided and put together by hand. ... [Now] we use new wool cloth, made for the garment industry. We strip it and we braid it, but we do not braid it by hand. My father-in-law, George Jurta, invented a rug braiding machine back in 1968. ... They are laced by hand, just like you'd lace up a shoe back and forth. We take a little small flat needle, a heavy piece of thread and we lace the rows of stitches back and forth so that they're woven together and there's no surface stitching. ... We do octagons and rectangles and multi circles, and we can add braids to hooked rugs. There's a bunch of stuff we can do that really makes us unique.

How long have you worked there?

The business started in 1968. I actually started lacing rug for my in-laws in 1978.

How did you get interested in this field?

I've always liked to make things by hand. I used to knit and crochet and needlepoint. ... I had been working at a law firm as a legal secretary, and we started a family. My husband and I firmly believed in mum being home.

... [So I was] alone with the baby and ... bored to death. My in-laws [asked me], "Would you like to lace a rug?" ... That's how it ended up being something I could do at home, [and] make a little extra money.

What kind of education or training did you need for this job?

You really don't need any education. You just need to be able to [learn] the skills to do it. ... It does help to be good in math. I graduated from Franklin High School and I went to secretarial school in Boston for a year. That's where I ended up at the law firm for nine years. That has been my formal education. I have paid for a college degree many times over in all the mistakes I've made over the years, and I'm continually learning.

How did you find your current job?

The next step came, unfortunately, when my father-in-law got sick with cancer. ... That's when I asked if I could step in. ... I started learning all the rest of the business. After he passed away in '86, my mother-in-law and I for three years formed a partnership and worked together. ... I have been the co-owner since 1989 and then sole owner since 1993 when my mother-in-law, Marion Jurta, passed away.

What's the best piece of work-related advice anyone's ever given you?

Never say no. There's always a way to figure out how to do it. Just don't say no. Look at all your options, and usual-

ly something will come up. Just don't give up.

What do you wish you'd known at the beginning of your career?

I sort of knew, but I didn't know to what extent, [my] life would become immersed in this [business]. I mean, it's almost 24/7. ... It is all-encompassing.

What is your typical at-work uniform?

I wear pretty much Land's End and Talbots. ... I always dress as if the

next client coming in the door is an interior designer with a client who's high-end.

What was the first job you ever had?

J.P. Stevens wool mill in Franklin. That's important because that's where I met my husband ... and his dad, George. ... It is just so interesting that that's where we met, and we ended up in the wool business.

— Scott Murphy

Interview conducted in 2018.

Volunteers Needed at UpReach Therapeutic Equestrian Center

UpReach Therapeutic Equestrian Center is looking for volunteers to help facilitate therapeutic riding and driving lessons for 2022. Whether you already have horse experience or you would like to gain horse experience while helping to improve the lives of the people in your community, UpReach needs your help.

Upcoming trainings are scheduled for Saturday, Feb. 12, Tuesday, Feb. 15, and Wednesday, Feb. 16, at the UpReach barn, 153 Paige Hill Road in Goffstown.

While horse experience is not a requirement for volunteering, the organization is currently in need of volunteers with horse experience to lead horses during participant lessons. A typical one-hour lesson includes walking, sometimes up to one or more miles, and may include brief periods of jogging at the trot.

If you have experience with horses, including grooming, riding, and car-

ing for horses, or if you have no horse experience and would like to learn while you help connect people with horses, UpReach wants you!

Volunteer training sessions are scheduled for Saturday, Feb. 12, from 9 a.m. to noon OR Tuesday, Feb. 15, from 1 to 4 p.m.

Supplemental Taking the Lead training is required for all horse leaders.

Taking the Lead trainings are scheduled for Saturday, Feb. 12, from 1 to 3 p.m. OR Wednesday, Feb. 16, from 1 to 3 p.m.

All trainings take place at UpReach Therapeutic Equestrian Center, 153 Paige Hill Road in Goffstown.

UpReach Therapeutic Equestrian Center is a nonprofit organization on a mission to inspire hope, foster independence, and improve the physical, emotional, and psychological well-being



of individuals with and without disabilities by partnering with the power of the horse. For over 28 years, UpReach has been delivering excellence in programming with the very best staff, horses

and volunteers. For more information on volunteering, or to register to attend a training, contact kathryn@upreachtec.org or call 497-2343.

Statewide Bird Survey NH Audubon Needs Your Help

What's happening with the birds this winter? Have fun counting birds and helping New Hampshire Audubon at the same time. Take part in the annual Backyard Winter Bird Survey on Saturday, Feb. 12, and Sunday, Feb. 13. Biologists need assistance from citizens all over the Granite State to get a clear picture of what is happening with our winter birds.

Anecdotal reports indicate that there are fewer birds at feeders compared to last winter. People are contacting New Hampshire Audubon asking, "Where are all my birds?" said Survey Coordinator Rebecca Suomala. Last winter there was a "super flight" of winter finches — northern birds like pine siskins or common redpolls that come south in years with poor northern food crops. Last winter the huge white pine cone crop in southern New Hampshire also attracted record numbers of red-breasted nuthatches. This winter food supplies are better to the north and New Hampshire Audubon biologists will be watching to see if any northern visitors appear on the Survey.

Biologists will also be following the ongoing rise in southern species that have

extended their range northward. The Survey was originally started to monitor two of these species, the northern cardinal and tufted titmouse, both of which hit record highs on the 2021 Survey. Two other southern invaders, the Carolina wren and red-bellied woodpecker, "made huge gains in 2021," according to New Hampshire Audubon's Dr. Pamela Hunt. Cold winter temperatures can impact these species and the survey data will tell biologists if that happens, so it's important to have reports from across the state.

New Hampshire Audubon needs your help to track all our winter feeder birds. All New Hampshire residents are encouraged to take part. Anyone can participate in the Survey by counting the birds in their own backyard on the Survey weekend and reporting online or sending the results on a special reporting form to New Hampshire Audubon. To receive a copy of the reporting form and complete instructions, email your name and address to bwbs@nhaudubon.org or call 224-9909. Forms are also available online and results can be submitted online. Find more information about the survey at nhbirdrecords.org/backyard-winter-bird-survey.

nhbirdrecords.org/backyard-winter-bird-survey.

Each year 1,500 observers or more across the state count the birds coming to their feeders.

Reports of a lack of birds are just as valuable as reports of many birds.

"If everyone reported only when they have a lot of birds, we wouldn't be able to see the declines," Suomala said.

The most important thing is to participate each year regardless of how many or how few birds you have. Data from the Backyard Winter Bird Survey help biologists track changes in the distribution and abundance of our year-round resident birds. Results from past years are on the website.

About New Hampshire Audubon

New Hampshire Audubon is a nonprofit statewide membership organization dedicated to the protection of New Hampshire's natural environment for wildlife and for people. Independent of the National Audubon Society, New Hampshire Audubon has offered programs in wildlife conservation, land protection, environmental



Eastern Bluebirds have been increasing dramatically on NH Audubon's annual Backyard Winter Bird Survey. Photo by Rebecca Suomala.

policy and environmental education since 1914. Expert educators give programs to children, families and adults in schools and at four nature centers throughout the state. Staff biologists and volunteers conduct bird conservation efforts such as the peregrine falcon restoration. New Hampshire Audubon protects thousands of acres of wildlife habitat and is a voice for sound public policy on environmental issues. For information on New Hampshire Audubon, including membership, volunteering, programs, sanctuaries and publications, call 224-9909 or visit www.nhaudubon.org.

Vacation Ideas You'll Love

Soon, it'll be Time to Get Back Out There

Many people spend the bulk of their work lives dreaming of golden years spent relaxing.

There's more to retirement, however, than lounging on the couch. Travel planning can build in plenty of free time, and there's just a much better view. Here are a few senior vacation ideas to get you up and out of the house.

Day trips

The easiest way to start traveling is to experience the wonders that are literally all around you. You might be surprised by how much adventure awaits within a day's drive of your front door. Visit parks and museums and quaint area downtowns. You might find places to eat, shop and enjoy local entertainment that you'd never heard of, while acting as a tourist in your home state. And best of all, these trips are affordable for everyone, especially those on a fixed income.

Bus trips

Want someone else to do the driving? Bus tours are a terrific option for seniors, because you don't have to worry about getting there. These tours often take care of all of the planning and scheduling, as well. You can bring people from your circle of friends or make new ones along the way. Churches, senior centers and local tourism organizations can tell you more about what's available in your area.

Dream trips

Everyone has that one place, either domestic or international, where they've always wanted to visit. Now's the time. Begin budgeting early, and save — then look for bargains. Budget airline travel and special package deals can smooth the way, if you're patient and persistent in searching for them. Traveling is a great way to meet new friends, discover new things and unwind in a new setting.



Family trips

If you're like most seniors, you have family members scattered all over, as siblings, children and cousins followed their career and relationship paths. Why not schedule one long trip to see each of them, visiting one relative at a time for short spare-bedroom stays? When it's

all said and done, you may have seen a good bit of the country. Before you go, call local chambers of commerce to find out more about regional attractions, and ask for their event calendars. There might be some solo adventures awaiting, as well.

Reverse Mortgage Basics

Reverse mortgages are all over television these days as providers push products on to cash-strapped seniors.

They could be a great way to pay off debt, supplement income or pay for medical expenses. But reverse mortgages are complicated tools and may not fit every situation. Keep reading to learn more about how they can work for you.

What is a Reverse Mortgage?

When you have a regular mortgage, such as when you bought your home, you pay a lender every month to buy your home over time. In a reverse mortgage, the lender pays you. They take part of the equity in your home and convert it to payments to you, usually tax-free.

When you die, sell the home or move out, you or your estate would repay that loan, sometimes by selling the home.

There are three kinds of reverse mortgages: single-purpose reverse mortgages, private loans and federally insured reverse mortgages, which may also be called home equity conversion mortgages.

Things to Consider

Just like any other real estate transaction, there are fees and other costs. There's usually an origination fee and closing costs, and there may also be servicing fees and mortgage insurance premiums to pay. Most reverse mortgages also have variable rates, which mean you may owe more depending on what the interest rate is on a given day. That interest isn't tax deductible like on a traditional mortgage, either, and because that interest adds up, it means the loan grows the longer you have the reverse mortgage. You will also still have to pay costs related to your home, including taxes and maintenance.

What Can You Leave Your Estate?

Reverse mortgages use up the equity in your home. Most of them have a non-recourse clause that means that you or your estate, in the event that you die, can't owe more than the value of your home when the loan becomes due and the home is sold.



So if you and your heirs want to keep the home rather than sell it, you wouldn't have to pay more than the appraised value of the home, according to the Federal Trade Commission. It would be possible

for your children or other heirs to purchase the home for themselves provided the loan is paid.

Gardening, Planning is Key in the Offseason

Good nutrition is such an important part of wellness, but it can be difficult to find healthy choices.

That's one reason to consider gardening as a senior. It also provides enough physical activity to increase blood flow, strengthen muscles and keep your mind engaged. Routine activity like gardening every day also reduces our risk of stroke, while opening the door to a longer, healthier life, according to the British Journal of Sports Medicine. Here's how to feed your mind, body and soul — without ever going to the store:

Better nutrition

Gardening is, of course, a cinch in suburban or rural communities. But even in urban areas, box gardens offer an everyday alternative to processed, packaged and fast food, which is loaded with unhealthy additives and health-impacting negatives like cholesterol and salt. Consuming fresh, organic produce in the form of healthful vegetables and fruits addresses a myriad of endem-

ic health issues for seniors, and you're saving money while participating in this sustainable activity.

Don't have a yard?

Condo or apartment living can be ideal for busy seniors, but gardening becomes difficult if not impossible. That's where local senior centers and gardening clubs come in. Many are funding programs meant to spark interest in gardening, building stand-alone projects in the community and providing educational classes on nutrition and cooking to help people turn their new hobby into finished meals.

Take it easy

Gardening doesn't have to be hard. Try raised beds, or large planters and pots, since they can be tended without having to bend over. There are also a variety of tools that make the process easier for seniors: Purchase a garden cart to make hauling supplies, fertilizer and tools easier. There are handheld

blades that are specially hooked for weeding. Drip irrigation systems and soaker hoses eliminate the need for dragging a garden hose around.

Perfect exercise

You'll often see seniors walking through the local mall or neighborhood in a bid to stay active. Gardening provides similar benefits, and there's a

delicious payoff at the end. You'll have to water, rake, pull weeds and pick fresh produce, just the kind of light exercises that help keep us fit without wearing us down. And you'll have to maintain a regular exercise schedule, because the plants require everyday attention. Afterward, you can gather around a table stuffed with organic foods to unwind and enjoy.



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