



P. 10 Preventing falls

P. 18 Are money markets right for you?

# *Granite* Senior Journal

August/September 2024

*A Bi-Monthly Dedicated to Senior Issues and Living*



## TAX ADVANTAGES



## Retiring in NH can make sense

By Staff

Retirement planning involves many considerations, from financial stability to lifestyle preferences. One significant factor that can greatly influence retirees' decisions is the tax environment of their chosen retirement destination. New Hampshire, with its picturesque landscapes and charming small towns, offers several tax advantages that make it an attractive option for retirees. Here's an in-depth look at the tax benefits of retiring in the Granite State.

One of the most appealing aspects of retiring in New Hampshire is the

absence of a state income tax. Unlike many states that tax wages, salaries and other forms of income, New Hampshire does not impose a tax on earned income. This can result in substantial savings for retirees who may have multiple sources of income, such as Social Security benefits, pensions, and part-time employment. The lack of state income tax helps stretch retirement savings further, providing more financial freedom and security.

In addition to having no state income tax, New Hampshire also does not levy a general sales tax. This means that goods and services purchased in

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## Trust can be an important tool in estate planning

By Staff

Estate planning is a critical aspect of managing your financial future and ensuring your assets are distributed according to your wishes after your death. One effective tool for estate planning is a trust. Trusts offer numerous benefits, from protecting your assets and providing for your loved ones to minimizing taxes and avoiding probate. Here's an in-depth look at why you should consider opening a trust for estate planning.

One of the most significant advantages of establishing a trust is the ability to avoid probate. Probate is the legal process of distributing a deceased person's assets, and it can be time-consuming, costly, and public. When assets are placed in a trust, they can be distributed to beneficiaries without going through probate. This means your heirs can receive their inheritance more quickly and without the additional expenses and delays associated with probate.

Since probate is a public process, the details of your estate, including your assets and who inherits them, become public record. A trust, on the other hand, is a private document. This means that the distribution of your assets remains confidential, protecting your family's privacy. For those who value discretion, this is a compelling reason to establish a trust.

A trust allows you to have greater control over how and when your assets are distributed. You can set specific conditions for distributions, such as age requirements or milestones (e.g.,

graduating from college). This is particularly useful if you have minor children or beneficiaries who may not be capable of managing a large inheritance responsibly. By setting up a trust, you can ensure that your assets are used in a manner that aligns with your wishes and the best interests of your beneficiaries.

Trusts can offer protection from creditors and legal judgments. When assets are held in a trust, they are generally shielded from creditors of the beneficiaries. This is especially beneficial if you have concerns about the financial stability of your heirs or if they are in professions that are prone to lawsuits. Additionally, trusts can protect assets in the event of a beneficiary's divorce, ensuring that the inheritance remains within your family.

Trusts can provide significant tax advantages. Certain types of trusts, such as irrevocable trusts, can help reduce estate taxes and gift taxes. By transferring assets into an irrevocable trust, you remove them from your taxable estate, potentially lowering your estate tax liability. Additionally, some trusts can provide income tax benefits, allowing for more efficient tax planning.

If you have minor children or beneficiaries with special needs, a trust can ensure they are provided for in a manner that addresses their unique circumstances. For minor children, a trust can manage their inheritance until they reach an age where they can responsibly handle the assets. For beneficiaries

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- LOW INCOME/AFFORDABLE HOUSING FOR SENIORS AND VETERANS
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the state are not subject to additional state-imposed costs at the register. For retirees, who often live on fixed incomes, this can result in significant savings over time. Everyday purchases, from groceries to clothing and household items, become more affordable, contributing to a lower overall cost of living.

New Hampshire does not tax Social Security benefits or retirement income from pensions and retirement accounts such as 401(k)s and IRAs. This is a critical advantage for retirees who rely on these income sources to fund their retirement years. By not taxing these forms of income, New Hampshire allows retirees to keep more of their money, which can be crucial for maintaining their standard of living and funding their health care needs.

While New Hampshire does have one of the highest property tax rates in the country, it's essential to consider this in the context of overall tax savings. The absence of state income and sales taxes can offset the higher property tax burden. Additionally, New Hampshire offers several property tax relief programs for seniors, such as the Elderly Exemption. This program

reduces property taxes for qualifying residents over a certain age who meet specific income and asset criteria. Retirees can take advantage of these exemptions to lower their property tax liability significantly.

New Hampshire does not impose an estate tax or an inheritance tax. This means that retirees can plan their estates without the concern of state-level taxes depleting the value of their assets upon their death. For those looking to pass on their wealth to their heirs, this is a significant benefit. It allows for more straightforward and tax-efficient estate planning, ensuring that beneficiaries receive the maximum possible inheritance.

While not directly a tax issue, the availability of affordable health care can indirectly affect the financial health of retirees. New Hampshire boasts a high quality of health care services, with numerous hospitals and medical facilities that cater to the needs of seniors. Additionally, New Hampshire's Medicaid program offers assistance to low-income seniors, helping to cover the costs of medical care and prescription drugs. These factors contribute to the overall financial well-being of retirees in the state.

New Hampshire is home to many

retirement-friendly communities that offer a range of services and amenities tailored to seniors. These communities often have lower property taxes, senior discounts on various services, and a supportive network of health care and social services. By choosing to retire in one of these communities, retirees can further benefit from the state's favorable tax environment and enjoy a high quality of life.

For retirees interested in philanthropy, New Hampshire offers favorable conditions for charitable giving. While there is no state income tax deduction for charitable contributions, the absence of state taxes means that retirees have more disposable income to donate to causes they care about. Additionally, federal tax deductions for charitable contributions can still be utilized, providing a tax-efficient way to support nonprofit organizations and community initiatives.

Although New Hampshire's overall cost of living is slightly higher than the national average, the tax advantages can help mitigate these costs. The savings from not paying state income tax, sales tax and estate tax can free up funds that can be used to cover other expenses, such as housing, health care and leisure activities. Retirees can



enjoy a comfortable lifestyle without the burden of excessive state taxes.

In addition to these tax benefits, New Hampshire's beautiful landscapes, vibrant communities and quality health care services make it an appealing place to enjoy retirement. By choosing to retire in New Hampshire, seniors can maximize their financial resources, maintain a high standard of living and enjoy the peace of mind that comes with a tax-friendly environment.

with special needs, a special needs trust can provide for their care without jeopardizing their eligibility for government benefits such as Medicaid or Supplemental Security Income (SSI).

Trusts can be tailored to meet your specific needs and circumstances. There are various types of trusts, each serving different purposes. For example, a revocable living trust allows you to retain control over the assets during your lifetime and make changes as needed. On the other hand, an irrevocable trust, once established, generally cannot be altered but offers more robust asset protection and tax benefits. By consulting with an estate planning attorney, you can create a trust that fits your goals and provides the necessary flexibility to adapt to changes in your life and financial situation.



A trust ensures the continuity of asset management in the event of your incapacity. If you become unable to manage your affairs due to illness or disability, the trustee you have appointed can step in and manage the trust assets on

your behalf. This avoids the need for court-appointed guardianship or conservatorship, which can be a complex and intrusive process. The trustee, whom you have chosen and trust, can manage the assets according to the

terms you have set forth in the trust.

If you have charitable intentions, a trust can be an effective way to fulfill your philanthropic goals. Charitable trusts, such as charitable remainder trusts (CRTs) and charitable lead trusts (CLTs), allow you to provide for charitable organizations while also benefiting your heirs. These trusts can offer tax benefits, such as income tax deductions and estate tax reductions, while supporting causes that are important to you.

Ultimately, establishing a trust provides peace of mind. Knowing that your assets will be managed and distributed according to your wishes can alleviate concerns about the future. A well-crafted trust can provide financial security for your loved ones, protect your legacy, and ensure that your estate is handled efficiently and privately.

# Get more from your savings

The hope is to retire with a large enough nest egg that we can live a worry-free life. Ideally, there would be an inheritance to leave as a legacy.

Stretching your retirement dollars can be difficult, however, particularly for anyone who has tied these funds into the sometimes volatile stock market. Every financial decision is critical. Here's how to make the right ones.

## Annuities

Annuities are an increasingly popular option in retirement planning because they offer a guaranteed income stream without regard to stock market fluctuations. In an era when Wall Street has been so unpredictable, this can be particularly comforting for retirees. These are essentially insurance products that are sold with fixed or variable options. You purchase the annuity and then see a return on investment over an agreed-upon period of time. As long as the issuing company

remains financially secure, your annuity is guaranteed. The downside of annuities is that your funds are locked into the investment: You will incur a stiff penalty for early withdrawal.

## Second career

An increasing number of retired seniors are starting an exciting second career, exploring a different interest while making extra cash. These jobs are usually part-time and may be in a field related to your main career. Seniors may also choose to delve into something entirely new that has always been of interest. In either case, having this additional income makes it easier to avoid dipping into savings during early retirement. You'll also stay engaged and active — two critical elements in creating a healthier, longer life.

## Seek out advice

Don't be afraid to seek out professional advice on money management



and investments if you want to get the most out of your retirement savings. Get recommendations from family, friends and neighbors who've worked with financial advisors in the area. Do your own research into potential advisors, checking their reputation and certifications. Be wary of anyone who pressures you into buying a particular

product. The best financial advisors individualize a plan in order to meet each client's own needs. Don't let a hard-selling approach lead to a critical mistake. Instead, keep looking. There needs to be a level of trust in this relationship, since re-evaluations may need to be made along the way.



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# Laddering Certificates of Deposit (CDs):

*A strategy for safe investments with liquidity*

By Staff

Investing in certificates of deposit (CDs) is a popular choice for individuals seeking a safe and stable return on their money. However, one common drawback of CDs is their lack of liquidity, as funds are typically locked in for a set term. This is where the strategy of CD laddering comes in, offering a balance between earning higher interest rates and maintaining access to your money. Let's explore the concept of CD laddering and how it can provide a secure investment with improved liquidity.

Certificates of deposit are time deposits offered by banks and credit unions that pay a fixed interest rate over a specified term. The term can range from a few months to several years. In return for agreeing to leave the money in the account for the duration of the term, investors typically receive higher interest rates compared to regular savings accounts. However, withdrawing the funds before the maturity date usually incurs a penalty, making CDs less liquid than other types of savings accounts.

CD laddering is an investment strategy that involves spreading a lump sum of money across multiple CDs with staggered maturity dates. This approach allows investors to benefit from higher interest rates offered by long-term CDs while maintaining periodic access to a portion of their funds. Here's how CD laddering works:

Split the total amount you wish to invest into equal parts. For example, if you have \$10,000 you might divide it into five equal parts of \$2,000 each.

Invest each portion in a CD with different maturity dates. For instance, you could buy five CDs with terms of one year, two years, three years, four years and five years.

As each CD matures, reinvest the principal and interest into a new five-year CD. Over time, you will have a CD

maturing every year, providing regular access to your funds without sacrificing the higher interest rates of long-term CDs.

**The benefits of this strategy include:**

**Improved Liquidity:** By having CDs maturing at regular intervals, you can access a portion of your funds periodically. This improves liquidity compared to investing the entire amount in a single long-term CD.

**Higher Average Interest Rates:** CD laddering allows you to take advantage of higher interest rates typically offered by longer-term CDs. Over time, as you reinvest maturing funds into new long-term CDs, the average interest rate on your investments increases.

**Reduced Interest Rate Risk:** Interest rates fluctuate over time. By spreading your investments across multiple CDs with different terms, you reduce the risk of locking in all your money at a single, possibly unfavorable, interest rate. As CDs mature and are reinvested, you can potentially benefit from rising interest rates.

**Flexibility:** CD laddering offers flexibility in managing your investment. If you need access to a portion of your funds, you can use the money from a maturing CD rather than withdrawing early and paying a penalty.

CD laddering is an effective investment strategy for those seeking a balance between safety, higher returns, and liquidity. By spreading investments across multiple CDs with varying maturity dates, investors can take advantage of higher interest rates offered by long-term CDs while maintaining regular access to their funds. For seniors and other risk-averse investors, CD laddering provides a reliable way to grow savings without sacrificing financial security.

*Please note: The Senior Journal is not giving financial advice. Please consult with your financial advisor before making investment decisions.*

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# Granite state family caregivers need support

Written by Pamela Dube,  
AARP NH Associate State Director of  
Communications

Chances are, if you aren't a family caregiver yourself, you know someone who is. Nearly 168,000 Granite Staters, provide more than 157 million hours of care annually<sup>1</sup>, to help their parents, spouses, siblings, grandparents, neighbors, and other loved ones to live independently at home – where they want to be. This equates to \$2.8 billion in unpaid labor annually.

At AARP, we're here to help you get answers, connect with other family caregivers and find local resources close to home. So you can take care of what matters most.

AARP offers free resources to help make caring for a loved one more manageable. No matter where you are in your caregiving journey, if you need help, you can call our free resource line at 1.877.333.5885 or visit our one-stop library of resources online at [www.aarp.org/caregiving](http://www.aarp.org/caregiving).

*Here are some of the valuable, free resources you will find:*

**Connect with Us:** Connect with other caregivers through forums, a Facebook discussion group, and a support line to learn helpful caregiving tips, and get support from experts on caregiving issues.

**Financial:** Check out this financial resource if you have questions pertaining to costs of caregiving, public benefits, getting paid as a caregiver, and preparing your tax return.

**Life Balance:** It is essential for caregivers to explore different resources that help minimize the burden of caregiving, such as adult day care services, stress relief tips, and more.

**Mobility & Transportation:** Having a conversation with older adults about mobility issues is challenging. Learn some important tips about to best assist your loved ones.

**Dementia:** This resource provides caregivers with helpful information about cognitive impairment in older adults as well as specific guidance about care plans,

signs and symptoms, and more.

**In-home Care:** Aging adults want to stay in their homes as long as possible. This resource will equip caregivers with an effective in-home care guideline on topics, including emergency planning, medical alert system, need-based assistance for loved ones, and more.

**Long-term Care:** We provide a combination of resources that family members need to prepare for long-term caregiving such as information related to assisted living facilities, cost of living, insurance options, continuing care communities, and more.

**Legal:** Manage your loved ones' legal rights strategically with this list of resources regarding guardianship, medical authorized representative, advance directive, and more.

**Medical:** Medical assistance is a significant part of aging and caregiving. These resources offer detailed guidelines on Medicare enrollment, medication management, cancer care plans, and more.

**Veterans:** Our veteran-specific resource-

es provide valuable information about caregiving guidance, financial and health care benefits, enrolling in VA health care, survivor and burial benefits, and more.

**End of Life:** End of life care presents emotional hardship. Planning final days with these resources will help caregivers navigate this conversation to ease the experience for all.

**Tools & Guides:** These essential tools and guides for caregivers and their loved ones will help to manage your aging journey, from getting financial support to connecting with caregiving experts.

**Family Caregiver Resources for New Hampshire:** If you are a Granite State caregiver, we've got you covered! Our resource guide will help you access resources for finances, legal, transportation, housing, and care for caregivers. Visit: [bit.ly/nhcaregivers](http://bit.ly/nhcaregivers)

Family caregivers are the backbone of our care system. We're here to give them the support they've earned. Please visit us at [www.aarp.org/caregiving](http://www.aarp.org/caregiving).

<sup>1</sup>AARP Public Policy Institute report

**AARP**<sup>®</sup>  
New Hampshire

## Get the Family Caregiving Support You Need, When You Need it.

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# Hintonia latiflora

By Terry Lemerond,  
Founder and president of  
Terry Naturally



If you've ever wondered why we're seeing such an epidemic of diabetes and prediabetes, all you have to do is look at our diets. In a very short time, we have dramatically increased our consumption of sugar, high fructose corn syrup and refined carbohydrates like white flour and white rice.

## The sugar and insulin connection

Insulin is a hormone produced in the pancreas. It picks up sugars in the bloodstream and carries them into the cells for energy.

The more starch you eat, the more insulin your body needs to produce. High-sugar and high-carbohydrate diets put a huge burden on your insu-

lin production. There is simply too much sugar for insulin to process, and increasingly higher levels of sugar remain in the bloodstream.

Plus, there's another complication. Because high-sugar and refined carbohydrate foods cause inflammation, the body's own natural inflammatory reaction can impair the ability of insulin to do its job, so cells become starved for energy. If cells start to ignore insulin (called "insulin resistance"), they do not respond to insulin's signals to accept sugar into the cell for energy production. Starved too long, cells start to die. Ironic, isn't it, that a disease we associate with overeating actually causes starvation at the cellular level?

But high blood sugar and diabetes is not inevitable. Despite the statistics, you can stabilize and reverse your high blood sugar levels with diet, exercise and an amazing herbal extract. This remarkable botanical for blood sugar control has been clinically shown to treat mild and moderate type 2 diabetes. It is a traditionally used plant found in Mexico and Central America called *Hintonia latiflora*.

## Hintonia latiflora — herbal rescue for high blood sugar

The dried bark of *Hintonia latiflora* has been traditionally used to support healthy blood sugar balance. It grows in the desert, where it has to withstand an intense climate. Toughing out monsoon-like rainy seasons

and scorching dry spells has created a powerful defense mechanism within the plant itself. The beneficial features of *Hintonia* are made all the stronger by its ability to survive and thrive in a difficult environment. While *Hintonia* has been traditionally recommended for diabetes and gastrointestinal complaints, it has shown some exciting clinical results, as well.

## Impressive clinical results

*Hintonia latiflora* has been clinically studied in Europe for over 70 years in type 2 diabetes. In clinical trials, patients with mild to moderate type 2 diabetes saw significant reductions in their daily blood sugar levels. Many of the people in the studies who were using insulin or oral medications to reduce their blood sugar levels were able to reduce the dosage of their prescriptions medications or insulin after adding *Hintonia*, and some were able to go off oral medications entirely. In long-term follow up, after three years of use *Hintonia* was still effective, and no serious side effects occurred.

*Hintonia latiflora* combined with key nutrients for blood sugar control can:

- Lower A1C levels by 10 percent
- Improve fasting and postprandial blood sugar by 23 percent and 24 percent, respectively
- Balance total cholesterol and reduce triglyceride levels
- Prevent hypoglycemia—undesirable drops in blood sugar
- Reduce medication use (39 percent of patients reduced medication — some didn't need it at all!)

## Why does hintonia work?

Plants and plant extracts are complex, and the reasons behind their benefits can be a challenge to unlock. However, scientists have been working diligently to discover the keys to *Hintonia latiflora*'s success. *Hintonia* bark contains compounds that help keep blood sugar levels stable.



*Hintonia latiflora*.

Clinical work with the ingredient has shown that it was so effective that individuals could reduce or entirely dispense with their insulin medication in type 2 diabetes.

*Hintonia* is able to slow sugar metabolism, delaying the release of sugar in the bloodstream and keeping glucose levels down, rather than allowing them to spike as often seen in cases of type 2 diabetes.

Aside from that, research on *Hintonia* shows that compounds from its leaves may help stop gastrointestinal damage and gastric ulcers. Considering the harsh effects of some drugs used for type 2 diabetes on the digestive system, this is yet another reason to consider adding *Hintonia latiflora* to a diabetes-fighting regimen.

Diabetes is an epidemic, but you don't have to become a statistic. By changing your food choices, getting sensible exercise, and adding the clinically studied power of *Hintonia latiflora* to your daily regimen, you can fight back against diabetes and look forward to a healthy future.

Sign up for Terry's free weekly newsletter or listen to the radio show at [terrytalksnutrition.com](http://terrytalksnutrition.com). *Hintonia latiflora* and other Terry Naturally products are available at Granite State Naturals (170 N. State St., Concord). Call 224-9341. The staff is happy to help you navigate the options.

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1860s ABOUT <b>30</b> LBS	TODAY UP TO <b>200</b> LBS
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1950s <b>5</b> LBS	TODAY <b>64</b> LBS
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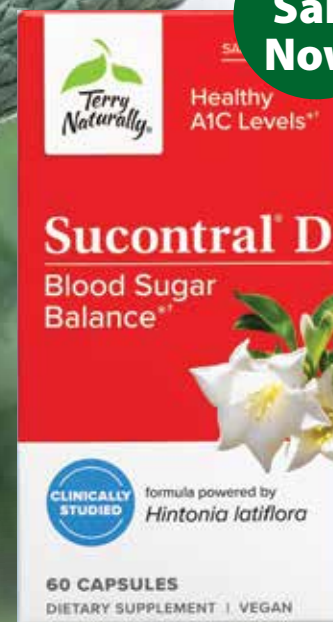
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# How to choose the best financial advisor

By Staff

Navigating the world of finance can be complex and daunting, especially when it comes to managing investments, planning for retirement, or strategizing for long-term financial goals. A financial advisor can provide valuable guidance and support in these areas, but choosing the right one requires careful consideration. Here's a comprehensive guide on how to select the best financial advisor for your needs.

Before you start looking for a financial advisor, it's crucial to have a clear understanding of your financial goals. Are you looking to save for retirement, manage your investments, create a comprehensive financial plan, or all of the above? Knowing your objectives will help you identify the type of advisor who can best meet your needs.

Financial advisors come in various forms, each with different areas of expertise and credentials:

**Certified Financial Planner (CFP):** CFPs are trained to help with comprehensive financial planning, including investments, taxes, insurance, and retirement planning.

**Registered Investment Advisor (RIA):** RIAs offer advice on investments and typically provide services to manage your investment portfolio.

**Broker/Dealer:** Brokers or dealers buy and sell securities on behalf of clients and may offer advice on



investments.

**Wealth Managers:** These advisors typically serve high-net-worth clients and provide a range of services, including investment management, estate planning, and tax advice.

Ensure that the financial advisor you're considering has the appropriate credentials and certifications. Look for designations such as CFP, Chartered Financial Analyst (CFA), or Personal Financial Specialist (PFS). Additionally, check for any disciplinary actions or complaints filed against them using resources like the Financial Industry Regulatory Authority (FINRA) Broker-Check or the Securities and Exchange Commission (SEC) website.

**Understanding how a financial advisor is compensated is critical in determining whether their interests align with yours. Financial advisors can be paid in several ways:**

**Fee-Only:** These advisors charge a flat fee, hourly rate, or a percentage of assets under management. They do not receive commissions from prod-

uct sales, reducing potential conflicts of interest.

**Commission-Based:** These advisors earn commissions from selling financial products like mutual funds or insurance policies. While this model can work, it may create incentives to recommend certain products.

**Fee-Based:** A hybrid model where advisors charge a fee but also earn commissions. It's essential to clarify how much of their income comes from each source.

Experience matters when it comes to financial advising. Inquire about the advisor's background, including how long they have been in the industry and their areas of expertise. An advisor with extensive experience in retirement planning might be ideal for someone nearing retirement, while a younger professional might be better suited for a millennial looking to start investing.

An advisor's investment philosophy should align with your risk tolerance and financial goals. Some advisors prefer a conservative approach, focusing on preserving capital, while others may take a more aggressive stance to maximize returns. Discuss their strategies and ensure you are comfortable with their approach. It's also beneficial to understand how they stay informed about market trends and adapt their strategies.

Effective communication is essential

in any advisor-client relationship. Your financial advisor should be someone who listens to your concerns, explains complex concepts clearly, and is readily available to answer your questions. Determine how frequently they will meet with you and the methods of communication they prefer, whether it's in-person meetings, phone calls, or digital platforms.

A fiduciary is legally obligated to act in your best interest. Advisors who operate under a fiduciary standard are required to put your needs ahead of their own. This can provide an additional layer of trust and assurance that the advice you receive is genuinely in your best interest. Ask potential advisors if they are fiduciaries and how they uphold this responsibility.

Ask for references from current or past clients to get a sense of their experiences. Additionally, read online reviews and testimonials to gain insight into the advisor's reputation and client satisfaction. While reviews should be taken with a grain of salt, patterns of positive or negative feedback can be telling.

Finally, trust your instincts when choosing a financial advisor. The right advisor should make you feel confident and comfortable about your financial future. If something doesn't feel right, or if you feel pressured into making decisions, it may be best to continue your search.

## Don't fall! Six critical locations to install grab bars in your home

By William Lennox, Quill Media

For seniors hoping to live in their homes for as long as possible, grab bars undoubtedly provide the most "safety bang for your buck." Falls are by far the most prevalent cause of people having to leave their homes for care facilities of various types – and are certainly the most preventable. Grab bars provide a reassuring grip as well as real stability, and have been shown to drastically reduce the risk of

falls. These are the six best places to install grab bars:

### 1. Near the Toilet

Install grab bars next to the toilet to assist with sitting down or standing up.

### 2. In the Shower or Tub

Place grab bars inside the shower and/or tub area to increase ease and greatly reduce risk while entering, exiting, and maintaining balance while washing.

### 3. Near the Shower or Tub

### Entrance

Install grab bars just outside the shower or tub to provide support when stepping in or out.

### 4. Along Hallways and Staircases

Place grab bars along hallways and especially staircases to ensure support and stability while walking, ascending or descending through your home.

### 5. Beside the Bed

Grab bars can be a significant help in getting in and out of bed safely.

### 6. Near Entrances and Exits

Place grab bars by doorways, especially if there are steps or uneven surfaces, and in places that may become slippery or icy in winter weather.

For a modest investment, grab bars provide an exceptional measure of added safety, comfort and peace of mind. You deserve to take every step with confidence.



# Living stronger together



LiveStrong Yoga. Courtesy photo.

by Lynne Boyer, Executive Director of Community Impact

“Transforming Lives through Health and Wellness” is a good summary of what the LiveStrong at the Y program does, according to Eirikur Holt, Director of Healthy Living. Each 12-week session meets twice a week for 75 minutes, at no cost. Participants are taught how to use all of the equipment at the Y, as well as try a variety of classes that are meant to assist on their journey to improved wellbeing after a cancer diagnosis.

For Eirikur, the real magic of this program is the hurdle of overcoming the diagnosis. Since those who start the program come in at the lowest of the low, it’s easy to understand their uncertainty and lack of confidence in their ability to change their circumstance. In her words it is “Helping people discover a new person in themselves.”

LiveStrong participant Elizabeth S. shared, “Cancer brought me to LiveStrong, which brought me to the Y. For someone who had never faithfully followed an exercise program, it seems



LiveStrong Alumni Gathering. Courtesy photo.

almost miraculous that here I am, nine years on, still at the Y, still exercising, and missing it when I can’t come. Beyond the exercise, I’ve connected with people I’d lost contact with and made new friends. Almost without exception, the instructors have been great, and it’s a comfortable place to be for someone who’s not a “gym rat.” I’m not generally a joiner, but being at the Y works for me.”

LiveStrong at the Y has been life changing for those who have gone through the program over the years, and leads to lifelong changes and improvements after a cancer diagnosis. Nancy P stated on the program it’s “Uplifting because all of the classes, people and instructors lift your spirits. Inclusive because the group consists of all people who have gone through the same type of journey. Supportive because the classes lift your spirits while teaching the members how to improve their health. Life changing because the classes consisted of a range of classes such as pickle ball, yoga, strength training and many more. I think Eirikur is doing a wonderful job along with the other trainers involved.”

A new tradition of LiveStrong is that when you graduate from the program, you are to ring a bell, signifying the end of your journey at the program. By the time this piece is expected to be released, there will likely already be a ceremony for our most recent graduates. It’s fitting that the program ends with a ringing declaration of the world of a life lived stronger than before.

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SERVING ROCKINGHAM COUNTY

# CASA advocacy a source of meaning and variety for 10-year volunteer

by Katie Pelczar,  
Community Outreach Coordinator –  
CASA of NH

We've all heard the saying "variety is the spice of life" – and for good reason, it's true! Variety is what keeps us interested and engaged. It keeps us going, on our toes and looking ahead to the next thing on the horizon. At Court Appointed Special Advocates (CASA) of New Hampshire, the volunteer experience is rife with variety, as 10-year veteran Jane Hoover knows.

As a CASA volunteer, Jane's primary role is to advocate in court for children who are in the protection system due to abuse or neglect. Jane gathers facts and information to help a judge decide on the best permanent homes for those children.

Having been an educator for 37 years, Jane has a deep understanding of children and loves working with

them. When she began thinking about retirement, CASA stood out as the perfect way for her to continue to serve children. With her very first case, Jane was hooked.

When thinking back on that case, she says, "It was so meaningful to have that father realize that he had made some bad choices, but he had the capacity to care for his children. Him having that eureka moment and realizing he could do this is what we always hope for."

During her time with CASA, Jane has served on six cases advocating for a total of 11 children, and has seen that no two cases are the same. Each one presents opportunities for the volunteer to learn and grow. Jane experienced this on her most recent case.

"I always tell current and prospective volunteers that you have to determine your recommendations

using your head and not your heart, but during this case I came to the very sudden conclusion that my heart was saying something that was more important than what me head was telling me. That's when I realized that you do have to use your heart, you just have to use it in the right way."

Variety exists for CASA volunteers outside of their case work as well. In addition to being an advocate, Jane mentors new volunteers as a Peer Coordinator. And she often appears as a co-host on CASA's twice-monthly virtual info sessions, where she shares her experience and answers "all those questions you don't dare ask the staff."

Other offerings available to CASA volunteers include support groups, copious training opportunities, and social events where advocates and staff take time to recharge with some fun and camaraderie. And, since word of mouth is the number one way new

volunteers are recruited, interested CASAs can help spread the word by joining staff at festivals and community gatherings.

From the variety and diversity presented within the cases themselves, to the numerous additional activities volunteers can join in on, the role of the CASA is always fresh and engaging. This is made clear when listening to Jane and other longtime volunteers. No matter the ways they choose to be involved, the passion, energy, and dedication they put into being a CASA only increases.

*To learn more about volunteering with CASA of NH, sign up for a virtual information session at [www.casanh.org/infosessions](http://www.casanh.org/infosessions). Jane hopes to see you there!*




**Be a CASA**  
**Volunteer Advocate**

Help us give every child who experienced abuse or neglect a voice in court. Virtual trainings start this fall.

[casanh.org/infosessions](http://casanh.org/infosessions)






# Hips hurt? Don't give away your Harley!

By Kathleen A. Hogan, MD

Sunshine and cool summer nights are the perfect time to ride your motorcycle or bring out your convertible. But for some this favorite pastime is no longer enjoyable. Every spring and summer, I see patients who tell me that they are no longer able to ride their bike due to their hip pain. The fun sports car is no longer fun when it is difficult to climb out! Sometimes people even sell their bikes because they don't think they will ever be able to use them again. The culprit? Often the problem is arthritis.

Hip arthritis does not just affect the elderly. Indeed, the majority of my patients are in their 40s and 50s. Many people with hip arthritis do not even realize it is their hip that is the problem. Symptoms of hip arthritis can include stiffness, difficulty putting on shoes and socks, limited motion of the hip, groin pain, back pain, knee pain, and limping. Many motorcyclists find it difficult to even get onto their bike. It is not unusual for someone

to have seen a chiropractor or a spine surgeon in their search for relief. Often the symptoms have gradually increased over several years, until the pain is severe.

Hip arthritis is extremely common, affecting 7-10% of people over the age of 45. Prevalence of arthritis increases with age. Considering there are over 12.65 million licensed motorcycle riders with an average age of 48, a large percentage of bikers are likely affected by hip arthritis. In New Hampshire, with a population 1.34 million, there are 78,218 registered motorcycles (1 motorcycle per 18 people) putting our state in the top 5 of states with the most motorcycles per person.

Surprisingly, there is very little research on the effect of motorcycle riding on the hip. Does riding a bike cause hip arthritis? That is doubtful, but it has not been studied. How common is hip arthritis in motorcyclists? This is also unknown, but hip pain is a common topic on many motorcycle discussion forums on the web.

What can be done about hip arthritis? In early stages, physical therapy can

improve range of motion and flexibility. Anti-inflammatory medications and Tylenol can provide some pain relief. Steroid injections into the hip joint can reduce inflammation and pain in the joint, but are often short lived. The pain from hip arthritis can be intense, affecting both sitting and standing. When non-operative measures fail, hip replacement should be considered.

Surgery must hurt, right? Yes, but most people with hip arthritis find that the pain from the surgery is actually less than the pain from their arthritis. That tells you how bad hip arthritis can hurt! Recovery after surgery varies, but most people are back to all activities after about 6 weeks. How long until you can ride your motorcycle again? Most people are able to get back to riding their bike 2 to 3 months after surgery, although you need to discuss this with your surgeon. Minimally invasive, muscle-sparing surgery reduces the risk of dislocation of the hip after surgery and may speed recovery. The type of bike you ride may also affect how soon

you are able to get back to it. Not surprisingly, there have been no studies looking at return to motorcycle riding after hip replacement. The new hip continues to get stronger and improve for up to a year after surgery. Eventually, it should feel like a "normal" hip, but this does take time.

If your hip pain is keeping you from enjoying riding your bike this summer, you should talk to your doctor before you consider giving it up and selling your bike. Physical therapy and medications can be helpful, but hip replacement is one of the most successful operations in orthopedics and may be able to restore your mobility and get you back doing the things you enjoy, even riding your motorcycle. Just be careful and safe on your bike, so you do not need the services of a trauma surgeon!

*Kathleen A. Hogan, MD is a Total Joint Specialist at New Hampshire Orthopaedic Center. For additional information on orthopaedic care, go to nhoc.com or call 883-0091.*



## Transforming Orthopedic Care in New Hampshire

Kathleen A. Hogan, MD is a fellowship-trained orthopaedic surgeon. She is board certified by the American Board of Orthopaedic Surgery. Her specialties include hip and knee replacement and robotic surgery.

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We Keep Bodies *In Motion.*

# Navigating rehabilitation care options:

## Understanding when an Acute Inpatient Rehabilitation Facility (IRF) is the right choice

by Tricia Desrocher, PT, MS, CSRS,  
Northeast Rehabilitation Hospital

Family members and patients often ask, “what is an acute inpatient rehabilitation hospital facility?” Unless you or a loved one has needed care at a hospital like ours, you probably have questions, too. Someone recently asked the question below and we thought our response would be helpful.

**Q: A close family friend recently had a stroke. After a five-day stay at the hospital, he was admitted to an Acute Inpatient Rehabilitation Hospital to continue his recovery. My family and I hadn't heard much about this type of hospital until now. Can you help us understand more about the care provided at this type of hospital?**

**A:** I am sorry to hear about your friend and hope he is recovering well. When an unexpected health crisis occurs, and a loved one suddenly ends up in the hospital there are many decisions to make in a brief period of time. Learning about the different health care options available before you

or a loved one needs them can help make these decisions easier. Thank you for asking this question as I'm sure many people may be wondering the same.

At an Acute Inpatient Rehabilitation Hospital, also referred to as an Inpatient Rehabilitation Facility (IRF), patients with medically complex health conditions receive close medical supervision and comprehensive rehabilitation services following a hospital stay. They have 24/7 access to nursing and receive three hours of rehabilitation therapy at least five days per week.

The American Heart Association / American Stroke Association recommends all stroke patients receive their immediate post-acute care in an Inpatient Rehabilitation Facility (IRF). In addition to treating stroke survivors, Acute Inpatient Rehabilitation Hospitals care for individuals who have been affected by a life-changing injury or illness such as a:

- Brain injury
- Spinal cord injury

- Limb loss
- Neurological diagnosis such as Parkinson's and MS
- Orthopedic injuries

**Q. What happens during a patient's stay?**

**A.** Patients typically spend fourteen days at an IRF. A team of clinical and health care professionals collaborate closely with the patient and family members to develop a custom care plan that defines their personal path for progress and helps them to achieve their unique, collective goals. This team consists of registered nurses (RNs), many of whom are certified rehabilitation registered nurses (CRRN's); physicians/physiatrists; hospitalists; physical, occupational and speech therapists; case managers; dietitians and respiratory therapists. Hospitalists oversee the patient's medical needs while physiatrists, or rehab doctors, oversee the patient's recovery plan. Other specialists such as neuropsychologists, audiologists and prosthetists/orthotists may also be involved.

IRF's also use sophisticated technology and testing to support patients in their rehabilitation progress. To ensure your progress continues after discharge, these same technologies may also be available in the outpatient or home care setting. As you evaluate care options, take the time to ask what technology is available. It is also important to ask if these facilities have any special certifications or distinctions in areas such as stroke, brain injury or amputee recovery. Many sites also have virtual tours and information on their Web sites to help you in your decision-making process.

**Q. How do I know if my insurance will cover this level of care?**

**A.** Medicare has specific standards and regulations that determine if a patient qualifies for this level of care. As part of the admission process, every patient's case is reviewed by the IRF and the insurance company. They want to make sure that a patient can benefit from the therapy schedule and achieve significant practical improvement

CONTINUED ON PG 22 ►



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# New shows at the Currier Museum of Art

Make a plan this fall to come see a new exhibition! The Currier Museum in Manchester is pleased to announce its latest shows, including exciting work by two artists from Colombia, as well as a career retrospective by a New Hampshire-based glass artist.

## Daniel Otero Torres

In *Sonidos del Crepúsculo (Twilight Sounds)*, Daniel Otero Torres (b. 1985) presents an ode to the unsung heroes of environmental protection. Centering on the artist's ongoing interest in rural and peripheral communities, power structures, and collective participation, the show features new work expressly created for the Currier, including his first-ever video, *Green Manifesto: Transformation Through Leaves* (2024).

Otero Torres has interspersed his work with a selection of paintings from the Currier's collection that reference nature and ecology, including Marsden Hartley's *Abundance* (1939-

40) and Frederic Church's *South American Landscape* (1856).

*Sonidos del Crepúsculo (Twilight Sounds)* is currently on view and runs through October 6.

## Olga de Amaral

Starting August 29, the Currier is excited to feature a selection of important works by Olga de Amaral (b. 1932) in its Welcome Gallery, as part of a series of exhibitions that explore the intersection of crafts and the visual arts.

Considered one of the most important abstract artists in Latin America, De Amaral is also globally recognized for her contribution to fiber art, often working with materials that she sources locally, including raw wool, wood branches, luffa, horsehair, plastic, and gold.

Everything is Construction and Color by Olga de Amaral runs from August 29, 2024 through January 12, 2025.



Installation view of Daniel Otero Torres: *Sonidos del Crepúsculo (Twilight Sounds)*, on view at the Currier through October 6. Photo by Morgan Karanassios.

*Impressions of the Human Spirit*, exploring his artistic process and sources of inspiration. The Currier will offer a broad thematic overview of the artist's unique oeuvre, which spans from 1972 to the present, by featuring more than 75 carefully selected objects that reveal Dailey to be a master craftsman, as well as a perceptive observer of the human condition.

*Impressions of the Human Spirit* runs from September 26, 2024 through February 2, 2025. This exhibition is generously supported by Pamela A. Harvey, the Galena-Yorktown Foundation, the Art Alliance for Contemporary Glass, and Patricia L. Wentworth and Mark Fagan.

The Currier Museum is located at 150 Ash Street in Manchester. For more information on these exhibitions and everything else the museum offers, please visit [currier.org](http://currier.org).

## Dan Dailey

On September 26, Dan Dailey (b. 1947) will open his first comprehensive museum retrospective, titled

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# The future is yours, plan well

by Kristin Mattheson,  
Director of Sales and Marketing for  
Silverstone Living

We spend our lives planning for our education, buying a home, raising a family, growing our careers and funding our retirement. However, we often forget to plan for the care and assistance we may need during our golden years. It is important to know your options and secure your future with a Life Plan designed to fit your lifestyle.

**What is Continuing Care at Home?**

Continuing Care Retirement Communities (CCRCs), sometimes referred to as Life Plan Communities, are becoming a popular retirement choice as people plan for their long-term care needs. These Life Plan Communities offer independent living options focusing on active healthy living with the security of onsite healthcare services should they be needed in the future. This means you will receive the care you need if and

when your health changes. However, what if you had the option to receive this same concept of care without having to move from the home you love? Meet Continuing Care at Home.

Enjoy the security of knowing you will receive services in your home when you need them, without the struggle of finding reputable and dependable care on your own. With the growing expense of healthcare, you will have the assurance of predictable costs for your future long-term care needs, and guidance navigating the complex healthcare system. Although the concept of Continuing Care at Home is not new to the U.S., there is only one program like this offered in New Hampshire. Welcome to At Home By Hunt.

**How does At Home By Hunt work?**

At Home By Hunt, a member of the Silverstone Living family, is a membership program and an affordable alternative or supplement to long-term care insurance. The program provides

a revolutionary approach to aging in place that gives you the peace of mind in knowing where care will come from, how it will be paid for if, and when, your health changes, and all coordinated by people you know and trust. Silverstone Living, is a non-profit organization with two Life Plan Communities in Nashua (Hunt Community and The Huntington at Nashua) and Webster At Rye, a skilled rehabilitation, memory care, assisted living and nursing community in Rye, NH.

**Peace of Mind with a Personal Touch**

You will never be alone in your journey; a Life Plan Coordinator is with you every step of the way. A Life Plan Coordinator is a health professional and advocate who will develop a trusting rapport with you now and support your choices as you age. Finding the right services and care can be challenging, often adding stress for you and your family, while you are coping with a change in health condition.



You and your family will have peace of mind knowing that you are part of a program that is invested in your overall safety, health and well-being.

*Join us for an upcoming educational luncheon or webinar! Call 603-821-1200 or visit [www.SilverStoneLiving.org](http://www.SilverStoneLiving.org)*

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# It's a new age – and time to take a fresh look at group travel

Do you have a desire to travel but are overwhelmed by all the planning it requires? Maybe you have considered traveling with a group but you weren't sure if you were ready to be a "bus tour person." Fear not, because group travel has entered a new age, catering to today's active seniors with exciting new options and a refreshing focus on quality.



Here's a look at what Terrapin Tours is doing differently, and why you should consider hopping on the bus!

**WHAT ARE THE BENEFITS OF GROUP TRAVEL?** First, there is an ease of travel when joining a group – you don't need to worry about planning all the details - pack your bags and you are ready to go! Add to that the benefits of traveling to new places with a knowledgeable guide; the ability to travel as a single but not be traveling alone; and the inherent safety in traveling with a professional tour director that can assist if things don't go as planned or if there is a medical or other emergency.

**ALL TOURS ARE NOT CREATED EQUAL.** There are a lot of differences between tour companies and it is important to choose the one that is right for you. When looking at the various companies, the old saying "you get what you pay for" applies. Looking at the price isn't always a clear picture of the cost of a trip – make sure you understand the difference between price, overall cost and value. Take a close look at what is included in the price of the tour - a lower price on the brochure may mean a lower upfront cost but more out of pocket while traveling.

Another thing to look at is the pace and quality of the tour. One of the downfalls with many group tours is that there is too much structured time and activities - leaving you exhausted with little time to catch your breath. Terrapin Tours takes a "Stop and Smell the Roses" approach to travel - we prefer to experience more, and stress less! In addition, we include higher end accommodations and meals,

along with special touches that add to the overall tour experience.

**WHERE TO START?** If you are still unsure about group travel, start small. Consider taking a day tour or a short tour to a nearby destination. This will give you a feel for the tour company and its regular travelers without making a big commitment.

**SIT BACK, RELAX & ENJOY THE RIDE!** At the end of the day, traveling is a very personal experience and it is important to choose the company that is right for you. At Terrapin Tours, we like to say that we "take the stress out of travel" and we are on a mission to have fun! If that sounds good to you – it may be time to experience a group tour.

**FINAL THOUGHTS...** Traveling with a group has always been a great option for me – I love the camaraderie that comes with traveling with a group of strangers that become friends; I love sharing the experiences along the way with fellow travelers; and I love sitting down at the end of the day and sharing stories of our adventures. My passion for group travel has helped me create a new kind of travel - a group tour where after you take that "first step" and get on the bus, you are in for a fun-filled adventure, not some stuffy old bus tour. So hop on the bus with Terrapin Tours....you won't regret it!

*Kelly Cooke is the owner of Terrapin Tours, loves traveling and has 25+ years of experience in the travel industry. You can learn more about Terrapin Tours and the exciting places we will be visiting in 2024 & 2025 on our website [www.TerrapinTours.com](http://www.TerrapinTours.com) or by calling 603-348-7141.*

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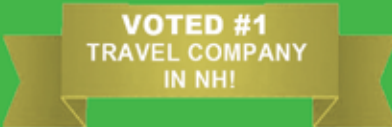
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# Have you considered adding money market funds to your investment portfolio?

By Staff

As individuals approach retirement or navigate their post-retirement years, financial strategies tend to shift toward preserving capital, ensuring steady income and minimizing risk. One investment vehicle that often aligns well with these objectives is the money market fund. For older Americans, investing in money markets can be a particularly wise decision for several compelling reasons.

One of the foremost concerns for older investors is the preservation of their capital. After decades of accumulating savings, the focus shifts from growth to safeguarding what has been earned. Money market funds are known for their relative safety compared to other investment options like stocks or mutual funds. These funds invest in high-quality, short-term debt instruments such as Treasury bills, certificates of deposit, and commercial paper. These instruments are less volatile and carry lower risk, which helps in preserving the principal amount invested.

Liquidity is another crucial factor for older Americans. Money market funds offer high liquidity, allowing investors to quickly access their funds without significant penalties or delays. This is particularly beneficial for retirees who might need immediate access to their savings for unexpected expenses or changes in their financial needs. Unlike long-term investments, which might require selling assets at an inopportune time, money market funds can be easily converted to cash.

While safety and liquidity are important, generating a steady income stream is also vital for those in retirement. Money market funds typically provide better returns than traditional savings accounts or checking accounts, offering a relatively stable income through interest payments. Although the returns are generally modest, they are consistent and can help supplement retirement income.



Money market funds usually come with lower fees and expenses compared to other investment vehicles like mutual funds or annuities. This can be particularly advantageous for retirees who are living on fixed incomes and need to minimize costs. The lower expense ratios mean that more of the investment returns are retained by the investor, enhancing the overall yield.

Diversification is a key principle of sound investing, and money market funds contribute to a diversified investment portfolio. By including money market funds, older investors can balance their portfolio's risk and return. These funds act as a buffer against the volatility of other investments such as stocks and bonds. In times of market turbulence, the stability of money market funds can help mitigate losses and provide peace of mind.

While money market funds are not traditionally seen as robust inflation hedges, they do offer some protection against inflation. The interest rates on these funds tend to adjust with the prevailing economic conditions. In a rising interest rate environment, the yields on money market funds can increase, providing a better return than fixed-rate instruments like bonds or certificates of deposit. This can help

maintain purchasing power to some extent.

Money market funds are straightforward and easy to manage, which is ideal for older investors who may not want the hassle of managing a complex portfolio. These funds require minimal maintenance and do not involve the constant monitoring that more volatile investments demand. Additionally, many financial institutions offer automatic transfers and reinvestment options, making the investment process even more convenient.

Older Americans often seek to reduce their exposure to market fluctuations. Money market funds, by their nature, are less influenced by market volatility. They focus on short-term, high-quality investments that are less affected by market downturns. This reduced exposure can help maintain a stable portfolio value, which is crucial for retirees who rely on their savings for living expenses.

Money market funds offer flexibility in financial planning. They can serve as a temporary holding place for cash while deciding on other long-term investments. This can be particularly useful for retirees who might be transitioning from a higher-risk investment strategy to a more conservative one. The ability to park

funds in a safe and liquid investment allows for better planning and timing of larger financial decisions.

Finally, money market funds are subject to stringent regulatory oversight, which adds an additional layer of security for investors. Regulations by bodies such as the Securities and Exchange Commission (SEC) ensure that money market funds adhere to strict quality and liquidity standards. These protections help safeguard investors' interests and provide a degree of assurance that their funds are being managed prudently.

For older Americans, money market funds offer a blend of safety, liquidity, steady income, and convenience. They provide a viable option for preserving capital, accessing funds easily, and maintaining a diversified investment portfolio. While the returns may not be as high as more aggressive investment options, the reduced risk and consistent performance of money market funds make them a prudent choice for those in their retirement years. Investing in money markets can thus be a cornerstone of a secure and stable financial strategy for older adults.

*Please note: The Senior Journal is not giving financial advice. Please consult with your financial advisor before making any investment decisions.*



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# Why people are investing in precious metals such as gold

By Staff

In times of economic uncertainty, investors often seek refuge in assets that can preserve value and hedge against market volatility. Precious metals, particularly gold, have historically served this purpose, attracting a wide range of investors. Here's why investing in gold and other precious metals continues to be a popular strategy.

One of the primary reasons investors flock to gold is its role as a hedge against inflation. When the value of fiat currencies declines due to inflation, the purchasing power of money decreases. Gold, on the other hand, tends to retain its value over time. Historically, gold prices have moved inversely to the value of the dollar; when the dollar weakens, gold prices often rise. This makes gold an effective tool for preserving wealth in

inflationary environments.

Gold is often referred to as a "safe haven" asset. During periods of economic instability or geopolitical tensions, investors turn to gold to protect their investments. This behavior is driven by gold's historical performance; it has maintained its value during financial crises, wars, and other periods of uncertainty. For instance, during the 2008 financial crisis, gold prices surged as investors sought to safeguard their assets.

Diversification is a fundamental principle of sound investing, aiming to spread risk across different asset classes. Precious metals like gold, silver, platinum, and palladium offer an excellent diversification opportunity. These metals often exhibit low correlation with traditional investments such as stocks and bonds. By including precious metals in their portfolios, investors can reduce overall portfo-

lio risk and enhance potential returns during volatile market conditions.

The intrinsic value of gold and other precious metals is another compelling reason for investment. Unlike fiat currencies, which can be printed at will, the supply of gold is limited. This scarcity ensures that gold retains its value over time. Additionally, gold has been a symbol of wealth and a store of value for thousands of years, giving it a unique historical and cultural significance.

Investors also turn to gold as a hedge against currency depreciation and market volatility. When global financial markets experience turbulence, the value of traditional assets like stocks and bonds can fluctuate wildly. Gold, in contrast, tends to remain stable or even appreciate. This stability makes gold an attractive investment during periods of high market volatility or when currencies are depreciating.

Unlike digital or paper assets, gold is a tangible asset that investors can physically hold. This tangibility provides a sense of security, particularly in a digital age where financial transactions are increasingly virtual. The ability to hold a physical asset that has inherent value can be reassuring for many investors.

The demand for gold is also driven by growth in emerging markets.



Countries like China and India, which have strong cultural affinities for gold, continue to see rising demand for jewelry and investment purposes. As these economies expand and their middle classes grow, the demand for gold is likely to increase, further supporting its value.

Technological advancements in sectors such as electronics, medical devices, and green energy are also boosting demand for precious metals like silver and platinum. These metals are essential components in various high-tech applications, ensuring sustained demand beyond their traditional uses.

With limited supply, intrinsic worth, and growing demand in emerging markets, gold and other precious metals continue to attract investors. *Please note: The Senior Journal is not giving financial advice. Please consult with your financial advisor before making any investment decisions.*



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## Try a new cocktail

By Staff

ingredients are mixed and cold. Pour into a martini glass and enjoy!

### Espresso Martini

2 ounces Mario's Hard Espresso  
*(found at your local New Hampshire Liquor and Wine Outlet)*

1 ounce 1010 Caramel Cream  
*(found at your local New Hampshire Liquor and Wine Outlet)*

1 ounce Ice Pik Vodka *(found at your local New Hampshire Liquor and Wine Outlet)*

Add Mario's, 1010 and Ice Pik into an ice-filled shaker and shake until





# IN THE SPOTLIGHT

# PHIL DILORENZO



Phil DiLorenzo. Courtesy photo.

**Q:** *Explain your job and what it entails.*

I've been bartending for 34 years. Bartending instructor for 10. Basically, knowing bartender duties, making drinks, waiting the tables, waiting on the people, keeping your bar clean and stocked, and customer relations, is basically what I do.

*What led you to this career field and your current job?*

I was a carpenter in the '80s.... I needed a secondary job to get me through the off season, so I picked this up. My father sent me to bartender school in 1990. I picked it up as a second job and as the years have gone on it's morphed into my full-time work. I got trained as a bartender but then I got into restaurant work so I can wait tables, I can manage, I can host, I can do basically all aspects of the front of the house of the restaurant.

*What kind of education or training did you need?*

My only formal education was the bartending class that I took about 30 years ago. It was a 40-hour course. The

rest of the training I've gotten is through companies and corporations training you to do stuff their way.

*What is your typical at-work uniform or attire?*

Generally, black and whites, or here, it is basically whatever I want as long as it isn't offensive. Jeans and a Stark shirt is what they want me to wear. But generally I wear jeans, and if I don't have a Stark shirt I'll just wear black.

*What is the most challenging thing about your work, and how do you deal with it?*

Just dealing with the guests, dealing with the people can be the hardest part depending on the guest's personality and their level of intoxication.

*What do you wish you had known at the beginning of your career?*

Well, I kind of walked into it with eyes open. I mean, I know what a bartender does, I got the job. Maybe started a little earlier — I was in my mid to late twenties when I started. That's about the only thing, really.

*What do you wish other people knew about your job?*

A personal pet peeve of mine is when people yell drinks at me while I'm in the middle of doing something else. A good bartender has his next three or four steps planned out. But if I'm in the middle of Step 2 and you yell something at me, it's going to throw me off of step 3 and 4 and then you're going to get mad at me because I'm going to need to take care of 3 and 4 before I can take care of you....

*What was your first job?*

Not including paper routes, washing dishes in an Italian restaurant in the early '80s ... a family-owned pizza joint called the Capri. I washed dishes and did prep work there when I was like 15, 16.

*What is the best piece of work-related advice you've ever received?*

... I use this all the time, especially in my bartending classes. It's all about the dollars and cents. If you're not making the dollars, it doesn't make any sense.

—Zachary Lewis

## Five favorites

**Favorite book:** Dean Koontz is the author.

**Favorite movie:** I like old '70s car movies, to tell you the truth. Stuff like *Vanishing Point* and *Dirty Mary, Crazy Larry*.

**Favorite music:** Classic rock. I have a vintage stereo system ... over 600 records....

**Favorite food:** Probably more of a seafood person.

**Favorite thing about NH:** The location. Within an hour of Boston, within an hour of home, within an hour of where I grew up, within an hour of the beach, within an hour of the mountains.

## Classic oatmeal raisin cookie recipe

### Ingredients

1 cup (230 g) unsalted butter, softened  
 1 cup (200 g) packed brown sugar  
 1/2 cup (100 g) granulated sugar  
 2 large eggs  
 1 teaspoon vanilla extract  
 1 1/2 cups (190 g) all-purpose flour  
 1 teaspoon baking soda  
 1 1/2 teaspoons ground cinnamon  
 1/2 teaspoon salt

3 cups (240 g) old-fashioned rolled oats  
 1 cup (150 g) raisins  
 optional add-ins:  
 1/2 cup chopped walnuts or pecans  
 1/2 cup shredded coconut

Preheat your oven to 350°F (175°C). Line two large baking sheets with parchment paper or silicone baking mats and set aside.

In a large mixing bowl, beat the softened butter, brown sugar and granulated sugar together on medium speed until smooth and creamy, about 2-3 minutes.

Add the eggs one at a time, beating well after each addition. Mix in the vanilla extract.

In a separate bowl, whisk together the flour, baking soda, cinnamon, and salt.

Gradually add the dry ingredients to the wet ingredients, mixing on low speed until just combined.

With a wooden spoon or rubber spatula, fold in the oats and raisins (and nuts or coconut if using) until evenly distributed.

Using a cookie scoop or a spoon, drop dough onto the prepared baking sheets, spacing them about 2 inches apart. Flatten slightly with your fingers or the back of the spoon to form a round shape.

Bake the cookies in the preheated oven for 10-12 minutes, or until the edges are lightly browned. The centers will still look soft, but they will continue to firm up as they cool.

Allow the cookies to cool on the baking sheet for 5 minutes before transferring them to a wire rack to cool

completely.

### Tips for Perfect Oatmeal Raisin Cookies:

**Ensure Proper Measurement:** Spoon and level your flour to avoid dense cookies. Too much flour can make cookies dry and crumbly.

**Room Temperature Ingredients:** Ensure butter and eggs are at room temperature for easier mixing and better texture.

**Chill the Dough:** If the dough seems too soft, chill it in the refrigerator for 30 minutes before baking. This helps prevent spreading.

**Don't Overbake:** The cookies may look underbaked in the center, but they will set as they cool, ensuring a chewy texture.



# Volunteer opportunities

Looking to make a difference in your community? Volunteering provides an opportunity to give back while learning new skills and connecting with like-minded people. Here are some local organizations and causes that could benefit from your contribution.

- **Black Heritage Trail of New Hampshire** (222 Court St. in Portsmouth; 570-8469, blackheritagetrailnh.org) offers volunteer opportunities on specific projects or areas of expertise and with public interaction positions (such as event greeter and trail guide), according to the website, where you can submit a form describing your interests.

- **Canterbury Shaker Village** (288 Shaker Road in Canterbury; shakers.org, 783-9511) seeks volunteers to help out in the garden, give tours, offer administrative assistance, help with special events and more, according to the website. Go online to fill out an application or reach out to 783-9511, ext. 202, or jlessard@shakers.org, the website said.

- **The CareGivers NH** (700 E. Industrial Park Drive in Manchester; caregiversnh.org, 622-4948), a program of Catholic Charities, offers transportation, help with grocery shopping and getting food, visits and reassurance calls to elderly and disabled people in the greater Manchester and Nashua areas, according to the website. Volunteers are needed to provide transportation and deliver food as well as to

help with administrative work and in the warehouse, the website said. Go online to download the volunteer application and to see detailed frequently asked questions.

- **The Franco-American Centre** (100 Saint Anselm Drive, Sullivan Arena, in Manchester; 641-7114, facnh.com), which promotes French language, culture and heritage, seeks volunteers for work including marketing and communications, social media and grant research/writing, according to the website. Some French language skills are helpful but not required, the website said.

- **International Institute of New England** (iine.org, 647-1500), whose mission “is to create opportunities for refugees and immigrants to succeed through resettlement, education, career advancement and pathways to citizenship,” according to the website, offers volunteer opportunities including help with Afghan refugee and evacuee resettlement, English for speakers of other languages support, youth mentoring and career mentoring. Go online to fill out the volunteer form.

- **Intown Concord** (intownconcord.org, 226-2150) has volunteer opportunities including working within the Intown organization and helping with special events. Go online or contact info@IntownConcord.org.

- **John Hay Estate at The Fells** (456 Route 103A in Newbury; thefells.org, 763-4789) offers volunteer opportunities

including working at the Gatehouse office, helping the education department with historical and art exhibits, working at the shop or the main house, maintaining the facilities, gardening and working on special events, according to the website. Call the Fells, ext. 3, to speak with member services.

- **Local Food Plymouth** (localfoodsplymouth.org), is “an online farmers market with weekly curbside pickup located in Plymouth New Hampshire,” Areas they have volunteers for include delivery drivers, parking lot attendant on pick up day, weeding and garden work, committee membership and website tutorials according to the website, where you can sign up for volunteering.

- **Manchester Historic Association** (Millyard Museum is at 200 Bedford St. in Manchester, Research Center is at 129 Amherst St.; manchesterhistoric.org, 622-7531) offers volunteer opportunities including working at the front desk and gift shop at the Millyard Museum and helping with programs, tours and events, according to the website, where you can download a volunteer application. Call or email history@manchesterhistoric.org with questions.

- **McAuliffe-Shepard Discovery Center** (2 Institute Drive in Concord; starhop.com, 271-7827) has opportunities for volunteer positions including school group educator, docent, helping with events, exhibit maintenance, grounds maintenance (including gardening) and more, according to the website, where you can also find volunteer perks. Contact kthompson@starhop.com for information.

- **Mt. Kearsarge Indian Museum** (18 Highlawn Road in Warner; indianmuseum.org, 456-2600) has volunteer opportunities including giving tours, organizing events, and doing office work and grounds work, according to the website. Contact volunteer@indianmuseum.org.

- **NAMI NH** (naminh.org, 800-242-6264) has volunteer opportunities related to advocacy, support groups and family-to-family programs as well as work on events, such as the NAMI Walks NH

5K, according to the website, where you can find applications and more details for specific programs (including the specific program’s contact). Or reach out to volunteer@naminh.org or 225-5359, ext. 322.

- **New Hampshire Food Bank** (700 East Industrial Drive in Manchester; nhfoodbank.org, 669-9725) has group and individual volunteer opportunities, which include working at mobile food pantries, working at the food bank’s garden April through November, working at the Saturday morning food drops at JFK Coliseum in Manchester and working at the food bank facility, according to the website, where you can sign up to volunteer and see a calendar of when and where help is needed. Or contact 669-9725, ext. 1131, or email volunteercoordinator@nhfoodbank.org.

- **Park Theatre** (19 Main St. in Jaffrey; theparktheatre.org, 532-9300) has volunteer opportunities for ushers as well as work in concessions, parking, office work, fundraising, marketing, stage production and more, according to the website, where you can fill out an online application where you can indicate your interests and availability. Call or email info@theparktheatre.org with questions.

- **Pope Memorial SPCA of Concord-Merrimack County** (94 Silk Farm Road in Concord; popememorialsPCA.org, 856-8756) holds regular volunteer orientations (pre-registration is required) with volunteer opportunities including small animal care and socialization, dog enrichment, dog park assistance and workroom assistance, according to the website. Go online to submit a volunteer application or to ask questions of the volunteer coordinator.

- **United Way of Greater Nashua** (unitedwaynashua.org, 882-4011) has volunteer opportunities related to one-day events or fundraisers, work on committees within the organization (such as on finance or marketing) and in groups such as the Stay United group, a 50+ volunteerism group, according to the organization’s website.

## Retired and Senior Volunteer Program (RSVP)



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RSVP has volunteer opportunities in a variety of roles and serving all aspects of our local communities from children to adults and seniors. Some opportunities that may be available to you include Bone Builders, Fix-It Corps, Food Pantry Supports, Meals on Wheels, Thresholds & Decisions and various community outreach programs. For more information, please call (603) 598-9421 or email us at RSVP@SNHS.org

◀ CONTINUED FROM PG 14

during their rehabilitation. Both groups will also confirm that the patient has a “safe” discharge plan prior to being admitted. This means that the patient could return to their home or a family member’s home when they are ready to leave the hospital.

**Q. Can I choose to go to an Acute Inpa-**

**tient Rehabilitation Hospital?**

A. Yes, as long as the insurance covers care at an Acute Rehabilitation Hospital / IRF, you or a loved one can decide where to go. If the insurance provider denies coverage and the doctor believes that you or your loved one qualify for this level of care, you can appeal. Refer to your insurance plan for

coverage details particular to an IRF (acute inpatient rehabilitation hospital).

**Q. Does rehabilitation continue after receiving care at an Acute Inpatient Rehabilitation Hospital / IRF?**

A. Yes, since recovery can happen for a long time after a stroke, many patients are discharged from an IRF to home with rec-

ommendations to continue therapy in their home with home care or in an outpatient rehabilitation clinic. It can be helpful when you can receive inpatient and outpatient care from the same hospital system. This allows information to be easily shared to make sure your progress continues to move forward.



# Peaches at Apple Hill Farm

We have been growing peaches at Apple Hill for approx 30 years. Most areas in southern New Hampshire have weather suitable for growing peaches. In fact, the quality of New Hampshire-grown peaches can rival that grown in almost any other part of this country. Low temperature during the winter is the primary factor limiting production. Peach flower buds will survive at temperatures down to about -12F. Most flower buds will be killed if temperature drops below -17F for more than 6 hours. Tree injury and possibly bud tissue death may occur if temperatures drop to -20F or below. In Concord we can and have reached those low temperatures, in some years causing impacts on crop volume and in a few years total crop loss, most recently in 2016 and in 2023 absolute low temps killed every peach bud in February.



very much like a doughnut, they are sweet and easy to eat and a favorite for children not being as big. To further the growing of peaches in New Hampshire and New England we have, in cooperation with the University of New Hampshire and the University of Maine, a trial planting of 33 different varieties of peaches. We are looking at, cold hardiness, is the tree grower friendly, and most importantly eating quality.

It is this last trait that we devote the most of our energies growing peaches at Apple Hill Farm. We prune, fertilize, manage pests, choose varieties and pick our peaches all trying to provide our customers with a peach eating experience that they cannot get anywhere else. Diane refers to them as “bend over” peaches. You had better be bent over when bite into one of our peaches or whatever you are wearing is going get some peach juice on them. Peach season for us goes from late July to September. Because our peaches are at the top of the hill approx ½ mile from our Farm Stand we do not do PYO with peaches. But our Farm Stand is fully stocked and open every day 8:30 to 5:30.

So how do we prepare for these events? While we cannot change the weather, and protecting trees outside from severe cold is not a viable task, we do have options. For years peach breeders have been selecting certain varieties for cold hardiness. We have planted certain peach varieties from breeding programs in Grand Rapids Michigan and surprisingly Vineland Station Ontario. Canada. These Two research facilities are at the same Latitude as we are here in Concord. The Michigan program has released 28 different varieties all numbered based on the relative ripening date to a standard variety called Red Haven. The Vineland research station peaches all have haven in their names. From Michigan we have PF-5, PF 7, PF 15, PF 24, and PF 24-007, from Vinehaven we have Red Haven, Crest Haven Glo Haven. We also grow some White peaches; they are characterized by their lower acidity, which accentuates the sugar levels. In short they taste sweeter. We are trying some nectarines, which are basically fuzz less peaches. Lastly we have what we call “Donut Peaches”. These have a very distinctive shape,



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- Black currants:** late July to early August
- Apples:** late August to Mid-October



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