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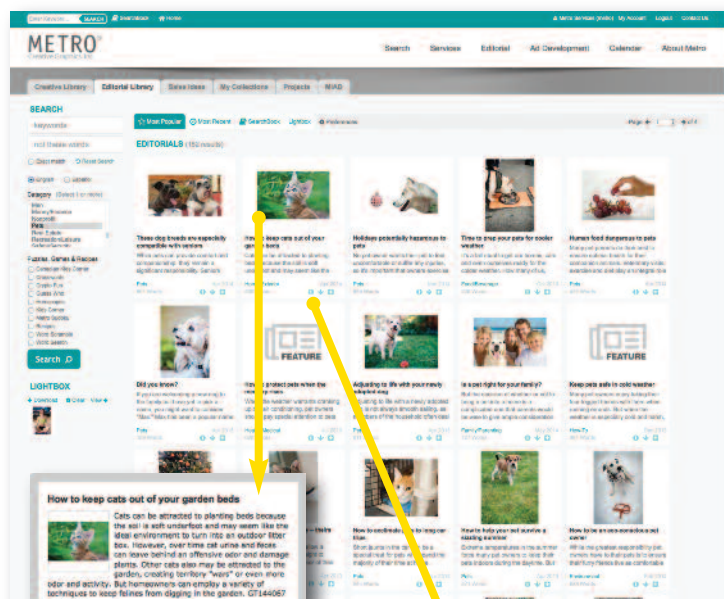
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CATEGORIES: EDUCATION/SCHOOL • CHILDREN/TEENS

## Unique ways to use newspapers in the classroom

Today's students have numerous devices at their disposal that can make learning more fun. Teachers may rely on such devices to engage students, but one more traditional teaching tool can still be an asset in the classroom.

Newspapers have changed considerably over the last decade-plus, but they still can serve teachers and students alike. The following are a handful of ways for teachers to incorporate newspapers into their lesson plans.

- **Use newspapers to teach geography.** Whether they're local, national or international periodicals, newspapers contain stories from all over the globe. Teachers tasked with teaching students about world geography can assign each student an article about a newsworthy event taking place in a given country. Kids can then write a report about that country, including information about its location in the world, its citizens and its history.

- **Use newspapers to teach vocabulary.** Perhaps no resource is more valuable than newspapers when teaching vocabulary. Assign each student a story or stories from the newspaper, instructing them to underline or jot down between five and 10 words they are unfamiliar with as they read. Once they have finished reading their assigned articles, students can then look up and write down the meaning of each word, ultimately handing in their list of words and/or sharing those words and their meanings with their classmates.

- **Use newspapers to teach mathematics.** While newspapers are often touted as great tools to teach reading comprehension and vocabulary, they also can be used to teach math lessons. For example, newspaper classified sec-



tions typically list dozens, if not hundreds, of items for sale. Assign each student 10 vehicles listed in the classified section and ask them to calculate the average asking prices of these vehicles. Another potential lesson is to ask kids to determine the percentage breakdown of each section of the newspaper. You can then explore the reasons why certain sections may be given more ink than others.

- **Use newspapers to teach current events.** The world is an interesting place, and newspapers are great resources for people looking to keep up with all that is going on in the world. While current events can sometimes be confusing for young students, newspaper reporters aim to convey complicated topics in ways that readers of all ages and backgrounds can understand. By assigning newspaper articles as part of their students' current events assignments, teachers can help students gain a better understanding of what's going on in their world.

While newspapers may have changed considerably over the last several years, they still make great teaching tools that can benefit instructors and students alike. UK TF163939

CATEGORIES: EDUCATION/SCHOOL • MONEY/FINANCE • HOW TO

## How to approach refinancing or consolidating student loans

The average college student can expect to pay between \$10,000 and \$23,000 in tuition fees at public universities depending on if they live in-state or out. Those costs are even higher for private colleges, with prices starting at \$30,000, according to The College Board, a mission-driven not-for-profit organization that connects students to college success and opportunity. Millions of students and their families simply cannot afford to pay for tuition and boarding outright, leaving them to seek out student loans and other options to finance their educations.

Today's college students can expect to graduate with substantial debt. According to an analysis of government data by Mark Kantrowitz, publisher at Edvisors, a group of websites offering advice about planning and paying for college, members of the class of 2015 can expect to have a little more than \$35,000 in student-loan debt upon graduation. In an effort to make repayment more manageable, many students opt to consolidate their loans or refinance for better rates.

Renegotiating, consolidating or refinancing can help recent grads in various ways. Some grads may find it easier to work with a single lender, while others may recognize how much they can save over the life of their loans if they refinance with lower interest rates. But before restructuring their loans, borrowers



**College students may be able to consolidate or refinance student loans to save money and make repayment easier.**

should take steps to understand the process so they can rest easy knowing they made the best decision.

- **Know the risks.** Borrowers who have federal student loans and are looking for better interest rates should realize that they may sacrifice some benefits by cutting ties with the federal program. These can include passing up on federal loan protection, such as deferment and certain loan forgiveness programs.

- **Explore the strengths of other lenders.** Many banks are out there looking to do business, but lower interest rates may not be reason enough to refinance. Think about the convenience of keeping the loan with the bank you currently use for other accounts. This can make managing your finances much easier. There may even be incen-

tives to keep all of your accounts with the same bank. Such perks may include lower interest rates or fee forgiveness. Some borrowers may want to work with lenders that specialize in student loans.

- **Inquire about potential fees.** Some lenders charge fees to transfer loans. Weigh the benefits of paying that fee against the perks of the new lender. Will you really save money?

- **Think about interest rates.** Rates are usually separated into fixed or variable rates. Although variable rates can start out low, they may increase incrementally based on the market. Fixed rates do not vary and can be a safer option if you cannot pay off the loan very quickly.

- **Verify your credit standing.** Even after all of the rate advertisements and the assumed benefits of a new loan, loan rates and terms are usually based on a borrower's financial health and credit. Be sure your credit rating is good; otherwise the rate you end up with may not warrant refinancing.

- **Make sure loans are eligible.** Not every lender will take on student loans. Determine your eligibility before you begin doing all the legwork required to restructure your existing loans.

Restructuring student loans can benefit borrowers in various ways. But borrowers should do their best to learn the ins and outs of restructuring before changing their existing terms. TF163936

CATEGORIES: HOLIDAYS-WINTER • FOOD/BEVERAGE • GENERAL INTEREST

## Irish heritage extends to the kitchen, too

Although not necessarily known for its cuisine, Ireland does boast many delicious dishes that have withstood the test of time. Sampling some of these hearty and delicious dishes may not require a trip overseas, especially for people who live in communities with a heavy Irish influence. Many eateries and chefs are rediscovering Ireland's culinary heritage. Here's what you might find on the menu.

- **Irish stew:** Irish stew is the ultimate in one-pot cooking. Traditionally made with mutton, Irish stew is stewed for hours until tender. Potatoes, onions and carrots may be added to the pot. Today, you may find Irish stew made with lamb, stock and herbs to give it an intense flavor profile.

- **Crubeens:** Derived from the word *crúbin*, meaning "pig's trotter," this is an Irish dish made of boiled pigs' feet. Often they are battered and fried, broiled or baked.

- **Bacon and cabbage:** This tasty dish consists of unsliced back bacon boiled with cabbage and potatoes, and sometimes turnips and carrots are added. The bacon used may vary, but the bacon is usually cured using brine. Corned beef and cabbage was born in the late 19th century when Irish immigrants living in the United States began substituting corned beef for the



**Cabbage, root vegetables and potatoes are common components of Irish cooking.**

bacon because corned beef was more readily available.

- **Black pudding:** Despite its designation as "pudding," this is neither a dessert nor the pudding Americans are familiar with. Pudding in many areas of the United Kingdom is used to describe savory sausage. In the case of black pudding, the sausage is made from pork

blood and a high proportion of oatmeal, oat groats or barley groats. White pudding is similar, but it does not contain blood and may have bits of meat and bread.

- **Colcannon and champ:** These mashed dishes feature one of the most prolific ingredients known to Ireland: the potato. Potatoes became a staple of the island when they were discovered to be an inexpensive and plentiful food source that offered a number of nutrients. Colcannon pairs mashed potatoes with cabbage or kale and cream. It's usually flavored with scallions. Champ is similar to Colcannon and is flavored with scallions, butter and milk.

- **Coddle:** This is the ultimate way to use leftovers come the end of the week. The name comes from the coddling of ingredients in a one-pot stew. Boiled bacon, potatoes and onions can be paired with slices of pork sausage and left to simmer.

- **Dublin Lawyer:** Shellfish is a popular dish in Irish coastal cities. In this dish, lobster is cooked in cream and whiskey. Carrageen moss and dulse, two types of red algae, also may be featured with Irish seafood dishes.

Ireland is a country full of historical and cultural significance. Its cuisine is varied and flavorful, with many interesting dishes to try. UK TF163923

CATEGORIES: HOLIDAYS-SPRING • GENERAL INTEREST

## The meaning of Good Friday

Good Friday is a Christian holiday that is celebrated every year on the Friday preceding Easter Sunday. Good Friday commemorates the crucifixion of Jesus Christ and his death at Calvary, the location outside of Jerusalem's walls where the crucifixion took place.

Though Good Friday is considered a holiday and is a legal holiday in many countries across the globe, the commemoration is not characterized by the festive atmosphere many holidays inspire. In fact, in the fourth century, the Apostolic Constitutions described Good Friday as a day of mourning and prayer. In addition, many Christians fast on Good Friday, eating only one full meal and two smaller meals that do not add up to a full meal.

Christians believe that commemorating the death of Christ helps to remind them of the sacrifices that Christ made and the human sin that contributed to his death.

The observance of Good Friday has existed for centuries. According to Catholic Online, the Catholic Church does not celebrate Mass on Good Friday, though church services held on Good Friday correspond to the divisions of a traditional Mass. These services include the Liturgy of the Word, during which the Passion of Jesus Christ is read; the intercessory prayers for all people, including non-Christians; the



Veneration of the Cross, during which the crucifix is unveiled to the congregation; and the Holy Communion. During these services, the church organ and bells are silent.

Good Friday is one of the holiest days of the year for Christians across the globe. This year Good Friday is celebrated on March 25. UK TF163938

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# Sights to see in Ireland

The festive atmosphere that often dominates St. Patrick’s Day parades and celebrations compels many celebrants to plan trips to Ireland. St. Patrick is the primary patron saint of Ireland, and, as a result, March 17 has become not just a celebration of St. Patrick, but also of the Emerald Isle.

Though it’s not a large country by any means, Ireland is filled with breathtaking sights and boasts a rich and interesting history, making the island country a must-see. While it might not be possible to see all Ireland has to offer in a single trip, the following are four locations visitors may want to push to the top of their lists when planning their Ireland vacations.

### Cliffs of Moher, County Clare

Stretching for five miles along the Atlantic Coast in western Ireland, the Cliffs of Moher are Ireland’s most visited natural attraction thanks in part to the awe-inspiring views visitors experience. On clear days, visitors may be able to see all the way to Galway Bay and the Aran Islands. When visiting the cliffs, be sure to climb up O’Brien’s Tower, which marks the highest point of the cliffs and provides the perfect opportunity to grab a quick photograph of this stunning natural landscape.

### The Aran Islands, County Galway

A group of three islands on the west coast of Ireland, the Aran Islands are made of limestone and resemble the landscape of the Burren, another of the Emerald Isle’s popular natural attractions. The largest of the islands, Inis Mor, is home to several important and impressive Celtic monuments and churches. Inis Mor is also home to Dun Aonghas, a prehistoric fort that historians believe can be traced back to the second century B.C. Visiting Dun Aonghas requires a bit of climbing, so visitors in poor health or especially young children may not be suited to make the trek. But those who can will experience stunning cliffside views well worth the climbing efforts.



Cliffs of Moher, County Clare

### Carrick-a-Rede Rope Bridge, Country Antrim

Located in Northern Ireland, the Carrick-a-Rede Rope Bridge is one of the Northern Ireland’s most beloved attractions. The bridge links the mainland to the island of Carrick-a-Rede island. The bridge was erected over a 23-meter deep chasm by fishermen so they could check their salmon nets. Visitors who make it across the bridge can see the diverse birdlife, and, on clear days, look across the sea to take in a view of nearby Rathlin Island and Scotland.

### Skellig Michael, County Kerry

The chosen destination for ascetic monks who withdrew from civilization to draw closer to God, Skellig Michael boasts the remains of a monastery that some believe dates as far back as the sixth century. A boat trip is necessary to reach Skellig Michael, and visitors should book their trips well in advance, as the popular tourist destination admits only a limited number of visitors each day. Like Dun Aonghas, the ascent to the monastery at Skellig Michael is somewhat steep, so visitors should consider both their age and their health before making the climb or booking their trips.

UK 🍀 TF163930

# How to maintain healthy kidneys

Few people devote much thought to their kidneys unless their doctor advises them they are having kidney troubles. But kidneys perform essential functions in the human body, filtering water and waste out of blood and urine while also helping to control blood pressure. When operating correctly, kidneys can go a long way toward ensuring a healthy life. But when kidneys are compromised, the results can be very harmful to human health.

Kidney disease is no small cause for concern, as the National Institute of Diabetes and Digestive and Kidney Diseases notes that more than 20 million Americans may have kidney disease, with millions more being at risk. Kidney disease may be even more problematic in Canada, where the Kidney Foundation of Canada reports that one in 10 Canadians has kidney disease.

Though family history is one risk factor for kidney disease, it’s not just genetics that put people at risk. People with diabetes, high blood pressure and/or cardiovascular disease are also at risk of developing kidney disease, which develops gradually and does not often produce physical symptoms until it has reached an advanced stage. Because people may not detect symptoms of kidney disease until it reaches an advanced stage, the NIDDK recommends people schedule routine blood tests to check their glomerular filtration rate, or GFR, which checks to see how well kidneys are filtering. The NIDDK also notes the importance of routine urine tests, which check for protein in urine. The presence of the protein albumin in urine indicates kidney damage.

In addition to routine screenings, people can take the following steps to maintain healthy kidneys so they can live long, healthy and active lives.

- **Maintain a healthy blood pressure.** A healthy blood pressure can delay or prevent the onset of kidney disease. The American Heart Association advises that a normal healthy blood pressure is a systolic number (the top number) less than 120 and a diastolic number (the bottom number) less than 80. The systolic number measures the pressure in the arteries when the heart beats, while the diastolic number measures the pressure in the arteries between heartbeats. Have your blood pressure measured by your physician on each visit (and no less than once per year), and speak with him or her about ways to lower your blood pressure if it is high or if your blood pressure falls in the prehypertension range (120-139 over 80-89), which means you are at risk of developing high blood pressure.

- **Reduce sodium consumption.** One simple way to protect your kidneys is to consume less than 2,300 milligrams of sodium each day. Though sodium serves some essential functions in the body, helping it to regulate blood pressure among other things, people with kidney disease cannot eliminate excess sodium and fluid from their bodies. The resulting buildup



Maintaining a healthy blood pressure is one way for men and women to promote long-term kidney health.

in the tissues and bloodstream can contribute to high blood pressure.

- **Limit alcohol intake.** The NIDDK advises that limiting alcohol intake can help to keep kidneys healthy and operating at full strength. Alcohol impacts the body in various ways, and kidneys are not immune to the effects of alcohol. Alcohol can cause changes in the kidneys that compromise their ability to filter blood. Alcohol also can affect the ability of kidneys to maintain the right amount of water in the body. That’s because alcohol consumed in excess dehydrates the body, making it harder for cells and organs, including the kidneys, to function normally. Speak with your physician about your alcohol consumption and what is considered healthy for someone in your situation.

- **Consume a kidney-friendly diet.** The right diet also can help people maintain healthy kidneys. A diet that includes kidney-friendly foods can prevent the buildup of waste in the kidneys while also helping people maintain healthy blood pressures. The National Kidney Foundation notes that foods such as apples, blueberries, fish high in omega-3 fatty acids, and kale are just a few kidney-friendly foods.

Healthy kidneys can contribute to long, healthy lives. Learn more about the kidneys at [www.kidney.org](http://www.kidney.org). UK 🍀 TF163956

# Enjoy Irish coffee this St. Patrick’s Day

St. Patrick’s Day is synonymous with many things, most notably the jovial atmosphere of the various events celebrating both the life of St. Patrick and Irish culture.

New York City’s St. Patrick’s Day celebrations are known for the Big Apple’s impressive parade up Fifth Avenue, while few who have partaken of Patty’s Day festivities in Chicago can forget the green Chicago River. Celebrations may vary from city to city, but it’s a good bet that celebrants will hear some traditional Irish music, enjoy a pint of Guinness and/or join the masses wearing green wherever they end up this St. Patrick’s Day.

Drinking Irish coffee is another St. Patrick’s Day tradition many revelers enjoy. Few may indulge in Irish coffee throughout the year, but this special concoction can be a great way to warm up after attending a St. Patrick’s Day parade in the often chilly March temperatures.

Cocktails made with coffee date back quite far, but Irish coffee does not have to go back too far to trace its history. In the mid-20th century, chef Joe Sheridan was working in Foynes, County Limerick when a group of United States-bound travelers found themselves stranded due to inclement weather that grounded their plane. Whether he was trying to warm them up or wake them up after their ordeal, Sheridan served the passengers coffee with a little bit of Irish whiskey mixed in. When the group inquired as to what they were drinking, Sheridan reportedly told them, “that’s Irish coffee.”

Irish coffee has now taken on many variations across the globe, but those who want a more traditional taste of Irish coffee this St. Patrick’s Day can prepare the following recipe courtesy of A.J. Rathbun’s “Good Spirits” (Harvard Common Press).

### Irish Coffee

1½ ounces Irish whiskey  
½ ounce Simple Syrup (see below)  
6 ounces fresh hot coffee  
Whipped cream (optional)

1. Add the whiskey and simple syrup to a mug.
2. Fill the mug with hot coffee. If that something extra is desired, top with whipped cream.

### Simple Syrup

Makes 4½ cups

2½ cups water  
3 cups sugar

1. Add the water and sugar to a medium-size saucepan. Stirring occasionally, bring the mixture to a boil over medium-high heat. Lower the heat a bit, keeping the mixture at a low boil for 5 minutes, stirring occasionally.
2. Turn off the heat, and let the syrup cool completely in the pan. Store in a clean, airtight container in the refrigerator. UK 🍀 TF163935

# Simple ways to fight back against fatigued eyes

Eyestrain affects people from all walks of life. Many professionals suffer eyestrain as a result of too many hours spent staring at computer screens. The same can be said for children, who might spend hours doing homework on their computers before hitting the couch for a few spirited rounds of video games.

Whatever the cause of your eyestrain, it’s important that people recognize they are not defenseless against this common foe. But before you can combat eyestrain, it’s best to confirm that your vision troubles are the result of eyestrain and not something more serious. Eye doctors can provide such confirmation, but you can also be on the lookout for common symptoms of eyestrain.

### Symptoms of eyestrain

Perhaps the most common side effect of eyestrain is how annoying it can feel. Professionals working at their desks, truck drivers spending long, uninterrupted hours on the road and students working on schoolwork can attest that time tends to fly once they get in a zone. While landing in that zone can lead to increased productivity, the Mayo Clinic notes that the following are some symptoms of eyestrain that can pop up when eyes are overused.

- Sore, tired, burning, or itching eyes
- Abnormally watery eyes



Adjusting the lighting around their work areas is one way for men and women to reduce computer-related eyestrain.

- Abnormally dry eyes
- Blurred or double vision
- Headache
- Increased sensitivity to light
- Feeling that you cannot keep your eyes open

### How to address eyestrain

If you remain uncertain about what is causing your vision troubles, consult your eye doctor. If eyestrain is the culprit, then there are some ways to remedy your problems.

- **Adjust lighting.** The American Academy of Ophthalmology notes that reducing glare from the screen can reduce symptoms of eyestrain. If neces-

sary, use a screen filter when staring at a computer screen. When you will be spending long hours at a desk, the Mayo Clinic suggests lighting your work area with a shaded light positioned in front of you. Such an arrangement can prevent light from shining directly into your eyes.

- **Take frequent breaks.** Another way to combat eyestrain is to take frequent breaks from whatever your eyes are focusing on. When sitting at your desk, look away from your monitor. The Mayo Clinic notes that looking at something 20 feet away for 20 seconds every 20 minutes can provide the respite your eyes need.

- **Make yourself cry (artificially).** Artificial tears are a proactive way to combat eyestrain. The AAO notes that artificial tears, which are over-the-counter products that can be found at many pharmacies, can refresh dry eyes. But artificial tears also can be used to prevent eyes from drying out. Even if your eyes feel normal, a few drops of artificial tears can keep them lubricated and prevent the onset of eyestrain. Speak with your eye doctor about which artificial tears to use, as all products are not the same and you may need to follow specific instructions depending on your eyes.

Learn more about eyestrain at [www.aao.org](http://www.aao.org). UK 🍀 TF163958

# The history of New York’s St. Patrick’s Day parade

St. Patrick’s Day is celebrated in many parts of the world. While St. Patrick may have ties to Ireland, the best-known and largest St. Patrick’s Day parade does not occur on the Emerald Isle.

For more than 200 years, the New York City St. Patrick’s Day Parade has held the honor as the United States’ premier and oldest St. Patrick’s Day parade. March 17, 2016, will mark the 254th time celebrants have marched along the streets of New York. This proud Irish-American tradition is even older than the signing of the Declaration of Independence. The parade is held for St. Patrick and also in honor of the Archdiocese of New York.

New York’s parade is among the largest and most famous parades held in honor of St. Patrick’s Day, attracting celebrants from all over the world. The parade was originally held in Lower Manhattan, beginning at the Old St. Patrick’s Cathedral in Greenwich Village. When the new cathedral opened in midtown along Fifth Avenue, the parade was moved and rerouted. It now begins at 44th Street and marches up Fifth Avenue, past St. Patrick’s Cathedral at 50th Street and culminates at 79th Street by the Irish Historical Society. The parade typically lasts between five and six hours.

Visitors to New York City can expect the parade to be held on March 17, except if St. Patrick’s Day falls on a Sunday. Then it will be celebrated on Saturday, March 16, because of religious observances. Public transportation is the best means to getting around on parade day, due to many road closures and the sheer volume of tourists.

Keep in mind that St. Patrick’s revelry will have to be G-rated along the



**The New York City St. Patrick’s Day Parade is a true marchers’ parade. Thousands of dancers, musicians and celebrants will walk down historic Fifth Avenue.**

route. Public consumption of alcohol is strictly prohibited. Anyone found drinking can be ticketed or arrested. Drinking also may be forbidden on various public transportation providers. It’s a much better idea to enjoy the parade and then retire to one of the city’s many eateries or Irish pubs for further celebrating.

The parade typically includes between 150,000 and 250,000 marchers. Holding to its roots, floats, vehicles and other commercial aspects are not allowed during the parade. Many notable individuals have served as the Grand Marshal of the parade. In 2016, former U.S. Senator George Mitchell, who helped broker peace in Northern Ireland, will serve as Grand Marshal.

The New York City St. Patrick’s Day Parade is a time-honored tradition. It can be an entertaining way to spend St. Patrick’s Day while celebrating the life of St. Patrick and Irish culture.

UK 🍀 TF163924

# St. Patrick’s Day fun for youngsters

St. Patrick’s Day revelry might be most associated with adults who enjoy hoisting a few pints and listening to music at Irish pubs, but that does not mean kids can’t also enjoy this beloved holiday. The following are a handful of ways to infuse kids with the spirit of St. Patrick’s Day.

### Parades

Parades are fun for people of all ages. Local community parades may encourage families to march, and parents should take advantage of such opportunities. But even large parades in big cities can be fun for youngsters, who can dress up in green and enjoy all the pomp and circumstance of high school bands, bagpipers, Irish dance groups, and additional participants.

### Music

St. Patrick’s Day and Irish culture in particular is synonymous with music, and there may be no better way to stoke kids’ enthusiasm for St. Patrick’s Day than to introduce them to Irish music. Check out local entertainment venues to see if there are any Irish-inspired concerts on tap. If possible, find shows geared toward youngsters that encourage them to participate by singing along or dancing as the musicians play. Kids who seem especially inspired can even be encouraged to learn an instrument associated with Irish music, such as the banjo, tin whistle or violin.

### Dance

Another way to get kids excited



about St. Patrick’s Day is to arrange for them to learn any of the traditional Irish dance forms. Parents can even enroll alongside their youngsters, making this a fun way for families to enjoy some quality time together. Look around for classes offering lessons on Irish céilí dances, Irish set dancing or Irish step dancing.

### Crafts

Many families decorate their homes for St. Patrick’s Day. While such decorations are rarely as extensive as Christmas decorations, parents can encourage their kids’ creative sides by organizing crafts projects for youngsters and their friends. Design projects where kids can create some of the symbols of St. Patrick’s Day that appear in popular culture, such as four-leaf clovers or leprechauns.

While many St. Patrick’s Day celebrations are geared toward adults, parents can still take steps to involve their children in this year’s festivities.

UK 🍀 TF163934

# The origins of quinceañera celebrations

Different cultures mark the passage of time in unique ways. Most include lavish celebrations to welcome people into the next chapter of their lives. At age 13, Jewish children celebrate their Bar or Bat Mitzvah. The Japanese use the twenty-first birthday as the time to recognize young men and women as adults. And for people of Hispanic heritage, the fifteenth birthday is often a time for special observance.

### What is a quinceañera?

A quinceañera is the name given to a girl who has turned 15 and the coming-of-age celebration in her honor. A quinceañera may also be referred to as “Fiesta de quince años.” Legend states that girls were deemed eligible for marriage at age 15; otherwise, they would become nuns. Therefore, in the years leading up until their fifteenth birthdays, these young women would learn all of the skills necessary to run a household and manage a family. It’s believed the fifteenth birthday milestone originated with ancient Aztecs, who felt 15-year-old boys were now old enough to be warriors and 15-year-old girls were now women.

Today, quinceañera is more of a symbolic passage from childhood into womanhood. Depending on celebrants’ backgrounds, quinceañera celebrations are viewed differently. Some are simply a big birthday party, while others may have religious overtones. Still others include Aztec influences and references to their indigenous heritage.

### Where are quinceañeras celebrated?

Quinceañera celebrations are popular among people who trace their heritage to Mexico, Puerto Rico, Argentina, and Portugal. These celebrations also are wildly popular in those areas of the United States and the United Kingdom that are home to high concentrations of Hispanics.

Some have compared the quinceañera celebration to the debutante balls of the past or networking parties that still take place in many wealthy families.



### Common quinceañera traditions

Each family brings its own interpretation to these celebrations, but many quinceañera parties are very similar. The following are some popular quinceañera traditions.

- A church blessing is bestowed on the birthday girl.
  - The guest of honor wears a pastel, princess-style gown.
  - Fourteen male and female attendants and escorts, called damas and chambelanes, participate, representing the previous 14 years of life.
  - The guest of honor will give a porcelain doll to a younger sister to signify leaving childhood behind.
  - The birthday girl will also change from flat shoes into high-heels to represent becoming a young woman.
  - The quinceañera will dance the first dance with her father.
- Quinceañeras are quite popular, and these heritage-rich parties still play significant roles in connecting Hispanics with their roots.

UK 🍀 TF163957

## Did you know?

Daylight savings time, when clocks are moved forward one hour ahead in the spring and set back one hour in the fall, was initiated to save energy on artificial lighting and make better use of daylight. DST was implemented roughly 100 years ago, but conceived much earlier than that. Today DST is in use in more than 70 countries across the globe, affecting about one billion people every year. Despite the well-intentioned purposes behind DST, little evidence exists to support DST as an effective means to saving energy. In 2016, DST will begin at 2:00 am on Sunday, March 13, and end at 2:00 am on Sunday, November 6, in the United States and Canada. However, Hawaii, most of Arizona, most of Saskatchewan, and some regions of British Colombia, Nunavut, Quebec, and Ontario will not observe DST.

UK 🍀 TF163960

# Crafts for the not-so-crafty hobbyist

Creativity lends a lot to everyday life. School parties are made that much better by intricate dessert designs. Hand-made blankets tend to be more inspiring and cherished than mass-produced alternatives. Because of that, many people find hobbies that inspire their creativity to be incredibly rewarding.

While crafting is a hobby that can be enjoyed by people of all ages and skillsets, some people are more craft-inclined than others. That doesn’t mean those with little arts and crafts experience cannot make items they can be proud of. The following are a handful of projects for inexperienced crafters who may feel as though they have two left thumbs.

### Dress-up premade items

Sandra Lee made a career of teaching people how to blend some prepackaged food items with other ingredients to create semi-homemade menus. Anyone can use the same mentality to put together craft projects without having to start from scratch. Search the hobby stores or department stores for items that can be paired together. For example, why not glue a 4-by-6-inch picture frame to the top of candlestick holder for an ornate and interesting design element at home? Mason jars can be embellished with just about anything — from ribbon to fabric to glitter — giving



them a decorative touch. Simply giving an item a new coat of paint or adding some decorative tacks or hooks can easily change its look and give it a crafty feel.

### Grow comfortable with a computer printer

Homespun graphic arts can be mastered by just about anyone with access to some clip art, fonts and basic design software. You may also be able to find free apps or shareware online providing ready-made templates. Print out cute labels or tags that match party themes and put them on favor bags or prizes. Print cute slogans on cardstock and staple them to a small, filled plastic baggie to serve as classroom gifts or Valentines. Make a collage of different images and print them out to frame. Or snap a picture of a particular pattern or

design element that fits with a room’s theme and then frame that image for matching artwork.

### Make soaps or candles

Thanks to the bevy of kits available at craft stores, it’s easier than ever to make your own soaps or candles at home. All it usually takes is melting down the medium, adding the desired scents and colors and then allowing them to set in a mold or container. The result may seem like you worked for hours when really it was a relatively easy task. These handmade products can make great hostess gifts or nice touches when guests stay over at your home.

### Personalize clothing

You do not have to be an artist to create t-shirts, aprons or other items that have that personalized touch. If you do not want to hassle with the mess of fabric paints or pens, use iron-on stencils or letters. Another idea is to create your own stencil (fire up that printer again), cut out your design or letters and then use a bleach pen sold in the laundry or cleaning aisle to color in the design. Let it sit and then launder for a faded and fun project.

Crafting doesn’t have to be difficult. Projects exist for people of varying skill levels.

UK 🍀 TF163959



Peanuts can be consumed as food and used in many other inventive applications.

## Exploring the history of peanuts

Peanuts and their creamy offshoot, peanut butter, are popular snack foods and lunchtime staples. The distinct and mild flavor of peanuts attracts many people to these shelled legumes, which many might be surprised to learn aren't true nuts.

An interesting and unusual plant, the peanut plant flowers above the ground but bears fruit below the ground, according to Whitley's Peanut Factory. Peanuts do not grow on trees, nor do they form on roots. When peanut flowers are pollinated, they begin to grow and lose their petals. The bud, or "peg," grows downward, forming a small stem that pushes into the soil. While there are many varieties of peanuts, the most common types include the Runner, Virginia, Spanish and Valencia. Runners are usually found in peanut butters.

Peanuts thrive in warmer climates, which is why they tend to be produced in Asia, Africa, Australia, and areas of North and South America. Virginia, North Carolina, South Carolina, and Georgia are some of the major peanut-producing states in America.

Much of the popularity of peanuts can be traced to George Washington Carver. Carver was born into slavery, but he would become an artist, educator, chemist, and botanist. He was instrumental in transforming the peanut from a cast-aside item into a cash crop. He also helped develop many different uses for peanuts beyond food.

Carver found that peanuts, which contain protein, could help replenish nutrient-ravaged soils. Rather than plant cotton year after year, he convinced

farmers to rotate the planting of cotton with peanuts, thus keeping the soil healthy. In turn, he developed many more ways the peanuts could be put to use, including how the protein-rich legumes could be used in cooking. Peanuts then became a popular component of animal feed. Hogs that ate a diet of peanuts and corn could produce high quality hams and bacon.

Today, peanuts are used in cooking oils and lubricants. Peanut oil also makes a decent biodiesel fuel.

Peanuts contain a fair share of mono-saturated fats. Considering fat is a major component of many soaps, peanuts can be turned into soaps and other cleansers.

Carver experimented with peanuts and other plants to produce natural dyes. Peanuts may not be able to produce vivid coloring, but Carver was able to use peanut pigment to make wood stains, paints and inks.

In addition to these applications, Carver and other scientists have investigated even more ways to put peanuts to use. These include everything from glue to insecticides to face creams. All in all, the widespread consumption and use of peanuts helped propel them to become one of the most popular crop plants.

Even peanut shells are quite useful. Shells are an excellent source of crude fiber and can be used in industrial absorbent functions. Peanuts can be found in fertilizers and mulch used in gardens. Peanuts also can serve as attractive fillers in decorative vases and jars.

Versatile, tasty and relatively inexpensive, peanuts are so much more than just delicious snacks.

UK 🇬🇧 TF163961

### Did you know?

The Celtic cross is a symbol widely associated with Ireland, but many may not know the unique history and debate surrounding this unique and instantly recognizable symbol. The Celtic cross combines a cross with a circle surrounding its intersection, but other than that description, little can be confirmed about the origins of this symbol that some historians believe can be traced back to ancient paganism. Historical revisionist author and researcher Crichton E.M. Miller theorizes that the cross had more practical purposes than those subscribed to it today, serving as a navigational device used by ancient explorers and builders. One popular, though highly unlikely, theory regarding the origins of the Celtic cross is that it was introduced by St. Patrick, Ireland's patron saint. This theory states that St. Patrick, or possibly St. Declan, combined the cross, which is the foremost symbol of Christianity, with the sun cross, a circular symbol traced to prehistoric cultures, in an attempt to illustrate the importance of the cross to the pagans he was attempting to convert. Though the exact origins of the Celtic cross and its meaning will likely never be known, there is no denying its endurance as a symbol and its ongoing association with Ireland.

UK 🇬🇧 TF163933

## Some surprising health benefits of caffeine

That new coffee bar opened up just around the corner and you have been eager to sample one of their signature blends. But you consistently resist the urge to venture inside. Caffeine is not so healthy for you, right?

Caffeine, the most widely consumed stimulant on the planet, has garnered a bad reputation. Some people fear caffeine and it's potentially jittery and addictive side effects. However, many medical professionals attest that, when consumed in moderation, caffeine actually can have a number of health benefits. Before you skip that morning cup of Joe or choose an herbal blend instead of black tea, consider the following health benefits of caffeine.

- **Caffeine boosts brain and central nervous system function.** Caffeine mimics the shape of another compound in the body called adenosine, which helps the body calm down and become sleepy. Caffeine can fit in adenosine receptors and cause a jolt of energy rather than sleepiness. Harvard researchers have found that blocking adenosine may slow the buildup of a toxic brain plaque that is associated with Alzheimer's disease. Furthermore, caffeine may help keep dopamine molecules active in the brain and prevent the onset of Parkinson's disease.
- **Caffeine can help improve mood.** The stimulant effect of caffeine may help boost people's moods, and thus reduce the propensity for suicidal thoughts. In 2013, Harvard's School of Public Health found that respondents who drank two to three cups of caffeinated coffee a day cut their suicide risk by 45 percent.
- **Caffeine may lower risk of stroke.** Studies conducted in both the United States and Sweden found that older women who drink more than a cup of caffeinated coffee each day have between a 20 and 25 percent lower risk of stroke. Similar findings were discovered in older men.
- **Caffeine boosts memory.** Studies from Johns Hopkins University showed that a 200mg caffeine pill helped boost memory consolidation.
- **Caffeine offers pain relief.** Caffeine is often paired with other pain relievers to bring about faster relief. *The Journal of the American Medical Association* concluded



that when caffeine was combined with other pain relievers, patients required 40 percent less of the other drug to bring the same amount of relief experienced when using just the non-caffeine drug alone. Caffeine on its own can also relieve pain. Consuming caffeine before or after a workout can help reduce muscle soreness.

- **Caffeine may help to prevent cancer.** A recent study from Rutgers University pointed out that caffeine prevented skin cancer in hairless mice.
- **Caffeine could open up air passages.** People with asthma may find caffeine can improve their breathing. A study published by the U.S. National Library of Medicine determined that caffeine seems to open airways and help asthmatics breathe easier, providing a similar benefit to theophylline, a current asthma medication.

Although caffeine can prove beneficial in various ways, individuals should realize that it remains a potent and potentially addictive stimulant. Caffeine also can aggravate anxiety symptoms and interact with certain medications. People concerned about caffeine should discuss their caffeine consumption with their physicians.

UK 🇬🇧 TF163963

### Did you know?

Perhaps in part to its widespread use in St. Patrick's Day decorations and imagery, the shamrock is widely considered the official symbol of Ireland. But while St. Patrick is believed to have used the shamrock to teach the Christian notion of the Holy Trinity, the clover was never an official symbol of Ireland. That designation is held by the harp, which has been featured on the coat of arms of Ireland for centuries. The harp also was adopted as the emblem of the Irish Free State when it separated from the United Kingdom in 1922.

UK 🇬🇧 TF163912

## Popular Irish baby names



It has been said that everyone becomes Irish on St. Patrick's Day, when scores of people celebrate St. Patrick in parades and pubs while decked out in their best ensembles of Kelly green.

But Irish culture and pride extends beyond St. Patrick. Whether people actually can trace their lineage back to the Emerald Isle or not, Irish names are popular when naming newborns. According to BabyCenter.com, a trusted online parenting resource, the Irish male names Liam, Logan, Aidan, and Ryan all made the list of the top 25 baby names of 2015. Irish girl names were not as popular.

Expectant parents who are inspired by the whimsy and magic of Irish namesakes can consider these ever-popular Irish boy and girl names as they await their new arrivals, courtesy of Irish Central.

### Boys

- Ryan: Derived from the Irish surname Ó Rfain and meaning "descendant of the little king."
- Logan: Often mistranslated from O'Loughan to mean "duck."
- Connor (Conor): A modern form of Conchobhar, meaning "dog lover."
- Aidan: A name said to mean "little fire."
- Sean: An Irish form of John, which means "gift from God."
- Kevin: Anglicization of the Irish name Caoimhín to mean "beautiful birth."
- Brandon: Possible derivative of Bréanainn; this name may mean "sword."
- Colin: This name may be an Irish short form of Nicholas.
- Patrick: A popular name based on Ireland's patron saint.

### Girls

- Brianna: A modern and feminine form of Brian, meaning "noble."
- Caitlin: An Irish version of Catherine.
- Riley: An Anglicization of the Irish surname O'Reilly.
- Molly: A derivative of Mary or Mallaidh, which means "star of the sea."
- Alana: A feminine form of Alan, which means "handsome."
- Cara (Kara): The Irish word for "friend."
- Fiona: An Irish name actually pronounced as Feena, which means "vine."
- Tara: Anglicization of the old Irish name Teamhair, which means "eminence" or "distinction."

UK 🇬🇧 TF163913

# How to ensure a successful basement remodel

By: Scott McGillivray

Americans continue to fuel remodeling spending across the country, driven by upward growth in real estate prices and the rising cost to trade up to a larger home. Basement renovations are expected to be a hot trend in 2016, as buyers look to maximize available living space rather than move, and as young buyers look to offset the cost of homeownership with potential income suites.

While finishing a basement can be a great alternative to moving — especially if you love your neighborhood — there are some challenges homeowners must be aware of when tackling below-grade living spaces. Choosing the right products is vital to the comfort, safety and function of your new living area. Look for products that help to maximize energy efficiency and protect against moisture, fire and noise.

Here are the top points to consider to ensure a successful basement renovation.

**Waterproof it.** Check the interior foundation and floors to make sure there are no existing moisture issues, water damage or mold problems. Address any primary moisture issues before finishing the space. Examine grading to ensure water runs away from your foundation.

**Insulation is key.** Insulation plays a critical role in making your basement feel comfortable, while keeping it safe and dry. For the best results, install a rigid board insulation, like Roxul ComfortBoard IS, against the concrete foundation before you stud the wall. The board is mechanically fastened or adhered to the concrete foundation wall, which prevents thermal bridging through the studs, providing better thermal performance. Finish with a moisture-resistant and dimensionally stable insulation between the studs, like R14 Comfortbatt, to protect against common basement issues such as mold, mildew and rot.

**Choose a functional design.** Draw out plans, carefully taking into consideration any low ceilings or small windows. Try to incorporate structural features, such as attractive wood beams, into your design. Keep the space as open



as possible. Select lighting that provides a bright, airy feel.

**Don't forget to soundproof it.** Soundproofing is the ultimate solution to maximize your basement's quiet and privacy. Whether your newfound space will function as a home theatre, music room, home office or playroom, it will benefit from quality acoustic insulation, like Roxul Safe 'n' Sound. Not only is it highly effective, but it's also easy to install.

**Consider fire safety.** Since many basements are now being renovated as income suites, fire protection is also a vital consideration. Whenever possible, select building materials with a high fire-resistance rating and look for products that will not off-gas or contribute to toxic smoke in the event of a fire. Include additional exits in your renovation plan and educate yourself on your local fire code.

Before you start your renovation, be sure to check with your municipality to secure the right permits and to ensure that you're complying with local bylaws and building codes. Finishing a basement can be a smart renovation, if done properly, adding to a home's value, increasing its function and providing greater enjoyment or income potential.

TF163974

## Save money and stay cool as temperatures rise

Excessive energy bills can be a concern in spring and summer, just as much as they are in the winter. So how can you save money while keeping your home cool? The solution is simple: Top up your attic insulation.

A poorly insulated attic is a primary source of energy loss, forcing your AC unit to work harder than necessary over the warmer months. Most attics are insulated, but oftentimes the amount of insulation present is inadequate — especially in older homes. Over time, insulation can settle and compact, allowing heat to escape through gaps.

Topping it up is easy. Ideally, you want to aim for a depth of 16 inches of insulation for an overall R-value of 50. When existing insulation is present, simply level existing insulation to the top of the joist. Lay a fire- and moisture-resistant batt insulation, like Roxul Comfortbatt, on top of joists, running perpendicular to the first layer. Ensure batts are butted against each other tightly. Fit batts closely to cross joists; cut batt if necessary (this can be done easily with a serrated blade or bread knife) and leave no space between layers. Don't forget to insulate the attic



hatch to the same level as the rest of the attic. Apply weather-stripping to the edge of the hatch to reduce air leakage. Keep in mind that only IC-rated electrical fixtures can have insulation placed with zero clearance. Follow the manufacturer's instructions and local building code to insulate around the chimney.

When a house is insulated properly, energy savings can add up over time. Remember, insulation starts working the moment it is installed and can last for the life of the building. Tips on this easy, low-cost DIY project that will reduce your home's energy loss and save you money are available at [www.diywith-roxul.com](http://www.diywith-roxul.com).

TF163975

## Top ways you might be wasting your money

Many consumers waste money every day without even noticing it. Yet, rethinking our habits could provide savings that add up quickly over time. Here is a list of the top ways we waste money. Are there any areas where you could improve?

**Paying credit card interest** — Always aim to pay off credit card debt as soon as possible. Consider moving balances from high interest credit cards to one with a lower interest rate. This will allow you to pay off debt faster.

**Buying bottled water** — Did you know that most bottled water isn't any better for you than tap water? In fact, some bottled waters come from municipal sources and are repackaged for consumer consumption. Switch to tap water and a reusable bottle to save money and the environment.

**Wasting food** — The average household throws out about \$600 worth of food each year. Meal planning and budgeting for food can reduce waste significantly. Learning how long food keeps and the truth about expiry dates can also help, as can cooking in bulk and freezing meals.

**Wasting energy** — Every month, many homeowners throw money out their doors and windows through energy loss attributed to poorly insulated or maintained homes. Combat the problem easily for instant savings. Top up attic insulation with an easy-to-install batt product, like Roxul Comfortbatt, which can also be used to insulate crawl spaces, basement headers and walls for greater energy efficiency. Caulk cracks and crevices around doors and windows and invest in a programmable thermostat.

**Choosing the wrong plan, option or service provider** — Many of us overspend on our phone, cable and even our mortgage. Have you stayed with the status quo for convenience? It might be time to rethink your options. Right-size your phone plan — perhaps an unlimited plan is unnecessary — to reflect actual usage and shrink monthly bills. Consider alternate sources for television and movie viewing. Always shop around for mortgage or car insurance and consider using a broker who has access to dozens of potential lenders/insurers.

**Splurging on coffee** — Café-quality coffee is an indul-



gence, and a cup of Joe-to-go can cost between \$2 and \$7. Consider investing in a quality coffee maker or espresso machine for your home or office, and put your daily savings to better use.

**Buying lottery tickets** — Quite simply, the odds of winning the lottery are not in your favor. Most of us have a better chance of getting struck by lightning. Spending just \$10 a week over 20 years adds up to more than \$10,000. Put that into a savings account, and you've already won.

**Impulse buying** — A little self-control can go a long way to lining your wallet. Become a smart shopper by researching prices and options before making significant purchases. Plan ahead to save additional money by packing lunches or snacks instead of eating out.

It's doesn't take big sacrifices. Resolve to make some small changes more often to save.

TF163978

## Top 5 home projects to help you save money

It's remodeling season, and with so many projects on the to-do list, which should you tackle first? While some projects provide great long-term return on investment, a few simple ones can provide instant savings. Here are the top home spring projects to help you save money:

**Caulk around windows and doors** — Stop air leaks around your home by sealing existing gaps and cracks. Use caulking or weather stripping around doors and windows. Installing a door sweep is also a good idea.

**Insulate your home** — Use insulation with a high R-value, such as Roxul Comfortbatt, which can be used to top up insulation in your attic. Aim for an R-value of 50 or a depth of 16 inches. For whole home efficiency, ensure other areas of your home, such as crawl spaces, basement headers, walls and ceilings, are well insulated. It will keep your house cool in the warm weather and take the stress off your air conditioning unit.



**Clean your AC unit** — Come spring, it's not uncommon to find an air conditioner's condenser and compressor blocked up with dirt and debris. This can result in greater stress on the unit, causing it to work harder. Giving it a thorough cleaning is easy and can help maximize your AC unit's service life while minimizing your energy bill.

**Plant trees** — Direct sunlight can heat up surfaces and building materials, as well as the interior temperature of your home. Consider planting trees in strategic locations to provide shade and reduce cooling costs.

**Install a rain barrel** — Water is an important, but costly resource. Installing a rain barrel is an easy and affordable measure to reduce your water consumption, while keeping your lawn and garden looking great.

These simple home maintenance tasks can be well worth the effort, potentially providing hundreds of dollars in annual savings.

TF163977

## 5 simple ways to go green at home and save money

Thinking green throughout the year can offer some significant benefits. Here are some easy ways you can go green in your own home and lower your energy bills:

**Invest in a programmable thermostat.** It will automatically adjust the temperature in your house, saving you energy while you're out for the day, away on vacation or sleeping.

**Switch all of your lightbulbs to CFLs (compact fluorescent light) or LED bulbs.** They last longer and use up to 75 percent less energy than standard incandescent bulbs, saving you money on your electric bills.

**Insulate well.** Use insulation with a high R-value, such as Roxul Comfortbatt, to top up insulation in your attic. Aim for an R-value of 50 or a depth of 16 inches. For whole home efficiency, ensure other areas of your home are well insulated, such as crawl spaces, basement headers, walls and ceilings. It will keep your house cool in the warm weather and take the stress off your air conditioning unit.

**Stop air leaks around your home by sealing existing gaps and cracks.** Use caulking or weather stripping around doors and windows. Installing a door sweep is also a good idea.

**Replace old appliances with energy-efficient models.** Only do laundry or run the dishwasher when you have full loads.



Remember that many little improvements can add up — providing valuable monthly savings for you, while protecting our environment for the future.

TF163976

## 8 ways kids can go green

Raising eco-friendly children is less complicated than it once was. From very early ages, today's kids are exposed to environmental topics and how they can do their part to maintain and protect the planet's resources. Between activities at day-care and lessons at school to information they receive from educational television programming, some kids are taking their own environmental initiatives — and involving their parents along the way.

Inspiring children to be eco-friendly can be enjoyable and get those creative juices flowing. The following are eight ways children and their families can work together to protect the environment.

**1. Precycle.** Kids can attempt to reduce waste by recognizing products that could be wasteful and then avoiding those items. Toys or everyday items with excessive packaging that we use without thinking are just some examples of items that can be precycled.

**2. Repurpose.** Look at items that normally end up in the trash and find new and fun ways to repurpose them. Children can make crafts out of junk mail, catalogs and old newspapers. Juice boxes or plastic containers can be turned into boats or accessories for dolls and action figures. Use natural materials found in the yard or on a nature walk to make a fairy garden or imaginative world for small toys.

**3. Reuse.** Toting lunch or snacks around can be more eco-friendly when reusable containers are part of the equation. Explore the many lunch bags, beverage cups, thermoses, Bento boxes, and other packaging available. Many are made from recycled materials as well.

**4. Walk.** Encourage getting around without firing up the car. Walking, jogging, biking, or scootering around the neighborhood is more eco-friendly than driving. Many adventures can unfold when seeing the world from a pedestrian's vantage point, but things are easily missed when riding inside cars or trucks.

**5. Conserve water.** Lessons learned in conservation are important. Water is one resource that is crucial to human life. Kids can explore ways to cut down on water consumption or use water more efficiently. The environmental resource Green Lifestyle Changes says that a 10-minute shower with a standard shower head can use upward of 80 gallons of water and generate up to four pounds of CO2



**Reducing waste through composting is another easy way kids can embrace going green.**

emissions. Simply reducing shower time can save energy and water. There are other ways to conserve as well. Make it a family project to collect rain water to use for washing cars or watering plants.

**6. Rent rather than buy.** From toys to video games to movies, people have more entertainment options than ever before. And nowadays it's easy to access a fresh supply of entertainment without making purchases that require the manufacturing of new items. Streaming rented content rather than buying packaged versions can reduce waste in a number of ways.

**7. Turn off/turn down.** Turn off lights, appliances, electronics, and much more when they're not in use. Also, encourage children (of an appropriate age) to unplug certain electronics so appliances aren't consuming electricity while in standby mode, which is called vampire power.

**8. Change body care products.** Introduce kids to earth-friendly soaps, shampoos, toiletries, and cleaning supplies.

Children are the next generation to take on the task of protecting the planet. When they begin an eco-friendly lifestyle early on, they may be more likely to employ the same strategies in adulthood.

TF163952

### Did you know?

The excitement of driving a new car off of the lot extends beyond the thrill of having a new set of wheels to show off. Some people just love the smell of a new car. But while that aroma may be pleasant to the olfactory senses, it may be wise to eliminate the smell as soon as possible. According to a 2012 study from the nonprofit Ecology Center and HealthyStuff.org, that "new car smell" may include toxic fumes from chemicals used to create the car's interior. There are some indications that the smell is generated from more than 50 volatile organic compounds, or VOCs, that are off-gassing in a relatively confined space. While the potential dangers of breathing in all of these compounds continues to be studied, the flame retardants and plastics used in cars have been linked to illnesses when they have been used in other applications. To speed up the process of removing VOCs from a car, open all of the windows and let it sit in the hot sun. Also, purchasing a vehicle that has been sitting on the lot for a while may mean some of the chemicals have dissipated.

SC163909

## 4 ways to make your vehicle more eco-friendly

Many new vehicles are made with the environment in mind, as more and more drivers are embracing eco-friendly features that reduce the carbon footprints of their vehicles. But motorists need not purchase new cars to make their driving habits more environmentally friendly. The following are a handful of steps drivers can take to protect the environment regardless of how new or old their vehicles are.

### 1. Maintain your vehicle.

Even if your car or truck has no eco-friendly features designed to reduce fuel consumption and cut down on emissions, that does not mean the vehicle cannot be more fuel-efficient or produce fewer emissions. Adhering to the maintenance schedule recommended in your vehicle owner's manual can conserve fuel and cut back on potentially harmful emissions. Well-maintained vehicles burn less fuel, as they don't force engines and other components to work as hard during operation as vehicles that have not been taken care of. Replace worn down or dirty spark plugs, which misfire and waste fuel, and fuel and air filters once they are no longer operating at peak capacity. Address any issues that arise with your vehicle's emissions systems immediately, visiting your mechanic if the vehicle seems to be sputtering or emitting any abnormal fumes.

### 2. Slow down.

Driving above the speed limit is not just dangerous but potentially harmful to the environment as well. According to the United States Department of Energy, each five miles per hour drivers drive over 50 miles per hour is akin to adding an additional \$0.14 per gallon for gas. That's because driving above 50 miles per hour is far less fuel-efficient than driving below that figure. So slowing down when posted speed limits mandate driving 50 miles per hour or slower is not just safer and more eco-friendly, it's better for your wallet as well.

### 3. Keep cargo off the roof.

When you must haul cargo, keep that cargo in rear-mount cargo boxes or the backseat or trunk of your car rather than



**Replacing cracked or damaged gas caps is one way to make a vehicle more eco-friendly.**

the roof. Rooftop cargo boxes make vehicles less aerodynamic, reducing highway fuel economy by as much as 17 percent according to the U.S. DOE. By comparison, rear-mount cargo boxes reduce highway fuel economy by just 2 to 5 percent. If you haul cargo in your trunk, remove items when your trip is complete, as excess, unnecessary weight in the car will reduce its fuel efficiency.

### 4. Inspect the gas cap.

Few drivers may think to examine their gas caps while filling up at the pump, but such an inspection may reveal cracks or other damage that are wasting fuel. When gas caps are cracked, loose or damaged, fuel can escape gas tanks as a vapor, wasting fuel and contributing to emissions. If the cap is in need of replacement, consult your mechanic, the dealer who sold you your vehicle or the vehicle manufacturer.

SC163919

## Invasive and threatening species

Introducing chemicals or pollution into the environment can compromise an ecosystem. However, seemingly harmless non-native plants and animals can do an equal share of damage as well. Many people might be surprised to learn that invasive species can cause turmoil in the environment, even contributing to the destruction of certain ecosystems. Certain invaders are more virulent than others.

Non-native species of animals and plants are like enemy marauders. They may look like the other wildlife around, but they do not quite meld with the environment. When the ecosystem is not equipped to handle a non-native species, these species can quickly consume all of the resources and multiply so quickly that they effectively obliterate the native species.

Many non-native species of plants and animals become problematic when they are put into an environment inadvertently, such as when they hitch a ride on other items. Plant life may be brought home from a vacation abroad, or new animals can be introduced to the environment if they escape as pets. Shipping vessels can bring back microscopic sea creatures, and insects have been known to hitchhike on various modes of travel. Although efforts are made to prevent new species from invading an area, it's impossible to catch everything.

Because these plants and animals likely have no natural predators in their new surroundings, they can reproduce much faster and take over. The following are just a few of the globally invasive plants and animals that can threaten local ecosystems.

• **Asian tiger mosquito:** Spring and summertime outings have remained forever changed thanks to this highly invasive mosquito. Its distinctive black and white stripe pattern helps the Asian tiger mosquito stand out from others. Native to tropical and subtropical areas of Southeast Asia, scientists believe it has quickly become one of the planet's most widely-distributed animal species, spreading to at least 28 countries in a matter of 20 years. It's believed these mosquitoes hitch rides on imported tires.

• **Asian carp:** There are many different species of carp, which are native to Russia and China. Large fish with voracious appetites, carp take food right out of the mouths of na-

tive fish. These fish also stir up sediment in lakes and riverbeds, changing clear water to murky water, thus pushing out some species that can no longer survive.

• **Burmese python:** These tropical snakes have been introduced into many warm areas, including Florida. Many were taken as pets only to outgrow their indoor habitats. They can live in the water and climb trees. With their massive size (20 feet in length), the pythons have few predators and require a lot of prey. Florida wildlife experts estimate 30,000 Burmese pythons reside in Everglades National Park alone. They even feast on alligators.

• **Soapbush:** Sometimes referred to as Koster's Curse, this is a perennial shrub that is highly invasive in many tropical regions of the world. Originally from Mexico and the Caribbean, soapbush was introduced to Hawaii in the 1940s and quickly began taking over.

• **Kudzu:** This vine is native to Japan and can grow upward of a foot per day in the right conditions. It was brought to the United States to help prevent soil erosion and has never left. Since its introduction, Kudzu has been spreading across the United States at a rate as fast as 150,000 acres annually, according to environmentalists.

• **Cane toads:** Cane toads were introduced to many countries with warm climates as a method of naturally controlling crop pests. However, the toads' own defense mechanism of secreting toxins makes them deadly to predators outside of their normal habitats. Therefore, there's nothing to keep these cane toads in check, and they have wreaked havoc on native animal and plant species, especially in Australia.

• **Asian long-horned beetle:** Another invasive insect, the beetle does most of its damage in the larval stage. This is when it burrows through and feeds on tree wood beneath the bark. In large concentrations, the larvae can destroy a tree. The University of Vermont Entomology Research Laboratory says the beetle is currently infesting trees in Ohio, Massachusetts and New York. Trees must be removed, chipped and burned to destroy the invader.

Non-native plants and animals can destroy environments, and men and women must always be careful when dealing with such species.

TF163953





Several things factor into the decision of when to buy a car.

## Find the best deal on your next car

Fall selling season was long considered the best time to buy a new vehicle. Fall was when new inventory was moved in and dealerships were gearing up to liquidate last year's models, making this a very buyer-friendly time of year.

But nowadays finding a deal on a car or truck is more fluid. Year-round marketing gives shoppers even more opportunity to save money or get the vehicle they want. So when is the best time to buy a car? That depends on a variety of factors.

- **Financing:** Many people do not buy a car with cash and must apply for financing or a leasing program. Take inventory of your finances and check your current credit score to see if now is a practical time to buy a car. Use the various online payment calculators to determine a rough estimate of financing costs. This way you'll be informed of the payment range that is affordable to you.

- **Rebates:** Call the auto manufacturer for up-to-date information on rebates and look through the newspaper to see if any deals are being advertised. After you have negotiated a deal with the dealer, then you can have the rebate deducted, rather than getting a check in the mail later on. This way you do not pay sales tax on the rebate.

- **Sales quotas:** Many salespeople

have quotas to meet and will be more eager to cut a deal if they are quickly approaching that quota. Quotas may be at the end of the week, end of the month or end of the year. Therefore, sales personnel may be more motivated to give you a discount on Friday or Saturday, after the 25th of the month, or at the end of the year.

- **Buyer loyalty:** Explain to the dealership that you're willing to use its service department and refer friends. A positive survey report or increased potential to buy from the same dealership in the future are other things to mention.

- **Patience:** If you are thinking about buying but not ready to bite the bullet, visit the dealership on a weekday when you are more likely to get a salesperson's undivided attention. On busy weekends you may be competing for attention or ignored if you're not a serious buyer. Take a test drive and get all of the facts on the vehicle.

- **The big picture:** According to Edmunds.com, pay attention to everything that's being offered to you, including trade-in value, interest rates and additional costs, focusing on more than just the selling price.

Buying a car is a big decision and one that requires weighing numerous variables, including the best time to buy.

UK 🇬🇧 SC163916

## Essential items for roadside emergency kits

Motorists never know when problems with their vehicles may force them to pull off the road and onto the shoulder. Whether it's a flat tire, a sputtering engine or an empty gas tank, such circumstances are never welcome.

But such situations need not be so unbearable. Drivers who keep roadside emergency kits in their vehicles may find themselves getting back on the road more quickly the next time an unforeseen problem forces them to pull off the highway. The following are some must-have items drivers should include in their roadside emergency kits.

- Roadside flares
- First-aid kit
- Jumper cables
- Warm blankets
- Flashlight
- Screwdrivers (both flat-head and Phillips)
- Tire-pressure gauge
- Spare tire
- De-icing agent
- Nonperishable snacks
- Extra fluids (i.e., motor oil, brake fluid, antifreeze, windshield washer)
- Pliers
- Cell phone charger
- Important phone numbers (i.e., mechanic, auto insurance company)

UK 🇬🇧 SC163962

## Stay safe when driving in wet weather

Drivers must modify their driving habits when weather compromises their visibility and makes road conditions unsafe. Rain can fall any time of year, but tends to be most problematic in spring.

According to the Federal Highway Administration, wet roadways, and rain in particular, are the main cause of weather-related vehicle crashes. The National Highway Traffic Safety Administration notes that, between 2004 and 2013, rain caused 573,784 crashes.

To drive safely in the rain and avoid accidents, drivers should follow certain precautions.

- **Maintain windshield wipers.** Inspect and, if necessary change windshield wipers regularly to ensure they are working optimally. Always test wipers before driving in rainy weather.

- **Turn on lights with wipers.** Reduced visibility is a major contributor to wet-weather accidents. Drivers' views may be hampered by falling precipitation and glare from wet roadways. Cloudy conditions and fog also compromise visibility. When using windshield wipers, turn on your headlights as well. This makes your vehicle more visible to other motorists and improves your own ability to see the road and pedestrians.

- **Recognize changing road conditions.** Roadways accumulate oil and engine fluids that can float in rainwater, creating slippery road surfaces. This is usually a problem during the first few hours of a rainstorm or in areas that receive little precipitation and then are subjected to downpours. These fluids make rain-soaked roads even more slippery. Slow down, leave more room between vehicles and try driving in the tracks left by vehicles ahead.

- **Reduce speed.** The automotive group AAA says hydroplaning, when the tires rise up on a film of water, can occur with as little as ½ inch of water on the road. The group goes on to say that tires have to displace a gallon of water per second to keep the rubber meeting the road. Drivers should reduce their speeds to correspond to the amount of water on the roadway. New tires can still lose some contact with the roadway, even at a speed as low as 35 mph. Therefore, reducing speed and avoiding hard braking and turning sharply can help keep the rubber of the tire meeting the road.

- **Rely on the defogger.** Use the car's windshield defroster/defogger to improve visibility. Turn it on early and



keep it on until the rain has stopped and visibility has improved.

- **Recover from a skid.** Skids can be frightening, but when skidding, resist any temptation to slam on the breaks. Instead, continue to look and drive in the direction you want to go and slowly ease up on the accelerator.

- **Skip the cruise control.** It's important to maintain control over the vehicle in rainy conditions, so avoid using cruise control.

- **Maintain tires.** Proper inflation and tire tread levels can improve traction. AAA recommends checking tread depth by inserting a quarter upside down into the tire groove. If you can see above Washington's head, start shopping for new tires. Check tire pressure on all tires at least once a month. Get an accurate reading when tires are cold and adjust air pressure accordingly.

- **Avoid other distractions.** Distracted driving can be hazardous during good road conditions and even more dangerous when visibility and other factors are compromised. Switch phones and other devices off so you can fully focus on the road and other drivers.

Rainy weather can contribute to poor driving conditions. Drivers should make changes to speed and other factors to make wet weather driving as safe as possible.

UK 🇬🇧 SC163904

## Let there be light! (Even at night)

With the exception of certain luxury and sports car manufacturers, many of today's automakers equip their vehicles with standard halogen headlights. While such headlights are effective in the short-term, within two or three years the bulbs used in halogen headlights start to break down due to aging, exposure to the elements and everyday usage. Such a breakdown can compromise their light output by as much as 40 percent, dramatically reducing visibility as a result.

The reduced visibility associated with older halogen headlights is a legitimate safety concern, especially for the multitude of motorists who are already uncomfortable driving at night, when the visual acuity of the human eye is reduced by up to 70 percent. While drivers might not be able to do much about the makeup of their eyes, they can take steps to enhance their nighttime visibility.

- **Don't wait for nightfall.** According to the National Safety Council®, traffic death rates are three times greater at night than during the day, despite the fact that roads tend to be less congested after sundown than they are in broad daylight. Many drivers feel their vision is most compromised during the twilight hours, when the sun is gradually setting and day is transitioning into night. To combat such difficulties, make a conscious effort to turn your headlights on earlier. Make it a rule to turn lights on when leaving the office at the end of a workday or set a daily alarm on your smartphone so you're reminded to turn your headlights on at the time you feel your vision typically starts to suffer.



Drivers can easily upgrade their lighting with Philips X-tremeVision Headlight Bulbs (right), which put up to 100 percent more light on the road than standard halogen bulbs (left).

- **Upgrade your headlights.** A recent study from the AAA motor club found that the halogen headlights used in more than 80 percent of the vehicles on the road today fail to safely illuminate unlit roadways, even when vehicles are traveling at speeds as low as 40 miles per hour. But drivers and their passengers need not be at the mercy of their manufacturer-issued headlights. Philips Upgrade Headlight Bulbs, such as the X-tremeVision Bulbs, employ advanced technology that can deliver up to 100 percent more light on the road than standard halogen bulbs. Compatible with various makes and models, each Upgrade Headlight Bulb produces a longer beam pattern than standard halogen headlights, vastly improving nighttime visibility on even the darkest roadways.

- **Take care of your lights.** Drivers know to heed "check engine" warnings and schedule regular tuneups and oil changes, but vehicle maintenance entails more than just taking care of what's under the hood. Properly maintained headlights can go a long way toward

helping motorists feel safer when driving at night. When headlights are ignored, the resultant clouding can reduce their light output, thus compromising drivers' visibility. And thanks to sunlight, ozone, pollution and other factors, the plastic headlamp lenses found on many vehicles can become hazy and yellow over time, making it more difficult for drivers to see. Utilizing a protective UV coating to produce longer lens clarity and prevent clouding for up to two years, the Philips Headlight Restoration Kit quickly and effectively combats clouding on headlights as well as taillights, turn signals and reflective lens covers, making it easier for drivers to see the road and for others drivers to see them.

Driving at night makes many motorists uncomfortable, but drivers can employ various strategies to enhance their visibility when behind the wheel at night. More information is available at [www.philips.com/automotive](http://www.philips.com/automotive).

SC163971

# Tips for preowned vehicle buyers

The impression of used cars and trucks has changed dramatically in recent years. Now widely referred to as “preowned vehicles,” such automobiles are now the first choice of many buyers who want reliable vehicles without having to pay full sticker price.

While buying preowned vehicles is less risky today than it might have been two decades ago, there is still some risk for buyers who purchase cars that are not brand new. The following tips can help motorists find preowned vehicles that suit their needs and budgets.

- **Do your homework.** Drivers rarely buy brand new vehicles without first researching the makes and models they are considering. Whether they are checking a vehicle’s safety ratings, gas mileage or warranty terms, buyers know that such research is essential to making the most informed decisions. Preowned vehicle buyers should be just as diligent as new car buyers, researching the vehicle’s initial assessments and ordering a vehicle history report to determine if a vehicle they’re considering has been in any accidents and how many drivers have previously owned the car. Buyers also should research manufacturer warranty terms to determine whether the original warranty is still in place or if they will need to purchase a new one.

- **Develop a realistic budget.** Budgets are important whether buyers are purchasing brand new or preowned vehicles. But while new car buyers can reasonably expect their maintenance costs to remain low for a few years, preowned vehicle buyers, especially those purchasing cars without warranties, should expect to deal with repairs sooner than they would if they were buying brand new cars. Leave some room in your budget for repairs and then look for vehicles that fit your budget. Maxing out your budget could prove disastrous if your car needs repairs sooner than expected, and if repairs are a long way off, you are still saving money.

- **Make sure you are getting the best price.** Preowned vehicle prices may be more flexible than the prices of brand



new cars, but it’s still up to buyers to ensure they’re getting the best price. Resources such as Kelley Blue Book ([www.kbb.com](http://www.kbb.com)) and the Edmunds.com True Market Value (TMV)® pricing tool can help buyers make the best buying decisions. Using such resources is quick and easy and can help buyers quell any concerns they might have about overpaying for preowned cars or trucks.

- **Insist on a pre-purchase inspection for vehicles not designated as certified preowned vehicles.** Before making an offer on a preowned vehicle, buyers should insist on a pre-purchase inspection performed by their own mechanics. Such inspections are not necessary when buying certified preowned vehicles from dealerships because such certifications are only granted when manufacturers or other certifying authorities have inspected the vehicles before they were offered for sale. If private sellers or dealers selling uncertified preowned vehicles resist your efforts to get a pre-purchase inspection, walk away and continue your search elsewhere.

Preowned vehicles no longer carry the stigma they once did, and savvy buyers can find great deals on reliable pre-owned automobiles.

UK 🍁 SC163948

# Prevent summer sun and heat damage to your car

Come summertime, people anticipate spending plenty of time outdoors enjoying the warm weather and taking in the scenery. In addition to lazy days spent at the beach or around the pool, summer is a great season for road trips and other weekend getaways.

While many people look forward to the sunshine and heat of summer, extreme weather can be problematic for vehicles. The insurance quote service Insuramatch says the warmer season can take its toll on car paint and mechanical components can bake under the glaring sun and heat. Furthermore, temperatures can quickly escalate inside the vehicle, potentially damaging upholstery and anything else inside.

## Avoid the sun as much as possible

Protecting your vehicle means keeping it out of the heat and sunlight when it is not in use. At home, park it inside of the garage or under a carport. When shopping or running errands, attempt to find parking spaces in the shade or in a covered parking enclosure. Try to run the bulk of your errands during the early morning or evening hours when the sun will not be as glaring.

## Wax more often

Try to wax your car after every wash. A good layer of wax can protect a vehicle’s paint from dirt, debris and the sun’s rays. Remember, premium waxes do not necessarily work any better than less expensive waxes, but the type of formula-

tion (liquid, paste and spray) may affect application and how long each application lasts. *Consumer Reports* found that paste waxes are easier to use than liquid waxes, though liquid waxes cleaned the best. Spray waxes were the easiest to use and left the fewest stains on plastic parts, but they didn’t last as long as other waxes.

## Clean out your “stuff”

The heat can cause items inside vehicles to melt or explode. Depending on the product, a lot of staining or damage can occur if items melt or explode inside a car. Wax-based products can be particularly harmful. Be wary of leaving lipstick, crayons, candles, lip balms, sunscreen, and lotions inside vehicles on hot days. In addition, remove canned carbonated beverages and other canned items to reduce likelihood of spills.

## Use visors and car covers

If you cannot keep your vehicle parked in shady areas, do what you can to reduce direct heat and sunlight exposure. Covers can protect against UV rays and any sap or bird droppings that may fall on the vehicle. Place reflective visors on the windshield to redirect sunlight so it doesn’t turn the inside of the car into an oven. Keeping the windows open slightly also can keep the air in cars fresh.

While drivers are protecting their cars, they should also protect themselves, passengers and pets. Never leave a person or animal unattended in a hot car, even for a short time.

UK 🍁 SC163967

# How to cut the cost of auto insurance

The cost of auto insurance is contingent on a host of variables. Such factors include the type of vehicle being insured and the driving record of the policy holder.

While drivers may feel they have little leeway regarding the cost of their auto insurance, there are several steps motorists of all ages can take to lower their auto insurance premiums.

- **Address your credit score.** Policy holders’ credit histories is one of the factors insurance companies use when determining the cost of individuals’ insurance policies. In a 2015 analysis of data from *Consumer Reports*, the Insurance Information Institute found that drivers in Florida who had excellent credit scores received insurance quotes that were less than half that of drivers whose scores were considered poor. That’s because insurance companies see drivers with poor credit scores as more likely to be in an accident than those with excellent scores. Before shopping for new policies, drivers should take steps to improve their credit scores by paying off their consumer debts and having any discrepancies on their credit reports corrected.

- **Continue your education as a motorist.** The III notes that non-driving factors, such as age, are among the variables insurance companies consider when determining the cost of their automotive policies. While older drivers can’t reverse the aging process and younger drivers can’t add years to their driving histories



overnight, there are ways these drivers can lessen the impact their ages have on the cost of their auto insurance premiums. Advanced defensive driving courses can refresh older drivers’ memories with regards to safe driving techniques while also teaching them the latest techniques to stay safe behind the wheel. Younger drivers who take such courses can be taught how to drive in emergency situations in controlled environments.

*Consumer Reports* notes that a 2012 report jointly sponsored by the U.S. government, AAA Foundation for Traffic Safety and Manitoba Pub-

lic Insurance found that there is no evidence that traditional driver’s education classes reduce crashes, highlighting the importance of advanced courses that can prepare older and younger drivers alike for what awaits them on the open road. Taking such classes can save drivers as much as 10 percent on their auto insurance premiums, and those discounts may even last several years.

- **Adjust your existing policy.** Mileage is another factor insurance companies use when pricing their automotive policies. While driving habits change, few drivers think to contact their insurance companies when their habits change in ways that can save them money. If your daily commute is shorter than it was when you initially opened your policy or if you now take public transportation to save money on gas, contact your insurance agent and give a more up-to-date assessment of your driving habits. Doing so might save you a considerable amount of money each year.

- **Combine your policies.** Perhaps the simplest way to save on auto insurance is to combine your auto and home insurance policies. Covering your vehicles and your home via the same provider may save you as much as 15 percent on each policy.

Auto insurance is a considerable expense, but drivers can take numerous steps to reduce the costs of their policies.

UK 🍁 SC163944

## Did you know?

According to the popular website ThePeopleHistory.com, the average price for a new car in 1986 was \$9,255. While figures for 2016 have yet to be determined, in September 2015, the automotive resource Kelley Blue Book ([www.kbb.com](http://www.kbb.com)) reported that the average transaction price for light vehicles in August 2015 was \$33,543. Those figures should raise eyebrows among consumers, as they illustrate just how much more expensive new cars have become over the last three decades. The U.S. Bureau of Labor Statistics Consumer Price Index inflation calculator indicates that \$9,255 in 1986 had the same buying power as \$20,041.47 in 2015, leaving consumers in 2015 well short of the necessary funds needed to purchase new vehicles. If new vehicle buyers in 1986 were faced with similar average car costs as buyers in 2015 faced, they would have needed \$15,489.91 to drive a new car home from the dealership.

SC163949

# Tips for a fun and frugal road trip

Driving vacations are popular for a variety of reasons, not the least of which is flexibility. Such excursions are not restricted by flight schedules, and travelers often feel as though they have more control over their trips when traveling by car rather than traveling by air.

Road trips also can save travelers money, especially when traveling in groups of three or more and expenses such as fuel and tolls are shared. In addition to sharing the road with a few friends and family members, road trip enthusiasts can employ several other strategies to enjoy a vacation that’s both frugal and fun.

- **Downsize your vehicle.** While prices at the pump have been more driver-friendly in recent months, road trippers who drive large sedans, trucks or SUVs might be able to save money by driving smaller vehicles during their trips. Especially small vehicles may be impractical and uncomfortable depending on the number of people who are making the trip, but mid-size vehicles with ample storage space tend to be more fuel-efficient than large trucks or SUVs. If someone in your traveling party drives



such a vehicle and it’s in good shape, take that car instead of a larger alternative.

- **Get a tuneup.** Another way to save money on your road trip is to get a vehicle tuneup in the days before your trip is set to begin. Let your mechanic know you are planning a road trip and ask that a full diagnostic test be conducted to make sure everything is running efficiently. An air filter nearing its expiration date may be worth replacing, as a new filter will help to save money on fuel. In addition, replace tires with worn tread, as old or inadequately inflated tires will force the engine to work harder, wasting fuel and costing you and your fellow travelers money along the way.

- **Consider various types of lodging.** Road trippers who plan well in advance may be able to find great deals on lodging, but too much planning may cost travelers some of the flexibility and freedom they were hoping to enjoy during their vacations. Weather permitting, campsites can be unique and affordable places to stay. When planning your routes, choose roadways that are close to popular campsites, avoiding campsites that are too remote, as such sites may cost you in time and fuel what you’re saving on lodging. If campsites are unavailable, download hotel website apps on your phone and use these apps to find affordable rooms as you go. Simply showing up to hotels without reservations is unlikely to yield great rates, but apps may offer discounted rates on rooms hotels are simply looking to fill at the last minute.

- **Bring your own food.** Fuel, lodging and food tend to be the three biggest expenses on driving vacations. Travelers who bring their own food can save a substantial amount of money and maintain some control over what they eat. That’s a big benefit for men and women who like to eat healthy and prefer to avoid the fast food fare that tends to be the only options available at rest stops.

Road trips make for great vacations, and travelers can take many steps to make such excursions more affordable without sacrificing fun.

UK 🍁 SC163920

# Get the best deal on an auto loan

Thanks to the high costs of new automobiles, many drivers now take out loans when replacing their existing vehicles. Such loans make it possible for drivers to purchase new vehicles they may not have the cash to buy outright, and making car payments on time each month is a great way for consumers to build their credit.

Drivers want to find great deals on their cars, but they also should make an effort to secure the most consumer-friendly auto loan they can find. Doing so can save drivers substantial amounts of money over the course of their loans, and finding a great deal is not as difficult as it may seem.

- **Go to your lender first and foremost.** Loan shopping before car shopping, as opposed to relying on dealers to arrange the loan once you find a car you want, can help drivers secure better terms. By prequalifying for a loan, consumers can then go to the dealership knowing exactly how much they can spend, saving themselves time and easing nerves some buyers may have about the car-buying process. Prequalifying with a bank, credit union or online lender does not lock buyers into those terms, leaving them room to secure even better deals by asking the auto dealer to beat the terms of their existing financing deals. Be careful not to apply for too many loans when loan shopping, as each application will lower your credit score.

- **Clean up your credit.** Creditors take many things into account when determining loan terms, but perhaps no variable is more important than an applicant's own credit history. If your credit history is bumpy or you are currently carrying substantial debt, pay off as much of your debt as possible before applying for an auto loan. Even if your credit history is not great, you may be in



line for better loan terms if you have paid off your consumer debt and recently indicated you are capable of making monthly payments for an extended period of time.

- **Comparison shop.** Lenders compete with one another, and consumers can use that to secure the best possible loan terms. If one lender gives you loan terms that you find attractive, resist the temptation to sign on the dotted line right away. Sleeping on it and taking the terms to the lender's competitors or even auto dealers may ultimately result in you landing even better terms.

- **Know the terms of the loan before you drive off the lot.** Some financing terms may be classified as "contingent," which means the terms can change even after drivers take cars off the lot. That may mean higher interest rates or lengthier loans, which can cost drivers considerably more money in the long run. Drivers can avoid that fate by waiting until the terms have been finalized to accept the car and take it home.

Auto loans make it possible for millions of drivers to purchase new and reliable automobiles. Savvy borrowers who take the time to secure the best loan terms can save themselves substantial amounts of money and still drive the cars of their dreams.

UK 🍁 SC163918

# Safe driving techniques have changed

Driving today is different than it might have been when many motorists first earned their drivers' licenses. As a result, safe driving techniques have changed. Learning these changes and adjusting driving habits can keep motorists and their passengers safe.

- **Watch the clock.** Older guidelines indicated keeping hands on the steering wheel at the positions of 10 and 2 if you were imagining it as a clock. New information indicates this can be dangerous to the arms and hands should the air bag deploy in a crash. The National Highway Traffic Safety Administration and AAA now say you should grip the wheel at the 9 and 3 positions, which safely allows drivers to maintain control of their vehicles.

- **Change your turns.** Air bag safety also comes into play when making turns. Rather than the formerly taught way of hand-over-hand turning, drivers should push with one hand and pull with the other to steer the wheel — safely keeping their hands away from the plastic casing and the possible release of heat and pressure from an exploding air bag.

- **Use hazard lights only when real hazards are encountered.** Some people are very generous in their use of hazard lights, turning them on when double-parking, in bad weather or when they are carrying a heavy load. Various states and areas have specific laws governing the use of hazard lights, including when and when not to use them. Hazard lights may inadvertently put drivers in danger because they can override turning signals. Some other drivers have become so accustomed to seeing hazard lights that they may not take them seriously. Esurance suggests checking local laws to determine which situations warrant using hazard lights.

- **Don't block the "fast lane."** The far-left lane has long been considered



the passing lane. Although some police departments have become more lenient in allowing drivers to actually stay in the left lane, it's still courteous to use it as infrequently as possible. When you do find yourself in the left lane, recognize that you should maintain highway speed or accelerate slightly to get around the car you need to pass. Driving slowly in the left lane can compromise your own safety and that of your passengers and fellow drivers.

- **Anticipate road conditions.** There are differences between driving on rural roads, paved roads and heavily trafficked highways, especially during inclement weather or when encountering adverse conditions. There's no magic speed or technique that is ideal all of the time. Drivers need to learn to adapt to the conditions to facilitate safe passage. Keep in mind that it can be difficult to stop on gravel, wet roadways or those covered with leaves.

- **Avoid the big rush.** Always try to leave extra time to reach a destination. This way you will not have to speed or make tricky maneuvers to get to an appointment on time. Rushing around can lead to distractions or unsafe practices. Reduce your accident risk by building extra time into your trip.

Driving rules are not static, and drivers should stay current on practices that are safe and those that are no longer correct to use on the roadways.

UK 🍁 SC163908

# Safety in numbers

## Why it pays to replace headlight bulbs in pairs

When it comes to vehicle maintenance, the rule of two has long reigned among professional automotive technicians and driving safety advocates. In accordance to this rule, drivers replacing important parts in their cars and trucks, such as tires, brakes, shocks and wiper blades, should always do so in pairs.

Replacing parts in pairs can ensure vehicles are properly balanced and functioning safely. But it's not just tires, brakes and other big-ticket components that should be replaced in pairs. Vehicle lighting plays an integral role in keeping drivers and their passengers safe, and motorists should exercise the same caution regarding their vehicles' headlights, taillights and turn signals that they do when maintaining the rest of their cars and trucks.

### Why replace aging headlight bulbs?

Few drivers include headlight bulb replacement in their vehicle maintenance routines. But old headlight bulbs can drastically compromise visibility at night, when drivers' visual acuity is naturally reduced by as much as 70 percent. As headlight bulbs age, the effects of exposure to sunlight, ozone and pollution can significantly reduce their light output. According to Philips Automotive, a leading manufacturer of vehicle lighting components, headlight bulbs begin to project significantly less light within two to three years of their initial usage, producing dimmer light outputs that compromise the safety of drivers and their passengers. For example, new headlight bulbs capable of projecting 240-foot beams in front of a vehicle may see that projection dwindle to just 160 feet within two to three years.

### Why replace bulbs two at a time?



**Changing headlight bulbs in pairs assures that the road ahead will be properly illuminated and that drivers will get the full safety benefit of the vehicle's headlights, just as the carmaker intended.**

In an effort to promote the importance of changing headlight bulbs two at a time, Philips developed the "Change In Pairs" safety campaign, which aims to educate motorists about the dangers of dimming lights while promoting the many reasons that changing bulbs in pairs makes the road safer for all travelers. To support this safety initiative, Philips also packages its Upgrade Headlight Bulbs in pairs.

Though replacing two headlight bulbs when only one is dimming may seem unwarranted, maintaining a consistent light output in both headlights makes the road safer for drivers, their passengers and oncoming motorists. When only one bulb is replaced, the resulting

light output can be both unbalanced and unpredictable, providing inadequate lighting that can compromise driver visibility. In addition, oncoming motorists may experience difficulty seeing vehicles with just one headlight operating at full capacity, and some may even mistake oncoming cars and trucks for motorcycles, creating positioning issues for drivers on both sides of the yellow line.

### How else can drivers improve visibility?

In addition to replacing headlight bulbs in pairs every two to three years, drivers can take the following proactive measures to reduce the likelihood that their vision will be compromised while on the road.

- **Replace worn out wiper blades.** Wiper blades need to be changed each season or in three-month intervals. Rubber wiper blades can grow brittle rather quickly, potentially compromising driver visibility at times when they need their vision to be as strong as possible, such as when rain or snow is falling.

- **Clean interior glass and mirrors.** Over time, interior glass can develop a film-like buildup that reduces vision and creates hazy reflections from the sun. Smokers may notice such buildup is especially thick in their vehicles. Periodically clean interior glass and mirrors to prevent this film from compromising your vision.

- **Don't hang accessories in your vehicle.** Fuzzy dice, photos and other items hung on rearview mirrors can prove distracting and block you from seeing the road.

Learn more about the "Change In Pairs" campaign by visiting [www.philips.com/automotive](http://www.philips.com/automotive).

SC163980

## Did you know?

According to Digitaltrends.com, which ranked the most expensive recently made road-legal cars in the world, the most expensive car in the world is the Koenigsegg CCXR Trevita, which will set buyers back roughly \$4.8 million. In ranking the cars, Digitaltrends.com ignored classic cars sold at auction and limited the list to one entrant per nameplate to prevent redundancies. The Swedish-made CCXR Trevita was developed with a new exterior manufacturers refer to as the Koenigsegg Proprietary Diamond Weave. That process involves coating carbon fibers with a diamond-dust impregnated resin, making the car one that only extremely wealthy auto enthusiasts can afford to call their own. Only three of the vehicles were ever made, which should help lawmakers rest easy, as the 1,004 horsepower dual-supercharged V8 engine no doubt tempts drivers to push the pedal to the metal. For those who fall just short of the CCXR Trevita price tag, the Lamborghini Veneno checks in as the second most expensive car in the world. The Veneno and its 6.5-liter V12 engine can reach 60 miles per hour in under three seconds, all for the low price of just \$4.5 million.

UK 🍁 SC163955

# Simple maintenance tips to keep your ride running strong

Motor vehicles are sizable investments that, for many people, trail only homes and educations in terms of the biggest expenses they will ever have. So it's in drivers' best interests to take every step possible to protect their investments and keep their vehicles running smoothly as long as possible. While knowledgeable mechanics can be invaluable resources, drivers can take several minor, simple steps to keep their cars running smoothly for years to come.

- **Perform weekly visual inspections.** Few drivers take the time to look at their vehicles once those vehicles lose their new car luster. But visual inspections can help drivers find problems that, though minor, may impact their vehicles' performance. For example, a routine examination of vehicle tires can indicate if those tires are properly inflated. Poorly inflated tires can decrease fuel efficiency and affect the overall safety of a vehicle. If tires appear flat, check their pressure and inflate them to the levels listed in your owner's manual.

- **Look for fluid leaks.** Another telltale and easily identifiable sign that a vehicle needs some maintenance is the sight of fluids beneath the car. If you notice puddles or stains beneath where you normally park your car, your vehicle may be leaking fluids. Note the



color and consistency of the fluid and then call your mechanic to determine which fluid is leaking and how to fix the problem.

- **Stick to manufacturer-recommended maintenance schedules.** Whether your vehicle is brand new or has some tread on its tire, consult the owner's manual for manufacturer recommendations with regard to changing fluids and replacing filters. Many recent models can now be driven roughly

5,000 miles before they need an oil change, but check your owner's manual for the guidelines established by your vehicle's manufacturer, and adhere to that schedule religiously. If you drive an older car, recognize that the vehicle may benefit from more frequent oil changes and tuneups.

In addition, read the manual for additional guidelines, such as how often to replace the air filter, headlight, turn signal and brake lamps, windshield wipers, and other vehicle parts that can wear down over time.

- **Look under the hood as well.** While many drivers feel that the area beneath their vehicles' hoods is best left to the professionals, you can still lift up the hood every so often to see if there are any glaring problems that demand attention. Inspect rubber belts for signs of wear and tear, and know that such belts may need to be replaced every 50,000 miles or even more frequently depending on your driving habits. Lifting the hood is also necessary when checking fluid levels, which you should check periodically and before and after any long trips.

Drivers who notice or suspect damage when performing simple vehicle maintenance should bring these concerns to the attention of their mechanics as soon as possible.

UK 🍁 SC163917



Road trips enable travelers to discover the country’s wonders up close.

## Enjoy some scenic roads

Road trips have been part of popular culture for decades. Featured prominently in movies and books such as “On the Road,” “Rain Man” and “Easy Rider,” road trips with friends or family tend to leave indelible marks.

Remarkable road trips are made more so by the company shared along the way and the scenic and historical roadways traversed to reach a destination. Travelers embarking on road trips in Canada or the United States should consider including some of the following roadways in their travel plans.

- **Haines Highway:** If your adventures take you through Alaska, there is plenty of legendary scenery to take in. The backdrop along the Haines Highway is sensational, but this stretch of roadway also offers views of the largest congregations of bald eagles in the world. It has been dubbed “The Valley of the Eagles.”

- **Route 66:** Now known as “Historic Route 66,” this famed road stretches from Los Angeles to Chicago, cutting a path through a vast portion of America’s heartland. Some say driving along 66 is an adventure in American history and that the road embodies the best of the United States.

- **Pacific Coast Highway:** While not the fastest way to travel, this winding road that hugs the California coast owes its popularity to stunning views of the Pacific Ocean. It’s difficult to avoid being swept up by the breathtaking views of rock formations, waves and cliffs.

- **Highway 99:** Referred to as the Sea to the Sky Highway, this roadway in British Columbia begins outside of Vancouver and rises up into the mountains.

This road trip is full of various climate zones, mountains, lakes and rivers. The 700-meter rock face of “The Chief” also is a popular draw.

- **Columbia River Highway:** The first paved road in the northwestern United States, Columbia River Highway also is the first scenic highway in America. It is renowned for being a portion of the original Oregon Trail, and its 70 miles offers spectacular views year-round.

- **Overseas Highway:** This impressive roadway extends more than 100 miles from Key Largo to Key West, Florida, linking all of the islands that comprise the Florida Keys. The Overseas Highway includes a seven-mile bridge across the water.

- **Highway 12:** This route in Utah offers impressive views of natural features. Attractions include the Bryce Canyon, Red Canyon and Grand Staircase-Escalante National Monument.

- **Loess Hills Trail:** Loesses, which are hills formed from silt, give land alongside this trail in Iowa interesting topography and varied flora. Fall foliage here has been formally qualified as a National Natural Landmark.

- **Highways 44 and 240:** These routes in South Dakota take travelers through the area known as the Badlands, giving adventurers a glimpse of the American West. Badlands National Park, Mount Rushmore and the Crazy Horse Memorial are other attractions to take in while in the area.

North America is filled with many scenic roadways perfect for road trips, which remain one of the best ways to explore and experience the United States and Canada. SC163905

## Best-selling vehicles in the United States

Many auto manufacturers aspire to build customer loyalty. Once a customer is satisfied with the performance and durability of a vehicle, he or she is more likely to purchase or lease cars produced by that vehicle’s manufacturer in the future. Each year, automotive trend reporters categorize those vehicles that command the greatest share of the car-buying market. In 2015, certain vehicles moved up the list, while others maintained their hold on the top spots. According to data through the third quarter of 2015 compiled by automakers and the automotive resource Good Car Bad Car, here are the Top 14 passenger cars of 2015 (excluding trucks and SUVs).

1. Toyota Camry
2. Honda Accord
3. Honda Civic
4. Toyota Corolla
5. Ford Fusion
6. Nissan Altima
7. Hyundai Elantra
8. Nissan Versa
9. Chevrolet Malibu
10. Hyundai Sonata
11. Subaru Outback
12. Nissan Sentra
13. Chevrolet Cruze
14. Kia Soul

SC163966

# How to sell a vehicle with an accident history

Selling a vehicle may seem easy, but unloading pre-owned vehicles may take some time. While sellers may already have their eyes on the prize — a new vehicle — the first step is selling their current vehicle at a fair price, especially for those sellers who need to finance the purchase of their next vehicle with the proceeds they earn when selling their current one.

Sellers must consider a host of factors, including potential market for the vehicle and its potential sale price, before putting their vehicles up for sale. The accident history of a vehicle is another important factor to consider. Buyers are understandably weary about purchasing vehicles that have been in an accident. Easily accessible vehicle history reports can make it even more challenging to sell a used car, but such reports don’t make it impossible to unload pre-owned vehicles.

- **Be open and honest.** Hiding an accident is unethical and can haunt you down the road. It is better to be forthcoming about any accidents a vehicle might have been in. If you have documentation of the accident, such as photos and receipts for repairs, make it available to prospective buyers. If you have certification from an auto body shop or mechanic that the vehicle is in perfectly good condition and was repaired with quality, manufacturer-supplied parts, offer that information as well. The more information you provide and the more honest and forthcoming you are, the less it will seem like you’re trying to hide major damage.

- **Encourage a vehicle inspection.** Inform the buyer that you have no qualms about him or her taking the car to a mechanic and having it thoroughly inspected. This will show your confidence in the performance of the vehicle.

- **Consider a dealer trade-in.** Dealer trade-ins may not earn you as much money than you would get if you were to sell the car privately, but trade-ins tend to be simpler.



Photos and other documentation can make buyers feel more comfortable about purchasing vehicles that have been in an accident.

Dealerships have almost zero emotional attachment to vehicles and likely won’t be as concerned as a private buyer about an accident on record. Some dealers farm out used cars to auctions or salvage yards. It may be worth it to take the lower price and not have the headache of unloading the car on your own.

- **Be flexible on pricing.** The right price will help prospective buyers overlook minor blemishes or accidents. When coupled with the truth, the right price can entice buyers to seal the deal.

Auto accidents happen. But while no one wants to get into a fender-bender, such accidents should not prevent auto owners from selling their vehicles in the future. SC163921

## Keep the environment in mind when changing motor oil

Vehicle engines rely on many components to run efficiently, and motor oil is just one of the things that can affect how well engines run.

Motor oil serves to reduce wear on moving parts. Oil also cleans, inhibits corrosion, improves sealing, and cools the engine by carrying heat away from moving parts. Each manufacturer has its own recommendations for oil-change intervals, but many advise that conventional motor oil be changed every 3,000 miles, while synthetic oils should be changed between every 7,000 to 10,000 miles. Excessive driving, extreme heat and even cold starts can cut down on oil life.

Vehicles receive many oil changes over their lifespans, and as a result motor oil can have a significant impact on the environment. When not handled responsibly or when discarded improperly, petroleum-based oils can wreak havoc on wildlife, water supplies and more. Eco-conscious motorists can keep the following tips in mind when changing their vehicles’ motor oil.



Having motor oil changed at a service center makes for easier recycling of old oils.

- **Rely on a major oil change chain or service center.** Oil change locations generally offer motor oil recycling so the oil can be reused and disposed of properly. These centers also will top off other fluids and give your vehicle a brief inspection, making them quite convenient.

- **Bring oil to a recycling location.** If you perform your own oil changes, be sure to collect all of the drained oil and put it into a canister. Vehicle re-

pair centers generally offer motor oil recycling services and serve as drop-off centers. Check with your municipal recycling center as well, as they may have a motor oil drop-off policy.

- **Opt for recycled motor oil.** Certain brands of motor oil, such as EcoPower, are made from recycled and refined re-claimed motor oil.

- **Learn about synthetic oils.** Synthetic oils can be more effective at lubricating and cooling, and they can be changed less frequently than traditional motor oils. This helps generate less waste.

- **Repair leaks promptly.** If you notice oil or other fluids pooling under your vehicle, take the car to a mechanic. Even small leaks can contaminate the environment. In addition, leaks put neighborhood animals and pets at risk, as animals may be drawn to the sweet taste or aroma of automotive fluids.

Responsible vehicle maintenance includes taking measures to protect the environment. SC163951

# 4 reasons for a check engine light

Vehicles rely on many components working harmoniously to function at optimal capacity. Any number of systems can go wrong, and oftentimes the first indication that something has gone awry is an illuminated dashboard signal.

One such signal is the “check engine” light. Many drivers have little idea what to do when this indicator lights up, and this light can cause some anxiety. According to *Consumer Reports*, a check engine light turning on does not usually require immediate action. However, it does mean that you should make an appointment to have the vehicle inspected for potential problems.

Check engine lights are part of a car’s onboard diagnostics. The light turning on may indicate something minor, such as a loose fuel cap, or something more serious like a misfiring engine. When the light turns on, drivers wondering why may want to see if the answer is related to one of the following issues.

- 1. **Loose gas cap:** Fuel vapors can leak out and air can get in when the fuel cap isn’t secured correctly. This can compromise the fuel system and make the check engine light come on. Take off the cap and then reseal it to see if that alleviates the problem. Cracked caps will need to be replaced.

- 2. **Dirty oxygen sensor:** A faulty or clogged sensor may not provide the right information about unburned oxygen from the vehicle’s exhaust. This sensor monitors how much fuel is burned. Compromised data can cause a decrease in fuel efficiency. Some do-it-yourselfers can replace an oxygen sensor on their own, but those who can’t should have the issue addressed immediately by a professional.

- 3. **Too much speed or load:** Towing a trailer or another



heavy item may put strain on the vehicle and cause the light to come on because of loss of power. Lightening the load and reducing speed can help fix the problem. Always consult with the owner’s manual to determine the towing capacity of your vehicle.

- 4. **Short or faulty code:** Computers aren’t always fool-proof, and sometimes an electrical short or another similar problem can cause a light to come on. Bring the vehicle to an automotive supply store. Such stores typically have diagnostics tools that can be hooked into the car’s computer and provide a more detailed understanding of what is triggering the check engine indicator.

In many cases, a steady check engine light is not a serious concern. However, when such a light comes on, drivers should try to find out why as soon as possible. SC163906



## Interesting ways to enjoy travel

Research indicates that traveling is at the top of the list of interests motivating today's men and women over the age of 50.

Seniors are perhaps the most likely demographic to indulge their love of traveling. Retirement leaves lots of time for recreation, and many choose to spend that time on the road. Travel also can be improve adult longevity, says geriatricians at the University of Arkansas.

Those in the travel industry understand that men and women over 50 comprise a large percentage of their customers and have catered many travel packages toward this influential demographic. The following is a look at some of the more popular travel opportunities for men and women over 50.

- **Genealogical tourism:** This is one of the fastest-growing markets in vacation travel. Genealogical tourism involves individuals traveling to areas of historical significance for their families, such as churches where past relatives may have married and villages where grandparents or cousins once resided or were employed. This can create a tangible link to one's past and open up more opportunities to learn the varied genealogical history that has shaped a family, and even one's personal identity.

- **Extended vacations:** Seniors may have the capacity to devote more time to travel and not be caged in by strict time constraints. That makes them eligible for extended vacations. These can include long-term rentals in tropical locales, several-week sightseeing cruises

or guided tours overseas that touch on several different countries or cities during the trip.

- **Off the beaten path:** Adventurous travelers may not be content to stick to the resort lifestyle or standard vacation options. Active men and women over 50 are charting their own vacation courses with bucket list-style vacations that may be off the beaten path. Travelers who have always aspired to climb a mountain or see a rain forest may be inclined to realize these goals as they get older. Nontraditional tours can include living like indigenous peoples or following the footsteps of early explorers.

- **All-inclusive tours:** All-inclusive packages remain a popular option for travelers of all ages. These vacation packages charge one price for accommodations, entertainment, sightseeing, food, and many other amenities. All-inclusive vacations remove some of the headaches associated with organizing various components of travel so that a person can focus on relaxation and having fun.

- **Singles meets:** Single vacationers over 50 may want to meet other men or women in their age bracket in the hopes of finding romance. These vacations double as relationship mixers and give men and women the opportunity to mingle with others in similar situations without the pressure of traditional dating.

Travel is a way to see the world, meet new people and experience various cultures. Seniors increasingly embrace travel because they have both the time and the means to take vacations. *LP163911*

## Isolation a concern for seniors' families

Feelings of loneliness and isolation are common among the senior population. This is due, in part, to the large percentage of seniors who end up living alone later in life. U.S. Census Bureau information from 2010 indicated around 28 percent of people ages 65 and older lived alone at the time the data was collected. As people get older, their likelihood of living alone only increases, as many have fewer family members or friends around to provide company and care. Despite the large numbers of Baby Boomers living throughout North America, senior isolation is still a concern. According to the senior housing resource A Place for Mom, the following situations can result from senior isolation.

- Studies from the National Center on Elder Abuse show a connection between social isolation and higher rates of elder abuse.
- Feelings of loneliness can be linked to poor cognitive performance.
- Loneliness is associated with more depressive symptoms among seniors.
- A 2010 study published in *Psychology and Aging* indicated a direct relationship between loneliness in older adults and increases in systolic blood pressure over a four-year period.

Visiting with seniors and promoting social connections can help them avoid feelings of isolation. *LP163968*

# Retirement saving for late bloomers

Today's young professionals hear about the importance of saving for retirement seemingly from the moment they are hired. In addition to discussions with human resources personnel about employer-sponsored retirement plans, young professionals are learning about the importance of saving for retirement thanks to the abundance of financial-planning advertisements on television, the radio and the Internet.

Older workers may not have been so lucky, and many may find themselves trying to play catch up as retirement age draws closer. While it's important to begin saving for retirement as early as possible, late bloomers whose retirement dates are nearing can still take steps to secure their financial futures.

- **Pay down debts.** Eliminating debt is good for men and women of all ages, but especially so for those nearing retirement. Substantial debt may delay your retirement and can greatly reduce your quality of life during retirement. If you still have substantial debt, eliminate that debt before you start saving additional money for retirement. Once your debt slate has been wiped clean, you can then increase your retirement contributions.

- **Eliminate unnecessary expenses.** If your retirement savings are low (many financial advisors now advise men and women that they will need at least 60 percent of their pre-retirement income each year they are retired), start cutting back on unnecessary expenses and reallocate that money toward retirement saving. Cutting out luxury items, such as vacations to exotic locales or country club memberships, is one way to save money. But don't overlook the simpler ways to save, such as canceling your cable subscription or dining at home more often.

- **Downsize your home.** Many empty nesters downsize their homes as retirement nears, and doing so can help you save a substantial amount of money. If the kids no longer live at home or if you simply have more space than you will need after retirement, downsize to a smaller, less expensive home. Monitor the real estate market before you decide to downsize so you can be sure to get the best deal on your current home. Downsizing saves on monthly



utility bills, property taxes and a host of additional expenses. Downsizing also means less maintenance, which gives you more time to pursue your hobbies upon retiring.

- **Take on some additional work.** While you may have long felt you would slowly wind down in the years immediately preceding retirement, taking on some additional work outside of your current job is a great way to save more for retirement and perhaps even lay the foundation for a post-retirement career. Workers over the age of 50 can be invaluable resources to startups or other businesses looking for executives who have been there, done that. Look for part-time jobs that seek such experience. Even if the initial jobs don't bowl you over financially, part-time consultant work in retirement can make up for lost retirement savings and may even make your retirement years more fulfilling.

Men and women on the verge of retirement can take many steps to grow their retirement savings and make their golden years that much more enjoyable. *UK ♣ LP163902*

## How to determine if downsizing is for you

As men and women retire or approach retirement age, many opt to downsize their homes. Such a decision can save older adults substantial amounts of money while also liberating them from the hassle of maintaining large homes they no longer need.

Downsizing to smaller homes or apartments is a significant step, one that homeowners should give ample consideration before making their final decisions. The following are a handful of tips to help homeowners determine if downsizing to smaller homes is the right move.

- **Get a grip on the real estate market.** Downsizing is not solely about money, but it's important that homeowners consider the real estate market before putting their homes up for sale. Speak with a local realtor or your financial advisor about the current state of your real estate market. Downsizing can help homeowners save money on utilities, taxes and mortgage payments, but those savings may be negated if you sell your house in a buyer's market instead of a seller's market. If you think the current market won't get you the price you are hoping for, delay your downsize until the market rebounds.

- **Take inventory of what's in your house.** Empty nesters often find that their homes are still filled with their children's possessions, even long after those children have entered adulthood and left home. If the storage in your home is dominated by items that belong to your children and not you, then downsizing might be right for you. Tell your children you are thinking of downsizing and invite them over to pick through any items still in your home. Once they have done so and taken what they want, you can host a yard sale, ultimately donating or discarding what you cannot sell. Once all of the items are gone, you may realize that moving into a smaller place is the financially prudent decision.

- **Examine your own items as well.** Your children's items are likely not the only items taking up space in your home. Take inventory of your own possessions as well,



making note of items you can live without and those you want to keep. If the list of items you can live without is extensive, then you probably won't have a problem moving into a smaller home. If you aren't quite ready to say goodbye to many of your possessions, then you might benefit from staying put for a little while longer.

- **Consider your retirement lifestyle.** If you have already retired or on the verge of retirement and plan to spend lots of time traveling, then downsizing to a smaller home may free up money you can spend on trips. And if you really do see yourself as a silver-haired jetsetter, then you likely won't miss your current home because you won't be home frequently enough to enjoy it. If travel is not high on your retirement to-do list but you have a hobby, such as crafting, restoring classic cars or woodworking, that you hope to turn into a second profession, then you might benefit from staying put and converting your existing space into a workshop.

Many retirees downsize their homes, but this decision requires careful consideration of a variety of factors. *UK ♣ LP163927*

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# Great part-time jobs for retirees

Upon retiring, many newly minted retirees find themselves looking for ways to fill their free time. Hobbies may not take up too much time, and travel can stretch retirees' budgets.

One way that retirees can make great use of their free time and make a little extra money is to find part-time employment. Part-time jobs can help retirees maintain their connections with their communities, whether it's their professional community or the community in which they live, while also providing a sense of purpose. Retirees interested in finding part-time work may want to consider the following jobs.

- **Consulting work:** Many retirees have long résumés, and that experience is still valuable even after retirement. Consulting firms often hire experienced businesspeople on a project or contract basis, which can be great opportunities for retirees to fill their time and make sizable amounts of money without having to commit to long-term employment.

- **Teaching:** Retirees can also put their professional experience to work in the classroom. Inquire about teaching opportunities at a nearby university or even the local high school. Such opportunities may only be available on a volunteer basis, but some might pay part-time salaries or small stipends. Either way, many retirees find that working with young people helps them stay young, and passing on lessons learned to younger generations can provide a strong sense of purpose.

- **Seasonal work:** Seasonal work is another great way for retirees to fill their time and make a little extra money along the way. Come the holiday season, retirees should have no trouble finding seasonal retail work at their local malls or shopping centers.



**Part-time consultant work may be just what retirees are looking for to fill their time and earn some extra money.**

In warmer months, retirees may find seasonal employment at area beaches, golf courses or parks.

- **Sports teams:** Retirees who live in cities with professional sports teams may be able to find work with their favorite franchise. Professional sports franchises often rely on retirees to staff in-game positions like ushers and concessions employees, and some may even hire retirees to greet fans. While the pay might not be great, such positions are ideal for retirees who happen to be big sports fans.

- **Crafts:** Retirees with a love of crafting can turn their hobby into income. For example, Etsy.com makes it easy for creative entrepreneurs to post their creations and sell them to buyers all over the globe. Sellers often dictate how quickly they can make and ship products, so retirees need not feel worried about being rushed.

Many retirees still work even after calling it a career, and opportunities abound for men and women looking to fill their time and make a little extra money along the way.

UK 🍁 LP163950

# Eating right can improve quality of life

Legend states that on April 2, 1513, Spanish explorer Juan Ponce de León was the first European to discover modern-day Florida when he traveled on a quest for the mythical "Fountain of Youth." While modern science has proven that there is no mystical fountain or body of water that can reverse or slow down the aging process, there are many steps people can take to age well and prolong their lives.

Eating the right foods is one way to age well. According to Ralph Felder, M.D., Ph.D., coauthor of "The Bonus Years Diet," reversing the aging process internally is more difficult than outward cosmetic changes. But the right foods can go a long way toward increasing both life expectancy and quality of life. Those who want to employ diet to increase their life expectancy may want to start adding more of the following foods to their breakfast, lunch and dinner plates.

- **Broccoli, grapes and salad:** According to *Health* magazine, researchers have found that compounds in these three foods boast extra life-extending benefits.

- **Berries:** In addition to their abundance of antioxidants, berries have other benefits. A 2012 study from Harvard University found that at least one serving of blueberries or two servings of strawberries each week may reduce the risk of cognitive decline in older adults.

- **Fruits and vegetables:** Produce is good for the body because it's low in calories and high in fiber, vitamins and other nutrients. Numerous studies have indicated that diets plentiful in fruits and vegetables help people maintain a healthy weight and protect against cardiovascular disease.

- **Whole grains:** Whole grains pack a lot of nutrition into a low-calorie food. Whole grains help protect against type 2 diabetes, and researchers at the University of Texas Health Sciences Center found study participants whose diets included plenty of whole grains and fruit cut their heart disease risk by almost half compared to those whose diets favored meat and fatty foods.



**Berries and whole grains are nutritious foods that can help men and women live longer, healthier lives.**

- **Red wine:** A glass a day for women and no more than two glasses daily for men can be beneficial. Moderate consumption of red wine has been shown to slow age-related declines in cardiovascular function, according to the American Heart Association.

- **Fiber:** Increase your fiber intake for a longer life. Research from *The American Journal of Clinical Nutrition* finds that the more fiber you include in your diet, the lower your risk of coronary heart disease. The daily recommendation is 25 to 35 grams.

While there may be no such thing as the fountain of youth, a healthy diet can help men and women prolong their lives.

UK 🍁 LP163928

## Did you know?

According to the American Diabetes Association, as men and women age their risk for type 2 diabetes increases. Diabetes develops when the amount of sugar in a person's blood is too high. When a person has type 2 diabetes, his or her body does not respond to insulin, a hormone that regulates the amount of glucose, a type of sugar, in the blood. Aging makes the body less accepting of sugars, thereby making aging men and women more susceptible to type 2 diabetes. But just because aging is an uncontrollable risk factor for type 2 diabetes does not mean men and women over 50 cannot take steps to reduce their risk. The ADA advises that routine exercise and a healthy diet that is low in saturated and trans fat and moderate in salt and sugar can help men and women stay healthy and lower their risk for type 2 diabetes. A healthy meal plan should include lean protein, non-starchy vegetables, whole grains, healthy fats and fruit. In addition, men and women young and old who want to decrease their risk for type 2 diabetes should avoid sugar-sweetened beverages such as soda, sports drinks, sweet tea, and fruit punch. UK 🍁 LP163946

# Anemia and aging

Aging is accompanied by a number of physical changes. Some of these changes, such as vision impairment or loss of hearing, are anticipated, while others may arrive unexpectedly.

One condition many adults unexpectedly encounter is anemia. While anemia is common in older adults and its prevalence increases with age, it is not a condition that is widely considered part of the aging process. Anemia is often a symptom of a hidden problem that needs to be addressed promptly.

Anemia is one of the most common blood disorders, affecting more than three million Americans, says the National Heart, Lung, and Blood Institute. The American Society of Hematology notes that anemia is characterized by insufficient levels of red blood cells in the blood. Anemia also occurs when red blood cells, which are responsible for carrying oxygen to the various organs and tissues throughout the body, are not functioning properly.

Very often the signs of anemia are overlooked or go unnoticed until a blood test determines low hemoglobin (Hb) or hematocrit (HCT) concentrations. Some people discover they have anemia as they attempt to donate blood, at which time their red blood cell count is found to be inadequate. When the body lacks oxygen, any number of the following symptoms may be experienced:

- weakness
- dizziness
- extreme fatigue
- shortness of breath
- fast or irregular heartbeat
- pale or yellow skin
- cold hands or feet

Frequently, existing disorders or conditions, such as congestive heart failure, are made worse by anemia. But unless doctors specifically consider anemia as



**Anemia is not usually discovered unless a blood test is ordered. Its symptoms can mimic other conditions.**

a possible cause of symptoms, its presence can go undiagnosed.

The American Academy of Family Physicians says the most common causes of anemia among older men and women include chronic diseases and iron deficiency. Vitamin B12 deficiency, folate deficiency, gastrointestinal bleeding, and myelodysplastic syndrome are other causes of anemia.

The main way to treat anemia is to discover its source and reverse the outcomes. For instance, a gastrointestinal bleed may need to be repaired. If iron deficiency is the source of the anemia, iron supplements may be prescribed. Many methods to correct anemia involve trial and error and experimentation, especially when the source of the anemia is unknown.

Anemia is a condition that can affect aging adults but does not need to be accepted as a natural consequence of aging. Correct diagnosis and treatment can mitigate symptoms. LP163910

# How older adults can reduce their risk of falls

Falls are one of the biggest contributors to fatal and nonfatal injuries among seniors. Such accidents not only threaten safety, but they also can compromise a person's independence. Falls can cause broken bones, impaired mobility and even death.

The U.S. Centers for Disease Control and Prevention says every 13 seconds an older adult is treated in the emergency room for a fall. In addition, every 20 minutes an older adult dies from a fall. One-third of Americans age 65 and older falls each year. Falls do not have to be an accepted side effect of aging. With some balance training and other techniques, older men and women can avoid falls and the injuries that result.

The National Council on Aging and its National Falls Prevention Resource Center have implemented fall-prevention programs. By following these guidelines, individuals can remain safe and upright.

- **Get a vision check-up.** A decrease in visual ability and perception can increase risk of falls. Impaired vision can cause people to trip over items they can't see, miss steps or bump into obstacles. Make sure your vision has been checked recently and you are using contact lenses or glasses as prescribed by an eye doctor.

- **Know your medication side effects.** Ask your doctor about the medications you are taking and whether they can contribute to dizziness or decreased



**A physical therapist can work with older adults to improve their balance.**

balance. Medicines that affect blood pressure can lead to light-headedness as well. Your doctor may be able to substitute a medication with an alternative if your existing prescription is affecting your balance.

- **Begin a regimen of strength training.** The National Institutes of Health suggests strength exercises to keep muscles strong. Strength training also can

impact the strength of bones, as well as increase metabolism to keep weight and blood sugar in check.

- **Engage in specific balance exercises.** Balance exercises can improve stability. Balancing on one foot while standing for a period of time is one such exercise. Stand up from a seated position without using your hands, then shift your weight from the left to the right while standing on the respective leg on that side. A physical therapist can work with you to ensure you are using correct form in balance exercises.

- **Try tai chi.** Look for tai chi classes at a gym or senior center. Tai chi is a form of movement training that can help strengthen the body, improve balance and improve flexibility.

- **Be aware of posture.** Try to maintain weight over the ankles. Do not lean too far forward or backward, which can cause you to topple over. Keep your feet in a wide stance while standing to improve stability.

- **Don't make quick movements.** Always stand up and sit down slowly. Jarring motions may affect equilibrium or blood pressure, leading to unsteadiness.

Always consult with a doctor before beginning any balance exercises or if you suspect balance issues are stemming from an illness or condition. With practice and patience, older adults can remain independent and prevent falls.

UK 🍁 LP163915

**For customer assistance please call: 1.800.223.1600**



## The benefits to establishing advanced healthcare directives

Healthy adults may give little thought to injuries or illnesses. When the going is good, it is easy to forget about the less pleasant side effects of aging. However, putting off these conversations and decisions can lead to unnecessary obstacles in the years to come.

Advanced healthcare directives can be invaluable resources for family members and friends who will be responsible for managing a person's plans should they become unable to make their own decisions. Various organizations, including AARP, offer resources on advanced planning and the options available to adults looking to plan their estates.

The National Healthcare Decisions Day movement, a group dedicated to providing clear, concise and consistent information on healthcare decision-making, defines advanced directives as establishing:

- a "healthcare power of attorney" (or "proxy" or "agent" or "surrogate"), or the person you select to be your voice for your healthcare decisions if you cannot speak for yourself.
- a "living will" to document which medical treatments you would or would not want at the end of life.

While these are decisions that people often put off, it's important to make them as early as possible. Not only will they dictate your wishes, they'll take the pressure off of loved ones who would otherwise be tasked with making difficult decisions on their own.

### Healthcare proxy

Appointing a healthcare proxy ensures that there will be someone there who has the legal authority to make healthcare decisions for you if you are no longer able to speak for yourself. This may be a spouse, child, relative, or close friend. The Mayo Clinic suggests choosing a person who can be trusted to make decisions

that adhere to your wishes and values and to be your advocate if there are disagreements about your care.

Be sure to have a candid discussion with your healthcare proxy in which you go over the types of medical care you wish to receive and any ways you would or would not like your life prolonged. It helps to keep the proxy up-to-date on any medical conditions you may have so that he or she can make the most informed decisions on your behalf.

Having a healthcare proxy does not mean you are giving up your right to make medical decisions. It's a fail-safe in the event you are unconscious or cannot direct medical care.

### Living will

An advanced healthcare directive enables you to create specific written instructions for future health care, known as a living will. The living will should include wishes regarding life-sustaining medical treatments and resuscitation if you are no longer able to speak on your own behalf. It also can spell out whether you want to remain in a hospital or receive palliative care at home for a terminal illness. A living will can be changed if/when your wishes or circumstances change.

### Legal and medical advice

Although legal advice is not required for an advanced directive, it can be helpful to iron out the legalities of your directives.

Speak with your doctor about your desires and needs. A physician can help you form a coherent directive that is in line with your wishes.

Remember, an advanced directive is not reserved for the elderly. Any consenting adult age 18 or older can benefit from a living will and other documentation. *LP163926*

## Did you know?

Osteoporosis is a disease of the bones that occurs when a person loses too much bone, produces too little bone or both. Though the disease is most often associated with women over 50, anyone can suffer from osteoporosis, which weakens bones and can make them more susceptible to breaks. Exercise is a great way for men and women to build and maintain strong bones in an attempt to prevent the onset of osteoporosis. According to the National Osteoporosis Foundation, weight-bearing exercises can help build and maintain bone density. But the NOF notes that men and women who have suffered broken bones due to osteoporosis or those at risk of such breaks may need to avoid high-impact weight-bearing exercises, which include dancing, hiking, jogging, and jumping rope, among others. For those whose physicians suggest they avoid high-impact weight-bearing exercises, low-impact weight-bearing exercises can help them strengthen their bones. Such exercises may involve low-impact aerobics and using cardiovascular machines, such as elliptical trainers, stair-step machines and treadmills. Additional exercises that can benefit men and women looking to prevent or combat osteoporosis can be found at [www.nof.org](http://www.nof.org). *LP163903*

## Making new friends after a move or other life event

Downsizing and other life changes often find seniors leaving their comfort zones to move to new neighborhoods or regions of the country. It can be difficult to leave those comfort zones behind, especially when it means saying goodbye to close friends or family members. Establishing new social circles as a senior can be challenging. But with a little effort and the right attitude, seniors can meet new people and enjoy the excitement that comes with new friendships.

• **Join a club.** If you have a particular hobby or interest, rekindle it in your new location. Find a local gardening club, church-sponsored organization or fitness center where you can meet like-minded men and women. Ask the real estate agent who helped you relocate to make suggestions on where to find community information and read community notices in the local newspaper.

• **Get a dog.** Dogs make great companions inside of the house and also serve as an ice breaker when you are outdoors. Take plenty of walks and take advantage of opportunities for conversation when people come up to you to inquire about your dog. Explain your situation and you may make some new friends along the way.

• **Volunteer your time.** Many people make new friends through volunteering. Volunteer and you're likely to meet people who share the same interests as you. Sign up with a favorite charity or volunteer at nonprofit events and look for familiar faces. Start talking to those people you meet again and again.

• **Participate in church events.** Places of religious worship are often cornerstones of a community, and they frequently host different events to get parishioners or members together. Read the bulletin and get involved in pot lucks, retreats, movie nights, and other church-sponsored events.



• **Work at a school.** Schools also serve as hubs of community activity. Volunteer or work for a local school and you will soon find yourself immersed in your community's weekday hustle and bustle. This is a great way to meet people and learn more about your new neighborhood in the process.

• **Host your own party.** Go out on a limb and plan a "new to the neighborhood" party. Put invitations in neighbors' mailboxes and invite everyone over for snacks and cocktails. Remember, neighbors may be just as nervous about new faces as you are, and a party is a great way to break the ice.

Change can be hard for people seniors starting out in new communities. With some gumption and a few strategies to get started, anyone can expand their circle of friends. *UK 🍁 LP163931*

## Different ways to finance senior living

Upon retiring, many seniors downsize to all-inclusive independent living communities. These communities provide all various amenities without asking seniors to negotiate the obstacles of traditional home ownership.

Although senior living apartments or condominiums often may great living arrangements, all-inclusive properties tend to cost more money than standard apartments. Interested parties may experience a bit of sticker shock initially before looking for ways to finance their new living arrangements.

• **Long-term care insurance:** Individuals who plan ahead can invest in long-term care insurance. This insurance may be able to cover the costs of some housing facilities, or help finance outside private caregiver assistance.

• **Life insurance policies:** Some insurance policies can be cashed in for a percentage of their face value. This money can then be used to offset the costs of senior housing.

• **Home sale profit:** Many seniors sell their homes and pay for new living situations with the return on those sales.

Bridge loans can help as seniors wait for their homes to be sold.

• **Line of credit:** A loan system called an "Elderlife Line of Credit," enables multiple family members or friends to share the cost of paying for eldercare.

• **New location:** Finding a community in locations with more manageable cost of living expenses may be the best way to maintain your standard of living without breaking the bank. *LP163964*

## Senior dating trends and tips

The first Baby Boomers will be turning 70 in 2016, and this generation remains one of the most influential in the country and around the world. Scores of products and services are now marketed to seniors, many of whom remain as active and socially aware as they were in their youth.

One aspect of senior marketing that is booming is dating and relationship products. Singles age 50 and older are increasingly relying on online dating sites and other methods to find love and companionship. Dating is no longer kids' play, and those who have been away from dating for some time may have to get reacquainted with the process in the modern age.

### Consider online dating

Data from Pew Research found one in two divorced or widowed seniors had remarried in 2013, and that trend figures to continue. Many seniors are using online dating sites to find their new matches. While websites geared to dating make it easier to get in touch with fellow singles, the relative anonymity of the process can make it challenging to separate the truth from some self-promoting hype on dating profiles.

Begin by relying on dating sites that have been tested and recommended. One to try is the AARP dating site partnered with How About We. In addition to its simplicity and small financial commitment, the site caters to the over-50 crowd and is backed by the AARP name. It's good for those looking for an activity partner as well as casual dating. Popular sites Match.com and eHarmony.com also boast high percentages of users age 50 and up.

Even after thorough consideration and conversation, online daters should exercise caution when meeting someone online and then in person. Profiles aren't always what they seem, and it's easier to fudge the facts when initiating contact over the Internet.

### Keep an open mind

It's easy to be preoccupied with the rigors of being an older adult and the responsibilities that still may rest on



**Finding love again is possible for seniors who get back into the dating scene.**

your shoulders. Part of the fun of dating when you were young likely had to do with throwing caution to the wind. But some of those same carefree aspects remain true whether you're dating at 17 or at 57. Laughter, fun, spontaneity, and the chance for some adventure are still the keys to making memorable dates.

### Sometimes it's who you know

The old adage of it's "who you know" and not "what you know" is applicable to dating. If you are ready to jump into the dating world again, ask your close friends or family members if they know anyone who might be in a similar situation.

Taking another stab at dating later in life can be both exciting and nerve-racking, but no matter how long it's been since your last first date, some aspects of dating are the same as ever. Just remember to have fun and don't be afraid to try new things. *UK 🍁 LP163932*

# Caring for grandchildren

In the not-so-distant past, it was quite common for various generations of a single family to live under one roof and for many different members of the family to play a role in raising the children.

But that dynamic slowly changed as families spread out geographically. However, when the economy faltered and parents of young children realized they needed help, many returned to the old way of doing things. Grandparents stepped up to look after their grandkids, and adults moved back home with their aging parents. Some seniors needed to move in with their children to make ends meet.

A study of data from the Rand Corporation found that, of the four million children living with their grandparents in the United States, 2.5 million live in three-generation households. Nearly 1.5 million live in split-generation households or ones in which grandparents are raising their grandchildren. The proportion of all grandchildren living in three-generation households, 3.6 percent, has been steady in recent years.

Research suggests that split-generation households are usually formed when parents are no longer able to take care of their children because of physical or mental illness, substance abuse, or economic problems. Three-generation households, on the other hand, are generally formed because of problems parents encounter living independently, such as through separation or divorce or due to unemployment or economic need.

Caring for their grandchildren can elicit many feelings in grandparents, from nervousness to excitement about a fresh face around the house. Raising grandkids can be overwhelming for elderly men and women, but the following are a few tips that can make the process easier.

- **Explore your feelings.** When you



acknowledge your feelings, you are on the right path to making things work and recognizing possible obstacles.

- **Expect mixed feelings from others.** Grandchildren and your own children also may be apprehensive about this new living situation. Encourage everyone to share their thoughts and come to a consensus on how things will be done. Expect it to take some time to establish a schedule, and don't be discouraged by any initial behavioral problems.

- **Take care of yourself.** Grandchildren, particularly young ones, can have a lot of energy and may require constant attention. Caring for such lively youngsters can be taxing on grandparents, who must make their own health and nutrition a priority. Give yourself some time for recreation and rest. Have grandchildren help out where they can. Don't feel you have to spend every moment entertaining them.

- **Ask for help when needed.** Reach out to friends or community members if you are feeling overwhelmed. There are a number of resources available to you, and many organizations, including AARP, have their own tips for assisting three-generation households.

Multi-generational households are common once again. Families who work together can make the most of such living arrangements. *LP163929*

# Ways to stretch your money further

Living on fixed income after retirement requires that many retirees make some financial concessions. Retirement income likely won't equal the income professionals earned while they were still working, so men and women approaching retirement may want to begin prioritizing their purchases and choosing which luxuries they can and cannot live without going forward.

Managing on a fixed income may necessitate some changes, but a little frugality and financial wherewithal can ensure seniors need not compromise too much during their golden years.

- **Change your dining habits.** Many people enjoy meals out on the town after getting home from work and spending time with the family. Retirees have more flexible schedules, and adjusting the time of day when they dine out can add up to considerable savings. Many brunch and lunch offerings are less expensive than dinner menus, and seniors can use this to their advantage. Meet up for lunch and spend less. If you prefer take-out, order from the lunch specials and then reheat your food at dinnertime.

- **Ask about senior discounts.** Various restaurants, stores and other retailers offer senior discounts. Inquire about discounts before making purchases and take advantage of any offers.

- **Pool your resources.** Bulk shopping clubs enable individuals to save money on the cost of many goods and services. However, for seniors living in two-person households, it may seem counterintuitive to purchase items in bulk. Split the cost of shopping club memberships with fellow retirees. This allows you to get discounted prices without having to store excessive amounts of food.

- **Shop around.** Instead of shop-



**Living on a fixed income requires seniors to monitor their spending more carefully than they likely had to while they were still working full-time.**

ping only at stores you're familiar with, go where the deals are. Many people are surprised to learn that drug stores often charge less than supermarkets for personal grooming products and household supplies. Shopping online also may yield some good deals. Before making any online purchases, familiarize yourself with shipping costs, which may negate the savings.

- **Sign up for rewards programs.** Rewards programs may lead to a few extra promotional emails throughout the week, but the savings reaped can be considerable and well worth nuisance of seeing your spam folder fill up each day. Many savings clubs have replaced traditional coupons, saving seniors the effort required to scan circulars looking for deals.

*LP163965*

# Diet and exercise needs change as men and women age

Maintaining a healthy weight is important at any age. But avoiding being overweight or obese can be particularly crucial for seniors, considering many illnesses are tied to body weight. Maintaining a healthy immune system also can require eating a balanced, nutritionally sound diet.

The Geriatric Research, Education, and Clinical Center at Durham Medical Center in Virginia says people need to change how they eat for every decade they reach. Caloric intake should be reduced because individuals are generally moving around less, have less muscle and their metabolic rates decline. People who find that they are having trouble losing weight in their 50s and older may be basing weight-loss goals on calorie recommendations for younger people.

One challenging thing about eating less overall is supplementing with more nutrient-rich foods. Older bodies still require similar amounts of protein, vitamins and minerals as younger ones, but older men and women must balance that need with their need to consume less calories. Consuming more fruits, vegetables and lean protein sources, including beans, and choosing whole grains over refined starchy foods can be the key.

Watch what you drink, as well. Soft drinks and other sugary beverages may be packed with calories you don't need. Choose unsweetened beverages and opt for water as much as possible. Protect yourself against dehydration, which can be harder to detect as you get older.

In addition to modifying food and beverage choices and reducing their calorie intake, seniors should continue to exercise. Healthy eating paired with moderate exercise remains one of the best combinations for healthy weight loss or weight maintenance. The goal is to consume fewer calories and expend more energy. While cardiovascular exercises can be a good way to get the heart pumping and stimulate your metabolic rate, as you age you should perform strength-training and weight-bearing exercises as well. Muscle mass naturally diminishes with age, and according to the Mayo Clinic if you avoid strength exercises you can



eventually lose muscle and increase the percentage of fat in your body. Strength training also helps you develop stronger bones, which can help prevent fractures. In addition, as you gain muscle, your body will begin to burn calories more efficiently, making your time in and out of the gym more productive.

Apart from diet and exercise, aging adults may need to consult with their doctors about nutritional supplements. Your body may produce less stomach acid as you get older, making it more difficult to absorb vitamins from food, including vitamin B12 and vitamin D. Aging skin is less able to transform sunlight into the vitamin, which can affect the body's ability to absorb calcium. Deficiencies in vitamins D and B12 and calcium can result in a number of health conditions. Routine blood work can help pinpoint whether you are deficient in key nutrients.

The body's nutritional and fitness needs change as a person ages. Those uncertain about the lifestyle changes they will need to make should speak with their physicians.

*LP163945*

## Did you know?

Men and women over 50 who are considering returning to school may be eligible for financial assistance through various programs. According to the American Association of Retired Persons, older men and women who want to go back to school do not necessarily have to bankroll that expenditure on their own. AARP notes that the Internal Revenue Service offers tax breaks such as the American Opportunity Tax Credit and the Lifetime Learning Tax Credit that older students can take advantage of to lessen the blow of tuition costs, which have risen considerably since today's men and women over 50 were in college. Older men and women may also be able to take advantage of 529 college savings accounts they opened for their children that their kids did not end up needing. AARP also notes that men and women over 50 who want to apply for financial aid must be prepared to enroll in more than one class and in more than just a continuing education program. More information is available at [aarp.org](http://aarp.org). *LP163954*

# How elder care attorneys make great assets

Few people want to imagine growing old, but a time comes in every person's life when he or she must begin planning for their golden years, including making arrangements regarding their healthcare and housing. Elder planning can be confusing, but having an experienced, knowledgeable person on your side can make all the difference.

Elder care attorneys can offer expertise in areas of managed care and government plans that can help individuals retain more of their personal assets, even when their ability to control those assets is compromised. Any lawyer can create a will and draw up an estate plan. Elder lawyers are well versed in programs such as Medicare and Medicaid and can help clients navigate their way through other potentially complex issues and programs as well.

Elder care attorneys and those who specialize in estate planning may have specific knowledge of any or all of the following areas:

- Social Security and disability claims and appeals
- preservation of assets
- tax planning
- conservatorships and guardianships
- elder abuse and fraud recovery
- housing issues and nursing home placement
- estate administration
- managed care

According to the National Academy of Elder Law Attorneys, Inc., finding an elder care or special needs attorney can take a little research. Specialized senior groups like AARP or groups advocating for certain diseases, may be able to offer information regarding local elder care attorneys. You also can



consult with an attorney you trust and ask for a recommendation. You may want to choose a NAELA Member Attorney so you can rest easy knowing the attorney is meeting national standards. You may also seek referrals from friends or family members.

If finances are a concern, address these concerns with the attorney. Some will charge hourly or offer a flat fee. Rates may be negotiable, and keep in mind that the money spent on retaining an attorney may pale in comparison to finances that could be wasted by going through the legal process alone.

Elder care attorneys can help seniors and their heirs navigate the confusing waters of estate planning and managed care.

*LP163943*

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**FOOD FACT:**

IT IS WIDELY ACCEPTED THAT THE AVERAGE MAN AND WOMAN SHOULD CONSUME 2,500/2000 OF THESE PER DAY.

ANSWER: CALORIES

**Nutrition Word Find**

Find the hidden words in the puzzle.

BEVERAGES	FATS	MEALS
CALORIES	FOOD	NUTRIENTS
EATING	FRUIT	VEGETABLES
EXERCISE	HEALTH	WEIGHT

A S E X E R C I S E Q X  
L Q E U P W C E W X G M  
W K J L E S G X T S F L  
Y Y W I B A E S C L E W  
J D G C R A U T F A A K  
T H Z E A M T N P E T Z  
T I V H T L A E H M I I  
P E U D W J O I G V N Q  
B R O R M E N R F E G K  
X O H N F A S T I Z V N  
F A T S F R U W E Z H  
D O A D D E L N I P S D

**Get Scrambled**

Unscramble the words to determine the phrase.

L H T E H Y A A T I G N E

**THIS DAY IN... HISTORY**

**5**

- 1770: THE BOSTON MASSACRE OCCURS, FUELING ANIMOSITY TOWARD BRITISH AUTHORITIES.
- 1933: ADOLF HITLER'S NAZI PARTY RECEIVES 44% OF THE VOTE IN FEDERAL ELECTIONS.
- 1974: ISRAELI FORCES WITHDRAW FROM THE WEST BANK OF THE GUEZ CANAL DURING THE YOM KIPPUR WAR.

**New Word**

**SATIETY**

feeling of fullness from eating

**ART FACT:**

THIS TYPE OF EDUCATION CAN IMPROVE MOTOR SKILLS, LANGUAGE DEVELOPMENT, DECISION-MAKING, AND VISUAL LEARNING.

ANSWER: CREATIVE ARTS

**Creative Coloring**

Celebrate Youth Art Month. Color in this picture to create your own masterpiece.

**THIS DAY IN... HISTORY**

**11**

- 1702: ENGLAND'S FIRST NATIONAL DAILY NEWSPAPER, THE DAILY COURANT, IS PUBLISHED FOR THE FIRST TIME.
- 1918: THE FIRST EPISODE OF SPANISH FLU OCCURS, BEGINNING A GLOBAL PANDEMIC.
- 2006: MICHELLE BACHELET IS INAUGURATED AS CHILE'S FIRST FEMALE PRESIDENT.

**New Word**

**HOBBY**

an activity done regularly for pleasure

**How they SAY that in...**

**ENGLISH:** Food

**SPANISH:** Comida

**ITALIAN:** Cibo

**FRENCH:** Nourriture

**GERMAN:** Essen

**Did You Know?**

VARIOUS FRUITS AND VEGETABLES OF DIFFERENT COLORS AND TYPES SHOULD BE INCLUDED AS PART OF A HEALTHY DIET.

**GET THE PICTURE?**

Can you guess what the bigger picture is?

ANSWER: APPLE

**How they SAY that in...**

**ENGLISH:** Paint

**SPANISH:** Pintar

**ITALIAN:** Dipingere

**FRENCH:** Peindre

**GERMAN:** Malen

**Did You Know?**

ART HAS POSITIVE EFFECTS ON PEOPLE OF ALL AGES. ART IS OFTEN A FOUNDATION OF EARLY LEARNING.

**GET THE PICTURE?**

Can you guess what the bigger picture is?

ANSWER: WATERCOLOR PAINTING

**PLEASE NOTE:** In months that contain five weeks, locate the fifth week online with a "500" filename ending.

**WORLD FACT:**

AS OF 2013, THERE WERE 4.595 MILLION PEOPLE LIVING IN THE REPUBLIC OF THIS COUNTRY.

ANSWER: IRELAND

**Crossword Puzzle**

1				2		3	
4		5					6
7							

**ACROSS**

1. Feeling of wanting to know something

4. Joyous activity

7. Musical movements

**DOWN**

1. Island country

2. Mold again

3. Near future

5. Formal form of "on"

6. To present

Answers: 1. Interest 2. Ireland 3. Reshape 4. Laughter 5. Upon 6. Give 7. Dances

**THIS DAY IN... HISTORY**

**17**

- 1337: EDWARD, THE BLACK PRINCE IS MADE DUKE OF CORNWALL.
- 1959: THE 14TH DALAI LAMA, TENZIN GYATSO, FLEES TIBET FOR INDIA.
- 1992: SOUTH AFRICA PASSES A REFERENDUM TO END APARTHEID.

**New Word**

**CULTURE**

the customs, arts and achievements of a particular nation

**PEOPLE FACT:**

IN 1863, A GROUP MEETING IN SWITZERLAND ADOPTED 10 RESOLUTIONS TO HELP WOUNDED SOLDIERS. THIS GROUP WOULD TURN INTO THIS ORGANIZATION.

ANSWER: THE RED CROSS

**What's the Difference?**

There are four things different between Picture A and Picture B. Can you find them all?

**A**

**B**

Answers: 1. Pole missing 2. Nurse's hair is longer 3. Patient has bracelet 4. Computer screen has words on it

**THIS DAY IN... HISTORY**

**22**

- 1739: NADER SHAH SACKS DELHI, INDIA, STEALING THE JEWELS OF THE PEACOCK THRONE.
- 1894: THE FIRST PLAYOFF GAME FOR THE STANLEY CUP STARTS.
- 1963: THE BEATLES' FIRST ALBUM IS RELEASED IN THE UNITED KINGDOM.

**New Word**

**PULMONARY**

of or relating to the lungs

**How they SAY that in...**

**ENGLISH:** Island

**SPANISH:** Isla

**ITALIAN:** Isola

**FRENCH:** île

**GERMAN:** Insel

**Did You Know?**

MUSIC IS AN INSTRUMENTAL PART OF IRISH CULTURE. SONG AND DANCE ARE OFTEN SHOWCASED DURING PARTIES AND PARADES.

**GET THE PICTURE?**

Can you guess what the bigger picture is?

ANSWER: CLOVERS

**How they SAY that in...**

**ENGLISH:** Heart

**SPANISH:** Corazón

**ITALIAN:** Cuore

**FRENCH:** Coeur

**GERMAN:** Herz

**Did You Know?**

A NORMAL RESTING PULSE FOR HEALTHY ADULTS RANGES BETWEEN 60 AND 100 BEATS PER MINUTE. THE PULSE MAY RISE WITH EXERCISE, ILLNESS OR EMOTIONS.

**GET THE PICTURE?**

Can you guess what the bigger picture is?

ANSWER: PULSE BEING TAKEN



CLUES ACROSS

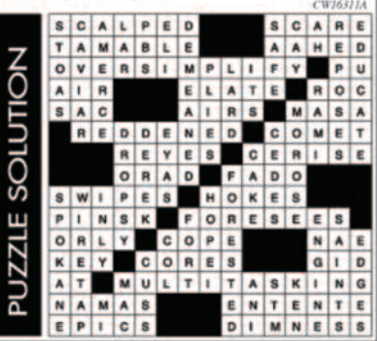
1. Sold at a higher price  
8. Instill fear  
13. Can be domesticated  
14. Obed and \_\_\_\_  
15. Make too simple  
19. Plutonium  
20. Necessary for breathing  
21. Make happy  
22. Mythological bird  
23. A haglike structure in a plant or animal  
24. Put on \_\_\_\_  
25. Type of dough  
26. Blushed  
30. Celestial object  
31. Point \_\_\_\_ National Seashore  
32. Purplish red  
33. Towards the mouth or oral region

CLUES DOWN

1. Portico  
2. Delicacy  
3. Punish with an arbitrary penalty  
4. Household god (Roman)  
5. Public television station  
6. \_\_\_\_ Lilly, drug company  
7. Degraded  
8. Free from danger  
9. Low bank or reef of coral  
10. Exclamation of surprise  
11. Lies down in rest  
12. Give an education to  
16. Provides  
17. Fat from a pig  
18. Belonging to a thing  
22. Branches of a bone  
25. Having a cheerless aspect or disposition  
27. Edema (archaic)  
28. Bo \_\_\_\_ “10”  
29. Unfolded or nestling hawk

34. Portuguese musical genre  
35. Steals  
38. Acts insincerely  
39. City in Belarus  
40. Anticipates  
43. Paris airport  
44. Deal with  
45. No (Scottish)  
47. Opens lock  
48. Central parts  
49. Sheep disease  
50. Indicates position  
51. Doing many things at once  
55. Khoikhoi peoples  
57. Informal alliance between countries  
58. Long poems  
59. The state of being poorly illuminated

30. Surrenders  
32. Type of dessert  
34. Planted with trees  
35. Washington town  
36. Listen in  
37. Inwardly  
38. Chinese province  
40. Garrison  
41. Converts thermal energy to mechanical work  
42. Holy people  
44. Lowest point between two peaks  
46. Boundaries  
48. Utter obscenities  
51. \_\_\_\_ and cheese  
52. Member of the cuckoo family  
53. Type of microscope  
54. \_\_\_\_ and Barbie  
56. Michigan



CW163100



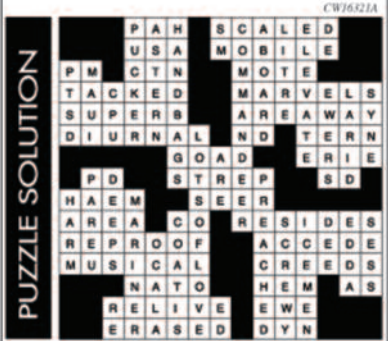
CLUES ACROSS

1. Exclamation that denotes disgust  
4. Climbed over  
10. Has 50 states  
11. Able to move  
12. Prime Minister (abbr.)  
14. Cotangent (abbr.)  
15. Particle  
16. Fasted  
18. Wonders  
22. Surpassing all others  
23. Provides basement access  
24. Daily  
26. North Dakota  
27. Related to gulls  
28. Provoke  
30. Lake \_\_\_\_ one of the Great  
31. Police department  
33. Throat illness  
35. South Dakota

CLUES DOWN

1. \_\_\_\_ up  
2. Rear of (nautical)  
3. Parvise  
4. Samsarium  
5. A way to take forcibly  
6. On or into  
7. Metric capacity unit (Brit.)  
8. Assign to a higher position  
9. Delaware  
12. Post-traumatic stress disorder  
13. Island  
17. Central processing unit  
19. Pitchers  
20. Long-winged member of the gull family  
21. Auld lang \_\_\_\_ good old days

25. Term of affection  
29. They \_\_\_\_  
31. Polynesian wrapped skirt  
32. Far down areas in the sea  
34. Delivered a sermon  
36. Any physical damage  
37. A Seattle ballplayer  
40. Raccoonlike animals  
42. Odd  
43. Delivery boys  
44. Billy \_\_\_\_ Williams  
45. Icelandic poems  
46. A Scottish tax  
48. Central Florida city  
55. Rhemium  
56. \_\_\_\_ denotes past



CW163200



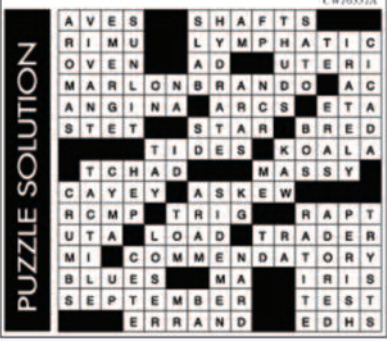
CLUES ACROSS

1. Birds  
5. Quills  
11. Coniferous tree  
12. Type of vessels  
16. Used for baking or drying  
17. Promotion of product or service  
18. Many wombs  
19. “On the Waterfront” actor  
24. Air conditioning  
25. Heart condition  
26. Curved shapes  
27. The 7th letter of the Greek alphabet  
28. Let it stand  
29. Famous actor  
30. Mated  
31. High and low are types of these  
33. Marsupial  
34. African nation (Fr.)

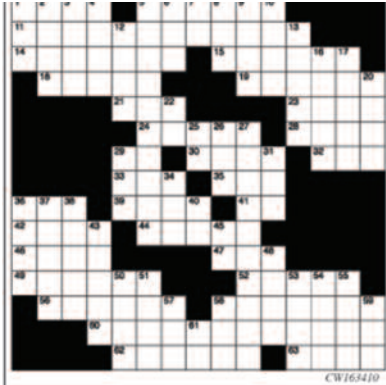
CLUES DOWN

1. Olfactory sensations  
2. Bon \_\_\_\_  
3. Turn up  
4. Bright  
5. Thick piece of something  
6. Cause to absorb water  
7. Morning  
8. 0 degrees C.  
9. Dull, heavy sounds  
10. Etsuko \_\_\_\_ Japanese Prime Minister  
13. Tellurium  
14. In an angry way  
15. Homopterous insect  
20. Above  
21. Sodium  
22. Aoris’ father (Greek myth.)  
23. They ring receipts  
27. Periods of history  
29. South Dakota  
30. Mammal genus  
31. Scotland’s longest river  
32. Potato state

37. Huge  
38. Mountainous area in Puerto Rico  
39. Crooked  
42. Canadian law enforcers (abbr.)  
43. Neat and smart in appearance  
44. Intent  
48. Reptile genus  
49. A way to make full  
50. Merchant  
52. Michigan  
53. Manifesting approval  
55. Melancholic music  
57. Massachusetts  
58. Membrane of the cornea  
59. Calendar month  
62. Exam  
63. Commission  
64. Old English letters



CW163300



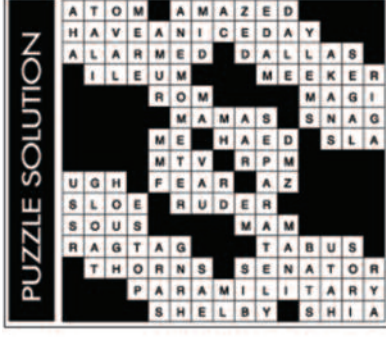
CLUES ACROSS

1. Mutter  
5. Puzzled  
11. Well wish  
14. Frightened  
15. Home of the Cowboys  
18. Between the jejunum and the cecum  
19. Founded the Union Colony  
21. Read-only memory  
23. Sorcerers  
24. Female parents  
28. Unexpected obstacle  
29. Of I  
30. Used to have (Scottish)  
32. Patti Hearst’s captors  
33. Rock TV channel

CLUES DOWN

1. Satisfaction  
2. Astragals  
3. Egg-shaped  
4. Nothing more than specified  
5. Measures speed of wind  
6. In the middle of  
7. Actinium  
8. The Master of Shadows  
9. Dutch cheese  
10. Valley  
12. A river between China and Russia  
13. Masses of matter  
16. They live along Gulf of Guinea  
17. George \_\_\_\_ actor  
20. Latvia’s largest city  
22. One thousandth of an ampere  
25. Milliberry  
26. Swiss river

35. Revolutions per minute  
36. Exclamation: yuck!  
39. Be afraid of  
41. Arizona  
42. Red liqueur \_\_\_\_ gin  
44. More discourteous  
46. Type of chef  
47. Mother (Brit.)  
49. Unity in character  
52. Inhibitions  
56. Pairs  
58. Politician  
60. Unofficial fighter  
62. Type of Mustang  
63. Branch of Islam



CW163400

HOROSCOPES

ARIES – Mar 21/Apr 20

A desire to experience thrills and sensory enjoyment is building within you, Aries. You may find yourself drawn to anything that seems risky or out of character.

TAURUS – Apr 21/May 21

Taurus, you are accustomed to doing everything by the book, but you may be tempted to try something new in the near future. Just be sure not to throw all caution to the wind.

GEMINI – May 22/Jun 21

Your schedule this week may be so hectic that others can’t decipher your plans, Gemini. Try to keep these closest to you abreast of your activities in the week ahead.

CANCER – Jun 22/Jul 22

Circumstances at work that are beyond your control dominate your thoughts this week, Cancer. Don’t stress out too much and keep a positive attitude.

LEO – Jul 23/Aug 23

Relationship dynamics have changed for the better, Leo. Make the most of this positive turn of events and make sure your partner does the same.

VIRGO – Aug 24/Sept 22

Your energy levels reach peaks and valleys this week, Virgo. Do your best to make the most of those moments when your energy levels are at their highest.

LIBRA – Sept 23/Oct 23

Even your wildest fantasies may not seem so outlandish to you this week, Libra. If you can think it up, you can probably make it happen with a little effort.

SCORPIO – Oct 24/Nov 22

Scorpio, you may find yourself doing things that would normally be out of your comfort zone. This can be a positive change in the right direction.

SAGITTARIUS – Nov 23/Dec 21

Sagittarius, daydream a little this week, but make sure it doesn’t consume all of your energy. Keep your desires in check and weigh the pros and cons of each idea before going forward.

CAPRICORN – Dec 22/Jan 20

Capricorn, finding the right balance is a worthy goal this week. Make a concerted effort to give ample time to all the people and things that matter to you.

AQUARIUS – Jan 21/Feb 18

Aquarius, time may not be on your side, but somehow you will find a way to make do. Whenever possible, learn out some of your work or responsibilities to others.

PISCES – Feb 19/Mar 20

Your creative efforts will not go to waste, Pisces. Someone will recognize your talents and ask you to collaborate on an important project.

FAMOUS BIRTHDAYS

FEBRUARY 28

Jason Alden, Singer (39)

FEBRUARY 29

Antonio Sabato, Jr., Actor (44)

MARCH 1

Justin Bieber, Singer (22)

MARCH 2

Rebel Wilson, Actress (36)

MARCH 3

Buddy Valastro, Chef (39)

MARCH 4

K Michelle, Singer (33)

MARCH 5

Eva Mendes, Actress (42)

HS163100

PLEASE NOTE: In months that contain five weeks, locate the fifth week online with a “500” filename ending.

Crossword Puzzles are provided as pictured and as separate puzzle, solution and text files.

Horoscopes are provided as weekly ASCII text files. For your convenience, a “Horoscopes” heading is also included.

HOROSCOPES

ARIES – Mar 21/Apr 20

Without your knowledge, you have made it to the top of a very influential person’s list. This can only mean good things for your future, Aries. Be proud of yourself.

TAURUS – Apr 21/May 21

Friends and family who seem meddlesome may have more noble motives, Taurus. Give these loved ones the benefit of the doubt and be glad they care so much.

GEMINI – May 22/Jun 21

Gemini, a big project means you will be working with others in the week ahead. Put your best foot forward and be receptive of others’ ideas and suggestions.

CANCER – Jun 22/Jul 22

Cancer, you are full of energy this week, but for whatever reason you are still holding back. Don’t be afraid to unleash that energy and get to work. Others will be impressed.

LEO – Jul 23/Aug 23

Mull an invitation before responding this week, Leo. You can find both pros and cons to accepting the invitation, and taking the time to consider it will ensure you make the right call.

VIRGO – Aug 24/Sept 22

Virgo, a healthy sense of ambition will move a project along much more quickly than you or others had imagined. Once the work is done, you’ll have plenty of time to relax.

LIBRA – Sept 23/Oct 23

A person from your past may come into your life, Libra. He or she stirs up old emotions, and you may need to take a step back in a current relationship. Think things over carefully.

SCORPIO – Oct 24/Nov 22

Scorpio, your ambition is growing, but you are already beginning to feel overwhelmed. You may need to put the brakes on any new endeavors for a little while.

SAGITTARIUS – Nov 23/Dec 21

Any business transactions you make this week can have a lasting effect on your financial status, Sagittarius. This means carefully considering every purchase.

CAPRICORN – Dec 22/Jan 20

Capricorn, expenses are piling up, and soon your stress levels may be rising as a result. You can use a dose of good news, and it’s coming this week.

AQUARIUS – Jan 21/Feb 18

Someone is rubbing you the wrong way, Aquarius. Just walk away and don’t let this person get under your skin. Taking the high road will serve you best in the long run.

PISCES – Feb 19/Mar 20

Pisces, the week ahead is full of promise. Your energy levels are soaring, and you are poised to meet new people and make things happen.

FAMOUS BIRTHDAYS

MARCH 6

Shaquille O’Neal, Athlete (44)

MARCH 7

Bryan Cranston, Actor (60)

MARCH 8

Kat Von D, Tattoo Artist (34)

MARCH 9

Bow Wow, Rapper (29)

MARCH 10

Chuck Norris, Actor (76)

MARCH 11

Tenence Howard, Actor (47)

MARCH 12

Liza Minnelli, Singer (70)

HS163200

HOROSCOPES

ARIES – Mar 21/Apr 20

A positive attitude may help you overcome any challenges that come your way this week, Aries. Maintain this positivity and things will ultimately work out for the best.

TAURUS – Apr 21/May 21

Taurus, offer others positive feedback when they deserve it. Your willingness to give credit where it’s due is why others find you so easy to work with.

GEMINI – May 22/Jun 21

Gemini, others will be very receptive to your fresh ideas this week. Be prepared to explain these ideas in as much detail as possible and enjoy the fruits of your labors.

CANCER – Jun 22/Jul 22

Cancer, some good news is just over the horizon. Resist the temptation to celebrate prematurely, but don’t be surprised when Lady Luck breaks your way.

LEO – Jul 23/Aug 23

A number of opportunities are coming your way in the near future, Leo. Just get ready to take advantage of these chances when opportunity knocks. It rarely knocks twice.

VIRGO – Aug 24/Sept 22

Relationships are on your mind, Virgo. You are anxious to show loved ones how much you care for them, and they will respond in kind.

LIBRA – Sept 23/Oct 23

Libra, you have plenty on your plate lately, but you also have to find a way to fit in some time for rest. Running at a frantic pace is a recipe for burn-out.

SCORPIO – Oct 24/Nov 22

Scorpio, let go of some of the responsibilities you have recently taken on. Trust that others around you can handle these tasks just as capably. Enjoy the extra free time. You earned it.

SAGITTARIUS – Nov 23/Dec 21

Sagittarius, even though the world has lately presented plenty of twists and turns, you can still enjoy the ride. Keep an open mind to all new opportunities.

CAPRICORN – Dec 22/Jan 20

Capricorn, a big project is yours to make work. This is a big responsibility, but you are up to the task. Keep forging ahead and you will be pleased with the results.

AQUARIUS – Jan 21/Feb 18

Focusing on one thing is a tricky proposition this week, Aquarius. You have a lot of things on your mind, but do your best to maintain focus. Take breaks, if necessary.

PISCES – Feb 19/Mar 20

Someone’s criticism may shock you, Pisces, but that could be for the best. It may just ground you and bring you back to reality.

FAMOUS BIRTHDAYS

MARCH 20

Ruby Rose, Actress (30)

MARCH 21

Scott Eastwood, Actor (30)

MARCH 22

Andrew Lloyd Webber, Composer (68)

MARCH 23

Brett Eldredge, Singer (30)

MARCH 24

Peyton Manning, Athlete (40)

MARCH 25

Elton John, Singer (69)

MARCH 26

Keira Knightley, Actress (31)

HS163300

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to astrology.  
Each number corresponds to a letter.  
(Hint: 7 = i)

**A. 25 4 26 15 25**  
Clue: Lights in sky

**B. 12 15 5 8 7 21 4 7 10 20**  
Clue: Guess

**C. 24 7 15 4 16 8 26 19**  
Clue: Annual celebration

**D. 12 10 25 7 4 7 10 20**  
Clue: Shape or spot

Answers: A. stars B. prediction C. birthday D. position

CQ163100

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to caffeine.  
Each number corresponds to a letter.  
(Hint: 11 = e)

**A. 19 4 13 13 11 11**  
Clue: Morning brew

**B. 1 11 7**  
Clue: Healthy beverage

**C. 19 8 4 19 4 26 7 1 11**  
Clue: Sweet treat

**D. 19 4 26 7**  
Clue: Soft drink

Answers: A. coffee B. tea C. chocolate D. cola

CQ163200

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to music.  
Each number corresponds to a letter.  
(Hint: 10 = m)

**A. 4 24 14 21 16 13 10 11 24 21**  
Clue: Makes music

**B. 12 7 10 8 7 14 11 16**  
Clue: Writes music

**C. 26 13 5 4 11 24 12 11**  
Clue: Observers

**D. 10 11 9 7 5 23**  
Clue: Series of notes

Answers: A. instrument B. composer C. audience D. melody

CQ163300

CRYPTO FUN

Determine the code to reveal the answer!

Solve the code to discover words related to frozen foods.  
Each number corresponds to a letter.  
(Hint: 20 = o)

**A. 11 19 20 23 5 16**  
Clue: Cold and hard

**B. 11 20 20 12**  
Clue: Sustenance

**C. 21 4 20 19 25 13 5**  
Clue: Place to retain something

**D. 16 24 4 19 2 4 2 20 16**  
Clue: Comes from food

Answers: A. frozen B. food C. storage D. nutrition

CQ163400

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to astrology.

DAOCZI

Answer: Zodiac

WD163100

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to caffeine.

YEEGNR

Answer: Energy

WD163200

WORD SCRAMBLE

Rearrange the letters to discover something pertaining to music.

TAUGRI

WD163300

WORD SCRAMBLE

Rearrange the letters to spell something pertaining to freezing.

FEORTSD

WD163400

Guess Who?

I am an actor born in England on March 2, 1968. While I have played many notable roles and worked alongside Harrison Ford, I am perhaps best known for playing James Bond.

Answer: Daniel Craig

GW163100

Guess Who?

I am an actress born in New Jersey on March 7, 1980. I studied acting at New York’s Total Theater Lab. My breakout role came on a show about teens living in the 1970s.

Answer: Laura Prepon

GW163200

Guess Who?

I am an actor born in Virginia on March 17, 1964. I belonged to the famed “brat pack” of the 1980s. Now I do plenty of television work, including a stint on the serial drama “The West Wing.”

Answer: Rob Lowe

GW163300

Guess Who?

I am an actor born in Texas on March 24, 1973. I studied theater at the University of Houston and the University of San Diego. Fans adore me as a science-loving doctor with many big-bang theories.

Answer: Jim Parsons

GW163400

ZODIAC WORD SEARCH

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

- ABSIDES
- ADHERENCE
- AQUARIUS
- ARIES
- ASTROLOGER
- BIRTHDAY
- CANCER
- CAPRICORN
- CAST
- CHART
- CONSTELLATION
- CUSP
- GEMINI
- GRID
- HOROSCOPE
- HOUSE
- LEO
- LIBRA
- LUNAR
- MOON
- PERSONALITY
- PHASES
- PISCES
- PLANET
- RULING
- SAGITTARIUS
- SCORPIO
- SIGN
- SOLAR
- SUN
- TAURUS
- TEMPERAMENT
- TRAITS
- UNDER
- VIRGO
- ZODIAC

WS163100

COFFEE BUZZ WORD SEARCH

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

- ACIDITY
- ARABICA
- AROMA
- BAG
- BARISTA
- BATCH
- BEANS
- BEVERAGE
- BITTER
- BLEND
- BREW
- BUZZ
- CAFFEINE
- CAPPUCCINO
- COFFEE
- CREAMER
- DEMITASSE
- DRIIP
- ESPRESSO
- EXOTIC
- FLAVOR
- FRENCH PRESS
- FROTH
- ICED
- MELLOW
- MILK
- MOCHA
- MUG
- PERCOLATE
- POT
- RETTILL
- ROASTER
- STIR
- SUGAR
- VARIETAL
- WARMTH

WS163200

PLEASE NOTE:  
In months that contain five weeks, locate the fifth week online with a “500” filename ending.

Crypto Fun puzzles are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

Word Scramble puzzles are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

Guess Who? quizzes are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

Word Search puzzles are provided as individual drop-in art elements, in color and black & white, as well as ASCII text.

PLEASE NOTE:  
Metro Sudoku puzzles (not pictured) are provided for each day of the month in the MCC Editorial Library.

MARCHING BAND WORD SEARCH

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

- ACCENT
- AERIAL
- ALIGNMENT
- ATTENTION
- BACKWARDS
- BAND
- BASS
- BATON
- BATTERY
- BLOCK
- BUGLE
- CADENCE
- CARRIAGE
- CORPS
- COVER
- CYMBALS
- DIAGONALS
- DOUBLE TIME
- DRESS
- DRUM
- EASE
- EXECUTION
- FIELD SHOW
- FILLES
- FLANK
- ICTUS
- MARCHING
- MARSH
- REST
- SNARE
- STEPP
- TEMPO
- TENOR
- TWIRL

WS163300

FROZEN FOOD WORD SEARCH

Find the words hidden vertically, horizontally & diagonally throughout the puzzle.

WORDS

- APPETIZERS
- BAGELS
- BREAKFAST
- BRINE
- CAKE
- CHICKEN
- CHILLED
- CONVENIENCE
- COOKING
- CRYSTALS
- DEFROST
- DEHYDRATE
- DESSERT
- FAST
- FOODS
- FREEZER
- FROZEN
- HAMBURGERS
- ICE
- ICE CREAM
- INNOVATION
- NEAL
- PACKAGES
- PANCAKES
- PRECOOKED
- PRESERVE
- REHEAT
- SHOPPING
- STOCKED
- SUPERMARKET
- TEMPERATURE
- VEGETABLES

WS163400

## Celebrate St. Patrick's Day with a staple of Irish pub fare

St. Patrick's Day may be a celebration of the man who brought Christianity to Ireland, but one need not be Irish to don green and enjoy the festivities each March 17. Irish culture is on display each St. Patrick's Day, and few can resist the opportunity to indulge in some green-clad revelry.

While parades and music garner much of the attention on St. Patrick's Day, food also plays a big role. Cottage pie, often referred to as "Shepherd's pie," traces its origins to the United Kingdom and Ireland. The dish can now be found on the menu at many Irish pubs, but St. Patrick's Day celebrants can prepare from the comforts of their own kitchens thanks to the following recipe from Laurie McNamara's "Simple Scratch: 120 Wholesome Homemade Recipes Made Easy" (Avery).

### Cottage Pie *Serves 6*

#### For the filling:

- 3 tablespoons unsalted butter
- 2 cups diced yellow onion
- 1 cup diced carrot
- 1 cup diced celery
- 3 cloves garlic, minced
- 2½ pounds ground round
- 2 tablespoons tomato paste
- 2 tablespoons unbleached all-purpose flour
- ¼ cup Pinot Noir (or any good dry red wine)
- 2 cups beef broth
- ¼ cup Worcestershire sauce
- 4 sprigs fresh thyme
- 1 bay leaf
- 1½ teaspoons kosher salt
- ½ teaspoon freshly ground black pepper
- ½ cup frozen peas

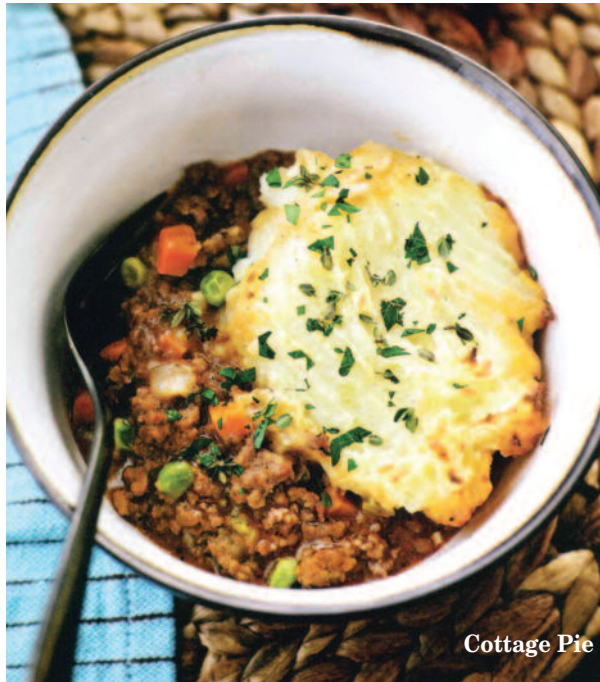
#### For the mashed potatoes:

- 3½ pounds russet potatoes, peeled and cut into large pieces
- Kosher salt
- 1¼ cups whole milk
- 4 tablespoons unsalted butter
- ¾ cup grated sharp white cheddar cheese
- 1 tablespoon minced fresh flat-leaf parsley
- 1 teaspoon chopped fresh thyme leaves

#### To make the filling:

In a Dutch oven, melt the butter over medium-low heat. Add the onion, carrot and celery. Stir to coat the vegetables in butter, cover, and cook, stirring occasionally, for 15 minutes, until soft. Add the garlic and cook for 1 to 2 minutes more. Use a spoon to transfer the cooked vegetables to a bowl.

In the Dutch oven, cook the ground beef over medium heat, breaking it into small crumbles as it cooks, until cooked through. Return the vegetables to the pot and stir in the tomato paste and flour. Pour in the wine and cook for 2 to 3 minutes.



Cottage Pie

Pour in the broth and Worcestershire sauce and add the thyme sprigs and bay leaf. Season with salt and pepper and cook, stirring occasionally, for 30 minutes. Stir in the peas and pour the filling into a 3- to 4-quart baking dish.

While the filling is cooking, make the mashed potatoes. Preheat the oven to 400 F.

Place the peeled potatoes in a pot and add cold water to cover by about 2 inches. Add a generous pinch of salt, cover, and bring to a boil. Crack the lid and cook the potatoes for 15 to 20 minutes, or until fork-tender.

With the lid askew, carefully drain the water from the pot with the potatoes. Return the pot to the stove over low heat. Add the milk and butter to the potatoes, cover, and simmer the potatoes in the milk and butter for 10 to 12 minutes. Season the potatoes with ¾ teaspoon of salt and mash with a potato masher or mix with a hand mixer. Add the cheddar and stir to combine. Taste and season with more salt if needed.

Use a spatula to spoon the mashed potatoes over the filling in the baking dish and spread them out evenly. Use a fork and drag it along the top of the mashed potatoes to make ridges. These will crisp up and brown in the oven.

Place the cottage pie on a rimmed baking sheet and slide it into the oven. Bake for 20 minutes, or until the top of the potatoes is golden and crispy and the filling is bubbling.

Combine the minced parsley and thyme.

Serve large spoonfuls of the cottage pie in bowls with a sprinkle of the parsley and thyme.

UK 🍁 PC163937



### Inside-Out BLTs *Yields 12 bites*

- 8 strips premium bacon, sliced crosswise into ½-inch strips
- 8 firm Roma tomatoes or green (unripe) tomatoes, cut into ¼-inch-thick slices
- 1 cup flour
- 3 eggs, beaten
- 2 cups bread crumbs or panko
- 3 or more tablespoons olive oil
- Salt
- Freshly ground black pepper
- 1 4-ounce log goat cheese, approximately 1½ inches in diameter, sliced ½-inch-thick
- 24 arugula leaves, lower stems discarded

Cook bacon over medium heat until crispy. Drain on a paper towel.

Select the 24 most uniform tomato slices and save the rest for tomorrow's lunch. Dredge slices in flour, then in eggs, then pat down in bread crumbs. Reserve on plates, but do not stack.

In a sauté pan over medium-high heat, add 3 tablespoons oil. When oil is hot, add as many breaded tomato slices as the

pan can accommodate without them touching. Fry for approximately 2 minutes per side, or until browned and crispy. Remove from pan and drain on paper towels. Add more oil if necessary for subsequent batches.

To assemble, line up 12 fried tomato slices. Season with salt and pepper, then top each with 1 cheese slice, a mound of bacon shrapnel and 2 arugula leaves. Cover with a second fried tomato slice. Secure with a toothpick. Let cool for a minute before serving. (Tomatoes have a surprising ability to hold the heat.)

UK 🍁 PC163941

Use these bonus recipes as weekly features, to create seasonal recipe books, or to sell sponsorship to businesses that carry the recipe's ingredients. (MCC Editorial Library /BONUS FEATURES & PUZZLES MENU: "recipes")



Albóndigas

## A fresh take on meatballs

Meatballs are a dish beloved by many. Some people prefer their meatballs atop a plate of steaming pasta, while others can't resist a meatball hero slathered in sauce.

Even those who aspire to eat less meat can enjoy meatballs thanks to the following recipe for "Albóndigas" (Spanish for "meatballs") from Joy Manning and Tara Mataraza Desmond's "Almost Meatless" (Ten Speed Press). Calling for only a half-pound of meat, this dish employs steel-cut oats to substitute for additional meat and to soak up flavor. Try it out and see if your guests can tell just how little meat this tasty dish contains.

### Albóndigas *Serves 4 to 6*

- ½ cup steel-cut oatmeal
- ½ cup loosely packed fresh cilantro leaves, chopped, plus more for garnish
- 4 cloves garlic, minced (about 2 tablespoons), divided
- 1 chipotle in adobo sauce, seeded and chopped into a paste
- 4 teaspoons ground cumin, divided
- 2 teaspoons ground coriander, divided

- ½ Kosher salt and freshly ground black pepper
- 2 pound ground lamb
- 2 teaspoons olive oil
- 1 small onion, cut into ¼-inch dice (about 1 cup)
- 1 28-ounce can crushed tomatoes
- 1 cup water
- Juice of 1 lime

Mix together the oatmeal, the cilantro, half the garlic, the chipotle, 2 teaspoons of the cumin, 1 teaspoon of the coriander, 1 teaspoon salt, and ¼ teaspoon pepper in a bowl. Gently work the lamb into the mixture, distributing it evenly. Form balls out of tablespoon-size scoops of the mixture and set aside.

Heat the oil in a Dutch oven or a large pot over medium-high heat. Add the onion and sauté for 5 minutes. Stir in the remaining garlic, cumin and coriander, cooking for an additional 30 seconds. Add the tomatoes and water and stir to combine. Bring the sauce to a simmer and add the meatballs. Simmer partially covered for 45 minutes. Season the sauce with salt and pepper to taste, squeeze the lime juice over the top and serve with extra chopped cilantro.

UK 🍁 PC163940

## Soda bread for St. Patrick's Day

St. Patrick's Day provides the perfect opportunity to celebrate Irish culture. Such celebrations are not truly complete without some traditional Irish food, such as the following recipe for "Irish Soda Bread" courtesy of Linda Collister's "Quick Breads" (Ryland, Peters & Small).

### Irish Soda Bread *Makes 1 medium loaf*

- 3½ cups unbleached all-purpose flour
- 1½ teaspoons baking soda
- 1 teaspoon sea salt
- 1½ cups buttermilk (roughly)

### Nonstick baking sheet, lightly dusted with flour

Preheat the oven to 425 F.

Sift the flour, baking soda and salt into a large bowl and make a well in the center. Pour the buttermilk into the well and mix it into the dry ingredients with

a round-bladed knife or your hands to make a soft, slightly sticky, rough-looking dough.

Turn out the dough on a lightly floured work surface and shape it into a ball. Set the dough onto the baking sheet and gently flatten it so it is about 1½ inches high. With a table knife, score the dough with a cross. Dust with a little flour then bake for about 35 minutes until a good golden brown. To test if the loaf is cooked, tap underneath with your knuckles. If it sounds hollow, it is ready. If it gives a dull thud, bake it for a few minutes longer and test it again.

Transfer to a wire rack to cool. Wrap well to store or freeze for up to 1 month.

UK 🍁 PC163942



# Spring on the Road

Enjoy some scenic roads

Road trips have been part of popular culture for decades. Featured prominently in movies and books such as "On the Road," "Rain Man" and "Easy Rider," road trips with friends or family tend to leave indelible marks. Remarkable road trips are made more so by the company shared along the way and the scenic and historical roadways traversed to reach a destination. Travelers embarking on road trips in Canada or the United States should consider including some of the following roadways in their travel plans.

**Haines Highway:** If your adventures take you through Alaska, there is plenty of legendary scenery to take in. The backdrop along the Haines Highway is sensational, but this stretch of roadway also offers views of the largest congregations of bald eagles in the world. It has been dubbed "The Valley of the Eagles."

- Route 66: Now known as "Historic Route 66," this famed road stretches from Los Angeles to Chicago, cutting a path through a vast portion of America's heartland. Some say driving

along 66 is an adventure in American history and that the road embodies the best of the United States.

**Pacific Coast Highway:** While not the fastest way to travel, this winding road that hugs the California coast owes its popularity to stunning views of the Pacific Ocean. It's difficult to avoid being swept up by the breathtaking views of rock formations, waves and cliffs.

**Highway 99:** Referred to as the Sea to the Sky Highway, this roadway in British Columbia begins outside of Vancouver and rises up into the mountains. This road trip is full of various climate zones, mountains, lakes and rivers. The 700-meter rock face of "The Chief" also is a popular draw.

**Columbia River Highway:** The first paved road in the northwestern United States, Columbia River Highway also is the first scenic highway in America. It is renowned for being a portion of the original Oregon Trail, and its 70 miles offers spectacular views year-round.

**Overseas Highway:** This impressive roadway extends more than 100 miles from Key Largo to

Key West, Florida, linking all of the islands that comprise the Florida Keys. The Overseas Highway includes a seven-mile bridge across the water.

**Highway 12:** This route in Utah offers impressive views of natural features. Attractions include the Bryce Canyon, Red Canyon and Grand Staircase-Escalante National Monument.

**Loess Hills Trail:** Loesses, which are hills formed from silt, give land alongside this trail in Iowa interesting topography and varied flora. Fall foliage here has been formally qualified as a National Natural Landmark.

**Highways 44 and 240:** These routes in South Dakota take travelers through the area known as the Badlands, giving adventurers a glimpse of the American West. Badlands National Park, Mount Rushmore and the Crazy Horse Memorial are other attractions to take in while in the area. North America is filled with many scenic roadways perfect for road trips, which remain one of the best ways to explore and experience the United States and Canada.



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# Living 50 Plus

## Retirement saving for late bloomers



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**T**oday's young professionals hear about the importance of saving for retirement seemingly from the moment they are hired. In addition to discussions with human resources personnel about employer-sponsored retirement plans, young professionals are learning about the importance of saving for retirement thanks to the abundance of financial-planning advertisements on television, the radio and the Internet. Older workers may not have been so lucky, and many may find themselves trying to play catch up as retirement age draws closer. While it's important to begin saving for retirement as early as possible, late bloomers whose retirement dates are nearing can still take steps to secure their financial futures.

**Pay down debts.** Eliminating debt is good for men and women of all ages, but especially so for those nearing retirement. Substantial debt may delay your retirement and can greatly reduce your quality of life during retirement. If you still have substantial debt, eliminate that debt before you start saving additional money for retirement. Once your debt slate has been wiped clean, you can then increase your retirement contributions.

**Eliminate unnecessary expenses.** If your retirement savings are low (many financial advisors now advise men and women that they will need at least 60 percent of their pre-retirement income each year they are retired), start cutting back on unnecessary expenses and reallocate that money toward retirement saving. Cutting out luxury items, such as vacations to exotic locales or country club memberships, is one way to save money. But

don't overlook the simpler ways to save, such as canceling your cable subscription or dining at home more often.

**Downsize your home.** Many empty nesters downsize their homes as retirement nears, and doing so can help you save a substantial amount of money. If the kids no longer live at home or if you simply have more space than you will need after retirement, downsize to a smaller, less expensive home. Monitor the real estate market before you decide to downsize so you can be sure to get the best deal on your current home. Downsizing saves on monthly utility bills, property taxes and a host of additional expenses. Downsizing also means less maintenance, which gives you more time to pursue your hobbies upon retiring.

**Take on some additional work.** While you may have long felt you would slowly wind down in the years immediately preceding retirement, taking on some additional work outside of your current job is a great way to save more for retirement and perhaps even lay the foundation for a post-retirement career. Workers over the age of 50 can be invaluable resources to startups or other businesses looking for executives who have been there, done that. Look for part-time jobs that seek such experience. Even if the initial jobs don't bowl you over financially, part-time consultant work in retirement can make up for lost retirement savings and may even make your retirement years more fulfilling. Men and women on the verge of retirement can take many steps to grow their retirement savings and make their golden years that much more enjoyable.

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