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Anthem

Save the Date

Saturday, Oct. 18
Manchester
Community College

See schedule & map,
Pages 12-13

AS LIFE GOES ON

Boutique-style assisted living aims to replicate life at home

■ **Small and inviting:** Homes in the As Life Goes On elder care community have a low staff-to-resident ratio. Beaver Lake Lodge, for example, has 16 residents and 12-15 staff at any given time.

By Kathleen D. Bailey
Special to the Union Leader

Jeanne Atkins settled into a rocking chair and looked out across a manicured lawn to Derry's Beaver Lake, sparkling in the morning sunshine. "It's a beautiful day in the neighborhood," she proclaimed to anyone in hearing range.

Atkins's "neighborhood" is a boutique-style assisted living center with 16 beds. The home, part of the As Life Goes On elder care business, aims to give a small and intimate experience for assisted living clients, memory care patients, and those who need respite care.

As Life Goes On was founded in 1984 by Erol Duymazlar. His father, Dr. Mehmet Duymazlar, is an anesthesiologist who immigrated to the United States, and his mother Joan is a registered nurse who still helps patients in her 80s. Erol Duymazlar grew up in a multigenerational household, according to Caralyn Russell, community relations director for the company.

"Erol's vision was for small residential boutique-style assisted living," Russell explained.

"The goal is to make residents feel at home."

The concept rang true for Russell and for Christine Burdick, administrator for the Derry and Windham sites. "I worked in a place like this when I was 16, in an old Victorian home," Burdick said, adding, "we do not refer to any of our homes as 'facilities.'"

Dumazlar's vision resulted in five New Hampshire residences:

- Beaver Lake Lodge in Derry
- Pine Hill in Windham
- Wadleigh House in Dover
- Johnson Creek Village in Dover
- Rosewood Manor in Rochester

The Dover homes are devoted to memory care, while the Derry, Windham and Rochester homes focus on independent living. The memory care homes have professional nursing staff, and the independent living homes are served by "personal caregivers."

Think small and go home

At Beaver Lake Lodge, that means replicating a home experience as much as possible. "It's not a formula," Russell said, with Burdick chiming in, "It's



Eucharistic minister Richard Dietrich, a representative of St. Mark's Catholic Church in Londonderry, chats with Frances White and Jeanine Pellerin at Beaver Lake Lodge in Derry.

KATHLEEN BAILEY

what does that resident need on that particular day?"

A low staff-to-resident ratio makes that possible, according to Burdick. The home has 16 residents and 12 to 15 staff at any given time.

And as with the homes residents came from, the Beaver Lake staff know how to multitask. "Our staff wear a lot of hats," Russell said. "We have a housekeeper who's also a caregiver, and the chef is also a caregiver." Not while cooking, she added.

"Everybody knows everybody," Russell said.

The model mirrors the

See **As Life Goes On**, Page T4



On the Cover

Scenes from previous Silver Linings Senior Healthy Living Expos

Top left photo

Carol Duffy and Sue Coons talk to Samantha and Darcia Tremblay, owner of Silver Lining Solutions Inc., during the Silver Linings Expo at Bishop Guertin High School in Nashua in May.

BRITTANY GRIMES/UNION LEADER

Top right photo

After taking a hearing test at the HearingLife booth, Brenda Luce receives a brochure on hearing aids from Theresa Simkevich, a licensed hearing instrument specialist, during the Nashua Silver Linings Expo.

BRITTANY GRIMES/UNION LEADER

Bottom left photo

Claire Vanasse, facing, of Manchester, chats with Kim Gaumont of The Mental Health Center of Greater Manchester, during the 2024 Silver Linings Senior Healthy Living Expo at Manchester Community College.

MARK BOLTON/UNION LEADER

Bottom right photo

Visitors stop at the exhibit booths during the 2024 Silver Linings Senior Healthy Living Expo at Manchester Community College.

MARK BOLTON/UNION LEADER



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Charlyse M. - Community Mind & Memory Care Director

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Assisted Living | Mind & Memory Care



Silver LININGS

Senior Healthy Living Expo

Saturday, October 18
9:00 AM - 1:00 PM

Manchester Community College
1066 Front Street, Manchester, NH

This **FREE** expo for seniors, their families and caregivers will include information, demonstrations and products from a variety of exhibitors. There will be educational sessions as well throughout the day. Coffee and snacks will be provided!

For more information, visit
UnionLeader.com/seniorexpo

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KATHLEEN BAILEY

Resident Joanne Mele shared a look inside her suite at Beaver Lake Lodge in Derry.

As Life Goes On

From Page T2

custom in the last century of keeping elders at home as long as possible, and it's the template Duymazlar followed in creating his homes.

Burdick pointed to a generational shift in the 20th century, with more two-parent working families. That posed a problem as elders lived longer and there was no one at home to care for them. The culture supported larger nursing homes and larger assisted living facilities, and As Life Goes On is an antidote to that, she said.

The issue of Alzheimer's and related conditions sparked the need for more care, according to Russell. "We have a greater awareness of dementia now," she pointed out. "We have a greater understanding of the disease itself."

But with dementia patients being diagnosed earlier, Burdick said, "many of them have young families and can't care for them."

At home in Derry

A typical day begins with a staff member waking a resident. "We wake them up but we don't rush them," Burdick said. Then there are morning activities with the staff, if the resident chooses to participate. "We'll do a crossword, maybe watch a movie — it depends on what they want," she said. Lunch is at noon, a time that was originally set so residents could be done before "General Hospital," she said with a smile, adding that 'GH,' the residents' soap opera of choice, has since been moved to later in the day.

Some residents hang out on the porch, with its view of Beaver Lake. Several local musicians stop by to entertain, with one woman coming since 2016. A man does "paint night" with residents, but without alcohol, she said.

Supper is at 5 o'clock, after which residents congregate in the living room, visit with family, or get ready for bed. They are early risers, so they go to bed fairly early, she said.

Meals are served family-style in a small dining room, with the menu for the day posted on chalkboards. The big meal is usually lunch, Burdick said. "Today it's American chop suey, and tonight they'll have sandwiches and salads," she said. But if a resident wants their

See **As Life Goes On**, Page T5

As Life Goes On

From Page T4

big meal at night, “we can do that,” she said.

On a good day, the porch is the venue of choice, with residents reading or just rocking. A manicured lawn slopes down to the road, and on the other side, Beaver Lake sparkles in the sunshine.

“It’s a very peaceful place,” Atkins said. “Everybody is kind here, and I love being outdoors.”

Joanne Mele has been a resident for three years, ever since she broke a leg, and she echoed Atkins’s ideas. “I like it because it’s quiet,” she said.

Burdick said in the feedback she’s gotten, “Families are pretty happy

with the care we give. Their loved ones are getting attention when they need it.”

While there’s no nurse on staff, the company contracts with Vantage, a primary care service. This is an extra service, by registration. Vantage staffers come once a week to check on their patients. For other residents, the staff-to-patient ratio makes it easier to see when someone has a health problem, and to get it addressed.

“We communicate with family almost daily,” Burdick noted.

The building also has a large living room where religious services are held

or people can just hang out, a bedroom for overnight staff, and spacious suites for residents.

Both women field misconceptions about the concept from families of potential residents. “They often think a bigger place has more to offer,” Burdick said.

Russell said she often finds herself “explaining the difference between nursing home care and assisted living.”

“A lot of people don’t know places like this exist,” Burdick contributed. “They’re happy to know they have another option.”

Some also wonder if the boutique care is

affordable, and Burdick said while Beaver Lake is private pay, Duymazlar is looking toward a better solution. Right now Pine Hill in Windham and Rosewood in Rochester take Medicaid, she said.

Both women see the “boutique home” concept catching on. While they support and encourage this form of care, they worry that it will be a victim of its own success. “The more common it becomes, the less special it will be,” Russell mused.

“You have to have the heart for it,” Burdick said.

For more information, visit aslifeagoesonelder-care.com.



KATHLEEN BAILEY

Joanne Mele relaxes outside her home, Beaver Lake Lodge in Derry. She has been a resident for three years.



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STEP UP PARENTS

'Kinship parents' – including grandparents – can ask for financial help

■ **Unexpected parenting:** Organization helps grandparents make ends meet and give their grandchildren a good life.

By Kathleen D. Bailey
Special to the Union Leader

Denyse Richter remembers one little boy she helped through her Step Up Parents organization. He wanted to play basketball. When she and her staff ascertained that his other needs were being met, they funded a hoops program for the child. "And he really came out of his shell," she said, adding, "most of these kids come with so much baggage. Sports and the arts can really help them."

Richter is the founder and board president of Step Up Parents, a Seacoast-based organization providing financial assistance to people who have taken on the role of their lives: raising their own grandchildren. The group supports "kinship families" with everything from transmission repair to toe shoes, so the grandparents can get on with their most important job.

Richter "laid the groundwork" for her organization in 2018 and formally opened in 2019. The group originally served only the Seacoast area, until they realized that grandparents raising grandkids was a statewide issue. They now network with family resource centers across the state, and, she reported, "three-quarters of our families are referrals."

From a "kitchen table" organization, Step Up Parents morphed into an organization serving the Granite State and York and Cumberland counties in Maine. They were all-volunteer until 2023, when they hired their first executive director.



METRO CREATIVE CONNECTION

When grandparents take over the role of parents for their grandchildren, Step Up Parents can help with paying bills, buying clothes and supplies, and sometimes fun extras like swim lessons or summer camp.

"We run 'lean and mean,'" Richter said, adding that she's in the office every day. "This," she said, "is my passion project."

She added, "I wish the need for this didn't exist."

See a need, fill a need

Richter first became aware of the needs of "kinship parents" when she had friends in their late 50s. They had a daughter with an addiction, and they raised her child "from the day it was born," according to Richter. But they also had to deal with a daughter who was a substance abuser at the same time, she said.

"No one," she said, "plans on raising a grandchild."

Her friends were pinched financially, due to the added responsibility, and Richter said,

"The financial piece was something I could help with."

She doesn't have a background in finance, she said, but she learned about grants and began applying on her friends' behalf.

She learned that her friends were not alone. "These grandparents are really heroic for stepping up," she said. "Nobody is prepared to do this."

She also learned that substance abuse is the leading cause in the development of kinship families and determined to focus the group's mission on that.

Richter and her group established parameters. They do not give money directly to the grandparents. "We'll write a check to their auto mechanic,

to their electric company," she said. "We monitor where it goes. If they need food, clothing or baby supplies, we give them a gift card."

And yes, there is room for the not-so-little extras in life. "We take care of the bare necessities first," she said. "Then we can honor requests for summer camp, dance lessons, swim lessons." These are the extras that more traditional financial aid does not cover, she explained, but they can make a world of difference to a kinship child.

"We have a lot of requests for scholarships to summer camp," she said. "We get these amazing notes at the end of the summer. It really warms your heart."

She added, "These kids really deserve it."



"We take care of the bare necessities first. Then we can honor requests for summer camp, dance lessons, swim lessons."

DENYSE RICHTER
Founder of Step Up Parents

Demand is on the rise

But Richter's work isn't going away any time soon. The number of kinship families, and demand for her aid, is on the rise. In 2019 she helped 69 children from 32 families. In 2024 she helped 277 kids from 163 families. "To date, we have served 1,300 kids from 850 families, and have disbursed \$450,000 in direct assistance," she said.

The agency is privately funded, with individual donors, corporate support and grants.

The process for application is on the website and is streamlined, Richter explained. "These parents have enough on their plates." A family can apply directly or have a social worker apply on their behalf. The agency aims for a 48-hour turnaround, she said, adding that in some cases, time is of the essence. "If your lights are being turned off, let us know in the morning and it will be paid by evening. To be that nimble is important to us."

Not all her clients are grandparents, she added. "We helped a family in the beginning who had seven of their own children and adopted three grandchildren. Their daughter was a

See **Step Up Parents**, Page T8

FEDERAL CUTS THREATEN SENIOR CARE!



In Concord, nursing home advocates were grateful that Governor Ayotte and legislators rejected Medicaid care cuts, and provided funding to better process Medicaid long-term care applications.

However, now there is fear over the long-term effects upon state budgets and health care from severe Medicaid cuts in the federal budget signed by President Trump. And because that budget will add \$4.1 trillion to the federal deficit, it will also trigger automatic 4% Medicare payment cuts no later than January.

For more information, see
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METRO CREATIVE CONNECTION

Last year, 70% of Step Up Parents applicants were first-timers, illustrating the growing needs in this growing population.

Step Up Parents

From Page T6

victim of the opioid crisis. She had an injury in high school, she was given opioids, and that became a substance abuse disorder." This young family went from seven to 10 children, she said.

Another young family had two children of their own. A sister had addiction issues, so they took in her baby.

And there's no restriction on number. A woman in the North Country took in six grandchildren when her daughter died. "In the blink of an eye, you've got another child." Or six.

Handling culture shock

Over six years Richter has been struck by the

loving attitude of the grandparents and other relatives who step up. "They're the parent now, and they're robbed of the joy of being a grandparent," she mused. At school and community events, "They don't fit in with the young parents. They don't fit in with their peers. I imagined they would be bitter, but I've never run into that."

There are other, more tangible issues, such as culture shock. The schools can be a learning curve for grandparents, Richter observed. "Everything is online now, and you've got to use portals."

Richter would like to see the service grow,

expanding to the rest of Maine. She's reluctant to hire more staff because of budget concerns, but the group has been working on a Funding Development Plan, "as much as a nonprofit can rely on funding," she said. She'd like to have more of a physical presence in the Upper Valley and Coos County.

And she'd like to be able to plug financial holes for more families, so they can get on with the business of being families. Last year 70 percent of her applicants were first-timers, she said, adding, "It's a growing population."

For more information or to apply, visit stepupparents.org.

"They don't fit in with the young parents. They don't fit in with their peers. I imagined they would be bitter, but I've never run into that."

DENYSE RICHTER
Founder of Step Up Parents

Step Up Parents fundraiser exceeds goal, raises \$33,000 for kinship caregivers

Last month, Step Up Parents (SUP) held “Step Out and Step Up,” a fundraiser and silent auction, which raised \$33,000 to support kinship caregivers across New Hampshire and southern Maine who care for children affected by parental substance use disorder.

Featuring broadcast journalist Gail Huff Brown as emcee, the event also included the presentation of SUP’s inaugural Rising Tides Award to LizFit Owner Liz Forkel for her community impact through her annual Spinning Generosity.

“We are still glowing from this incredible



PHOTO PROVIDED BY STEP UP PARENTS

Guests bid on silent auction items at Step Up Parents fundraiser – “Step Out and Step Up” – in September.

evening,” said SUP Board President Denyse Richter. “The generosity of our sponsors, guests, and

supporters demonstrates will directly support kinship caregivers who step up when parents struggle

with addiction.”

Elle Rogers, who with her husband Barry adopted their three grandchildren while raising their seven children, was the evening’s guest speaker. “Her story moved everyone in attendance,” added Richter.

Proceeds from Step Out and Step Up will directly support Step Up Parents’ mission to assist kinship caregivers who provide stable, loving homes to children affected by parental substance use disorder.

To learn more about Step Up Parents and how to help, visit stepupparents.org.

“

“To date, we have served 1,300 kids from 850 families, and have disbursed \$450,000 in direct assistance.”

DENYSE RICHTER

Founder of Step Up Parents (see story, Pages 6-8)

To support Step Up Parents, visit the “Get Involved” page at stepupparents.org. The nonprofit has a “Step Up for Heroes Club” featuring members who pledge to make monthly donations — contributions that will be used to help kinship families pay bills; purchase food, clothing and other basic needs; and help families stay in their homes.

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An estimated 56.8 million people need palliative care each year

Metro Creative Connection

Medical care often falls into two umbrella categories: curative and illness management. Palliative care belongs to the second category because it focuses on improving the quality of life for those with serious or life-threatening illnesses and is not designed to cure or eradicate an underlying condition.

The World Health Organization says an estimated 56.8 million people, including 25.7 million in the last year of life, require palliative care each year. However, worldwide, only about 14 percent of people who need palliative care currently receive it.

What does palliative care do?

Palliative care can improve the quality of life of patients and their families who are facing challenges associated with life-threatening illnesses. It is offered alongside other treatments a person may

receive. The Mayo Clinic says palliative care involves managing pain and other symptoms of a serious illness, and help one cope with treatment side effects.

Is palliative care hospice care?

Palliative care and hospice care are not one and the same. In fact, hospice care is a type of palliative care that focuses exclusively on patients who are expected to live for six months or less. Palliative care can be offered to patients with serious illnesses at any stage.

Who is palliative care for?

Just about any person suffering from a serious, prolonged illness can benefit from palliative care. The Cleveland Clinic notes people with these conditions may benefit from palliative care.

- Amyotrophic lateral sclerosis (ALS)
- Alzheimer's disease
- Cancer
- Cardiovascular disease



METRO CREATIVE CONNECTION

Palliative care helps manage pain and other symptoms of a serious illness.

- Cystic fibrosis
- HIV/AIDS
- Kidney disease
- Lung diseases like emphysema
- Multiple sclerosis (MS)

- Parkinson's disease
- Stroke

Who offers palliative care?

Teams of professionals provide palliative care. A care team can consist of doctors, nurses, nurse practitioners, physician assistants, social workers, and spiritual advisors.

Which symptoms can palliative care help with?

Patients may receive palliative care to assist with symptoms of depression, pain, fatigue, constipation, nausea, difficulty sleeping, anxiety, and much more, according to the organization Get Palliative Care.

When does palliative care end?

There is no time limit on palliative care; it can last as long as the patient requires and is exhibiting symptoms suggesting care can help.

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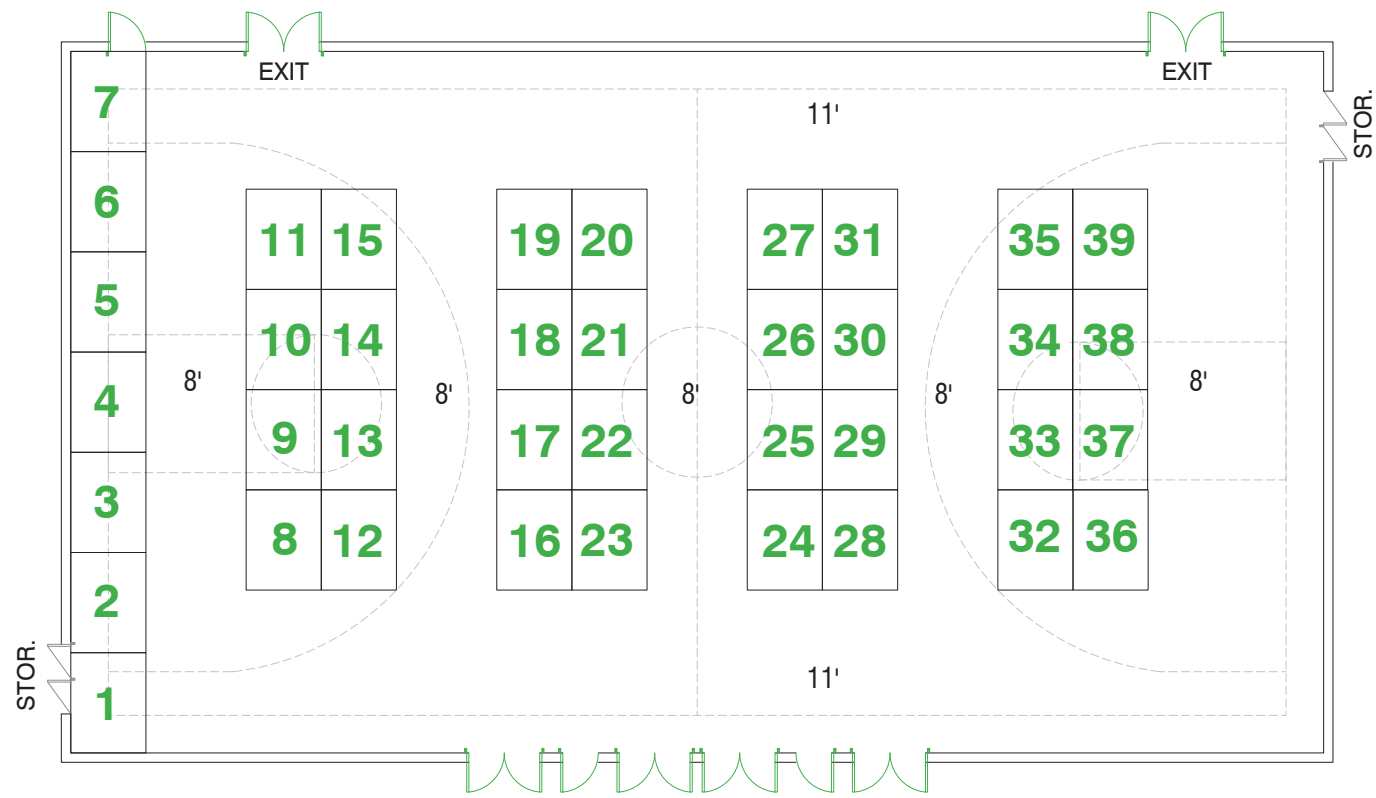
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Silver Linings: Senior Healthy Living Expo

October 18, 2025 • 9:00 AM - 1:00 PM • Manchester Community College

VENDOR MAP



1. Choice Benefit

2. Guardian Home Care of NH

3. Kinstruct Tiny Homes

4. Granite State Senior Games Inc.

5. Age at Home

6. 360 SHS

7. Coldwell Banker Realty/Lifetime Estate Liquidations & Transitions, LLC

8. AARP NH

9. Jodi Savage Realty at Keller Williams Metropolitan

10. Aging and Disability Resource Center

11. Silver Lining Solutions, Inc.

12. Elliot VNA

13. The Mental Health Center of Greater Manchester
14. City of Manchester

15. Independent Aging Solutions, LLC

16. easterseals NH

17. United Healthcare

18. Renmar DME Inc.

19. Merrill Lynch

20. As Life Goes On

21. The Modern Group, brokered by eXp Realty

22. Strategic Caring Solutions

23. Langdon Place

24. Silverstone Living

25. Artemis Living

26. The Gilman Agency: An Integrity Agency Company

27. Hillsbrook Village at Allenstown
28. Elevance

29. HearingLife

30. Dental Advocacy Support Services, LLC

31. Edward Jones

32. Visiting Angels/Auburn/Lakes Region

33. Bloom and Shine Services, llc

34. Navigators Senior Advising

35. Catalyst

36. Wellsense

37. Mednexus Online

38. FOREVER

39. Catholic Medical Center



Silver Linings: Senior Healthy Living Expo

October 18, 2025 • 9:00 AM - 1:00 PM • Manchester Community College

SCHEDULE OF SPEAKERS

All presentations will be held in the speaker room located on the first floor of the venue adjacent to the exhibit hall.

9:30am - 10:00am

How to Prepare for Diminished Capacity & Illness including long term planning

Catherine Cournoyer, VP Senior Care Advisor, Strategic Caring Solutions

10:15am -10:45am

The benefits of having a travel agent versus do-it-yourself.

Karen Giaquinta, Absolutely Love Travel, Your Personal Travel Agent

11:00am - 11:30am

Medicare 101

Marie Terhune, Licensed Medicare Broker

11:45am -12:15pm

Hacking Healthcare: Getting appointments on the same day, prompt referrals, and timely diagnostic studies!

Andrew Schuman, MD, CEO Mednexus Online

CARROLL COUNTY RSVP

A community effort defined by neighbor helping neighbor

■ **Commitment with fulfillment:** Senior volunteers provide vital services that benefit people who need a helping hand.

By Kaarin L. Clausen
Special to the Union Leader

There's a small but mighty team of two in North Conway who manage some of the most important needs and services for Carroll County residents. With spirit and enthusiasm, Executive Director Mary Seavey and office manager Susan Junkins of Carroll County Retired & Senior Volunteer Program (RSVP) lead the largest volunteer network of people in Carroll County age 50-plus who are interested in serving the needs of county residents.

The duo has had a busy fall and is gearing up for the upcoming holiday season. They put the "fun" in fundraising and engage the community in a range of enjoyable family activities from their annual Mud Bowl and Golf Tournament — both took place in September — to the highly anticipated Festival of Trees held at Settlers Green.

Serving the community

Established in 1971, RSVP has 350 active volunteers who participate in a multitude of community service programs, from Meals on Wheels to non-emergency medical transportation.

Seavey said she was recruited to RSVP in 2015 because of her experience in event coordination for the local chamber of commerce and stellar fundraising skills. She had connections with local businesses and the expertise to raise the funds necessary to run the program.

"I took over an organiza-



PHOTO PROVIDED BY RSVP

Carroll County Retired & Senior Volunteer Program's biggest fundraiser of the year is a Festival of Trees event where winners get to take their trees home.

tion that had no money," she said with a laugh. "For several months, I didn't realize it, but I went without a paycheck. However, I have a very special interest in the clientele we serve, as well as a fond regard for the community. We have a budget of around \$200,000 that we need to raise every year, and I think I was hired for the skills I had to do that."

Her savvy for outreach and financial appeals has paid off in spades for the residents of Carroll County. Seavey said drivers for RSVP's Meals on Wheels program have delivered over 125,000 meals to Carroll County residents over a span of 46,845

miles. In the non-emergency medical transportation program, volunteers donate their time and use their own vehicles to transport ambulatory seniors, individuals with disabilities and veterans who are unable to drive and do not have family members who can take them to their medically related appointments.

RSVP also hosts programs such as Bone Builders, in which volunteers lead an exercise program that addresses osteoporosis; congregate meal sites that promote social connection and support good nutrition to older adults; food pantries that help food-insecure families and

individuals; as well as various volunteer opportunities at grammar schools, hospitals and libraries.

Funding for these programs comes from a host of events organized by Seavey and Junkins, and the community looks forward to the fall happenings with gusto. The most anticipated is RSVP's Festival of Trees, developed by Seavey who has a special claim to fame in regards to the event.

A holiday trailblazer

In 1994, Seavey and 18 of her friends came up with a revolutionary idea to fundraise for the Methuen (Mass.) Historical

Society: They decided to decorate 19 trees and display them in the Methuen Library to raise money for the preservation of the 1830s Tenney Gate House. It was the first Festival of Trees in New England, according to Seavey.

This first holiday tree fundraiser then moved to the Methuen Masonic Hall and now has a permanent location at 13 Branch St., where it brings in millions of dollars that are donated to nonprofits. As a founding member of the first Festival of Trees, Seavey's dream was to bring a similar festival to Carroll County. Her dream came true, and this year the Carroll County Festival of Trees is entering its 10th year.

Carroll County's Festival of Trees is held annually at the former Kitchen Store Outlet at Settlers Green in North Conway. This year's festival is being held Friday, Nov. 28, through Sunday, Dec. 7. Tickets are \$10 per person and children under 12 are free. All attendees receive 10 tickets that can be placed in the bags of their favorite trees. On the final day of the festival, winning tickets are randomly selected. All proceeds benefit the Carroll County RSVP.

"We probably have about 150 trees registered for this year's festival," said Seavey. "We don't differentiate between the trees. Every tree is valuable — the little one for \$10 that a child might have decorated and the one that's well over a thousand dollars."

What sets the Carroll County Festival of Trees apart from other similar festivals is that winners are allowed to take their trees home.

"I know a lot of other places have a similar festival in New Hampshire, but when they do it,

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RSVP

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the tree goes back to the business,” explained Seavey. “We don’t take them back. We shrink wrap them and say, ‘It’s all yours!’ It’s spectacular.”

Tree decorators have a variety of categories to choose from for their tree’s theme. Categories include animals, movement, handcrafted, nature-inspired, sports, theater and arts, traditional, and mini-trees (up to 3 feet).

“There’s always a tree for everybody,” said Junkins. “They’re all so unique. Even if they might have the same theme, they look totally different.”

While wandering through the indoor forest of trees, visitors can also enjoy the music and entertainment at the festival. Scheduled performers include Miss Karoly’s Dance Factory performing on Nov.

28; Jeanne Limmer Dancers & Axis Dance Company on Nov. 29; Act One Dance Company on Dec. 5; and the Kwoon Karate Academy Dec. 6. And don’t forget Santa! Kris Kringle and Mrs. Claus will also make daily appearances to say hello and visit with festivalgoers.

RSVP is still accepting applications for organizations who are interested in decorating holiday trees. Contact Seavey or Junkins at mary.ccrsvp@gmail.com or susan.ccrsvp@gmail.com, or call 603-356-9331.

It’s all about the volunteers

RSVP’s vast group of volunteers are the heart and soul of the organization, and for Seavey and Junkins, it’s important to recognize their efforts. Every year, they host a volunteer appreciation luncheon

to honor the community members who have donated thousands of hours to help their fellow Carroll County residents.

For Seavey, seeing the smiles on the faces of their volunteers at the luncheon is what makes her appreciate her job the most.

“The appreciation luncheon is all about the volunteers” she said. “We’re just so grateful that we have them. It’s amazing when you see the clients you help, and then you see how good the volunteers feel about themselves for what they do.”

RSVP is always in need of additional volunteers, especially during the winter months when seasonal residents return to warmer climates. Specifically, the group is always looking for more drivers, and

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PHOTO PROVIDED BY RSVP

Mary Seavey, executive director of Carroll Country Retired Senior Volunteer Program, visits Santa during the group’s annual Festival of Trees fundraising event.

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RSVP

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through events like the Festival of Trees, they are able to share information about RSVP with the community.

“The best way to get more volunteers is when they share stories about their service,” said Junkins. “They’re so excited and passionate about what they’re doing that they involve other people. It’s the best way to recruit more people.”

With an annual budget of \$200,000, RSVP relies on fundraisers, grants and individual contributions to stay afloat. Facing similar struggles as other non-profits that are challenged

by cutbacks, RSVP stands committed to growing their already successful programs and events and answering the daily calls from new clients. It’s what they’re all about.

“What I take away from my work with the RSVP is knowing that what we’re doing is an important and much-needed service to the community,” reflected Seavey. “It’s certainly not a job without a lot of tears in your eyes from time to time. Every day, we tell our volunteers how much we appreciate them.”

To learn more about the Carroll County RSVP, visit carrollcountyrsvp.org.

“They’re so excited and passionate about what they’re doing that they involve other people. It’s the best way to recruit more people.”

SUSAN JUNKINS
Carroll County RSVP office manager



PHOTO PROVIDED BY RSVP

Carroll County RSVP’s 10th annual Festival of Trees fundraiser will be held at Settler’s Green in North Conway from Nov. 28 through Dec. 7.



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AI has positive impacts on senior health care experiences

Metro Creative Connection

Artificial intelligence (AI) continues to change the world. The “Logic Theorist” program, created by Herbert A. Simon and Allen Newell in 1955, which was designed to prove mathematical theorems, is widely considered to be the first AI program. Today, AI is employed to answer questions, solve problems and even create artwork.

AI can serve amazing purposes in health care settings. Though AI can benefit persons of all ages, seniors may find it especially improves their health care experience. Here are some ways AI can enhance seniors’ quality of life, daily functions,

independence and support systems.

- **Monitoring:** AI-powered systems can be used to monitor vital signs like heart rate, oxygen levels and blood pressure. Some wearables even can detect irregular heartbeats or other anomalies and alert individuals or caregivers.

- **Early detection:** Echelon Health says AI can be invaluable in the early detection of illnesses by predicting risk factors in patients. AI can be utilized with the first levels of screening, which may detect the smallest changes that could highlight underlying issues. Research has shown AI can detect serious diseases such as lung cancer or



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heart disease earlier to offer patients a better chance of effective treatment before diseases progress.

- **Predictive analytics:** Those with a particular health condi-

tion can rely on AI to predict the likelihood of certain health events, like heart attacks or stroke, by analyzing data and genetic information. This allows doctors to take proactive approaches to adjusting treatment plans.

- **Chronic disease management:** The integration of AI into chronic disease management can enhance patient care efficiency and lead to optimized treatment strategies, says the National Institutes of Health. AI can monitor data patterns that offer insight into disease progression and can help seniors manage medications by providing reminders, tracking compliance and dispensing correct

dosages.

- **Smart home technology:** A person’s environment impacts his or her health. AI-powered devices can automate tasks like adjusting interior temperatures to safe levels, turn on lights for safer navigation, turn off appliances if they have been left unattended, and offer additional safety features like fall detection. This may enable seniors to live securely and independently longer.

- **Daily tasks:** In addition to specific disease management, AI can be used to create healthy meal plans and schedule appointments. This can promote autonomy and reduce reliance on helpers or caregivers.

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Why walking is a perfect exercise for seniors looking to stay healthy

Metro Creative Connection

Exercise is one thing the human body needs regardless of how old it is. But some exercises are better suited for particular demographics than others. Walking, for example, is an ideal activity for seniors, who may be surprised to learn how beneficial a daily stroll can be.

- The Mayo Clinic notes that regular brisk walking strengthens bones and muscles. Intensity is important when looking to walking to improve muscle strength. A 2015 study published in the journal Exercises and Sports Sciences Reviews found that achieving a 70 to 80 percent heart rate reserve during workouts lasting at least 40 minutes four to five days per week can help build muscle

strength. GoodRx defines heart rate reserve as the difference between your resting and maximum heart rate, so it's important that seniors looking to build muscle strength exhibit more intensity during a workout walk than they might during a recreational stroll.

- Walking helps seniors maintain a healthy weight. Overweight and obesity are risk factors for a host of chronic illnesses, including diabetes and heart disease. SilverSneakers reports that a 155-pound person burns around 133 calories walking for 30 minutes at a 17-minutes-per-mile pace. A slight increase in intensity to 15 minutes per mile can help that same person burn an additional 42 calories.
- It's long been known that



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walking is a great way for seniors to reduce their risk for cardiovascular disease. A study published in the Journal of the American Geriatrics Society noted in 1996 that walking more than four hours per week was

associated with a significantly reduced risk of being hospitalized for cardiovascular disease. A 2023 report from the American Heart Association indicated people age 70 and older who walked an additional 500 steps

per day had a 14 percent lower risk for heart disease, stroke or heart failure. In addition, the Department of Health with the Victoria State Government in Australia reports walking also helps seniors reduce their risk for colon cancer and diabetes.

- Walking boosts mental health. Researchers at the Harvard T.H. Chan School of Public Health note that replacing one hour of sitting with one hour of a moderate activity like brisk walking can have a measureable and positive effect on mental health. The researchers behind the study, which was published in the journal Psychiatry in 2019, saw a 26 percent decrease in odds for becoming depressed with each major increase in objectively measured physical activity.

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Understanding facts versus myths can help families better navigate Alzheimer’s disease.

ALZHEIMER’S DISEASE

Separating fact from fiction

Millions of people are living with Alzheimer’s disease, a progressive, irreversible brain disorder that causes cognitive decline, confusion, memory loss, and many other symptoms. The Alzheimer’s Association says one in three seniors dies with Alzheimer’s or another dementia.

Learning to recognize facts from fiction regarding Alzheimer’s disease can help families navigate a diagnosis more effectively. These facts are courtesy of the Alzheimer’s Society.

Myth: Alzheimer’s disease only affects older people.

Fact: Although age is the most significant risk factor for Alzheimer’s, young-onset Alzheimer’s disease can occur in people from their 30s to mid-60s.

Myth: Alzheimer’s is a natural course of aging.

Fact: It is important to understand that Alzheimer’s disease is not a normal part of aging. It is a distinct progressive illness that goes beyond the minor memory loss that occurs when one gets older.

Myth: Alzheimer’s disease and dementia are the same thing.

Fact: Alzheimer’s disease is one form of dementia. Diseases other than Alzheimer’s disease also fall under the

dementia umbrella, including vascular dementia, frontotemporal dementia and Lewy body dementia.

Myth: Having a family member with Alzheimer’s disease means I will definitely inherit it.

Fact: Although there are genetic components for early-onset and late-onset Alzheimer’s disease, even the presence of genetic mutations does not mean that a person will definitely develop the disease.

Myth: There is a cure for Alzheimer’s disease.

Fact: There are medications and other approaches that can often help with some of the symptoms of Alzheimer’s, but at present there is no cure.

Myth: Alzheimer’s can be prevented by diet or vitamins.

Fact: A healthy diet and lifestyle can help slow cognitive decline and may reduce Alzheimer’s risk, but no single factor can fully prevent Alzheimer’s disease.

Myth: Alzheimer’s disease is only marked by memory loss.

Fact: Confusion, difficulty with language and communication, problems with planning and decision-making, and changes in mood and behavior are each considered symptoms of Alzheimer’s disease.

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Plan for the future to protect generational wealth

In the coming years, baby boomers are poised to pass down an estimated \$17 trillion in home equity to their children, according to a recent Freddie Mac survey. But whether or not you're among the 75% of homeowners in this generation planning to leave your current home or the proceeds from a home sale to family members when they pass away, having a clear estate plan is critical to ensuring your wishes come to fruition.

Without one, your future heirs may face complex ownership issues, potential legal disputes and even the loss of family property.

To help your family plan for the future and protect generational wealth, Freddie Mac is sharing information about some of the pitfalls that may occur in the absence of an estate plan, as well as steps you can take to protect the wealth you've built over your lifetime.

Tangled titles

Heirs' property, also referred to as a tangled title, is created when a family member dies without a will or court document passing their property to a specific heir or heirs. When this happens, the property may be transferred by inheritance to multiple family members who each have equal rights to use and occupy the property. Unfortunately, this can lead to messy legal disputes among family members, limited access to resources, and loss of generational wealth due to forced sales or costly legal battles.

These disputes are common in this scenario because each heir has shared responsibilities regarding the property. For example, all heirs will be expected to contribute to property-related taxes and upkeep, which can become difficult to manage collectively. Major property decisions often require agreement among all heirs, which can make it difficult to maintain, improve or sell the property.

As generations pass, the property may be further divided among new heirs, complicating ownership even more. Lacking a clear legal title, heirs often struggle to qualify for resources like home equity loans or disaster relief funds, leaving properties vulnerable to foreclosure or forced sales.

Avoiding heirs' property

Planning for the future helps prevent legal and financial complications like heirs' property. Here are steps to take to protect your family's property and wealth:

- Create a will or trust. Work with a trusted legal advisor to create an estate plan that can ensure your property is passed down as intended.
- Establish a power of attorney. Appoint someone you trust to manage your property and financial affairs in your absence.
- Develop a wealth management plan. This can help you and your family prepare for unexpected situations and emergencies.
- Get smart about estate plans and other wealth management topics. Freddie Mac CreditSmart Essentials, a customizable and free online course, has all the tools, resources and lessons you need to help achieve your financial goals.

Taking proactive steps in estate planning is crucial for protecting your assets and ensuring they benefit future generations.

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In the case of Dr. Kristen Markwith, D.Ac., L.Ac., of Trend Acupuncture and Integrative Medicine, it is a case of true empathy. "I suffered from cluster migraines in my teens and twenties," she explains. Cluster migraines are named such for their debilitating pain that is a step above the norm. "I had migraine headaches 3-5 days a week that were so intense I was often bedridden and would become physically sick."

Being that migraine is one of those complicated conditions that is not fully understood, Dr. Markwith's options were prescription medications that did not work and lifestyle changes to limit triggers that could cause migraine. "It was no way to live," she shares. "I was young and should've been living a bright, vibrant life. Instead I was monitoring my daily caffeine intake, avoiding long exposure to fluorescent lights, and doing my best to prepare for changing weather conditions."

As you can imagine, Spring and Fall were especially rough. It wasn't until her primary care doctor sent her to an acupuncturist that she found real relief.

"This is why I often refer to my practice as 'The Last Resort With The Best Results.' You've been everywhere else and been given the same disheartening prognosis, prescribed the same medications, and told: 'This is just something you're going to have to learn to live with.'"



Soon after her incredible experience with the healing arts, she made the life changing decision to pursue her doctorate in acupuncture. "Acupuncture quite literally saved my life and I wanted to share that with the world," she proclaims.

Your Golden Years Should Be Golden

While in school she watched as her grandmother began to suffer from peripheral neuropathy. "Your golden years should be golden, not plagued with insufferable pain while doctors and specialists tell you there is nothing they can do." Understanding that Eastern Medicine excels where Western Medicine fails, Dr. Markwith set forth to develop treatment protocols for all variations of Peripheral Neuropathy (including diabetic and chemotherapy-induced) and now has a 90% success rate in treating this once difficult to manage condition.

"I was tired of seeing the older generation suffer unnecessarily," shares Dr. Markwith. "Diagnosing them as 'just getting older' and giving them a treatment plan of 'you're just going to have to get used to it' has never sat well with me so I wanted to offer them a real option for treatment and care."

The Magic Of Compassionate Care

And what do those in her care have to say? "Dr. Markwith looked me in my eyes and wanted to know about me, not just my condition. I feel like a person, not just a patient," shares Mike. "In fact I don't think she ever used the word patient."

Dr. Kristen Markwith has a long personal history in complicated, difficult conditions, and understands how tragic it can all be if left untreated. "I have sat where my patients sit during their initial consultation. I've experienced their pain and suffering in a very real way. I know the frustration of feeling hopeless on an intimate level. And it brings me incredible joy when I get to say 'I can help you!'"

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Tips on how to recognize and prevent phone and internet scams

Metro Creative Connection

The digital era has its benefits. People from all over are able to connect almost instantaneously. Computers have made fast work of many tasks that once took hours or days to complete. But for all of the benefits technology has provided, there is a darker side to the connectivity of the modern world. What has become easier for the general public also has become easier for those looking to take advantage of others.

Scams and internet crimes are now commonplace. The Federal Bureau of Investigation reported that a record \$16.6 billion in losses due to scams were reported to them in 2024. The Pew

Research Center indicates 73 percent of adults in the United States have experienced some kind of online scam or attack.

The office of Ken Paxton, the Attorney General of Texas, reports various ways to recognize scams, and that spotting these tactics can help people avoid being taken advantage of.

- Someone contacts you. When a party contacts you first, you can't be certain of their legitimacy. Also, email addresses and caller ID can be faked.
- Easy money is offered. Many scammers dangle a promise of some sort of financial gain, whether it's a prize or an easy loan.
- Personal information is requested. Be on alert any time

someone asks for personal information, whether it's a bank account number or other identifying information. You could become a victim of identity theft.

- A request for money up front. If someone requests money to pay off a debt or to receive a prize, it is likely a scammer trying to take your money.

There are many types of scams, and the following are some prominent ones.

- Counterfeit merchandise: A scammer can replicate the look of a legitimate retailer's website. Purchasing items online through a link may lead you to a counterfeit site selling merchandise that is not legitimate and/or will not even arrive.
- Charity and disaster fraud:

Charity fraud scams typically emerge in the wake of a natural disaster or another sudden, tragic event. Scammers may target individuals through email, social media posts, crowdfunding platforms, and cold calls. Never donate to charities you have not verified as legitimate.

- Cryptocurrency investment fraud: Scammers convince victims to deposit money into financial investments using cryptocurrency. These investments are fake and the money is stolen by overseas criminal actors, says the FBI.
- Bogus debts: You may receive a message or threatening correspondence that demands payment on a debt that you haven't heard of. These scams

work because some people are scared and take the bait. Legitimate creditors will produce proof of an actual debt.

- Home repair scams: Unsolicited companies may offer a "limited-time deal" and rope you into having a job done with "materials left over from another job." Be very cautious in these scenarios, as they may take money and run.
- Emergency scams: These are sometimes called Grandparent Scams because they often target the elderly. A criminal may claim to be a friend or family member in dire need and request money. Some scammers sound like the person a senior knows thanks to technology that enables them to do so.



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