

Active LIFESTYLES

Spring 2017



Plan Your Next Vacation

Get out of town — literally! Deciding where to go can be its own adventure. Planning the trip once you've picked a destination, however, can be stressful. There's the packing, the coordination and the execution.

Don't forget to consider your safety before heading out on a trip, and always remember to pack enough of any medications you need on a daily basis.

Otherwise, consider the following tips for your next great getaway.

Work With a pro

Working with a local travel agent can take much of the stress off your shoulders. He can book rooms and flights for you, and discuss the pros and cons of travel insurance for your specific trip.

Travel agents also normally have relationships with many businesses in hospitality and can usually garner you an excellent rate. Reach out to your local travel agencies to see if they specialize in a specific type of vacation, especially during this time of year.

Last-Minute Deals

Planning ahead can save you major money. However, if you are flexible about when or where you will travel, you can save a significant amount of money. Hotels and airlines would rather operate at full capacity. As a date draws nearer, many airlines and hotels will offer flights and room stays at a



discounted rate.

For example, it costs the same for an airline to fly a plane at full capacity as it does half full, so having more passengers aboard — even at a discounted rate — works in their favor. Check out popular travel websites such as Expedia and Priceline for vacation packages and deals, or ask your travel agent if they know of any last-minute bargains.

Packing 101

Make a list. Check it twice. You don't want to be beach front and realize you forgot your bathing suit or realize you meant to grab your snow boots from the hall closet on your way out the door, only to have been distracted and left them behind.

Making a list ensures that you have given enough thought to what you need to write them down, and provides a checklist as you're packing. Don't stress too much. Most hospitality venues provide forgotten toiletries for free, and wherever you go, more often than not you can purchase small items that you've forgotten.

Get Your Passport

You will need your passport if you are traveling outside of the country. If you don't already have one, this will require advance planning.

Even if you aren't planning to travel outside the United States, it is still a good idea to get a passport, as it is the most secure and widely accepted form of identification.

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Road trips are much more comfortable in a large recreational vehicle. A vehicle of this magnitude can be an expensive investment, especially if you only plan to use it for summer vacation. Learn the ins and outs of renting an RV so your family can view the country on the highway.



Renting an RV

There are many factors to consider when choosing an RV to rent. Space, size and how comfortable you are driving a vehicle of this size are just a few. Be sure to have your local RV salesperson show you how to operate all the functions of a recreational vehicle.

Size

The size of your RV depends greatly on the number of travelers. Some states require a commercial driver's license to operate larger vehicles. Be sure to check the state laws for your travel route.

Here is some information from The National RV Dealers Association about a few of the common types of RVs you will find for rent.

• **Class A:** These vehicles can range from 24 to 40 feet. They typically feature a kitchen, bathroom, sleeping areas, heating and air conditioning. You can comfortably fit two to seven people in this size vehicle.

• **Class B:** At less than 25 feet long and about as wide as a pickup truck, these vehicles make

navigating through cities easier than with a Class A. Operation costs are lower, as these RVs get better fuel mileage than other classes. You can fit two to four people in some models and will have access to a small kitchen sink and bathroom.

• **Class C:** This is a mini-motorhome typically built on a truck chassis that features sleeping bunks above the cab. Models range from 20 to 31 feet in length and can accommodate two to six people.

Renting from Professionals

Dealing with professional dealers is your best bet when renting an RV. They will have taken the proper steps to ensure the vehicle is operating safely.

You also will be purchasing a level of technical support. For instance, if you have trouble working a certain appliance, there will likely be a hotline for you to call. One of the dealer's technicians can walk you through troubleshooting steps to make sure your RV trip continues to sail along smoothly.

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The Perfect Campfire

Relaxing around a comfortable campfire has been a staple of American camping trips for years. The fire provides campers with light, warmth and the ability to prepare delicious outdoor meals. Building a safe and useful campfire can be obtained with a few easy steps.

Safety is key when building your campsite fire. Before you even begin to prepare your campfire plot, be sure to check on fire conditions. It is important to ask local officials about burn bans due to unfavorable conditions. If camping in a park, check with officials for their rules on campfires as some may not allow them.

Preparing the Burning Area

Search for a level spot free from low-hanging tree

branches and dry grass. The United States Department of Agriculture recommends building a fire from the base of a hill. Fire can quickly travel uphill, which this can prove disastrous if a flame escapes the burning area.

Dig your own fire pit that is at least 6 inches deep and two feet across in the middle of a cleared circle. The excavated dirt should be piled around the fresh hole to keep the fire contained. It is a good idea to reuse fire pits dug by previous campers to



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lessen the disturbance to the land.

According to the National Fire Protection Association, you should have some emergency items at the site before you begin burning.

- Buckets of water;
- Accessible sand or dirt;
- Shovel; and
- First-aid kit with burn treatment.

Starting the Fire

Once you have safely prepped a burning area, you will need to find a source to begin a fire. An effective fire will feature three layers of different materials.

- **Tinder:** The first layer should contain items such as dry leaves, pine needles or wood shavings.
- **Kindling:** On top of tin-

der, place dry or dead twigs.

- **Wood:** Large sticks or logs thicker than 3 inches make great material.

Spread tinder along the floor of your fire pit. On top of the tinder, stack kindle upright in the shape of a teepee. Light the tinder and let the kindling begin burning sufficiently before adding the wood to continue to feed the fire.

Extinguishing the Fire

Never leave a site without fully extinguishing a campfire. At least 30 minutes before you will leave the site or fall asleep, drown the fire with water and sand. Mix the ashes with a shovel until the fire is completely extinguished.

Introducing...



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Pick-Your-Own Farms



There is no fresher way to get your produce than picking it off a tree yourself. Many farms around the country offer the ability to do just that. This summer, take your family to a pick-your-own farm to find discounted fruits and enjoy an amazing experience.

Purchasing your produce at a PYO farm not only saves you money but benefits the local economy. Supporting your local farmers is a great way to ensure these farms will be around when your children are old enough to take their own families on this unique summer adventure.

Create a Family Tradition

Finding fun activities during the summertime can be expensive for families. A visit to a PYO farm is an affordable way to get everyone excited. They provide a great family-friendly atmosphere that children will beg to revisit several times a year.

Giving your children the opportunity to eat their fruit right from the source is a great way to teach them about nature. They will quickly understand where their food comes from. Teach them to be respectful when they are choosing their delicious apple right from the tree. Gently twisting the apple rather than pulling will keep the tree's integrity intact.

Most farms also have fun activities for children. Don't be surprised if you

come home with pictures and memories of your family enjoying a hayride or petting zoo. A PYO farm is a wholesome tradition to incorporate into your family's busy life.

Finding a Farm

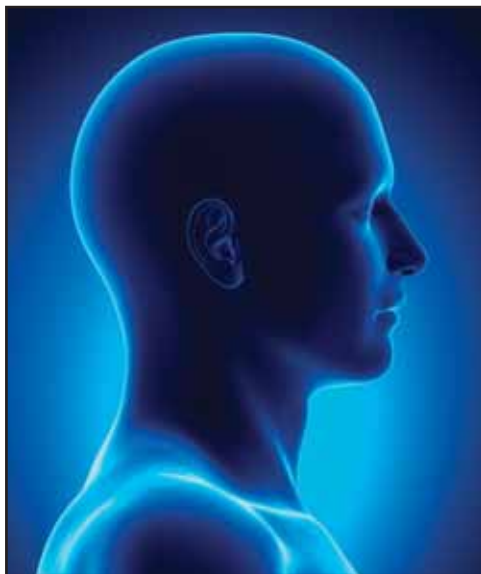
You might be surprised how easy it is to find a PYO farm in your area. There are several ways you can locate one nearby.

Your local government's agricultural department typically lists a map on its website of local PYO farms. They will likely have a chart showing which fruits are available during certain months. It's a great tool to pick the perfect time to visit based on your family's tastes.

Word of mouth is another great source of information. Ask friends and colleagues if they have visited a farm and their thoughts on their trip.

Taking a road trip this summer? While planning your route, find a PYO farm on the way. Your family (and legs) will love spending the afternoon enjoying delicious fruits and taking a break from the car.

New Study Links Dementia to Hearing Loss



A Hearing Evaluation Is Your First Line Of Defense.

A major study recently found that untreated hearing loss may increase the risk of developing Alzheimer's disease and dementia.

Those with mild hearing impairment were nearly twice as likely as those with normal hearing to develop dementia. The risk increased three-fold for those with moderate hearing loss, and five-fold for severe impairment.

The good news – hearing aids can delay, or even prevent, dementia and Alzheimer's disease.

Why take a chance? Get your hearing tested today!

At Beltone, we'll thoroughly test your hearing – and, be the first to tell you if you don't have a hearing loss. But, if you do need hearing help, be assured we'll find the solution that best fits your needs.

So, don't delay, call now.



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Hearing Aids Can Help Reduce Multiple Alzheimer's Symptoms

Has a loved one been diagnosed with dementia or Alzheimer's disease? They'll face many challenges, but untreated hearing loss shouldn't be one of them.

Research shows that treating hearing loss with hearing aids can help lessen common Alzheimer's symptoms, including depression, disorientation, anxiety, social isolation and general cognitive decline.



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Inventory Your Belongings



Creating a physical list of your belongings will give you a visual guide for how you want to divide them among beneficiaries. It also will ensure that you didn't leave out anything.

Physical Belongings

Taking inventory of belongings that you own will give you a good idea of your estate's overall worth. Begin in one room and jot down the items you feel are valuable and their estimated worth.

Indoor household staples you should include are typically televisions, furniture, jewelry and other expensive items. Typically, you should only list items that are worth more than \$100, but an item that you plan to give as a gift must be listed no matter the value.

Taking inventory outdoors is another part of the process. List vehicles, lawn equipment and any power tools you may have in your garage. These may seem like minor details, but you can alleviate a lot of the burden on your family by taking these steps.

If you are a collector of any special items such as stamps or autographed memorabilia, you may need to find an expert to give you an accurate appraisal of your collection's value. For instance, values of antique items can vary greatly. You may even find out you have an antique of significant value during appraisal.

Financial Belongings

The next step of inventorying your belongings is to list your non-physical assets. List your bank accounts (joint or separate), 401(k) plans, IRAs, life insurance policies and every other type of insurance policies you have. These may include homeowners, health and auto.

You can't have a solid plan for how your financial assets will be doled out without first knowing exactly what makes up your portfolio.

No one likes to talk about their own death, but having a solid last will and testament will ease the amount of stress on your family at the time of your passing. A detailed list of your physical and financial belongings is an important part of this legal document.

lio. Start working with an advisor today to define and inventory the worth of your resources.

Don't Forget Debts

Even after our death, our debts remain and can become the responsibility of whoever you choose as executor. This person will be charged with using the assets of your estate to cover your debts.

Here you should list any money you owe for your home, vehicles, credit cards or medical bills.

It's a good idea to acquire a credit report to make sure there are not any lingering credit card or other debts you may have forgotten about.

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Location: RRH Mechtenberg Conference Room