



### From the Broker's Desk Nancy C. Rowe

The recession has impacted all adults in some aspect but the "baby boomers" may have been affected the most. After years of working and saving toward their retirement years, many have seen their nest eggs disappear as stock values and the equity in their real estate holdings plummeted. Then comes the call from an adult child needing a place to stay due to unemployment, divorce, health issues, etc. Just when life settles back down an incident illustrates the need for aging parents to move in for better supervision or when their retirement income no longer supports them. The baby boomer generation is now often referred to as the Sandwich Generation or as Multi-Generational. This blending of generations has created a need to provide the household inhabitants with their personal space so baby boomers are remodeling existing houses or selling multi-homes and buying larger. Emphasis must be given to separation of living areas to accommodate those who prefer quiet to boisterous. Decisions of whether to have one large kitchen or efficiency kitchens, common or private entrances, a workshop area for the hobbyist or a yard for the gardener come into play. Safety issues become paramount as steps change to ramps and grab bars and step-in showers become necessities. As with all relationships, the secret to success is in the communication so it is best to set ground rules and schedules, assign chores and be receptive to the comments and suggestions of others within the household. Many benefits can be enjoyed with this multi-family living arrangement such as the financial benefit of maintaining one home versus multiples, more occupants to help with child or elder care and home maintenance and the enjoyment of living in nicer accommodations than might be affordable otherwise. But with the added financial responsibility of caring for the multi-generation family, many baby boomers have found that retirement plans are being postponed. If you are one of the fortunate baby boomers who will be moving forward into retirement, now would be a good time to research your options. The current trend is to a more non-traditional, mobile retirement with extended stays on cruise liners or living in a recreational vehicle as you tour the country. Other retirees are moving outside the United States to lower cost of living countries or to cities which better address their interests. Whether retiring or not, the baby boomer needs to formulate an estate plan with a comprehensive will, a living will addressing health care issues and instructions to the executor as to funeral preferences and location of legal documents. There are several on line services which will assist in organizing your instructions and will store vital documents in a password protected account. Too often we procrastinate until it is too late so take time to assemble the information now. Your surviving family members will appreciate your thoughtfulness and you will know that your final wishes are being honored. If you are looking to sell or buy that larger house or want input on remodeling, call on the experienced Agents of WILLOW Realty.

### Shopping for a Laptop Checklist

With so many options available, purchasing a laptop can seem a bit intimidating. There are lots of technical terms to figure out, and various pieces of hardware (the physical pieces of your laptop, for example the monitor and keyboard) and software (the brains of the computer that help you create documents and play music, for example) to sort through. Here's a list of some essential features you need to understand before making your purchase.



**Portability:** The size and weight of your laptop may be important if you plan to take it with you when you travel or work away from home. Remember, however, that a smaller, lighter weight laptop will typically have a smaller screen.

**Memory:** Your computer should have at least 1 gigabyte (GB) of RAM for a 32-bit computer and 2 GB for a 64-bit computer.

**Processor speed:** Look for a minimum of 2.8 gigahertz (GHz) processor speed.

**Battery life:** If you'll use your laptop in settings without a power source, such as on a plane or in the doctor's waiting room, look for a model with longer battery life (some offer 10 hours or more).

**Keyboard:** Make sure the keyboard feels comfortable to you. Some laptop keyboards may be as big as a standard keyboard, but others can feel cramped, especially if you have dexterity challenges.

**Screen:** Laptops come with screens that range from 9 inches to 17 or more. A 15-inch monitor is comfortable for most people, but if you do work with higher-end images or watch videos, consider a larger screen as larger screens may be easier on your eyes. Consider getting a touchscreen laptop to take advantage of all of Windows 8 touchscreen features.

**CD/DVD drive:** Laptops may come with a CD or DVD drive or not. If a laptop is right for you in other ways but doesn't have a CD/DVD drive, consider opting for an external drive.



**Wireless capability:** To connect to some wireless devices and networks, you need wireless capability.

**Included software:** Some laptops come with utility programs such as antivirus software or productivity software such as Microsoft Works. Be aware that some of this software offers only short-term trial versions, and you have to pay to buy the full version upgrade.

**Manufacturer support:** Check the warranty and technical support available. Also check for helpful documentation on the manufacturer's website.

**Graphics & sound cards:** If you want to use multimedia or game software, ask for more sophisticated sound and video features.

**A webcam:** If you'll be calling your friends, children or grandchildren over a service such as Skype, it's useful to have a built-in webcam to transmit video images while talking. Most laptops today include a webcam located just above the laptop screen.

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### Fresh Tomato Soup

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- 3 tbs unsalted butter
- 3/4 c minced sweet onion, such as Vidalia
- 1 1/2 lbs tomatoes—peeled, seeded and chopped, with juices
- 1 tsp tomato paste
- 2 low-sodium chicken broth

- 1 basil sprig
- Salt
- Freshly ground pepper
- 12 thin baguette slices, toasted
- 1/4 c plus 2 tbs freshly grated Parmigiano-Reggiano cheese



© Con Poulos

In a large saucepan, melt the butter. Add the onion and cook over moderate heat, stirring, until softened, about 5 minutes. Add the tomatoes and their juices, along with the tomato paste and cook, stirring, for 5 minutes. Add the broth and basil and season with salt and pepper. Simmer until the tomatoes are broken down, about 15 minutes. Discard the basil and puree the soup until smooth. Preheat the broiler and arrange the baguette toasts on a baking sheet. Sprinkle with the cheese and broil just until melted, about 30 seconds. Serve the soup with the cheese toasts. **Make Ahead:** The soup can be refrigerated overnight.

**PET TIP:** Birds are especially sensitive to cooking fumes & temperature changes so keep feathered pets out of the kitchen when cooking.

**Sweat cleanses from the inside. It comes from places a shower will never reach.**

~George Sheehan

