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September 2014
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THE NOT-SO-EMPTY NEST

No more "empty nest"

Middle-aged adults face family pressure on both sides

~More on page 5

I live in my own little world. But it's ok, they know me here." ~Lauren Myracle

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~Will Rogers

FROM THE PUBLISHERS

SEPTEMBER 2014



Everytime Tom and I head out on another river trip, it's the same thought - who needs a yacht, all I need is a boat that floats!!

Always sad to see it go, but let's admit it... summer is exhausting! The bucket of pickles waiting to be 'pickled' and the bushel of tomatoes

waiting to be canned is just a bit intimidating. And let's talk about school supplies... Attention school administration -there is no remaining stock of GREEN ring binders in the city of Milwaukee!! Really??!! And orange?? - they just don't exist! Remember when we covered our books with brown paper bags from the grocery store? Decorated them the best our little creative minds allowed? I don't think my education was stunted because we did not color coordinate binders and notebooks.

Which brings me to the concept of our cover story - the NOT-SO empty nest. Just turning 50 and enjoying our lifestyle without children, Tom and I welcomed my 10-year old great-niece into our 'nest' last year. (I have experienced the school supply shopping drama first hand, thank you.) Many of our good friends have experienced the 'ah' feeling as their kids have moved off to college or marriage and then experienced the 'ohhh' feeling as they showed back up on the door step with suitcases and boxes. Grown children, aging parents - the extended family under one roof has certainly grown as we've experienced economic instability and long-term aging care concerns. I guess it's just more love to go around -so do the happy dance and get some earplugs and bubble bath!!

Retirement. I am envious and credulous that I am of the age where our peers and good friends are starting to retire. Our Retirement Lifestyle Guide this month should certainly start planting some of those seeds, whether for ourselves or our parents. After all, what's the saying.... if you're not 6 feet under - life is good!!

Indulge in the freshness and healthy bounty of the season at the farmer's markets and fairs. Enjoy those pickles and potatoes and squashes and eggplants. So make yourself a fresh tomato sandwich, sprinkle a little garlic on a fresh cucumber and sit back and enjoy this issue of Boomers! Give our advertisers a second look since they make us possible, and let the cooler September breeze relax and refresh!

Always remember to Celebrate Life!

Sandy and Tom Draelos

Boomers! is a monthly publication serving the Baby Boomer Generation (45 and above) of Milwaukee, Waukesha, Washington and Ozaukee counties.

We provide informative, helpful & entertaining content which relates to the issues facing our diverse, active, mega-consumer market - America's number one generation!

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INSIDE THIS ISSUE

The Not-So-Empty Nest

Middle-aged adults face family pressure from both sides. What was once a life stage of new freedoms, options and opportunities has largely dissappeared.

~pg 13

Obesity

Obesity rates have doubled for American adults and tripled for kids aged six through 19 since 1980. Above and beyond our bad eating and lifestyle habits, could chemicals in everyday products contribute to the problem?

~pg 11

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Lifestyle **Pg 16+**

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HOW TO Escape Your Unemployment (or Under-Employment) Trap

- In June, the private sector added 288,000 jobs, according to the Bureau of Labor Statistics.
- The unemployment rate has shrunk to 6.1 percent, the lowest since September 2008, when the Great Recession was just starting. The rate has dropped nearly 2 percent since the beginning of 2013.
- The U.S. Payroll to Population employment rate (P2P), as tracked by Gallup, now stands at one of its highest points since tracking began in January 2010.



Does this mean that we can put our minds to rest regarding jobs and prosperity? Not exactly, says Richard B. Alman, chief career/employment strategist of Recruiter Media, the world's largest owner/operator of career websites.

"We need to keep in mind the term that has become so common since 2009 - the 'new normal,' which, in part, refers to a lower expectation for prosperity," says Alman.

Escape the Unemployment Trap
continued on page 12



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AROUND TOWN

A collection of local events

For more events in the Milwaukee area, go to www.visitmilwaukee.org

WMSE Backyard BBQ

Saturday, September 6, 4pm
Cathedral Square Park
With a fresh music lineup chosen by WMSE staff and top food vendors on site, this gathering caters to music buffs and foodies alike. Sample BBQ creations while enjoying musical entertainment by a mix of local and regional groups.

Reach Out Car Show-Entertainment

Saturday, September 6, 3pm
Milwaukee Mile
Charity car and bike show benefitting Reach Out Worldwide, Hunger Task Force, ECCO after school program, and Children's Diabetes Foundation

Mount Mary University Presents Starving Artists Show 2014

Sunday, September 7, 10am
Mount Mary University
Over 230 artists selling their art for under \$100 to raise money for Mount Mary University student scholarships. Juried show that has been in existence for 45 years.

ICC Casino Night

Friday, September 12, 7pm
Italian Community Center
ICC Casino Night Craps - Roulette - Blackjack - Texas Hold 'em - Fantastic Prizes!

Chili'n on the Avenue

Saturday, September 13, 9am
Village of Wauwatosa
East Tosa is celebrating its 5th Annual Chili'n on the Avenue - the only pro level chili cook off in Wisconsin! Outdoor yoga, Irish Dancers, face painters, bounce houses for the kids, great musicians. Also a bloody mary competition, and plenty of beer to wash it all down.

PDX Thursday Night Thunder

Thursday, September 18, 3pm
Milwaukee Mile Speedway
Performance driving instruction on Milwaukee Mile road course.

Milwaukee River Challenge

Saturday, September 20, 9am
The 14th annual races along the Menomonee and Milwaukee Rivers from 9am to 2pm. Starts at 25th and Canal Streets on the Menomonee River and proceed east to the Milwaukee River, then north toward the finish line at Schlitz Park, just below Pleasant Street. More than a dozen bridges dot the course and offer great views. 140 boats and nearly 750 athletes.

2nd Annual Milwaukee Coffee Festival

Saturday, September 20, 10am
Urban Ecology Center - Riverside Park
Join the Milwaukee Coffee Guild as we celebrate Milwaukee's other favorite brew. We will feature some of the best coffee roasters Milwaukee has to offer alongside some very tasty local vendors. Roasting demos and coffee classes.

Brew City Cigar Festival

Saturday, September 27, 6-10pm
Potawatomi Expo Center
Premium cigars, spirits, food, entertainment and camaraderie at the hottest cigar party in Wisconsin! Receive more than \$150 worth of premium cigars and gifts, food stations, unlimited samples from the finest restaurants in the region, handcrafted brewers, vineyards and distillers. You'll collect a cigar from 15 or more company experts and owners. Transformed into a cigar speak-easy with live lounge-style entertainment, cigar celebrities and experts, a cigar roller, demonstrations. Money raised will be donated to the Fisher House Wisconsin. And yes, you can smoke!

Harley-Davidson New Glarus Ride

Saturday, September 27, 9am
Come join us while we ride through rolling countryside with the smell of fresh air and the sounds of mooing cows on our way to the New Glarus Oktoberfest Days on our 4th Annual Ride to New Glarus.

EAA September Swing

Saturday, September 27, 7 to 11 p.m.
EAA AirVenture Museum
BIG BAND dance. \$40 per person; \$75 per couple Relive the excitement and glamour of the 1940s at EAA's "September Swing!"

Maxwell Street Days

Sunday, October 5, 6am
Cedarburg's Firemen's Park
The last Maxwell Street Days of the season, held at Cedarburg Firemen's Park, offers antiques, collectibles, crafts, fine art, produce, sports, attic treasures and more. Rain or shine, 7am

Autumn at the Village

October 4th, Noon-5pm
Ozaukee County Pioneer Village
Historic demonstrations of activities to get ready for winter. Activities: Hay rides, candle making, cornhusk doll making, face painting, bobbing for apples, etc. Sale: Pumpkins, indian corn, gourds, heirloom apples. Adults \$4, Seniors/Students \$3, 5 & under Free.

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have fun.



I was visiting my daughter last night when I asked if I could borrow a newspaper.

"This is the 21st century," she said.

"We don't waste money on newspapers. Here, use my iPad." I can tell you this: That darn fly never knew what hit him!

CRAFT FAIR

HOLY HILL Arts and Crafts Fair Celebrates 40th Year

Saturday., September 20

The annual Holy Hill Arts & Crafts Fair, one of this area's most popular events and one of the longest standing art fairs in the Midwest, returns on Sat., Sept. 20, 2014, from 10:00 a.m. to 5:00 p.m.

Held annually on the third Saturday of September on the scenic grounds of the historic Holy Hill Basilica, the Fair features more than 230 juried artists and crafters offering pottery, woodcarving, textiles, metalwork, jewelry, paintings, stained glass, photography, sculpture, mixed media, and much more.

Enjoy in an autumn day strolling along the winding, wooded landscapes while enjoying the works of these highly talented artists and crafters. The Fair also features live entertainment, refreshments, door prizes and a silent auction. Admission is \$5.00, while children 12 and under are free, with complimentary shuttle bus service from and to the parking areas.

The event serves as a fundraiser for the Holy Hill shrine and its ministries. For more information on the 40th annual Holy Hill Arts and Crafts Fair, call 262-628-1838 or visit <http://holyhillartsandcraftsfair.com>.

The Basilica of the National Shrine of Mary Help of Christians at Holy Hill. More than 500,000 people from all over the world visit the Basilica of the National Shrine of Mary Help of Christians at Holy Hill each year. Situated on 435 beautiful acres outside of Milwaukee, Holy Hill was declared a Shrine with "Portiuncula Privilege" by Pope Leo XIII in 1903. As a result of the increasing number of pilgrims, the Discalced Carmelite Friars from Bavaria were invited to staff the Shrine in 1906. On November 19, 2006, the Shrine was elevated to the status of Basilica. More information is available at www.holyhill.com.



A Winning Combination!

Kelly Lucas-Larson, Sheriff Clark, Vicki Huber and Sandy Draelos. The Boomer's team shares a pose with the Sheriff at the Milwaukee Recreation Senior Fair at Serb Hall.

Walkers Invited to "Join the Movement" to Create a World Free of MS

Walk MS: Waukesha will be held on September 14th at Frame Park.

More than 500 participants are expected to come out and help raise the goal of \$53,000. Funds raised will support direct services for the more than 11,000 children, women and men in Wisconsin diagnosed with MS and their families, as well as MS research to find a cure for this chronic disease of the central nervous system.

National Multiple Sclerosis Society invites you to participate in Walk MS on Sunday, September 14, 2014. Check In begins at 9 am and the walk starts at 10 am at Frame Park: 1240 Frame Park Dr., Waukesha, WI 53186. To register visit walkMSwisconsin.org, call (262) 369-4400 or email info.wisMS@nmss.org. People can participate in Walk MS individually or as a team. Volunteers are also needed.

"If you ask me what I came to do in this world, I, will answer you: I am here to live out loud."

~ Émile Zola



Ice Age Trail Evening Hike

Lapham Peak: November 15, 2013 – 5:30 – 8:30pm

Join us for a fun night of hiking in the dark and then a warm bonfire afterwards. Meet at the Evergreen Grove Shelter parking lot located at the Lapham Peak Unit of the Southern Kettle Moraine State Forest in Delafield.

We will hike on the Ice Age Trail for approximately 2 miles, before turning around to return to the parking lot. From the shelter, we will head east toward the 45-foot observation tower. This hike has some challenging hills and rocky terrain. Walking sticks and water are recommended. This hike will take place after dark, so bring a headlamp or flashlight. Watch for the yellow and black Ice Age Trail Event signs as you enter the park, to guide you to our meeting place. Dogs are welcome, but must be leashed and under the owner's control at all times whenever using the Ice Age Trail. A Wisconsin state park sticker is required. We will have a bonfire after the hike, so be sure to stick around, and bring a camping chair!

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The 10 Most Handy Apps for Hassle-Free Local and International Vacations

Whether traveling within your country or to the globe's most exotic locations, most travelers will experience some frustrating roadblocks. While technology can't solve all of your problems, it can certainly make your life on the go a lot more worry-free. Make your vacation easier with a few free apps that won't add any extra weight to your carry-on.

The below apps are available for free on either the App Store or Google Play.

Sunscreen. Yes, there's now an app that can help you avoid crisping up under the summer sun. Sunscreen will detect the ultraviolet index rating of your current location and set a countdown timer to alert you when you're due to put on more sunblock.

Spotted by Locals. Spotted by Locals is a series of mobile city guides with up-to-date insider tips by city-loving locals. You'll get a comprehensive list of the best shops, restaurants, bars, points of interest and more that you would only know about if you lived in that city. Each guide can be downloaded for reading offline.

Opera Mini. Need to quickly check something on the internet but are scared of roaming fees? The Opera Mini browser uses compression technology to shrink down webpages to as little as 10% of their original size. This means the site you want to access will load faster and cost less, since you'll use much less data to open it. This is also super useful for speeding up crowded Wi-Fi connections or getting online when you have poor internet reception.

Couchsurfing. If you want to live like a local during your trip, Couchsurfing makes that possible. If you're looking for a place to stay, the app lets you find a host in any country on Earth. This global community has over 8 million travel buffs in 120,000 cities.

Word Lens. Free for a limited time, this app is mind blowing – simply use Word Lens to instantly translate printed words in real time, using your built-in camera. Having trouble deciphering a menu in a foreign country? Can't quite figure out a road sign? The app can translate from English, Spanish, German, French, Russian, Italian or Portuguese instantly.

Opera Max. Opera Max is a data-savings app that shrinks videos and photos on almost any app on your phone. It can extend your data plan up to 50% for free. Opera Max summarizes your phone's activity to tell you which apps hog your data and how much you've saved. You can set Opera Max to remind you when you are roaming, so that you set apps to using Wi-Fi only.

Heyday. If you have trouble organizing all your pictures from vacation, or even remembering some of your favorite moments from the trip, this automatic journal keeps track of your locations and the photos you take along the way. Add a few of your written thoughts and Heyday automatically combines it all into an effortless journal that you'll love viewing.

TripCase. You can input your hotel, flight, train, rental car, or any other travel information into the simple interface and it will automatically be organized for you. You can then view your trip in an itinerary view, where each step of your trip will be laid out in front of you.

Rates. While there are a million and one currency conversion apps, Rates is designed with simplicity, usability, and beauty in mind - and it works offline. Supporting 150+ currencies, simply swipe side to side in the app to access menus, add and remove currencies, and more.

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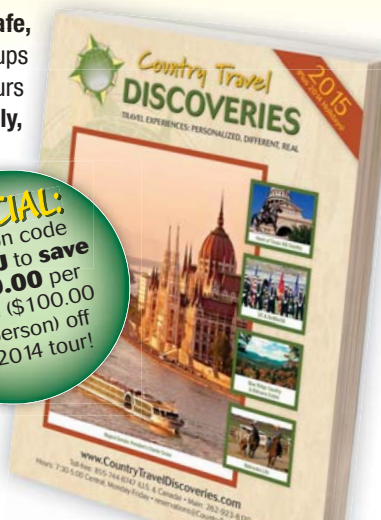
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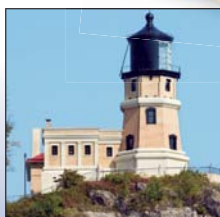
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Costa Rica Winter Paisaio

Get Off the Beaten Path with a Group Tour

Even Today's Independent Boomers Can Benefit from Professionally Organized Group Travel

By Jamie Paction

My in-laws are both in their 60's and will retire later this year. After decades of the nine-to-five grind, they are eager to see the world and have adventures they've always dreamed of.

"We're going to paint, rent an RV and head north to see the Northern Lights, visit all the National Parks, take dancing lessons, visit the shooting range, and even start a blog about our travels," my father-in-law told me during a recent visit. "This is our time to try out all the things we've always been meaning to do."

One aspect of travel that's especially important to them is "getting off the beaten path."

"I've spent many years in airports, corporate hotels, and meeting rooms. I've seen very little of the countries I've visited at the local level," said my father-in-law. "We really want to see local culture, talk to people who live in the places we visit, and get off the beaten path."

Curiously, though, when my in-laws hit the road, they plan on making on all their own travel plans. I suggested that joining a group tour might save them time and hassle. And yet, like many active Boomers, they just don't consider themselves "group tour types". But what does that mean today?



With so many boomers ready to travel, tour operators have to be sensitive to this resistance and adjust their approach, says Steve Uelner, President of Country Travel DISCOVERIES (CountryTravelDiscoveries.com) in Elm Grove.

"I'm 52 and consider myself an independent traveler," Uelner notes, sympathizing. "But, when I took one of our tours as a regular passenger recently, I found the week to be relaxing, invigorating, educational...and just plain fun!"

It's not only the relief of "leaving the driving, and all other logistics, to someone else," he says. "I experienced first-hand many unique aspects of our trips that I wouldn't have been able to arrange on my own. Listening to knowledgeable speakers, enjoying scrumptious meals exclusively prepared for our group, stretching out in luxurious modern coaches, visiting private family homes and farms, getting insight into local ways of life."

In fact, the group tour industry offers a diverse array

of opportunities for my in-laws to get "off-the-beaten-path" and enjoy access to the kind of local-level experiences they seek, but might not find on their own.

Travelers, for example, may eat a hearty, homemade, farm-fresh breakfast in the home of a welcoming Amish family in Iowa. They meet local farmers, brewers, and craftspeople in the Black Forest and Nuremberg, Germany. They converse with Maine lobstermen while dining on the day's catch at a traditional New England bake. Or, take an early morning trail ride down to breakfast at an authentic, family dude ranch in Bandera, Texas.

Trafalgar Tours (Trafalgar.com) lets music fans talk to a Beatles expert in Liverpool, England or learn about Janis Joplin, Jimi Hendrix and other Sixties icons from a local expert in San Francisco. ToursByLocals.com takes tourists behind the scenes in Maui to talk to hula dancers, local farmers, surfers, slack key guitarists, and others.

A train buff himself, Uelner observes that joining a tour can often free you up to explore by many different modes. His company's Alaska & the Yukon tour, for instance, lets you see the "Last Frontier" by plane, small catamaran, double-decker train, oceanliner, Explorer Coach, air tram and helicopter. Another specialty company, Beau Wine Tours (Beauwinetours.com), offers a romantic (and safe) way to explore wine country via its Napa Valley Wine Train.

These are just a few of the amazing travel options that today's tour companies offer folks like my in-laws. They're working hard to plan local adventures that offer you unique insights, unforgettable experiences, and surprising adventures. So, before you write off group travel, remember that tour companies know you want to head off the beaten path.

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Preserve the Harvest for Winter Meals and Holiday Gifts

by Melinda Myers

The cucumbers have filled the vegetable drawer, you've run out of cabbage recipes and your family is refusing to eat one more tomato. Or maybe you couldn't resist that special deal on a bushel of potatoes or apples at the farmer's market. So what to do with all that produce?

Since properly stored vegetables will hold their flavor and nutritional value longer than those left in a plastic bag or set on the sunny kitchen counter, consider preserving some for the long winter ahead using one of several methods.

Storage orchard racks and slatted crates placed in a cool dark location have long been used to store squash, onions and potatoes. The stackable nature of drawers provide ample storage space, so fruits and vegetables do not touch. Keeping stored fruit separated prevents rot from spreading from one fruit to the next. Plus, the slatted sides allow airflow to extend storage longevity.

Those in colder climates can store their carrots and parsnips right in the garden. Once the soil gets a bit crunchy, cover them with straw or evergreen boughs for easier digging in winter. Then dig as needed or harvest during the first winter thaw. If this isn't possible or not your style, try out a root vegetable storage bin. The root crops are layered in sand or sawdust and placed in a cool dark location. Just remove and use as needed. No snow shoveling needed.

Drying is one of the oldest food preservation techniques. Most of us have grabbed a few bundles of herbs to hang and dry. Expand your drying endeavors to include fruits and vegetables. The goal is to quickly remove moisture without cooking the food. You can make your own dehydrator or purchase one. Research has shown that blanching vegetables and fruit before drying helps destroy harmful bacteria. Blanching involves a steam or boiling water bath followed by a cold water bath. Timing varies.

Another ancient food preservation technique, fermentation, is experiencing a comeback. Cultures around the world have fermented fruits and vegetables for thousands of years. Unique flavors, storage options and health benefits have many gardeners revisiting this tradition. Fermenting cucumbers into pickles, cabbage into sauerkraut, and berries into preserves are just a few options. The ingredients can be as simple as water, salt, and spices. All you need is a vessel, vegetables and fermenting culture. You can jump-start your efforts with a fermentation crock kit (gardeners.com) which includes the crock, cover and weights to make sure your veggies stay safely submerged in water.

Or quickly lock in the flavor and nutrition of your fruits and vegetables with freezing. You'll need airtight containers or bags that are durable, don't leak and won't become brittle in cold temperatures. Some produce does not freeze well and others may need to be blanched before they are packed in the freezer bag or container. But frozen items can easily be retrieved from the freezer and included in your winter meals.

Canning is a bit more involved, but can be lots of fun. This process preserves the food and keeps it safe by preventing the growth of undesirable bacteria, yeast and mold. The sealed jars keep the flavor in and bad microorganisms out. So gather your produce, jars, pressure cooker, canner and friends to create tomato sauce, salsa, jams and jellies to enjoy or give as gifts.

Whatever method you choose, do a bit of research before you start. You'll have greater success and a lot more fun. The National Center for Home Food Preservation website, <http://nchfp.uga.edu>, provides all the basic information for storage and food preservation.

Gardening expert, TV/radio host, author & columnist Melinda Myers has more than 30 years of horticulture experience and has written over 20 gardening books, including *Can't Miss Small Space Gardening* and the *Midwest Gardener's Handbook*. Myers' web site, www.melindamyers.com, offers gardening videos and tips.

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EARTH TALK

From the Editors of
E/The Environmental Magazine

Above and beyond our bad eating and lifestyle habits, can some chemicals in everyday products contribute to the obesity problem?

According to the U.S. Centers for Disease Control and Prevention, obesity rates have doubled for American adults and tripled for kids and teenagers aged six through 19 since 1980. Today, 31 percent of American adults and 15 percent of youngsters are classified as overweight.

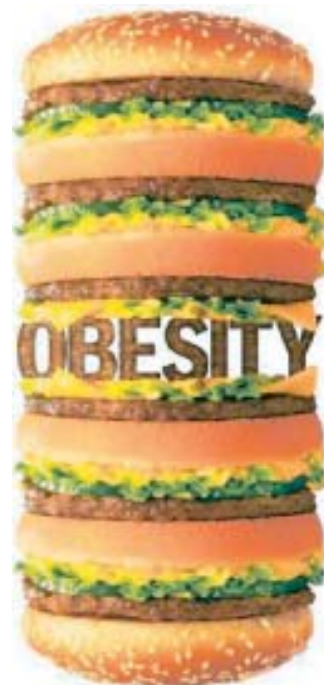
The rise in obesity and related health problems like diabetes is usually attributed to an abundance of high-calorie food coupled with the trend toward a more sedentary lifestyle, but there is more to the story. A growing number of researchers believe that certain chemicals collectively known as "obesogens" may be a contributing factor to the growing obesity epidemic. Exposure to these chemicals has been shown to interfere with the way we metabolize fat, leading to obesity despite otherwise normal diet and exercise.

Bruce Blumberg, a biology professor at the University of California at Irvine, first coined the term "obesogen" in 2006 after discovering that certain tin-based compounds known as organotin compounds predisposed lab mice to weight gain. In the intervening years, hundreds of research studies have found similar connections between weight gain in humans and exposure to organotin compounds as well as several other common chemicals found in everyday consumer products, agricultural pesticides and even some drinking water.

The National Institute of Environmental Health Sciences (NIEHS) reports that as many as 20 synthetic chemicals—from the BPA in plastic food storage containers and the lining of cans to phthalates used in the manufacture of non-stick coatings to the parabens in many personal care products—have been shown to cause weight gain in humans, mostly from exposure in utero or as infants. These early effects can last a lifetime, permanently altering one's metabolic "set points" for gaining weight. "If you have more fat cells and propensity to make more fat cells, and if you eat the typical high-carbohydrate, high-fat diet we eat [in the U.S.], you probably will get fat," Blumberg tells the journal *Environmental Health Perspectives*.

Adult exposure to obesogens has also been shown to trigger weight gain and other endocrine issues while exacerbating the effects of earlier exposure. Certain pharmaceuticals (including some of the most commonly prescribed antidepressants) have been found to be particularly egregious in this regard. Meanwhile, nicotine, air fresheners and many household cleaning products also contain obesogens. Also, soybeans (consumed by both humans and the livestock we eat) contain a naturally occurring obesogen.

There may not be much we can do about the damage already done, but avoiding obesogens, whether from natural or synthetic, might be the best thing we can do to prevent making our obesity, hypertension, diabetes and other health problems that much worse. Says Blumberg: "Eat organic, filter water, minimize plastic in your life... If there's no benefit and some degree of risk, why expose yourself and your family?" Of course, avoiding obesogens alone won't keep people from getting fat. Eating a nutritious diet and getting regular exercise are as important as ever to keep one's weight and overall health in check.



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To ALL the Boomers! readers who are coming up on MEDICARE ELIGIBILITY:

Like everyone else turning 65, you are probably getting bombarded with mass mailings, literature and postcards about Medicare and Medicare Supplement products. Some folks have a stack of mailings over a foot high on their counter. Most of it not even opened. Who can blame them?

I do things on a much more personal basis. Instead of joining the avalanche of mailings, I just issue this invitation.

If you would like somebody to sit down at your kitchen table and explain, step by step, how your upcoming Medicare coverage works and how it can work in coordination with a Medicare Supplement policy to protect you, then I would be honored to be that person. That's how I do business. I actually meet my clients. I talk with them and learn what is important. I explain how the program works and I provide you with the rates. At that point, it is entirely up to you whether you would like to work with me to secure your coverage. I don't twist arms and I don't use pressure sales.

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Sincerely,

Todd L. Mokwa

Mokwa Insurance Associates



Escape Your Unemployment Trap

continued from page 5

What is the quality of these new jobs, and how many hours do they offer? What about the Catch 22 ensnaring the long-term unemployed, who can't get work because they don't have jobs? And where's the hope for the recent college graduates who are deeply in debt and can't find the jobs they've prepared for?

Alman has a blueprint that can help would-be employees in these tough positions. One word: **volunteer**.

"This is, by far, the best advice I can offer if you feel like you've tried everything and it hasn't worked," he says. Volunteering can pay very high dividends for anyone who is unemployed, under-employed or simply looking for a new career trajectory. It helps current and future employees of any age.

"You may not see the payoff right away, but volunteering has many long-term benefits," he says.

Volunteer in positions that will build your resume. "When you volunteer, you can update your skills and resume, which shows potential employers that you're not lazy," Alman says. "Ask for jobs that use the career skills you have. For instance, if you have a background or degree in marketing, look for opportunities to volunteer in marketing for a non-profit."

For those with stretches of long-term unemployment on their resume, volunteering is the best way to show future employers that you value staying active and building new skills. And, if you're a low-wage worker at a fast-food restaurant, for example, you can have a whole new headspace in which to consider your future.

Work on developing leads. "You can be just like everyone else who's desperate for a decent job or you can be proactive and build professional *relationships*, which do more than resumes to earn interviews and employment," he says.

The non-profit sector attracts people who are passionate about a cause, a wide range of associated professionals and, frequently, people who are in high income brackets.

Where can folks go to volunteer? A half-hour of research online can yield viable options for legit non-profit organizations. Other great sources are hospitals, which tend to work closely with non-profit organizations.

"Once again, if you work well and develop great working relationships with others, you open yourself up to a whole network of possibilities," he says. "Who you know can make the difference."

Richard B. Alman is the principal and chief career/employment strategist of Recruiter Media Inc., the world's largest owner/operator of career websites. www.RecruiterNetworks.com has been the only national, city-specific job board on the planet for more than a decade, serving more than 1,000 US cities with their own unique career web site.

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**But all the while I sit and think
Of times there were before
I listen for returning feet
And voices at the door”**
~J.R.R. Tolkien



THE NOT-SO-EMPTY NEST

The “empty nest” of past generations, in which the kids are grown up and middle-aged adults have more time to themselves, has been replaced in the United States by a nest that’s full – kids who can’t leave, can’t find a job and aging parents who need more help than ever before.

According to a new study by researchers at Oregon State University, what was once a life stage of new freedoms, options and opportunities has largely disappeared. An economic recession and tough job market has made it hard on young adults to start their careers and families. At the same time, many older people are living longer, which adds new and unanticipated needs that their children often must step up to assist with. The end result, researchers suggest, are “empty nest” plans that often have to be put on hold, and a mixed bag of emotions, ranging from joy and “happy-to-help” to uncertainty, frustration and exhaustion.

“We mostly found very positive feelings about adults helping their children in the emerging adulthood stage of life, from around ages 18 to 30,” said Karen Hooker, director of the OSU Center for Healthy Aging Research.

“Feelings about helping parents weren’t so much negative as just filled with more angst and uncertainty,” Hooker said. “As a society we still don’t socialize people to expect to be taking on a parent-caring role, even though most of us will at some point in our lives. The average middle-aged couple has more parents than children.”

The findings of this research were just published in the *Journal of Aging Studies*, and were based on data from six focus groups during 2009-10. It was one of the first studies of its type to look at how middle-aged adults actually feel about these changing trends.

Various social, economic, and cultural forces have combined to radically challenge the traditional concept of an empty nest, the scientists said. The recession that began in 2008 yielded record unemployment, substantial stock market losses, lower home values and increased demand for higher levels of education.

No more “empty nest” Middle-aged adults face family pressure on both sides

By David Stauth

Around the same time, advances in health care and life expectancy have made it possible for many adults to live far longer than they used to – although not always in good health, and often needing extensive care or assistance.

This study concluded that most middle-aged parents with young adult children are fairly happy to help them out, and they understand that getting started in life is simply more difficult now. Some research has suggested that age 25 is the new 22; that substantially more parents now don’t even expect their kids to be financially independent in their early 20s, and don’t mind helping them through some difficult times.

But the response to helping adult parents who, at the same time, need increasing amounts of assistance is not as uniformly positive, the study found – it can be seen as both a joy and a burden, and in any case was not something most middle-aged adults anticipated.

“With the kids, it’s easy,” is a general reaction. With aging parents, it isn’t.

“My grandparents died younger, so my parents didn’t cope with another generation,” one study participant said.

Many middle-aged people said it was difficult to make any plans, due to disruptions and uncertainty about a parent’s health at any point in time. And most said they we’re willing to help their aging parents, but a sense of being time-starved was a frequent theme.

“It brings my heart joy to be able to provide for my mom this way,” one study participant said. “There are times when it’s a burden and I feel resentful.”

The dual demands of children still transitioning to independence, and aging parents who need increasing amounts of care is causing many of the study participants to re-evaluate their own lives. Some say they want to make better plans for their future so they don’t pose such a burden to their children, and begin researching

The Not-So-Empty Nest continued on page 28



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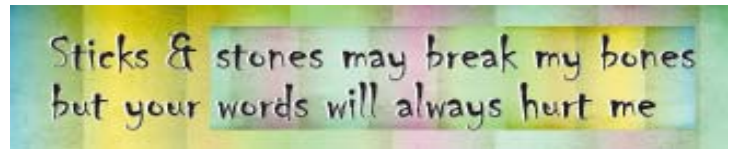
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STICKS AND STONES

By Christine M. Kunert, CPC, ELI-MP, CMMT

You remember this little ditty:

*Sticks 'n' stones may break my bones
But words will never hurt me.*

As children we were taught to use this refrain whenever someone was saying unkind things to us or about us; the idea being, of course, that the words were not physically touching us, so what's the problem? However, the truth is we did feel the pain, and many of us still do. We deal with family members who know all too well how to push our buttons and get us riled up. We engage in conversations with those who have no problem "setting us straight" when our opinions are in opposition to theirs. What's a mature adult to do? We can't very well react with our childhood comeback of sticks 'n' stones. I propose another solution, one which takes us to a heightened level of consciousness.

All it takes is awareness. Awareness that you are ALLOWING this person to hurt you because you are taking things personally; you are reacting from ego. Let me explain. We are energetic beings. At the lowest, most constricted level of energy is ego, and the highest, most expansive level of energy is what some call Higher Consciousness, Being, Soul, Spirit. Where we are on this scale at any given moment depends on our thoughts and resultant feelings and emotions. If we are engaged in fear, anger, resentment, etc., we are living from ego energy. If we are peaceful, joyful, happy, accepting, we are living from a higher level of consciousness.

Ego is the conditioned mind. It tells us who we THINK we are. This conditioning is the result of our accepting what we were told while growing up. Ego takes things personally and feels the pain of harsh words or judgments and reacts in kind. Ego says "This should not be happening. I don't deserve this. I command respect." Ego plays the make-wrong-to-be-right game. By making the other person wrong, I am right, and this strengthens the ego energy.

There is another place within us that allows us to live our life more peacefully. We can call this place our higher level of consciousness. This higher level of consciousness is completely unconditioned and nonreactive. It takes nothing personally. This is our source of love and compassion, which is the ability to look at the "negative" behaviors of others. Here we know that people who cause pain are operating at a very low level of consciousness. As a result of their conditioning, these individuals need to inflict pain; they feel the need to judge. We just happen to be their current target.

When Jesus was on the cross, did he look down at the soldiers gambling over his garments and say, "I'd like to punch your lights out! How dare you do this to ME! Do you know who I AM?" No, being the very cool, conscious guy that Jesus was, he said, "Father, forgive them. They know not what they do." They are unconscious.

There are a number of spiritual principles you may call upon in these situations:

- Life will always give you exactly what you need in any given moment for the evolution of your consciousness. So all experiences are opportunities for growth.
- Awareness of your level of reactivity is one of the greatest agents for spiritual growth and personal transformation. Don't react, respond.
- Each person we meet is our teacher and student.
- Pain is inevitable; suffering is optional.
- The best way to teach Love is to be Love.

So, the solution is this. The next time you realize that you are reacting to some assault on your sensibilities, feeling that you want to strike back to right the wrong, know that life has offered you this event as an opportunity for growth. Instead of UNCONSCIOUSLY CHOOSING to react from ego, CHOOSE CONSCIOUSLY to view this as an opportunity for spiritual growth. Realize that this person is not intrinsically evil but that they are doing the very best that they can in this world, and that their behavior is simply a reflection of their level of (un) consciousness. Allow their words or behavior to pass through the ego in you to a higher level of consciousness, which is who you truly are, and wait for a response to come forward from a place of love and compassion. This can be a truly awesome and freeing experience.

Christine M. Kunert is a Certified Professional Coach,
Energy Leadership Index - Master Practitioner, Certified
& Meditation and Mindfulness Teacher



A woman goes...

to the doctor for her yearly physical. The nurse starts with certain basic items.

"How much do you weigh?" she asks.

'115,' the woman says.

The nurse puts her on the scale. It turns out her weight is 140.

The nurse asks, "Your height?"

'5 foot 5,' she says.

The nurse checks and sees that she only measures 5' 3'.

She then takes her blood pressure and tells the woman it is very high.

"Of course it's high!" the lady screams, "When I came in here I was tall and slender! Now I'm short and fat!"

My wife sat down on the couch next to me as I was flipping channels. She asked, 'What's on TV?' I said, 'Dust.'

And then the fight started...

Got 10 Minutes? Get A Better Body With Pilates



Pilates is deceptive because although it doesn't look like you're doing much, it really works the muscles.

By Carrie Lauth

Pilates has got to be the perfect exercise. It requires no equipment. It can be done by people at all fitness levels. It isn't loud and it can be learned quickly. And, 10 minutes a day can get you a longer, leaner body, soothe an aching back, tighten flabby abs, and help you de-stress!

Interestingly, George Pilates said that his exercise routine could produce results in only 10 minutes a day. Everyone can find that much time! Here are 3 easy moves that you can do first thing in the morning or last thing at night.

Rolling Like a Ball

This move is just too much fun. But it also strengthens the abs and helps circulation to your spine. To do it, sit on the floor and hug your knees. Balance with your feet a few inches off the floor. Round your back so you look like a ball. Pull in your stomach and pelvic floor muscles, inhale and roll back to your shoulders, then exhale and come back up. This is a challenging move at first. Do it 8 times.

Curl Ups

Lie on your back and bend your knees, keeping your feet on the floor. Put one hand behind your head and rest the other on your abs. Exhale, pull in your stomach muscles almost as tight as you can, then slowly bring your head up (not the shoulders). Keep your belly and pelvic floor muscles pulled in. Keep your neck tall. Then relax. Repeat 10 times.

The Arrow

This move strengthens the back muscles and abs and just plain feels great. Lie on your stomach and rest your arms by your sides. Inhale and pull in your tummy and pelvic floor muscles almost as tight as you can. Then lift your shoulders and feet off the floor a few inches. Keep your neck long and your belly pulled in. Hold for a second then release. Do this 6 times.



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Scientists believe elderly people have so much information in their brain that it takes longer for them to access it

By Sarah Knapp
Science Correspondent:
□

Older people do not decline mentally with age, it just takes them longer to recall facts because they have more information in their brains, scientists believe.

Much like a computer struggles as the hard drive gets filled up, so too do humans take longer to access information, it has been suggested.

Researchers say this slowing down it is not the same as cognitive decline. "The human brain works slower in old age," said Dr. Michael Ramscar, "but only because we have stored more information over time. The brains of older people do not get weak. On the contrary, they simply know more."

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Expect the Best!

RETIREMENT



This influential generation's feelings are of optimism about living an Independent, active lifestyle; a lifestyle unrestrained by confined stereotypes and instead bolstered by living out their life passions. The survey indicates that 57 percent of Boomers plan to move out of their current home and 70 percent believe the place they retire to will be the best home in which they have ever lived.

Boomers Expect the BEST

National Survey Finds Baby Boomers More Confident About Retirement

"With approximately 77 million Boomers in the U.S., it's quite significant for our industry to see that this population has so much positive anticipation for the home in which they will be retiring – and for the majority, their aspirations involve making a move," said Sherry Chris, president and CEO of Better Homes and Gardens Real Estate LLC. "Baby Boomers are known for being a hardworking, trailblazing generation. As they have done with every other major life event, they are marching head-on into retirement with big plans and no desire to change pace. Our study shows that Boomers continue to surprise with nuances of what they care about and what they are prioritizing."

Among Boomers who feel more confident about achieving their ideal retirement lifestyle compared to five years ago, the top factor is having a retirement lifestyle plan (49%). "This mindset shows us that, for Boomers getting ready to retire, there's more to it than solely saving money in the bank," said Chris. "To have the utmost confidence in their retirement plan, this generation is actively planning a comprehensive lifestyle plan, taking into account the type of home and community they want to live in, as well as the option to work or take advantage of travel and entertainment opportunities."

Approximately 1 out of 4 Boomers surveyed are also likely to buy a second home to use during their retirement years, such as a vacation or beach house. For a generation that was hit hard during the recession, this commitment to lifestyle planning and desire for their "dream home" is a great show of optimism. On the selling side, 31 percent of Boomers are more likely to want to sell their home now than they were five years ago, showing a renewed confidence in the real estate market. Additional survey findings unveiling the retirement motivations and aspirations of Boomers include:

- **Visitors Only:** This generation, often referred to as the "Sandwich Generation," has cared for children and grandchildren as well as aging parents, but most – 83 percent – do not expect family to move into their home in the future, indicating they expect any "house guests" to be temporary. So Millennials, don't get too comfortable at Mom and Dad's.

- **Making the Move:** When asked which type of community Baby Boomers would most likely move to, 39 percent opted for a rural community, such as a farm or small town. Next in line was the traditional retirement community such as a 55+ exclusive neighborhood (27%), followed by an urban metropolitan city (26%).

Expect the Best continued on page 28

Join us for lunch and a tour!

San Camillo

Distinctive Retirement Community



10200 W. Blue Mound Rd. • Wauwatosa, WI 53226 • 414.259.6310



ALGONQUIN MANOR SENIOR APARTMENT

Cathryn Lake-Gallun / 414-357-7100 / 5005 West Bradley Road, Brown Deer
Algonquin Manor sits up majestically overlooking Bradley Road near 51st street in Brown Deer. Our grand independent living community welcomes seniors 62 plus. Our apartments are beautifully spacious, immaculate and well appointed with many amenities included. Call or visit us and explore how affordable luxury living can be.

BECKER PROPERTY SERVICES

Ken Becker / 262-240-9406 / 11520 N. Port Washington Rd., Suite 102, Mequon
www.beckerpropertieservices.com
Since 1988, Becker Property Services has been providing affordable, accessible, barrier-free, safe and secure housing for senior citizens (62+) and for physically disabled adults. We welcome applications for occupancy at all of our buildings. For more information, please email us at BeckPropSvc@aol.com or call (262)240-9406.

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11am-2pm

Office Hours
Mon-Friday 8am-1pm
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THE CENTENNIAL SENIOR APARTMENTS

Teri Zeise, Property Manager / 414-762-7762 / 400 E. Centennial Drive Oak Creek, WI
www.wimmerbrothers.com Click on Senior Living
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www.clementmanor.com
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Andrea / 414.483.9969 / 4600 South Nicholson Avenue, Cudahy
www.cottonwood@bearproperty.com
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COURTYARD SENIOR APARTMENTS

Brian Rismon / 414-479-0660 / 11505 W. Greenfield Avenue, West Allis
www.courtyardseniorapartments.com
Courtyard Senior Apartments, located in West Allis is a community for persons 55 years of age or better and offers small town living with easy access to big city amenities. Our one and two bedrooms are spacious and inviting. We encourage you to stop by for a tour!

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Bonnie Sanfelippo / 414-640-5715 / bonnie_sanfelippo@charter.net /
www.ellenshome.com
Ellen's Home of Port Washington / 262-268-9555 / 1800 Granite Lane
Ellen's Home of Germantown / 262-250-6455 / N113W16358 Sylvan Circle
Ellen's Home South / 262-250-9800 / W150N1127 Fond du Lac Avenue, Germantown
Ellen's Home is a tranquil, nurturing home and loving surrogate family that encourages the individual in all aspects of daily life while promoting the highest level of independence possible. We preserve, honor and celebrate the uniqueness of residents by creating an individualized care plan just for them.

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Ivory Heinen / 262-781-6930 / N84W14250 Hampton Ave., Menomonee Falls
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Becky Rintelmann / 262-786-5800 / 800 Wall Str., Elm Grove
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Call (262) 432-0222

7901 W. National Ave., West Allis
5020 S. 107th St., Greenfield
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800 Wall Street, Elm Grove
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RETIREMENT RESOURCE GUIDE

Continued on page 20



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Milwaukee, WI 53223
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Continued from page 19

HERITAGE OF WEST ALLIS

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www.horizonseniorhousing.com
With locations in Burlington, Cudahy, Delafield, Franklin, Greenfield, Milwaukee and Wauwatosa, Horizon Management Services offers a variety of amenities at our apartment communities for those 55 or better. To find a community near you, see our ad or go to www.horizonseniorhousing.com.

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www.Dominiumapartments.com
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Anita Garcia, Community Mgr. / 262-532-0974 / W168 N11374 Western Ave., Germantown
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Continued from page 20

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Cindy Thiel / 414-422-4686 S69 / W14142 Tess Corners Dr., Muskego
www.stonecreekadultcommunity.com
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Lisa Richardson, Dir. Mktg. & Community Relations
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BERKSHIRE Communities

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*Income Limits May Apply

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What does retirement look like to you? To your spouse?
Agreeing about what you want from retirement is crucial

A 'COUPLES' Retirement

Provided by Tim Stasinoulis, RFC

What does a good retirement look like to you? Does it resemble the retirement that your spouse or partner has in mind? It is at least roughly similar?

The Social Security Commission currently projects an average retirement of 19 years for a man and 21 years for a woman (assuming retirement at age 65). So sharing the same vision of retirement (or at least respecting the difference in each other's visions) seems crucial to retirement happiness.

What kind of retirement does your spouse or partner imagine? During years of working, parenting and making ends meet, many couples never really get around to talking about what retirement should look like. If spouses or partners have quite different attitudes about money or dreams that don't align, that conversation may be deferred for years. Even if they are great communicators, assumptions about what the other wants for the future may prove inaccurate.

Are couples discussing retirement, or not? It depends on who you ask – or more precisely, what poll you reference.

A 2013 survey of 5,400 U.S. households by Hearts & Wallets found that just 38% of couples plan for retirement together. The fourth Couples Retirement Study conducted by Fidelity Investments (released this February) offered similar results. In that study, 38% of the working couples polled cited some disagreement on what kind of lifestyle they would retire to, 32% disagreed on how much they would need to work in retirement, and 38% hadn't planned to manage retirement health care costs.

Be sure to talk about what you want for the future. A few simple questions can get the conversation going, and you might even want to chat about it over a meal or coffee in a relaxing setting. Dreaming and planning together, even on the most basic level, gives you a chance to reacquire yourselves with your financial

needs, goals and personalities.

To start, ask each other what you see yourselves doing in retirement – individually as well as together. Is the way you are saving and investing conducive to those dreams? Think about whether you are making the most of your retirement savings potential. Could you save more? Do you need to? Are you both contributing to tax-advantaged retirement accounts?

If your significant other is handling the household finances, are you prepared to take over in case of an emergency? When one half of a couple is the "hub" for money matters and investment decisions, the other spouse or partner needs to at least have an understanding of them. If the unexpected occurs, you will want that knowledge.

Speaking of knowledge, you should also both know who the beneficiaries are for your IRAs, workplace retirement accounts, investment accounts, and life insurance policies, and you both need to know where the relevant paperwork is located.

A shared vision of retirement is great, and respect for individual variations on it is just as vital. A conversation about how you see retirement today can give you that much more input to plan for tomorrow.



Timothy M. Stasinoulis is the President of Aegis Wealth Advisors, LLC, a Wisconsin based Registered Investment Advisory firm located at 1208 State HWY 83, Hartland, WI. Call 262.369.5200 or visit www.HaveCoffWithTim.com. Tim is a Qualified member of the Paladin Registry.com. Tim is a frequent guest on FOX6 Wake-UP and was recently named a 2013 & 2014 Five Star Wealth Manager. www.boomerswealth.com



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A very wise man once gave me the 7 most profound sentiments about the zen of life...

#7

Good health is merely the slowest possible rate at which one can die.

#6

Men have two emotions: Hungry and Horny. If you see a gleam in his eyes, make him a sandwich.

#5

Give a person a fish and you feed them for a day. Teach a person to use the Internet and they won't bother you for weeks, months, maybe years.

#4

Health nuts are going to feel stupid someday, lying in the hospital, dying of nothing.

#3

All of us could take a lesson from the weather. It pays no attention to criticism.

#2

In the 60's, people took acid to make the world weird. Now the world is weird and people take Prozac to make it normal.

#1 Thought

Life is like a jar of Jalapeno peppers—what you do today, might burn your butt tomorrow. And as someone recently said... "Don't worry about old age—it doesn't last that long."



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Live Long, Die Healthy



A Presentation by That Guy Nurse
John Shier, RN, PhD



Tuesday, October 7, 2 pm

John Shier is a Registered Nurse and Doctor of Philosophy who entered the profession of nursing at the young age of sixty and after having two prior successful careers.

This program examines the medical system and how it has extended American life expectancy from 54 in the 1930s to nearly 80 today. It emphasizes the critical fact that our medical system provides no financial incentives for maintaining health. It is a system designed to cure sickness, repair trauma and keep ill patients alive.

Prior to his nursing career and his work as "That Guy Nurse," John was an Assistant Professor of Philosophy at the University of Wisconsin - Green Bay for fourteen years. John also served eighteen years as the Executive Director of the Lake Michigan Area Agency on Aging as well as providing leadership as the Executive Director of the United Way of Brown County.

Next in Our Artist Series

Lou Probst,
Art in Various Media

Artist reception Sept. 21, 2 - 4 pm

His art will remain on display until 11/12

Mr. Probst creates his art in various media and will have a varied selection on display. As he explains, "One pleasure for me had always been creating things with my hands: ceramics, wood sculptures, ship models, pyrography, graphic art."



Visit Our Rotating Artist Display
Currently Showing: Jean Weinberg



Please drive past
the Health Center
to the Apartments.



Great moments often catch us unaware-beautifully wrapped in what others may consider a small one...



I arrived at the address where someone had requested a taxi. I honked but no one came out. I honked again, nothing. So I walked to the door and knocked.

Just a minute answered a frail, elderly voice. I could hear something being dragged across the floor.

After a long pause, the door opened. A small woman in her 90's stood before me. She was wearing a print dress and a pillbox hat with a veil pinned on it, like somebody out of a 1940s movie.

By her side was a small nylon suitcase. The apartment looked as if no one had lived in it for years. All the furniture was covered with sheets.

There were no clocks on the walls, no knickknacks or utensils on the counters. In the corner was a cardboard box filled with photos and glassware.

"Would you carry my bag out to the car?" she said. I took the suitcase to the cab, and then returned to assist the woman.

She took my arm and we walked slowly toward the curb. She kept thanking me for my kindness. "It's nothing," I told her... "I just try to treat my passengers the way I would want my mother treated".

"Oh, you're such a good boy", she said. When we got in the cab, she gave me an address, and then asked, "Could you drive through downtown?"

"It's not the shortest way," I answered quickly.

"Oh, I don't mind," she said. "I'm in no hurry. I'm on my way to a hospice".

I looked in the rear-view mirror. Her eyes were glistening. "I don't have any family left," she continued... "The doctor says I don't have very long."

I quietly reached over and shut off the meter.

"What route would you like me to take?" I asked.

For the next 2 hours, we drove through the city. She showed me the building where she had once worked as an elevator operator.

We drove through the neighborhood where she and her husband had lived when they were newlyweds. She had me pull up in front of a furniture warehouse that had once been a ballroom where she had gone dancing as a girl.

Sometimes she'd ask me to slow in front of a particular building or corner and would sit staring into the darkness, saying nothing.

As the first hint of sun was creasing the horizon, she suddenly said, 'I'm tired. Let's go now'

We drove in silence to the address she had given me. It was a low building, like a small convalescent home, with a driveway that passed under a portico. Two orderlies came out to the cab as soon as we pulled up. They were solicitous and intent, watching her every move. They must have been expecting her. I opened the trunk and took the small suitcase to the door. The woman was already seated in a wheelchair.

"How much do I owe you?" she asked, reaching into her purse.

"Nothing," I said

"You have to make a living," she answered.

"There are other passengers," I responded.

Almost without thinking, I bent and gave her a hug. She held onto me tightly.

"You gave an old woman a little moment of joy," she said. "Thank you."

I squeezed her hand, and then walked into the dim morning light. Behind me, a door shut. It was the sound of the closing of a life.

I didn't pick up any more passengers that shift. I drove aimlessly lost in thought. For the rest of that day, I could hardly talk. What if that woman had gotten an angry driver, or one who was impatient to end his shift? What if I had refused to take the run, or had honked once, then driven away? On a quick review, I don't think that I have done anything more important in my life. We're conditioned to think that our lives revolve around great moments. But great moments often catch us unaware-beautifully wrapped in what others may consider a small one. ~anonymous email worth repeating



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My wife and I were sitting at a table at my high school reunion, and I kept staring at a drunken lady swigging her drink as she sat alone at a nearby table.

My wife asked, 'Do you know her?'

'Yes,' I sighed, 'She's my old girlfriend. I understand she took to drinking right after we split up those many years ago, and I hear she hasn't been sober since.'

'My God!' says my wife, 'who would think a person could go on celebrating that long?'

A driver was stuck in a traffic jam on the highway outside Washington, DC.

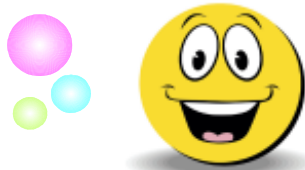
Nothing was moving. Suddenly, a man knocks on the window.

The driver rolls down the window and asks, "What's going on?"

"Terrorists have kidnapped the entire US Congress, and they're asking for a \$100 million dollar ransom. Otherwise, they are going to douse them all in gasoline and set them on fire. We are going from car to car, collecting donations."

"How much is everyone giving, on an average?" the driver asks.

The man replies, "Roughly a gallon."



LAUGH out LOUD! COFFEE BREAK

After retiring, I went to the Social Security office to apply for Social Security. The woman behind the counter asked me for my driver's license to verify my age. I looked in my pockets and realized I had left my wallet at home. I told the woman that I was sorry but I would have to go home and come back later.

The woman said, 'Unbutton your shirt'. So I opened my shirt revealing my curly silver hair. She said, 'That silver hair on your chest is proof enough for me' and she processed my Social Security application.

When I got home, I excitedly told my wife about my experience at the Social Security office.

She said, 'You should have dropped your pants. You might have gotten disability, too.'

How do you explain the difference between COMPLETE and FINISHED in a way that is easy to understand:

When you marry the right woman, you are COMPLETE. When you marry the wrong woman, you are FINISHED. And when the right one catches you with the *wrong* one, you are COMPLETELY FINISHED!

Farmer John once lived on a quiet rural highway but as time went by, the traffic built up and eventually got so heavy and so fast that his free range chickens were being run over, at a rate of three to six a week.



Farmer John called the local police station to complain, "You've got to do something about all these people driving so fast and killing all my chickens," he said to the police officer.

"What do you want me to do?" asked the policeman.

"I don't care, just do something about the crazy drivers!"

The next day the policeman had the Council erect a sign that said: SCHOOL CROSSING

Three days later Farmer John called the policeman and said, "You've still got to do something about these drivers. The school crossing' sign seems to make them go even faster!"

So, they put up a new sign: SLOW: CHILDREN AT PLAY.

That really sped them up. Farmer John called and said, "Your signs are no good. Can I put up my own sign?"

In order to get him off his back the policeman said,

"Sure. Put up your own sign."

The phone calls to the Police Station stopped, but curiosity got the better of the Officer, so he called Farmer John,

"How is the problem with the speeding drivers? Did you put up your sign?"

"Oh, I sure did and not one chicken has been killed."

The policeman was really curious and thought he'd better go out and look at the sign. He also thought the sign might be something the Police could use elsewhere, to slow drivers down..

So he drove out to Farmer John's house. His jaw dropped the moment he saw the sign.

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long-term care insurance. Soul-searching is apparent.

"I don't care if I get old," a participant said. "I just don't want to become debilitated. So I would rather have a shorter life and a healthy life than a long life like my mom, where she doesn't have a life. She doesn't have memories. Our memories make us who we are."

An increasing awareness of the challenges produced by these new life stages may cause more individuals to anticipate their own needs, make more concrete plans for the future, reduce ambivalent approaches and have more conversations with families about their own late-life care, the researchers said in their study.

The OSU College of Public Health and Human Sciences creates connections in teaching, research and community outreach while advancing knowledge, policies and practices that improve population health in communities.



continued from page 13

Boomers Expect the BEST

continued from page 17

Putting Down Roots: Many Boomers have planted roots in their communities and want to remain in a familiar place. In fact, of those surveyed who are not already retired, 72 percent plan to retire in the same state in which they current live.

Custom Treatment: Among those who plan to move out of their current home, 69 percent are willing to make updates or renovations to their next home to fit their specific wants and needs. However, when all Boomers were asked to pick the most important factor in choosing their next home, having low-maintenance home features topped the list (42%).

Retirement To-Do List: Historically, retirement was almost automatic at the milestone age of 65. Many Boomers, however, have a different plan in mind, since 28 percent of those surveyed who are not yet retired, plan never to retire. In fact, 46 percent of Boomers who plan to retire still anticipate working part-time.

The Better Homes and Gardens Real Estate Baby Boomers Survey was conducted by Wakefield Research (www.wakefieldresearch.com) among 1,000 U.S. adults ages 49-67, between February 6 and February 18, 2014.

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Manitowoc Turned Out World-Class Clowns

By Michael Edmonds

During the depths of the Great Depression, Manitowoc residents could see a circus every day at the world's only training school for clowns.

In 1925, Billy Schultz (1880-1958) had hurt his back after a 25-year career as an acrobatic clown. He went home to Manitowoc and opened a hot dog stand, which wasn't very exciting after traveling the world under the Big Top.



So when a Boy Scout troop leader asked him to organize a circus for the scouts, Schultz happily agreed. The kids were so excited that they urged him to start a public class at the local vocational school.

Schultz's clown school quickly grew into a full-blown circus academy, with classes in everything from trapeze work to face paint. Boys and girls aged 10-27 were eligible, and the school was so

popular that Schultz had to limit enrollment to 65 students per year. Every class was free. Within five years, his graduates were so well-regarded that major circuses regularly visited Manitowoc to recruit talent.

Besides teaching acrobatics and clowning, Schultz was something of a life-coach. "When they go out on the road, I talk to 'em like a Dutch uncle," he said in 1937. "Whiskey and women – that's what I tell 'em to watch out for."

In 1946, he had to dispel rumors that the school might close. "As long as I can get around to handle things," he said, "the show will go on and on." Schultz continued teaching until age 75, when he confessed to being, "a mite tired."

Source: "Every Day Circus Day in This Town!" Wisconsin State Journal, Sept. 8, 1936. "Tutor Turns Out Big Act for Big Tent." Manitowoc Herald Times, April 17, 1937



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BRAIN GAMES for BOOMERS

- 1 When I change my jacket, I make a loud noise and become larger, but I weigh less. What am I?
- 2 If I am used in an emergency, I can help the hero – yet when you multiply all the numbers on my face, all you get is zero. What am I?
- 3 Three playing cards lie face down on a table. A jack is to the left of a queen. To the left of a spade is a diamond. A king is left of a heart. A spade is right of a king. What are the three cards?

NO CHEATING, NOW....
Keep that brain working; see if you can figure out what these seven words all have in common?

1. Banana
2. Dresser
3. Grammar
4. Potato
5. Revive
6. Uneven
7. Assess

Look at each word carefully. You'll kick yourself when you discover the answer.

Answers on page 31

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-Roseanne Barr

I refuse to think of them as chin hairs. I think of them as stray eyebrows.

-Janette Barber

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ACROSS

1. The nose's sense
2. Opposite of her
3. To wager
5. Nighttime resting state
8. Describes a quality
10. Consenting reply
11. Placed opposite a call
12. Three a day is recommended
15. Used to consume the three a day
18. Short sleep
20. Female parent
21. To transmit
23. Road patch material
24. Scary dream
26. Artificial or contrived
30. Misplaced
31. Most common baby seat
32. Winged rat
33. Measured in degrees
35. Next to
36. Not on
38. Carbonated beverage
42. To provide needed items
43. Not to be repeated

DOWN

1. Open handed hit
2. Measure of time
4. Often stubbed
6. Not very good
7. Pre-prune stage
9. Not permanent
10. Not me
13. To look up to
14. To visualize
16. Advanced in years
17. Typhoon in the Atlantic
19. Small rock
22. Used in place of we or us
25. Was here
27. Not asleep
28. To extend the arm and grab
29. Behavior of a rabid dog
34. Things related in some way
35. First, second, and third
37. Shape of a thing or person
39. Legal possession of an object
40. Title of a knight
41. Allow

Answers to this month's puzzle on page 22

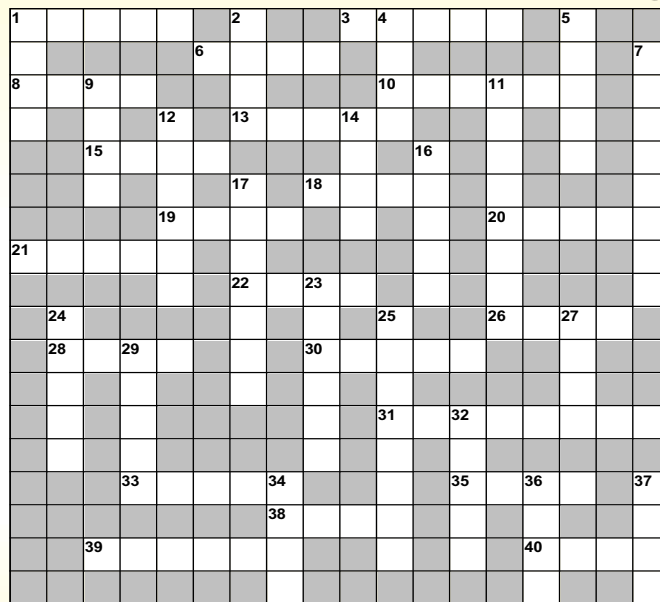
Did you know the word 'politics' is derived from the word 'poly' meaning many and the work 'ticks' meaning blood sucking parasites?

Politics is the gentle art of getting votes from the poor and campaign funds from the rich, by promising to protect each from the other.

~Oscar Ringer

Politicians are the same all over. They promise to build a bridge even where there is no river.

~Nikita Khrushchev, Russian Soviet politician



BRAIN GAME answers:

In all of the words listed, if you take the first letter, place it at the end of the word, and then spell the word backwards, it will be the same word.

- 1) Popcorn.
- 2) A phone.
- 3) King of diamonds, jack of hearts, queen of spades.

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LIMIT 1 - Save 20% on any one item purchased at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount coupon, gift cards, Inside Track Club Membership, extended service plan or on any of the following categories: power tools, tool storage or carts, welders, floor jacks, toolless tools, saws, Mi (1772826867/158), Industrial Gas Power Items, open box items, in-store event or parking lot sale items. Not valid on prior purchases after 30 days from original purchase date with original receipt. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one coupon per customer per day.

NO PURCHASE REQUIRED

FREE

3-1/2" SUPER BRIGHT NINE LED ALUMINUM FLASHLIGHT

Item 65020 shown
ITEM 69052/69111

\$6.99 VALUE

LIMIT 1 - Cannot be used with other discount coupon. Coupon good at our retail stores only. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one FREE GIFT coupon per customer per day.

NO PURCHASE REQUIRED

FREE

CENTECH 7 FUNCTION DIGITAL MULTIMETER

Item 90899 shown
ITEM 90899
98025/69096

\$9.99 VALUE

LIMIT 1 - Cannot be used with other discount coupon. Coupon good at our retail stores only. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one FREE GIFT coupon per customer per day.

NO PURCHASE REQUIRED

FREE

Garden MULTIPURPOSE SCISSORS

Item 47877 shown
Stainless Steel Blades
ITEM 47877/67405
60274/60430

\$4.99 VALUE

LIMIT 1 - Cannot be used with other discount coupon. Coupon good at our retail stores only. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one FREE GIFT coupon per customer per day.

WHY A FREE GIFT?

Because once you see our GREAT QUALITY and RIDICULOUSLY LOW PRICES, you'll never buy tools anywhere else!

SCISSOR SUPER COUPON!

RAPID PUMP 3 TON LOW PROFILE HEAVY DUTY STEEL FLOOR JACK

Item 61253 shown
PITTSBURGH LOT NO. 60849/62326
60688/61253/61282

\$79.99

\$92.99

\$189.99

WEIGHTS 77 lbs.

LIMIT 5 - Good at our stores or HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one coupon per customer per day.

SCISSOR SUPER COUPON!

1500 WATT DUAL TEMPERATURE HEAT GUN (572"/1112")

Item 96289 shown
drillmaster LOT NO. 96289/62340

\$8.99

\$29.99

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SCISSOR SUPER COUPON!

17 FT. TYPE 1A MULTI-TASK LADDER

LOT NO. 67646

• 300 lb. Capacity
• 23 Configurations

\$119.99

\$199.99

LIMIT 4 - Good at our stores or HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one coupon per customer per day.

SCISSOR SUPER COUPON!

2.5 HP, 21 GALLON 125 PSI VERTICAL AIR COMPRESSOR

Item 67847 shown
REG. PRICE \$219.99
ITEM 67847
61454/61693

\$149.99

\$179.99

CENTRALPNEUMATIC

LIMIT 5 - Good at our stores or HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one coupon per customer per day.

SCISSOR SUPER COUPON!

POWDER-FREE NITRILE GLOVES PACK OF 100

Item 68498 shown
MEDIUM LOT NO. 68498/61363
LARGE LOT NO. 68497/61360
X-LARGE LOT NO. 68498/61359

\$6.49

\$16.99

YOUR CHOICE!

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SCISSOR SUPER COUPON!

44" 13 DRAWER INDUSTRIAL QUALITY ROLLER CABINET

Item 68784 shown
• 2633 lb. Capacity
• Super High Gloss Finish
US • GENERAL •

\$369.99

\$699.99

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SCISSOR SUPER COUPON!

LOW-PROFILE CREEPER

Item 2745 shown
• 300 lb. Capacity
• LOT NO. 82962
2745/6004/61916

\$19.99

\$49.99

LIMIT 7 - Good at our stores or HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one coupon per customer per day.

SCISSOR SUPER COUPON!

900 PEAK/800 RUNNING WATTS 2 HP (63 CC) GAS GENERATOR

Item 63381 shown
NEW
STOKES •

\$99.99

\$179.99

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SCISSOR SUPER COUPON!

1.5 CUBIC FT. SOLID STEEL DIGITAL FLOOR SAFE

Item 91006 shown
LOT NO. 91006/61565

\$99.99

\$169.99

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SCISSOR SUPER COUPON!

RECIPROCATING SAW WITH ROTATING HANDLE

Item 65570 shown
LOT NO. 65570/62370

\$27.99

\$49.99

CHICAGO ELECTRIC POWER TOOLS

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SCISSOR SUPER COUPON!

AUTOMATIC BATTERY FLOAT CHARGER

Item 42292 shown
LOT NO. 42292
69594/69555

\$5.99

\$14.99

LIMIT 8 - Good at our stores or HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 1/1/15. Limit one coupon per customer per day.

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