

Celebrate Life **Boomers!**

Come get your BOOM ON!

October 2014
A FREE PUBLICATION

LOCAL INTEREST CALENDAR HEALTH FINANCE HOME & GARDEN ENTERTAINMENT THEATRE TRAVEL DINING FAMILY RETIREMENT LIVING

Arts & Entertainment

A&E

Entertainment: It's your A-game and happy face. It's Friday night and pure enjoyment. So get out that little black dress and those swanky high heels, put the stress on hold for 24 hours and just simply ENJOY!

~page 4

Building Muscle to Fight Against Aging

If you want good health, a long life and to feel your best well into old age, the most important thing you can do is strength-training. Our ability to fight off disease resides in our muscles.

~page 3

APPS for Halloween


Come get your scare on!! Fan of the Walking Dead? Want to turn up your scare factor? It's all about the BOO!!

~of course it's on page 13

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A simple perspective on a very complicated life.



JAMES TAYLOR

AND HIS ALL-STAR BAND

LIVE IN CONCERT

BMO HARRIS BRADLEY CENTER
NOVEMBER 4

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: A BEAVER PRODUCTION :

JAMESTAYLOR.COM
FACEBOOK.COM/JAMESTAYLOR



Enjoying a September afternoon with Amara and Cuda at Doctor's Park, Bayside.

Changes. Adjustments. New patterns. As seasons change, we adjust as well. In Wisconsin, we understand that one. We prepare our yards and homes for the snow and cold. We pack up the summer wardrobe and bring out the fleece and flannel. We try to slow down the schedule so we can all enjoy a bit of our very own version of hibernation. Then BOOM! Indian summer comes around and we're back in the game!

My family buried my oldest brother this month due to complications with his 20+ year battle with MS. Rest well big brother. There is so much beauty and so much pain here - isn't it hard to understand sometimes?

My 10th year of cancer-free living and my 51st birthday rolls around this month. My friends shiver (or melt during a hot flash) at the idea of being in their 50s. I love it - chalk off every year as another



That's me! 2005

great adventure. Trust me, they're not *all* great and I could certainly list my complaints if you'd like - but wouldn't that be a waste of time and space? My good friend was diagnosed this week with breast cancer. I asked her to find the blessing in this struggle. *"I believe God will always make a path through the storm. I believe you have to go through the storm to find what's waiting on the other side and afterward, you'll be stronger and more capable of handling whatever comes."* You got that right.

Halloween. Boo! Candy and candlelight and eerie things that go bump in the night.... Did I mention Tom and I celebrate our 10th anniversary on October 30th...when scary things happen! We do have our very own ghost story to share on this page. It's true - really. And here's Amara's favorite riddle for Halloween: Why don't skeletons fight? Answer on page 26!

Enjoy the issue, have some pumpkin pie and cider and scare your neighbor just a little bit just for the fun of it!

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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Discover the beauty of fall in Wisconsin with the official Color Report from Travel Wisconsin

www.travelwisconsin.com/fall-color-report

Wisconsin's true colors are shining this fall. The fall color report is an up to date guide for finding the optimum locations to see the gorgeous hues of the autumn leaves as they change. This peak foliage map divides the state into thirds and shows the historic march of color from north to south throughout the state. With 100 fall color reporters providing updates in all 72 counties of the state, there is no other report that is as comprehensive or timely.



Neurosurgeon Recommends Building Muscle as Best Protection Against 'the Disease of Aging'

5 Exercises for a Solid Strength-Building Regime

If you want good health, a long life and to feel your best well into old age, the No. 1 most important thing you can do is strength-training, says Dr. Brett Osborn, author of "Get Serious, A Neurosurgeon's Guide to Optimal Health and Fitness," www.drbrattosborn.com

"Our ability to fight off disease resides in our muscles," Dr. Osborn says. "The greatest thing you can do for your body is to build muscle."

He cites a large, long-term study of nearly 9,000 men ages 20 to 80. After nearly 19 years, the men still living were those with the most muscular strength.

Muscle is all protein - "nothing but good for you," Dr. Osborn says.

Fat, however, is an endocrine organ, meaning it releases hormones and other chemicals. When a person has excess fat, he or she also has a disrupted flow of excess

BUILDING MUSCLE continued on page 20

My Very Own and Very True, Door County Ghost Story

By Sandy Draelos

The last weekend in October of every year my husband Tom and I spend a weekend in Door County to celebrate our anniversary. One year we decided to take the Door County Haunted Trolley. Learning the history of the founding fathers and visiting historical shoreline sites of shipwrecked boats and drowned men on that autumn evening, I could feel the living history whispering around me in the crashing of the waves and the cold wind dancing in the shoreline trees.

Our tour took us on a dark evening ride through the long past-traveled roads of the lakeside communities visiting old homesteads, lighthouses and cemeteries full of the local lore of the struggles of the families that settled here. Some of whom, even after a hundred years, do not wish to leave....

DOOR COUNTY GHOST STORY continued on page 11



**WORLD-CLASS ENTERTAINMENT
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FRI, OCT 17
2:00 & 7:30 PM

CORKY SIEGEL

BLUES HARMONICA MASTER

SAT, OCT 18 · 8:00 PM

SNOW WHITE & THE SEVEN DWARFS

SUN, OCT 19 · 3:00 PM

DINO-LIGHT

GLOW-IN-THE-DARK ADVENTURE

SUN, NOV 2 · 3:00 PM

COPPER BOX

ACCORDIAN-FUELED ROCK

FRI, NOV 21 · 8:00 PM

THE NUTCRACKER

ENCHANTING BALLET

WED & THU,
DEC 3 & 4 · 7:00 PM

JIM WITTER

CHRISTMAS MEMORIES

FRI, DEC 5 · 2:00 & 7:30 PM



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262-670-0560, ext. 3

Downtown Hartford, WI · SchauerCenter.org

“If you want to keep people happy, just keep the food and entertainment rolling.”

~ E.A. Bucchianeri, Brushstrokes of a Gadfly

ARTS & ENTERTAINMENT 2014 GUIDE

A COMMUNITY AFFAIR

414-581-0352

Menomonee Falls High School

www.communityleague.com

Saturday, October 19 – 9 am to 4:30 pm. Admission fee: \$4.

31st annual arts, crafts, antiques and collectibles show featuring over 100 juried exhibitors, silent auction, raffles, lunch, pastries and more. Antique appraiser from 9-2. One level, wide aisles, no strollers. Free parking – shuttle bus from 9-2. All proceeds go to charity. Donations to the food pantry accepted.

BMO HARRIS BRADLEY CENTER

414-227-0797

1001 N. Fourth Street, Milwaukee

www.bmo-hbc.com

BMO Harris Bradley Center is Milwaukee's top destination for concerts, sporting events and more! Home to the NBA Milwaukee Bucks, AHL Milwaukee Admirals and NCAA Marquette University Golden Eagles men's basketball team, the facility brings excitement to downtown Milwaukee.

BEL CANTO CHORUS

414-481-8801

158 North Broadway, Milwaukee

www.belcanto.org

A professional-quality chorus dedicated to Choral music presenting a season of innovative programming that captivates and challenges its patrons and singers and offering outreach and education programs to the community.

October 19 at 3PM / Shully's Watermark, 146 Green Bay Road, Thiensville

Pure Eloquence – Petite messe solennelle – Gioacchino Rossini

December 13 & 14 / St. Josaphat Basilica, 2333 S. 6th Street, Milwaukee, WI

Pure Joy – Christmas in the Basilica – With Bel Canto Boy Choirs and Stained Glass Brass



A&E continued on page 6

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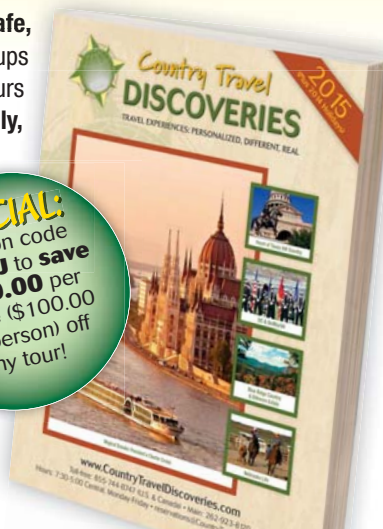
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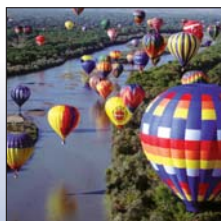
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Rose Parade Holiday



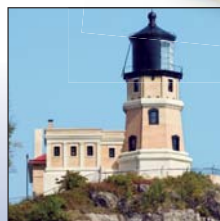
Albuquerque Balloon Fiesta



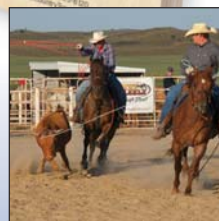
Alaska & The Yukon



West Virginia Mtn Railroads



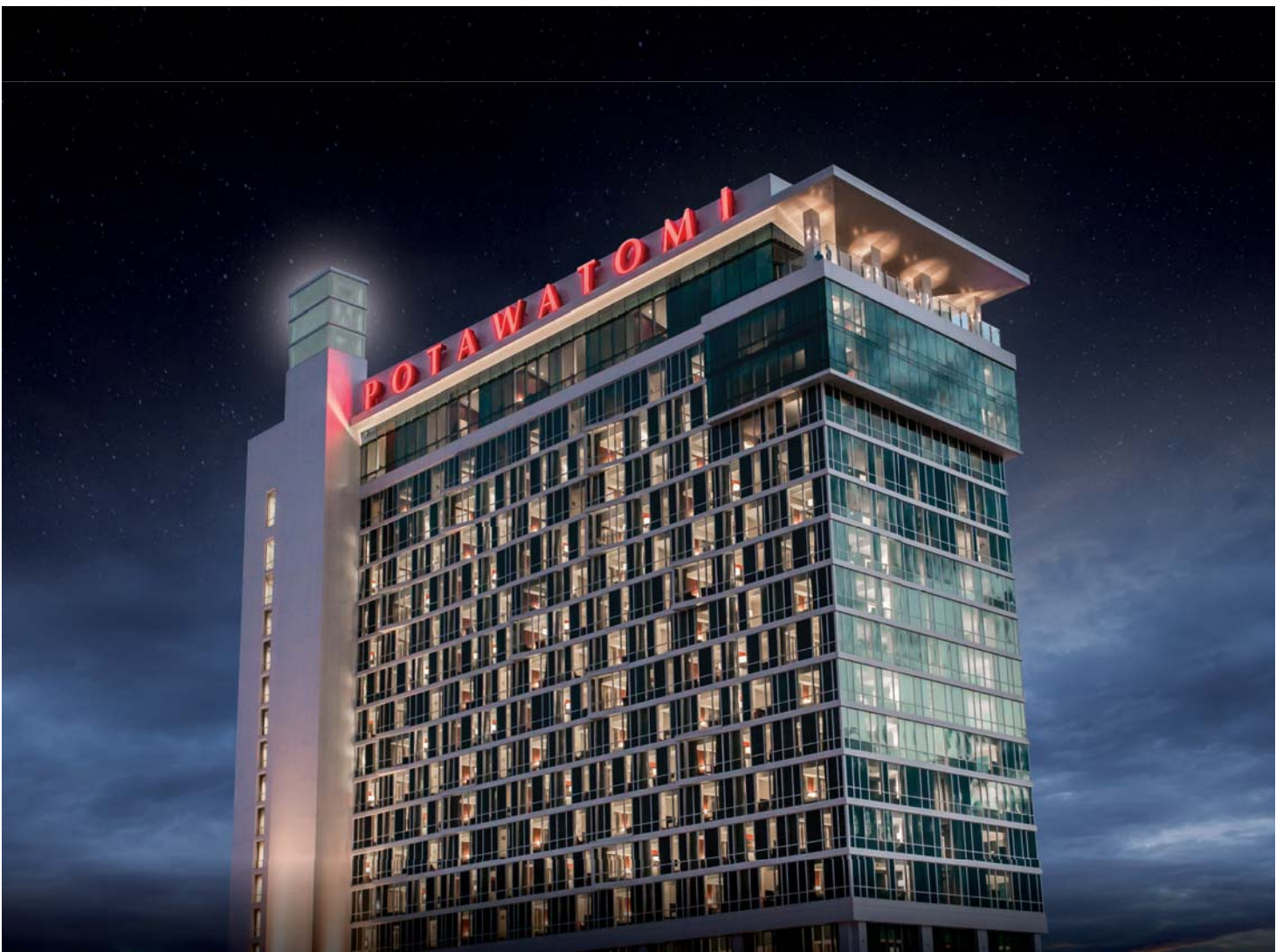
Lake Superior & North Woods



Nebraska Life



Costa Rica Winter Paraiso



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8 - 9, 2014**

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18 - 20, 2014**

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800 Elm Grove Road, Elm Grove, WI

ARTS & ENTERTAINMENT 2014 GUIDE

A&E continued from page 4



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Branson Christmas Countdown Holidays Entertainment Trip

November 12-15 in Branson, MO

Opryland Christmas & Nashville Pre-Holidays Extravaganza

December 7-10 in Nashville, TN

Rose Parade Holiday "Unpack Once" New Year's Getaway

December 29, 2014 – January 2, 2015 in Huntington Beach, CA

FESTIVAL CITY SYMPHONY

414-365-8861

3480 West Bradley Road Milwaukee, WI

www.festivalcitysymphony.org

Festival City Symphony showcases the talents of area professional musicians in presenting free classical "pops" concerts geared to children at the Marcus Center, reasonably priced concerts at the Pabst for general audiences and outreach concerts targeting schools.

October 19, 3PM / Pabst Theater, Symphony Sundays – "All Beethoven"

"Symphony No. 2" and the "Triple Concerto for Violin, Cello, & Piano"

October 22, 7PM / Marcus Center, Bradley Pavilion. Pajama Jamboree. Free admission

"Halloween With Peter And The Wolf"

December 10, 7PM / Marcus Center, Bradley Pavilion. Pajama Jamboree. Free Admission

"Holiday Storytime"

FALLS PATIO PLAYERS

262-255-8372

Menomonee Falls North Middle School Auditorium

www.fallspatioplayers.com

Celebrating 49 years, the Falls Patio Players have been entertaining people from Southeastern Wisconsin with quality productions of Plays and Musicals. See our website for more information on times and ticket purchases.

October 3-5/10-12 - "A Murder is Announced" (Agatha Christie)

October 24 & 25 - "The Little Mermaid Jr."

December 5-7 - "Christmas Carol"

FIRST STAGE CHILDREN'S THEATRE

414-267-2961 / www.FirstStage.org

Todd Wehr Theater, Marcus Center for the Performing Arts, 929 North Water Street, Milwaukee and Milwaukee Youth Arts Center*

325 West Walnut Street, Milwaukee

First Stage offers professional theater performances for grandparents, parents and children of all ages.

October 17, 18, 19, 24, 25, November 1, 2, 8, 9 & 15 - **Sherlock Holmes: The Baker Street Irregulars**

November 1, 2, 8, 9, 15, 16, 22, 23 - **The Three Little Pigs***

November 28, 29, 30, December 6, 7, 12, 13, 14, 18, 19, December 20, 21, 23, 24, 26, 27, 28 - **Rudolph the Red Nosed Reindeer: The Musical**

December 12, 13, 14 - **Once Upon a Mattress***

HISTORIC THIRD WARD ASSOCIATION

414-273-1173 / www.historicthirdward.org

Historic Third Ward – just one block south of downtown

Milwaukee's Arts and Fashion district offers the city's most dynamic array of restaurants, theaters, galleries, spas and unique shopping – all in a historic warehouse setting.

October 17 & 18 – **Gallery Night and Day**

November 29 – **Small Business Saturday**

December 5 & 6 – **Christmas in the Ward**

HOT WATER WHEREHOUSE

414-383-7593

818 South Water Street, Milwaukee

www.hotwatermilwaukee.com

Milwaukee's best dance club located in Walker's Point Warehouse district. Alive with dance culture, each night features a different type of music. Also a great location to host weddings, meetings, reunions and use as a film location.

LAURA'S DBC BAR & GRILL

262-238-1733 / www.laurasdbc.com

7520 West Dones Bay Road, Mequon

Open Sunday for Packer games. Party Rock Bingo every Tuesday. Try our new menu – food served Tuesday through Sunday. And, of course, the best damn fish fry in Ozaukee County!

I AM BEL CANTO CHORUS
2014-15 SEASON
more info at www.belcanto.org

PETITE MESSE SOLENNELLE
Gioacchino Rossini
October 19, 2014 AT 3 PM

DECEMBER 13 AT 7:30 PM
DECEMBER 14 AT 3 & 6:30 PM

CHRISTMAS IN THE BASILICA
with Bel Canto Boy Choirs and Stained Glass Brass

Tribute to MARTIN LUTHER KING, JR.
JANUARY 17, 2015 AT 3 PM

J.S. BACH Passion
March 22, 2015 AT 3 PM
with MILWAUKEE CHAMBER ORCHESTRA

Bel Canto MODERN AMERICAN CHORAL MASTERS
MAY 20, 2015 AT 7 PM

THE ORIENTAL THEATRE was built in 1927 and operated by Landmark since 1976, is located a mile north of downtown, a mile south of the University of Wisconsin-Milwaukee, and 5 blocks west of Lake Michigan at the heart of Milwaukee's alternative Eastside. Every Friday and Saturday before the 7pm show in the main theatre, the lush sounds of the Kimball Theatre Pipe Organ introduce the film, just like the good old days. This pipe organ is the largest of its kind in a theatre in America, and the third largest in the world.

The Oriental is Milwaukee's only operating movie palace, certainly the most beautiful and ornate one that has shown movies for 84 years solid. When the Oriental opened on July 2, 1927, it featured 2 minaret towers, three marvelous stained glass chandeliers, 6 larger-than-life Buddhas, several hand drawn murals, 8 porcelain lions, dozens of original draperies, and hundreds of elephants. This is how the papers described the Oriental when it opened and this is how it could be described today! The Oriental Theatre was the crown jewel among the 45 theatres in the Saxe Brothers' chain. The motif is not what first comes to mind today as being 'oriental.' Designed by Gustave A. Dick and Alex Bauer, the themes of the decor are East Indian, with no traces of Chinese or Japanese artwork. Milwaukee's Oriental is said to be the only standard movie palace ever built to incorporate East Indian decor.

Miraculously, the Oriental survived as a movie theatre until 1972, when local electricians the Pritchett Brothers purchased the theatre and obliged the request of Parallax Theatres (now Landmark Theatres) to start running the Oriental in 1976. Landmark developed the programming strategy of repertory films; short runs of classic and cult double features, and the Oriental existed as a popular 'calendar' house for many years until video and cable TV again took away the customers.

Landmark then switched programming strategies to foreign and specialty films and now is the largest "art" house circuit in the country. In the '70s and '80s, the Oriental was also known for live performances, and was the venue to see such acts as Iggy Pop, Laurie Anderson, INXS, Supertramp, Jay Leno, Blondie, Devo, REM, Tears for Fears and Milwaukee's own Bodeans, among others. The Pretenders lost their opening act one fateful day, so they invited three guys who happened to be regular performers on the sidewalk in front of the theatre to take their place. Such was the beginning of the Violent Femmes, whose Greatest Hits compilation pays homage to the Oriental.

ORIENTAL THEATRE continued on page 9

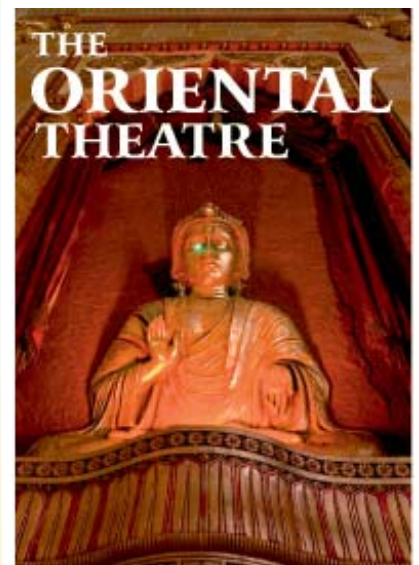
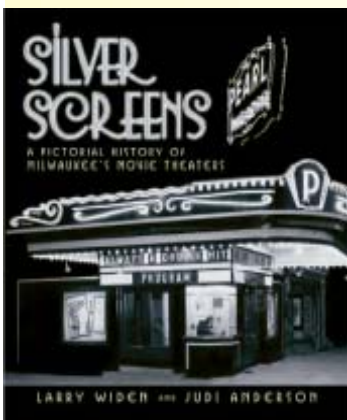


Photo courtesy of Eric Oxendorf

The first thing a lot of people think of when they think of the Oriental are our six larger-than-life and very majestic Buddhas.

To celebrate the 'season of horror', the Rocky Horror show will play October 11th, 31st and November 1st.



SILVER SCREENS

A Pictorial History of Milwaukee's Movie Theaters

Paperback – September 6, 2006
by Larry Widen (Author), Judi Anderson (Author)

Silver Screens traces the rich history of Milwaukee's movie theaters, from 1890s nickelodeons to the grand palaces of the Roaring Twenties to the shopping mall outlets of today. And the story doesn't end there: in the past two decades, the revival of interest in preservation and restoration of theaters has confirmed that there's still life in these beloved old structures. With the publication of Silver Screens, authors Larry Widen and Judi Anderson help ensure that our old theaters, those being restored and those long since vanished, will remain forever embedded in our collective memory.

In this revised edition of their book Milwaukee Movie Palaces, the authors present new findings on film innovations, drive-in theaters, projection booths, movie promotions, noted theater personalities, recent restoration efforts, and much more. Illuminated with more than a hundred photographs, including many never before published, Silver Screens is a stunning tribute to the legacy of the movie theater.

Community League presents its 32nd.

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9am-4pm / Admission \$4

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cleague@communityleague.com

Shuttle Bus 9am-2pm. Donations to Food Pantry Accepted

 **Falls Patio Players**

Agatha Christie's

A MURDER IS ANNOUNCED

MISS MARPLE

Adapted for the stage by Leslie Darbon

OCTOBER 2014
3, 4, 10, 11 ~ 7:30 pm & 5, 12 ~ 2 pm

TICKETS:
\$15.00 ADULTS • \$13.00 SENIORS/STUDENTS

Order your tickets on-line at:
fallspatioplayers.com
24 Hour Ticket Information Hotline:
262/255-8372

  
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414-365-8861 or visit
festivalcitysymphony.org

Visit us on facebook!



SYMPHONY SUNDAYS

SUNDAYS at 3pm

PABST THEATER • 144 E. WELLS

Oct 19, 2014 3pm

"All Beethoven"

"Symphony No. 2" & the "Triple Concerto for Violin, Cello & Piano" Robin Petzold, violin; Stefan Kartman, cello; Jeannie Yu, piano

Feb 15, 2015 3pm

"Seascapes"

Wagner's "Overture to the Flying Dutchman," Frank Bridge's "The Sea," & Debussy's "La Mer"

March 15, 2015 3pm

"American Masters"

Copland's "An Outdoor Overture"; Chadwick's "Symphony No. 2"; Rutter's "Suite Lyrique for Harp & Strings" with FCS harpist, Ann Lobotzke

May 3, 2015 3pm

"Russian Festival"

Borodin's "Polovtsian Dances" & Tchaikovsky's "Symphony No. 3" & "Marche Slav"

PAJAMA JAMBOREE

Select WEDNESDAYS 7-8pm. FREE

MARCUS CENTER/BRADLEY PAVILION
123 E. STATE STREET ENTRANCE

Geared toward children, K-5 & their families. Casual. Pajamas encouraged!

Oct 22, 2014 7pm

"Halloween with Peter & The Wolf"

The music of Prokofiev with narrator Meg McKenzie of Oldies Radio 85.7 & costumed actors from Nathan Hale High School's drama program

Dec 10, 2014 7pm

"Holiday Storytime"

Hear the reading of "Yes, Virginia, There is a Santa Claus" & "Twas the Night Before Christmas" with orchestra background music. Attendees are encouraged to bring a nonperishable food donation for Milwaukee's Hunger Task Force

May 6, 2015 7pm

"Spring Into Song"

FCS welcomes Spring with lively tunes. Young audience members conduct the finale

Pajama Jamborees are FREE 1-hour children's pops concerts at the Marcus Center
Symphony Sundays are general admission concerts/all ages at the Pabst
\$14/adults, \$8 for children/students/seniors. Subscriber Packs & Early Bird Specials

ARTS & ENTERTAINMENT 2014 GUIDE

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Mid-Continent Railway Museum

608-522-4261

E8948 Museum Road, North Freedom, WI

www.midcontinent.org

Take a step back in time. Ride the rails in vintage coaches built in 1915. View the autumn pumpkin special to buy your pumpkin. Try one of our dinner trains and don't forget the kids on the Santa Express.



The Northern Lights Theater at Potawatomi Hotel & Casino

414-645-6888

Potawatomi Hotel & Casino

1721 Canal Street, Milwaukee

www.PaysBig.com/entertainment

The Northern Lights Theater combines first-class acts in a one-of-kind venue. This 500 seat Theater has pleased audiences with entertainers like Chicago, BB King and Jay Leno. Or head to The Fire Pit's side bar or Bar 360 to enjoy free entertainment any day of the week.

October 9 – November 15 - **Sheer Madness with John McGivern**. Star of the popular PBS program "Around The Corner with John McGivern"

November 17-18 - **The Brian Setzer Orchestra**

December 3-4 - **Phil Vassar**

SCHAUER ARTS & ACTIVITIES CENTER

262-670-0560 ext. 3

147 North Rural Street, Hartford, WI

www.SchauerCenter.org

Filled with culture and history, the Schauer Arts & Activities Center was transformed from a 1918 canning factory into a non-profit, regional center for the arts that inspires creativity and connects people. Since opening in 2001, the Schauer Center presents professional touring performances and regional artwork, in addition to offering year-around arts education programming.

October 17 – **The Lady with All the Answers**

October 18 – **Corky Siegel**

October 19 – **Snow White and the Seven Dwarfs**

November 2 – **Lightwire Theater's DiNO-Light**

November 21 – **Copper Box**

December 3 – **The Nutcracker**

December 5 – **Jim Witter's Christmas Memories**

December 19 – **Rockapella Holiday**

SPANKY'S HIDEAWAY

262-242-3677

5208 West County Line Road Mequon, WI

www.spankyshideaway.com

Serving food 11 a.m. – 10 p.m., 7 days a week. Spectacular Friday fish fry. 8 flat screen TVs for viewing all sporting events. Great weekly Packer and Badger specials. Happy Hour 3-7 p.m. Monday thru Thursday. Karaoke 1st Wednesday every month. Monthly Cribbage Tournaments. New outdoor patio.

The Sunset Playhouse

262-782-4430

800 Elm Grove Road, Elm Grove, WI 53122

www.sunsetplayhouse.com

Sunset Playhouse offers our Furlan Auditorium Productions featuring comedies, dramas and musicals. Our Musical MainStage and our SideNotes Cabaret Series feature some of Milwaukee's busiest professional singers in concert and cabaret style performances. Our bug in a rug Children's Theatre Series is a must see for children 4 – 8 years of age.

Furlan Auditorium Productions

Guys and Dolls - October 23 – November 16, 2014

Miracle On 34th Street - December 4 – 31, 2014

Musical Mainstage

Movie Musicals - November 10 – 11, 2014

Holiday Hit Parade - December 8 – 9, 2014

SideNotes Cabaret

Red Hot Mama! A Tribute To Sophie Tucker - October 9 – 11, 2014

Jingle And Jive: A Radio Rosies Holiday Special - December 18 – 20, 2014

bug in a rug Children's Theatre Series

Pirate Jack's Hidden Treasure - November 13 – 15, 2014

ZOOLOGICAL SOCIETY OF MILWAUKEE – KOHL'S WILD THEATER

414-258-2333

www.wildtheater.org

The Zoological Society and Kohl's Cares have partnered to bring you Kohl's Wild Theater (KWT), which provides conservation-themed theater performances using drama, songs and puppetry. KWT travels to schools, festivals and community events, within a one-hour radius of the Milwaukee County Zoo, free of charge. Learn more about our schedule on our website.



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11am-10pm featuring a special
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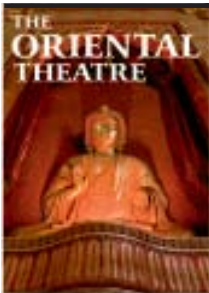
Monthly Cribbage Tournaments!
KARAOKE first WEDNESDAY of every month 8pm



Monday thru Thursday 3-7pm
Great Drink
& Appetizer Menu!



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ORIENTAL THEATRE continued from page 7

After live performances were discontinued, Landmark refocused the Oriental as solely a movie theatre. In 1988, the Oriental was painstakingly and successfully triplexed by adding 2 theatres underneath the balcony without touching any of the original artwork of the main auditorium. A vending stand was added, and the two new theatres were sensitively created by architects and artists to match original designs and colors of the theatre.

The Oriental Theatre is the U.S. record holder for a current and continuing film engagement. The Rocky Horror Picture Show has played as a midnight film since January, 1978. Rocky Horror now shows every second Saturday of the month. The live shadow cast Sensual Daydreams proudly performs at each showing. To celebrate the 'horror' season, the Rocky Horror show will play October 11th, 31st and November 1st. For more information, please visit www.landmarktheatres.com/market/Milwaukee/OrientalTheatre





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Scenic Fall Train Rides

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Winding through the wooded landscape of Wisconsin as a passenger on one of Wisconsin's trains in the autumn is the perfect way to experience the stunning fall foliage. As the leaves transform into brilliant hues of red, orange and gold, you won't miss a beat as you pair your trip in the vintage cars with the magnificent sights of the season. All aboard for fall color tours on these Wisconsin railways!

Lumberjack Steam Train Fall Festival – Laona

This celebration of fall rings in the season with plenty of fun for the whole family. The beautiful colors of northern Wisconsin paint the way for this vintage late 1800s lumberjack steam train. After peering out the windows at the changing leaves, enjoy the other activities of the festival including face painting for kids, pumpkin patch, marshmallow roast and fresh apple cider. 715-674-3414

Mid-Continental Steam Train Autumn Color Tours North Freedom

All aboard a turn-of-the-century steam train for a journey through the scenic Baraboo River Valley. The rides aboard the vintage cars built in 1915 last around 55 minutes and travel the historic former Chicago and North Western rail line. The unspoiled journey through the rural countryside painted beautiful shades of ruby, orange and yellow is sure to deliver a ride your family won't soon forget. 800-930-1385

Osceola & St. Croix Valley Railway Fall Color Train Rides – Osceola

Vintage steam and diesel passenger trains re-create the experience of rail passenger service of the 1940s and 50s. Traveling from Osceola to Marine, MN on the St. Croix, the ride along the stunning St. Croix River displays beautiful fall colors. This 90-minute roundtrip offers unique views of the area's famous beauty. 715-755-3570


Riverside & Great Northern Railway – Wisconsin Dells

Fall is the perfect season to visit the Riverside & Great Northern Railway. The trips through the wooded scenery lining the railroad's historic right-of-way are even more stunning during the autumn as the trees are ablaze with fall foliage. The special October Pumpkin Trains also include the gift of pumpkins for the youngsters. Fall fun for the whole family—now departing! 608-254-6367

Wisconsin Great Northern Railroad Excursion Train – Spooner

Enjoy fall's stunning foliage by train aboard one of the many different rides offered by the Wisconsin Great Northern Railroad. The sightseeing excursion travels along Highway 53 and leads to a scenic overlook of the Namekagon River only reachable by train or canoe. Hungry? The kids will love the opportunity to take in sights of the changing leaves while they eat pizza provided by Tony's Riverside on the Family Pizza Train ride. 715-635-3200

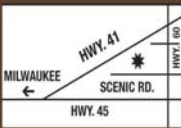
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Door County Ghost Story continued from page 3



According to www.HauntedDoorCounty.com, Huey was born to Emma Thorp and John Melvin in 1898, Huey Melvin was a friendly and fiesty boy, raised and loved by all in the Thorp House in Fish Creek. The summer of 1905 was a typical one for Door County, tourists from Chicago and Milwaukee and the many locals enjoying the natural beauty of the land around them. Some say it was a sliver from a piece of wood brought home as a makeshift slide or perhaps he stepped on a rusted nail by the lakefront that brought on the tetanus in young Huey.

On August 8th, his parents buried their beloved boy in the Pioneer Cemetery, nestled in a secluded peaceful cemetery in an area now known as Peninsula State Park. His headstone is crowned with a small carved lamb and the heart wrenching inscription reads "Our darling one has gone before, to greet us on the blissful shore."

But Huey seems reluctant to leave. He is often seen skipping through the park towards the Eagle Bluff Lighthouse which he loved to visit or waking visitors at the Thorp House Inn and beseeching them to "Come with me." He attached himself to one childless couple that came up yearly for their anniversary and was seen by them for many years.

It was a touching and sad story to hear on our Haunted Trolley Tour and he has obviously touched the hearts of others as well - his gravesite has become a regular shrine to visitors to the area and trinkets can often be seen scattered near his headstone.

OK, so back to the present. Tom and I closed out our weekend in Door County, with a beautiful hike through Peninsula Park and as the sun was setting we just had to stop in at Pioneer Cemetery and say a quick goodnight to Huey amongst the moss covered headstones leaning with age. I had my camera with me and just started shooting. Cuda was sniffing around and I laughed and told little Huey not to be afraid of Cuda and to come out and play. That's all. We left and that evening, dressed up for a dinner on the town, Tom and I took some selfies in our hotel room.

About 6 months later, I was idly flipping through my phone gallery and came across the photos of that weekend. Take a look at that photo here. Is that really an orb that we see above Huey's headstone?? The selfies we took in the hotel room were ringed with those circular 'orbs' as well. I showed them to a friend of mine (who had actually had a near death experience) and he laughed and said "you don't get this do you?" He went on to explain that spirits can attach themselves to you and follow you around a bit. Mmmm.

Two years later we found ourselves two years older and back in Door County for our anniversary. We took an exhaustingly beautiful hike on the cliffs through Peninsula State Park and just wandered casually through Pioneer

Huey's grave and... orbs?



Cemetery for a quick visit with that little Huey.

On the way out, we hopped into our 4-runner parked next to the cemetery gate and as we're backing away I said a quick prayer for the little boy who never had a chance to grow up. Boom! What I thought to be a grayish filigreed autumn leaf or something flew into my face and I jumped, squeaked and swatted at it. Tom asked me what was

wrong and I said "didn't you see that?" He hadn't and there was nothing there. It felt like a light puff of air on my cheek... Or a kiss from a little angel?

That's it. That's just what happened. The photo could be just a weird spot on the lens or it could be an orb. I don't know. The little thing that came towards me in the truck and the puff of air on my cheek that Tom physically saw me respond to... well that was a bit unusual wasn't it? And perhaps when you put the two together, well, it really could be my very own, very real Door County Ghost Story.

Huey, dear young soul, rest in peace.

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Great Lakes Distillery Pumpkin Spirit Release & Fall Celebration

Saturday, October 4, 2014
Great Lakes Distillery, LLC
October 4, 6pm

Join us for the yearly release of our Pumpkin Seasonal Spirit and celebration of fall! Pumpkin pie contest - bring your favorite homemade pumpkin pie!

Halloween Legends and Lore at Old World Wisconsin

October 11-31
Old World Wisconsin

Always spooky, sometimes scary, rain-or-shine event as we celebrate the immigrant legends we brought with us and the folklore we created. Featuring the folk and fairytales of the Old World as well as Wisconsin ghost stories from the 19th and early 20th centuries. Fantastic mazes, dancing in the enchanted fairy circle. Encounter cackling witches, gloomy grave diggers, strange beasts. Enjoy tasty and disturbing treats and drinks. The evening culminates with a wild bonfire finale.

Haunted Tall Ship

Oct 11-26th, Saturday & Sundays
Discovery World

Everybody's been through a haunted house - but have you ever experienced a haunted ship? The S/V Denis Sullivan will transform into Wisconsin's haunted flagship, filled from bow to stern with ghouls, ghosts, and goblins! Step aboard to experience all the tricks and treats the captain and crew have waiting for you! First come, first served.

Fall Brewery Tour

Saturday, October 11

Motor at the Harley-Davidson Museum
Meet at MOTOR Bar & Restaurant at noon on October 11 for a quick bite before embarking on a classic Milwaukee brewery crawl. The party bus will depart from MOTOR Bar & Restaurant at the Harley-Davidson Museum and take tour-goers across the city to visit a selection of iconic, local breweries. Tour tickets are \$40. Reservations are required.

Harvest Tasting

October 17, 7pm
Cudahy Family Library

A novel evening of distinguished wines, delicious hors d'oeuvres and delightful entertainment.

Snowmobile USA Show and Sale

October 17-October 19
Exposition Center at Wisconsin State Fair
See everything for snowmobiling. Over 120 exhibitors. Special show prices and discounts.

Color Vibe 5K

October 18, 9am
Veterans Park, Milwaukee
You'll have more color on you than your happy levels can handle! Get your friends and family stretched out for this amazing color blast event. You'll be blasted at every color station throughout this awesome 5K run. Sign up fast, because spots are filling quickly and we have a limited number of shirts available.

A Mediterranean Affair: Lifestyle for a healthy heart

Saturday, October 18, 9am
Discovery World

Are you struggling with your weight, or the diseases associated with it? Join us for a day of information, food and fun! Free health monitoring, meet with experts in wellness and medicine who will provide you with the encouragement and information you need to begin taking steps toward a healthier lifestyle. Learn about the Mediterranean diet, get cooking tips and have a delicious lunch.

Fall Festival

Sunday, October 19, 12 - 4:00pm
Schlitz Audubon Nature Center
Celebrate autumn by joining us for our first Fall Festival! Enjoy hayrides, apple cider demonstrations, guided hikes, a farmers market, and live animals including amphibians and raptors. Face-painting, live music, and more! Handicap accessible. FEE: Adult: \$10; Children: \$5 Members: \$5

Gothic History Tour

October 19, 24 and 25
Cedarburg Cultural Center
Introducing the spirits of peace and war. Meet men who speak the languages of Europe but wear an American uniform to fight for their adopted country. Laugh with women planning an Irish wake. The phantoms of the area have returned for this gothic experience. A world view of the years 1860 to 1940 through the eyes of the

ghosts who lived them. The 90-minute docent-led walking tours begin and end at the Cedarburg Cultural Center.

Autumn Festival, An Arts & Crafts Affair

October 24 - October 26
Exposition Center at Wisconsin
Description: Hundreds of the nation's finest artists & crafters display and sell their handcrafted works. Stage entertainment, hourly gift certificate drawings, food & drink

Driver Safety Review

AARP will hold a Driver Safety Review for all drivers, at the Manor Park Senior Center on Oct 27 starting at 12:30 PM. Cost: \$15 AARP members, \$20 non-members To register please call (414) 607-4186

2014 National Veterans Creative Arts Festival Art Exhibit and Stage Show

Sunday, November 2, 12pm
Milwaukee Theatre
An afternoon of the Arts - Visual Arts, Dance, Music, Drama and Creative Writing - the culmination of a week-long Festival attended by 140 veterans from across the United States.

Grace 8th Annual Fine Art and Craft Festival

November 2, 9 am to 3 pm.
Grace Center, 250 E. Juneau Avenue,
Artisans will be selling original work, including jewelry, stained glass, handmade greeting cards, pottery, wooden utensils, handwoven scarves, photography prints, baked goods, homemade candies, and much more. Get your Christmas shopping done early! Free parking available and wheelchair accessible. Call 414-271-3006



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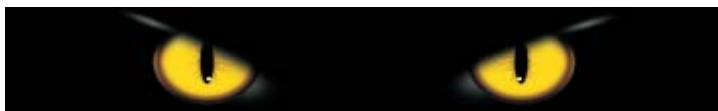


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True Ghost Stories From Around the World

\$0.99

by Joe Kwon, Inc

Before you go out trick-or-treating, you'll certainly want to hear some ghost stories. Telling, reading, and listening to some ghost stories is a Halloween tradition for a reason. The ghost stories on True Ghost Stories From Around the World are user-submitted, so if you have a good one that's not already there, submit it!

Haunting Melissa

FREE

by Hooked Digital Media, LLC

You've read ghost stories and even brushed up on Bram Stoker's Dracula. It's now time for the real scare. Unravel the story of Melissa and find out where she has disappeared to through this bone-chilling interactive app. Think you saw something in the corner? Replay the clip to see if it's still there. This app is sure to leave you creeped out and scared of your own iDevice!

Happy Halloween Pumpkin Maker

FREE

by Detention Apps

If you haven't gotten around to pumpkin carving this year or if you just don't like the mess that comes with this tradition, download Happy Halloween Pumpkin Maker FREE. It's a great app to keep children in the Halloween spirit without the stress of the clean up process.

Halloween Sounds Pro

Free

by Dream Injector, LLC

Organizing a Halloween party or just looking to freak out your friends? Get Free Halloween Sounds Pro. There could be more sounds in its arsenal, but its time delay feature makes it worth getting. Instead of getting caught with your phone in your hand as you play the sound, use the "Timer Trickeration" feature, pick a sound, delay it, and walk away.

GHOSTS in your backyard!

from HAUNTEDPLACES.ORG

The American Club Kohler, WI

At this hotel, one guest saw a man in the hallway wearing dirty and torn flannel short and pants. He attempted to speak to the man but got no response. The security camera got pictures of the guest speaking to someone who wasn't there. Also, the east wing, the hotel's oldest portion, is said to be haunted. A woman hanged herself in Room 209 after her husband was killed in an industrial accident, and her ghost, wearing a blue hat, has been seen standing by the fireplace.

Majdecki Piggly Wiggly W. National Ave., West Allis

Piggly Wiggly, formerly a Sentry grocery, has a ghost who has been heard whistling in the aisles and the back room. It has also been reported that food disappears and toys have been played with at night, and the laughter of invisible children can be heard. Some blame the activity on the fact that the store was built atop a graveyard.



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Caffeine content for coffee, tea, soda and more



If you're like most adults, caffeine is a part of your daily routine. But do you know the caffeine content of your favorite drink?

You may want to take a look at just how much caffeine you get in a typical day, especially if you're bothered by headaches, restlessness or anxiety. If your caffeine habit totals more than 500 milligrams (mg) a day, you may want to consider cutting back.

With the growing popularity of energy drinks, many parents have become concerned about how much caffeine their kids are getting. The American Academy of Pediatrics recommends that adolescents get no more than 100 mg of caffeine a day. Younger children shouldn't drink caffeinated beverages on a regular basis.

Check the charts below to see the caffeine content in popular drinks, sweets and medications. One note about the numbers: Use them as a guide. The actual caffeine content of the same coffee drink can vary from day to day — even at the same coffee shop — because of various factors, such as roasting and grinding as well as brewing time. The caffeine content of tea also is affected by how long it's brewed. Sizes are listed in fluid ounces (oz.) and caffeine is listed in milligrams (mg)

Coffee

Brewed	8 oz.....	95-200 mg
Brewed, decaffeinated	8 oz.....	2-12 mg
Brewed, single-serve	8 oz.....	75-150 mg
Brewed decaf	8 oz.....	2-4 mg
Espresso	1 oz.....	47-75 mg
Espresso, decaf	1 oz.....	0-15 mg
Instant	8 oz.....	27-173 mg
Instant, decaf	8 oz.....	2-12 mg
Specialty (latte or mocha)	8 oz.....	63-175 mg

Tea

Black tea	8 oz.....	14-70 mg
Black tea, decaf	8 oz.....	0-12 mg
Green tea	8 oz.....	24-45 mg
Instant	8 oz.....	11-47 mg
Ready-to-drink, bottled	8 oz.....	5-40 mg

Sodas

A&W Root Beer	12 oz.....	0 mg
Barq's Root Beer	12 oz.....	16-18 mg
Coca-Cola	12 oz.....	23-35 mg
Diet Coke	12 oz.....	23-47 mg
Diet Pepsi	12 oz.....	27-37 mg
Dr Pepper, reg & diet	12 oz.....	36-42 mg
Mtn Dew, reg & diet	12 oz.....	42-55 mg
Root Beer, reg & diet	12 oz.....	0 mg
7UP	12 oz.....	0 mg
Pepsi	12 oz.....	32-39 mg
Sierra Mist, reg & diet	12 oz.....	0 mg
Sprite, reg & diet	12 oz.....	0 mg

Energy drinks

Amp, reg/sugar-free	8 oz.....	71-74 mg
5-Hour Energy shot	2 oz.....	200-207 mg
Full Throttle, reg/sugar-free	8 oz.....	70-100 mg
Red Bull, reg/sugar-free	8.4 oz.....	75-80 mg
Rockstar, reg/sugar-free	8 oz.....	79-80 mg

Sweets

Chocolate chips, semisweet	1 cup.....	104 mg
Chocolate-coated coffee beans	28/pieces.....	336 mg
Energy mints	2 mints.....	95-200 mg

Adapted from Journal of Food Science, 2010; Pediatrics, 2011; USDA National Nutrient Database for Standard Reference, Release 26; Journal of Analytical Toxicology, 2006; Starbucks, 2014; Food and Chemical Toxicology, 2014



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Words are Powerful; Use With Care, Media Expert Notes

3 Tips for Effective Communication

Words can change lives, destroy relationships and alter the course of entire civilizations.

It's easy to take words for granted; most of us use them as effortlessly as we breathe. But words hold power that we often overlook at our own peril, says media expert Steve Kayser.

"Language is the code that translates ideas so they can be shared. They give us an advantage in the natural world, which has enabled us to evolve as human beings," says Kayser, author of "The Greatest Words You've Never Heard," (www.stevkayser.com).

"But in our personal and public lives, we are inundated with empty words; words that are used incorrectly; words that are drained of all meaning; and so fail to accurately convey the intended message; and words that carry unwarranted connotations and stigma."

Words can change lives, destroy relationships and alter the course of entire civilizations, Kayser notes.

He shares examples of what to avoid, what to embrace and what to reconsider when trying to make your language more effective.

Avoid John Kerry's "crystal clear" nugget. Earlier this year, amid the ongoing foreign policy crises in the Middle East, secretary of state John Kerry, who has a linguistic reputation for long-winded political jargon, seemed to contradict himself in a single breath.

"I want to make this crystal clear," he said. "The president is desirous of trying to see how we can make our best efforts in order to find a way to facilitate."

It's this kind of language that makes people cynical about our elected officials – when a politician's mouth is moving and

producing sounds, but he's not saying anything.

"What people want is authenticity in language, to say what you mean and mean what you say."

Emulate Mark Twain, the "straight shooter," who employed wit, charm and incisive commentary in communications. No, most people cannot pick up where Twain, arguably America's greatest writer, left off. But language and the way in which it's used can be highly contagious.

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do," Twain wrote. "So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

If you're in business, there are advantages to embracing the jargon. "Can we blue sky this synergy later?" "Cascade this to your people and see what the pushback is." ... Business lingo could fill a dictionary, and in many cases, requires one! Unlike political babble, business jargon has its purpose, according to a new study from the University of Southern California's Marshall School of Business. Business speak is code for "upper management material," showing that the speaker is in a company's inner circle and is a "big picture" person, the study reveals. These phrases may actually reveal ambition in an employee.

"The beauty of language is that it's a common tool for everyone to use, yet it can be tailored to an individual. My primary suggestion is to do that in a way that authentically reveals your meaning."

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Is much of our food—including cereals and snacks eaten by children—actually over-fortified with excessive amounts of vitamins and minerals that can be dangerous to our health?

EARTH TALK

From the Editors of
E/The Environmental Magazine



Credit: Andy Melton, courtesy Flickr

According to a report by the Environmental Working Group (EWG), nearly half of American kids aged eight and under consume potentially harmful amounts of vitamin A, zinc and niacin because of excessive food fortification. EWG's report focused on two frequently fortified food categories: breakfast cereals and snack bars.

Added nutrients in the processed foods we eat could indeed be too much of a good thing, especially for kids. According to a report from non-profit health research and advocacy group Environmental Working Group (EWG), nearly half of American kids aged eight and under "consume potentially harmful amounts of vitamin A, zinc and niacin because of excessive food fortification, outdated nutritional labeling rules and misleading marketing tactics used by food manufacturers." EWG's analysis for the "How Much Is Too Much?" report focused on two frequently fortified food categories: breakfast cereals and snack bars.

Of the 1,550 common cereals studied by EWG, 114 (including Total Raisin Bran, Wheaties Fuel, Cocoa Krispies, Krave and others) were fortified with 30 percent or more of the adult Daily Value for vitamin A, zinc and/or niacin. And 27 of 1,000 brands of snack bars studied (including Balance, Kind and Marathon bars) were fortified with 50 percent or more of the adult Daily Value for at least one of these nutrients.

"Heavily fortified foods may sound like a good thing, but when it comes to children and pregnant women, excessive exposure to high nutrient levels could actually cause short or long-term health problems," says EWG research director Renee Sharp, who co-authored the report. "Manufacturers use vitamin and mineral fortification to sell their products, adding amounts in excess of what people need and more than might be prudent for young children to consume."

Sharp adds that excessive levels of vitamin A can lead to skeletal abnormalities, liver damage and hair loss, while high doses of zinc can impede copper absorption, compromise red and white blood cells and impair immune function. Also, too much vitamin A during pregnancy can lead to fetal developmental issues. And older adults who get too much vitamin A are at more risk for osteoporosis and hip fractures.

"When a parent picks up a box of cereal and sees that one serving provides 50 percent of the Daily Value for vitamin A, he or she may think that it provides 50 percent of a child's recommended intake," says EWG researcher and report co-author Olga Naidenko. "But he or she would most likely be wrong, since the Daily Values are based on an adult's dietary needs."

EWG is working on the U.S. Food and Drug Administration (FDA) to update its guidelines for Nutrition Facts to better reflect how foods affect children as well as adults. In the meantime, parents might want to consider scaling back on fortified foods for their kids in favor of so-called whole foods (unprocessed, unrefined fruits, vegetables and whole grains) that deliver the right amounts of nutrients naturally.

"Research consistently shows that the nutrient amounts and types found in whole foods provide optimal nutrition as well as least risk," says Ashley Koff, a registered dietitian and a former ad executive for kid's cereals and snack bars. "We owe it to parents and kids to make it easiest to choose better quality foods."

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Spreading the 'Good News' of Sound Financial Planning



"As my career as a financial planner grew, I was struck by how similar spiritual advising is to financial advising."

These days, if you want the kind of prosperity, peace and hope in your life for which the Bible is a guide, you need sound financial advice, says "Money Minister" C. Ernie Nivens, (www.nivenswealth.com), author of "Baker's Dozen: 13 Insights from Highly Successful Financial Advisors."

"I can't tell you how many clients have had a look of fear and dread in their eyes when I first sat down with them. They were frantic with worry about running out of money in their retirement years," says Nivens, a 20-year United Methodist minister and global church growth consultant who has focused his passion for learning on financial issues since 1990.

"As my career as a financial planner grew, I was struck by how similar spiritual advising is to financial advising. A retiree who is running out of money and is facing the uncertainty of relying on Social Security and Medicare faces quite a crisis. Essentially, they're wondering if they can afford to *live*."

For Christians, the "good news" refers to Jesus' message of hope. Nivens says he'd like to spread his financial gospel, which includes strategies for protecting and successfully using one's own money.

Nivens cites scripture and connects it with what Americans can do to better afford their lives and financially support others.

1-Timothy 5:3 – "Take care of widows who are destitute." Many senior widows face not only destitution, but also the need for long-term care. With the flood of baby boomers currently retiring, and the fact that women live longer than men, scripture remains relevant to today's most important issues, which includes long-term medical care for the elderly. About 70 percent of people over age 65 can expect to need long-term care services at some point in their lives. That varies in cost depending on circumstances, even with the help of Medicare. Con-

sulting a financial planner about implementing wealth preservation strategies *long before* you or a loved one needs long-term care is a prudent precaution.

Proverbs 23:10 – "Don't stealthily move back the boundary lines or cheat orphans out of their property" The Bible is filled with ethical guidelines regarding cheating people out of what is rightfully theirs. But modern estate management is rife with moving boundary lines as tax legislation changes the rules. That makes it difficult for many people to ensure they – and their heirs – keep what is theirs. To afford life in retirement and leave a legacy for one's family, the three most important areas to understand are how estate taxes work, critical documents and management tactics. If you're a wealthy individual, for example, umbrella liability insurance adds an extra layer of protection between your assets and a potential lawsuit.

Acts 20:35 – "In everything I've done, I have demonstrated to you how necessary it is to work on behalf of the weak and not exploit them. You'll not likely go wrong here if you keep remembering that our Master said, 'You're far happier giving than getting.'" Americans are a generous people, giving an estimated \$300 billion a year to charity. From veterans' issues to ALS to children with cancer to homelessness, giving is in the DNA of those who have prospered from a solid work ethic. When giving, know how your money will be spent – ask questions. And, consider giving to organizations that need it; many universities and hospitals are flush with money. Finally, consider giving your *time* as well – volunteering is rewarded with great satisfaction.

C. Ernie Nivens, (www.nivenswealth.com), entered the United Methodist Church ministry while working his way through college. He retired from the ministry in 1990 and began his career as a financial professional. A popular speaker in the industry, he is also the author of three books: "Bakers Dozen," "A Light in the Darkness: Insights of a Southern Christian Gentleman," and "Southern Fried Hope," a mystery.

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Understanding Your Risk Tolerance

How's your ability to withstand short-term losses?



Provided by
Tim Stasinoulas, RFC

This is the question at the core of any discussion of risk tolerance. Some people are able to ride through turbulence in the financial markets with a shrug while others suffer headaches. Many investment professionals recommend that their clients adopt an investment policy statement (IPS) to do so, and to address matters such as long-range goals and desired returns.

What life factors can shape your risk tolerance?

Two come quickly to mind. The first factor is your age.

The second is your time horizon.

As you age, you have fewer years to recoup market losses. So gradually reducing the amount of risk in your portfolio over time has merit. Many financial professionals advocate this, and Wall Street firms have even created investments around this premise, commonly featured in employer-sponsored retirement plans.

Your timeline to retirement can also influence your risk tolerance. If you are sure that you will start tapping into your retirement savings in 2021, your appetite for risk may pale compared to someone whose retirement may start at some vague point in the 2030s. Broadly speaking, your time horizon for any financial goal affects your risk tolerance in investing toward it.

What market factors can shape your risk tolerance? Four stand out. The most obvious one is **market risk**. One common measure of market risk is standard deviation, which tracks the variance of an investment's return from its mean return during a stated period. Adding and subtracting the standard deviation to a mean return shows the range of returns that may be anticipated 67% of the time. If an investment has a high standard deviation, it means that its returns have

varied from the mean to a greater extent than one with a low standard deviation. (You could argue that history means nothing with regard to an investment's future performance, and that argument is legitimate – but lacking clairvoyance, we study history.) Across 1926-2012, the S&P 500 had a standard deviation of 19.1%.

Beta weighs volatility versus the S&P 500, NASDAQ or other broad benchmark. The benchmark is given a value of 1, and an investment with a beta above 1 would show greater volatility than the benchmark. A 1.1 beta indicates an investment that in theory should move 10% more than the benchmark does. The problem with beta is that some investments have low correlation to the benchmark used.

The impact of market risk can be magnified when a portfolio lacks diversification. Having more eggs in more baskets promotes more insulation against market shocks.

Liquidity risk can emerge significantly, especially as you age. Sometimes retirees will invest in certain financial vehicles and realize later (with frustration) that those dollars are “locked up;” they can't get at that money, the investment is illiquid. If they want their money back, they'll have to pay a penalty. Taking that kind of risk may be more than they can handle.

Marketability risk is the cousin of liquidity risk. It isn't a measure of liquidity, but of tradability. If you can sell an investment quickly, its marketability risk is lower. If you can't, its marketability risk is higher. Some people can't tolerate investments that they can't get in and out of.

Finally, you have **inflation risk**. This is the risk of your purchasing power lessening over time. When you invest in such a way that you can't keep up with inflation, you lose ground economically. Suppose yearly inflation increases to 3% soon. That means that a year from now, you will need \$103 to buy what you bought for \$100 a year earlier. In ten years, you will actually need \$134.39 rather than \$130 to buy what you bought a decade back because of compound inflation. Its effect is just like compound interest.

Look at retirees with conservative portfolios featuring a plethora of fixed-income investments. In a world where stocks are returning 10% a year or better, their returns have been a fraction of that. In addition to the opportunity cost they are currently paying, they risk struggling economically if the pace of inflation quickly accelerates.

What kinds of risks do you feel comfortable assuming? This is the big-picture question, the question for today and tomorrow. A discussion with a fee-based advisor at a Registered Investment Advisory firm may help you confidently determine your answer.

Timothy M. Stasinoulas 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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Are Baby Boomers Doomed to Irrelevance in the Workplace?

"The illiterate of the 21st century will not be those who cannot read and write, but those who cannot learn, unlearn and relearn." Alvin Toffler

Media Expert Shares Tips for Aging Workers

Boomers may want to recall one of the poets they grew up reading, Dylan Thomas, and his most famous poem, named for its first line, "Do not go gentle into that good night," a desperate appeal to resist the trappings of old age.

"As they retire, baby boomers need to stay true to their reputation for grand statements, and to mobilize their skill set in the business world," says media expert Steve Kayser. "In fact, many older Americans may have little choice but to adapt their mindset and survive longer in their careers if they want to maintain something resembling their current lifestyle during retirement."

Kayser lists a few trends that may incentivize aging workers to clock in for a few more years:

- The number of Americans 55 and older will almost double between now and 2030 – from 60 million today to 107.6 million, according to the United States Census Bureau. That will likely strain public safety nets such as Social Security and Medicare.
- American life expectancy is at an all-time high, and death rates are at an all-time low, which means some people will outlive their retirement savings.
- Global economic crisis has wiped out or severely affected millions of middle- and senior-aged people's savings.

But with an increasingly competitive pool of professionals whose skill sets need to be regularly updated, how can boomers stay in the game?

He discusses his method for how older workers can maintain their value – by staying "R-E-L-E-V-A-N-T."

What it means to learn, unlearn and relearn. The ever-shifting sands of technology pose a special challenge to older workers. Younger professionals not only grew up working and entertaining themselves with screens, they also learned to adapt to technological leaps. A program you learn today may not be relevant in a few years, so keep an open and flexible mind.

Being R-E-L-E-V-A-N-T... Take this mnemonic device to heart: Risk, Experiment, Listen and Learn, Engage, Value, Attitude of gratitude, No to negativity, and Time. "This is an ongoing, evolving note to keep in your mind no matter your professional situation," Kayser says. "I've been around a lot of charismatic and effervescent folks in their 70s and 80s who are still successful and growing, both on a personal and business level. The acronym encompasses the ideas that seem to promote a proactive life."

Answer the question, "What resonates with you?" This is a deceptively deep question when you apply it to your life's trajectory. If life hasn't turned out to be what you expected it would 30 years ago, then it's time to recalibrate how you see yourself, especially if that's as a perpetual pre-retiree. If you're not sure of how you see yourself in today's setting, start with what the spiritual writer Joseph Campbell called the "moving power of your life," which can be sensed by the things that resonate within you. The things that resonate within you, such as an unusual book, may just be the compass you need to find your way. Steve Kayser has had the great fortune to interview and collaborate with some of the best minds in the business world, and his eclectic approach to public relations and marketing has been widely documented. He recently published "The Greatest Words You've Never Heard," (www.stevkayser.com).

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I am writing to say what an excellent product you have. I've used it all of my married life, as my Mom always told me it was the best.

Now that I am in my fifties I find it even better! In fact, about a month ago, I spilled some red wine on my new white blouse.

My inconsiderate and uncaring husband started to belittle me about how clumsy I was, and generally started becoming a pain in the neck.

One thing led to another and somehow I ended up with his blood on my new white blouse!

I grabbed my bottle of Tide with bleach alternative, to my surprise and satisfaction, all of the stains

came out! In fact, the stains came out so well the detectives who came by yesterday told me that the DNA tests on my blouse were negative. Then my attorney called and said that I was no longer considered a suspect in the disappearance of my husband.

What a relief! Going through menopause is bad enough without being a murder suspect! I thank you, once again, for having a great product.

Well, gotta go now. I have to write to the Hefty bag people.

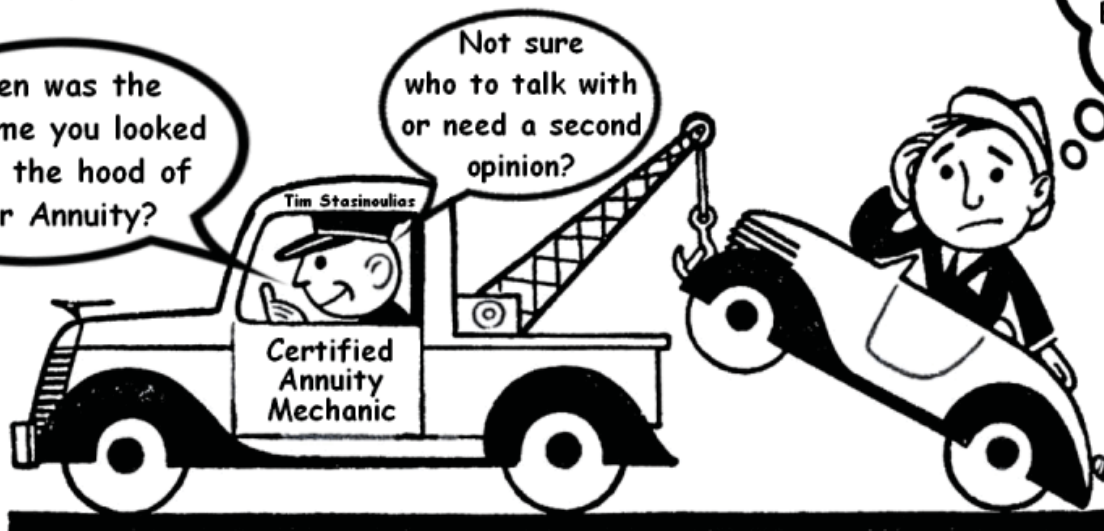


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biochemicals, which can increase insulin resistance and boost risk factors for stroke and high blood pressure, among other problems.

"Increased cytokines, an immune system chemical, for example, are associated with increased risk for cardiovascular disease," Dr. Osborn says. "You're only as old as your arteries!"

Strength-training has health benefits for everyone, he adds, no matter their size.

"Some fat is visceral fat – it's stored around the organs and it's even more dangerous than the fat you can see," he says.

"People who look thin may actually be carrying around a lot of visceral fat."

So, what's the workout Dr. Osborn recommends?

"Back to basics," he says. "These five exercises are the pillars of a solid training regime."

THE SQUAT is a full-body exercise; it's the basic movement around which all training should be centered. Heavy squats generate a robust hormonal response as numerous muscular structures are traumatized during the movement (even your biceps). Standing erect with a heavy load on your back and then repeatedly squatting down will stress your body inordinately – in a good way — forcing it to grow more muscle.

THE OVERHEAD PRESS primarily activates the shoulders, arm extenders and chest. Lower body musculature is also activated as it counters the downward force of the dumbbell supported by the trainee. From the planted feet into the hands, force is transmitted through the skeletal system, stabilized by numerous muscular structures, most importantly the lower back.



Neurosurgeon Recommends Building Muscle as Best Protection Against 'the Disease of Aging'

THE DEADLIFT centers on the hamstrings, buttocks, lumbar extensors and quadriceps, essentially the large muscles of your backside and the front of your thighs. As power is transferred from the lower body into the bar through the upper body conduit, upper back muscles are also stressed, contrasting with the squat, which is supported by the hands. Deadlifts are considered by some to be the most complete training exercise.

THE BENCH PRESS mostly targets the chest, shoulders and triceps; it's the most popular among weightlifters, and

it's very simple – trainees push the barbell off the lower chest until the arms are straight. This motion stresses not only the entire upper body, but also the lower body, which serves a stabilizing function. This provides a big hormonal response and plenty of bang for your buck.

THE PULL UP / CHIN UP stress upper body musculature into the body. A pull-up is done when hands gripping *over* the bar; a chin-up is where hands are gripping *under* the bar. Nine out of 10 people cannot do this exercise because most simply haven't put in the effort. It's also been called a "man's exercise, which is nonsense," he says. There are no gender-specific exercises. Women, too, should aspire to enjoy the health benefits entailed with this pillar.

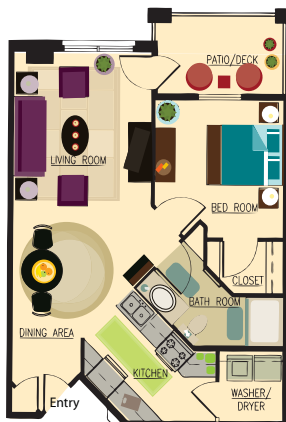
"There are no secrets to a strong and healthier body; hard work is required for the body that will remain vital and strong at any age," Osborn says. "Always practice proper form and safety. Otherwise, the result will be the opposite of your goal, an injury."

Brett Osborn is a New York University-trained, board-certified neurological surgeon with a secondary certification in anti-aging and regenerative medicine. Dr. Osborn specializes in scientifically based nutrition and exercise as a means to achieve optimal health and preventing disease. He is the author "Get Serious, A Neurosurgeon's Guide to Optimal Health and Fitness," www.drbrertosborn.com.

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AN HONEST MINNESOTA FARMER NAMED OLIE

A Minnesota farmer named Olie had a car accident. He was hit by a truck owned by the Eversweet Company. In court, the Eversweet Company's hot-shot attorney questioned him.

"Didn't you say to the state trooper at the scene of the accident, 'I'm fine'?"

Olie responded: "Vell, I'lla tell you vat happened dere. I'd yust loaded my fav'rit cow, Bessie, into da..."

"I didn't ask for any details", the lawyer interrupted. "Just answer the question. Did you not say, at the scene of the accident, 'I'm fine!'?"

Olie said, "Vell, I'd yust got Bessie into da trailer and I vas drivin' down da road..."

The lawyer interrupted again and said, "Your Honor, I am trying to establish the fact that, at the scene of the accident, this man told the police on the scene that he was fine. Now several weeks after the accident, he is trying to sue my client. I believe he is a fraud. Please tell him to simply answer the question."

By this time, the Judge was fairly interested in the respectful Olies' answer and said to the attorney: "I'd like to hear what he has to say about his favorite cow, Bessie."

Olie said: "Tank you" and proceeded. "Vell as I vas saying, I had yust loaded Bessie, my fav'rit cow, into de trailer and was drivin' her down de road vin dis huge Eversweet truck and trailer came tundering tru a stop sign and hit me trailer right in da side by golly. I was trown into one ditch and Bessie was trown into da udder ditch. By yimminy yahosaphat I vas hurt, purty durn bad, and didn't want to move. An even vurse dan dat, I could hear old Bessie moanin' and groanin'. I knew she vas in terrible pain yust by her groans. Shortly after da accident, a policeman on a motorbike turned up. He could hear Bessie moanin' and groanin' too, so he vent over to her.

After he looked at her, and saw her condition, he took out his gun and shot her between the eyes. Den da policeman came across de road, gun still in hand, looked at me, and said, 'How are you feelin'?"

"Now wot da hec vud you say?"



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When I get old and feeble, I am going to get on a Cruise Ship.

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1. Gratuities which will only be \$10 per day.
2. I could have as many as 10 meals a day if I can waddle to the restaurant, or I can have room service (which means I can have breakfast in bed every day of the week for a few dollars in a tip).
3. Princess has as many as three swimming pools, a workout room, free washers and dryers, and shows every night.
4. They have free toothpaste and razors, and free soap and shampoo.
5. They will even treat you like a customer, not a patient. A few extra dollars' worth of tips will have the entire staff scrambling to help you.
6. You will get to meet new people every 7 or 14 days.
7. TV broken? Light bulb need changing? Need to have the mattress? Replaced? No Problem! They will fix everything and apologize for your inconvenience.
8. Clean sheets and towels every day and you don't even have to ask.
9. If you fall in the nursing home and break a hip you are on Medicare. If you fall and break a hip on the Princess ship they will upgrade you to a suite for the rest of your life.

Now hold on for the best! Do you want to see South America, the Panama Canal, Tahiti, Australia, New Zealand, Asia, or name where you want to go? Princess will have a ship ready to go. So don't look for me in a nursing home, just call ship to shore.

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African-American soldiers during World War I enjoy trombone music. 1918

Explore Your Family History

2nd Annual African-American Genealogy Conference

Sheraton Hotel, 706 John Nolen Drive, Madison, Wisconsin

Saturday, October 18, 2014, 8 am - 5 pm

Discover strategies to overcome the unique challenges of African-American genealogy, and uncover your family story with the help of expert Janis Minor Forté. Sessions will show you how to benefit the most out of historical documents and how to access information you didn't even know existed.

The Second Annual African-American Genealogy Conference will provide a lot of valuable information on how to learn more about your family history. Our featured speaker this year is Janis Minor Forté. She is an experienced genealogist, writer and lecturer who pre-

sents genealogical and family history-oriented materials at national, state and local genealogical conferences. Her presentations will include "What the Census Says: Verifying 19th-Century Birthing of Sallie (Campbell) Driver" and "Even Gangsters Had to Register." Guest lecturers include Carolyn Mattern, retired Wisconsin Historical Society archivist, and Lori Bessler, Society reference librarian.

Conference location: Sheraton Hotel, 706 John Nolen Drive in Madison. A limited number of rooms will be available for conference attendees at a discounted rate of \$129 plus tax for the night of Friday, October 17. Call 800-325-3535 or 888-627-7077 for more information on hotel reservations. All other questions, call 608-264-6519.

A woman goes the the doctor for her yearly physical....

The nurse starts with certain basic items. 'How much do you weigh?' she asks. '115,' she 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 she only measures 5' 3'. She then takes her blood pressure and tells the woman it is very high 'Of course it's high!' she screams, 'When I came in here I was tall and slender! Now I'm short and fat!'

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Serving Those Who Served

According to the U.S. Department of Veteran's Affairs National Center for Veterans Analysis and Statistics, in 2013 there were more than 400,000 veterans living in Wisconsin.

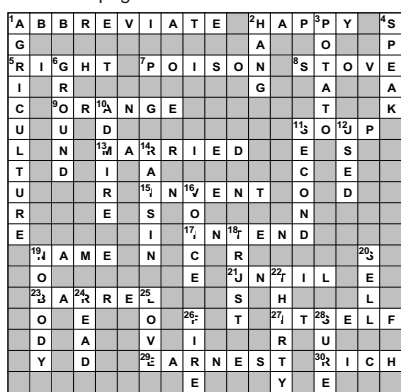
For many of these veterans, the real battle begins when they return home, as many experience difficulties with physical injuries, emotional trauma, unemployment and homelessness. According to statistics compiled by the Milwaukee Homeless Veterans Initiative, one out of every four homeless people in Milwaukee is a veteran, and between 300 and 400 veterans are homeless in Milwaukee on any given day.



"Honor to the soldier and sailor everywhere, who bravely bears his country's cause. Honor, also, to the citizen who cares for his brother in the field and serves, as he best can, the same cause."

~ Abraham Lincoln

Puzzle on page 27



Interfaith Older Adult Programs' Retired and Senior Volunteer Program (RSVP) seeks to make an impact in Milwaukee County through its Volunteers for Veterans Program by partnering with the Center for Veterans Issues, Disabled American Veterans, Milwaukee Homeless Veterans Initiative, Milwaukee Homeless Veterans Services and the Veterans Administration, all dedicated to serving veterans. The goal of these partnerships is to enhance the quality of the veterans' lives and to increase the number of veterans served. RSVP staff recruit, train and place volunteers at these partner sites.

Thomas Burlowski, a Vietnam era veteran and volunteer driver with the Center for Veterans Issues (CVI), drives veterans to their medical appointments. Burlowski chose to serve through driving because it gives him the opportunity to directly interact with, and get to know, other veterans. He went through a volunteer orientation at Interfaith, then shadowed a driver from CVI before driving the CVI-owned vehicle on his own.

Burlowski worked for 23 years as a safety and training director at a local company and, after retiring, he wanted to give back to others who had served their country.

"Veterans are our heroes, and we should take care of our heroes. I feel like I'm contributing to the community." Burlowski likes volunteering because he enjoys being in the company of fellow veterans. "I enjoy it immensely, and the people I help are so friendly!"

Like Burlowski, Susan Leraneth also felt called to work with veterans. Her husband was a veteran and a patient at the Veterans Administration (VA), and when she decided to start volunteering, the VA was a natural fit. Leraneth, a retired small business owner, is a patient escort at the VA. She volunteers one morning a week escorting patients within the hospital, getting veterans where they need to be for medical appointments and tests.

She enjoys talking with the veterans as she escorts them around the VA grounds and the veterans she serves, many of whom may not have many visitors, enjoy their talks as well. Leraneth says the veterans she assists are very friendly and extremely appreciative of the simplest acts of kindness.

Get Involved! To learn more about the Volunteers for Veterans Program, contact Marie Honel at (414) 220-8683 or Veterans@interfaithmilw.org.

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5 Things you should know about CATARACTS

Cataracts are a leading cause of vision loss in the world. Fortunately, loss of sight is usually reversible with the most common (and extremely quick and safe) surgical procedure performed on older Americans. Don't let poor vision cloud your ability to see life to the fullest—educate yourself about cataracts and decide if it's time for an eye exam.

1. How does a cataract affect vision?

"A cataract is the clouding of the natural lens located inside the eye behind the pupil," says Mark Freedman, MD, senior partner at Eye Care Specialists, a local ophthalmology practice recognized for providing advanced medical, surgical and laser treatment of most all eye conditions. "This lens works like a camera lens—focusing light onto the retina at the back of the eye to form the images you see. As you age, protein in the lens can clump together and start to cloud. This is called a 'cataract.' As the clouding advances, it can blur or fog vision to the point of inhibiting day-to-day functioning. Depending on the type of cataract, the clouding may take years or just months to progress."

2. What are the symptoms?

Losing your vision is not a fact of life as you grow older. Schedule an eye exam if you notice:

- ~Foggy, fuzzy, blurred or double vision
- ~Sensitivity to light and glare
- ~"Starbursts" around lights
- ~Holding items closer to view
- ~Needing brighter light to read
- ~Fading or yellowing of colors
- ~Difficulty judging stairs or curbs
- ~Difficulty seeing to drive at night
- ~Vision changes affecting the ability to do tasks
- ~Glasses and prescription changes don't help

3. How do you get rid of a cataract?

"There are no drugs, drops, glasses or exercises that can prevent or cure cataracts," says Brett Rhode, MD, Head of Ophthalmology at Aurora Sinai Medical Center and partner at Eye Care Specialists. "The only effective treatment is to make an opening in the eye, surgically remove the cloudy lens (cataract), and replace it with a prescription lens implant that acts like an internal contact lens to restore focusing ability, side vision, and depth perception."

4. When should you have surgery?

Daniel Ferguson, MD, an ophthalmologist with thousands of cases under his surgical cap advises, "It's not necessary to wait to remove a cataract until it's so ripe that almost all vision is blocked. In fact, if you wait too long, it can grow so dense that the operation becomes riskier and more difficult. I tell patients that if the cataract is preventing you from doing tasks, new glasses won't improve clarity, and no other conditions exist which would negate the benefits of removal (like severe macular degeneration), then it's time for surgery." Studies have shown that prompt cataract removal actually reduces the risk of falls, injuries and car accidents and increases physical and emotional well-being and life span.

5. What happens during and after surgery?

Cataract surgery is typically performed at an outpatient facility using local anesthesia (often just drops to numb the eye) and a no-stitch, self-sealing micro-incision to remove the cataract and insert the lens implant. The procedure itself usually takes only about 15-30 minutes. After surgery, patients go home and resume normal activities within hours. Their vision noticeably improves within days. Most people are so pleased with seeing things brighter and clearer, that they can't wait to have their other eye done.

FREE Booklets & Information

Prompt diagnosis and treatment are vital to protecting and preserving vision. Get checked for cataracts and other sight-threatening conditions. If you do not have an eye care specialist, call 414-321-7035 for free educational booklets (on cataracts, glaucoma, diabetes, and macular degeneration) and information about scheduling a comprehensive eye exam (typically covered by Medicare and most insurances) at their offices on 7th & Wisconsin Avenue, Mayfair Road across from the mall, or 102nd & National Ave. They also offer detailed educational information at www.eyecarespecialists.net.



Protecting Your Family from "Filial" Support Laws

Long-Term Care Crisis Prompts More Aggressive Collection Tactics

Wisconsin is not on 'the list' but with the woes troubling our over-extended health care system, it's important to stay aware.

Most people do not understand filial support laws, which are spreading to more states – 28 and counting, says insurance industry expert Chris Orestis. "We're living longer, but for many of us, that also means we'll require some type of long-term health care at some point."

"It's a problem no matter what your age because we're experiencing a "Silver Tsunami" of retiring baby boomers and the costs of long-term care can be extremely high. Medicaid is the only option for many seniors, and that's straining the funding for that safety net. Many people are not eligible for Medicaid, but also cannot afford the expense of care."

As a result, long-term care providers and the federal government are bringing lawsuits and mandating claw-back actions against families, insurance companies and legal advisors, he says. Many are turning to filial support laws, which impose a duty upon adult children for the support of their impoverished parents. Medicaid also has the right to sue families in probate court to "claw-back" funds spent on care.

Just one recent example involved John Pittas, a 47-year-old restaurant owner who was sued by a nursing home company for \$93,000 in expenses incurred by his mother over a six-month period after she was denied Medicaid eligibility.

"The court finding even granted discretion to the nursing home company to seek payment from any family members it wished to pursue," says Orestis.

To avoid a financial catastrophe, he says families should consider these options:

Know your and your family's health-care rights as a veteran. Veterans who have honorably served their country should take advantage of their VA benefits – not only for their well-being, but also for their family's health. Additional programs that may apply to family members include the VA Civilian Health and Medical Program (CHAMPVA), a comprehensive health-care program in which the VA shares the cost of covered services and supplies for eligible beneficiaries; the spina bifida health-care benefits program for certain Korea and Vietnam veterans' birth children; and TRICARE, another health-care program serving uniformed service members, retirees and their families.

You can convert your life insurance policy for long-term care. There is \$27.2 trillion worth of in-force life insurance policies in the United States, according to the National Association of Insurance Commissioners – that's triple the amount of home equity today! Rather than cancel or drop a policy to save on premiums when faced with long-term care needs, you can use it to pay for home care, assisted-living or nursing home expenses. "I've been lobbying state Legislatures to make the public aware of their legal right to use this option," says Orestis. Seniors can sell their policy for 30 to 60 percent of its death benefit value and put the money into an irrevocable, tax-free fund designated specifically for their care.

Don't be so quick to attempt to qualify for Medicaid. Many people who need significant long-term health care can't afford it, so they drop life insurance policies that they've been carrying for years in order to qualify for Medicaid. Families often turn to Medicaid to pay for nursing home care, but it comes with many restrictions, including choice of facilities. In a situation where one spouse is healthy and the other is not, the spouse living independently will also face restrictions on the amount of assets he or she can retain, for instance, a maximum \$2,898.00 for monthly maintenance.

Chris Orestis is a nationally known senior health-care advocate, expert, and author of "Help on the Way," (<http://ebook.lifecarefunding.com/>), which explains the problem of funding long-term care and offers solutions.

States Currently with Filial Responsibility Laws

Alaska
Kentucky
New Jersey
Tennessee
Arkansas
Louisiana
North Carolina
Utah
California
Maryland
North Dakota
Vermont
Connecticut
Massachusetts
Ohio
Virginia
Delaware
Mississippi
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HILL
IMAGINE
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NERVE
NIGHT
NOSE
PAIR
PARTICULAR
PEPPY
RADIO
RATHER
SATURDAY
SCENE
SEEMED
SLAP
SOME
SPACESHIP
START
STATE
SUBMERGE
TABLE
TELESCOPE
THREE
WHOSE

From the Confessional

A man walked into a Washington D.C. Catholic Church Confessional. He tells the Priest: "Bless me, Father, for I have sinned. Last night, I punched a Congressman."

The Priest responds: "My son, I'm here to forgive your sins, not discuss your community service!"

Why don't skeletons fight? THEY 'GOT NO GUTS'!!

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ATTORNEY: What was the first thing your husband said to you that morning?
WITNESS: He said, 'Where am I, Cathy?'
ATTORNEY: And why did that upset you?
WITNESS: My name is Susan!

ATTORNEY: Can you describe the individual?
WITNESS: He was about medium height and had a beard
ATTORNEY: Was this a male or a female?
WITNESS: Unless the Circus was in town, I'm going with male.

ATTORNEY: Doctor, before you performed the autopsy, did you check for a pulse?
WITNESS: No.
ATTORNEY: Did you check for blood pressure?
WITNESS: No.
ATTORNEY: Did you check for breathing?
WITNESS: No..
ATTORNEY: So, then it is possible that the patient was alive when you began the autopsy?
WITNESS: No.
ATTORNEY: How can you be so sure, Doctor?
WITNESS: Because his brain was sitting on my desk in a jar.
ATTORNEY: I see, but could the patient have still been alive, nevertheless?
WITNESS: Yes, it is possible that he could have been alive and practicing law.

Crossword junkie!

abcdefghijklmnopqrstuvwxyz



FROM BOOMER'S NEWSPAPER

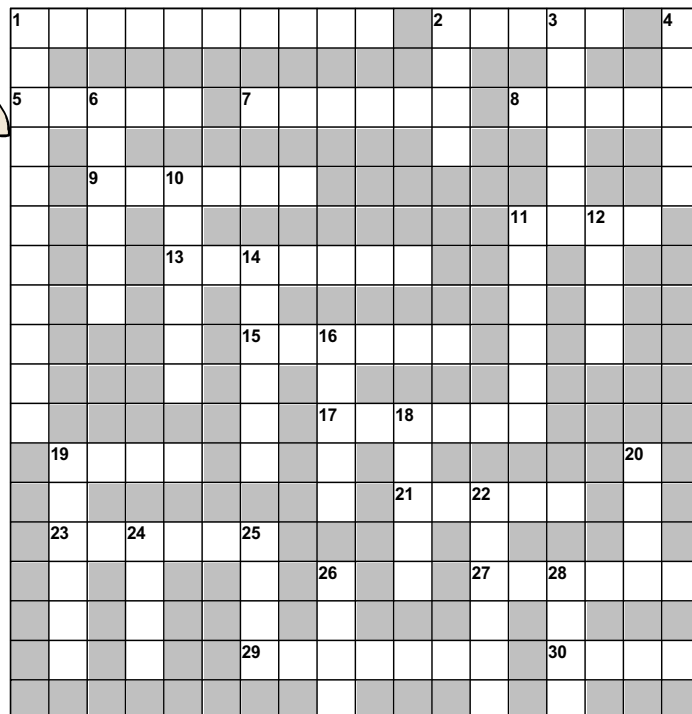
Sorry for the confusion last month with the messed up crossword. Completely my fault -thank you all for reminding me of my mistake with your many phone calls!! It was actually very nice to talk with you -you were all very forgiving! Enjoy!

ACROSS

1. Shortened word
2. Joyous emotion
5. Made up of three left
7. Ivy that's itchy
8. Source of cooking heat
9. Citrus fruit
11. Water and chicken combo
13. The word that's also a sentence
15. To create the first
17. To direct the mind on
19. What people call you
21. Word to indicate continuance
23. Wooden liquid container
27. Reflexive form of it
29. With conviction
30. Short for Richard

DOWN

1. Science of farming
2. Suspend
3. Edible tuber
4. To talk
6. Planting bed
10. To look up to
11. After first
12. Secondhand
14. Dried grape
16. Used to speak with
18. Basis of a secret
19. Not anymore
20. To entice a purchase
22. At the bottom of every hour
24. Process written language
25. Agape
26. Result of combustion
28. Certain



Answers to this month's crossword on page 23

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60274/60430

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69505/62418

Item 68537 shown

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