

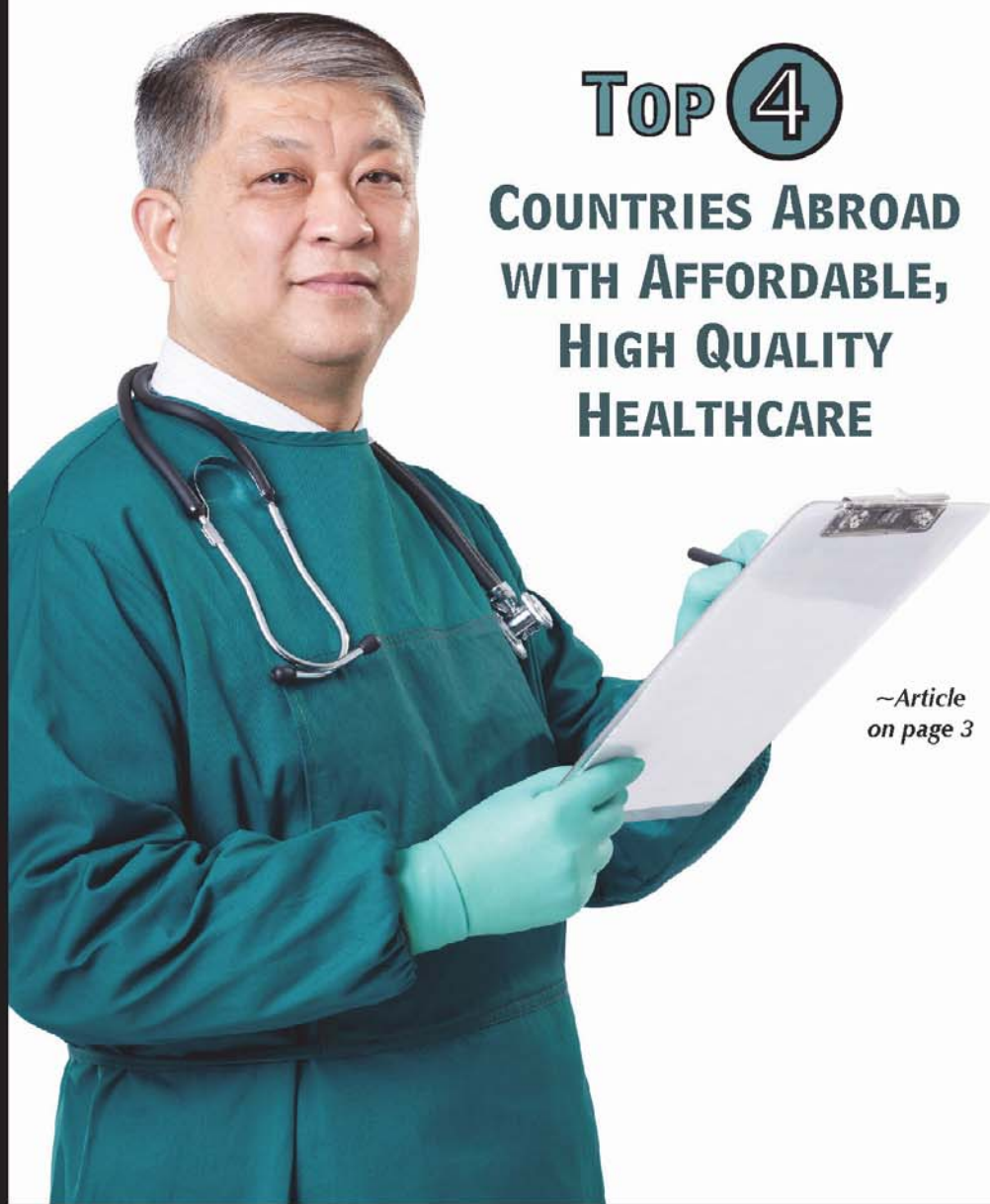
Celebrate Life Boomers!

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March 2016

A FREE PUBLICATION

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



TOP 4 COUNTRIES ABROAD WITH AFFORDABLE, HIGH QUALITY HEALTHCARE

~Article
on page 3

GOLF

Golf Digest has once again included the Straits course at Whistling Straits on its list of World's Top 100 Greatest Golf Courses – ranking 51st in the world. Play it like a pro on Wisconsin's many tournament courses.

~page 3

Why Do Christians Eat Fish on Friday and During Easter Lent?

Ever wonder where the idea of the Friday Fish Fry came from?

~page 5

Asset Protection

Even Miss Piggy and Kermit couldn't keep it together! From Prenuptial Agreements to Divorce Issues, Asset Protection Can Prevent Disaster

~page 13

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AN EXPLOSION OF MEDICAL TOURISM

As healthcare costs and complexity in the U.S. continue to spiral upward, more and more people are asking, "Can I get high-quality healthcare for less if I move overseas?" According to InternationalLiving.com, the simple answer is yes.

A simple perspective on a very complicated life.



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LIVE MUSIC CALENDAR Closed first Wednesday of the month

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April 13th: Larry Lynne

March 23rd: Do Wa Wa

April 20th: Joe 2.0

March 30th: Ricocettes

April 27th: Do Wa Wa

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FROM THE PUBLISHERS

MARCH 2016



Is it Spring yet? This winter the weather certainly had us confused and though March sounds like spring, I have a feeling there still might be a few surprises from the north.

But snow or sun, March brings spring to my patio windows in the form of my baby garden seedlings! I bring out the little greenhouses, plant the seeds and let them come to life on every sunny surface in my kitchen. It brings an anticipation of a summer garden as early as March and by May I have beautiful tomato, pepper and squash plants to plant outside and share with neighbors. I must admit I am in a hurry to get this deadline done and start playing in the dirt - even if it's only on my kitchen counter!

Think spring and check out the calendar on page 5. This month we are able to jump right into the season with the Sports Show, Golf Show, and Home and Garden Show. With Easter on the way and Lenten fish fries on every menu, find out why Christians really eat fish on Friday (article on page 6). Our family, as Greek Orthodox, will be celebrating our Easter on May 1st according to the Orthodox calendar. It is a beautiful celebration with much tradition and spiritual re-birth and we look forward to the Lenten and Holy Week traditions - and it means that I will be able to buy Easter candy at half price!

I mentioned last month that my college friends and I were getting together in Deerfield Beach, Florida, for a girl's weekend. We giggled, we danced and we ate just like old times! A moment by the pool when the cute 'pool boy' walked by and commented that we must be the 'Housewives of Deerfield Beach' was certainly a tear jerker in more ways than one. Didn't he see that behind the swimsuit coverups, the sunscreen, the big summer shades and our oh-so-cool hats that we were just a bunch of co-eds ready for another perky day at the beach?!

It's always a pleasure to share a bit of our lives with you and certainly a blessing that you continue to read our publication. Please take a second look at the advertisers that support us... and support them as well! Enjoy!

And always remember to...

Celebrate Life!

Sandy and Tom Draelos

Wisconsin's Rich History of Tournament Courses

Golfing Where the Pros Play

Anyone can live the tournament dream on a Wisconsin golf course. Since the 1930s, both men and women golf professionals have been teeing it up across the state for their shot at glory.



For close to a decade, the LPGA Futures Tour made Wisconsin a regular tour stop. Naga-Waukee Golf Course in Delafield was the original location in the 1990s. Ironwood Golf Course in Sussex was the longest host for five years. For three years, the Arnold Palmer golf course at Geneva National was the place to be for up-and-coming LPGA professionals until 2008.

Men's professional golf tournaments were largely played at country clubs until the Greater Milwaukee Open moved to Brown Deer Park in 1994. Best remembered as the course where Tiger Woods made his debut in 1996, (finishing 60th and winning \$2,554, with a Sunday hole-in-one on #14) many of the game's top PGA Tour pros found their way to Milwaukee.

No Wisconsin golfing bucket list can be complete without a trip to Kohler. Whistling Straits and

WHERE THE PROS PLAY continued on page 7

The Best Countries for Affordable, High-Quality Healthcare



www.internationalliving.com/2016/01/4-countries-with-the-best-healthcare-in-the-world/

InternationalLiving.com has just released its Annual Global Retirement Index listing the best countries for affordable, high-quality healthcare for retirees.

As healthcare costs and complexity in the U.S. continue to spiral upward, more and more retirees are asking, "Can I get high-quality healthcare for less if I move overseas?"

The simple answer is yes. The Healthcare category of the 2016 International Living Global Retirement Index, ranks the healthcare systems of the 23 most popular retirement locations abroad. Criteria include costs for procedures, availability and cost of public and private insurance, and quality.

Based on these criteria, the top four countries in the Healthcare category for 2016 are Malaysia, Colombia, Costa Rica, and Panama.

Malaysia: Medical Tourism is Booming

Widespread cheaper air travel, mounting healthcare costs in developed countries, and long waiting lists have all contributed to an explosion of medical tourism to Malaysia.

Quality is high - numerous hospitals in Penang and Kuala Lumpur are among Southeast Asia's first

BEST COUNTRIES FOR HEALTHCARE continued on page 10

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 this diverse, active, mega-consumer market - America's number one generation!

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AROUND TOWN

A collection of local events

Natural Burial Workshop: Returning to the Wisdom of Our Past

Saturday, March 12

9am-4pm
Schlitz Audubon Nature Center
In this all-day workshop, local professionals will share their experiences, explain alternative arrangements now available locally, and provide you with plenty of resources. Conventional funeral and burial practices in the U.S. are only about four to five generations old and are very different from most practices elsewhere in the world. For many, it's a difficult conversation to have regarding personal arrangements and questioning why we do what we do concerning our deceased loved ones. There are alternative and more natural approaches to caring for our deceased and their burial. Come to this Saturday workshop and harvest the wisdom of our past by learning how to care for a deceased loved one at home and returning their remains to the Earth using the age-old practice of natural burial. Caring for a loved one prior to burial or cremation is not only the last act of love but the first step in the healing process. Pre-registration is required. To register call 414-352-2880.

Journal Sentinel Sports Show

March 2-6
Exposition Center/State Fair Park
Midwest's largest Sports Show!
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Hops & Props

March 5, 7pm
EAA AirVenture Museum
EAA's premier beer-tasting event-finest beers in the world as you enjoy delicious food and live music. Drink for a cause! All funds will support museum activities offered by EAA.

Maple Fest

Elegant Farmer
March 5 & 12, 11am-3pm.
Come taste and see how maple syrup is made from sap with demonstrations by the Covenant Harbor Nature staff. Special pricing on all maple products through March.

WWE SmackDown

Tuesday, March 8, 7pm
BMO Harris Bradley Center
See your favorite wrestlers in action when they return to Milwaukee before heading to WrestleMania in early April!

Osher Distinguished Speaker Series:

Ensuring Public Safety in Milwaukee
Wednesday, March 9, 6pm
UWM School of Continuing Education
2015 was a violent year in Milwaukee. What's fueling this dramatic surge in murders and how to stop it? Join us as Milwaukee Chief of Police Edward Flynn discusses this pressing public safety issue in the state's largest city.

Discussion: Evolution to Revolution

Thursday, March 10, 6:30pm
Milwaukee County Historical Society
Brewing began as a craft and became a major industry. Today, we are experiencing the most rapid growth of craft breweries in more than a century. Our panel of local beer industry leaders discuss the history and recent trend.

Greater Milwaukee Golf Show

March 11 - 13
Exposition Center/State Fair Park
See the latest in golf and improve your game!

50th Annual St Patrick's Day Parade

Saturday, March 12, 12pm
Milwaukee's oldest St. Patrick's Parade. With its route right in the heart of downtown Milwaukee, this 100+ unit parade features marching bands, pipe and drum corps and local personalities. Many celebrations at businesses along the route.

Class Demo: St Patrick Day Feast

Saturday, March 12, 11:30am
Superior Culinary Center
4550 S Brust Ave, Milwaukee
We'll show you how to create a delicious, Irish-inspired feast. Braising and roasting corned beef, classic soda bread accented with Irish cheddar.

Lucky Leprechaun 7K

Saturday, March 19, 10am
Hart Park
4rd Annual Luckiest Race in town, the Lucky Leprechaun 7K! The race is open to all ages and benefits the MACC Fund.

Marvel Universe Live

March 17-20
UW-Milwaukee Panther Arena
Marvel fans, assemble! A mind-blowing show unlike anything you've seen before. An action-packed arena extravaganza, feel the energy with cutting-edge special effects, pyrotechnics, aerial stunts, martial arts, motorcycles and more. The most technically advanced live show ever. Join Marvel fans of all ages for this once-in-a-lifetime, monumental performance.

REALTORS Home and Garden Show

March 18 - 26
Exposition Center /State Fair Park
Nation's longest-running Home & Garden Show! With hundreds of renovation and design experts, the REALTORS Home & Garden Show is a direct link for homeowners to access the latest tips and trends in landscaping, decorating, renovating, home entertainment, and more.

Here Comes the BUNNY TRAIN

East Troy Depot
The East Troy Railroad will host a Bunny Train on March 19th, 20th and 26th with departures at 9:30am, 12 noon and 2:30pm. The ride is a ten-mile round trip starting at the East Troy Depot (2002 Church Street, East Troy.) The heated train will be filled with Easter themed activities for the kids. The train will make a stop at the Elegant Farmer, where you can enjoy bunny displays by local 4-H Students and treats. www.easttroyrr.org



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Photo by Matt Cashore



Why Do Christians Eat Fish on Friday and During Easter Lent?

Nothing in the Bible absolutely requires us to fast. However, when Jesus discusses fasting in Matthew 6, He clearly assumes we have a discipline of fasting as part of our spirituality. He does not say, "If you should happen to choose the option of fasting," He says, "When you fast".

In the secular world, 'fasting' means abstaining from all food and drink, but in religious circles, 'fasting' means going on a disciplined diet. The purpose of a fast is to find out who is in control, you or your belly, and to win that control if necessary. It's also a way of using your appetite as a spiritual snooze alarm that moves you to pray.

So now that we understand that fasting means a diet and not total deprivation, I can answer the question.

In the first century, Jews fasted on Mondays and Thursdays. The original Christians were all Jewish and were used to the fasting as a spiritual discipline. They moved the fast days to Wednesdays and Fridays, because Judas engineered Jesus' arrest on a Wednesday and Jesus was crucified on a Friday. Most often that fast took the form of avoiding meat in the diet. In those days, meat was a luxury food. You either had to buy it in a market or you had to own enough land to keep cattle. On the other hand, anyone could grow vegetables or forage for them, and anyone could catch a fish in a lake or a stream. You could buy better fish and vegetables, but the point is that you could eat without money if you were poor. So meat was rich people's food and fish was poor people's food. That is why the most common form of fasting was to omit meat and eat fish.

I was in elementary school back when dinosaurs still roamed the earth and Catholics still had to eat fish on Friday. Other religious groups didn't care about the menu. As a result, the school cafeteria served fish sticks every Friday.

The Wednesday and Friday fasts were a universal Christian custom in ancient times. The Eastern Orthodox still observe these fasts. The Roman Catholic Church downplayed the Wednesday fast, but kept the Friday fast until quite recently. Anglicans and Protestants also observed these fasts. In the 18th century, a man could not be ordained a Methodist minister if he did not fast on Wednesdays and Fridays, with the reasoning that a person who could not rule his own belly could certainly not rule the church.

I have been able to trace back the Season of Lent to at least the third century. During Lent, people fasted on every day except Sunday in the West and every day but Saturday and Sunday in the East. Older cookbooks have special recipes for Lent, and you can still buy Lenten cookbooks from Eastern Orthodox publishers, such as Light and Life.

The fasts have died out in the west for several reasons. First, we are becoming

very narcissistic. We don't care if our bodily appetites have the upper hand, and many people count recreation and luxury as necessities. In the Roman Catholic Church in the United States, the bishops relaxed the fasts because they were not being observed and also because they realized that Lobster Thermidor or even a modest dinner at a seafood restaurant hardly lives up to the spirit of a fast. I say the bishops relaxed the fasts, because in the Roman Catholic Church, the regulations for fasting are set by the national conferences of bishops and can vary from place to place.

Nothing in the Bible absolutely requires us to fast. However, when Jesus discusses fasting in Matthew 6, He clearly assumes we have a discipline of fasting as part of our spirituality. He does not say, "If you should happen to choose the option of fasting," He says, "When you fast":

When you fast, do not look somber as the hypocrites do, for they disfigure their faces to show men they are fasting. I

tell you the truth, they have received their reward in full. But when you fast, put oil on your head and wash your face, so that it will not be obvious to men that you are fasting, but only to your Father, who is unseen; and your Father, who sees what is done in secret, will reward you.

—Matthew 6:16-18, NIV

In another place, Jesus said that while He was present in the flesh, His disciples did not observe the fasts (meaning probably the Monday and Thursday fasts), but that we would resume fasting after He ascended.

Then John's disciples came and asked him, "How is it that we and the Pharisees fast, but your disciples do not fast?"

Jesus answered, "How can the guests of the bridegroom mourn while he is with them? The time will come when the bridegroom will be taken from them; then they will fast."

—Matthew 9:14-15, NIV

Historically, Christians did resume fasting after Jesus' Ascension, moving the fasts to Wednesday (the day of the betrayal) and Friday (the day of the crucifixion) and we remained faithful up to the present day.

Historically, Christians ate fish on Friday, because every Friday was a fast, and fish counted as poor people's food.

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GOLFING: Where the Pros Play

Blackwolf Run have hosted five golf majors so far with two more scheduled.

Blackwolf Run landed the Women's US Open in 1998 and 2012. The Opens used the best holes from both Blackwolf courses so you can claim a US Open experience by playing either one.



The men teed it up in the 2004 PGA Championship at Whistling Straits. The Mens Senior US Open was there in 2007, a second PGA in 2010 and a third in 2015. Kohler's crowning golf event will be the Ryder Cup competition between the US and Europe in 2020.

It's hard to compare Kohler to the natural beauty of Erin Hills, home of the 2017 US Open.

Whistling Straits was created from the ground up as Pete Dye painted his canvas. Erin Hills was molded from a landscape left behind by the glaciers. Straits is a miracle of engineering and vision. Erin Hills is defined as much by what was done as what left to nature.

Erin Hills already has a unique chapter in its history having hosted the 2011 US Amateur. The 2017 Open will be a defining challenge with tees stretching to 7,812 yards. Bragging rights as it will play some twenty-two yards longer than Whistling Straits.

Dallas Cowboys quarterback, and Wisconsin native, Tony Romo has been teeing it up in a Janesville amateur tournament the last few years. The Ray Fischer at Riverside Golf Course is open to everyone and counts PGA Tour veterans Steve Stricker and Skip Kendall as past champions.

Testing yourself on tournament golf courses is easy in Wisconsin. Put a tee in the ground, hit it hard, and go get it. Whether you're in a tournament draw or on your own, you walk with legends on a Wisconsin golf course.

By Jerry Huffman. Reproduced with permission from the Wisconsin Department of Tourism. Please visit www.travelwisconsin.com, Wisconsin's official and travel and tourism site, for more fun and adventure!

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-Margaret Atwood

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5 Lessons I've learned from the Irish



The lessons learned along the way have been numerous, but here are a few of the most important ones that I carry with me everyday:

- 1 **Don't be afraid** to take risks. Embrace freedom, individuality and self-expression. Learn how to empower yourself, and don't expect others to do it for you.
- 2 **Live life with passion.** A good debate is almost as good as a good kiss. Especially in an election year.
- 3 **The past never dies.** I've seen history come alive on my trips to Ireland, visiting sites like the National Famine Memorial, Saint Brigid's Well, the graveyard in Aughavel, and the memorial of the fearless pirate queen of Ireland, Grace O'Malley. History truly makes up the tapestry of the country, and whispers of the past are everywhere. I learned that sometimes, all I needed to do was to listen.
- 4 **If you can laugh at yourself,** you'll never want for humor. Don't take yourself so seriously, because no one else does.
- 5 **Live until you die-** life is for living, after all. There truly is no greater joy than the adventure of discovering who you really are and living that life with purpose.

For the past twenty years, I've been Barbara Abel- the name I married into. Recently, I changed my last name to McNally, a very old family name. It suits me. It's who I am, and who the Irish taught me to be. I never imagined that my divorce would empower me with the opportunity to rediscover myself. I thank Ireland for helping to show me the way.

Barbara McNally is a mother, author and philanthropist living in San Diego, California. She is the founder of Mother, Lover, Fighter, Sage, a foundation inspired by her own journey and dedicated to providing women with opportunities for growth and self-discovery. Her new memoir, *Unbridled*, is set to be released later this month, and chronicles her journey from a stifled, predictable housewife to independent and joyous living. Visit her website at <http://unbridledfreedom.com/>.



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Experience Ireland Stress-Free



Credit: Brian Morrison, Tourism Ireland

There's another way: Let someone *else* do the work, while you sit back and savor the anticipation.

An organized tour, says Stewart Ikeda of Elm Grove, Wisconsin-based Country Travel Discoveries, lets you concentrate on what a trip to Ireland is supposed to be: pure enjoyment.

And, it can help you see things differently. For the hibernophiles among us, CTD's tour "Ireland: A Celtic Jaunt" insures we see and experience the most amazing Irish sights, sounds and tastes – without logistical headaches or unexpected surprises that can ruin a trip.

From capital cities to small villages where Gaelic is still the spoken tongue, this 11-day, 10-night tour encircles the Emerald Isle – north, south, east and west, urban and pastoral.

"In the traditional food, music and dancing to the breathtaking scenery, bustling cities and homey country stops, this route is nothing short of magical," says Ikeda.

It starts with detailed city tours in Dublin and Belfast, but quickly heads out to the countryside and coasts. Passengers experience some of the world's most stunningly scenic bucket-list sites, from the other-worldly basalt pillars of Giant's Causeway to the Burren and the Cliffs of Moher, whose magical vistas stretch for five miles along the Atlantic coast of County Clare.

In Ireland, says Ikeda, one appreciates that natural landscapes are not just beautiful backgrounds, but imposing forces that have shaped the Irish character for centuries.

EXPERIENCE IRELAND continued on page 16

Irish Stout Stew

INGREDIENTS

- 2 pounds lean beef stew meat
- 3 tablespoons vegetable oil, divided
- 2 tablespoons all-purpose flour
- freshly ground black pepper to taste
- 1 pinch cayenne pepper
- 2 large onions, chopped
- 1 clove garlic, crushed
- 2 tablespoons tomato paste
- 1 1/2 cups Irish stout beer (e.g., Guinness)
- 2 cups chopped carrot
- 1 sprig fresh thyme
- 1 tablespoon chopped fresh parsley for garnish

DIRECTIONS

Toss the beef cubes with 1 tablespoon of vegetable oil. In a separate bowl, stir together the flour, salt, pepper, and cayenne pepper. Dredge the beef in this to coat.

Heat the remaining oil in a deep skillet or Dutch oven over medium-high heat. Add the beef, and brown on all sides. Add the onions, and garlic. Stir the tomato paste into a small amount of water to dilute; pour into the pan and stir to blend. Reduce the heat to medium, cover, and cook for 5 minutes.

Pour 1/2 cup of the beer into the pan, and as it begins to boil, scrape any bits of food from the bottom of the pan with a wooden spoon. This adds a lot of flavor to the broth. Pour in the rest of the beer, and add the carrots and thyme. Cover, reduce heat to low, and simmer for 2 to 3 hours, stirring occasionally. Taste and adjust seasoning before serving. Garnish with chopped parsley.



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COLOMBIA



PANAMA



COSTA RICA

Continued from page 3

recipients of the United States' prestigious Joint Commission International (JCI) certification. Seen as the gold standard for healthcare service providers around the world, Malaysia has no less than eight JCI-accredited hospitals.

Most doctors in Malaysia are either trained or have done their postgraduate studies in the U.K. or the U.S. and speak English fluently.

Both Penang and Kuala Lumpur are serviced by airlines from around the world. Both cities have an excess of reasonably priced hotel rooms, and both cities have a reliable public transportation system.

COLOMBIA: Where Health is Valued

Colombians are justifiably proud of their healthcare system. In major cities like Medellín, Bogotá, Bucaramanga, and Manizales, there are well-staffed, high-tech clinics in every neighborhood. And every city boasts several state-of-the-art hospitals—many with affiliations to big-name hospitals in the U.S.

Most of the healthcare professionals who staff these outstanding medical centers studied or did residencies

in the U.S., Canada, or Europe, and many speak excellent English.

In the last global assessment index by the World Health Organization (WHO), Colombia's healthcare system ranked at number 22 out of 191 countries—the highest ranking of all Latin American countries and well ahead of Canada (#30) and the U.S. (#38).

In 2008, Colombia's constitutional court ruled that health is a fundamental human right. And costs for both healthcare and health coverage plans are low. Simply put, Colombia values health.

In the U.S. the cost for knee replacement surgery is \$30,000 to \$50,000. In Colombia, cost is about \$10,000. A dental crown or a root canal that costs \$1,000 in the U.S. will cost just \$300 in Colombia.

For a government health plan, a retiree will pay a flat rate of 12% of their income—such as a pension or Social Security benefits. Supplemental health coverage for two people is available for under \$400 a year. Plans don't limit use, have no age restrictions or pre-existing condition exclusions, and can be used when traveling to other Latin American destinations.

Costa Rica: Low-Cost, High-Quality Healthcare

The top-notch but low-cost medical care available in Costa Rica is a huge draw for retired expats and also makes it one of the world's top destinations for medical tourism.

There are two healthcare systems operating in Costa Rica side-by-side. The public system, called La Caja Costarricense de Seguro Social (commonly called the Caja), is available to Costa Rican citizens and legal residents, including expats. In fact, residents are required to join Caja. The monthly fee (for the applicant and dependent spouse) is 7% to 11% of reported monthly income. After that care is free... doctor's visits, prescriptions, testing, therapy, surgeries, emergency care... it's all covered. In general, expats report good results with the Caja system. But there are some issues, including wait times for non-emergency procedures.

The private system is fast and efficient... and cost effective. Prices are a fraction of the cost of the U.S., so even paying cash is affordable. A doctor's visit is \$50; \$80 to \$100 for a specialist. Ultrasounds will run \$75.

Continued on page 16



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Sunrooms are Conquering Every Wisconsin Season

All-season sunrooms have become very popular in Wisconsin according to members of the Milwaukee/NARI Home Improvement Council, Inc. Members identify improved technology and more diverse design options that are driving consumer demand for this style of home addition.

"From the 1970's until about 10 years ago, sunroom technology didn't change much. The windows were airtight, but the aluminum walls they were constructed with didn't retain the heat in the room," said Jude N. Tindall of S.E. Wisconsin Sunrooms in Twin Lakes. "oday, they are constructed with different materials like vinyl that are insulated with foam," he added.

"Customers have been seeking all-season sunrooms for some time, but some saw it as a high-ticket item. Middle-income people ended up buying do-it-yourself versions that didn't offer a variety of style options," according to Tindall. "Now that there is a trend of people staying in their homes longer, homeowners view sunrooms as an investment," he added.

"Today people can choose from a variety of options for their sunrooms. It is not a cookie-cutter business," said Tindall. "Modern all-season sunrooms come in a variety of styles including wood finishes, with drywall and siding. These options allow you to match the existing home's style so well that it looks like they were built as part of the original home," he added.

"The biggest reason that sunrooms are now for all seasons is the improved technology of the glass," said Chris Egner, MCR, UDCP, of Chris Egner Design-Build-Remodel/Four Season Sunrooms in New Berlin. "Previously, the challenge was to keep the room warm in the winter and cool during the summer. Today, some sunroom manufacturer's glass options reflect the sun's heat in the summer and also reflect the heat provided in the room back into the sunroom during the winter. This high-tech glass allows you to feel as comfortable in a sunroom as any room in the house all-year long," he added.

"The all-season sunroom is popular because it allows in natural light, provides dramatic views, and can be designed to match any style of architecture. You can choose multiple styles and materials such as wood, vinyl, and aluminum," said Egner. "It also allows for many heating options, including connecting the room to the existing duct work in the house or installing a separate system such as baseboard electric heating or radiant floor heat that uses tubes with hot water," he added.

For more information or to receive a free copy of an annual membership roster listing all members alphabetically and by category, and the booklet, "Milwaukee/NARI's Remodeling Guide," call 414- 771-4071 or visit the Council's website at www.milwaukee-nari.org.

GOING GRAY...

"Gray is a classic, timeless color, so it's really no surprise that the color is an essential element in the home palette," says Kate Smith, chief color maven at SensationalColor.com.

According to Smith, architects and home builders lean on the color gray to unify diverse materials and textures both inside and outside the home.

When it comes to home exteriors, gray is a true neutral that "plays well" with all other colors. Neutral gray can set the stage for creating a cohesive color scheme for the many materials used in many home styles.

"Traditional homes are appealing for tones of medium or deep gray, accented with lighter trim and strong accent colors," says Smith. "Ranch style homes benefit from going with two tones of gray — one for the roof and one for the siding — to give the illusion of height to balance the strong horizontal design of a Ranch. You'll also find that gray can balance the multi-color schemes found on Victorian homes. And, on any style home, gray is an appealing alternative to white or off-white as a trim choice."

Inside the home, Smith says that homeowners are requesting gray in everything from cabinetry to flooring to furniture. "Gone are the days of matching metals," says Smith. "Today, incorporating different metals and finishes is the way to go. People are mixing the gray of silver, pewter and chrome with the warm tones of gold, iron and copper. These are unique ways that gray proves its staying power as a stable color both inside and outside our homes."



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Volunteers to Remove Tons of Trash from Miles of Milwaukee Area Rivers



*April 23rd will mark the 21st Annual
Spring River Cleanup*

Each year Milwaukee Riverkeeper mobilizes thousands of volunteers who work to remove several tons of trash from rivers in the Greater Milwaukee Area. In 2015, more than 3,500 volunteers hauled about 70,000 pounds of trash out of our rivers, which is equivalent to the combined weight of 3,333 minck, 1,000 river otter, 600 beaver, and 333 salmon!

"Falling on the day after Earth Day this year, our 21st Annual River Cleanup is a great way to give back to our rivers and to help improve the environment in Milwaukee," said Cheryl Nenn, Riverkeeper at Milwaukee Riverkeeper. "Each year, we have increased interest from many individuals and organizations wanting to volunteer to help us achieve cleaner rivers and healthier communities, and the river cleanup is one of the largest volunteer events in the State. The river cleanup is also a great way to raise awareness of our amazing rivers—the Milwaukee, Menomonee, and Kinnickinnic Rivers—and their value in providing recreational activities such as fishing, swimming, and boating, as well as improving our quality of life."

They provide the bags, gloves, and free t-shirts and you provide the hands and energy to pick up trash, litter, and the interesting and sometimes bizarre pieces of garbage that find their way into our beautiful river system. Grab a garbage bag and let's clean some river!

You can get even more people involved in our Spring River Cleanup by asking others to sponsor your cleanup efforts. We are asking you to collect pledges for every bag of trash you pick-up during the cleanup. Every dollar raised for Milwaukee Riverkeeper goes directly to the work of restoring streambanks, identifying pollution, and fighting for strong policies and enforcement of laws. For more information and to view the locations for the Cleanup, visit Milwaukee Riverkeeper at <http://milwaukeekeeper.org/2016-spring-river-cleanup/> or email rivercleanup@milwaukeekeeper.org or call 414-431-0907.

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Deer Creek Village is an elegant senior apartment community that provides adults, ages 55 & better, well-deserved comfort, luxury, and convenience.

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With a total of 145 units, the community offers spacious floor plans, ranging from approximately 638 sq. ft. for a one bedroom up to approximately 1010 sq. ft. for a two bedroom/two bathroom apartment. Each unit has generous closet areas, additional storage outside the unit, and Cable TV hook-ups. Deer Creek has underground parking, heat, and water & sewer included in the rent.

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Can Celebrity Split-Ups Teach Us Legal Lessons?

From Prenuptial Agreements to Divorce Issues, Asset Protection Can Prevent a Potential Disaster

There's never a shortage of notable divorces.

Top-tier actors, athletes, business titans and their spouses are fodder for a public suffering of their own breakup or divorce issues. Even during their lowest moments, these folks serve as entertainers – a way for the rest of us to escape our own lives and feel the pain for someone else.

But we also can learn something from Hollywood, says attorney Hillel Presser, of the Presser Law Firm, P.A., whose firm specializes in comprehensive asset protection.

"Whether you rejoice in seeing how the mighty have fallen or you truly empathize with their pain, celebrity divorces remind us of at least one thing: it can happen to us," says Presser. "Divorce can happen to anyone. While you may not suffer the same kind of public humiliation as a public figure, it's still very painful – *and*, it can cost you your life's work in assets."

Presser details how to cover the basics in case the unthinkable happens to you.

Insist on a pre-marriage agreement. This is a written contract between intended spouses. It specifies how their property and income will be divided in divorce. Pre-marriage agreements – or premarital, prenuptial or ante-nuptial agreements – aren't only for the wealthy. Every couple could use one. It's their most efficient, equitable way to settle matters in advance of a future divorce. Pre-marriage agreements resolve many issues less easily reconciled by divorce courts.

Write a post-nuptial agreement even if you're married. Most states allow for these post-nuptial agreements. Married spouses may want to contractually agree on how they'll divide their assets should they later divorce. As with pre-marriage agreements, the enforceability of the post-nuptial agreement requires the agreement to be fair; that both spouses fully understand the agreement; that neither party defrauded the other; and that each party had independent legal counsel.

Don't cohabit without a cohabitation agreement. Many couples now live together without marriage. Some want to test their relationship before they marry. Seniors live together because marriage would disqualify Social Security or pension benefits. Others want to avoid the financial responsibility of marriage, or they don't want to commit to the care of an ill partner. More than a few want to avoid the legal and financial complications from marriage – particularly when one party has substantially more wealth.

Divorce-proof your assets with an international trust. A spouse can put his or her assets beyond the reach of the divorce court with an international asset protection trust. Those anticipating a divorce can shelter their assets in off-shore asset protection trusts. They must disclose the trust assets to the divorce court, but the court cannot recover or divide these assets. However, such maneuvers do not ensure victory. Divorce courts can award the victimized spouse more U.S.-based assets to compensate for the trust-shielded assets. Or, compensation may be awarded via alimony or support. But such asset protection is useful for those with few remaining assets in the U.S. and one's income is too small for the court to score through an excessive alimony award.

Hillel L. Presser's firm, The Presser Law Firm, P.A., represents individuals and businesses in establishing comprehensive asset protection plans. Complimentary copies of his book "Financial Self-Defense" are available through www.assetprotectionattorneys.com.

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These aren't brain teasers...

just simple questions that you might struggle with. Test your answers with your spouse or friend - the loser makes dinner!

1. Johnny's mother had three children. The first child was named April. The second child was named May. What was the third child's name?
2. There is a clerk at the butcher shop, he is five feet ten inches tall and he wears size 13 sneakers. What does he weigh?
3. Before Mt. Everest was discovered, what was the highest mountain in the world?
4. How much dirt is there in a hole that measures two feet by three feet by four feet?
5. What word in the English language is always spelled incorrectly?
6. Billy was born on December 28th, yet his birthday is always in the summer. How is this possible?
7. In California, you cannot take a picture of a man with a wooden leg. Why not?
8. What was the President's name in 1975?
9. If you were running a race, and you passed the person in 2nd place, what place would you be in now?
10. Which is correct to say, "The yolk of the egg are white" or "The yolk of the egg is white"?
11. If a farmer has 5 haystacks in one field and 4 haystacks in the other field, how many haystacks would he have if he combined them all in another field?

Answers on page 19

Saying The Right Thing. Jack wakes up with a huge hangover after attending his company's St. Pat's Party. Jack is not normally a drinker. He didn't even remember how he got home from the party. Jack had to force himself to open his eyes and the first thing he sees is a couple of aspirins next to a glass of water on the side table. And, next to them, a single red rose! Jack sits up and sees his clothing in front of him, all clean and pressed. Then he notices a note hanging on the corner of the mirror written in red with little hearts on it and a kiss mark from his wife in lipstick: "Honey, breakfast is on the stove, I left early to get groceries to make you your favorite dinner tonight. I love you, darling!"

He stumbles to the kitchen and sure enough, there is hot breakfast, steaming hot coffee and the morning newspaper. His son is also at the table, eating. Jack asks, "Son... What happened last night?"

"Well, you came home after 3 A.M., drunk and out of your mind. You fell over the coffee table and broke it. Confused, he asked his son, "So, why is everything in such perfect order and so clean?"

His son replies, "Oh THAT! Mom dragged you to the bedroom, and when she tried to take your pants off, you screamed, "Leave me alone, I'm married!!!"

~Broken Coffee Table: \$239. Breakfast: \$4.20. Two Aspirins: \$.38. Saying the right thing at the right time. . . PRICELESS!!!

LAUGH OUT LOUD! COFFEE BREAK

After being married for 50 years, I took a careful look at my wife one day and said, "Fifty years ago we had a cheap house, a junk car, slept on a sofa bed and watched a 10-inch black and white TV - but hey I got to sleep with a hot 23-year-old girl every night. Now ... I have a \$750,000 home, a \$45,000 car, a nice big bed and a large screen TV, but I'm sleeping with a 73-year-old woman. So I said to my wife "It seems to me that you're not holding up your side of things."

My wife is a very reasonable woman. She told me to go out and find a hot 23-year-old girl and she would make sure that I would once again be living in a cheap house, driving a junk car, sleeping on a sofa bed and watching a 10-inch black and white TV.

Aren't women great? They really know how to solve a guy's problems.

A mother is driving her little girl to her friend's house for a play date. "Mommy," the little girl asks, "how old are you?" "Honey, you are not supposed to ask that," the mother replied. "OK," the little girl says, "How much do you weigh?" "Now really," the mother says, "those are personal questions and are not polite." Undaunted, the little girl asks, "Why did you and Daddy get a divorce?" "That's enough questions, young lady! Honestly!" The exasperated mother walks away as the two friends begin to play.

"My Mom won't tell me anything about herself," the little girl says to her friend. "All you need to do is look at her driver's license. It's like a report card, it has everything on it."

Later that night the little girl says to her mother, "I know how old you are. You are 32." The mother is surprised and asks, "How did you find that out?" "I also know that you weigh 130 pounds."

The mother is past surprised. "How did you find that out?"

"And," the little girl says triumphantly, "I know why you and daddy got a divorce." "Oh really?" the mother asks. "Why?"

"Because you got an F in sex."

THE EVIL WIFE. A police officer pulls over a speeding car. The officer says, "I clocked you at 75 miles per hour, sir." The driver says, "Gee, officer, I had it on cruise control at 60; perhaps your radar gun needs calibrating."

Not looking up from her knitting the wife says: "Now don't be silly, dear — you know that this car doesn't have cruise control". As the officer writes out the ticket, the driver looks over at his wife and growls, "Can't you please keep your mouth shut for once!!?" The wife smiles demurely and says, "Well dear you should be thankful your radar detector went off when it did or your speed would have been higher."

As the officer makes out the second ticket for the illegal radar detector unit, the man glowers at his wife and says through clenched teeth, "Woman, can't you keep your mouth shut?" The officer frowns and says, "And I notice that you're not wearing your seat belt, sir. That's an automatic \$75 fine." The driver says "Yeah, well, you see, officer, I had it on, but I took it off when you pulled me over so that I could get my license out of my back pocket". The wife says "Now, dear, you know very well that you didn't have your seat belt on. You never wear your seat belt when you're driving." And as the police officer is writing out the third ticket, the driver turns to his wife and barks "WILL YOU PLEASE SHUT UP"?? The officer looks over at the woman and asks, "Does your husband always talk to you this way, Ma'am?"

"Only when he's been drinking."

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WRINKLE CREAMS

Your guide to younger looking skin

By Mayo Clinic Staff

Do over-the-counter wrinkle creams really reduce the appearance of fine lines and wrinkles? The answer depends on many factors.

Many wrinkle creams and lotions sold in department stores, in drugstores and on the Internet promise to reduce wrinkles and prevent or reverse damage caused by the sun. Do they work? That often depends on the specific ingredients and how long you use them. Because these over-the-counter (nonprescription) wrinkle creams aren't classified as drugs, they're not required to undergo scientific research to prove their effectiveness.

Common ingredients in anti-wrinkle creams

The effectiveness of anti-wrinkle creams depends in part on the active ingredient or ingredients. Here are some common ingredients that may result in slight to modest improvement in the appearance of wrinkles.

Retinol. Retinol is a vitamin A compound, the first antioxidant to be widely used in nonprescription wrinkle creams. Antioxidants are substances that neutralize free radicals — unstable oxygen molecules that break down skin cells and cause wrinkles.

Vitamin C. Another potent antioxidant, vitamin C may help protect skin from sun damage. Before and between uses, wrinkle creams containing vitamin C must be stored in a way that protects them from air and sunlight.

Hydroxy acids. Alpha hydroxy acids, beta hydroxy acids and poly hydroxy acids are exfoliants — substances that remove the upper layer of old, dead skin and stimulate the growth of smooth, evenly pigmented new skin.

Coenzyme Q10. This ingredient may help reduce fine wrinkles around the eyes and protect the skin from sun damage.

Tea extracts. Green, black and oolong tea contain compounds with antioxidant and anti-inflammatory properties. Green tea extracts are the ones most commonly found in wrinkle creams.

Grape seed extract. In addition to its antioxidant and anti-inflammatory properties, grape seed extract also promotes wound healing.

Niacinamide. A potent antioxidant, this substance is related to Vitamin B-3 (niacin). It helps reduce water loss in the skin and may improve skin elasticity.



If you're looking for a face-lift in a bottle, you probably won't find it in over-the-counter wrinkle creams. The benefits of these products are usually only modest at best.

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WHAT'S HAPPENING AT SARAH'S HOUSE?

SUNDAY, MARCH 6, 3:30 PM

Beglan Academy of Irish Dance - enjoy the talented young performers and traditional Irish music.



Mequon Mayoral Meet & Greet:

MONDAY, MARCH 7, 2 PM

Mayoral Forum - with the Mayor of Mequon. Stay tuned for info on Meet and Greet with his Challenger.



MONDAY, MARCH 7 & 21, 3 PM

Rabbi Steve Adams continues his series, "Bible Women" with "Deborah the Judge" including some texts, discussion, and music.

WEDNESDAY, MARCH 16, 2 PM

How to Avoid Senior Scams - Learn from Detective Andy Fischer of the Mequon Police Department how not to fall victim to telephone or mail scams.

MONDAY, MARCH 21, 2 PM

Wim Leydes 'My Jewish Journey - A Gentile's Journey through Jewish History.' He will share his encounters with Holocaust survivors, Partisan fighters, and his visits with Jewish notables in Milwaukee.



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Please drive past the Health Center to the Apartments.

The Best Countries for Healthcare

Continued from page 10

Surgeries are a half to a third of the cost in the U.S. But it's not necessary to pay out of pocket. International insurance, Costa Rican insurance, and some U.S. policies are accepted at the major private hospitals.

And patients can mix and match private and public care. For example, patients can see a private specialist doctor but get a prescription filled for free at a Caja pharmacy.

In both systems, doctors often speak English (although nurses and administrators probably won't), physicians are trained in all the latest techniques, the facilities have modern technology, and the bedside manner is outstanding.

PANAMA: Accessible and Affordable Healthcare

Panama also has a public and a private healthcare system, and for most expats and retirees, the private facilities will be more familiar and comfortable since they generally have better services and equipment, and more staff. Even the top-notch private providers in the country's capital are affordable, with fees and medical costs at a fraction of those in North America. The major facilities are located in Panama City, and several are affiliated with U.S. institutions—Punta Pacifica Hospital is a Johns-Hopkins affiliate. The city of David in western Panama offers two full-service private hospitals along with numerous clinics.

Many Panamanian doctors and medical professionals have had some training in the U.S. or Canada, so they do speak and understand English. This is more common in Panama City, and support staff may speak only Spanish.

Most medications in Panama are available without a prescription, saving you the time and cost of an unnecessary doctor's visit (the exceptions are antibiotics, controlled substances, and some pain medications). Resident retirees receive a 20% discount on all medications, medical services, and fees.

Health insurance options have various types of coverage, the most affordable being a local plan that provides limited coverage within Panama and pays 50% to 70% of most medical expenses for a monthly premium of about \$145 for a couple in their 60s. More extensive plans are available from larger insurance companies in Panama, with correspondingly higher premiums.

Photos courtesy of InternationalLiving.com. InternationalLiving.com's 2016 Global Retirement Index is the most comprehensive report on the four best countries in the world for healthcare. Read more here: [Four Countries with the Best Healthcare in the World](http://FourCountrieswiththeBestHealthcareintheWorld) <<https://internationalliving.com/2016/01/4-countries-with-the-best-healthcare-in-the-world/>>

Experience Ireland Stress-Free

Continued from page 9

ries. One look at the Carrick-a-Rede Rope Bridge, linking the tiny island of Carrickarede to the mainland over an 80-foot-deep chasm, can leave tourists holding their breaths.

Charming pastoral views – the kind from paintings to postcards – abound as the route winds through rolling hills, crystal-clear streams and lake-lapped valleys of Sligo, Connemara, Galway and Killarney. So do landmarks of history and legend, from megalithic tombs and O'Briens Tower to Blarney Castle, surrounded with rock formations whose names stir the imagination: Druid's Circle, Witch's Cave and the Wishing Steps.

Tasty regional dishes, with sides of Irish music and a lively jig or two, provide a true local flavor at stops like Kate Kearney's Cottage in Gap of Dunloe. A highlight is the chance to be "country Irish for a day" at the immersive Causey Farm in County Meath, where one might try turf-cutting, milking and hurling, playing bodhrán or enjoying a traditional céilí.

A chef's demo at Ballyknocken House and Cookery School has visitors in flour up their elbows making scones from a centuries-old family recipe, while expert Nora Finnegan shares nearly-lost lace-making secrets at Kenmare Lace.

"After being thoroughly impressed with the *amazing* herding talents of the sheep-dogs at Kissane Sheep Farm, we get to shear a sheep," says Ikeda. "It's often one of the most memorable parts of the trip because it's just really fun.

"You get to see and sample so much, so you can absolutely maximize your time overseas. It's also a great way for families to experience Ireland in all its variety together."

"Ireland: A Celtic Jaunt" departs from O'Hare both September 6-16 and September 13-23 in 2016. International air, lodging and 18 meals are included, as well as entrance fees, meal tips, driver and guides, 24-hour emergency service, and more. To learn more, see CountryTravelDiscoveries.com/IRC or call 855-744-TRIP (8747).



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RICH or POOR, WHEN YOU DIE, YOU LEAVE BEHIND AN ESTATE

For some, this can mean real property, cash, an investment portfolio and more. For others, it could be as straightforward as the \$10 bill in their wallet and the clothes on their back. Either way, what you leave behind when you die is considered to be your "estate".

"But, I don't need estate planning ... do I?" Let's think about that. If the estate is small, should you still plan? Well, even if you're just leaving behind the \$10 bill in your wallet, who will inherit it? Do you have a spouse? Children? Is it theirs? Should it go to just one of them, or be split between them? If you don't decide, you could potentially be leaving behind a legacy of legal headaches to your survivors. *This, quite simply, is what estate planning is all about – deciding how what you have now (money and assets) will be distributed after your lifetime.*

Do you HAVE to create an estate plan? While it is absolutely possible to die without planning your estate, I wouldn't say that it is *advisable*. If you don't leave behind an estate plan, your family could face major legal issues and (possibly) bitter disputes. So in my opinion, everyone should do some form of estate planning. Your estate plan could include wills and trusts, life insurance, disability insurance, a living will, a pre- or post-nuptial agreement, long-term care insurance, power of attorney and more.

Why not just a will? Did you know that your heirs could encounter legal hassles ... even if you have a will? Basically, a will tells the world what you'd like to have happen, but proper estate planning is what provides the tools to make those things happen. While your will may state who your beneficiaries are, those beneficiaries may still have to seek a court order to have assets transfer from your name to theirs, and in such a case, those assets won't lawfully belong to them until the court procedure (known as probate) concludes. Estate planning can include items like properly prepared and funded trusts, which could help your heirs to avoid probate.

Where do you begin? I recommend that you speak with a qualified Financial Advisor – one with experience in estate planning. A qualified financial professional may be able to refer you to a good estate planning attorney and tax professional, and lead a team effort to assist you in drafting your plan documents. Best wishes, and do not hesitate to contact me directly if you wish to discuss your situation in more detail.

Do you have a financial question for Tim, or want to meet with him for a second opinion about your financial plan? Tim can be reached at (262)369-5200 or tims@aegiswi.com. Timothy M. Stasinoulis is the Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Advisory firm in Hartland, WI. Tim and his team specialize in providing financial guidance to individuals, families, and small business owners. References available upon request.

Ask Tim

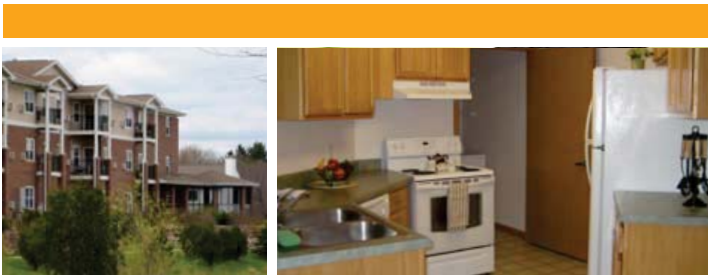


QUESTION:
Who needs estate planning, and how does someone determine if they need a Will, Trust, or anything else??

Betty - Oconomowoc, WI

ANSWER:

Estate planning is a very important part of everyone's financial plan, and it's not just for the rich. Everyone has an estate. It doesn't matter how limited (or unlimited) your means may be, and it doesn't matter if you own a mansion or a motor home.



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POSTURE TIPS

for the slightly tipped

- **Put your weight over your heels.** When we balance the weight of our bodies towards our toes, it can disturb the alignment of our weight-bearing joints. The dense and sturdy heel bone is much better equipped to bear weight than the delicate bones of the forefoot.
- **Soften your knees.** It is a common habit to lock the knees and groin while standing. This can wreak havoc on the knee and hip joints and may inhibit circulation to your lower legs and feet. Conversely, if the knees are too bent, the quadriceps are obliged to work overtime, leading to fatigue and unnecessary tension.
- **Roll your shoulders back.** Hunched shoulders are a common problem in modern society. Not only does this wreak havoc on your neck and upper back, it also emits an anti-social vibe. We suggest rolling back one shoulder at a time: a little forward, a little up, a lot back—and totally relax. When standing, let your arms hang towards the back of your torso and your thumbs face forward. Best stretch and muscle builder for your shoulders to prevent the hunch - simply squeeze your shoulder blades together and hold for 10 seconds! It's great little quickie for the grocery line, sitting at your desk or just while you're watching TV.

How Smart is Your Right Foot?

You have to try this exercise from an orthopedic surgeon. It takes 2 seconds.

This will confuse your mind and you will keep trying over and over again to see if you can outsmart your foot, but, you can't. It is pre-programmed in your brain!

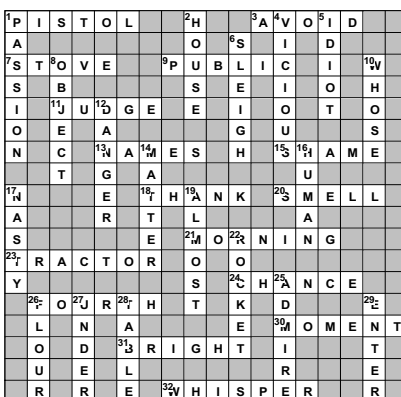
1. While sitting at your desk in front of your computer, lift your right foot off the floor and make clockwise circles.
2. Now, while doing this, draw the number '6' in the air with your right hand. Your foot will change direction.

I told you so! And there's nothing you can do about it! You and I both know how stupid it is, but before the day is done you are going to try it again, if you've not already done so.

Pick it up. Enjoy. Be happy.



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Crossword on page 22



ANSWERS

to the quiz on page 14

1. Johnny 's mother had three children.. The first child was named April The second child was named May. What was the third child 's name?
Answer: Johnny of course
2. There is a clerk at the butcher shop, he is five feet ten inches tall, and he wears size 13 sneakers. What does he weigh?
Answer: Meat.
3. Before Mt. Everest was discovered, what was the highest mountain in the world?
Answer: Mt. Everest; it just wasn't discovered yet. [You're not very good at this are you?]
4. How much dirt is there in a hole that measures two feet by three feet by four feet?
Answer: There is no dirt in a hole.
5. What word in the English language is always spelled incorrectly?
Answer: Incorrectly
6. Billy was born on December 28th, yet his birthday is always in the summer. How is this possible?
Answer: Billy lives in the Southern Hemisphere
7. In California, you cannot take a picture of a man with a wooden leg. Why not?
Answer: You can 't take pictures with a wooden leg. You need a camera to take pictures.
8. What was the President 's name in 1975?
Answer: Same as it is now - Barack Obama [Oh, come on ...]
9. If you were running a race, and you passed the person in 2nd place, what place would you be in now?
Answer: You would be in 2nd. Well, you passed the person in second place, not first.
10. Which is correct to say, "The yolk of the egg are white" or "The yolk of the egg is white"?
Answer: Neither, the yolk of the egg is yellow [Duh!]
11. If a farmer has 5 haystacks in one field and 4 haystacks in the other field, how many haystacks would he have if he combined them all in another field?
Answer: One. If he combines all of his haystacks, they all become one big one.

email contributions



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LIFE IN THE 1500s

The next time you are washing your hands and complain because the water temperature isn't just how you like it, think about how things used to be. Here are some facts about the 1500s

Most people got married in June because they took their yearly bath in May, and still smelled pretty good by June. However, they were starting to smell, so brides carried a bouquet of flowers to hide the body odor. Hence, carrying a bouquet when getting married.

Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, then all the sons and men, then the women and finally the children. Last of all the babies. By then the water was so dirty you could actually lose someone in it. Hence the saying, "Don't throw the baby out with the bath water."

Houses had thatched roofs-thick straw-piled high, with no wood underneath. It was the only place for animals to get warm, so all the cats and other small animals (mice, bugs) lived in the roof. When it rained it became slippery and sometimes the animals would slip and off the roof. Hence the saying "It's raining cats and dogs."

Bread was divided according to your status. Workers got the burnt bottom of the loaf, the family got the middle and guests got the top, or you guessed it - the "upper crust."

Lead cups were used to drink ale or whisky. The combination would sometimes knock the imbibers out for a couple of days. Someone walking along the road would take them for dead and prepare them for burial. They were laid out on the kitchen table for a couple of days and the family would gather around and eat and drink and wait and see if they would wake up. Hence the custom of holding a "wake." England is old and small and the local folks started running out of places to bury people. So they would dig up coffins and would take the bones to a "bone-house" and reuse the grave. When reopening these coffins, 1 out of 25 coffins were found to have scratch marks on the inside and they realized they had been burying people alive. So they would tie a string on the wrist of the corpse, lead it through the coffin, up through the ground and tie it to a bell. Someone would have to sit out in the graveyard all night (the "graveyard shift") to listen for the bell; thus, someone could be "saved by the bell" or was considered a "dead ringer."



There was nothing to stop things from falling into the house. This posed a real problem in the bedroom where bugs and other droppings could mess up your nice clean bed. Hence, a bed with big posts and a sheet hung over the top afforded some protection. That's how canopy beds came into existence.

The floor was dirt. Only the wealthy had something other than dirt. Hence - "dirt poor." The wealthy had slate floors that would get slippery in the winter when wet, so they spread thresh (straw) on floor to help keep their footing. As the winter wore on, they added more thresh. When you opened the door it would start slipping outside. A piece of wood was placed in the entranceway. Hence the saying a "thresh hold."

In those old days, they cooked in the kitchen with a big kettle that always hung over the fire. Every day they lit the fire and added things to the pot. They ate mostly vegetables and did not get much meat. They would eat the stew for dinner, leaving leftovers in the pot to get cold overnight and then start over the next day. Sometimes stew had food in it that had been there for quite a while. Hence the rhyme, "Peas porridge hot, peas porridge cold, peas porridge in the pot nine days old."

Sometimes they could obtain pork, which made them feel quite special. When visitors came over, they would hang up their bacon to show off. It was a sign of wealth that a man could "bring home the bacon." They would cut off a little to share with guests and would all sit around and "chew the fat."

Those with money had plates made of pewter. Food with high acid content caused some of the lead to leach onto the food, causing lead poisoning death. This happened most often with tomatoes, so for the next 400 years or so, tomatoes were considered poisonous.

And that's the truth. Whoever said that history was boring! Educate someone - share them with a friend. ~email submission

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Are you at risk for the leading cause of central vision blindness?

Age-related macular degeneration (AMD) is an eye disease that can greatly impact quality of life. Prompt diagnosis and treatment are key to maintaining independence.

By Cheryl L. Dejowski

How does AMD affect vision?

"With AMD, the macula (a highly sensitive area of the retina) becomes damaged causing loss of straight-ahead central vision (as needed for driving a car, reading fine print and recognizing faces)," explains Mark Freedman, MD, a leading ophthalmologist and continuing education lecturer. "'Dry' AMD is more common (90% of cases), progresses slowly and is less severe. 'Wet' AMD is less common, but can progress quickly and cause profound loss of central vision. Without treatment, about 70% of wet AMD patients become legally blind within two years."

What are the risk factors for AMD?

"AMD is the leading cause of central vision impairment in Americans over age 50 and a growing health and economic concern as baby boomers age and life expectancy increases," notes Brett Rhode, MD, Head of Ophthalmology at a Milwaukee area hospital. "Age is the greatest risk factor (AMD affects one-third of adults age 75+). Other factors include heredity, race, gender, sun exposure, smoking, light eye color, circulatory problems, obesity, inactivity, and poor diet."

What are the warning signs?

AMD usually develops gradually and painlessly, and good vision in one eye can mask problems in the other. As it progresses, however, signs may become obvious, including:

- Difficulty reading or doing close-up work
- Blurriness of faces, clocks and words
- Distortion of colors, sizes, edges and fine details
- Straight lines appear bent or wavy
- Blind spots (dark or empty spaces) in the center of vision

"Don't assume you simply need new glasses and wait to make an appointment. A comprehensive eye exam is necessary to evaluate the presence, type and severity of AMD and whether treatment might help," advises Daniel Ferguson, MD, a partner at Eye Care Specialists.

What is the treatment for AMD?

"For dry AMD, we usually recommend vitamin supplements, sun protection, and not smoking to stop or slow progression. For wet AMD, we review candidacy for injections of medications that can inhibit the growth of abnormal blood vessels," says Daniel Paskowitz, MD, PhD, an ophthalmologist with credentials from Harvard and Johns Hopkins. "Although there are NO guarantees, we have seen remarkable results with regular treatments (about every 4-8 weeks), including stopping wet AMD progression in 90% of patients and having up to 30% improvement in vision."

Is there any way to protect against AMD vision loss?

"A comprehensive eye exam is the only way to accurately detect AMD and other disorders," says eye care specialist Michael Raciti, MD. He recommends the following steps to protect vision:

- Schedule regular dilated eye exams (every 2 years after age 50).
 - If you notice a problem with your vision, don't ignore it.
 - Wear sunglasses and hats with brims to protect against AMD and cataracts.
 - Don't smoke. It increases the risk of AMD (2-5 times) and other eye diseases.
 - Eat a diet high in vitamins, minerals and antioxidants and low in fat and sugar.
- Ask your eye care specialist if and what supplements may be beneficial.

FREE Booklets & Information

"Prompt diagnosis and treatment are vital to protecting and preserving vision," says David Scheidt, OD. If you do not have an eye care specialist, call 414-321-7035 for free booklets on AMD, cataracts, glaucoma or diabetes, or information about scheduling an exam (typically covered by Medicare and insurance) at their offices on 7th & Wisconsin Ave., Mayfair Road, or 102nd & National Ave. Or, visit www.eyecarespecialists.net.

WORD SEARCH



ALREADY	DESCEND	GRANDMA	NAUGHTY	SCREAM
ANTENNA	DRIVE	HABIT	NEEDED	START
BEFORE	EMPTY	HISTORY	PEACE	STATE
BREAST	FIFTEEN	HOCKEY	PERHAPS	STONE
BUFFALO	FINAL	HONEST	POINT	TANDEM
CABINET	FORCE	HORNET	POLITE	TODAY
CLEVER	FORGIVE	JOURNEY	QUIET	TOOTH
CLUMSY	FUDGE	JUSTICE	RADIO	TROUBLE
COLOR	FUNNY	LIBRARY	RATHER	UNWISE
COWBOY	GLOBAL	NANNY	RELIEVE	WATER

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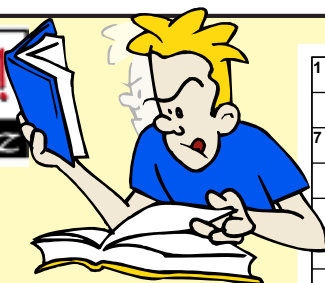
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Crossword junkie!

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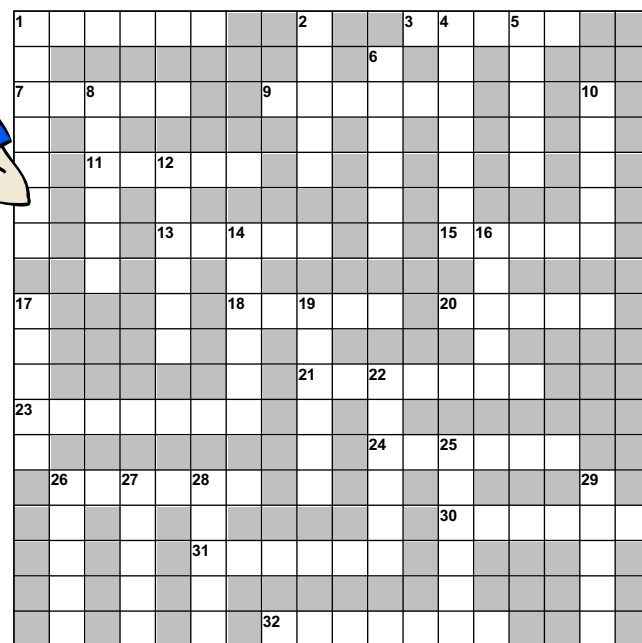


ACROSS

1. Firearm
3. Stay away
7. Source of cooking heat
9. Not private
11. Magistrate
13. By which we call each other
15. Have you no
18. Appreciate
20. The nose's sense
21. Early daylight hours
23. Farm equipment
24. Possibility
26. July holiday
30. Expression of times
31. Brilliant
32. Quiet talk

DOWN

1. Ardent affection
2. Independent living unit
4. Describes a rabid dog
5. Foolish person
6. Santa transport
8. Something material
10. Possessive from of who
12. Potential harm
14. Made up of atoms
16. Our species
17. Not nice
19. Not quite
22. Spacecraft propulsion
25. To look up to
26. Gluten culprit
27. Beneath something
28. Dining platform



Answers on page 19

Did you know that line dancing was invented by women waiting to use the bathroom?

I hope they don't find life on another planet. Because, sure as heck, the government will start sending them our money.

My girlfriend told me I was one in a million. When I looked through her text messages, I had to admit she was right.

If people evolved from apes, why are there still apes?

How many Germans does it take to screw in a light bulb? Just one. They're fiercely efficient and not really given to jokes.



Women go on a diet on three occasions:
- When they break up with a guy;
- When they meet a new guy;
- On Mondays.

Are you currently experiencing abdominal pain and constipation due to your Irritable Bowel Syndrome condition?



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Life's DEMERIT SYSTEM



All men who are or have been married will attest that there is real wisdom in the game below. In the world of romance and on the scorecard only one single rule applies: MAKE THE WOMAN HAPPY! Play wisely.

Do something she likes, and you get points.

Do something she dislikes, and points are subtracted.

Tip Sheet: You don't receive any points for doing something she expects. Sorry, that's the way the game is played.

And here is a non-exhaustive guide to the point system:

SIMPLE DUTIES

You make the bed. (+1)

You make the bed, but forget the decorative pillows. (-10)

You throw the bedspread over rumpled sheets. (-3)

You go out to buy her what she wants (+5) in the rain (+8)

But return with Beer. (-5)

PROTECTIVE DUTIES

You check out a suspicious noise at night. (+1)

You check out a suspicious noise, and it is nothing. (0)

You check out a suspicious noise, and it is something. (+5)

You pummel it with an iron rod. (+10)

It's her pet Schnauzer. (-30)

SOCIAL ENGAGEMENTS

You stay by her side for the entire party. (+1)

You stay by her side for a while, then leave to chat with an old school friend. (-2)

Named Tina (-10)

Tina is a dancer. (-20)

Tina has breast implants. (-40)

HER BIRTHDAY

You take her out to dinner. (+2)

You take her out to dinner, and it's not a sports bar. (+3)

Okay, it's a sports bar. (-2)

And it's all-you-can-eat night. (-3)

Your face is painted the colors of your favorite team. (-10)

A NIGHT OUT

You take her to a movie. (+1)

You take her to a movie she likes. (+5)

You take her to a movie you hate. (+6)

You take her to a movie you like. (-2)

It's called 'Death Cop.' (-3)

You lied and said it was a foreign film about orphans. (-15)

YOUR PHYSIQUE

You develop a noticeable potbelly. (-15)

You develop a noticeable potbelly and exercise to get rid of it (+10)

You develop a noticeable potbelly and resort to baggy jeans and baggy Hawaiian shirts. (-30)

You say to her, "It doesn't matter, you have one too." (-80)

THE BIG QUESTION

She asks, "Do I look fat?" (-5)

(Yes, you lose points no matter what)

You hesitate in responding. (-10)

You reply, "Where?" (-35)

You give any other response. (-40)

COMMUNICATION

When she wants to talk about a problem, you listen, displaying what looks like a concerned expression. (+2)

You listen, for over 30 minutes (+50)

You listen for more than 30 minutes without looking at the TV. (+500)

She realizes this is because you have fallen asleep. (-4000)

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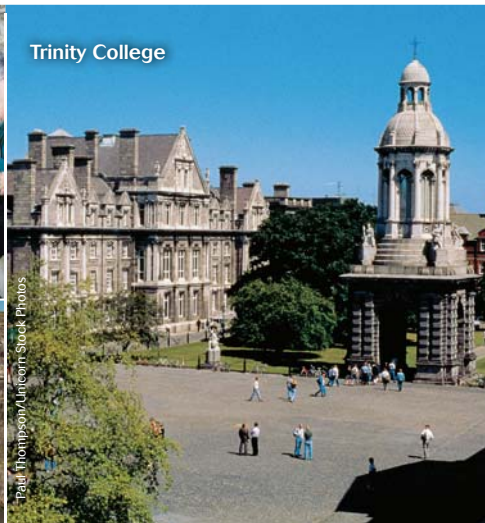
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- DAYS 1-2**
 - FÁILTE GO BAILE ÁTHA CLIATH!
 - Dublin Tour
 - Jameson's Distillery Tour
 - Trinity College and the Book of Kells
 - Welcome Dinner
- DAY 3**
 - Causey Farms' "Country Irish for a Day"
 - Belfast City Tour
 - The Titanic Experience
- DAY 4**
 - Antrim Coast
 - Giant's Causeway
 - Carrick-a-Rede Rope Bridge
- DAY 5**
 - Belleek Parian China Factory
 - Sligo Tour
 - W.B. Yeats Gravesite at Drumcliffe Cemetery
- DAY 6**
 - County Galway
 - Connemara
 - Killary Harbour
 - Kylemore Abbey Tour
- DAY 7**
 - Burren National Park
 - Cliffs of Moher
 - River Shannon Ferry Ride
 - Killarney
- DAY 8**
 - Kissane Sheep Farm
 - Kenmare Lace Demo with Nora Finnegan
 - Irish Nights at Kate Kearney's Cottage
- DAY 9**
 - Blarney Castle
 - Woollen Mills
 - Ballyowen House Estate Tea
- DAY 10**
 - Ballyknocken Cookery School Lesson
 - Dublin Leisure & Shopping
 - Farewell Feast
- DAY 11**
 - SLÁN LEAT
 - Breakfast & Home

* Highlights only; not all stops, meals and attractions are listed. Stops subject to change.

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