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MAGAZINE

LIFE!

November 2016
A FREE PUBLICATION

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Boomers!
NEWSPAPER

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

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CRAZY

**UNITED STATES
CONSTITUTION** ~page 18

It's All About...
ATTITUDE ~page 3

**INSIDE
THIS EDITION** ~page 3



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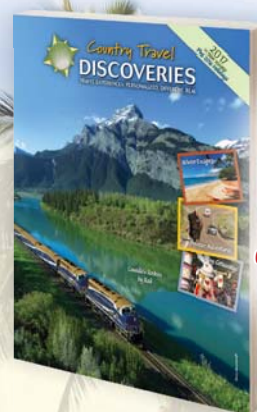
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From the Publishers

NOVEMBER 2016



Imagine this... Amara on the basketball court. Seventh grade competition is on. She grabs a pass, pivots, turns and makes the shot - her first basket! In pure exhilaration she runs off court and high-fives the coach and then, with the biggest smile on her face, RUNS into the bleachers to high-five her dad!! How many times do you see that happen on a BB court! I think Tom is still telling his friends! There are those moments, albeit dirty laundry, bedroom messes and middle school drama aside, that completely melt a parent's heart!

It's time to start closing up the windows, bringing out the flannel sheets and hunkering down for another 'long winters nap'. These early evenings remind me of our ancestors nestling in with their fires and kerosene lamps when the sun went down. Growing up, my family's farmhouse was warmed with a wood furnace. Our family "made wood" on the family farm and stored it in the basement and 'wood shed' to fuel the furnace all winter long. And that house was warm! "Whose turn is it to 'fire up'?" was a common nag early in the morning. After a few decades of living in the urban-state-of-mind, it is still a pleasure to simply flip up that thermostat!

By this time next month, we will have a new president. I bite my tongue (hard!) to keep my opinions off these pages. Media slander, rigged voting, hostile campaigns, lies and power-driven candidates.... Getting back to the basics of this great country is hard with this election debacle. We encourage you to read the Preamble to the Constitution, The Bill of Rights and George Washington's Letter of Transmittal to Congress found on pages 18 and 19 of this issue. Please read it. The words are so much more than words and certainly do reflect the patriotism of the early governing body.

I'd like to share a clipping I've saved for many years. Perhaps it will resonate with you as it does for me...

One evening an old Cherokee told his grandson about a battle that goes on inside people. He said, "My son, the battle is between two wolves inside us all. One is Evil - It is anger, envy, jealousy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego. The other is Good - It is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and faith."

The grandson thought about it for a minute and then asked his grandfather: "Which wolf wins?" The old Cherokee simply replied, "The one you feed."

Maybe it's that simple - feed the good wolf!

During this season of giving thanks to all the things that bring joy, fulfillment and substance to our lives, we thank YOU for reading Boomers-Your Life! Magazine. We thank our advertisers and business associates, friends, foes, and family - and we wish you all the blessings of an abundant season.

LIFE. Enjoy it!

Sandy and Tom Draelos

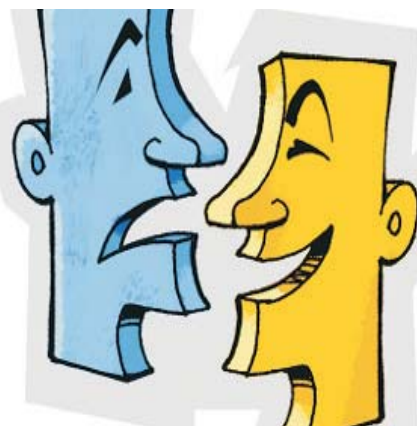
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Can A Gratitude Attitude Change Your Life?

Filmmaker Doug Vermeeren likes to quote author Robert M. Pirsig when introducing the idea of positive psychology: "The truth knocks on the door and you say, 'Go away, I'm looking for the truth,' and so it goes away... Puzzling."

"People can become suspicious when you tell them that they can change their lives with a simple shift in perspective; it can seem too good to be true because it's an uncomplicated answer to many of life's challenges. But I'm just one of many who have experienced a measurable life change with gratitude," says Vermeeren, creator of the new film, "The Gratitude Experiment," which demonstrates through individual



GRATITUDE ATTITUDE continued on page 9

Boomers - Your Life! Magazine is a monthly publication serving the 45 and above readership 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

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**HOLIDAY
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Dec. 14 - 18, 2016



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New Zoo Pass gifts include a plush-toy animal - while supplies last.
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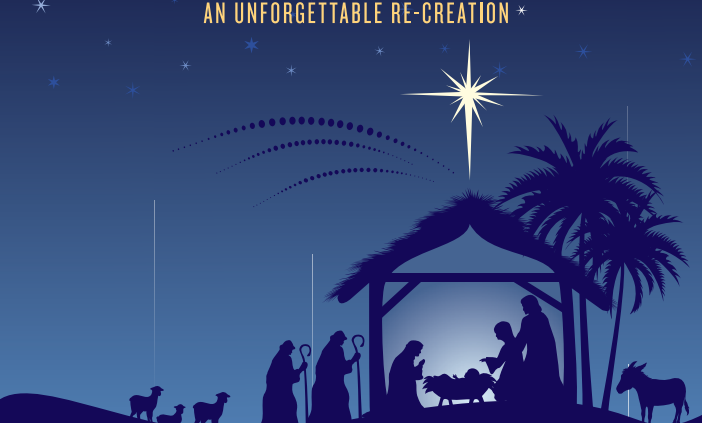
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FIVE SURGEONS from big cities are discussing who makes the best patients to operate on. The first surgeon, from New York says, "I like to see accountants on my operating table because when you open them up, everything inside is numbered."

The second, from Chicago, responds "Yeah, but you should try electricians! Everything inside them is color coded."

The third surgeon, from Dallas, says, "No, I really think librarians are the best. Everything inside them is in alphabetical order."

The fourth surgeon, from Los Angeles chimes in: "You know, I like construction workers. Those guys always understand when you have a few parts left over."

But the fifth surgeon, from Washington, DC shut them all up when he observed "You're all wrong. Politicians are the easiest to operate on. There's no guts, no heart, no brains, and no spine. Plus, the head and the butt are interchangeable."

~Anonymous email

Local Events for November 2016

Talking with Ghosts at Milwaukee's Most Haunted Bar

Shakers Cigar Bar
422 S. 2nd Street, Milwaukee
Through Dec 2
The paranormal activity here has been documented for 30 years. This tour allows you to speak with the ghosts through divining rods. There are plenty of active paranormal participants. Voted the fifth most haunted bar in the country, this tour is a longer, grittier, more detailed version of the Shakers Original Ghost Tour, which means the tourists can talk to several of the resident paranormal ghosts. Get down and dirty with decades of scandal. As if that weren't exciting enough, we make use of classic divining rods to speak to the spirits at Shakers. This tour is truly a hands-on ghost experience for the hearty. - 90 minutes. Indoors



Pop Com Milwaukee 2016

Nov 5 - 6
Crowne Plaza Hotel & Convention Center
Midwest's largest gathering of quality dealers, major celebrity guests, and specialized programming of the pop culture, comic, horror, sports and nostalgia collecting community. Sponsored by MEARS Online Auctions, the goal is to provide an affordable convention experience - with the popularity and growth of online venues, collectors have lost the personal interaction associated with collecting. Pop Con Milwaukee's goal is to recreate the personal nature of the collecting experience while providing convention goers the rare opportunity to personally meet celebrities from all fields.

re: Craft and Relic

Nov 12 - 13, 10am to 4pm
Milwaukee County Sports Complex
6000 West Ryan Rd, Franklin
All your favorite things in our curated marketplace! Join thousands of Etsy-loving, Pinterest-obsessed, and DIY enthusiasts

shopping for everything from Shabby Chic, European antiques, salvaged items, vintage and antique furniture, and much more!

3rd Annual Highland Holiday Art Bazaar

November 13, 10am-5pm
Highland Community School
1706 West Highland Blvd, Milwaukee
A free one-day art & craft holiday bonanza!

Rock & Rockets

Nov 13, 3-5:30pm
UWM Manfred Olson Planetarium at UWM Planetarium
Relive the 60s with a show celebrating its culture and achievements followed by indoor stargazing and a 10-minute Q&A session. Expect space exploration, revolutions, Star Trek, James Bond, and many other iconic moments from the era. Free food to enjoy and shows throughout the course of the event which includes videos from the 60's. Free

CALENDAR continued on page 7

Trainfest: Annual Model Train Show a Must for Hobbyists

Nov 12 - 13 9am - 5pm
State Fair Park Expo Center

Trainfest, America's Largest Operating Model Railroad Show, celebrates that great tradition and featuring over 120 vendors and manufacturers. The event is designed to attract train hobbyists and families who want to learn more about model railroading and for those who want to take in stories of the classic locomotives that traveled the country's landscape during an era when trains, railroads and railroad companies changed the way people traveled for work and pleasure.

The Expo Center floor and nearby Trolley Barn are chock-full of expansive, unique, operating, modular layouts and experiences. Trainfest will offer more than 30 hour-long clinics throughout the weekend. Anyone interested in specific topics or in attending a session can register at www.trainfest.com.

Celebrate-a-Railroad Display: A new 32-panel exhibit will be set up at this year's Trainfest to commemorate the rich heritage of the Milwaukee Road, just one of the many railroads that revolutionized American communication and transportation.

The Milwaukee Road, which received its charter in 1847, ran for 130 years. Attendees can meander through the display reading about and gazing at the Milwaukee's glorious story of progress and innovation, including information about the stretch that became known as the Beer Line and the steam engine named the Hiawatha.

Discount tickets are available for \$12 at local hobby shops and online at www.trainfest.com until midnight Friday, Nov. 11. After that, adult admission is \$15 at the door and \$5 for children ages 4 to 12. Discounts are available for military, veterans and scout leaders in uniform; children age 3 and under and scouts in uniform get in free with an adult.

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BROADWAY'S NEXT HIT MUSICAL

FRIDAY Feb. 17 7:30 PM

JAYME STONE'S LOMAX PROJECT

SATURDAY Mar. 25 7:30 PM



90th Annual Milwaukee Holiday Parade

Nov 19, 9:30am-11am
Downtown Milwaukee
From its start in 1927, the Milwaukee Holiday Parade remains a cherished holiday tradition featuring approximately 100 units including marching bands, floats, giant helium balloons, local personalities, costumed characters, live animals, specialty vehicles and, of course, Santa Claus!
For more information, including a route map, please visit www.milwaukeekeeparade.com.

Annual Christmas Tree Lighting @

Hilton Milwaukee

Nov 19

Join us after the downtown Christmas parade as our Christmas tree lights are turned on and we kick off the holiday season. Warm up with hot chocolate and listen to the sounds of The Naturals — Marquette University's premier all-male acappella group.

Celtic Christmas Boutique: Arts & Crafts Fair

Nov 19 9am-3:30pm

1532 Wauwatosa Avenue, Milwaukee
Jewelry, artwork, clothing, Irish gifts, crafts and more. Are you ready to shop yet? The Celtic Boutique showcases Irish and other wares from vendors and artists.

BMO Harris Bank

Annual Holiday Display

Nov 28-Jan2

770 North Water Street, Milwaukee
An Up North Holiday marks the 44th year of this family-friendly Milwaukee holiday tradition. This year's theme features BMO's collection of 150 life-sized Steiff animals, each in their own carefully crafted flannel, plaid or blaze orange costume. The animals will be displayed in an elaborately designed vignette in the bank lobby where they will be ice fishing, playing hockey, figure skating, cross-country skiing and having a snowball fight.

Vagabond Ski & Social Club Meeting and Dance

Dec 7, 7pm

Knights of Columbus Hall

1800 S. 92nd Street, West Allis.

An active social club for singles and married couples. Meeting and dance; with great music by the Dick Strauss Rock & Roll Band

\$5 Admission.

www.vagabondskiclub.com.



Holiday Folk Fair International

Nov. 18-20

State Fair Park Expo Center.

Holiday Folk Fair International celebrates the cultural heritage of the people living in southeastern Wisconsin. This year's theme, "Celebrate the Culture of Water," will allow Fair-goers the opportunity to learn the ways in which water and its symbolism is incorporated into the music, food, dance, arts, and crafts of Holiday Folk Fair.

Special attractions in 2016 include invited international performers and artisans, including the Schlitzlerländer Trachten- und Volkstanzkreis musical group from Schlitz, Germany, a World Heritage Japanese photographic exhibit, the Sisters Cities International 2016 Young Artist and Authors Showcase, The United States Department of State "Faces of Diplomacy" exhibit, the Artisan corner sponsored by Debra Steff and Katherine Kral, Financial Advisors with Morgan Stanley, the Kohl's Color Wheels display, the Wisconsin Woodturners, and a bonsai exhibit.

The three-day event features the All Nations Theater with traditional music and dance, the World Café offering traditional dishes, the International Stage where young people perform their ethnic dances, the Tanzhaus (Music Pavilion) where attendees dance and sing along with a variety of musical styling's, the Coffee House where patrons enjoy a beverage and baked goods while listening to talented musicians, Heritage Lane, presented by Weather Tight Corporation, with unique traditions and customs through interactive exhibits, the International Bazaar, sponsored by Leaf Filter, where cultural artifacts create a unique shopping experience, and the Callen Construction Chef's Stage featuring local chefs preparing traditional cuisine.

For more information and advance tickets visit www.folkfair.org or call 414-225-6225.

The Milwaukee West Suburban Christian Women's Connection

Invites you to Brunch!

Monday, NOV 14th, 2016

8:30-11am

It's the HOLIDAY FAIRE!

Bid and Browse from 8:30-9:25am

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Presented by Milwaukee Food & City Tours

at Grace Place Coffee

250 E Juneau Ave, Milwaukee

Nov 12 and Dec 10, 9:30 am

Enjoy a tour through Milwaukee, long known as our "City of Steeples," while visiting local chocolate shops along the way. On this tour we'll delve into dessert with stops at 2 local chocolatiers, and we'll also visit 3 local churches to learn about

the history and architecture of these unique places of worship.

We'll meet at a local coffee shop where we'll first enjoy coffee and muffins, then we'll visit 3 churches — plus 2 chocolatiers — via bus. Coffee, muffins, chocolate treats, guided-fun and round-trip transportation are included in the price, along with donations to each church visited. Sample itinerary of places you might visit:

— St. Joan of Arc Chapel — perhaps the only medieval structure (1400's) in the entire Western Hemisphere dedicated to its original purpose

— St. Paul's Episcopal Church — view their stunning and extensive stained glass window collection, including the largest window ever created by Tiffany

— Grace Lutheran — celebrate 160 years of their history in downtown Milwaukee



wcfairpark.com

Holiday Craft Fair

November 19 | 9am to 3pm



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\$3 Admission

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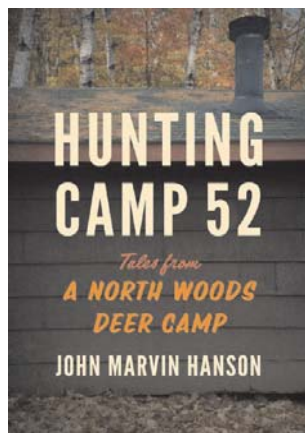
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HUNTING CAMP 52 TALES FROM A NORTH WOODS DEER CAMP

By John Marvin Hanson

The outhouse is always cold, the porcupines are always a problem, and the vehicles are always getting stuck in the mud, but there's nowhere else these men would rather be. Meet the Jolly Boys—five men from northern Wisconsin who built a deer hunting shack on county forest lands in 1955 and established a tradition that has now lasted more than six decades.

Hunting Camp 52, affectionately known as Blue Heaven, is a place where every trail, rock, and ravine has its own nickname; every kill is recorded by hand on a window shade; every hunter happily croons along during evening songfests; and the poker games last late into the night. In this hunting buddy memoir, author John Marvin Hanson—the son of one of the original Jolly Boys—recounts the humorous antics, the memorable hunts, and the profound camaraderie that has developed over almost sixty seasons at Blue Heaven. Hanson also includes more than twenty recipes for gourmet comfort foods prepared each year at camp, from pickled venison hearts and Kathy's pâté to Norwegian meatballs and the treasured recipe for Real Spaghetti.

Order by phone toll free: 888-999-1669 or online at www.wisconsinhistory.org



If I had to give one answer as to why I hunt, it would have to be this...It brings me closer to God, nature, my family and good friends.

By Mary Reid

Many people, when finding out that I hunt, asked the question Why? Sometimes I get tired of hearing the same question time and time again, but then I realize that these people have never experienced what I have. To make matters worse, I am a woman, and that makes it even harder for people to take in.

I have been hunting now for about 17 years and they have been some of the best years of my life. I grew up in Canada and never heard of hunting. My family didn't hunt and so it was not an issue for me. When I met my husband, from South Carolina, I was hit hard with the sport. You see he had been hunting for a good 20 years or so and it was a way of life for him. From August 15th until January 1st he was gone to the club whenever possible. I figured that if I wanted to see him, I would have to join in and join in I did. We can all look back now and laugh. This poor man opened a Pandora's box when he invited me to hunt. Not only did I take his stand and clothing - I had to have a gun.

All four of our children have grown up hunting. I killed my first deer when I was pregnant! I wouldn't want it any other way. How many parents can say that they know where their children are on the weekends. We can! They are with us in the woods or around the campfire hearing stories of old. Oh, the stories are repeaters but the kids love to hear them. Hunting has taught my children to respect nature and to respect their elders. These old fellas we hunt with do not stand for any disrespect. Not only are my husband and I teaching the children, but so are the other folks we spend time with.

There is nothing finer than to be in the middle of the woods. There is no phone, no television, no traffic. Just the noises of birds chirping, squirrels barking, and the beauty of the woods. God sure did a great job! I remember one morning a doe came out to feed and she looked up at me. I started playing games with her by moving my head when she wasn't looking or changing my position. This went on for a good five minutes or so. We were so intent on each other that we almost missed the large hawk that dove down and caught a mouse. Both of us were startled. Then remembered who we were supposed to be watching. I laugh about that.

All the stress of daily living, raising four children, wondering how we will make ends meet seem to vanish when I am out in the wilderness. My whole body relaxes and I find myself so in tune with everything around me. The excitement builds as the first deer pops its head out to feed. And if I'm lucky, I can be proud to bring home some of the best tasting meat there is to feed our family. Hunting isn't just about the kill. As a matter of fact, most people don't realize that more times than not a deer isn't killed. I pass many deer up for one reason or another. Hunting is about good living, getting in touch with one's self. Happy Hunting Everyone.

Mary Reid was born and raised in Canada and is now living in South Carolina. She has four children and two grandchildren. Mary Reid has a great website on hunting and fishing that you can find here: <http://www.buck-and-bass.com>. Visit her other sites as well. www.yourorganicchoices.co and www.all-natural-pet-and-more.com

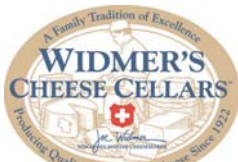
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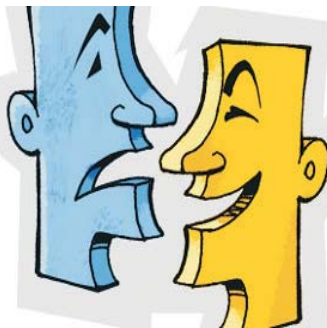
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Can A Gratitude Attitude Change Your Life?



continued from page 3

stories the powerful effects of gratitude on people's lives.

Positive psychology entails a call for science and psychological practice to be as concerned with strength as with weakness; as interested in building the best things in life as in repairing the worst; and as concerned with making the lives of normal people fulfilling as with healing pathology, Vermeeren says.

"I feel that everyone deserves that opportunity."

He describes three areas in life that can be positively transformed with the power of gratitude:

Attitude: Gratitude can help us overcome any problem or hardship. It gives us perspective on what's important, what we truly value and what we have right in front of us. In our small corner of this vast universe, we find the most miraculous thing of all: life. No matter what situation we are in or worries we face, we can always be grateful that we are alive on this beautiful planet. There is a world of possibilities open to whatever attitude we bring to it. Today we can appreciate this opportunity, giving thanks for everything we have and sharing with one another what we are grateful for.

Health: The positive thinking triggered by our gratitude has proven health benefits, including strengthening the immune system, reducing stress and depression, reducing risk of cardiovascular disease, better coping skills during hardship and overall increased sense of well-being, according to the Mayo Clinic. "This isn't empty, New Age-y fluff," says Vermeeren, a successful business consultant. "This is testable criteria and measurable health benefits."

Relationships: One of the most defining characteristics of the human race is our social nature. We are hardwired to work, communicate and interact with each other. Most of us understand the value of being there for each other, especially during hard times. However, research from the University of California-Santa Barbara shows that it's also crucial to be proactively positive during normal or good times, as well. Positive reinforcement during good times reinforces bonds and assures a friend, family member or spouse that you'll be there during hard times. A neutral response to good news from a spouse, for example, implies apathy and that the responder is less involved in the other's life. "Embrace the good stuff not only in your life, but also in the lives of others," Vermeeren says.

Doug Vermeeren is an internationally renowned movie producer, director and author. His award-winning film, *The Opus* (www.theopusmovie.com), received critical acclaim and has been translated to more than 23 languages. His new film, *The Gratitude Experiment*, is now premiering in many of the world's biggest cities.

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It would be difficult, indeed, to overestimate the transcendent importance of the part the railroad has played in making the Nation what it is to-day. Perhaps it would be within bounds to say that without railroads to bind the States into one homogeneous whole, the Nation never could have attained its present size and importance.

- Charles Frederick Carter

Hear that Train Whistle!

By Patricia Wolf

My *California Zephyr Adventure* stirs childlike emotions. I rode the train as a kid from Milwaukee, Wisconsin to Escanaba, Michigan. I don't recall much except clinging to a plaid case filled with Oleo; a product not sold in the dairy state of Wisconsin. I thought for sure the cops would nab me.

The biggest challenge for my husband and I, was making the decision to travel the rails. The Amtrak site was a bit difficult to maneuver, so we called and talked to a service person that helped us through the process in securing a roomette.

What to do before you lose your mind planning an overnight train vacation:

1) On-line, put in different combinations of dates to see what the rates are. 2) If you take out an Amtrak credit card, you can earn train travel points. We secured one-way tickets with these points. 3) Consider booking your roomette on the upper level. There is less noise and better view. 4) Pack a light backpack for a carry-on. The room is small and fits two people tightly. There are larger rooms for families or handicaps. 5) Other luggage can be stored on the lower level, but out in the open. Or check it in at the train station. 6) The roomette comes with meals.

Departure day has finally arrived. We're here, legs wobbling before we're boarded. Do they still say, "All aboard!"?

We needed to catch a commuter train from Milwaukee to Chicago and in an hour and a half we'll be starting our journey west. Lugging a backpack I climb the metal steps. No one shouted, "All aboard". Guess they only do that in the movies.

We're finally in Chicago at Union Station, the hub of all train stations. With a short lay-over we roam around having just enough time to be wowed by the golden Corinthian columns, terracotta walls, pink Tennessee marble floor, and five-story atrium ceiling. I'm told the room is a Beaux Arts style and was completed in 1925. There's a vintage feel throughout the ornate room with music similar to the period playing.

On board the Zephyr, my husband and I settle into our roomette. It's small, but no surprise. Two seats facing each other which are able to recline. Also, it turns into a bed at night. Above there is an upper bunk. Hubby says he'll take the upper. Just then the queasiness begins. I didn't expect motion sickness! A little Ginger Ale helps to settle things.

We make stops along the way and are able to stretch our legs outside for a bit. They call it a smoke stop, since there is no smoking on the train. Some of the stations are quaint, but we can't go far before we hear, "All Aboard!" I smile.

My first night didn't go well, with creaking, clacking, and swaying. I think I can sympathize with the wagon train movement back in the eighteen hundreds. At least I have air control, a place to recharge electronics, and don't need to swat mosquitoes like they did.

OK, that night's over. Forge ahead.

Wow, it must be early. I look outside and it's pretty dark yet. The smell of fresh coffee fills the car. We wobble down to

HEAR THAT TRAIN WHISTLE continued on page 11

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**Tips for Planning,
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Your Organization**



Planning Private Group Travel

By Becky Steimle

Have you ever thought it would be fun to arrange a private trip with your organization, club or church group? With so many beautiful and inspiring destinations in the U.S. and beyond, there are plentiful travel opportunities beyond the usual day trip or weekend excursion for your group to enjoy together. But there's a lot to think about, and you're not a travel agent. So what's your first move?

Consider finding a tour operator that can handle all the details, get your members great group rates, and even offer you a free trip as the group leader. They make the planning a breeze, and also provide extra help getting your members on board.

If you don't know where to start, take a look at the following:

National Tour Association (NTA) membership: A tour operator must meet specific criteria to be part of NTA—such as financial stability, good business ratings, experienced staff, and positive references from past users.

Better Business Bureau rating: Look for a tour operator with a strong rating,

PLANNING GROUP TRAVEL continued from page 17

HEAR THAT TRAIN WHISTLE

continued from page 10

the dining car. I'm hoping not to fall into one of the rooms with an open door. Wobble; wobble... push the doors open where the cars attach. This is the hardest part to traverse. Made it to the table! I see a thin line of color along the eastern horizon. My husband and I start chatting with a couple across from us. I hear someone say, "There are the foot hills of the Rockies!" I'm torn between the eastern sunrise and the western hills which are soon approaching. The conversation fades and I'm wrapped in the beauty surrounding me.

With our breakfast over, we visit the observation car which offers an expanded view up to the sky. More talking, which I usually don't mind, but I know I'm going to miss something as we wiz by. Within a half hour we're back to the quiet of our roomette and enjoying our own private nature show. Eyes finally heavy from a sleepless night, we decide to nap and dream of all the splendor of the Rockies. By day's end we'll be at our destination, Glenwood Springs, Colorado.

Notes on train travel for the weak at heart:

1) Use the rest rooms when the train makes station stops along the way. 2) Going down corridors was a challenge and walking quickly helped, and make sure you're ready to brace yourself on the walls. 3) Lying on your back to sleep helps with the swaying of the train and try not to resist it. 4) Mattresses are pretty comfortable, but pillows are flat. 5) Food is pretty good, but most seems to be made off the train in bulk. Mealtime is community style; meaning you'll be sharing with four people at the table. Don't forget to tip your server. 6) Riding at the back of the train means you'll have a bouncier ride.

We had an exciting three day stay in Glenwood Springs, but are looking forward to the ride through the mountains toward Denver. From the beginning of my train trip, I could hear the whistle drawing me in, like a Pied Pipers flute I'm mesmerized by its call. In the distant, the whistle heralds a gentle moan which stirs a tune relentlessly on the breeze. For a moment, an ambience appears as if coexistent-train, wind, and I float as a single note lingering through Rocky Mountain air-stream.

I would rate my first train trip about a seven. There are things I would do different. Bring a pillow, purchase a roomette or bedroom in the middle of the train, and bring layers of clothing. What about future train adventures for me? "I think I can, I think I can... said the little engine and me!"

The time will come when people will travel in stages moved by steam engines from one city to another, almost as fast as birds can fly, 15 or 20 miles an hour.... A carriage will start from Washington in the morning, the passengers will breakfast at Baltimore, dine at Philadelphia, and sup in New York the same day.... as predicted years ago.

— Oliver Evans, 1800.

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Boomers! Your Life Magazine ~ NOVEMBER 2016/Page 11

The Importance of Fall Gutter and Roof Maintenance

GERMANTOWN - With fall in full swing and winter here before you know it, it's essential to prepare your gutters and roof now, to prevent major repairs down the road. "For instance, ice and snow buildups can cause major gutter and roof damage. Just following a few easy steps can get you ahead of the game this winter," said Scott Cline, owner of J&B Construction, explains the importance of gutter and roof maintenance.

When it comes to gutters, you want to first make sure that they are securely screwed into the fascia board. If your gutters happen to be more than 15 years old, they may just be nailed with a big spike (a technique called "spike and ferrule") and after that many years, it may no longer be functional. Gutters assembled using this technique will be able to handle heavy rainfall in the spring, but once heavy snowfall hits and rests in the gutters, they will begin to pry off the house. Unless gutters are properly strapped and securely screwed on, they will not be able to handle the excess weight of ice and snow build up.

Second, ensure that your gutters and downspouts are clean. If you don't have a functioning gutter cover system, gutter cleaning is necessary. "You want to remove any leaves and debris before the first snowfall. Without a gutter cover system, gutters and downspouts can easily become clogged with wet leaves and when wet leaves freeze, your gutter system won't stand a chance," said Cline.

Roofs, on the other hand, require a little more maintenance and inspection.



First, you want to make sure your shingles are firmly fastened to your roof. On older roofs, the roofing nails or tar sealing the shingles together may not be functioning properly. In this case, water can get underneath the shingles and easily find its way into your home. "This problem intensifies in winter, because the water beneath your shingle will turn into ice. Consequently, the ice on your roof will expand and contract as it melts and refreezes, creating more space between your roof and the damaged shingle," said Cline.

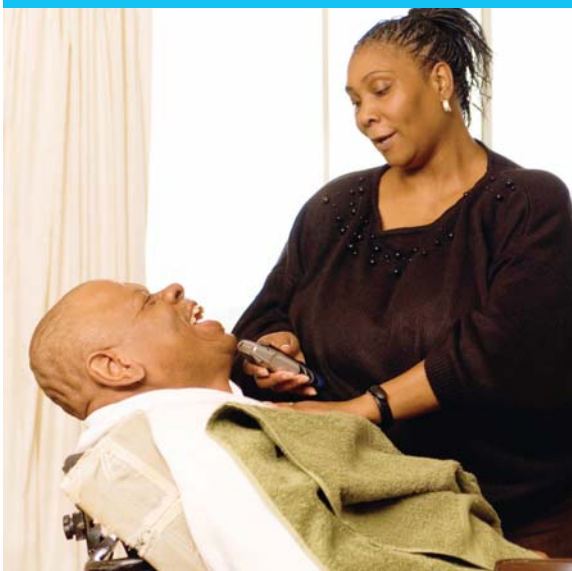
You may also want to consider installing heating cables on the bottom of your roof. These cables are capable of melting any excess snow or ice that has accumulated on the roof and allows it to run off as it normally would in warmer months. They will also help prevent water from entering and damaging your home because they keep the seams and edges of your roof clear of ice.

Third, use a roof rake after there is a snowfall that produces accumulation. This type of rake is available at area hardware stores and are helpful at pulling excess

snow off your roof. "Just be mindful of not impacting the gutter system," Cline said.

Finally, use common sense. After a big storm, it's worth your time to take a few minutes to scan your home top to bottom to check for weak spots or areas of particularly heavy snow and/or ice accumulation. If you see an large mounds forming on your roof, take action now to avoid a major issue later.

J&B Construction is a member of Milwaukee NARI and the Better Business Bureau. For more information or to arrange a complimentary consultation, call J&B Construction at 262-437-0537 or visit www.jandbconstruction.com.



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NATIONAL DAY Calendar

NOVEMBER 1

National Cook For Your Pets Day

NOVEMBER 2

National Deviled Egg Day

NOVEMBER 3

National Men Make Dinner Day

NOVEMBER 4

National Candy Day

NOVEMBER 5

National Doughnut Day

NOVEMBER 6

National Nachos Day

NOVEMBER 7

National Bittersweet Chocolate with
Almonds Day

NOVEMBER 8

National Cappuccino Day

NOVEMBER 9

National Scrapple Day

NOVEMBER 10

National Vanilla Cupcake Day

NOVEMBER 11

National Sundae Day

NOVEMBER 12

Chicken Soup for the Soul Day

NOVEMBER 13

World Kindness Day

NOVEMBER 14

National Pickle Day

NOVEMBER 15

Clean Out Your Refrigerator Day

NOVEMBER 16

National Fast Food Day

NOVEMBER 17

National Take a Hike Day

NOVEMBER 18

Mickey Mouse Birthday

NOVEMBER 19

National Carbonated Beverage

NOVEMBER 20

National Peanut Butter Fudge Day

NOVEMBER 21

World Hello Day

NOVEMBER 22

National Cranberry Relish Day

NOVEMBER 23

National Cashew Day

NOVEMBER 24

National Sardines Day

NOVEMBER 25

National Day of Thanksgiving

NOVEMBER 26

National Cake Day

NOVEMBER 27

National Bavarian Cream Pie Day

NOVEMBER 28

National French Toast Day

NOVEMBER 29

Electronic Greetings Day

NOVEMBER 30

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Vacuum Manure

A little old lady answered a knock on the door one day, only to be confronted by a well-dressed young man carrying a vacuum cleaner.

"Good morning," said the young man. "If I could take a couple of minutes of your time, I would like to demonstrate the very latest in high-powered vacuum cleaners."

"Go away!" said the old lady. "I haven't got any money!" and she proceeded to close the door.

Quick as a flash, the young man wedged his foot in the door and pushed it wide open. "Don't be too hasty!" he said. "Not until you have at least seen my demonstration." And with that, he emptied a bucket of horse manure onto her hallway carpet.

"If this vacuum cleaner does not remove all traces of this horse manure from your carpet, Madam, I will personally eat the remainder." "Well," she said, "I hope you've got a good appetite, because the electricity was cut off this morning."

Q: Where does a bee pee?

A: At the BP station.

Fortune Teller

In a dim, smoky room, the psychic turned the cards up one by one, and told her client the shocking truth:?

"There is no gentle way to tell you this, so I'll just say it. Prepare for widowhood. Your husband will die horribly and violently before the year is out."?

Noticeably disturbed, the client stared at the old mystic, then at the lone, wavering candle, and finally at the cards laid out before her. She breathed in deeply, trying to control her emotions. She had to find out the rest. She could not leave without knowing.

She gazed intently at the old woman, prepared herself, and asked,? "Is there any chance I'll be acquitted?"



LAUGH OUT LOUD! COFFEE BREAK

Lady goes to the Doctor. She looks horrible and stressed...

The doctor asks "What's wrong?" She replies "Well, my husband has a bad temper and he likes to yell at me." He looks concerned and says "Next time, get a bottle of water and swish some in your mouth until he quiets down."

So she goes home, and to her demise he starts yelling, so she gets her bottle of water and starts swishing. He leaves the room.

She comes back two weeks later looking better and refreshed. "Doctor! It worked! But you have to tell me, what's with the water?"

Doctor says "It's not the water, it's keeping your mouth shut."

The 21st Century in POLITICS

When deleting history is often more important than making it.

If God wanted us to vote, he would have given us candidates. ~Jay Leno~

The problem with political jokes is they get elected. ~Henry Cate, VII~

We hang the petty thieves and appoint the great ones to public office ~Aesop~

When I was a boy I was told that anybody could become President; I'm beginning to believe it. ~Clarence Darrow~

Why pay money to have your family tree traced; go into politics and your opponents will do it for you. ~Author unknown~

Politicians are people who, when they see light at the end of the tunnel, go out and buy some more tunnel. ~John Quinton~

I offer my opponents a bargain: if they will stop telling lies about us, I will stop telling the truth about them. ~Adlai Stevenson, campaign speech, 1952~

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November is Adopt-a-Senior-Animal Month

Looking for Some ... Mature Companionship?

November is national Adopt-a-Senior-Animal Month and the seniors at the Wisconsin Humane Society can't wait to celebrate – in a new home!

WHS has many spry seniors waiting for that perfect someone to provide them lots of love in their golden years. In return, these special elders have a lot of love to give.

In addition to their loving personalities, senior companion animals have a lot of other positive qualities that a younger furry friend may yet to have developed. Qualities that make senior animals such superb companions include:

- Older animals know the ropes. They're patient and wise, making it easier to assimilate them into a new home.
 - Mature animals may often give you some time to yourself, as their physical demands are not as high.
 - Older animals can learn very quickly. Their ability to focus is leaps and bounds ahead of those impetuous puppies and kittens.
 - Senior animals return the love that you give them tenfold!
- The Wisconsin Humane Society always has wonderful senior ambassadors. As with all of the companion animals, these seniors come with the full behavior and veterinary package available at the Wisconsin Humane Society.

12 Commandments for Dogs

1. I will not eat the cat's food before he eats it or after he throws it up.
2. I will not roll on dead seagulls, fish, crabs, etc., just because I like the way they smell.
3. The Litter Box is not a cookie jar.
4. The sofa is not a 'face towel'.
5. The garbage collector is not stealing our stuff.
6. I will not play tug-of-war with Dad's underwear when he's on the toilet.
7. Sticking my nose into someone's crotch is an unacceptable way of saying 'hello'.
8. I don't need to suddenly stand when I'm under the coffee table.
9. I must shake the rainwater out of my fur before entering the house - not after.
10. I will not come in from outside and immediately drag my butt across the carpet.
11. I will not sit in the middle of the living room and lick my crotch.
12. The cat is not a 'squeaky toy', so when I play with him and he makes that noise, it's usually not a good thing.



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In a world of fast food and canned processed ingredients, try something pure - **NATURAL PUMPKIN**

Large field pumpkins, which are bred for jack-o'-lanterns, are too stringy for baking. Choose sugar pie pumpkins or other flavorful varieties. Small and sweet with dark orange-colored flesh, they're perfect for pies, soups, muffins, and breads.

A medium-sized (4-pound) sugar pumpkin should yield around 1½ cups of mashed pumpkin. This puree can be used in all your recipes calling for canned pumpkin. Choose Your Method. There are three ways to transform an uncooked pumpkin into the puree used in baking. Always remember to save the seeds to dry and roast. Delicious nutritious snack!

Baking Method

Cut the pumpkin in half and discard the stem section and stringy pulp.

In a shallow baking dish, place the two halves face down and cover with foil. Bake in a preheated 375 degrees F (190 degrees C) oven for about 1½ hours for a medium-sized sugar pumpkin, or until tender.

Once the baked pumpkin has cooled, scoop out the flesh and puree or mash it. For silky smooth custards or soups, press the pumpkin puree through a sieve.

Boiling Method

Cut the pumpkin in half, discarding the stringy insides. Peel the pumpkin and cut it into chunks. Place in a saucepan and cover with water. Bring to a boil and cook until the pumpkin chunks are tender. Let the chunks cool, then puree the flesh in a food processor or mash it with a potato masher or food mill.

Microwave Method

Cut the pumpkin in half, discarding the stringy insides. Microwave on high power for seven minutes per pound, turning pieces every few minutes to promote even cooking. Process as above.

You can refrigerate your fresh pumpkin puree for up to three days, or store it in the freezer up to six months, so you can enjoy fall pumpkins for months to come.

Find more recipes at my favorite site: www.allrecipes.com

PUMPKIN BREAD

- 3 1/2 cups all-purpose flour
- 2 cups packed dark brown sugar
- 2/3 cup white sugar
- 2 cups pumpkin puree
- 1 cup vegetable oil
- 2/3 cup coconut milk
- 2 teaspoons baking soda
- 1 teaspoon salt
- 1 teaspoon ground nutmeg
- 1 1/2 teaspoons ground cinnamon
- 2/3 cup flaked coconut
- 1 cup toasted walnuts, chopped

Directions: Preheat oven to 350 degrees. Grease and flour two 8x4 inch loaf pans.

In a large bowl combine the flour, brown sugar, white sugar, pumpkin puree, oil, coconut milk, baking soda, salt, ground nutmeg and ground cinnamon. Mix until all of the flour is gone. Fold in the nuts and flaked coconut. Pour batter into the prepared pans.

Bake at 350 degrees for 1 hour and 15 minutes or until a toothpick inserted in the center comes out clean. Remove from oven and cover loaves with foil tightly. Allow to steam for 10 minutes. Remove foil and turn out onto a cooling rack. Tent lightly with the foil and allow to cool completely.



STUFFED SQUASH

This recipe uses acorn squash but don't be shy! Butternut, large patty pan, zucchini and even pumpkin can be substituted.

- 2 medium acorn squashes, cut in half with seeds removed
- 1 tablespoon olive oil
- 2 cups chopped Granny Smith or Honeycrisp apples
- 1/2 cup chopped shallots
- 1/2 cup finely chopped celery
- 1/2 cup finely chopped carrots

- 4 cloves garlic, chopped
- 1 cup cooked quinoa
- 1/4 cup chopped unsalted pecans
- 2 tablespoons chopped fresh thyme
- 1/2 teaspoon sea salt
- 1/2 teaspoon ground black pepper

Directions: Heat the oven to 425 F. Line a baking sheet with foil. Place acorn squash halves on the baking sheet. Roast for 30 minutes; cover and set aside. Heat a large skillet on medium-high heat. Add the oil and saute apples, shallots, celery, carrots and garlic until tender. Add quinoa, pecans, thyme, salt and pepper to the skillet; mix thoroughly. Stuff each side of the squash with 1/2 cup mixture and bake in the oven for about 5 to 10 minutes until heated through.

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Take a Bite Out of Your Family's Food Bills

If it seems like your grocery store bills are getting bigger, you're not imagining it: food prices are on the rise, and poised to go higher.

Luckily, shoppers can take a few easy steps to ease the bite on food budgets.

• **Buy fewer processed food products.** That means buying fresh fruit instead of processed packaged fruit snacks, or peanuts in the shell rather than shelled, roasted and salted peanuts in a can. Less processing equals greater value, explains Kara Newman, author of "The Secret Financial Life of Food: From Commodities Markets to Supermarkets."

"When you buy packaged food, only 15 to 20 cents of every dollar goes toward the raw commodities used in that product," Newman says, citing a USDA study that focused on price inputs for a typical box of corn flakes. In that box, 15 percent to 20 percent of the price goes toward the raw corn, she explains -- the rest goes toward processing, transportation and fuel, advertising, and other expenses related to getting a box on a retail shelf. "In the end, you pay more for the packaging than you do for the corn in your corn flakes!"

• **Try out "Meatless Mondays."** Consider preparing vegetarian meals at least once a week. The steepest food price increases were among beef and veal, and poultry products, according to USDA figures -- and those products are expected to trend higher. By comparison, fresh vegetables were the only category that saw a decline in prices.

Can't bear to go completely veggie? Try subbing eggs, dairy and fish for beef and poultry -- those products have had slightly gentler price increases.



• **Cut out the middleman.** "One of the secrets nobody tells you is that you can opt out of buying 'commodity products' if you want," Newman notes. "To do that, shop at greenmarkets where you can buy direct from farmers and other food producers."

Planning a Private Group Tour

continued from page 11

meaning A or higher, and note whether they've had any complaints filed.

Good insurance: Look for a company with at least \$5 million in professional liability insurance. Strict criteria must be met to receive such coverage. They should offer a comprehensive traveler protection and insurance plan to safeguard against losses due to cancelation, illnesses, or emergencies—a good idea for groups that include seniors.

Whether or not you choose to work with a tour operator, another challenge (beyond the logistics) is effectively communicating with your members about the trip. Here are a few tips:

Let your members choose. Offer several destination choices, based on your members' interests, rather than selecting where the group leader would like to go. Successful leaders who know their group can suggest several likely choices, then let the group make the final decision. A trip is a big investment of time and money, both for the organization in hosting it and for each traveler.

Consider all levels of trips. Think beyond the closest places and the cheapest trips. Sometimes people say, "Our customers are frugal—they won't pay." But people will choose a high ticket trip if they see the value.

Offer special "member pricing." The member price shows your people an advantage of membership, demonstrating that they are getting a nice deal. And it might spur a few non-members to join your group to get the lower rate.

Sell early but not too early. For a next-year tour, you'll get more play when you wait to promote it until after Labor Day. High priced, longer duration trips might be an exception, but we've often found that week-long domestic trips don't produce reservations until after Labor Day of the previous year.

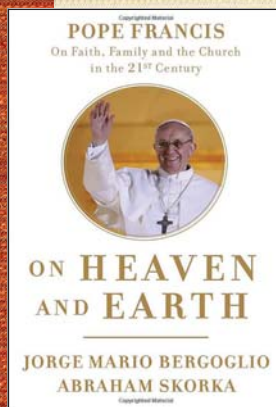
Ask your tour company to present. It's a nice touch and an enjoyable gathering where people can get their questions answered. Often people decide that night to reserve their trip.

Promote the trip in print. Ask your tour company for help putting together a two-page letter or flyer. You might also extend the "reach" of your promotion by placing an ad in your local paper, and your tour operator may do a "co-op" on the ad -- sharing the cost with you.

Talk it up! Share your enthusiasm for the highlights you're most excited about—the special off-the-beaten-path stops they offer, that little café with the home cooking you can't wait to try. That's how you book a full trip.

Additional information is available by calling Country Travel Discoveries at 855-744-8747 or visiting www.CountryTravelDiscoveries.com/groups.

A Jewish Catholic Dialogue Series



In 2010 Rabbi Abraham Skorka and Cardinal Jorge Mario Bergoglio wrote "On Heaven and Earth," chronicling their interfaith discussions on various topics. These two Argentinian clergy shared frank observations. At the time, Cardinal Bergoglio had no idea that he would

soon become Pope Francis, which makes his insights so important.

Rabbi Steven Adams, Director of Pastoral Care at the Jewish Home and Care Center and Jim Heisler, Activity Therapist at Chai Point, a practicing Catholic and a former Catholic priest for 27 years, will present views from the book in a 12-part series.

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G-d, Atheists and dealing with Evil

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December 12

Religions

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"We the People of the United States, in Order to form a more perfect Union, establish Justice, ensure domestic Tranquility, provide for the common defence, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity, do ordain and establish this Constitution for the United States of America." ~Preamble to the Constitution

The Constitution of the United States of America is the supreme law of the United States. Empowered with the sovereign authority of the people by the framers and the consent of the legislatures of the states, it is the source of all government powers, and also provides important limitations on the government that protect the fundamental rights of United States citizens.

Why a Constitution?

The need for the Constitution grew out of problems with the Articles of Confederation, which established a "firm league of friendship" between the states, and vested most power in a Congress of the Confederation. This power was, however, extremely limited — the central government conducted diplomacy and made war, set weights and measures, and was the final arbiter of disputes between the states. Crucially, it could not raise any funds itself, and was entirely dependent on the states themselves for the money necessary to operate. Each state sent a delegation of between two and seven members to the Congress, and they voted as a bloc with each state getting one vote. But any decision of consequence required a unanimous vote, which led to a government that was paralyzed and ineffectual.

A movement to reform the Articles began, and invitations to attend a convention in Philadelphia to discuss changes to the Articles were sent to the state legislatures in 1787. In May of that year, delegates from 12 of the 13 states (Rhode Island sent no representatives) convened in Philadelphia to begin the work of redesigning government. The delegates to the Constitutional Convention quickly began work on drafting a new Constitution for the United States.

The Constitutional Convention. A chief aim of the Constitution as drafted by the Convention was to create a government with enough power to act on a national level, but without so much power that fundamental rights would be at risk. One way that this was accomplished was to separate the power of government into

three branches, and then to include checks and balances on those powers to assure that no one branch of government gained supremacy. This concern arose largely out of the experience that the delegates had with the King of England and his powerful Parliament. The powers of each branch are enumerated in the Constitution, with powers not assigned to them reserved to the states.

The Bill of Rights. One of the principal points of contention between the Federalists and Anti-Federalists was the lack of an enumeration of basic civil rights in the Constitution. Many Federalists argued, as in Federalist No. 84, that the people surrendered no rights in adopting the Constitution. In several states, however, the ratification debate in some states hinged on the adoption of a bill of rights. The solution was known as the Massachusetts Compromise, in which four states ratified the Constitution but at the same time sent recommendations for amendments to the Congress.

James Madison introduced 12 amendments to the First Congress in 1789. Ten of these would go on to become what we now consider to be the Bill of Rights. One was never passed, while another dealing with Congressional salaries was not ratified until 1992, when it became the 27th Amendment. Based on the Virginia Declaration of Rights, the English Bill of Rights, the writings of the Enlightenment, and the rights defined in the Magna Carta, the Bill of Rights contains rights that many today consider to be fundamental to America. (See the Bill of Rights on page 19)

Resource: www.whitehouse.gov

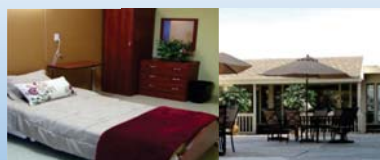
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Letter of Transmittal to the President of Congress

Monday September 17th, 1787

Sir:

We have now the honor to submit to the consideration of the United States in Congress assembled, that Constitution which has appeared to us the most advisable.

The friends of our country have long seen and desired, that the power of making war, peace and treaties, that of levying money and regulating commerce, and the correspondent executive and judicial authorities should be fully and effectually vested in the general government of the Union: but the impropriety of delegating such extensive trust to one body of men is evident—Hence results the necessity of a different organization.

It is obviously impracticable in the federal government of these States, to secure all rights of independent sovereignty to each, and yet provide for the interest and safety of all—Individuals entering into society, must give up a share of liberty to preserve the rest. The magnitude of the sacrifice must depend as well on situation and circumstance, as on the object to be obtained. It is at all times difficult to draw with precision the line between those rights which must be surrendered, and those which may be reserved; and on the present occasion this difficulty was increased by a difference among the several States as to their situation, extent, habits, and particular interests.

In all our deliberations on this subject we kept steadily in our view, that which appears to us the greatest interest of every true American, the consolidation of our Union, in which is involved our prosperity, felicity, safety, perhaps our national existence. This important consideration, seriously and deeply impressed on our minds, led each State in the Convention to be less rigid on points of inferior magnitude, than might have been otherwise expected; and thus the Constitution, which we now present, is the result of a spirit of amity, and of that mutual deference and concession which the peculiarity of our political situation rendered indispensable.

That it will meet the full and entire approbation of every State is not perhaps to be expected; but each will doubtless consider, that had her interests been alone consulted, the consequences might have been particularly disagreeable or injurious to others; that it is liable to as few exceptions as could reasonably have been expected, we hope; that it may promote the lasting welfare of that country so dear to us all, and secure her freedom and happiness, is our most ardent wish.

With great respect, We have the honor to be, Sir, Your Excellency's most Obedient and humble Servants,

George Washington, President

By unanimous Order of the Convention

The Bill of Rights

The First Amendment provides that Congress make no law respecting an establishment of religion or prohibiting its free exercise. It protects freedom of speech, the press, assembly, and the right to petition the Government for a redress of grievances.

The Second Amendment gives citizens the right to bear arms.

The Third Amendment prohibits the government from quartering troops in private homes, a major grievance during the American Revolution.

The Fourth Amendment protects citizens from unreasonable search and seizure. The government may not conduct any searches without a warrant, and such warrants must be issued by a judge and based on probable cause.

The Fifth Amendment provides that citizens not be subject to criminal prosecution and punishment without due process. Citizens may not be tried on the same set of facts twice, and are protected from self-incrimination (the right to remain silent). The amendment also establishes the power of eminent domain, ensuring that private property is not seized for public use without just compensation.

The Sixth Amendment assures the right to a speedy trial by a jury of one's peers, to be informed of the crimes with which they are charged, and to confront the witnesses brought by the government. The amendment also provides the accused the right to compel testimony from witnesses, and to legal representation.

The Seventh Amendment provides that civil cases also be tried by jury.

The Eighth Amendment prohibits excessive bail, excessive fines, and cruel and unusual punishments.

The Ninth Amendment states that the list of rights enumerated in the Constitution is not exhaustive, and that the people retain all rights not enumerated.

The Tenth Amendment assigns all powers not delegated to the United States, or prohibited to the states, to either the states or to the people.

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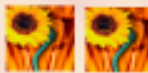
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My Seasonal Friends

By Gregg A. Trojanowski

As the years pass and the seasons

change, I never realized or noticed the many seasonal friends I have. For forty years, I faithfully filled my bird feeders facing chilling winds, ice pellets, frozen fingers to oppressing humidity and thundershowers. During that time, I never appreciated the gifts those feathered friends or other creatures were giving back to me.

At first I used common bird seed found at the local hardware store. The lowest price mixture was

good enough. Then I graduated to bird specific seed to attract a wider variety beyond the local species. Hummingbird feeders with sugary mixture and sliced orange sections posted on a nail soon followed.

Now, as I look out my window, I see God's gifts multiplied with bird varieties I never numbered before. It also drew memories over the years of family, friends, and acquaintances who passed by that same window. I cherish the memories of laughter at birthday and anniversary celebrations, along with comforting family and friends at times of anxiety and sadness. They too are seasonal friends in a much more intimate way than the creatures that passed during seasonal changes. Still, I was rewarded by both groups sharing their very existence and experiencing joy in a world which often misses the very basics of the natural world and human interaction. The birds and creatures were photographed by me over a number of years on my property in the southwestern part of Milwaukee Wisconsin. Patience and luck was all I needed to be so rewarded by my seasonal friends.



This article submitted by Gregg A. Trojanowski can be reached by email at gtrojano@yahoo.com

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What can people do to avoid making poor investment decisions?



When we go to the grocery store, we seldom shop on logic alone. We may not even buy on price. We buy one type of yogurt over another because of brand loyalty, or because one brand has more appealing packaging than another. We buy five bananas because they are on sale for 29 cents this week – the bargain is right there; why not seize the opportunity?

We pick up that gourmet ice cream that everyone gets – if everyone buys it, it must be a winner. As casual and arbitrary as these decisions may be, they are remarkably like the decisions many investors make in the financial markets.

Emotion often drives our financial decisions, even when logic should.

A degree of emotion also factors into many of our financial choices. There is even a discipline devoted to how our emotions affect our financial decisions: behavioral finance. Examples of emotionally driven financial behaviors are all around us, especially in the investment markets.

Behavior #1: Believing future performance relates to past performance. In truth, there is no relation. If an investment yields 8-10% for six consecutive years, that does not mean it will yield 8-10% next year. Still, we may be lulled into expecting such performance – how can you go wrong with such a “rock solid” investment? In behavioral finance, this is called *recency bias*. Bullish investors tend to harbor it, and it may lead to irrational exuberance.

Similarly, investors adjust risk tolerance in light of past performance. If their portfolio returned spectacularly last year, they may be tempted to accept more risk this year. If they took major losses in the equity markets last year, they may become very risk-averse and get out

of equities. Both behaviors assume the future will be like the past, when the future is really unknown.

Behavior #2: Investing on familiarity. *Familiarity bias* encourages you to make investment or consumer choices that are “friendly” and comfortable to you, even when they may be illogical. You go with what you know, without investigating what you don’t know or looking at other options. Another example of familiarity bias is when you invest in a company or a sector largely because you are attracted to or familiar with its “story” – its history, its reputation.

Behavior #3: Ignoring negative trends. This is known as the *ostrich effect*. We can ignore the reality of a correction or a bear market; we can ignore the fact that our credit card debt is increasing. Studies suggest that investors check in on their portfolios with less frequency during market slumps – they would rather not know the degree of damage.

Behavior #4: Wanting decisions to pay off now. Patience tends to be a virtue in both equity investing and real estate investing, but we may suffer from *hyperbolic discounting* – a bias in which we want a quick payoff today rather than an even larger one that might result someday if we buy and hold.

Behavior #5: Falling for a decoy. When given a third consumer choice, instead of two consumer choices, we may choose a different product than we originally would, and perhaps make a choice we would not have otherwise considered. Once, an ad in *The Economist* offered three kinds of subscriptions: \$59 for online only, \$159 for print only, and \$159 for online + print. The \$159 print-only option was an illustration of the *decoy effect* – the choice existed seemingly just to make the \$159 online + print option look like a better deal.

Behavior #6: Seeing patterns where none exist. This is called the *clustering illusion*. You see it

FINANCE continued on page 24

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YES!! Particular types of shopping can actually help you remain mentally sharp and physically healthy

By Phil Scott

When the going gets tough, it turns out the tough go shopping. That's because particular types of shopping actually help you remain mentally sharp and physically healthy, according to Guy McKhann, MD, a neurologist at Johns Hopkins.

To research their book *Keep Your Brain Young*, McKhann and his coauthor and wife, Marilyn Albert, PhD, who directed gerontology research at Massachusetts General Hospital, separated 75- to 80-year-olds into two groups: those who continued to function well and those in a physical and mental downward drift. For five to seven years, the couple followed the groups, a total of 700 people, equally divided between men and women. They posed the question: What differences in behavior are there between the first and second groups? Their conclusion: "Those who continued to do well were physically active, mentally active, and continued to see themselves having a role to play in life," says McKhann. Looking at the data, Albert had another thought: Perhaps the healthy women shopped.

Shopping, McKhann theorizes, involves all the ingredients for staying fit and alert. There's physical activity — walking, moving, lifting products, trying on clothes, carrying shopping bags; and there's mental activity — comparing prices, searching for bargains, making choices. "And after a successful shopping trip, you have a sense of accomplishment," says McKhann.

"Meanwhile," he says, pointing out certain gender-based differences, "the men haven't done anything but watch the game, and half of them feel lousy afterwards because their team lost."

Not all shopping is created equal. Compulsive shopping is always a sign of trouble, of course, as is outspending your budget. Television shopping channels, and Internet or catalog shopping don't have the same cognitive effect, since they lack the physical aspects of shopping. And while grocery shopping may be fine for you physically, it doesn't count if you're just going through the motions and picking up the same items you routinely get. Compare that with a visit to the farmer's market, though. With several possible menus in mind, you go from stand to stand, looking over the produce and making a meal from what's available, what's freshest, and what's the best buy. That's stay-sharp shopping for sure.

Phil Scott is the author of *The Shoulders of Giants: A History of Human Flight to 1919*.

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The spookiest time of the year was also spooky in terms of what Americans are willing to spend on Halloween....

\$8.38 Billion – Estimated Halloween-related spending in 2016 (\$3.14 billion on costumes).

\$547.9 Million – Halloween candy sales (fourth biggest candy-selling holiday).

\$300+ Million – Annual revenue from ticket sales to haunted attractions (80 percent of which are charity-operated).

72 Percent – Share of parents who say they steal Halloween candy from their kids.

www.WalletHub.com

EARTH TALK

From the Editors of
E/The Environmental Magazine

If you want to play it safe and natural when cleaning your home, WebMD suggests using white distilled vinegar—it kills mold and mildew, eliminates soap scum and sanitizes, all in one fell swoop—to clean windows, tile, cutting boards and countertops.

I want to use cleaning products that are healthier for the environment, but I worry that baking soda and the like won't really get my tub and toilet germ-free.

When it comes to household cleaning products, most mainstream brands make use of chlorine bleach, ammonia or any number of other chemicals that can wreak havoc on the environment and human health.

Ammonia is a volatile organic compound that can irritate the respiratory system and mucous membranes if inhaled, and can cause chemical burns if spilled on the skin. Bleach contains sodium hypochlorite, which can cause eczema and other skin ailments as well as breathing difficulties if inhaled. And when it reacts with other elements in the environment, toxic "organochlorines" can form, damaging the ozone layer and causing health issues such as immune suppression, reproductive difficulties and even cancer.

Fortunately, growing public concern about the health effects of toxic exposure have led to an "explosion of environmentally friendlier and non-toxic products," says the health information website, WebMD. "From laundry detergents and fabric softeners to multi-surface and floor cleaners, to tile and bathroom cleaners—that are... safer for people and the planet." WebMD warns that while many are indeed safer, others are "greenwashed," meaning they are "marketed as natural while still including suspect chemicals." How does one know? "Get in the simple practice of looking at product labels to see if the cleaning manufacturer is clearly disclosing all ingredients," reports WebMD. "If it is not... it could mean the manufacturer is trying to hide a particular suspect ingredient."

Also, just because a product has an eco-certification printed on its label doesn't necessarily mean it should be trusted. To make sure, check the Eco-Labels section of *Consumer Reports'* Greener Choices website, which gives the low-down on what labels really mean and whether they are backed up by government regulations. Another good resource is the U.S. Department of Health and Human Services' Household Products Database, which provides ingredient lists for thousands of products on U.S. store shelves.

If you want to play it safe and natural when cleaning your home, WebMD suggests using white distilled vinegar—it kills mold and mildew, eliminates soap scum and sanitizes, all in one fell swoop—to clean windows, tile, cutting boards and countertops. Another effective yet gentle natural cleaner for countertops and bathtubs is baking soda, especially when mixed with a few drops of mild soap. Borax can be called in for tougher stains. If you're interested in cleaning greener, there are many sources of natural cleaning recipes online. Or check out the cleaning products aisle at your local natural food store, where you will find a wide range of cleaning formulations from the likes of Seventh Generation, Ecover, Green Works and Earth Friendly Products (which sells a "Safeguard Your Home" retail pack that includes one each of a window cleaner, an all-purpose cleaner, a dishwashing liquid, an automatic dishwasher gel, a laundry detergent and a fabric refresher), among many others.

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November is the month for **INDIAN SUMMER**

It's warm, the atmosphere is hazy or smoky, there is no wind, the barometer is standing high, and the nights are clear and chilly. A moving, cool, shallow polar air mass is converting into a deep, warm, stagnant anticyclone (high pressure) system, which has the effect of causing the haze and large swing in temperature between day and night. Welcome Indian Summer.

It's not just a few more hot days in autumn. The time of occurrence is important: The warm days must follow a spell of cold weather or a good hard frost.

The conditions described above must also occur between St. Martin's Day (November 11) and November 20. For over 200 years, The Old Farmer's Almanac has adhered to the saying, "If All Saints' (November 1) brings out winter, St. Martin's brings out Indian Summer."

Why is Indian summer called Indian summer? There are many theories. Some say it comes from the early Algonquian Native Americans, who believed that the condition was caused by a warm wind sent from the court of their southwestern god, Cautantowwit.

Another origin of the term goes back to the very early settlers in New England. Each year they would welcome the arrival of a cold wintry weather in late October when they could leave their stockades unarmed. But then came a time when it would suddenly turn warm again, and the Native Americans and the settlers would decide to have one more go at each other. "Indian Summer," the settlers called it. ~wikipedia

FINANCE

continued from page 21

in casinos where a slot machine pays out twice an hour, and people line up to play that "lucky" machine, which has, in fact, just paid out randomly. Some investors fall prey to it in the markets.

Behavior #7: Following the herd. The more consumers or investors that subscribe to a particular belief, the greater the chance of other consumers or investors to join the herd, or "jump on the bandwagon," for good or bad. This is the *bandwagon effect*.

Behavior #8: Buying the amount of something that we are marketed. In our minds, we believe that there is an optimal amount of something per purchase. This is called *unit bias*, and when marketing suggests the ideal amount should be larger, we buy more of that product or service.

There are dozens of biases we may harbor, temporarily or regularly, all subjects of study in the discipline of behavioral finance. Recognizing them may help us to become a better consumer, and even a better investor. Best wishes, and do not hesitate to contact me if you wish to discuss your investment decisions in more detail.

Do you have a financial question for Tim, or want to meet with him for a second opinion about your retirement plan? Tim can be reached at (262)369-5200 or info@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.

*****8*****

After many years of studying at a university, I've finally become a PhD... or Pizza Hut Deliveryman as people call it.

PMS should just be called ovary-acting.

I can't believe I forgot to go to the gym today. That's 7 years in a row now.



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STUFF
SUDDEN
THOUGHT
UNWISE
WANT
WHICH
WICKED
WIND

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Crossword on page 26

If tomatoes
are a fruit,
isn't
ketchup a
smoothie?



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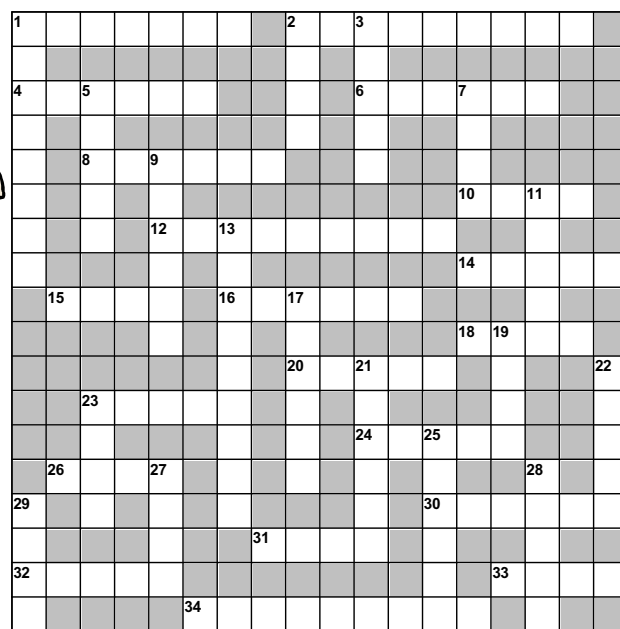
FROM BOOMER'S NEWSPAPER

ACROSS

1. Small town
2. Attentive concern
4. Work life
6. Male head of family
8. Loudness of sound
10. Disarray
12. Essential
14. At a point in something
15. Dull and uninteresting
16. Another name for quiet voice
18. Cow juice
20. Beneath something
23. Observe
24. Baby talk 'mom'
26. Little fat
30. Used for tasting
31. Favorite four letter word
32. Firm position
33. Conceal from view
43. Exciting travel

DOWN

1. Work break
2. To prepare food
3. Long gun
5. Big stream
7. To threaten with
9. Further than expected
11. Gone bad
13. Early years
17. Number multiplied by itself
19. Picture in your mind
21. Compensation for loss
22. Of similar proximity
23. Calendar unit of measure
25. Made up of atoms
27. Food, clothing, shelter
28. Once more
29. Graded exam



Answers on page 25

What do you call two Crows on a branch? Attempted murder.

What time is it when you have to go to the dentist?
Tooth-hurtie.

Dentist: "You need a crown."

Patient: "Finally someone who understands me"

They say a Freudian slip is when you say one thing, but you mean your mother.

The cardiologist was there waiting for the service manager to come and take a look at his car when the mechanic shouted across the garage, "Hey Doc, want to take a look at this?"

The cardiologist, a bit surprised walked over to where the mechanic was working.

The mechanic straightened up, wiped his hands on a rag and asked, "So Doc, look at this engine. I opened it's heart, took the valves out, repaired or replaced anything damaged, and then put everything back in, and when I finished, it worked just like new.

So how is it that I make \$48,000 a year and you make \$1.7M when you and I are doing basically the same work?

The cardiologist paused, leaned over, and then said to the mechanic.....

"Try doing it with the engine running."

Reaching the end of a job interview, the Human Resources Officer asks a young engineer fresh out of the Massachusetts Institute of Technology, "And what starting salary are you looking for?" The engineer replies, "In the region of \$125,000 a year, depending on the benefits package." The interviewer inquires, "Well, what would you say to a package of five weeks vacation, 14 paid holidays, full medical and dental, company matching retirement fund to 50% of salary, and a company car leased every two years, say, a red Corvette?" The engineer sits up straight and says, "Wow! Are you kidding?" The interviewer replies, "Yeah, but you started it."

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