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December 2016
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Feeling Sick?

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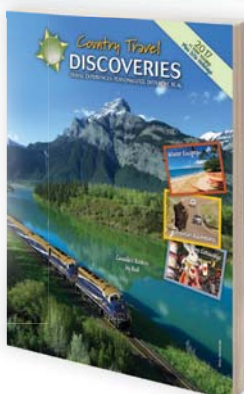
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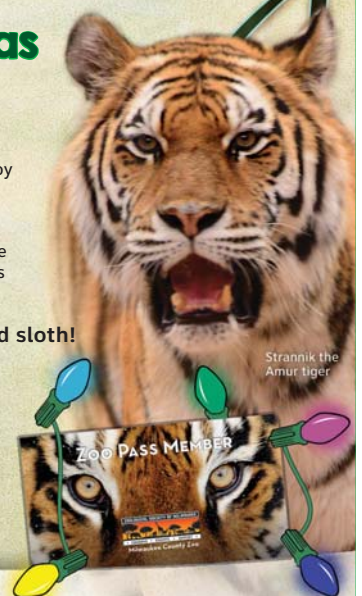
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Christmas Movie Trivia!



1) Which movie DOESN'T take place at Christmas time?

- a. Planes, Trains, and Automobiles
- b. Ernest Saves Christmas
- c. Reindeer Games
- d. Home Alone

2) What's the actual title of the 2000 Jim Carrey mega-hit 'Grinch' movie?

- a. The Grinch Stole Our Christmas
- b. The Grinch Who Stole Christmas
- c. How the Grinch Stole Christmas
- d. Why the Grinch Stole Christmas

3) What was the name of the little son of Bob Cratchit in the movie and/or Disney adaptations of "A Christmas Carol"?

- a. Tiny Tim
- b. Tiny Frank
- c. Wee Willy
- d. Wee Todd Didd

4) Which actor's face is actually behind the happy face on this movie-poster detail?

- a. Sir Anthony Hopkins
- b. Chevy Chase
- c. Bill Murray
- d. John Candy

5) Which word(s) can't be used before the word 'Christmas' to complete an actual movie title?

- a. The Night Before
- b. The Night After
- c. White
- d. Black

6) Which of the three ghosts in 1988's "Scrooged" appeared to be a huge grim-reaper like being?

- a. Ghost of Christmas past
- b. Ghost of Christmas present
- c. Ghost of Christmas future
- d. Trick question - none were

7) In which action movie do we see a sign saying "Now I have a machine gun. Ho ho ho"?

- a. Lock, Stock, and Two Smoking Barrels
- b. Lethal Weapon
- c. Reindeer Games
- d. Die Hard

8) What was the name of the angel that helped James Stewart in "It's a Wonderful Life"?

- a. Jessie
- b. Beelzebub
- c. Joe
- d. Clarence

9) In which action movie does a cop get a Christmas present of some plastic toy handcuffs and a plastic police badge?

- a. Lock, Stock, and Two Smoking Barrels
- b. Lethal Weapon
- c. Reindeer Games
- d. Die Hard

10) In Rudolph the Red-Nosed Reindeer whom was Rudolph's girlfriend?

- a. Sally
- b. Clarice
- c. Jane
- d. Kattie

11) Which celebrity sang the songs in Rudolph the Red-Nosed Reindeer?

- a. Frank Sinatra
- b. Burl Ives
- c. Frankie Avalon
- d. Neil Diamond

12) Which of the following actors played bad guys in Home Alone?

- a. Macaulay Culkin
- b. Joe Pesci
- c. John Heard
- d. John Candy

Answers

- | | | |
|------|------|-------|
| 1. a | 5. b | 9. b |
| 2. c | 6. c | 10. b |
| 3. a | 7. d | 11. b |
| 4. b | 8. d | 12. b |



Coming up next month:
January
LAUGH out LOUD
FEATURE!!

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joke and see if it makes it to press!

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From the Publishers

DECEMBER 2016



HO HO ho. After three days of turkey and stuffing (not to mention a week of turkey pot pie, turkey sandwiches, turkey salad and turkey tetrazine), I feel like I already need "a long winter's nap".

The backyard is clean, the pond is hibernating, the Christmas lights are up... bring it on! We might

complain and moan a bit about the weather, but admit it, when the first snow falls it's beautiful. Life is good.

Tom celebrates his 54th birthday this month - I can't believe I'm married to such an old man! (Just kidding Honey - you're my guy!) Amara is certainly keeping us young at heart. It's hard to grow old when dart wars, giggling-fests and tag are still on the daily agenda. She made Honor Roll this semester and will be singing loud and strong in the school musical. You rock girl!

There's always a plethora of things on our holiday calendars. All the time spent running around, shopping, meeting friends, parties and spending time with family is part of that wonderful package. With the hustle and bustle firmly in place, we just have to tuck and roll into the Holiday Season full steam ahead!

It's not Christmas at our house until Santa comes -up from the basement that is. A few years ago Tom and I found a huge, beautiful six foot Santa (velvet finery, concrete boots, real bifocals and pocket watch!) and made a splurge purchase. He highlights our home and reminds us to believe in magic!

A *Charlie Brown Christmas* is another annual tradition. Linus and his blanket take center stage, "Behold, I bring you tidings of great joy." I'm glad some things will never change.

This month -- the month that we celebrate the birth of Christ, love, peace and goodwill -- there always seems to be an overtone of frantic chaos that undermines the true "reason for the season". Call it stress, call it commercialism, call it in-laws. :) My wish for you is to find time to take a conscious breath along the way and fill yourself with the peace and beauty of this Christmas celebration.

Whatever tickles your Christmas spirit this year - let it shine, let it shine!

LIFE. *Enjoy it!*

Sandy and Tom Draelos

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A Classic Moment from A CHARLIE BROWN CHRISTMAS:



*"I guess you were right, Linus.
I shouldn't have picked this little tree.
Everything I do turns into a disaster.
I guess I really don't know what
Christmas is all about.
Isn't there anyone who knows what
Christmas is all about?"*

~Charlie Brown

'Sure, Charlie Brown. I'll tell you what Christmas is all about. Lights, please:

And there were in the same country, shepherds, abiding in the field, keeping watch over their flock by night, and lo, the angel of the Lord came upon them. The glory of the Lord shone round about them, and they were so afraid. And the angel said unto them, "fear not, "for behold, I bring you tidings of great joy, "which will be to all people, "for unto you is born this day "in the city of David "a Savior, Jesus Christ the Lord, "and this shall be a sign unto you. "Ye shall find the babe wrapped in swaddling clothes lying in a manger" and suddenly there was with the angel a multitude of the heavenly host praising God and saying, "Glory to God in the highest and on earth peace, good will toward men."

That's what Christmas is all about, Charlie Brown.' ~Linus

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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The Salvation Army's Christmas Family Feast

December 25 | 11:00am - 2:30pm
Wisconsin Center
400 W. Wisconsin Avenue, Milwaukee,



A tradition in Milwaukee for 27 years, Christmas Family Feast is free and open to the entire community. "We're preparing to feed 8,000 to 10,000 people on Christmas Day. This wouldn't be possible without the generous support of this year's sponsors. The Christmas Family Feast is the largest feeding program hosted by The Salvation

Army in the country on Christmas Day," said Major Dan Jennings, Salvation Army Divisional Commander for Wisconsin & Upper Michigan.

Now in its 27th year, The Salvation Army Christmas Family Feast is the largest public feeding event in the country on Christmas Day. Over 8,800 meals were served in 2015 by 1,600 volunteers whose time totaled 5,571 hours.

This year's meal will consist of ham, turkey and dressing, mashed potatoes, yams, green beans, dinner rolls, an assortment of desserts and beverages. Guests will receive complimentary gifts while supplies last.

To see volunteer roles before, during and after the Feast that need to be filled, and to sign up, please visit The Salvation Army online.

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Milwaukee Holiday Lights Festival

Now thru January 1, 2017
Milwaukee Downtown
This six-week festival sets downtown aglow with colorful lights and animated displays in Cathedral Square Park, Pere Marquette Park and Zeidler Union Square. Marvel at the spectacular sights with \$1 Jingle Bus rides Thursdays thru Sundays.

Pabst Mansion's A Grand Avenue Christmas

Now thru Jan 8, 2017
Built in 1892, the Flemish Renaissance mansion of Captain Frederick Pabst is a testament to the elegance of the Victorian Era. The Mansion is home to stunning interiors, rare art and changing exhibits.

Christmas Around Milwaukee Bakery Bus

Now thru December 24
Travel around the world and back in Milwaukee on our Christmas Around Milwaukee Bakery Bus Tour! Sample holiday cookies from a collection of our favorite bakeries in Milwaukee! The 3-hour bus tour departs from downtown Milwaukee and stops at bakeries throughout the area while enjoying stories of ethnic holiday traditions en route. Guests will be treated to signature cookies, candies and pastries at each stop.

Pfister Holiday Marketplace

Now thru December 24
The Pfister Hotel
Discover, interact and connect with local artists with a unique experience that fuses holiday fun and art in many forms. Featuring over 60 local artists.

Visit with Santa

December 4 - December 18
North Point Lighthouse
Santa will be visiting the North Point Lighthouse on Sundays, December 4, 11 and 18 from Noon - 4pm.

AROUND TOWNE

All Aboard for Tosa Cares Holiday Train Visit

Tuesday, December 6, 5-5:45pm
The Canadian Pacific Holiday Train returns to Tosa! Free! The joyous atmosphere and fun that accompanies the event has an altruistic twist in the form of feeding people in need. The "All Aboard for Tosa Cares" Canadian Pacific Holiday Train appearance has become a huge source of donations for the local food pantry. In order to accommodate the large amount of incoming contributions brought by spectators, there will be three trucks parked in the village Tuesday, Dec. 6. The trucks will be located in the Harts Mills Parking lot (site of the Tosa Farmers Market), West State Street and North Harwood Avenue.

Ice Fishing & Winter Sports Show

December 9 - 11
Exposition Center, State Fair Park
For the ice fishing and winter sports enthusiast. Shop rows of exhibits with products/services dedicated to the die-hard ice fishing and winter sports enthusiast.

Holiday Ballroom Dance Party

Saturday, December 10
John Michael Kohler Arts Center. Don your festive attire and celebrate the season with an evening on the dance floor. Enjoy music, refreshments, open galleries, and organized ballroom dance with a dance card for the first hour. Learn some new steps when Susan Alby and Rodney Schulz offer a bit of dance instruction. Then, freestyle to a selection of holiday melodies. Must be 21 or older to attend.

A Very Merry Milwaukee

Sunday, December 11
Milwaukee County Historical Society
Get your picture taken with Santa, see the Historical Center decorated for the season and enjoy our "Milwaukee Holiday

Treasures and Traditions" exhibit. Visitors can also listen to Mrs. Claus as she reads a holiday favorite.

Milwaukee Rep Theater Holiday

Artisan Craft Fair
December 18 - 11am to 7pm
Gallerie M, InterContinental Hotel
139 East Kilbourn Avenue
Celebrate the creativity of the Milwaukee Rep staff at the seventh annual Holiday Artisan Craft Fair. Join artisans from the Scenic, Props, and Costumes Departments, administrators from the Community Engagement and Education Departments, and Front of House Staff. Craft Fair favorites like photography, handmade hats and jewelry, and handmade greeting cards will return alongside first-time sales of crocheted headbands and garments inspired by historical costumes.

Country Christmas

Now thru December 31, 5pm
Country Springs Hotel
Wisconsin's largest drive through Christmas lights display, celebrates 21 years of Christmas tradition. Over a million holiday lights festively displayed along a mile-long trail that winds through the woods. And when you've finished your trip through the trail, visit Christmas Village and The Streets of Bethlehem. Christmas Village is home to our spectacular, working model train display as well as a concessions. Streets of Bethlehem is where you will be amazed by the near life-size Fontanini nativity display, a replica of the one found at the Vatican.

2017 Wisconsin RV Super Show

Jan 6-8
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What do cows grazing on the Capitol lawn, the first photograph taken from a balloon, and the head of the Statue of Liberty on display in Paris have in common?

They're all Snapshots of the Past.

Jim Lantos has spent 20,000 hours over the past 15 years organizing 100,000 photos from the Library of Congress's rarest and most beautiful collections. Now, high-quality prints are available via his newly-launched website www.snapshotsofthepast.com

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Wouldn't it be a conversation starter to display in your office or home a 1914 photo of Houdini greeting President Theodore Roosevelt aboard a transatlantic steamer? Or one of the earliest aerial views of Manhattan, Boston or San Francisco?

Researcher and historian James Lantos launched Snapshots of the Past (snapshotsofthepast.com), a unique online museum and retail site offering archival quality reproductions of historic Americana. Visitors to the site can browse 100,000 images in curated galleries, including rare photos, illustrations, advertisements, and manuscripts, originally housed at the Library of Congress.

Lantos wants to use this visual archive to create appealing content for everyone, from history buffs to the casually curious. He states, "The site is a browser's paradise. A goal of ours has been to broaden the reach and exposure of some of the Library's rarest and most beautiful collections."

Visitors to the site can search images by place, event or historical figure and view detailed information about the date, artist, photographer, and original Library of Congress citations. Prints of all images are available for purchase and are printed in accordance with museum quality standards using archival paper and inks. This effort results in prints with a life span of over 200 years, as determined by the Wilhelm Imaging Research Institute.

Satisfied customers range from nostalgia-minded individuals, delighted to find images of their ancestors or hometowns, to more prominent buyers such as the Mayor of Miami Beach, the President of Panama, The New York Public Library, various National Park sites and Ivy League universities, NBC, HBO, the National Heritage Museum, Gettysburg Gift Center, and over 200 bookshops and retailers.

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Snapshots of the Past is a Massachusetts-based company founded in 2001. Since then, Snapshots of the Past has provided museum-quality prints to customers in over 30 countries. An online hub of all things Americana.

Physician Shares Tips for Giving Your Body What It Needs to Fight Illness This Holiday Season



Why are the Holidays So Hazardous to Our Health?

It's a sad statistical fact: The holidays, from Christmas to New Year's, are a treacherous time when it comes to our health.

"There's a spike in heart attacks and other cardiac issues," says Dr. John Young, a physician specializing in the treatment of chronic illnesses through biochemical, physiological and nutraceutical technologies, and the author of "Beyond Treatment: Discover how to build a cellular foundation to achieve optimal health," www.YoungHealth.com.

"The incidence of pneumonia cases spikes – in both cold and warm climates. And deaths from natural causes spike. In fact, more people die of natural causes on Christmas Day than any other day of the year!"

While those numbers are well-documented, the cause(s) are not.

"Stress plays a role, particularly if your immune system is weakened," Dr. Young says. "If you look at how most of us eat from Halloween through New Year's, it's easy to see how the immune system takes a beating and otherwise healthy people become more susceptible to illness during the holidays."

It's basic biochemistry, he says. "We eat a lot more refined sugar, for instance, which is a carbohydrate that's been stripped of all the vitamins, minerals and proteins that make up a complete carbohydrate," he says. "Our bodies can't use that, so the cells in our digestive organs work overtime, burning up a lot of energy, vitamins and minerals to digest it, and they get nothing back. So, eventually, they grow weak."

So – can we have a little sugar, and good health, too? Dr. Young says we can.

"The occasional slice of pumpkin pie is fine as long as you're also feeding your cells with the nutrients they need – the minerals, vitamins, good quality protein, amino acids, essential fatty acids – to stay healthy."

He offers tips for staying healthy through the holidays and throughout the year.

Get your vitamin D!

Vitamin D is actually a hormone, not a vitamin, and one of our best sources for it is sunshine. Unfortunately, many people work indoors all day, so they get little sun exposure. When they do go outside, they wear long sleeves and sunblock to protect against skin cancer. And, of course, in the wintertime, people in cold areas tend to stay inside. As a result, many of us are vitamin D deficient, and should be taking supplements.

"Vitamin D is crucial to many physiological systems, including our immune defenses," Dr. Young says. "It helps fight bacterial and viral infections, including the flu. It supports our cardiovascular system; optimal vitamin D levels can reduce hypertension, heart attacks and stroke."

"If I feel I'm coming down with a cold, I'll take 40,000 units of vitamin D at bedtime," he says. "The next morning, I usually feel like a new person."

Holiday Health continued on page 14

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When someone publicly posts 'Ugh, I have the flu' on Twitter or Facebook, Sickweather qualifies that report using a patent-pending process and then plots it on a map.

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Everyday thousands of people around the globe update social media sites like Facebook and Twitter when they (or someone close to them) get sick. Just as Doppler radar scans the skies for indicators of bad weather, Sickweather scans social networks for indicators of illness, allowing you to check for the chance of sickness as easily as you can check for the chance of rain.

Sickweather is the largest illness crowdsourcing community of its kind - processing over 6 million reports of illness each month! As featured on the Today Show, Sickweather provides real-time alerts whenever you enter a 'sick zone'. Be alerted for Flu, Norovirus, Pink Eye, Whooping Cough, and 19 other illnesses. Sickweather, a Baltimore-based company that tracks illness, offers a mobile app for the iPhone to alert users in real-time when they enter *sick zones*: areas near reports of illness gathered from social media. This is the first app of its kind to leverage big data from social media, along with Apple iOS's geofencing and notification technologies, to serve health alerts.

For example, when someone publicly posts 'Ugh, I have the flu' on Twitter or Facebook, Sickweather qualifies that report using a patent-pending process and then plots it on a map. When a Sickweather app user travels near that report (whether they are dropping kids off at school, traveling for the holidays, or stopping in their favorite cafe for a cup of coffee) they will get a real-time alert notification on their phone warning them of their proximity to flu.

"What users do at that point is up to them," says Graham Dodge, CEO & co-founder of Sickweather. "It could prompt you to wash your hands, get a vaccine, buy medication, or take other preventive measures to boost your immune system, but ultimately we believe that the net effect of this new, real-time awareness will help reduce the spread of illness and reduce healthcare costs."

They were recognized among "100 Brilliant Companies" by Entrepreneur Magazine and featured on the Today Show for successfully identifying the early start of the Flu Season 6 weeks before the Centers for Disease Control & Prevention (CDC). For more information, please visit: <http://www.sickweather.com>



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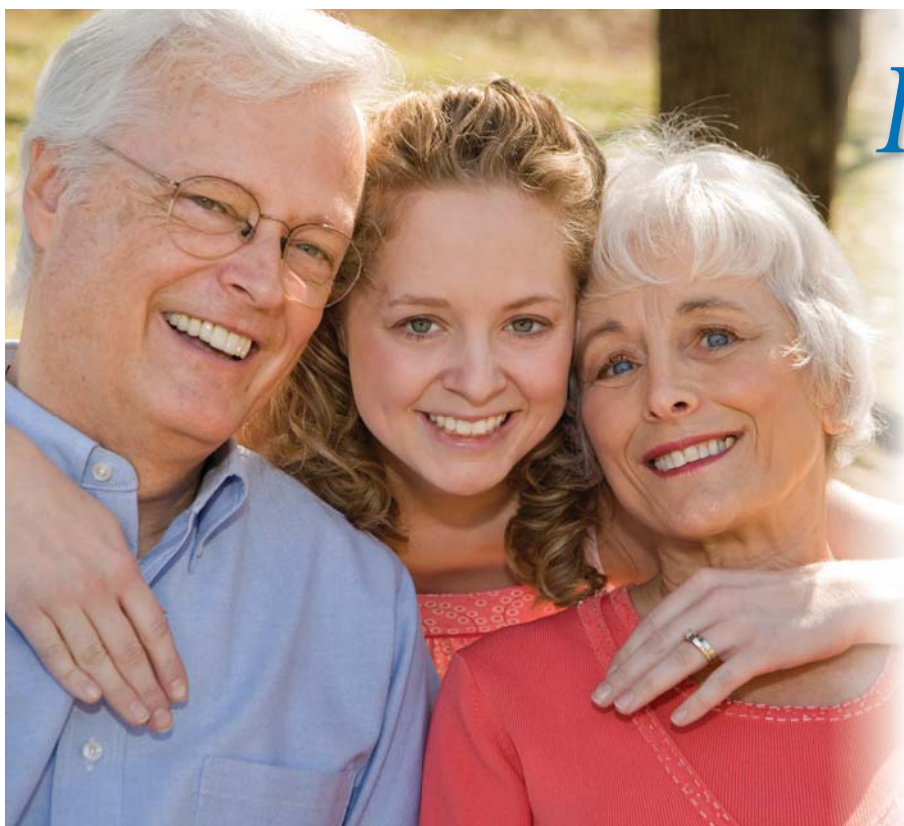


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What financial decisions should I be thinking about before the end of the year?



FINANCE QUESTIONS AND ANSWERS

What financial, business, or life priorities do you need to address for 2017?

Now is a good time to think about the investing, saving, or budgeting methods you could employ toward specific objectives. Some year-end financial moves may help you pursue those goals.



What can you do to lower your 2017 taxes? Before the year fades away, you have plenty of options. Here are a few that may prove convenient:

Make a charitable gift before New Year's Day. You can claim the deduction on your 2016 return, provided you itemize your 2016 deductions with Schedule A. The paper trail is important here.

Contribute more to your retirement plan. If you haven't turned 70½ this year and you participate in a traditional (i.e., non-Roth) qualified retirement plan or have a traditional IRA, you can cut your 2016 taxable income through a contribution. Should you be in the 35% federal tax bracket, you can save \$1,925 in taxes as a byproduct of a \$5,500 regular IRA contribution (\$6,500 for those making "catch-up" contributions). Your Tax Year 2016 contribution to a Roth or traditional IRA may be made as late as April 15, 2017.

If you are self-employed and don't have a solo 401(k) or something similar, look into whether you can still establish and fund such a plan before the end of the year. For TY 2016, you can contribute up to \$18,000 to any kind of 401(k), 403(b), or 457 plan, with a \$6,000 catch-up contribution allowed if you are age 50 or older.

Practice tax-loss harvesting. You could sell underperforming stocks in your portfolio – enough to rack up at least \$3,000 in capital losses. In fact, you can use this tactic to offset all of your total capital gains for a given tax year. Losses that exceed the \$3,000 yearly limit may be rolled over into 2017 (and future tax years) to offset ordinary income or capital gains again.


Pay attention to asset location. Tax-efficient asset location is an ignored fundamental of investing. Broadly speaking, your least tax-efficient securities should go in pre-tax accounts and your most tax-efficient securities should be held in taxable accounts.

If you are retired and older than 70½, remember your RMD. Retirees over age 70½ must begin taking Required Minimum Distributions from traditional IRAs and 401(k), 403(b), and profit-sharing plans by December 31. The IRS penalty for failing to take an RMD equals 50% of the RMD amount that is not withdrawn.


Consider the tax impact of 2016 transactions. Did you sell real property this year? Did you start a business? Have you exercised a stock option? Could any large commissions or bonuses come your way before January? Did you sell an investment held outside of a tax-deferred account? This might significantly affect your 2016 taxes.

These are just a few of the most common examples of year-end financial moves, but there may be other strategies available depending upon your situation, so my recommendation is to discuss with your fiduciary advisor and tax professional.

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.



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Winter. It's coming, and we know it. Following a mild fall, the *Farmers' Almanac* foretells of periods of "colder than normal" temperatures.

We start to brace for it, and our thoughts turn to sunny climates, and come January we're yearning to go someplace nice and beachy. This year, it may be time for a different kind of warm weather trip...

Maybe this is the year you finally treat yourself to Hawaii.

Before you do, though, keep in mind that it can be a rather involved travel experience with lots of options and "island hopping," and the investment can be substantial. Seeking the advice of a knowledgeable, local Hawaiian travel expert – the kind that know where all the hidden gems are – can help you get the most meaning and value from the experience, as well as your time in the sun.

David Lopaka Millwood is president of Hawaii State Tours. His outfit specializes in bringing culturally interested travelers to spots where they can learn more about native Hawaiian and Polynesian culture and history.



Explore the peace, wonder and culture of Hawaii

ALOHA SPIRIT. "The first thing you'll experience is the welcoming nature of the people of Hawaii," says the Oahu-born Millwood. "It's what Hawaii is really all about."

"The people of Hawaii are born with a true 'aloha' spirit," says Millwood, then explains "'Alo' means 'face to face,' and 'ha' means 'breath of life.' So when we greet you, we look you in the eye and welcome you, and we mean it."

"The symbolism of the *lei* says it all," Millwood says, referring to the necklace of woven-flowers that greet delighted visitors arriving in the islands. "Someone has made that *lei* by hand – with their spirit, with their heart. It is their gift and Hawaii's gift to you – to say thank you for coming."

GO LOCAL. While Hawaii certainly sees its share of snowbirds content to stick to the resorts, most tourists and groups Millwood works with seek an "off-the-beaten-path" experience, he says.

"We can visit any number of sleepy little towns where people are still kind of tucked away, living in the countryside and maintaining their old traditions. In their lives, they respect the surrounding land and it's part in their lives. They revel in the beach, the ocean, all the fishing."

Coconuts, papaya, mango, lychee, guava, passion fruit are everywhere, and farmers markets with fresh fruit and freshly caught fish abound.

In this temperate climate, with only a six- to eight-degree variation in temperature all year long, says Millwood, everything happens outdoors.

Once that "chill" vibe and the balmy temps have worked their magic on you, says Millwood, you'll want to see some sites. In addition to famous tourist sites like Pearl Harbor, Halekale and Volcanoes national parks, and the Dole Pineapple Plantation, packages with Hawaii State can include forays into the rainforest past cascading waterfalls and verdant lagoons, hikes on volcanic landscapes and black sand beaches, and plantation stops.

INDIGENOUS TRADITIONS. "Us mainlanders are also really enamored with Native Hawaiian and Polynesian traditions," says Stewart Ikeda, Director of Marketing at Country Travel DISCOVERIES, a Wisconsin tour operator that has sought Hawaii State's assistance in the past. He says trip surveys show their winter travelers have enjoyed traditional native drum shows, "fire knife" performances, hula and Tahitian dance, authentic luaus and more.

"We arrange tours of a gorgeous botanical garden where travelers converse with a real Polynesian chief named Sielu," says Millwood. The Chief shares traditions and teaches skills such as fire-making with sticks and opening a coconut.

"Travelers also love hearing the indigenous people share Hawaiian lore, including tales of the legendary fire goddess Pele, the war god Ku, King Kamehameha and Queen Liliuokalani," says Millwood.

MORE THAN A WARMESCAPE. Not surprisingly, travel professionals say Hawaiian travelers' "must-do" activities also include anything that has to do with the Pacific's crystalline waters. Surfing and snorkeling may be among an option, or for those who prefer to stay on top of the sea, setting sail in search of humpback whales can be just as invigorating.

"In between savoring locally grown Kona coffee on a clear island morning and mai-tais on the beach reveling in the sunset – such a trip can be so much more than just a warm-weather escape," says Millwood. And, once touched by the "aloha" spirit, says Millwood, many people feel a real need to return.

"It can be a real cultural discovery and an experience in true Hawaiian peace and one-of-a-kind relaxation."

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

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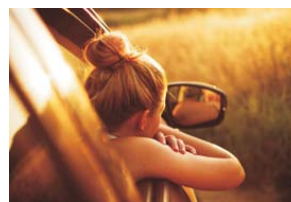
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Are we there yet? Are we there yet?

No doubt you recall riding in the car in past years with your young kids and being bombarded over and over again with the question, "Are we there yet?" Turns out that, today, the same question relates to retirement.

For many of us, retirement is a moving bar if not a distant destination. One only has to look at the flurry of media reporting about "the retirement crisis" to know the majority of seniors have insufficient funds as they enter their later years. The recent Retirement Research Consortium Meeting, held August 6-7 in Washington, DC, included such topics as "The Great Recession, the Social Safety Net, and Economic Security for 50+ Americans" and "How Would Social Security Changes Affect Medicare Costs and Seniors' Out-of-Pocket Spending?"

A sponsor of the Consortium is the Center for Retirement Research at Boston College. The Center posts numerous Briefs and Working Papers on its site, one of which caught my eye: "Falling Short: The Coming Retirement Crisis and What to Do About It," by Alicia H. Munnell, who also authored a book on the topic. According to Munnell, "Today's workers will need more income because lifespans (and retirement periods) are getting longer, health care costs are rising, and interest rates are very low."

Munnell's advice comes as no real surprise. "Working longer," she writes, "makes an enormous difference. ... First, it increases the size of an individual's monthly Social Security check by 7-8 percent for each year of delay. ... Second, working longer allows people to contribute more to their 401(k) and provides more time for assets to grow; between ages 62 and 70, a typical individual's 401(k)/IRA assets are estimated to nearly double. And, third, working longer substantially shrinks the number of years over which an individual needs to stretch his retirement nest egg."

While Munnell also promotes saving, perhaps less common is her counsel regarding home equity: "Generally, retirees think of their home equity more as an emergency reserve rather than a potential source of retirement income. However, given the challenge of ensuring retirement security, this view may be a luxury that many can no longer afford. If households do not have enough from Social Security and their 401(k) assets, they should consider tapping their home equity by either downsizing or taking a reverse mortgage."

What strategies are you pursuing on the road to retirement... and are you there yet?

For more age-related insight from Barry Silverstein, visit his blog at HappilyRetired.com. Reprinted with permission.



Why are the Holidays So Hazardous to Our Health?

continued from page 9

Eat your protein – 1 gram for every 2.2 pounds of body weight daily.

In this country, we think a healthy diet means eating a lot of fruits and vegetables. We've forgotten protein, Dr. Young says. "Our immune system is made up of proteins – our bones are 40 percent protein," he says. "We need protein."

When calculating your protein intake, consider: an egg has about 8 grams, and 8 ounces of fish, chicken, beef or pork have about 30 grams. Dr. Young does not give any of his patients more than 100 grams of protein a day.

Get a good night's sleep, exercise, and manage your stress.

Yup, some doctors' orders never change. Rest, exercise and finding effective, healthy ways to cope with stress are simple ways to pamper your cells. "One of the many cellular benefits of exercise is that it increases the oxygen in our bloodstream. Every cell in our body requires oxygen, so consider exercise another means of feeding your cells."

It's also important to manage stress during the holidays. With unchecked stress, our body releases large amounts of cortisol which, among other things, suppresses the immune system. "Take time out to meditate, listen to music, or take a walk in the woods," Dr. Young says. "It feels good – and it's good for you!"

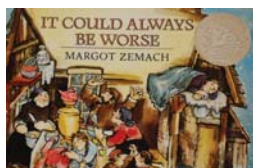
Dr. John Young, (www.YoungHealth.com), is a medical doctor with more than 15 years' experience working in emergency rooms and pediatric burn units. He's the medical director of Young Health Products, which incorporate the latest biochemical, physiological and Nobel Prize-winning protocols for optimal cellular nutrition. Dr. Young is the author of "Beyond Treatment."



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December 4th
National Cookie Day
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Bathtub Day
December 6th
St. Nicholas Day
December 7th
National Cotton Candy Day
December 8th
National Brownie Day
December 9th
National Pastry Day
December 10th
Human Rights Day
December 11th
National Noodle Day
December 12th
Gingerbread House Day
December 13th
National Cocoa Day
December 14th
National Bouillabaisse Day
December 15th
National Lemon Cupcake Day
December 16th
National Ugly Christmas Sweater Day
December 17th
National Maple Syrup Day
December 18th
Answer The Telephone Like Buddy
December 19th
National Hard Candy Day
December 20th
National Sangria Day
December 21st
National Homeless Persons' Remembrance Day
December 22nd
National Re-Gifting Day
December 23rd
National Pfeffernusse Day
December 24th
National Eggnog Day
December 25th
National Love Santa Day
December 26th
National Candy Cane Day
December 27th
National Fruitcake Day
December 28th
National Chocolate Candy Day
Pledge of Allegiance Day
December 29th
Tick Tock Day
December 30th
Bacon Day
December 31st
National Champagne Day

EARTH TALK

From the Editors of
E/The Environmental Magazine



Heather Fraser, author of *The Peanut Allergy Epidemic: What's Causing It and How to Stop It*, says that despite the continuing intense attention given to the growing epidemic of peanut allergies in children, an answer to its cause(s) has not been found. Fraser adds that it is difficult to accept the startling increase in peanut allergies in just the last 20 years as a coincidence or to chalk it up to a genetic fluke.

Peanut Allergy-GMO Connection? Environmentalists Robyn O'Brien, author of *The Unhealthy Truth: How Our Food Is Making Us Sick – And What We Can Do About It*, states that the sudden surge in American peanut allergies may be attributed to the fact that peanuts are grown in the same soil as Roundup Ready, or glyphosate tolerant, cotton, a genetically modified organism (GMO). Unlike almonds, walnuts and cashews, peanuts do not grow on trees—they're actually a legume with a soft shell that grows in the ground.

"Put anything in that soil and you can imagine how it gets absorbed into the peanut," O'Brien wrote on her website, adding: "Put genetically engineered seeds in that soil and you get soil that is saturated with a controversial chemical, glyphosate," a chemical that the U.S. Environmental Protection Agency (EPA) has linked to gradually increasing, cellular-damaging inflammation.

Or is it vaccines? But according to Fraser, the consumption of genetically modified foods does not correlate with the epidemiological facts of the peanut allergy epidemic: during a specific window of time between the late 1980s and early 1990s peanut allergy began to increase suddenly, just in children, in specific countries (the US, UK, Canada, AU) – and again, at the same time. Upon further investigation, Fraser discovered that there was a precedent to the child specific epidemic.

"Over 100 years ago the words allergy and anaphylaxis were coined to describe strange symptoms in children that were provoked by the first ever use of the needle paired with vaccines," says Fraser. "The current allergy epidemic among children was provoked by a sudden change in the vaccination schedule together with a sudden increase in coverage rates (the number of children being vaccinated at an early age)."

With the direct cause(s) of the peanut allergy epidemic still open-ended, many pregnant women have taken to avoiding peanuts altogether to prevent their unborn child from developing the allergy. But a recent study found that children whose non-allergic mothers had the highest consumption of peanuts or tree nuts, or both, during pregnancy had the lowest risk of developing a nut allergy. The risk was most reduced among the children of mothers who ate nuts five or more times a month.

"Some studies actually showed that avoiding peanuts during pregnancy increased the risk of a child developing peanut sensitization," said Dr. Ruchi Gupta, an associate professor of pediatrics at Northwestern University. Dr. Gupta emphasized that further research is needed to determine "why more and more children are developing food allergy and how we can prevent it."

EarthTalk® is written and edited by Roddy Scheer and Doug Moss and is a registered trademark of E - The Environmental Magazine (www.emagazine.com). Send questions to: earthtalk@emagazine.com. Subscribe: www.emagazine.com/subscribe. Free Trial Issue: www.emagazine.com/trial.

Do scientists think there is a big environmental component to the huge rise in peanut allergy cases in recent years?

Peanut Allergy Worries Environmentalists

The number of peanut allergy cases among children in the United States has more than tripled, from 0.4% in 1997 to 1.4% in 2010, according to a study by food allergists at Mount Sinai Hospital in New York City. Of the eight foods that cause 90% of food allergies (milk, soy, eggs, wheat, peanuts, tree nuts, fish and shellfish), peanuts are the deadliest. They result in an estimated 15,000 emergency room visits (half of the 30,000 due to food allergies) in the U.S.

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 3. Dogs like it if you leave a lot of things on the floor.
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 5. Dogs agree that you have to raise your voice to get your point across.
 6. You never have to wait for a dog; they're ready to go at a moment's notice.
 7. Dogs find you amusing when you're drunk.
 8. Dogs like to go hunting and fishing.
 9. Dogs will not wake you up at night to ask, "If I died, would you get another dog?"
 10. If a dog has babies, you can put an ad in the paper and sell them.
 11. A dog will let you put a studded collar on it without calling you a pervert.
 12. Dogs like to ride in the back of a pickup truck.
 13. Dogs don't take half of your stuff when they leave. In fact, they don't leave.
- To test these theories: Lock your wife and your dog in the garage for an hour. Then open it and see who's happy to see you!



Funny how the year you stop believing in Santa is roughly the year you start getting socks and clothes for Christmas.

What would it do to world order if you dropped your turkey on the way to the table? It could mean the fall of Turkey, the breaking of China and massively expanding Greece.

Q: What Christmas song is hidden in the alphabet: "A B C D E F G H I J K M N O P Q R S T U V W X Y Z"?
A: Noel (No "L")

Dear Santa, this year, I really don't need you to bring me anything. Actually, could you possibly take away my mother-in-law?

A Priest was being honored at his retirement dinner after 25 years in the parish.

A leading local politician and member of the congregation was chosen to make the presentation and to give a little speech at the dinner. However, he was late, so the Priest decided to say his own few words while they waited:

'I got my first impression of the parish from the first confession I heard here. I thought I had been assigned to a terrible place. The very first person who entered my confessional told me he had stolen a television set and, when questioned by the police, was able to lie his way out of it. He had stolen money from his parents, embezzled from his employer, had an affair with his boss's wife and taken illegal drugs. I was appalled. But as the days went on I learned that my people were not all like that and I had, indeed, come to a fine parish full of good and loving people...'

Just as the Priest finished his talk, the politician arrived full of apologies at being late. He immediately began to make the presentation and gave his talk:

'I'll never forget the first day our parish Priest arrived,' said the politician. 'In fact, I had the honor of being the first person to go to him for confession.'

Moral: Never be late!!

Sister Mary Ann, who worked for a home health agency, was out making her rounds visiting patients when she ran out of gas. As luck would have it, a gasoline station was just a block away. She walked to the station to borrow a gas can and buy some gas. The attendant told her that the only gas can he owned had been loaned out, but she could wait until it was returned. Since Sister Mary Ann was on the way to see a patient, she decided not to wait and walked back to her car. She looked for something in her car that she could fill with gas and spotted the bedpan she was taking to the patient. Always resourceful Sister Mary Ann carried the bedpan to the station, filled it with gasoline, and carried the full bedpan back to her car. As she was pouring the gas into her tank, two Baptists watched from across the street. One of them turned to the other and said, "If it starts, I'm turning Catholic."

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Santa Claus and Grandma

Author Unknown

I remember tearing across town on my bike to visit her on the day my mean big sister dropped the bomb: "There is no Santa Claus," she jeered. "Even dummies know that!"

My Grandma was not the gushy kind, never had been. I fled to her that day because I knew she would be straight with me. I knew

Grandma always told the truth, and I knew that the truth always went down a whole lot easier when swallowed with one of her "world-famous" cinnamon buns. I knew they were world-famous, because Grandma said so. It had to be true.

Grandma was home, and the buns were still warm. Between bites, I told her everything. She was ready for me. "No Santa Claus?" she snorted.

"Ridiculous! Don't believe it. That rumor has been going around for years, and it makes me mad, plain mad!! Now, put on your coat, and let's go."

"Go? Go where, Grandma?" I asked. I hadn't even finished my second world-famous cinnamon bun.

"Where" turned out to be Kerby's General Store, the one store in town that had a little bit of just about everything. As we walked through its doors, Grandma handed me ten dollars. That was a bundle in those days.

"Take this money," she said, "and buy something for someone who needs it. I'll wait for you in the car." Then she turned and walked out of Kerby's.

I was only 8 years old. I'd often gone shopping with my mother, but never had I shopped for anything all by myself. The store seemed big and crowded, full of people scrambling to finish their Christmas shopping.

For a few moments I just stood there, confused, clutching that ten-dollar bill, wondering what to buy, and who on earth to buy it for.

I thought of everybody I knew: my family, my friends, my neighbors, the kids at school, the people who went to my church.

I was just about thought out, when I suddenly thought of Bobby Decker.

He was a kid with bad breath and messy hair, and he sat right behind me in Mrs. Pollock's grade-two class. Bobby Decker didn't have a coat. I knew that because he never went out to recess during the winter. His mother always wrote a note, telling the teacher that he had a cough, but all we kids knew that Bobby Decker didn't have a cough; he didn't have a good coat. I fingered the ten-dollar bill with growing excitement. I would buy Bobby Decker a coat!

I settled on a red corduroy one that had a hood to it. It looked real warm, and he would like that.

"Is this a Christmas present for someone?" the lady behind the counter asked kindly, as I laid my ten dollars down. "Yes, ma'am," I replied shyly. "It's for Bobby."

The nice lady smiled at me, as I told her about how Bobby really needed a good winter coat. I didn't get any change, but she put the coat in a bag, smiled again, and wished me a Merry Christmas.

That evening, Grandma helped me wrap the coat (a little tag fell out of the coat, and Grandma tucked it in her Bible) in Christmas paper and ribbons and wrote, "To Bobby, From Santa Claus" on it.

Grandma said that Santa always insisted on secrecy. Then she drove me over to Bobby Decker's house, explaining as we went that I was now and forever officially, one of Santa's helpers.

Grandma parked down the street from Bobby's house, and she and I crept noiselessly and hid in the bushes by his front walk. Then Grandma gave me a nudge. "All right, Santa Claus," she whispered, "get going."

I took a deep breath, dashed for his front door, threw the present down on his step, pounded his door and flew back to the safety of the bushes and Grandma.

Together we waited breathlessly in the darkness for the front door to open. Finally it did, and there stood Bobby.

Fifty years haven't dimmed the thrill of those moments spent shivering, beside my Grandma, in Bobby Decker's bushes. That night, I realized that those awful rumors about Santa Claus were just what Grandma said they were — ridiculous. Santa was alive and well, and we were on his team.

I still have the Bible, with the coat tag tucked inside: \$19.95.

Merry Christmas Everyone!

This season.... let the Santa in you shine!!

Hanukkah Sameach!

Hanukkah: The Festival of Lights

Hanukkah or Chanukah?

The Chanukah spelling is traditional. Hanukkah's spelling became popular because the ch sound is similar to the H sound, making Hanukkah a bit easier to understand the pronunciation.

No matter how you spell it, Hanukkah is the Festival of Lights, the holiday that commemorates the rededication of the Jewish temple in Jerusalem in the 2nd century BCE. Though Hanukkah has become especially popular because it falls close to Christmas-time every year, it is actually considered to be a minor holiday on the Jewish calendar. It is also one of the later Jewish holidays to have been instituted, and does not appear in the Torah because the events occurred after the Torah was written.

In 175 BCE, Antiochus IV Epiphanes gained control of Judea. He outlawed the Jewish religion, and in 167 BCE went so far as to desecrate the Holy Temple by having an altar to Zeus placed there. A rebellion was led by the Jewish priest Mattityahu and his five sons, one of whom, Judah Maccabee, took over the rebellion after his father died. The family was called the Maccabees or the Hasmoneans. The Jews defeated their oppressors and to rededicate their sacred temple. After the temple was cleaned, olive oil was needed to fuel the light of the menorah (candelabrum). Though there was only enough oil to burn for one day, the oil lasted eight days. On Hanukkah, Jews celebrate that great miracle.

How is Hanukkah celebrated? Hanukkah is celebrated for eight days, in honor of the miracle of the oil that lasted eight days in the Holy Temple. Unlike some other Jewish holidays where work is forbidden, there are no restrictions on doing work during Hanukkah.

On each day, Jews light candles on a hanukkiah (a nine-branched candelabrum), starting with one candle and adding one more each day. The candle used to light the other candles is known as the shamash. Blessings over the candles are chanted and festive songs are sung.

Children (and adults!) play a game called dreidel (a dreidel is a spinning top that shows four Hebrew letters: nun, gimel, hey, shin, which stand for the phrase "A great miracle happened there.") In Israel, one letter is changed: nun, gimel, hey, pey, to stand for the phrase, "A great miracle happened here.") It is customary to give Hanukkah gelt (chocolate coins) as small gifts. Though many Jews nowadays give more elaborate gifts during Hanukkah, this practice developed because of the holiday's proximity to Christmas and is not a traditionally Jewish custom.

What kinds of foods are eaten on Hanukkah? On Hanukkah, Jews eat food that is deep fried in oil, another (tasty) reminder of the miracle of the oil. A classic Hanukkah dish is crispy potato pancakes called latkes in Yiddish and leivivot in Hebrew, often served with applesauce and sour cream. Another delicious Hanukkah treat is sufganiyot (jelly-filled donuts), usually topped with powdered sugar. Sephardic Hanukkah donuts are called bunuelos (or bimuelos) and are traditionally dipped in honey.

What is the greeting for Hanukkah? To wish someone a Happy Hanukkah, say "Hanukkah Sameach!" (Happy Hanukkah) or simply "Chag Sameach!" (Happy Holiday). Want to show off your Hebrew skills, say "Chag Urim Sameach!" (urim means "lights").



Hanukkah Celebrates Two Miracles:

1) The 2nd century victory of a small, greatly outnumbered and out-armed army of Jews, known as the "Maccabees," over the mighty Greek army that occupied the Holy Land. The rebellion was in response to the Greek attempt to force a Hellenistic lifestyle on the Jewish inhabitants of Israel.

2) The kindling of a Menorah (candelabra) was an important component of the daily service in the Holy Temple. When the Maccabees liberated the Temple from the hands of the Greek invaders, they found only a small cruse of pure and undefiled olive oil fit for fueling the Menorah. It was sufficient to light the Menorah only for one day, and it would take eight days to produce new pure oil. Miraculously, the oil burned for eight days and nights.

Visit Tori at www.toriavey.com Her blog *The Shiksa in the Kitchen* features original recipes, cooking tips, historical tidbits and family food stories and *The History Kitchen* is a deeper exploration of food history and culinary culture.

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ACCEPT
AGAINST
AIRPORT
ARTIST
BANK
BEGIN
BLACK
BREED
CASUAL
CRAZY

DARE
DARK
DOUBT
EVENING
FEED
FENCE
FIVE
GASOLINE
GEAR
HEARD

HOCKEY
HOME
HOUND
KEPT
LATE
LEFT
MOUSE
NEED
OFTEN
ONLY

PHONE
PICTURE
PUZZLE
ROCK
SHIP
SINFUL
SPEND
SPITE
SQUARE
STORE

SUNDAY
SWEET
TEST
THREW
WEAK
WELFARE
WHAT
WILL
WINDY

ODD WISCONSIN

Appleton Home was First With Electric Light



Hearthstone, Appleton, WI

As we approach the longest night of the year, it's good to remember that for most of human history, sunset marked the end of each day.

Working after dark required an artificial light source. Burning wood or animal fats was inefficient and unreliable. Candles made from beeswax and lamps lit by whale oil were smoky and expensive. Before 1850, most people just went to sleep when it got dark and rose again with the sun.

The Industrial Revolution transformed this ancient pattern.

In the 1850s, a method was discovered to transform crude oil into kerosene. This clear liquid was comparatively cheap, easy to use, and threw off so much illumination that it was soon installed in lighthouses around the Great Lakes.

About the same time, scientists found ways to extract natural gas from deep below ground. Gas could fuel everything from public streetlights to decorative lamps in Victorian parlors. They were bright but hot, and in 1904, the Wisconsin Capitol was destroyed in a fire caused by an untended gas lamp left burning too close to fresh varnish.

Finally, in the early 1880s, Thomas Edison invented a way to create light by sending electricity through a tiny wick inside a special glass bulb. Although Edison invented the device in New Jersey, the first home lit by electricity was in Appleton, Wisconsin, where mill-owner Henry Rogers illuminated his house on Sept. 30, 1882.

You can still visit Hearthstone, the Appleton house museum where domestic electric light first became a reality.

Sources: Illuminating Engineering Society, "Discover Lighting: An Introduction to Lighting Basics." Hearthstone Historic House Museum, <http://www.focol.org/hearthstone/>

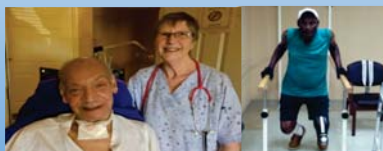
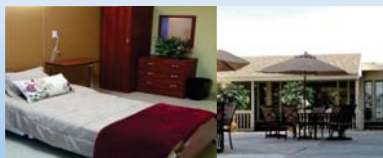
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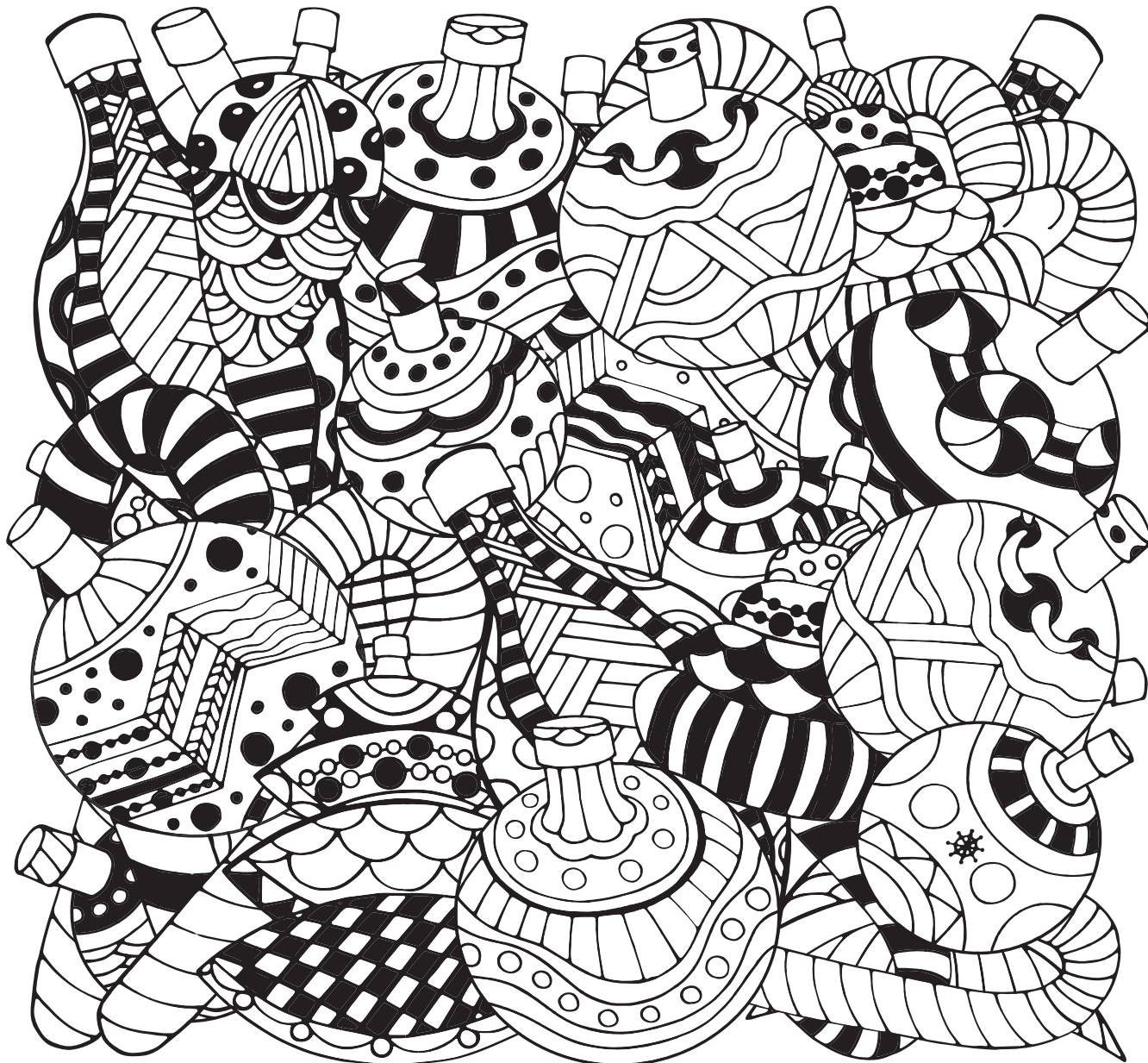
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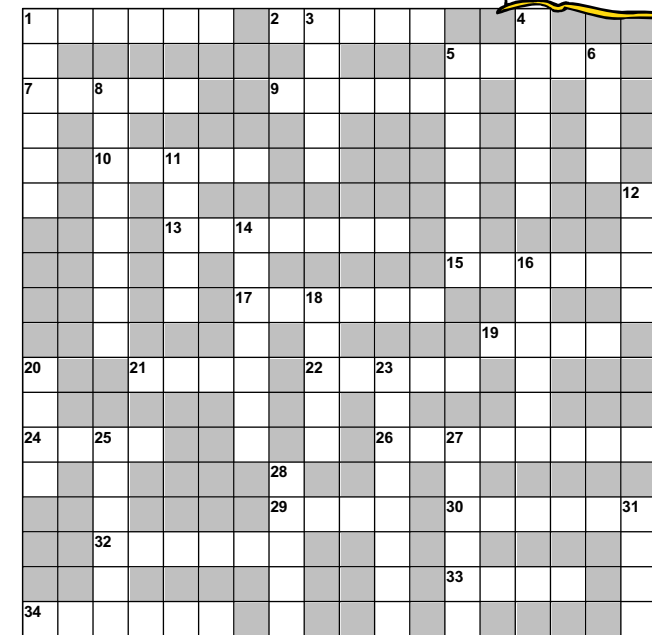
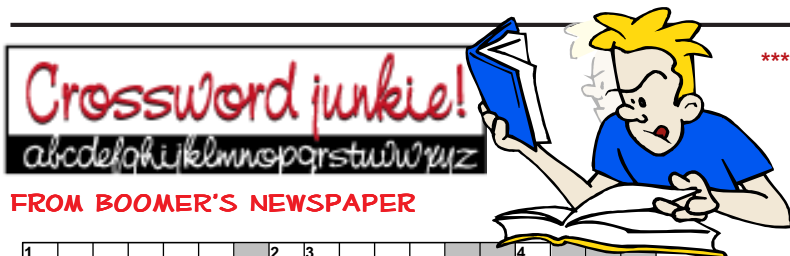


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Answers on page 23

ACROSS

1. Wicked and immoral
2. Bad weather
5. Shed tears
7. Numerical form of 'have eaten'
9. A step above good
10. Onward
13. Second weekday
15. To make a choice
17. Consensus
19. Skins response to an insect sting
21. Has a stinger
22. Unequalled perfection
24. 7up delemom& de....
26. Wholly
29. Next to: along side of
30. An inclination
32. Plantain is a family member
33. Two or more considered individually
34. Having elements of beauty

DOWN

1. Appeared to be
3. The possessive case of they
4. Not a thumb
5. Filled to capacity
6. To entice to purchase
8. Deeply appreciative
11. More than needed
12. Used to bake in
14. To illustrate a rule
16. Sharp
18. To lift upward
20. 0.5
23. Big eared pachyderm
25. Popular stone flooring
- 27 Showing gentleness or concern
28. Not asleep
31. Number sounding like 'no' in German

Husband
(watching a video):
"Don't do it! I swear
you are going regret it
for the rest of your
life. You're dumb if you
say it...! Don't say yes.
No! Aw dang, he
actually did it! What
an idiot!
Wife: Honey, why are
you so mad? What are
you watching?
Husband: Our wedding
ceremony.

I'm not saying let's go kill all the
stupid people... I'm just saying
let's remove all the warning lables
and let the problem sort itself out.



Q: Is Google a boy or girl?
A: Obviously a girl because it
won't let you finish your
sentence without suggesting
other ideas

My goal for 2016 was to lose just 10 pounds.
Only 15 to go.

My mother-in-law fell down a wishing well.
I was amazed, I never knew they worked.

20 years ago we had Johnny Cash, Bob
Hope and Steve Jobs. Now we have no
Cash, no Hope and no Jobs. Please
don't let Kevin Bacon die!

The worst time to have a heart attack
is during a game of charades.

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Three men died on Christmas Eve and were met by Saint Peter at the pearly gates.

"In honor of this holy season," Saint Peter said, "You must each possess something that symbolizes Christmas to get into heaven."

The first man fumbled through his pockets and pulled out a lighter. He flicked it on. "It represents a candle," he said. "You may pass through the pearly gates," Saint Peter said.

The second man reached into his pocket and pulled out a set of keys. He shook them and said, "They're bells." Saint Peter said, "You may pass through the pearly gates."

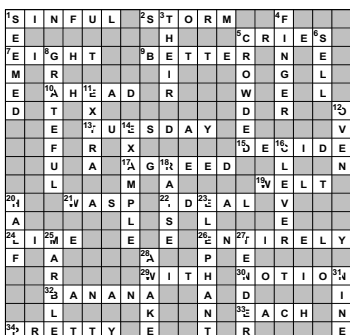
The third man started searching desperately through his pockets and finally pulled out a pair of women's panties.

St. Peter looked at the man with a raised eyebrow and asked, "And just what do those symbolize?"

The man replied, "They're Carol's."

**I don't mean to brag, but I
finished my 14-day diet food in
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Puzzle on page 22

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