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MAGAZINE

March 2017
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MAKE YOU HAPPY?

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YOUR FRIDAY FRY

INSIDE
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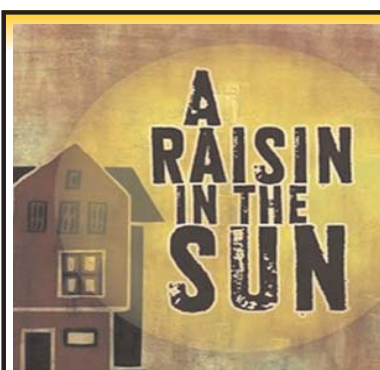
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May 7, 2017 3pm
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Mendelssohn: *Ruy Blas Overture*;
 Wieniawski: *Violin Concerto No. 2 in D Minor*
 Frank Almond, violin
 Amy Beach: *Symphony No. 2*

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 ages at the Pabst \$14/adults, \$8 child/students/sr.

From the Publishers

MARCH 2017



Slurping oysters at Crabby Bills
St. Pete's Beach, FL

Mittens will soon be replaced with garden gloves and I'm sure we're all looking forward to that! After a mellow February with no snow, how could we possibly ask for an early spring? March is just a punch-gut tease in Wisconsin. Snow? Sludge? I'll bet my money on another month of winter-like weather as usual. That's actually a good thing for most of us as we still have time to get our winter-baggy-

sweats physique into a somewhat stellar-like summer appearance!

My favorite March task is to start the vegetable seeds in their sunny little window greenhouses. Working with the dirt, planting and watching the first seedlings pop out always gives me a jump start on spring - my beautiful garden, daffodils and tulips are on their way!

I love spring but I must admit my first reaction to daylight savings time is a slow stretch, yawn and moan. It takes energy to work ourselves out of our winter cocoon! I am a morning hermit - unless hot flashes are starting my sheets on fire and we have to make a jump for it!

We've begun the 40 days of Lent, a celebration of sacrifice, a willingness to do without that renews the spirit and prepares us for Easter. As a Christian, I totally understand the need to clean up my life from messes that I've made, bad habits that have developed. It's a quiet time of devotion and a time for re-establishing my relationship with God that energizes me for the year ahead. Thank you America, for this freedom. No fake news there! Our super-size it society does not appreciate the thought of "giving up" our pleasures. Perhaps the simple idea of 'giving' rather than 'giving up' would get the train started in the right direction. I'm sure we can all think of one little act of kindness that could change someone's day.

With the season and reason of sacrifice on the table, would it hurt to try to be a bit happier? Life is such a gift and as a cancer survivor I can truly appreciate that. Sometimes ornery people without a *real* reason for being ornery make me feel really ornery!!

So as the days become longer and warmer, rejuvenate with the season and let the sun shine in!!!

Grab your tea or coffee (or perhaps a glass of wine), find a sunny chair in your favorite room and enjoy this issue of Your LIFE!

LIFE. *Enjoy it!*

Sandra and Tom Draelos

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TRAVEL

Alaska: The Last Frontier

From mighty glaciers to amazing wildlife and friendly, hardy people - Alaska is an all-time favorite destination.

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Tee It Up!

Ready for some GOLF? Anyone can live the tournament dream on a Wisconsin golf course.

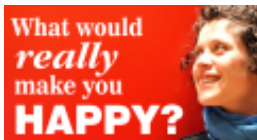
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Choosing Healthy Fish for Your Favorite Fry

Time to indulge in a healthy Wisconsin lenten tradition!

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Some people claim that happiness is all in your DNA or bank account. The truth is that happiness is largely a matter of everyday choices and actions.

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Yes, Americans are living longer. Planning for retirement has never been more important. Are you ready?

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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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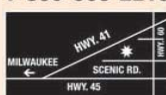
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ALASKA

**Finally Time for
“The Last Frontier”?**

By Nan Delwiche

I've coordinated travel programs all over the globe for over 20 years now. During that time, I enjoyed seeing so many local treasures and natural attractions, and helping people plan bucket-list vacations. But, for those seeking a truly unparalleled, once-in-a-lifetime experience, I almost always start: *Well, have you been to Alaska yet?*

For the sheer diversity, splendor and expansiveness of its natural landscapes, Alaska is one of my all-time favorite destinations: It can move you, change you, and create memories to last forever. The mountains are among the most spectacular sights you'll ever see, anywhere. You'll never forget the mighty glaciers, amazing wildlife, and friendly, hardy people who call this rugged land “home”.

For the uninitiated, though, the prospect of traveling through “the Last Frontier” can be at once thrilling and a little daunting. The region's distance, size, isolation, and unusual terrain can present practical travel challenges. With so much to see and do, and so many logistics to consider, where does one begin? What's the best way, for example, to see Juneau – one of the two U.S. capitals that can only be reached by air or boat?

MANY THINGS AND WAYS TO SEE

While you can certainly see Alaska on your own, an organized tour package can provide an exciting array of perspectives: plane and helicopter, train, motorcoach, sternwheeler or cruise ship—yes, even dog sleds.



Credit: NPS-Kaitlin Thoresen

A catamaran cruise is ideal for exploring Kenai Fjords National Park. Navigating Resurrection Bay, you can often encounter marine wildlife including the mighty Orca, humpback and minke whales, sea otters, sea lions and Dall's porpoise, to name a few. With over 38 glaciers, the Harding Icefield is especially

spectacular. You may hear a glacier moving and, if you're lucky, see it calving.

The McKinley Explorer offers the ride of a lifetime, domed rail cars that offer spectacular views as it courses through the great Denali National Park—6.2 million acres of pristine wilderness that will celebrate its 100th anniversary in 2017. At any time, an astonishing, must-see sight is Denali (formerly Mt. McKinley). However, because the tallest mountain in the U.S. creates its own weather that can obscure its view, a thrilling “flightseeing” tour can provide an ideal vantage point.

WHEN TO GO

Among the most common questions I field are those about climate and seasons. What's the best time to go? Well, I have to answer a question with a question. First, ask yourself: what intrigues you about Alaska? Is it getting up close to amazing fauna, including Denali National Park's “big five” mammals: moose, caribou, Dall sheep, wolf, and (of course) grizzlies as they roam the tundra after a long winter? Or is it seeing the fall colors on the tundra? Or, exulting in the abundance of daylight hours found in parts of the “Land of the Midnight Sun”. Or, even possibly spying the magical lights of the Aurora Borealis? Knowing what you most dream of seeing helps me advise people on when to travel.

ALASKA continued on page 7

Tee It Up, Baby!

Wisconsin's Rich History of Tournament Courses

By Jerry Huffman
Travelwisconsin.com



**Anyone can
live the
tournament
dream on a
Wisconsin
golf course!**

Since the 1930s, both men and women golf professionals have been teeing it up across the state for their shot at glory. For close to a decade, the LPGA Futures Tour made Wisconsin a regular tour stop. Naga-Waukee Golf Course in Delafield was the original location in the 1990s. Ironwood Golf Course in Sussex was the longest host for five years. For three years, the Arnold Palmer golf course at Geneva National was the place to be for up-and-coming LPGA professionals until 2008.

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

No Wisconsin golfing bucket list can be complete without a trip to Kohler. Whistling Straits and Blackwolf Run have hosted five golf majors so far with two more scheduled.

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

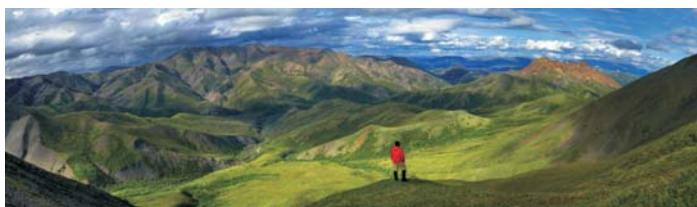
The men teed it up in the 2004 PGA Championship at Whistling Straits. The Mens Senior US Open was there in 2007, a second PGA in 2010 and a third was played at Straits in 2015. Kohler's crowning golf event will be the Ryder Cup competition between the US and Europe in 2020.

It's hard to compare Kohler to the natural beauty of Erin Hills, home of the 2017 US Open. Whistling Straits was created from the ground up as Pete Dye painted his canvas. Erin Hills was molded from a landscape left behind by glaciers. Straits is a miracle of engineering. Erin Hills is defined as what was done what was what left to nature.

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

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

Whether you're in a tournament draw or on your own, you walk with legends on a Wisconsin golf course.



Credit: NPS-Jacob W Frank

ALASKA continued from page 6

SPECIALIZED HIGHLIGHTS

For a Gold Rush thrill, my favorite port of call is Skagway, with its year-round population of about 800, charming main street houses, shops and restaurants, and centuries of history. This heritage town was the jumping-off point for thousands of prospectors who headed up the White Pass to seek their fortune in the gold fields of the Yukon Territory. It turns out that the merchants who supplied goods for the miners were the ones that became rich, not the miners!

Over the years, we've also come to deeply respect and appreciate the interior native culture of the Athabaskan and other nations. Those with an interest in engineering will truly marvel at the ingenuity of the Trans-Alaska Pipeline seen up close, while agriculture buffs will be truly amazed by the farming innovations and massive produce that result from the 100-day window of Alaska's short, intense growing seasons.

I could go on and on...

But finally, whenever you are ready to take this trip of a lifetime, I suggest that you directly contact some kind of a travel professional for help planning the manner, duration and timing of the trip to best match your personal interests. However you get there, be assured that the allure and mystery of "The Last Frontier" will leave an indelible mark that will change how you view the world.

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Office of the Mayor Proclamation

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RIDDLE me CRAZY!!

1. Johnny's mother had three children. The first child was named April. The second child was named May.

.....What was the third child's name?

2. There is a clerk at the butcher shop, he is five feet ten inches tall and he wears size 13 sneakers - What does he weigh?

3. Before Mt. Everest was discovered - what was the highest mountain in the world?

4. How much dirt is there in a hole - that measures two feet by three feet by four feet?

5. What word in the English language - is always spelled incorrectly?

6. Billy was born on December 28th, yet his birthday is always in the summer - How is this possible?

7. In Calif., you cannot take a picture of a man with a wooden leg - Why not?

8. What was the President's name - in 1975?

9. If you were running a race and you passed the person in 2nd place - what place would you be in now?

10. Which is correct to say- "The yolk of the egg are white" or "The yolk of the egg is white"?

11. If a farmer has 5 haystacks in one field and 4 haystacks in another - how many haystacks would he have if he combined them all?

answers

- Answer: Johnny of course
- What does he weigh? Answer: Meat.
- Answer: Mt. Everest; it just wasn't discovered yet.
- Answer: There is no dirt in a hole.
- Answer: Incorrectly
- Answer: Billy lives in the Southern Hemisphere
- Answer: You can't take pictures with a wooden leg. You need a camera to take pictures.
- Answer: Same as is it now - Donald Trump
- Answer: You would be in 2nd. Well, you passed the person in second place, not first.
- Answer: Neither, the yolk of the egg is yellow [Duh!]
- Answer: One. If he combines all of them, they become one big one.

AROUND TOWN

A collection of local events

February 25 -March 5

2017 Auto Show
Wisconsin Center District
See the 2017 models from all the major brands plus concept cars, hybrids, classics, antique and custom cars, performance accessories and more!

March 2-5th

Milwaukee RV Show
WI State Fair Park at Exposition Center
Displays and sales of a wide range of recreational vehicles including pop-up campers, travel trailers, 5th wheels and motorhomes. Also many campgrounds ready to take reservations, and many miscellaneous products and accessories for sale that relate to the RV lifestyle.

March 4, 11 & 18

Maple Fest
Elegant Farmer
1545 Main Street, Mukwonago
Come taste and see how maple syrup is made from sap with demonstrations by the Covenant Harbor Nature staff on Saturdays, March 4, 11 & 18.

March 4, 18 & 25

From Sap to Syrup!
Urban Ecology Center Riverside Park
1500 E. Park Place, Milwaukee
Take an in depth look into maple sap harvesting. This program will be both indoors and out. Enjoy pancakes with homemade maple syrup. Registration required. 414-964-8505

March 2-April 16

Beauty and the Beast
The Fireside Dinner Theatre
Disney's BEAUTY AND THE BEAST is a breath-taking new production. A story of eternal romance, a tale as old as time.

March 3-April 28

Milwaukee Fish Fry Tour
Milwaukee Food & City Tours/Downtown
Milwaukee is famous for its Fish Fry, and so we're taking to the streets to sample our favorites around town. We can almost guarantee that there is one spot on this tour route that you've never been to before! On the tour you will visit three stops for a classic Milwaukee Fish Fry. 414-255-0534

Ongoing

Suds and Spirits Bus Tour
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March 8-12th

Milwaukee Journal Sentinel Sports Show
WI State Fair Park, Exposition Center
Outdoor sports exhibits and interactive fun for the entire family. Be a part of this sporting tradition where people from all over who love fishing, boating, hunting, and camping, come to try and buy the latest in outdoor equipment as well as book their summer vacation sporting adventure.

March 11th

51st Annual St Patrick's Day Parade
One of the oldest parades in the country from The Shamrock Club of Wisconsin. Stepping off at noon at 3rd and Wisconsin and finishing at Water and Highland. Join us for one of the best St Patrick's Day Parades in the country and the grandest parade in Wisconsin. The Parade will feature 100+ units and includes local politicians, celebrities, floats, bagpipe and marching bands and Irish and Celtic organizations.

March 11-12th

Winter Pow Wow
WI State Fair Park at Products Pavilion
Traditional American Indian Pow Wow with drumming, dancing and singing. Marketplace, traditional food and Aztec dancers. Families and general public are welcome.

March 12th

Family Day in the Village - Wauwatosa
1532 N. Wauwatosa Avenue
Celebrate St. Patrick's Day early! Our family-friendly event has activities for everyone, including crafts for the wee ones, entertainment, live music and come hungry, too! Food and beverages available for purchase.

March 17th

St. Paddy's Day Street Party
Nomad World Pub
1401 East Brady Street, Milwaukee
Shindig starts at noon with the Gypsy Taco truck, live music from McTavish & DJ Paul H, and March Madness games in the tent!

March 17-19th

Greater Milwaukee Golf Show
WI State Fair Park at Exposition Center
See the latest in golf and improve your game!
Sponsored by Wisconsin Classic Golf Tour.

March 18-19th

Cedar Creek Winery/Settlement Open House
(corner of Bridge and Washington)
Popular two-day annual Open House with self-guided tours, wine tasting, cooking with wine, live music and more. Cedarburg Visitor Center

March 24-April 2nd

REALTORS® Home and Garden Show
WI State Fair Park, Exposition Center
The nation's longest running Home & Garden Show is now celebrating its 93rd year. With over 350 exhibitors, seminars, cooking demos, garden displays and more, the show is a direct link for homeowners to access the latest tips and trends in landscaping, decorating, renovating, home entertainment and more.

March 25

Dare to be Aware Fair
Alverno College, 9am-5pm
Presented by Center for Creative Learning. Over 100 exhibits and 12 workshops on wellness, spirituality, healing, and having a joyful and abundant life, PLUS 14 free presentations.

March 31st

Indulgences at the Milwaukee Public Museum
Crème brûlée. Funnel cakes. Bilinis with caviar and crème fraîche. Fish and chips. Brie and chardonnay. Fried cheese curds and beer. Foie gras. Chocolate covered bacon. Turkish coffee. Caramel Macchiato. Food is no longer a means for survival; it is a gratifying experience we treat ourselves to. Discover the science behind some of your most decadent cravings with hands-on experiences and delectable tastings. All guests must be 18 years or older.

March 31st

"Great Lakes Shipwrecks of Wisconsin"
Jackson Historical Society
Dive into the history of shipwrecks hidden beneath the waves off our nearby coast with Tamara Thomsen, Maritime Archeologist. Learn about the cargo and brave souls who plied the waters of our Great Lake in the 1800's. These underwater museums tell the tales of shipping and industry of our past. Free event. Light refreshments will be provided. 262-677-3888



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According to a Women's Health ranking of the most healthy fish and seafood, Milwaukee's fish fry favorites are delicious *and* healthy!

COD (from the Pacific) supplies almost twice the omega-3s of Atlantic cod (0.2 g vs. 0.1 g) and up to 72 percent of your selenium at 89 calories a serving. No more than twice a week, because its mercury count is on the high side (0.1 ppm).

HADDOCK offers omega-3s (0.2 g), 63 percent of your selenium, and over half of your B12 RDA. Very low mercury (0.03 ppm).

POLLOCK (from the Atlantic)-used to make filet-o-fish, fish sticks, and imitation crab is rich in B12 (3 mcg) and selenium (40 mcg) and extremely low in mercury (0.04 ppm). A 0.5 g of omega-3s is also low. Pacific pollock-it's more likely to contain PCBs.

PERCH (freshwater). One serving provides over 100 percent of omega-3 minimum, almost all of your selenium (47 mcg), and half of your B12, with no measurable mercury. Indulge!

Tilapia is a freshwater dweller similar to catfish. It has only 0.1 g of omega-3s, but is nearly free of mercury (0.01 ppm). Contains 84 percent of your daily selenium and 79 percent of your B12.

SALMON (the wild kind) is number one in health choice. Most varieties, including coho and sockeye, provide more than three times the 250-mg recommended minimum daily dose of omega-3s. Wild Atlantic salmon is highest with 1.6 g of the good stuff and a mini mercury count of 0.01 ppm and 72 percent of your 55-mcg RDA of selenium. Avoid Farmed salmon, which may contain PCBs from polluted water.



Choosing Healthy Fish for your Favorite Fry

Fish has heart healthy omega-3 fatty acids, including DHA, the fatty acid that nourishes your brain. But mercury poisoning, toxins and preservatives have scared many people away from eating fish. Here's what you need to know to eat fish and stay healthy. Benefits outweigh risks. Fish really is an ideal protein, and the benefits of eating fish far outweigh the risks...when you choose the right fish...and especially if you are on a pro-biotic diet. One study found that eating fish twice weekly is equivalent to taking a daily fish oil supplement

Even if you're a vegetarian, nutrition experts recommend eating fish about three times a week because fish has medicinal, grounding and strengthening properties. In general, fish is a great protein substitute for other meats because it is low in calories, saturated fat, and cholesterol, and that's not all:

Omega-3 fatty acids found in fish have been linked to:

- lower blood pressure
- lower heart rate
- lower risk of death from heart disease
- lower risk for stroke
- lower risk for depression
- lower risk for some cancers

Fish consumption is especially important for women who are pregnant or want to have a baby because it provides the omega-3 fatty acid, DHA, which encourages healthy brain development of babies. But certain fish are sadly said to be on the "Do Not Eat List" because of the concern over mercury. You've probably also heard some of the warnings about overharvesting wild fish species and the water pollution caused by commercial fish farms.

The FISH FRY continued on page 13

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The idea of a happy and meaningful life has become unnecessarily complicated in some circles. Happiness has been appropriately cited as a goal in political debates on issues from taxation to the social safety net to marriage equality, but the debate is often confused.

Some people claim that happiness is all in your DNA or bank account.

The truth is that happiness is largely a matter of everyday choices and actions. There are straightforward, well-researched and effective things every one of us can do to create greater happiness in our lives and in the lives of those we care about. The essential elements of a happy life are not mysterious.

One of the first steps we can take is to get past some of the common misperceptions about happiness that can stand in our way.



1 Misconception #1
Happiness is about getting the big things right. It's natural to think that if we were suddenly rich, beautiful and living on the beach somewhere, we'd be happy. But that type of good fortune turns out to have a surprisingly small impact on happiness. The happiest people are most often not those in the most enviable circumstances, but those who cultivate positive emotional outlooks and actions. So how can we do it? Take concrete steps to practice optimism, gratitude, kindness and self-compassion in your everyday life. The cumulative effect of those everyday choices can have a tremendous impact on your life.

2 Misconception #2
Happy people suppress negative emotions. Happy people actually experience sadness, grief,

worry and other so-called negative emotions nearly as frequently as unhappy people do. The difference is what happens when those feelings occur. Happier people are generally able to experience negative feelings without losing hope for the future. They give themselves permission to feel sad, angry, or lonely, but they remain confident that things will get better. As a result, their sadness progresses into hope and action rather than regressing into anxiety and despair.


3 Misconception #3
Pursuing happiness is self-centered. The strongest of all conclusions drawn by researchers into emotional well-being is that our happiness is determined more by our relationships with other people than by any other single factor. The happiest people build their lives around good, trusting relationships. If other priorities are getting in

the way of your relationships take steps to shift the balance back to where it will really make a difference."

4 Misconception #4
I'll be happy when I achieve my goals. Have you ever noticed that when someone wins the Super Bowl or an Academy Award, or when you achieve a long-sought ambition, that wonderful sense of accomplishment and happiness seems to fade faster than you'd expect? "That's just the way our brains work. Committed goal pursuit is one of the keys to a happy life, but most of the happiness we get from striving for goals comes while we're making progress toward them, not after we achieve them. That's why it's so important that we choose goals that are in synch with what we love and that we make a conscious effort to enjoy them along the way.

Lynda Wallace is a certified positive psychology coach. She is author of the #1 Amazon Self-Help Best Seller "A Short Course in Happiness: Practical Steps to a Happier Life." More information is available at her website: www.lyndawallace.com.

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What Most Churches Won't Teach You

With all the churches in the metro Milwaukee area, you can hear almost anything you want from such a doctrinal smorgasbord. Yet there are quite a few things that most churches will not teach you.

For example, the first verse in the Bible says "*In the beginning God created the heaven and the earth*" (Gen. 1:1). The last book of the Bible says, "*And I saw a new heaven and a new earth...*" (Rev. 21:1). Two distinct places God created whereby He uses two distinct groups (Israel and the body of Christ church today). He revealed two distinct gospels for two distinct purposes so that He will forever be glorified. Yet, how many churches teach these two distinctions?

It is rare to find a church that teaches that Jesus was not sent to preach to Gentiles in his earthly ministry (Matt. 15:24; Rom. 15:8). Similarly, most don't teach the wrongness of tithing today nor explain our liberty in Christ. Instead, they wrongly claim Israel's blessings or threaten with the Mosaic Law when it comes to your wallet and walk (2 Cor. 9:7; Titus 1:11; Lev. 27:30-34; Deut. 26:12-19; Gal. 3:1-3).

Most churches don't require circumcision of male children, yet they require water baptism to become a member of their churches (Col. 2:8-12). Weren't these both Jewish customs (Gen. 17:9-14; Ex. 29:4)? Rarely will any church tell you the truth about Easter or Christmas. Nor will they bring to your attention that the Lord Jesus Christ appeared to the apostle Paul multiple times *after* His ascension with a new and distinct gospel known as "the mystery" (Acts 9:3; 26:16; 1 Cor. 15:8; Gal. 1:11-12; Rom. 16:25; Eph. 3:1-4; Col. 1:25-26).

These are just a few of the things churches won't teach.

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What Colorful Exteriors Say About You...

Homeowners will often pick colors for their home exteriors that reflect their own personalities. Different "pops of color" tell passersby a good deal about the home's occupants, including:

Green: boasts that you have traditional values, are down to earth, well-balanced and nurturing.

Blue: tells people that you are relaxed, at ease, sincere and even a bit conservative.

Orange: says that you are friendly, assertive, adventurous and optimistic.

Brown: shows that you are honest, approachable, sturdy, reliable and wholesome.

Yellow: reveals that you are cheerful, a leader or organizer, and that you have a modern, open outlook.

Red: expresses a confident nature where you like to be the center of attention and sometimes exhibit signs of impulsiveness.

Purple: discloses that you are a "free spirited" person who is comfortable taking risks and dreaming big.

Black: makes a regal, independent statement often associated with prestige.

Let's Talk TOUCHLESS FAUCETS

More homeowners are opting for touchless or "tap-on" faucets for their convenience and they are becoming more important as homeowners remodel to "age in place."

Russ Waters, designer for Wisconsin Kitchen Mart, addresses advances in touchless technology. "Touchless, also referred to as hands-free, electronic, or sensor-activated, have come a long way from their original designs, which often proved unreliable. But manufacturers have been steadily improving touchless technology, making it ever easier for the consumer," Waters said.

While touchless faucets may not suit everyone, there are many benefits. They prevent transmission of germs, the faucet stays clean when you have residue on your hands, it can save water, and it's easy for kids to use. Waters pointed out some of the current technologies available in touchless faucets. Features vary among manufacturers.

MotionSense™ advanced sensors detect movement in two sensing zones, setting water flow in motion as if on command. The water sensor at the top of the faucet starts and stops water flow with a simple hand movement above the faucet, while the ready sensor near the base of the faucet identifies when an object – such as a cup or hand – is placed beneath the spout. It runs water for as long as that item remains in range and automatically shuts flow off as soon as the object is removed from the sensing zone.

REACT™ (Response Activated Technology) automatically turns the faucet off after two minutes to save water.

Response™ state-of-the-art sensor responds in 20 milliseconds for consistent and reliable on/off operation. Users can easily tweak the water temperature and flow when transitioning to new tasks.

Power Clean™ Spray Technology provides 50 percent more spray power, while containing splashing and minimizing mess. Now, users can clean dishes faster while reducing the amount of residual water in and around the sink. Greater force means faster clean-up with less water used. **Spot Resist™** Finish withstands fingerprints and water spots.

SpotShield™ Technology resists water spots, fingerprints, and stains, plus helps reduce stain and odor causing microbial growth on the faucet finish so the faucet stays cleaner longer.

Reflex® System features a self-retracting spray wand designed to put itself away.

Multi-Flow™ wand toggle increases the stream from the standard 1.5 gallons per minute to a higher flow to more quickly fill the sink as well as pots, vases, or other large containers.

MagnaTite® docking keeps the kitchen pull-down spray wand firmly docked when not in use. A gentle tug releases the wand to give you complete flexibility.



For more information, visit Wisconsin Kitchen Mart's showroom at 3601 W. Wisconsin Ave., featuring a wide variety of kitchen and bathroom displays, a 2,400-square-foot idea house, and a new Kohler space with faucets, fixtures, sinks, tubs, toilets and more. Call 414-342-3300 to schedule a showroom appointment or go to WisconsinKitchenMart.com.



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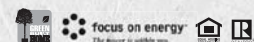
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HOW TO INSTALL A REDNECK HOME SECURITY SYSTEM

1. Go to Goodwill and buy a pair of size 14-16 men's work boots.
2. Place them on your front porch, along with a copy of Guns & Ammo Magazine.
3. Put four giant dog dishes next to the boots and magazines.
4. Leave a note on your door that reads...

Hey Bubba,

Me, Marcel, Donnie Ray and Jimmy Earl went for more ammo and beer.

Be back in an hour. Don't mess with the pit bulls.

They got the mailman this morning and messed him up bad.

I don't think Killer took part, but it was hard to tell from all the blood.

Anyway, I locked all four of 'em in the house. Better wait outside. Be right back.

~Cooter



Battered, fried, baked or broiled.

Here's what you need to know about fish to make sure that you're getting fish that improves your health and not harms it.

FISH

Continued on page 10

Mercury Poisoning and Other Toxins. Mercury poisoning is still a concern when it comes to fish consumption, but there are ways to mitigate this risk. To reduce the risk of mercury contamination, avoid eating swordfish, shark, tilefish and king mackerel. Limit your intake of white tuna (albacore) to less than 6 ounces per week.

Shellfish can also be full of toxins because they are scavengers and feed on industrial deposits, sewage, and the waste of other fish, filtering it through their bodies. Avoid clams, lobsters, oysters, shrimp and scallops if you want to avoid excess toxins.

Preservatives. Many fish are sprayed with preservatives like polyphosphates, sulfites, sodium benzoate, and polytrisorbate to control mold, yeast, and bacteria and to make them appear appetizing. The FDA allows these preservatives, but they don't have to appear on the labels of the fish you buy.

The long-term health effects of these preservatives are unknown, so it's best to avoid suppliers who use these preservatives. One guideline is that warm water fish (like Orange Roughy) are more likely to have preservatives than coldwater fish.

Wild Fish vs. Farmed Fish. You have probably heard the debate and are wondering which to buy. When it comes to your health, we recommend wild caught fish, and here's why: Farm raised fish generally have the same level of omega-3 fatty acids as wild fish, but when it comes to fat and calories, the farm raised fish have more. Because farm raised fish don't have lots of room to swim and are prone to disease, they are often given antibiotics as well as commercial dyes to give them a healthy color. Having said this, however, there are many aquaculturists that operate responsibly and you can eat the fish from these farms without sacrificing your health or flavor. Farm raised fish often costs less than wild.

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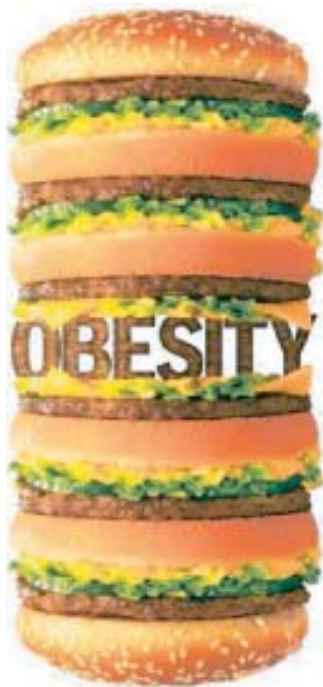
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Above and beyond our bad eating and lifestyle habits, can some chemicals in everyday products contribute to the obesity problem?



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

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

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

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

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

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

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Generation **X** HEALTH TIPS

Is Generation X the Unhealthiest Generation?

Generation X (those in their 30s to 50s) are sandwiched in between the Baby Boomer generation and Millennials. This generation is also the least healthy of all generations. From doctors' visits to exercise, the Generation X lags behind other generations. Another area they fall behind in - healthy eating. More members of this generation eat on the go than other generations. They complain there is not enough time in the day to get everything done. So how can Generation X get healthier?

By: Dr. Keith Kantor



Best type of exercise for generation X. A diverse exercise program that incorporates strength training, cardiovascular, core and flexibility is best. Sometimes this generation can think more is always better, but if they are stressed they are probably also inflamed with health issues. A intense workout day followed by a more restorative workout day like (yoga and/or Pilates) can provide both physical and mental benefits to this tightly wound generation. Slowing down may be exactly what they need to improve their overall health on the inside and out.

Quality Sleep is often overlooked. It is best to wind down in the evenings and turn off work and stress. Going for a walk outside, taking a bath, reading, and turning the high wattage light off can do wonders for improving sleep. Melatonin and Magnesium are both natural supplements that can also improve quality of sleep.

Nutritional Supplements are preferred over prescription medications. Due to the conventional farming practices in our country, it is nearly impossible to obtain daily vitamin and mineral requirements through food alone. The soil is simply over cropped and low in nutrients. I suggest taking a high quality multi vitamin/ mineral, omega 3 fish oil, and a multi-probiotic. Other supplements may be recommended individually by your health care provider based on labs and symptoms such as vitamin D for deficiencies.

Hydration and the type of water to drink. Everyone should drink at least half of your body weight in ounces of hydroxide alkaline water per day. Hydroxide rich water can reduce acid and inflammation especially for those who are dealing with chronic disease like high blood pressure or Type 2 Diabetes or Pre Diabetes. This is because the hydroxide ion OH⁻, seeks out and combines with the H⁺ ions (which cause acidity, which causes acidosis, which causes inflammation. The best hydroxide alkaline water my research has found is AQUA OH⁻!, it is the purest, all natural and comes as a concentrate so it is at least 250% less than all other alkaline waters and works better.

Avoid. Limit eating out, restaurants are heavy in sodium and unhealthy fats. Avoid pre-packaged foods, most contain harmful chemicals like dyes, high fructose corn

syrup, hydrogenated oils. Zero calorie artificially sweetened drinks are also on the avoid list, most contain aspartame, saccharin or sucralose which have all been linked to cancer. Also reduce alcohol consumption, this generation tends to let loose and binge drink on the weekends or in the evening. Practice moderation and avoid developing bad habits.

Include these "super foods." Heart healthy fats from coconut oil, nuts and seeds have been shown to help prevent or manage symptoms of dementia. A ratio of 3:1 vegetables to fruit for a total of 9-11 servings of fruits and vegetables. Dark fruits are the lowest in sugar (i.e. berries) and fibrous vegetables like broccoli, cabbage, spinach, kale, etc. are best.

Alternative therapies. Our culture is not very proactive when it comes to our health, we wait till something is hurting or wrong to make changes. Alternative therapies like massage, and acupuncture can be beneficial to maintaining optimal health.

Reduce Screen time. We have become accustomed to sitting, this generation is watching movies or Television instead of moving and playing outside with friends and family.

Start small with you healthier lifestyle. Limit screen time, cut back on eating out and aim to get 7-8 hours of quality sleep each night. Move more, invest in a activity monitor, start tracking steps and aim for at least 10,000 per day.

Declutter and organize. Environment is important, if we feel calm and happy in our home, car and office then it seems to make life less complicated and stressful. Purge old clothes, shred old documents, and get rid of things in your home you no longer use. There is so much research that point to stress and having clutter and disorganization around you. This is an ongoing process.

Dr. Keith Kantor is a leading nutritionist and CEO of Nutritional Addiction Mitigation Eating & Drinking (NAMED). He has appeared on FOX News Channel and CNN for his expertise.

After retiring, I went to the Social Security office to apply for Social Security.

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

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

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

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

Consumer Alert Another Hearing Aid Ad?



Skeptical about all the promises made in the large and frequent newspaper ads for hearing aids? You should be - they are almost always placed by retail hearing aid stores and staffed by *non-audiologist* sales people.

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Compassionate Senior Care in Greater Milwaukee





RETIREMENT PLANNING. The phrase "retirement planning" is often associated with planning in the years prior to retirement but planning for the later phases of retirement could be one of the most important aspects of retirement planning. Yet, despite its importance, this is an area of planning that is often neglected until a significant health event occurs.

For adults who are in the middle stages of retirement, now is the time to plan for your later retirement years — while you are active and able. Delaying important decisions about tomorrow's needs may leave you and your loved ones facing difficult, and often costly, situations in the future.

One of the more important — and complex — decisions you need to consider is where you will live. Do you wish to remain in your home as long as possible or move to retirement living community? What are the long-term care options in each of these scenarios? How will you pay for such care? Understanding the various alternatives will help you and your family to make better-informed decisions and provide more peace of mind about your future.

While most people say they would prefer to stay in their home as long as possible, doing so can often present a number of challenges that are not anticipated, which may include loneliness and the associated impact on health, the emotional and financial strain on a family caregiver, required home modifications, and the fact that you may eventually need a higher level of care than can be provided for in your home— just to name a few. None of these are reasons not to age at home but are issues that should be addressed and planned for well in advance.

People are living longer. A seventy-year old person in the United States can expect to live another sixteen or seventeen years on average, but rarely without any long-term healthcare needs. The combination of growth among the older American population and increasing life expectancy will create a greater need for lifestyle and health care solutions, as well as a more proactive approach to planning for the later phases of retirement.

"The trouble with retirement is that you never get a day off." — Abe Lemons

Three elderly gentlemen were talking about what their grandchildren would be saying about them fifty years from now.

"I would like my grandchildren to say, 'He was successful in business,'" declared the first man.

"Fifty years from now," said the second, "I want them to say, 'He was a loyal family man.'"

Turning to the third gent, the first asked, "So what do you want them to say about you in fifty years?"

"Me?" the third man replied. "I want them all to say, 'He certainly looks good for his age!'"

The best time to start thinking about your retirement is before the boss does.

Be nice to your kids. They'll choose your nursing home.

Before retiring early from your job, stay home a week and watch daytime television.

My wife and I have started aggressively planning for our retirement - we're playing the lottery 3-5 times a week.

A retired husband is often a wife's full-time job.



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Unpack Your Worries with US

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Throughout our lives, most of us accumulate everything we own and cherish for many years. Now, whether you are moving into a new home or a retirement community, you must pare down in order to simplify and to unclutter. Joshua Becker (a minimalist) author of the book "The More of Less" inspires others to live more by owning less. Owning less possessions and simplifying our lives helps to have less stress and more time to enjoy life with family and friends. Rightsizing and moving is a cleansing process, it's a great way to clean out that basement and garage in your home that you have put off for years.

As a member of the National Association of Senior Move Managers, we understand the emotional and physical considerations that seniors face when planning to downsize or move into a senior living community. As Migdalia and her late husband Rick Zanon simply say "We are in the helping business".

Universal Services believes that choosing a moving company that is committed and compassionate toward seniors will build trusting relationships that will ensure a positive moving experience. **Universal Services has developed the following checklist to help seniors with rightsizing and moving.**

1) Hire a Senior Move Manager to manage all phases of your move and rightsizing (downsizing). The move manager should be able to arrange all the disposal of unwanted items through an estate sale company and consignment.

2) Take inventory of **ALL** items. Make sure you pick furniture items and items that are your most favorite for your move.

3) Organize and start sorting one room at a time.

4) When sorting, utilize Universal Services "the five homes for everything you own method".

5) Ask yourself if you have used it in a "year", if not, get rid of it or donate it.

6) Ask yourself if the item is useful and functional in your new home.

7) Check expiration dates on food and utilize as much of your food as possible before your move. Check expiration dates for medicines.

8) Obtain a floor plan of your new home. Begin forming a tentative plan, keeping in mind that your new home is more likely to be smaller than your current home.

9) Gather family to go through a lifetime of cherished belongings. Remember if your kids do not want your "stuff" have them consult with an Estate Sale specialist to evaluate the value of your family heirlooms and china before it gets discarded.

10) Schedule a moving or estate sale. An Estate Sale specialist should be able to decide what items could go to a consignment shop, or donation after the Estate Sale is done.

11) Donate items to your charity or church of your choice (These items should be in good condition).

12) Discard items that are not usable to you or anyone else.

4-6 weeks before your move:

1) Make a checklist of all newspaper and utility companies that you have to call to transfer or disconnect services.

2) Obtain address change cards from your post office.

2 to 3 weeks before moving:

1) Hire a senior move manager to do your packing and coordinate your move.

2) If you are doing the packing your-

self, get packing materials such as boxes, tape, and paper.

3) Start packing.

4) Pack boxes. Mark them with room name and contents.

5) Pack room by room, keeping items separated to keep it simple and to avoid confusion.

6) Pack any flammables, cleaning products, and paints separately. Most moving companies are NOT able to transport these items.

Day before the move:

1) Pack a suitcase with important papers, medications, checkbook, keys, toi-

leties, and label it "Do not move". These items will be transported in your vehicle.

2) Keep all boxes organized by room and according to your floor plan.

Day of the move:

1) EVERYTHING THAT IS NOT FURNITURE SHOULD BE PACKED AND LABELED WHERE IT SHOULD GO.

2) Ask movers to place boxes in the appropriate room and to place furniture according to your floor plan.

Day after your move:

You should still be unpacking and settling into your new home.

In summary, a successful move starts by hiring a professional and ethical moving company with experience. Universal Services has helped seniors in all phases of moving for over twenty years by providing rightsizing, organizing, packing, moving, unpacking services. Universal's consignment shop called Consign w/US provides a place for seniors to sell those items that do not fit in the new home or retirement community. Consign w/US will conduct your Estate Sale and clean out services. Universal Services provides a turn-key moving experience. Our mission is patterned after the golden rule: "We treat every senior that we work with as if they were our relative, and value their personal property as if it were our own".



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MARCH 1
National Peanut Butter Lover's Day

MARCH 2
National Banana Cream Pie Day

MARCH 3
National Anthem Day
National Day of Unplugging

MARCH 4
National Hug a G.I. Day

MARCH 5
National Multiple Personality Day

MARCH 6
National Oreo Cookie Day

MARCH 7
National Cereal Day

MARCH 8
International Women's Day

MARCH 9
National Meatball Day

MARCH 10
National Pack Your Lunch Day

MARCH 11
National Johnny Appleseed Day

MARCH 12
National Plant a Flower Day

MARCH 13
National Napping Day

MARCH 14
National Potato Chip Day

MARCH 15
Everything You Think Is Wrong Day

MARCH 16
Everything You Do Is Right Day

MARCH 17
Corned Beef and Cabbage Day

MARCH 18
National Sloppy Joe Day

MARCH 19
National Let's Laugh Day

MARCH 20
International Day of Happiness

MARCH 21
National Common Courtesy Day

MARCH 22
National Goof Off Day

MARCH 23
National Puppy Day

MARCH 24
Chocolate Covered Raisin Day

MARCH 25
National Medal of Honor Day

MARCH 26
National Spinach Day

MARCH 27
National Spanish Paella Day

MARCH 28
National Something on a Stick Day

MARCH 29
Mom and Pop Business Owners Day

MARCH 30
National Take a Walk in the Park Day

MARCH 31
National Crayon Day

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Dolly Parton and Queen Elizabeth at the Pearly Gates

Dolly Parton and Queen Elizabeth die on the same day and they both go before an Angel to find out if they'll be admitted to Heaven. Unfortunately, there's only one space left that day, so the angel must decide which of them gets in. The Angel asks Dolly if there's some particular reason why she should get into Heaven.

Dolly takes off her top and says, 'Look at these, they're the most perfect breasts God ever created, and I'm sure the angels will be pleased to see them every day, for eternity.'

The Angel thanks Dolly, and asks Her Majesty the same question..

The Queen takes a bottle of Perrier out of her purse, shakes it up, and gargles. Then, she spits into a toilet and pulls the lever. The angel chuckles and says, 'Okay, Your Majesty, you may go in.'

Dolly is outraged and asks, 'What was that all about? I show you two of God's own perfect creations and you turn me down. She spits into a commode and gets in! Would you explain that to me?'

'Sorry, Dolly,' says the angel, 'but, even in Heaven, a royal flush beats a pair - no matter how big they are.'

How do you explain the difference between COMPLETE and FINISHED in a way that is easy to understand: When you marry the right woman, you are COMPLETE. When you marry the wrong woman, you are FINISHED. And when the right one catches you with the *wrong* one, you are COMPLETELY FINISHED!

I read that mass chicken farms pump chickens full of antibiotics. Well, that would at least explain why chicken soup is so good when you have a cold.



Apparently it's no longer politically-correct to direct a joke at any racial or ethnic minority. So....

An Englishman, an Irishman, a Welshman, a Ghurkha, a Latvian, a Turk, an Aussie, two Kiwis, a German, an American, a South African, a Cypriot, an Egyptian, a Japanese, a Mexican, a Spaniard, a Russian, a Pole, a Lithuanian, a Swede, a Finn, an Israeli, a Dane, a Romanian, a Bulgarian, a Serb, a Swiss, a Greek, a Singaporean, an Italian, a Norwegian, a Libyan, a Muslim, a Hindu, a Buddhist and an Ethiopian went to a night club.

The bouncer said, "Sorry, I can't let you in without a Thai.

Imagination was given to man to compensate him for what he is not. A sense of humor was provided to console him for what he is. — Horace Walpole

Five Horses Is Her Name

This is mythical and deep. Truly beautiful...

A man asked an American Indian what was his wife's name.

He replied, "She is called Five Horses".

The man said, "That's an unusual name for your wife. What does it mean?"

The Old Indian answered, "It old Indian Name. It mean...

NAG, NAG, NAG, NAG, NAG!"

Lunch with the Pope

President Trump invited the Pope for lunch on his mega yacht. The Pope accepted and during lunch, a puff of wind blew the Pontiff's hat off, right into the water. It floated off about 50 feet, then the wind died down and it just floated in place. The crew and the secret service were scrambling to launch a boat to go get it, when Trump waved them off, saying "Never mind, boys, I'll get it."

The Donald climbed over the side of the yacht, walked on the water to the hat, picked it up, walked back on the water, climbed onto the yacht, and handed the Pope his hat. The crew was speechless. The security team and the Pope's entourage were speechless. No one knew what to say, not even the Pope. But that afternoon, NBC, CBS, ABC, MSNBC, CNN all knew how to cover the story. Their headlines read:

"TRUMP CAN'T SWIM!"

It's a sunny morning in the Big Forest and the Bear family is just waking up. Baby Bear goes downstairs and sits in his small chair at the table. He looks into his small bowl. It is empty! "Who's been eating my porridge?" he squeaks. Father Bear arrives at the table and sits in his big chair. He looks into his big bowl. It is also empty! "Who's been eating my porridge?" he roars.

Mother Bear sticks her head out the kitchen door and yells, "For Pete's sake, how many times do we have to go through this? It was Mother Bear who got up first. It was Mother Bear who woke everybody else in the house up. It was Mother Bear who unloaded the dishwasher from last night and put everything away. It was Mother Bear who went out into the cold early morning air to fetch the newspaper. It was Mother Bear who set the table. And now that you've decided to come down stairs and grace me with your presence, listen good because I'm only going to say this one more time: I haven't made the dang porridge yet!"

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What are some common invest strategies used in planning for a child/grandchild's future college expenses?

You can plan to meet the costs through a variety of methods. Saving early (and often) may be the key for most families. Here are some college savings vehicles to consider.

529 plans. Offered by states and some educational institutions, these plans let you save up to \$14,000 per year for your child's college costs without having to file an IRS gift tax return. A married couple can contribute up to \$28,000 per year. (An individual or couple's annual contribution to the plan cannot exceed the IRS yearly gift tax exclusion.) These plans commonly offer you options to try and grow your college savings through equity investments. You can even participate in 529 plans offered by other states, which may be advantageous if your student wants to go to college in another part of the country.

While contributions to a 529 plan are not tax-deductible, 529 plan earnings are exempt from federal tax and generally exempt from state tax when withdrawn, as long as they are used to pay for qualified education expenses of the plan beneficiary. If your child doesn't want to go to college, you can change the beneficiary to another child in your family. You can even roll over distributions from a 529 plan into another 529 plan established for the same beneficiary without tax consequences.

In addition, grandparents can start a 529 plan, or other college savings vehicle, just as parents can; the earlier, the better. In fact, anyone can set up a 529 plan on behalf of anyone. You can even establish one for yourself.

Coverdell ESAs. Single filers with adjusted gross income (AGI) of \$95,000 or less and joint filers with AGI of \$190,000 or less can pour up to \$2,000 annually into these tax-advantaged accounts. While the annual contribution ceiling is much lower than that of a 529 plan, Coverdell ESAs have perks that 529 plans lack. Money saved and invested in a Coverdell ESA can be used for college or K-12 education expenses. Coverdell ESAs offer a broader variety of investment options compared to many 529 plans, and plan fees are also commonly lower.

Contributions to Coverdell ESAs aren't tax-deductible, but the account enjoys tax-deferred growth and withdrawals are tax-free so long as they are used for qualified education expenses. Contributions may be made until the account beneficiary turns

18. The money must be withdrawn when the beneficiary turns 30 (there is a 30-day grace period), or taxes and penalties will be incurred. Money from a Coverdell ESA may even be rolled over tax-free into a 529 plan (but 529 plan money may not be rolled over into a Coverdell ESA).

UGMA & UTMA accounts. These all-purpose savings and investment accounts are often used to save for college. When you put money in the account, you are making an irrevocable gift to your child. You manage the account assets. When your child reaches the "age of majority" (usually 18 or 21, as defined by state UGMA or UTMA law), he or she can use the money to pay for college; however, once that age is reached, that child can also use the money to pay for anything else.

Cash value life insurance. If you have a "cash-rich" permanent life insurance policy, you can take a loan from (or even cash out) the policy to meet college costs. The principal portions of these loans are tax-exempt in most instances. Should you fail to repay the loan balance, however, the policy's death benefit will be lower.

Did you know that the value of a life insurance policy is not factored into a student's financial aid calculation? That stands in contrast to 529 plan funds, which are categorized as a parental asset, even if the child owns the plan.

Imagine your child graduating from college debt-free. With the right kind of college planning, that may happen. We recommend speaking with a fiduciary financial advisor today about these savings methods and others.

Do you have a financial question for Tim? He can be reached at (262)369-5200 or info@aegiswi.com. Timothy M. Stasinoulas 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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RESOURCE GUIDE/MARCH 2017

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Continued on page 24

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Planning for Your Retirement Lifestyle

RESOURCE GUIDE/MARCH 2017

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Planning for Your Retirement Lifestyle

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www.sussexmill.wixsite.com/senior
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Men 1845:
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McQuillan walked into a bar and ordered martini after martini, each time removing the olives and placing them in a jar. When the jar was filled with olives and all the drinks consumed, he started to leave. "

S'cuse me," said a customer, who was puzzled over what McQuillan had done. "What was that all about?" "Nothing," he replied, "my wife just sent me out for a jar of olives."



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continued on page 27



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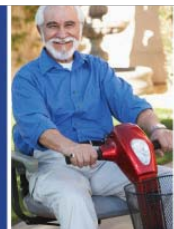
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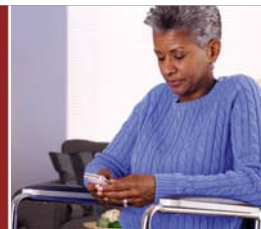
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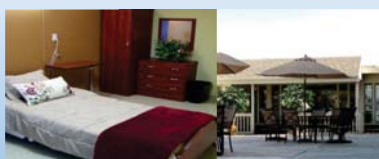
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Golf tips to keep your eyes on the ball and out of harm's way

Looking forward to a beautiful day out on the course? The following tips will not only protect you from potential injuries, but can also help prevent or slow the development of vision-threatening conditions.

By Cheryl L. Dejewski

■ **Add Sun Protection to Your Golf Gear.** "Numerous studies have shown a link between exposure to ultraviolet light (UV) and eye diseases, such as cataracts and macular degeneration. Given the evidence, it's important to seek maximum sun protection for the eyes, especially out on the golf course," notes Mark Freedman, MD, senior partner at Eye Care Specialists ophthalmology practice. "Wearing a brimmed hat or visor can reduce ocular exposure by 50 percent, and ordinary, close-fitting sunglasses can reduce UV exposure by about 95 percent. If you already wear glasses for everyday use, you can have them treated with a coating for UV-light protection."



Brett Rhode, MD, Head of Ophthalmology at a major Milwaukee-area hospital, adds, "When shopping for sunglasses, keep in mind that darker does not always mean better. Some cheaply made sunglasses are so dark that they force the pupil to enlarge, thus actually letting more damaging light rays into the eye. Many manufacturers now voluntarily exceed the standard and identify their product as 100% UV absorbing. This protection can be found in all price ranges."

■ **Beware of Lost & Flying Balls.** Eyewear can also come in handy to protect against corneal abrasions when playing in a sand trap or searching for a ball amid trees and brush. Eye surgeon Daniel Ferguson, MD, advises, "If you poke or scratch your eye, seek immediate treatment to prevent serious infection and to ensure that no further injury has occurred deeper in the eye."

Tree branches and bugs aren't the only things that find their way into golfers' eyes. "Balls used in many sports, especially golf, fit neatly into the bony orbit of the skull surrounding each eye, allowing the full force of the ball to strike the eye," says ophthalmologist Daniel Paskowitz, MD, PhD. "Use common sense and remember to stand in back of the person or off to the side behind a tree when anyone is about to swing a club."

"Even better, wear glasses or sunglasses with polycarbonate lenses. These offer the best protection against damage caused by a ball soaring off course," adds eye care specialist Michael Raciti, MD. "And, if you do suffer a blow to the eye, apply cold compresses and seek immediate emergency attention."

■ **Keep Contact Lenses From Handicapping Your Game.** Another potential handicap for golfers (especially contact lens wearers) is contending with the wind, sand and sun that can lead to dry, irritated eyes. "Wearing a pair of sunglasses and carrying a small bottle or disposal units of artificial tear wetting solutions can help keep your concentration on the game and not your sore eyes," says optometrist David Scheidt, OD.

FREE Booklets & Information. The physicians quoted in this article are partners at Eye Care Specialists, an ophthalmology practice dedicated to providing the highest quality AMD, cataract, glaucoma, diabetes, dry eye, accident/injury, and laser vision correction care. Call 414-321-7035 for FREE copies of their booklets/handouts on these conditions. Offices on 7th & Wisconsin Avenue, Mayfair Road across from the mall, or 102nd & National Avenue. They also offer information at www.eyecarespecialists.net.



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Son: "Yeah."

Detector: "Beep."

Son: "OK, OK, I was in a cinema."

Detector: "Beep."

Son: "Alright, I went for a beer with my friends."

Father: "What?! At your age, I wouldn't touch alcohol!"

Detector: "Beep."

Mother laughs: "Ha ha ha, well, he really is your son!"

Detector: "Beep."

I tried to talk my wife into buying a case of Miller Light for \$14.95. Instead, she bought a jar of cold cream for \$7.95. I told her the beer was a better bargain because it would make her look better at night than the cold cream. And then the fight started...

Back in my day,
we didn't
watch TV while
we ate dinner.
We actually
talked to each
other.
It was awful.

1	C	R	A	N	K	Y		2	G			3	G	I	4	F	T	
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	C		I	Y	F	T		G						27	P	R	A	Y
28	A		U	N	T			U	E	29	L	O		30	H	G	E	W
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	I						37	E	N	G	A	G	E		38	A	R	E
39			A	R	E	E	R		R		E					S		

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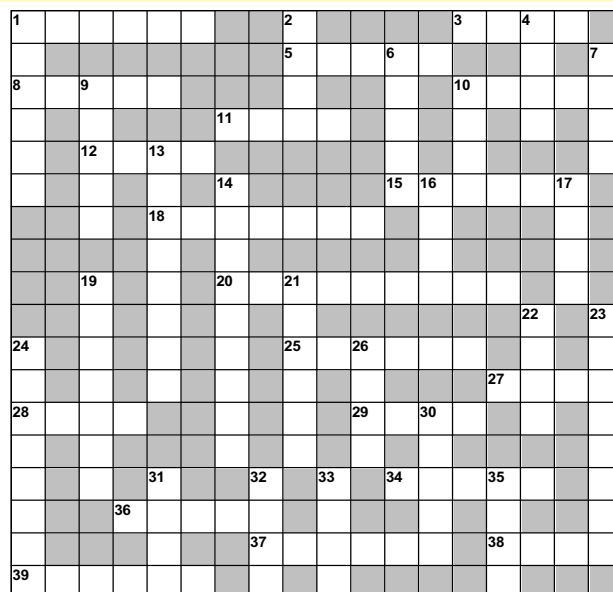


ACROSS

1. Crabby
3. Beware of Greeks bearing this
5. Made up of three lefts
8. Not nice
10. Highly respected
11. Small city
12. Not under
15. Roadway
18. Every action preceded by
20. Requiring much skill
25. Number multiplied by itself
27. Talking to God
28. Mother's sister
29. Not short
34. After six
36. No noise
37. Ask to marry
38. To challenge
39. Work life

DOWN

1. Long form of can't
2. Increase in size
4. Having a strong liking
6. Circles of open space
7. Move toward a direction
9. Skiing incline
10. Result of good listening
13. Wholly
14. Just ducky
16. Form of public transportation
17. Verbalize
19. Wall hung storage unit
21. A pet's owner
22. Measure of land
23. Not somewhere
24. Scholar
26. Not pretty
30. Your siblings daughter
31. Certain
32. Fizzy malt beverage
33. Extreme anger
35. Justifies the means



Answers on page 20
(don't cheat!)

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