

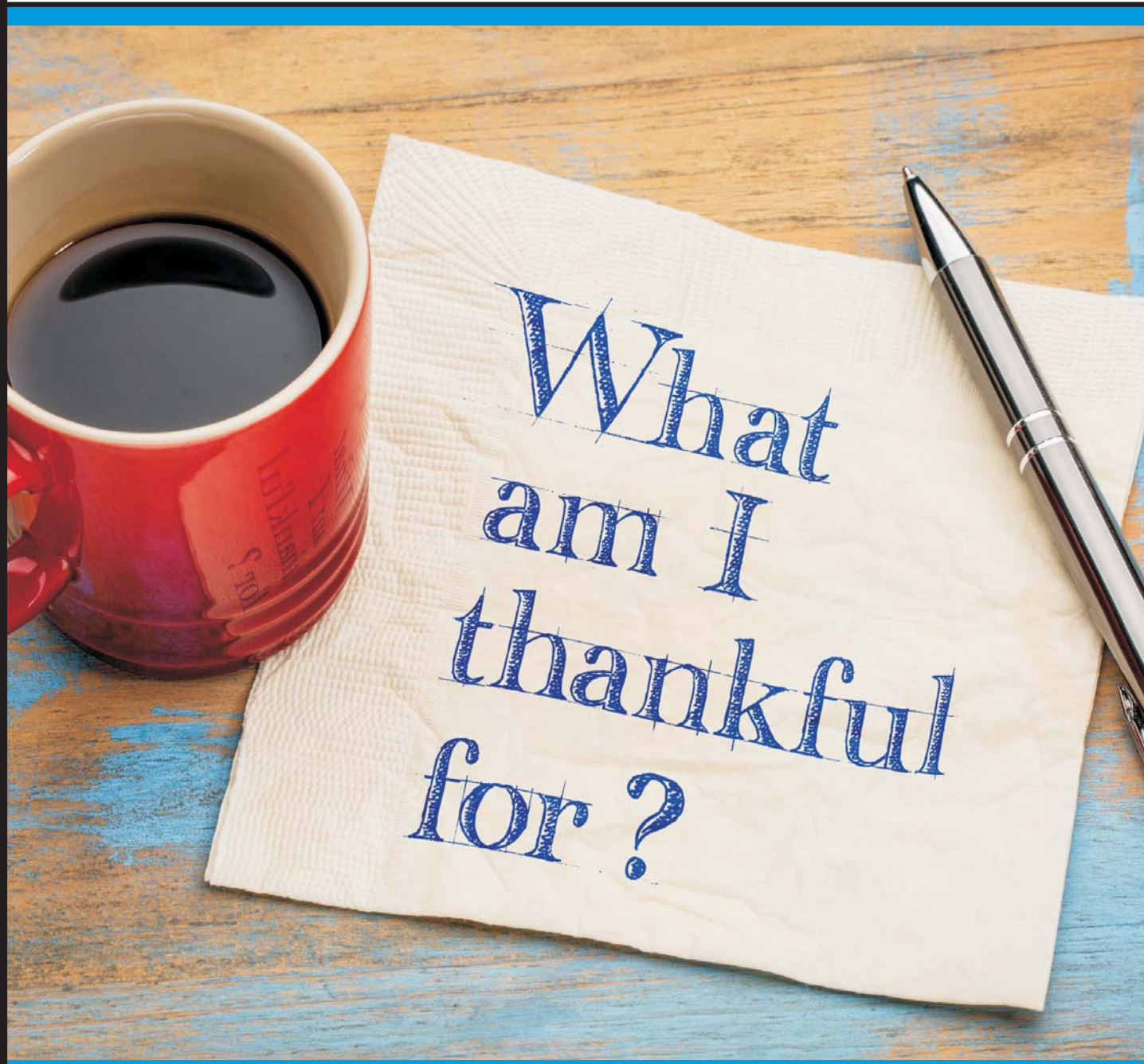
Your MAGAZINE LIFE!

November 2017

A FREE PUBLICATION

www.yourlifemagazine.net

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



The ART of
*Gift*ing ~page 8

An ATTITUDE
FOR GRATITUDE
~page 16

INSIDE
~page 5





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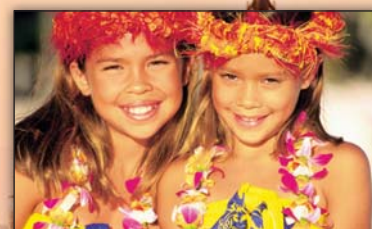
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SPANKY'S CALENDAR of EVENTS

Nov 11: LIVE Music (6pm-10pm)

Nov 18: Cribbage Tournament (1pm)

Nov 23: Thanksgiving Buffet
(1pm-8pm)

Dec 2: Christmas Craft Fair
(11am-3pm)

Dec 31: New Year's Eve Celebration



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From the Publishers

NOVEMBER 2017



Newport Beach State Park, Door County

Brrrrrrrrrrrr... it's cold out there!

Tom and I always try to 'toughen up' for winter and not turn the thermostat on until November, no matter the weather. We kinda made it - he'll never know I had the portable heater on in my office all through deadline!

Cold weather, crusty air and the start of another holiday frenzy of shopping (gift ideas page 8), cooking (recipes page 20) and lots of fun and family - oh my! Embrace and enjoy. We will miss Papa George this year. For Tom and I, it's our first Christmas without any parents alive and it feels so wrong. It makes the memories much more dear so make sure you make some good ones this year!

Tom loves Thanksgiving, Football and Food. And if you know Tom... it's really about the food! He swears he was the originator of the 'Thanksgiving leftover sandwich' -turkey, stuffing, gravy and cranberries stuffed into a warmed hoagie. It is the perfect breakfast for the day-after morning feast.

Amara's 8th grade basketball season wrapped up and now she's been teaching herself to play the ukulele with online lessons and hours of practicing. At least it's not the tuba and she really is getting quite good! I know Halloween has passed but I can't help sharing her costume picture. She did her own makeup and looked so pretty as Dr. Death!



So get yourself ready to settle in for another long winter's nap. Stay warm. Be blessed. Eat, enjoy and love well.

LIFE. *Enjoy it!*

Sandy and Tom Draelos

INSIDE THIS ISSUE



The ART of GIFTING

Put some extra thought, not dollars, into your gifts this year with these simple inexpensive DIY ideas for any occasion.

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TRAVEL: Better Health Abroad?

One third of U.S. adults are obese, and that could reach 42% by 2030. But many expats are shedding weight, lowering stress, and de-medicating thanks to healthier lifestyles abroad.

-page 12



The POWER of FLAX

Flax cultivation is steadily gaining more popularity as a super healthy option and addition to the American diet. Here's why with recipes to prove it.

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Founders of the Feast

In September 1620, a small ship called the Mayflower left Plymouth, England, carrying 102 passengers—an assortment of religious separatists seeking a new home where they could freely practice their faith and other individuals lured by the promise of prosperity and land ownership in the New World. After a treacherous and uncomfortable crossing that lasted 66 days, they dropped anchor near the tip of Cape Cod. One month later, the Mayflower crossed Massachusetts Bay, where the Pilgrims began the work of establishing a village and a new life.

The names of those forefathers have remained in our history books, but we may have forgotten the true meaning of 'thanks giving' and the holiday it represents.

The Thanksgiving Proclamation continued on page 19

Your Life! Magazine (formerly Boomers!) 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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Limit One Entry
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Entry Deadline: NOVEMBER 27th, 2017

Congratulations to
Gregg Trojanowski
Menomonee Falls



November 4

The Annual Veterans Day Parade and Day of Honor

Downtown Milwaukee
Starting at 11am at Pere Marquette Park and Plankinton and travels east on Wells where it ends at the War Memorial. The parade boasts over 1000 veterans and military marching in the parade from all over southeastern Wisconsin as well as floats, marching bands, baton twirlers, and more. The parade would not be complete without a few jeeps and tanks!

November 7

Guns N' Roses

BMO Harris Bradley Center
Outstanding reviews from around the world crashed in from the start with Rolling Stone dubbing the Not In This Lifetime Tour "the triumphant return of one of the most important bands to cross rock music history." LA WEEKLY notes it's "everything fans could hope for."

November 10-12

Veterans Day Appreciation

Harley-Davidson Museum
Free Museum entry for all active Military, Veterans and their families". Harley-Davidson has always been on the front line – right next to the troops. The first American to enter Germany after World War I did so on a Harley-Davidson® motorcycle. Learn more about H-D's military involvement during the Military Gallery Talks at 11am and 2:30pm.

November 10-12

Bloomin' Holiday

Museum of Wisconsin Art
Exquisite florals. Expert demos. Make-your-own bouquet bar. Kick-start the holiday



season with the Fifth Annual Bloomin' Holiday. View the work of Wisconsin's most talented floral designers. Learn how to create your own holiday floral arrangements, cook with lavender, and plant for wildlife. Customize a holiday wreath or seasonal arrangement to take home www.wisconsinart.org for details.

November 11

Armistice Day Program

Milwaukee City Hall rotunda, 7 p.m.
John Nichols, national affairs writer for *The Nation*, contributing writer for *The Progressive* and *In These Times*, associate editor of the *Capital Times* in Madison, and author of numerous books, is the main speaker. Nan Kim, contemporary historian and expert on divided Korea, author of "*Memory, Reconciliation, and Reunions in South Korea: Crossing the Divide*," also will speak. She is a steering committee member of the Alliance of Scholars Concerned about Korea. The one-hour program, sponsored by Veterans for Peace and co-sponsored by a coalition of peace and justice groups, also will include music by Iraq veteran Jesse Frewer. The event is free and open to the public. 414-496-9651.

November 11-12

Trainfest

State Fair Expo Center
All things Train. Join model train hobbyists for enormous fun and endless discovery at Trainfest®, America's largest operating model railroad show. 70 intricately-detailed running railroads. Kids' highlights. Model train manufacturers, historic railroads displays and retailers from coast-to-coast. 200,000 square feet of display area. Visit www.trainfest.com for details.

November 12

"Country Christmas Craft Fair"

St. Gabriel's Parish, SE corner of Hwy 164 and Hubertus Rd.
Start your Christmas shopping early while enjoying the crafts, silent auction, can raffle, bake sale and a raffle for a handmade quilt and cash. Hot dogs and drinks will be available also. Free admission. 9am-2pm

November 16

Christmas Gala

Captain Frederick Pabst Mansion
Be the first to view the Pabst Mansion in its holiday finery during our annual sneak peek reception. Enjoy champagne, hors d'oeuvres, a silent auction, and a stroll through the Mansion's enchanting rooms.

November 16 - January 1

Milwaukee Holiday Lights Festival

Milwaukee Downtown
A six-week festival in Downtown Milwaukee, dazzling guests with light displays and an abundance of family-friendly events, including Jingle Bus rides Thursdays through Sundays.

November 17-19

Holiday Folk Fair International

State Fair Park at Exposition Center
Celebrates the cultural heritage of people living in southeastern Wisconsin. America's Premier Cultural Festival – explore the customs and traditions of the world's diverse cultures as you sample regional cuisine, enjoy lively music and dance, and purchase beautifully handcrafted goods.

November 18

91st Annual Milwaukee Holiday Parade

Cherished holiday tradition since 1927.
The parade features approximately 100 units including marching bands, floats, giant helium balloons, local personalities, costumed characters, live animals, specialty vehicles and, of course, Santa Claus! For more information, including a route map, please visit www.milwaukeekeeparade.com.

November 23

Annual Drumstick Dash

Miller Park
The 6th Annual 5K returns to Miller Park on Thanksgiving morning at 8:30am. Benefitting Feeding America Eastern Wisconsin, each \$1 donated provides 3 meals to a person in need in Eastern Wisconsin. info@visioneventmanagement.com

NOVEMBER EVENTS continued on page 7



Greek Holiday Pastry Sale

Just like the ones you enjoyed at Greek Fest!

ORDER DEADLINE: MONDAY, DECEMBER 4, 2017

PICK UP DATES:

Saturday, December 9th from 10:00 a.m. to 1:00 p.m.

Sunday, December 10th from 11:30 a.m. to 2:00 p.m.

Item	Quantity	Cost	Total
Baklava		\$3.00/	
Baklava (Box of 6 pieces)		\$15.00/box	
Kourambietes (Box of 9)		\$10.00/box	
Diples (Box of 3)		\$5.00/box	
Koulouria (Bag of 12)		\$6.00/bag	
Almond Cookie (package of 4)		\$5.00/pkg	
Decorated Hostess Box (4 Baklava, 6 Koulouria, 2 almond cookies, and 4 Kourambietes)		\$25.00/box	
Decorated Gift Box (1 Baklava, 2 Koulouria, and 1 Kourambietes)		\$7.00/box	
Order Total:		\$	

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Address _____

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Nov 9, 10, and 11th @ 7:30pm
Nov 12th @ 1:30pm
Todd Wehr Auditorium
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Ticket Line: 262-243-4444
Press "0" to leave a reservation.

NOVEMBER EVENTS

November 24 - 26

Marvel Universe LIVE! Age of Heroes
BMO Harris Bradley Center
Marvel Universe LIVE! Age of Heroes brings the most popular Super Heroes and Villains to life with amazing stunts and a new, original story blending live action with immersive 3-D video projection and a new, original storyline. See Spider-Man and Dr. Strange, Iron Man, Captain America, Thor, Hulk, Wasp and Black Panther. New this season are Star Lord, Drax, Gamora, Rocket Raccoon and Groot from Guardians of the Galaxy.

November 25 - December 17

Christmas Train & Santa's Workshop
Ride the rails from the East Troy Electric Railroad depot, 2002 Church Street East Troy, to Santa's Workshop at the Elegant Farmer in Mukwonago. Meet Santa and enjoy a snack and craft project in the workshop. Tickets for the 45-minute ride: www.easttroyrr.org or by calling 262-642-3263.

November 27 - January 2

BMO Harris Bank Annual Holiday Display
A Holiday in King Arthur's Court – the Magic of Camelot is this year's theme. Featuring BMO's collection of 150 life-sized Steiff animals, each in their own carefully crafted rich royal-themed costumes. The animals will be displayed in BMO's downtown bank lobby where kings, queens, knights, thrones, medieval towers, and even the famous Round Table will be featured. A dragon or two might even stop by. The Holiday Display is free and open to the public. Monday – Friday: 9am-8pm
Saturday – Sunday: 9am-4pm

November 29 - January 10

12 Days of Pewaukee
Positively Pewaukee at Pewaukee
12 days of events, specials, contests and holiday fun throughout Pewaukee
262-695-9735.

December 2 - 3 / 9 - 10

Breakfast and Lunch with Santa
Milwaukee County Zoo
Make your plans now to join us for holiday cheer and celebration as Santa and Mrs. Claus make their annual trip to the Milwaukee County Zoo. Advanced reservations needed.

December 2 - 3

An Old World Christmas at Old World Wisconsin

Join us for a daylong, 19th-century celebration of Christmas tales and holiday customs, featuring Old World storytelling, live performances by holiday characters from our immigrant past, free horse-drawn bobsled rides (or wagon rides, if there's no snow on the ground) available from 12-3pm, caroling and hymn singing, food sampling from cherished recipes, and many, many more activities that capture the merriment of the season.

December 3

Holiday Fair at Boerner Botanical Gardens

Skip the holiday shopping mall madness and enjoy a relaxed morning with Santa, filled with gift ideas for your loved ones, ranging from the quirky to the sublime.

Falls Patio Players Present

Christmas Carol

An Original Musical Play By: Carol Klose & Jack C. Strawbridge
Based on Charles Dickens' "A Christmas Carol"

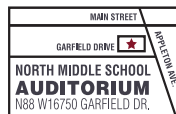


Winter 2017

December 1 @ 7 pm / December 2 @ 3 pm & 7 pm
December 3 @ 1 pm & 4 pm

TICKETS

\$10.00 Adults/Seniors • \$8.00 Students



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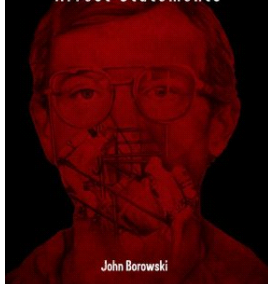


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DAHMER'S CONFESSION

The Milwaukee Cannibal's Arrest Statements



"Cream City Cannibal"

November 4

'Dahmer's Confession'
at Shakers Cigar Bar

Author John Borowski will be in Milwaukee to talk about and sign his book of Jeffrey Dahmer's confessions from 4-6 p.m., Nov. 4 at Shaker's Cigar Bar, 422 S. 2nd St.

The morbid, yet fascinating, legacy of Jeffrey Dahmer continues in the form of a

newly-released book that prints his complete confessions to Milwaukee police after his arrest, his letters from prison, and also offers commentary on the continuing question as to why the serial killer became what he became.

Award-winning Chicago-based author and filmmaker John Borowski has put the confessions and insights into his latest book, *Dahmer's Confession: The Milwaukee Cannibal's Arrest Statements*. And it is exactly what the title says, complete and uncensored Dahmer.

Dahmer was arrested in Milwaukee on July 22, 1991. As officers searched his apartment, they discovered dismembered body parts in the refrigerator. Further investigation led them to photographs. Dahmer admitted to acts of necrophilia and cannibalism.

The author will be in Milwaukee to talk about and sign his book from 4-6 p.m., Nov. 4 at Shaker's Cigar Bar, 422 S. 2nd St.

JOHN MCGIVERN STARRING IN A Kodachrome Christmas



7:30 p.m. Friday, Dec 1

2 & 7:30 p.m. Saturday, Dec 2

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The Art of Gifting

Quick, easy, inexpensive homespun DIY ideas put a personal touch on gifts

Short on cash for the holiday shopping explosion? Put some extra thought, not dollars, into your gifts this year with these simple ideas.

These gifts are perfect for Christmas or anytime!

'Cherishables'

Make a "Journal in a Jar." We put about 100 strips of paper with questions on each into a colored-glass jar from the dollar store and gave with a blank journal book. The questions included "What did you want to be when you grew up?" and "What is your favorite holiday and why?" We gave it to my dad and my mother-in-law, and they are picking a strip out of the jar occasionally and writing the answers in the journal.

I also gave a collection of letters from my mom's family members and friends to my mom. I sent out a form letter (via email) requesting that people send me letters about my mom, and I compiled them in a beautiful leather album (my only expense). She loves it and looks through it all the time.

Recorded Bedtime Stories

The most enjoyed gift that I gave was bedtime stories. When I had to move miles away from my granddaughters, we missed each other terribly. So last year I sat down in front of a video camera and read several of their favorite bedtime stories to them as if they were right in the room. These tapes have been passed back and forth between the households and now they want more. I feel almost like they are here as I read to them so I guess this is a gift for all of us.

Frozen Homemade Soup

After my mother-in-law died, my father-in-law did not eat properly. He often just had a bowl of cereal for dinner or snacked on junk food. He really liked homemade soups, so for Christmas, we packed up containers of soups, wrapped each container in a plastic bag, labeled it, and froze them. On Christmas morning we put them in a box and wrapped it. He loved the gift. He had oodles of "stuff" and didn't need more. The soup was the perfect gift according to Dad. It solved the dinner problem for him and was "consumed" rather than taking up more space in the closet. Also great for the college students and young newlyweds on your list.

Basket Bonanza

There are beautiful and inexpensive wicker baskets in almost every home décor store these days, just waiting to be filled. Friend stressed out? Create a mini-spa kit with candles, aromatherapy oils, spa towels, skin care products, etc.

Someone who likes to bake? Fill a basket with containers of multi-coloured sprinkles, cookie recipes, festive cookie cutters, stainless steel measuring cups and spoons. Adjust the amount of items to your budget.

Pick any theme and go with it! How about movie night? Pack up microwave popcorn/treats, hot chocolate or root beer, movie rental gift certificates...

Last year, I made "A Cold Winter Night Basket" for friends and neighbors. Each had a candle (dollar store), cocoa or tea, and a homemade treat (with recipe card). I loaded the gifts into dollar store baskets, wrapped in tissue paper and tied with curling ribbon. Then I made "A Cold Winter Night Kit" tags on the computer to tie to the outside. Each gift was personalized to the recipient. The average cost was \$5. I had so much fun putting these together that I also made them for family, adding dvds, coffee mugs, and playing cards or small games.

Manicure/Beauty Kit in a basket filled with hand creams, nail polish, manicure kit and other cute essential lotions and potions to pamper your hands, nails, body and hair! Makes the best girly present for teenagers!

And for every woman and girl... basket a scarf, matching earrings, bangles and nail polish, with a scented essential oil.

Tada! Your shopping is done!



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Book Johnny for your Holiday Parties!

Book by Nov 30th
\$50 / 1 Hour Show!

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OR
Elvis**




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"jazz dynamo" (Time Out, Chicago) **ELAINE DAME!**

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Create Gifts That Keep on Giving

From flower bulbs to bird treats to
advent calendars - gifting can be fun!

By Melinda Myers

Terrariums have made a comeback and make wonderful do-it-yourself projects and gifts for beginning and experienced gardeners. They enable gardeners to continue to grow no matter the weather outdoors and can be updated and used as decorations throughout the year with some simple updating for holidays and other special occasions. Just add a few ceramic items like a Christmas tree ornament, ceramic bunny or other adornment or two that represent the season. Don't know where to start? No problem. You can create your own from an old glass jar or vase or purchase an elegant terrarium with copper bottom guaranteed to create the perfect stage for your tabletop garden. Or purchase a terrarium kit that includes the plants, container and all you need.

For the artist, young or old, and avid birder, consider a **green birdhouse**. These biodegradable birdhouses are made from 100% recycled paper and designed to last through one nesting season. You will have fun decorating it with stickers, markers or paint, making this a gift you and the birds will enjoy. Plus, once the season is over, there's no need for cleaning. It can simply be added to the compost pile.

Not feeling artistic? No worries. Give a **decorative treat** for the birds. Those with live Christmas trees can extend their enjoyment by decorating the tree with colorful birdseed ornaments once it is moved outdoors. Make your own ornaments from suet, peanut butter and birdseed or purchase ready-made ones.

And no green thumb is needed for this DIY holiday beauty. Easy care waxed **amaryllis bulbs** (gardeners.com) are self contained and easy to grow. The bulb is sealed in gold or silver wax, making it both decorative and low maintenance. There's no watering or container needed. Just set it in a bright location and wait for the floral display to appear before your eyes. You'll be enjoying big blooms for several weeks.

Stay on your diet as the holiday approaches with a sugar-free **advent calendar**. You can make your own from felt and fabric glue or start a family tradition by purchasing a handcrafted advent calendar like the wooden bird cottage advent calendar (gardeners.com) that celebrates nature and the holiday. Each day leading to Christmas you'll remove a bird from its cubby in the cottage. Peg it to the birdhouse and watch the flock grow. Your friends and family will know Christmas is coming each year when you break out the calendar. It's sure to provide years of memories and could soon become a family heirloom.

Make this the year for creating memorable gifts, trying something new or packaging DIY projects that are sure to provide seasons of fun and beauty.

Gardening expert, TV/radio host, author & columnist Melinda Myers has more than 30 years of horticulture experience and has written over 20 gardening books, including Can't Miss Small Space Gardening and the Midwest Gardener's Handbook. She hosts The Great Courses "How to Grow Anything: Food Gardening For Everyone" DVD series and the nationally syndicated Melinda's Garden Moment segments. Myers is also a columnist and contributing editor for Birds & Blooms magazine. Myers' web site, www.melindamyers.com, offers gardening videos and tips.

ORPHANS IN THE ATTIC

2017

DOLL & BEAR SHOW/SALE

Sunday, DEC 7th

10am - 3pm

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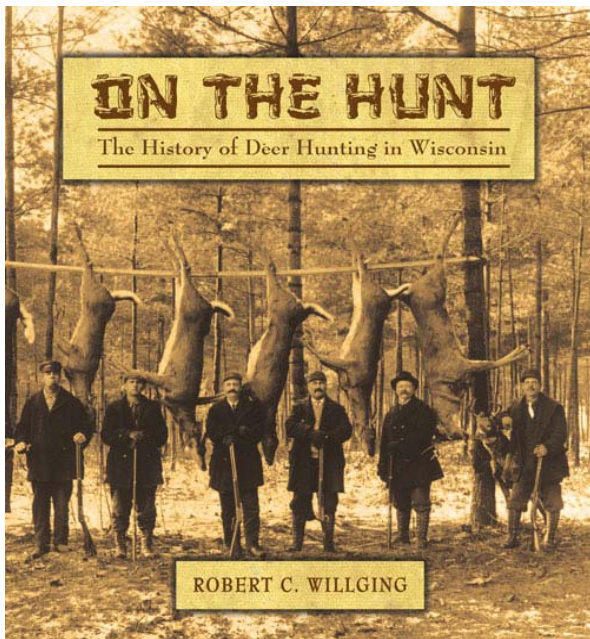
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Here in Wisconsin we know that a deer hanging from a tree is as much a part of the season as tinsel and yuletide

On the Hunt: The History of Deer Hunting in Wisconsin

Wrap up the history of one of Wisconsin's most iconic traditions — deer hunting, with a copy of author Robert Willging's *On the Hunt: The History of Deer Hunting in Wisconsin*. After all, as Capital Times reporter Jane Burns wrote in her 77 Square review of the book: "Nothing says Christmas like a book filled with pictures of dead deer. We here in Wisconsin know that a deer hanging from a tree is as much a part of the season as is tinsel hanging from a tree. That's why a book like 'On the Hunt,' would make a fine gift for the sportsman or sportswoman in the family."

Through Willging's meticulous research, "On the Hunt" traces the history of deer hunting in the Badger State from spear-throwing Paleo-Indian hunters to today's sportsmen. It covers subsistence and sport hunting, deer camps, changing deer management policies, and recent developments and controversies, from human encroachment on deer habitat to CWD. Drawing from Department of Conservation papers, hunting magazines, newspapers, historic photos of classic deer camps, and the personal stories of hunters and deer managers, "On the Hunt" offers a fascinating glimpse into a distant and not-so-distant past, when the hunt joined men in almost mythical unity and bucks were seemingly larger than life.

To purchase a copy of "On the Hunt," visit your favorite bookstore or online retailer, or order through the Wisconsin Historical Museum shop online or by phone at 888-999-1669.

Saturday morning I got up early, dressed quietly, made my lunch, grabbed the dog, slipped into the garage to load my pheasant hunting gear into the truck, and proceeded to back out into a torrential down pour.

The wind was blowing 50 mph. I pulled back into the garage, turned on the radio, and discovered that the weather would be bad throughout the day.

I went back into the house, quietly undressed, and slipped back into bed. There I cuddled up to my wife, now with a different anticipation, and whispered, 'The weather out there is terrible.'

My loving wife of 20 years replied, 'Can you believe my stupid husband is out hunting in that crap?'

I still don't know to this day if she was joking, but I have stopped hunting.

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5 Tips For Outwitting Porch Pirates



Porch Thieves Who Snatch Packages From Doorsteps May Also Hack Into Online Tracking Systems

Online shopping has made life easier for consumers and is especially handy during the holidays - but it's also created more opportunities for "porch pirates," the thieves who prey on those parcels left on our doorsteps

Many porch pirates are low tech, simply cruising neighborhoods where they know deliveries are taking place and grabbing the unattended packages.

But porch pirates who also happen to be cyber criminals can use your own technology against you, says Gary Miliefsky, CEO of SnoopWall (www.snoopwall.com), a company that specializes in cyber security.

"A more sophisticated porch pirate might send you an SMS message or email with malware," Miliefsky says.

"That would let them gain access to your computer or smartphone, and they could install a RAT (Remote Access Trojan). Then they can eavesdrop on your orders and deliveries."

They also might be able to locate you through the geolocating feature on your phone, he says. That would tell them when you are away from home, the final link in their well-laid plan.

"If they know you aren't home and that a package is scheduled for delivery, it's going to be easy for them to steal it," Miliefsky says.

Miliefsky offers these tips for outwitting porch pirates and keeping those packages safe:

- Get permission to ship all your packages to work. That way they aren't left unguarded at your doorstep for hours where anyone walking by could snatch them. If this arrangement works out, be sure to tell all your friends and family also to ship packages to your work address.
 - Ask a friend or neighbor to receive your packages for you. You might not be home on work days, but plenty of people are. Trusted friends who are retired or who work at home might be happy to let you have packages delivered to them for safe keeping.
 - If a neighbor can't receive your packages and you can't get them at work, another option is available. Miliefsky suggests trying Doorman, a service that lets you arrange for a package to be held at a warehouse until you arrive home. Then you can arrange delivery for evening hours that better suit you. More on Doorman is available at www.doorman.co.
 - Disable geolocation on your smartphone so that porch pirates - or other hackers for that matter - can't track your location. No need to make it easier on them.
 - Set up a live recording video camera aimed at your porch. That could allow you to spot a theft as it happens and alert law enforcement, or at least provide you with video later that might help identify the porch pirates.
- "Porch pirates count on you being lax with your defenses," Miliefsky says. "But with a little preparation, you can thwart their plans and leave them empty handed."

Gary Miliefsky recently blew the lid on the how Russian, Chinese and Indian hackers are behind the top 10 flashlight apps specifically designed to collect and expose your personal information to cybercriminals abroad. He is Founder of SnoopWall Inc. (www.snoopwall.com), a counter-intelligence technology company offering free consumer based software to secure personal data on cell-phones and tablets. He has been active in the INFOSEC arena, as the Executive Producer of Cyber Defense Magazine and a regular contributor to Hakin9 Magazine.

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Statistics indicate that more than one third of U.S. adults are obese, and that number could reach 42% by 2030. Yet according to a new report, many expats are shedding weight, lowering stress, and weaning themselves off medications they used to depend on thanks to healthier lifestyles abroad.

Can Living Abroad Improve Your Health?

When people consider retiring abroad, they most often cite as motivation the lower cost of living...escaping the worst of the North American winter...finding a more adventurous life...access to excellent, affordable healthcare...

But many expats report that, once abroad, they discover a benefit they hadn't considered in advance: a healthier lifestyle. In many of the world's best retirement havens, according to a new report from the editors at InternationalLiving.com a healthier lifestyle comes naturally. In many popular destinations abroad, better weather, healthier food, cleaner air and water, and less stress add up to surprising benefits with little effort.

Warren Sklar weighed 250 pounds when he moved to Cotacachi, Ecuador. "After being here for a few months," he said, "I started to lose weight, because of walking everywhere and eating healthier with all the fresh produce. I lost 40 pounds without even trying."

Michael Griffie lost more than 55 pounds over three years in Ecuador due to the lifestyle changes. "A mango is fresh, not frozen or fried," he said. "I've learned to enjoy that." And he's given up the expense and stress of owning a car in favor of public transportation or his own two feet. "When you walk through town, you get exercise that you never would have gotten back home."

Before she moved to Nicaragua, Elizabeth Bastian's doctors put her on medications for cholesterol, blood pressure, asthma, and to thin her blood. "One by one, I chucked my meds because I felt so good in Nicaragua. Now I'm prescription-drug free and all my readings are normal," she said.

Pamela Wise got rid of her car when she moved to the beach town of San Juan del Sur. "I walk everywhere," she said. "I eat more fruits and veggies than I ever did back home, and much less processed food. There's almost no stress in my life now. I lost 30 pounds in less than one year without doing anything extra."

Armand and Joyclyn Brodeur said they dropped weight after they moved to Las Tablas, Panama. "And we're not even eating as healthy as we ought to," said Armand. Joyclyn said, "With the hot, sunny weather, we don't eat as much. I've dropped a whole size."

Steve and Pat Turney refer to Medellin as "a city with a built-in weight-management program," due to all the walking they do. As an added bonus, Steve is convinced that the fresh, non-radiated food he gets from the farmers' market has actually reduced his PSA level (and his likelihood of prostate cancer).

In Costa Rica, Robbie Felix found relief from the symptoms of her chronic lupus, including arthritis and skin allergies. "Since moving here I haven't had arthritis in years," Felix said. "The clean air in the rainforest, the ocean...it's like breathing medicine. I'm very healthy for someone with a chronic illness. I surf. I walk on the beach. I exercise."

These stories aren't unique... they're told by many expats enjoying healthier lives in some of the world's most beautiful cities and towns in the best overseas retirement destinations. A complete overview can be found here: "The Top Towns and Cities in Latin America for Healthy Living" www.internationalliving.com

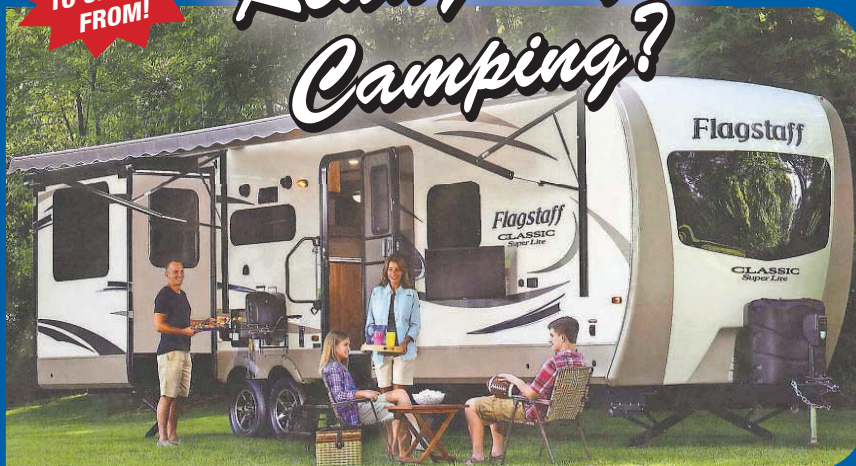
For more than 35 years, InternationalLiving.com has been the leading authority for anyone looking for global retirement or relocation opportunities providing information and services to help its readers live better, travel farther, have more fun, save more money, and find better business opportunities when they expand their world beyond their own shores.

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NATIONAL DAY

Calendar

NATIONAL DAYS in November

- NOVEMBER 1
World Vegan Day
- NOVEMBER 2
National Men Make Dinner Day
- NOVEMBER 3
National Housewife's Day
- NOVEMBER 4
National Candy Day
- NOVEMBER 5
National Love Your Red Hair Day
- NOVEMBER 6
National Nachos Day
- NOVEMBER 7
Almonds Day
- NOVEMBER 8
National Cappuccino Day
- NOVEMBER 9
National Scrapple Day
- NOVEMBER 10
National Vanilla Cupcake Day
- NOVEMBER 11
Veterans Day
- NOVEMBER 12
Chicken Soup for the Soul Day
- NOVEMBER 13
World Kindness Day
- NOVEMBER 14
National Pickle Day
- NOVEMBER 15
Clean Out Your Refrigerator Day
- NOVEMBER 16
National Fast Food Day
- NOVEMBER 17
National Take a Hike Day
- NOVEMBER 18
Mickey Mouse's Birthday
- NOVEMBER 19
International Men's Day
- NOVEMBER 20
National Peanut Butter Fudge Day
- NOVEMBER 21
World Hello Day
- NOVEMBER 22
Tie One On Day
- NOVEMBER 23
National Cashew Day
- NOVEMBER 24
National Sardines Day
- NOVEMBER 25
National Parfait Day
- NOVEMBER 26
National Cake Day
- NOVEMBER 27
National Bavarian Cream Pie Day
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Electronic Greetings Day
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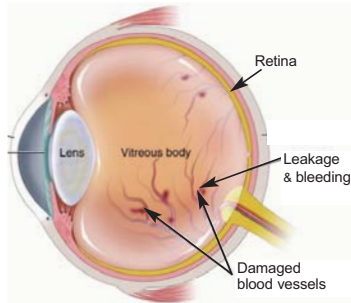
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MENOMONEE FALLS

Are you at risk for diabetes-related vision loss?

by Cheryl L. Dejewski

“Of the more than 29 million Americans diagnosed with diabetes, up to 45% have some degree of diabetic retinopathy (damage to the sensitive retina in the back of the eye), which can lead to vision loss and blindness,” reports Mark Freedman, MD, senior partner at Eye Care Specialists, who has treated thousands of diabetic patients since 1988. “For some people, when a routine vision check-up uncovers signs of retinopathy, it is their first clue that they even have diabetes.”



Diabetes can cause abnormal retinal blood vessel growth, leakage and bleeding that can lead to blurring, dark spots, and loss of vision.

Explanation

With diabetes, high blood sugar levels can weaken blood vessels in the eye, prompting them to leak. This causes the retina to swell and form deposits that can lead to vision loss. Blood sugar fluctuations can also promote the growth of new, fragile blood vessels on the retina, which can leak blood into the vitreous (the clear, jelly-like substance that fills the eyeball). This retinal blood vessel damage (“retinopathy”) can blur vision and lead to permanent sight impairment.

Symptoms

Usually, diabetic eye disease has no symptoms. Most people don't notice a problem until it is so far advanced that lost vision can't be restored. That's why annual dilated eye exams are crucial. You should also call your doctor immediately if you notice recent vision changes (not associated with fluctuations in blood sugar), numerous floating spots (like spider webs), or a veil over your vision.

Detection

“Blood sugar fluctuations can temporarily affect vision, making it difficult to know if a serious problem is developing. Significant retinopathy may also be present and progressing even if a person's vision appears to be good. That's why diabetes-related



If you or someone you know has diabetes, be aware. The disease does more than wreak havoc with blood sugar levels. Without taking proper precautions, it can rob a person of their sight.

damage can only be diagnosed through a comprehensive eye exam. Pupil dilation (enlargement with drops) is necessary to best view inside the eye for early signs of retinopathy before noticeable vision loss occurs,” explains Brett Rhode, MD, an ophthalmologist who conducts continuing education programs for diabetes coordinators and doctors.

Treatment

“We have been very pleased with the success of medications that can be painlessly injected into the eye to decrease blood vessel leakage and abnormal new growth—thus staving off progression of diabetic eye disease,” reports Daniel Ferguson, MD, a former engineer who is now one of Wisconsin's leading eye surgeons. Daniel Paskowitz, MD, PhD, an ophthalmologist with credentials from Harvard and Johns Hopkins, adds, “We evaluate each patient's response individually to determine if and when (about every 4-12 weeks) they should receive injections. We have seen

amazing results with Avastin, Eylea and Lucentis, including stabilization of vision and, in some cases, improvement in sight.”

Incidence

“Diabetic eye disease can appear as early as a year after the onset of diabetes. All diabetics—type 1 or 2, insulin-dependent or not—are at risk, which increases with the number of years you are diabetic. For example, patients with diabetes for less than five years have about a 15% incidence of retinopathy. This skyrockets, however, to 80% in people with diabetes for 15+ years,” says Michael Raciti, MD, an ophthalmologist who performs injections on a daily basis.

Prevention

“Diabetes-related sight loss is often preventable with proper precautions and early intervention,” says David Scheidt, OD, who sees patients at three area locations. He recommends:

- ☐ Blood sugar tests every three years after age 45 to screen for diabetes

- ☐ Keeping blood glucose levels close to normal through diet, medication and exercise
- ☐ Not smoking
- ☐ Keeping blood pressure under control
- ☐ Keeping cholesterol levels low
- ☐ Checking hemoglobin A1C levels at least every four months. Aim for 7.0 or less.
- ☐ Dilated eye exams once a year, or as often as your Eye M.D. suggests

Should you be screened?

Do you have diabetes? Was your last eye exam more than a year ago? If you answer “Yes” to both questions, it's time to have your vision checked. “Don't hesitate. It's an opportunity to ensure that you see life to the fullest—now AND in the future. And, remember, EVERYONE should have their eyes checked at least every two years after age 40 for conditions, like AMD, glaucoma or cataracts, that can cause vision loss without you initially noticing,” says Freedman.

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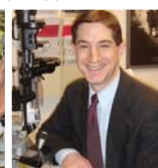
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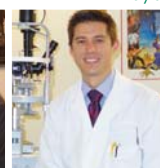
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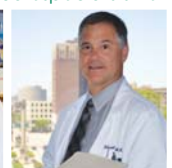
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FLAXSEEDS



THE POWER OF flax

Sometime between 4000 and 2000 BC, flax cultivation became a common practice in countries bordering the Mediterranean Sea and in regions of the Middle East, and there is some evidence that flax cultivation may have started even thousands of years earlier, during the Neolithic Era of approximately 10,000 BC. From the very beginning, the value of flax was both culinary and domestic, since flax fibers could be spun into linen to provide clothing and other textile-related products.

To this day, flax cultivation has remained and is steadily gaining popularity as a super healthy option and addition to the American diet. Here's why:

Most plant foods contain at least small amounts of phytonutrients called lignans. Lignans are unique fiber-related polyphenols that provide us with antioxidant benefits, fiber-like benefits, and also act as phytoestrogens. Among all commonly eaten foods, researchers now rank flaxseeds as the #1 source of lignans in human diets. Flaxseeds contain about 7 times as many lignans as the closest runner-up food (sesame seeds). They contain about 338 times as many lignans as sunflower seeds, 475 times as many as cashew nuts, and 3,200 times as many lignans as peanuts.

The seeds of most plants are rich in nutrients and can provide us with health benefits. Yet flaxseeds are also nutritionally unique and offer us health benefits not found across the board within the seeds food group. The nutritional uniqueness of flaxseeds features three nutrient aspects, and all three play a key role in the outstanding health benefits of this food.

The first unique feature of flax is its high omega-3 fatty acid content. Among all 127 World's Healthiest Foods, flaxseeds comes out number one as a source of omega-3s! The primary omega-3 fatty acid found in flaxseeds is alpha-linolenic acid, or ALA. The ALA in flaxseed has found to be stable for at least 3 hours of cooking at oven temperatures (approximately 300F/150C), which makes it available after ground flaxseeds have been added to baked goods like muffins or breads.

The second unique feature of flaxseed is its lignans. Lignans are fiber-like compounds, but in addition to their fiber-like benefits, they also provide antioxidant protection due to their structure as polyphenols. The unique structure of lignans gives them a further health-supportive role to play, however, in the form of phytoestrogens. Along with isoflavones, lignans are one of the few naturally occurring compounds in food that function as weak or moderate estrogens when consumed by humans. Among all foods commonly eaten by humans, researchers rank flaxseeds as the number one source of lignans. Sesame seeds come in second, but contain only one-seventh of the total lignans as flaxseeds. To give a few further examples, sunflower seeds contain about 1/350th as many lignans, and cashews nuts contain about 1/475th as many lignans as flaxseeds.

A third unique feature of flaxseeds is their mucilage (gum) content. "Mucilage" refers to water-soluble, gel-forming fiber that can provide special support to the intestinal tract. For example, gums can help prevent the too rapid emptying of the stomach contents into the small intestine, thereby improving absorption of certain nutrients in the small intestine. Arabinoxylans and galactoxylans are included within the mucilage gums found in flaxseeds.

This combination of features—omega-3 fatty acids, high-lignan content, and mucilage gums—is a key factor in the unique health benefits of flaxseeds.

www.whfoods.org. The George Mateljan Foundation is a not-for-profit foundation. Their mission is to help you eat and cook the healthiest way for optimal health.

A Few Quick Serving Ideas

- 1) Sprinkle ground flaxseeds onto your hot or cold cereal.
- 2) Add flaxseeds to your homemade muffin, cookie or bread recipe.
- 3) To pump up the nutritional volume of your breakfast shake, add ground flaxseeds.
- 4) To give cooked vegetables a nuttier flavor, sprinkle ground flaxseeds on top of them.
- 5) Add a tablespoon of flaxseed oil to smoothies and even ice cream drinks.

Flax Recipes on Page 20!

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"Habitual procrastination can really hurt you in the long run because waiting to take care of something that's obviously important to you - health, money, family matters - weighs on your subconscious," says Dr. Robert J. Cerfolio. Understanding one's personal "line of gratification" is the foundation for sticking to self-improvement goals.



As we enter the year's final months, it's never too early to think about self-improvement for the new year.

6 Tips for Improving Your 'Lines of Gratification'

"There are many kinds of lines of gratification," he says. "For some, they're the number of zeroes in their bank statement; for others, the curves of their muscles after they leave the gym. It's good and healthy to look back on your hard work and admire what you have accomplished before moving on to the next task."

Dr. Cerfolio, author of "Super Performing at Work and at Home: The Athleticism of Surgery and Life," shares tips on how to make those lines of gratification more impressive.

1) Be an early riser. The main reason operating rooms hum into action at 7 a.m. is tied to human physiology; the bodies of

patients are better able to handle the stress of surgery at that time.

"People are generally better off getting work done early in the day when we're better prepared for stress and performance," he says. "And getting a job done early frees you up later in the day."

2) Love what you do. Why wouldn't you want to take ownership, responsibility and pride in what you do for a living? When you treat a job as only a means to a paycheck, you are missing the point. If your job isn't the one you'd really love to have, don't make it worse with a negative attitude. Instead, make it your own. Make it a point of personal integrity and principle to challenge yourself to achieve something every day. After all, 40 hours a week is a long time to stay anywhere.

3) "I tried my best" is a common refrain from those who haven't reached their goals. An honest response you can ask yourself is, "Am I sure?" This question is not about being overly critical. It's simply about realizing that, if you had practiced or studied an extra 10 minutes each day, you would've been that much closer to your goals.

4) Set specific, measurable goals. Results define goals. Every individual should have clear goals that are objective and measurable. Goals such as "to be happy," "to do well at work" or "to get along" are too nebulous. To be successful, you have to be able to define your goals by measurable results.

5) Find the high ground. In anything you do, aspire to live up to the noblest, highest aspect of your job. Certain jobs - such as police work, firefighting, teaching or working in health care - are service oriented, so it's easier to feel good about your contributions. Look for the contributions you're making in your job and take pride in what you're doing to make the world a little better.

6) Be the go-to guy or girl. This takes time, practice and the confidence necessary to want the ball in a critical situation. Being the go-to guy or girl means being willing to take responsibility and risk failing. A go-to person is also willing to speak up about problems or changes necessary in a business or organization, and suggest solutions.

Robert J. Cerfolio, MD, MBA, is the author of "Super Performing at Work and at Home," Cerfolio, who was a First Team Academic All-American baseball player in college, is a world-renowned chest surgeon and recognized as one of the best thoracic surgeons in the world.

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(An email update from a friend of the Editor who has experienced the California fires.)

October 20th, 2017

Napa Valley, California

Hello all, I thought I'd give you an update. Thanks for all of your well wishes. It's crazy here...I feel like on one hand I live in a quiet, beautiful area, and on the other hand, too many disasters. Since I've moved here, 2 earthquakes, 2 serious floods and now the fires. Thankfully, we are not in a flood zone and we don't live in the hills, where the fire risk is the greatest.

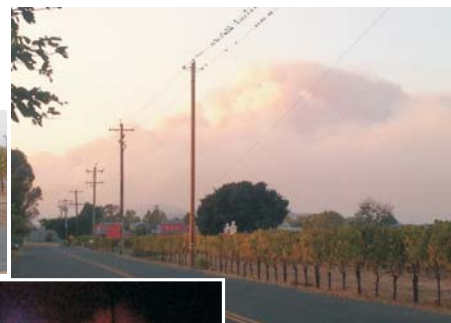
Thank you for checking in. Here's an update:

The night the fires started, I had a hard time sleeping because it was so unusually windy. In some of the hardest hit areas, they had 70+ mph winds and I was concerned our tree would fall and hit the house. So I was up a lot during the night, and learned about the first from a phone alert..Facebook and Nextdoor kept updated throughout the night, and I learned that there were mandatory evacuations at the resort 1/4 mile north of us, as well as a few miles south and east of us. I went outside regularly and monitored the red glow from the two fires nearest us. They didn't seem close enough to come our way, but the winds were so strong we were't sure we would be safe. By morning there were 10-15 fires in Napa and Sonoma counties. County officials said the embers were moving 600 feet a second - is that even possible? Over 5000 structures were lost, over 140 employees from my HMO lost their homes in the fires. And Santa Rosa had such heartbreaking, tragic losses. Within my circle of friends, I know several people who lost their homes as well. It's all so sad. I don't think it will all sink in until I drive around more and see the reality. Where I've been driving Napa looks its beautiful self, except for the charred hills in the distance. But I know it looks like a war zone in other areas.

I feel guilty complaining about anything, I'm very aware that some people lost everything, but one of the significant problems we are all facing is the unhealthy, toxic air. It's so bad, the kids have not yet gone back to school. They expect to go back on Monday, so this will be 10 days (!!) with no school. We have been wearing N95 masks when outside and have been educated on air quality levels. I'm glad we had stocked some N95 masks (and air purifiers) were difficult to find until about a week after the fires started. Another interesting issue that many of us had was to rely on AM radio for local news and updates. The fires damaged internet and cellular towers and took out electricity for many of us. Another problem - we didn't want to leave our dog outside in the toxic air, but it was difficult to get away to a hotel (to get away to cleaner air) with her - she's 80lbs and...well...somewhat untrained. We didn't have a backup plan for this, since our dog sitting options were local with the same problem. So we hunkered down and tried to stay inside and filter the air in our house.

PG&E (Pacific Gas and Electric) set up base camp a mile away, creating their own temporary city - at least 500 vehicles in an open field. They are working 24/7 to restore power. FEMA and the National Guard are here. There were 5000 firefighters and many other first responders fighting these fires.

The good thing? I'm so proud of the way the people in our valley came together. People were bringing food to the first responders, donating money and essentials, kids put signs all over town thanking the first responders, and shelters were set up (an entire town upvalley had to be evacuated). After a few days, they had so many volunteers and donations that they had to start turning people away. Medical clinics were set up at the shelters, providing prescriptions and cash cards so they could be filled. The first night of the fire, an army of volunteers rescued hundreds and hundreds of horses and other animals while the first responders were evacuating and saving homes and lives. People actually stopped complaining about someone's tweets and the NFL. Well... for at least a week. Beauty out of ashes. We feel very fortunate.



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~The Thanksgiving Proclamation~

New York, October 3, 1789

By the President of the United States of America: a Proclamation

Whereas it is the duty of all Nations to acknowledge the providence of Almighty God, to obey his will, to be grateful for his benefits, and humbly to implore his protection and favor—and whereas both Houses of Congress have by their joint Committee requested me ‘to recommend to the People of the United States a day of public thanksgiving and prayer to be observed by acknowledging with grateful hearts the many signal favors of Almighty God especially by affording them an opportunity peaceably to establish a form of government for their safety and happiness.’

Now therefore I do recommend and assign Thursday the 26th day of November next to be devoted by the People of these States to the service of that great and glorious Being, who is the beneficent Author of all the good that was, that is, or that will be — That we may then all unite in rendering unto him our sincere and humble thanks — for his kind care and protection of the People of this Country previous to their becoming a Nation—for the signal and manifold mercies, and the favorable interpositions of his Providence which we experienced in the tranquility, union, and plenty, which we have since enjoyed—for the peaceable and rational manner, in which we have been enabled to establish constitutions of government for our safety and happiness, and particularly the national One now lately instituted — for the civil and religious liberty with which we are blessed; and the means we have of acquiring and diffusing useful knowledge; and in general for all the great and various favors which he hath been pleased to confer upon us.

And also that we may then unite in most humbly offering our prayers and supplications to the great Lord and Ruler of Nations and beseech him to pardon our national and other transgressions—to enable us all, whether in public or private stations, to perform our several and relative duties properly and punctually — to render our national government a blessing to all the people, by constantly being a Government of wise, just, and constitutional laws, discreetly and faithfully executed and obeyed—to protect and guide all Sovereigns and Nations (especially such as have shewn [sic] kindness unto us) and to bless them with good government, peace, and concord — To promote the knowledge and practice of true religion and virtue, and the encrease [sic] of science among them and us — and generally to grant unto all Mankind such a degree of temporal prosperity as he alone knows to be best.

Given under my hand at the City of New-York the third day of October in the year of our Lord 1789.

~George Washington

Washington, October 3, 1789

By the President of the United States of America: a Proclamation

The year that is drawing towards its close, has been filled with the blessings of fruitful fields and healthful skies. To these bounties, which are so constantly enjoyed that we are prone to forget the source from which they come, others have been added, which are of so extraordinary a nature, that they cannot fail to penetrate and soften even the heart which is habitually insensible to the ever watchful providence of Almighty God. In the midst of a civil war of unequalled magnitude and severity, which has sometimes seemed to foreign States to invite and to provoke their aggression, peace has been preserved with all nations, order has been maintained, the laws have been respected and obeyed, and harmony has prevailed everywhere except in the theatre of military conflict; while that theatre has been greatly contracted by the advancing armies and navies of the Union. Needful diversions of wealth and of strength from the fields of peaceful industry to the national defence [sic], have not arrested the plough, the shuttle, or the ship; the axe had enlarged the borders of our settlements, and the mines, as well of iron and coal as of the precious metals, have yielded even more abundantly than heretofore. Population has steadily increased, notwithstanding the waste that has been made in the camp, the siege and the battle-field; and the country, rejoicing in the consciousness of augmented strength and vigor, is permitted to expect continuance of years, with large increase of freedom.

No human counsel hath devised nor hath any mortal hand worked out these great things. They are the gracious gifts of the Most High God, who, while

A gentle reminder that our country's greatness was built with not only the ambition of it's people, but also a strong sense of VIRTUE, HUMILITY and FAITH

dealing with us in anger for our sins, hath nevertheless remembered mercy.

It has seemed to me fit and proper that they should be solemnly, reverently and gratefully acknowledged as with one heart and voice by the whole American people. I do therefore invite my fellow citizens in every part of the United States, and also those who are at sea and those who are sojourning in foreign lands, to set apart and observe the last Thursday of November next, as a day of Thanksgiving and Praise to our beneficent Father who dwelleth in the Heavens. And I recommend to them that while offering up the ascriptions justly due to Him for such singular deliverances and blessings, they do also, with humble penitence for our national perverseness and disobedience, commend to his tender care all those who have become widows, orphans, mourners or sufferers in the lamentable civil strife in which we are unavoidably engaged, and fervently implore the interposition of the Almighty Hand to heal the wounds of the nation and to restore it as soon as may be consistent with the Divine purposes to the full enjoyment of peace, harmony, tranquility and Union.

In testimony whereof, I have hereunto set my hand, and caused the seal of the United States to be affixed.

Done at the city of Washington, this third day of October, in the year of our Lord one thousand eight hundred and sixty-three, and of the independence of the United States the eighty-eighth.

~Abraham Lincoln



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**Physician Advises:****Skip the Grains But Not the Treats This Holiday Eating Season**

"At a time when we most want to look and feel our best, we seem to do everything possible to ensure we don't. The weather starts to change and we reach for the pumpkin-spice cookies, cider doughnuts and beer, which launches us into processed carbohydrates season," says Dr. Davis, author of "Wheat Belly Total Health," (www.wheatbellyblog.com), the latest in his bestselling "Wheat Belly" series.

"They make us tired and sluggish when we especially need energy as we prepare for all the fun stuff and preparation that lead up to Thanksgiving, Christmas and Hannukah, and they cause us to gain weight, which we immediately pledge to shed come New Year's."

People have been taught that the refined, processed carbohydrates in foods like white rice, white bread and traditionally baked goods are "bad carbs." We're told we'll be healthier, happier and slimmer if we get stick to the "good carbs" in fruits, nuts and whole grains.

Not true, Dr. Davis says – at least in the case of grains.

"Grasses and grains like wheat are a great food source for goats, cows and the like," he says. "But humans have a different digestive process and different nutritional needs. Grasses are not only responsible for unwanted weight gain, but also more serious conditions, including Crohn's disease and other autoimmune and inflammatory conditions. We just weren't meant to eat them."

That doesn't mean you have to do without your favorite treats during the holidays. Just make them a different way. He offers these recipes:

Pumpkin Spice Muffins (makes 12)

- 2 cups ground almonds
- 1 cup chopped walnuts
- 1/4 cup ground golden flaxseed
- Sweetener (Truvia or stevia extract equivalent to 3/4 cup sucrose)
- 2 teaspoons ground cinnamon
- 1 teaspoon ground allspice
- 1 teaspoon grated nutmeg
- 1 teaspoon baking powder
- Dash of fine sea salt
- 1 can (15 ounces) unsweetened pumpkin puree
- 1/2 cup sour cream or canned coconut milk
- 2 large eggs
- 1/4 cup walnut oil (or canola, safflower or peanut oil)
- melted coconut oil or extra-light olive oil for greasing tin



Preheat the oven to 325 degrees F. Grease a 12-cup muffin tin. Stir together the almond meal, walnuts, flaxseed, sweetener, cinnamon, allspice, nutmeg, baking powder, and salt in a large bowl. Stir together the pumpkin, sour cream or coconut milk, eggs, and oil in another large bowl. Stir the pumpkin mixture into the almond meal mixture and mix thoroughly. Spoon the batter into the muffin cups, filling them about half full. Bake until a toothpick inserted in a muffin comes out dry, about 45 minutes. Cool the muffins in the pans 10 to 15 minutes, then turn out onto a rack to cool completely.

Cranberry Nut Oatmeal Granola Bars

- 2 cups quick-cooking oats
- 1 cup dried cranberries
- 1 cup pecan halves
- 1/2 cup ground flax seed
- 1/2 cup milk chocolate chips
- 1/4 cup wheat germ
- 1 cup packed light brown sugar
- 1/2 cup honey
- 2 tablespoons vegetable oil
- 1/2 teaspoon salt
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon



Preheat oven to 350 degrees F. Line an 8-inch square baking dish with parchment/waxed paper. Mix oats, cranberries, pecans, ground flax seed, chocolate chips, and wheat germ together in a bowl. Stir brown sugar, honey, vegetable oil, and salt together in a large microwave-safe bowl; heat in microwave for 30 seconds. Stir mixture and heat in microwave again until smooth, about 30 seconds more. Stir vanilla extract and cinnamon into brown sugar mixture. Stir brown sugar mixture into oats mixture until evenly mixed and chocolate is melted; pour into the prepared baking dish. Bake in the preheated oven until edges are golden brown, about 30 minutes. Lift bars out of pan by pulling by the parchment paper; cool for 5 minutes before cutting into bars.

Banana Nut Oatmeal

- 1/4 cup quick cooking oats
- 1/2 cup skim milk
- 1 teaspoon flax seeds
- 2 tablespoons chopped walnuts
- 3 tablespoons honey
- 1 ripe banana, peeled

Combine the oats, milk, flax seeds, walnuts, honey, and banana in a microwave-safe bowl. Cook in microwave on High for 2 minutes. Mash the banana with a fork and stir into the mixture. Serve hot.

William Davis, MD is a cardiologist and author of several books including the No.1 New York Times bestseller "Wheat Belly." He has appeared on major national media including the Dr. Oz Show, CBS This Morning, National Public Radio, and Live! with Kelly. Davis has built a substantial online presence on his Wheat Belly Blog, (www.wheatbellyblog.com).



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Pasta with Pumpkin Sauce



Mayo Clinic Healthy Recipes

2 cups whole-wheat bow tie pasta
2 teaspoons olive oil
1 medium onion, chopped
4 cloves garlic, minced
8 ounces fresh mushrooms, sliced
1 cup low-sodium chicken/vegetable broth
1 can (15 ounces) pumpkin
1/2 teaspoon rubbed sage
1/8 teaspoon salt
1/4 teaspoon ground black pepper
1/4 cup grated Parmesan cheese
1 tablespoon dried parsley flakes
(or 3 tablespoons chopped fresh)

Cook pasta according to package directions. Meanwhile, place a large skillet over medium to high heat. Add olive oil, onion, garlic and mushrooms. Cook about 10 minutes or until onion is soft.

Add broth, pumpkin, sage, salt and pepper. Reduce heat and simmer about 8 minutes.

When pasta is finished cooking, drain and add to pumpkin sauce. Stir to combine. Sprinkle with Parmesan cheese and parsley before serving.

EDITOR'S
PICK



Crock Pot Applesauce

6 lbs apples -peeled, cored and sliced
(McIntosh preferred)
1 cup water
1/3 cup sugar (start with less than add to taste)
1 tablespoon lemon juice
1 -2 teaspoon cinnamon (add to taste)

Place sliced apples in slow cooker. Mix in remaining ingredients.

Cook on high approximately 3 hours or low for 5-6 hours. Consistency and 'chunkiness' is up to you!

(Pour immediately into prepared mason jars (pints or quarts) lid seal, let cool and preserve in fridge for a few months!)

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QUESTION:

What can minimize the impact of PROBATE when setting up your Estate Plan?

Probate subtly reduces the value of many estates. It can take more than a year in some cases, and attorney's fees, appraiser's fees, court costs, and lack of planning can eat away at an estate's accumulated assets.



FINANCE QUESTIONS AND ANSWERS



What do those fees pay for? In many cases, routine clerical work. Few estates require more than that. Heirs of small, five-figure estates may be allowed to claim property through affidavit, but this convenience isn't extended for larger estates.

So, how can you exempt more of your assets from probate and its costs?

Joint accounts. Married couples may hold property as a joint tenancy. Jointly titled property includes a right of survivorship and is not subject to probate. It simply goes to the surviving spouse when one spouse passes. Some states allow a variation called tenancy by the entirety, in which married spouses each own an undivided interest in property with the right of survivorship (they need consent

from the other spouse to transfer their ownership interest in the property). A few states allow community property with right of survivorship; assets titled in this way also skip the probate process.

Joint accounts can still face legal challenges. A potential heir to assets in a jointly held bank account may claim that it is not a "true" joint account, but a "convenience account" where a second accountholder was added just for financial expediency (an adult child able to make deposits and pay bills for a mom or dad with dementia, for example). Also, a joint account with right of survivorship may be found inconsistent with language in a will.

POD & TOD accounts. Payable-on-death and transfer-on-death forms are used to permit easy transfer of bank accounts and securities (and even motor vehicles, in a few states). As long as the original owner lives, the named beneficiary has no rights to claim the account funds or the security. When the original owner passes away, all the named beneficiary has

to do is bring his or her I.D. and valid proof of the original owner's death to claim the assets or securities.

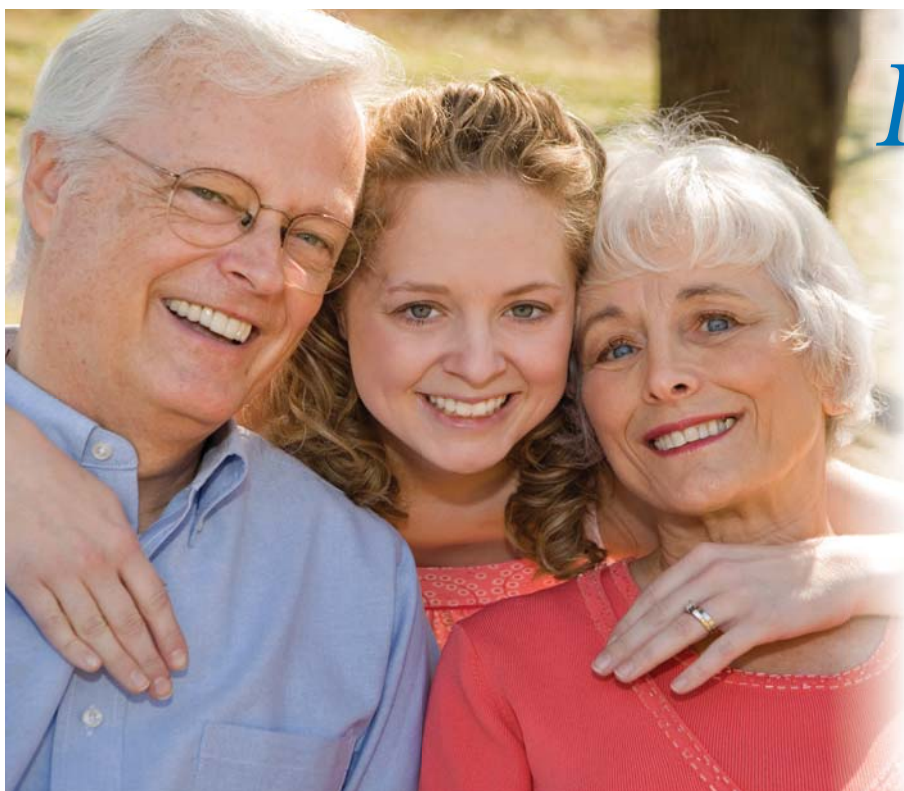
Gifts. For 2017, the I.R.S. allows you to give up to \$14,000 each to as many different people as you like, tax free. By doing so, you reduce the size of your taxable estate. Gifts over \$14,000 may be subject to federal gift tax (which tops out at 40%) and count against the lifetime gift tax exclusion. The lifetime gift tax exclusion is currently set at \$5.49 million per individual (and correspondingly, \$10.98 million per married couple).

Revocable living trusts. These estate planning vehicles allow people to do much of their own probate while living. The grantor – establisher of the trust – funds it while alive with up to 100% of his or her assets, designating the beneficiaries of those assets at his or her death. (A pour-over will can be used to add subsequently accumulated assets to the trust at your death; yet, those assets "poured into" the trust at that time will still be probated.)

The trust owns assets that the grantor once did, yet the grantor can invest, spend, and manage these assets while living. When the grantor dies, the trust lives on – it becomes irrevocable, and its assets should be able to be distributed by a successor trustee without having to be probated. The distribution is private (as opposed to the completely public process of probate) and it can save heirs court costs and time.

Are there assets probate doesn't touch? Yes, there are all kinds of non-probate assets. The common denominator of a non-probate asset is a beneficiary designation. By law, these assets must pass either to a designated beneficiary or a joint tenant, regardless of what a will states. Examples: jointly titled real property, jointly held bank accounts with right of survivorship, POD and "in trust for" accounts, life insurance policies, and IRA, 401(k), and 403(b) accounts.

FINANCE: Probate continued on page 25



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The Hotel Bill

An old lady decided to give herself a big treat for her 85th birthday by staying overnight in an expensive hotel for Thanksgiving.

When she checked out next morning, the desk clerk handed her a bill for \$450. She exploded and demanded to know why the charge was so high. "It's a nice hotel but the rooms certainly aren't worth \$450 for just an overnight stay! I didn't even have breakfast."

The clerk told her that \$450 is the 'standard rate,' so she insisted on speaking to the manager.

The manager appeared and, forewarned by the desk clerk, informed the woman:

"This hotel has an Olympic-sized pool and a huge conference center which are available for use."

"But I didn't use them," she said.

"Well, they are here, and you could have," explained the manager.

He went on to explain that she could also have seen one of the in-hotel shows for which the hotel is famous.

"We have the best entertainers from the world over performing here," the manager said.

"But I didn't go to any of those shows," she said.

"Well, we have them, and you could have," the manager replied.

After several minutes discussion, with the manager unmoved, she decided to pay; she wrote a check and gave it to him.

The manager was surprised when he looked at the check.

"But madam, this check is for only \$50."

"That's correct. I charged you \$400 for sleeping with me," she replied.

"But I didn't!" exclaimed the very surprised manager.

"Well, too bad. I was here and you could have."



John was on his deathbed and gasped pitifully, "Give me one last request, dear," he said.

"Of course, John," his wife said softly.

"Six months after I die," John said, "I want you to marry Bob."

"But I thought you hated Bob," she said.

With his last breath John said, "I do!"

**I heard the Secret Service
had to change their commands.
They can't say "Get down!" any-
more when the President is under
attack.**

Now it's "Donald! Duck!"

**Did anyone notice that the "&"
symbol looks like a dog dragging
his butt across the floor?**

Polish Divorce

A Polish man moved to the USA and married an American girl. Although his English was far from perfect, they got along very well. One day he rushed into a lawyer's office and asked him if he could arrange a divorce for him.

The lawyer said that getting a divorce would depend on the circumstances, and asked him the following questions:

Have you any grounds?

Yes, an acre and half and nice little home.

No, I mean what is the foundation of this case?

It made of concrete.

I don't think you understand. Does either of you have a real grudge?

No, we have carport, and not need one.

I mean. What are your relations like?

All my relations still in Poland.

Is there any infidelity in your marriage?

We have hi-fidelity stereo and good DVD player.

Does your wife beat you up?

No, I always up before her.

Why do you want this divorce?

She going to kill me.

What makes you think that?

I got proof.

What kind of proof?

She going to poison me. She buy a bottle at drugstore and put on shelf in bathroom. I can read and it say:

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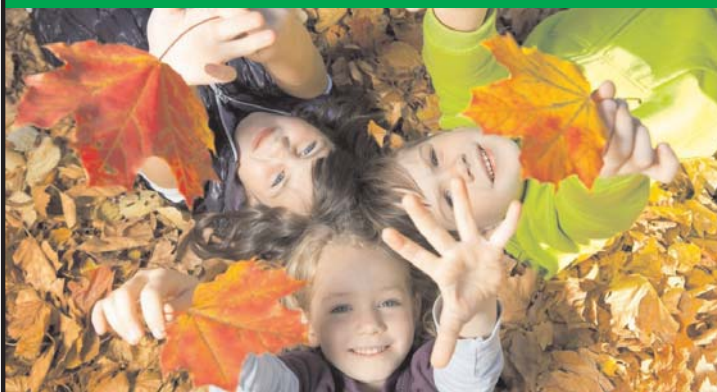
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Grandma's ~Thanksgiving Invitation~

Dear Family,

I'm not dead yet. Thanksgiving is still important to me. If being in my Last Will and Testament is important to you, then you might consider being with me for my favorite holiday.

Dinner is at 2:00. Not 2:15. Not 2:05. Two. Arrive late and you get what's left over.

Last year, that moron Marshall fried a turkey in one of those contraptions and practically burned the deck off the house. This year, the only peanut oil used to make the meal will be from the secret scoop of peanut butter I add to the carrot soup. Jonathan, your last new wife was an idiot. You don't arrive at someone's house on Thanksgiving needing to use the oven and the stove. Honest to God, I thought you might have learned after two wives - date them longer and save us all the agony of another divorce.

Now, the house rules are slightly different this year because I have decided that 47% of you don't know how to take care of nice things. Paper plates and red Solo cups might be bad for the environment, but I'll be gone soon and that will be your problem to deal with.

House Rules:

1. The television stays off during the meal.
2. The "no cans for kids" rule still exists. We are using 2 liter bottles because your children still open a third can before finishing the first two. Parents can fill a child's cup when it is empty. All of the cups have names on them and I'll be paying close attention to refills.
3. Chloe, last year we were at Trudy's house and I looked the other way when your Jell-O salad showed up. This year, if Jell-O salad comes in the front door it will go right back out the back door with the garbage. Save yourself some time, honey. You've never been a good cook and you shouldn't bring something that wiggles more than you. Buy something from the bakery.
4. Grandmothers give grandchildren cookies and candy. That is a fact of life. Your children can eat healthy at your home. At my home, they can eat whatever they like as long as they finish it.
5. I cook with bacon and bacon grease. That's nothing new. Your being a vegetarian doesn't change the fact that stuffing without bacon is like egg salad without eggs. Even the green bean casserole has bacon in it. That's why it tastes so good. Not eating bacon is just not natural. And as far as being healthy... look at me. I've outlived almost everyone I know.
6. Salad at Thanksgiving is a waste of space.
7. I do not like cell phones. Leave them in the car.
8. I do not like video cameras. Don't point the camera at me.
9. Being a mother means you have to actually pay attention to the kids. I have nice things and I don't put them away just because company is coming over. Mary, watch your kids and I'll watch my things.
10. Rhonda, a CAT that requires a shot twice a day is a cat that has lived too many lives. I think staying home to care for the cat is your way of letting me know that I have lived too many lives too. I can live with that. Can you?

11. Words mean things. I say what I mean. Let me repeat: You don't need to bring anything means *you don't need to bring anything*. And if I did tell you to bring something, bring it in the quantity I said. Really, this doesn't have to be difficult.

12. Dominos and cards are better than anything that requires a battery or an on/off switch. That was true when you were kids and it's true now that you have kids.

13. Showing up for Thanksgiving guarantees presents at Christmas. Not showing up guarantees a card that may or may not be signed. In memory of your Grandfather, the back fridge will be filled with beer. Drink until it is gone. But one from each family needs to be the designated driver.

I really mean all of the above.

Love you, Grandma

The Redhead Riter. Sherry Riter is witty, intelligent and addictive as she writes about cooking, family, marriage, failures, blogging tips, art, humor, inspiration, travel, PTSD and aging. @TheRedheadRiter

FINANCE: Probate

continued from page 22

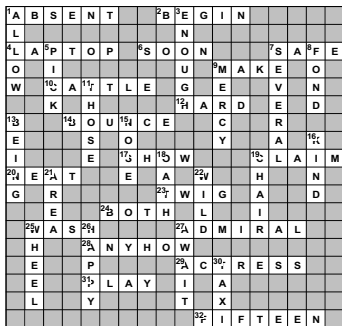
Make sure to list/update retirement account beneficiaries. When you open a retirement savings account (such as an IRA), you are asked to designate eventual beneficiaries of that account on a form. This beneficiary form stipulates where these assets will go when you die. It takes precedence over a will.

Your beneficiary designations need to be reviewed, and they may need to be updated. You don't want your IRA assets, for example, going to someone you no longer trust or love.

If you are married and have a workplace retirement plan account, your spouse is the default beneficiary of the account under federal law, unless he or she declines to be in writing. Your spouse is automatically entitled to receive 50% of the account assets should you die, even if you designate another person as the account's primary beneficiary. In contrast, a married IRA owner may name anyone as a primary or secondary beneficiary, without spousal consent.

Do you have a financial question for Tim, or want to meet with him for a thoughtful review of your financial plan? (262)369-5200 or info@aegiswi.com. Founder and CEO of Aegis Wealth Advisors, LLC, a Fiduciary Financial Advisory firm in Hartland, WI specializing in providing insightful and objective financial guidance to individuals, families, and small business owners. References available upon request.

Crossword on page 26



Early one morning the Mole family awoke and Daddy mole climbed to the top of the mole hole and

sniffed the air.

"I smell bacon frying," he said.

Momma mole crowded in beside him and sniffed the air,

"I smell eggs cooking," she said.

Baby mole tried and tried to get to the top but there was no room left so he said,

"All I can smell is molasses!"

WORD SEARCH



ACADEMY

ACCENT

AGAIN

ALLIGATOR

AMONG

ASLEEP

BESIDE

BLOOM

BORES

BRANCH

BREED

CANDY

DAMAGE

DEFEND

DEFINITE

FAMILY

FIRST

FONDER

FOOLISH

GROUND

HOLIDAY

INSTEAD

KEYBOARD

KEYHOLE

MARBLE

MIGHT

NAGGING

PICKUP

PIECE

POISON

RESENTED

REVEAL

RIFLE

ROCKER

SCARLET

SCISSORS

SCRAMBLED

SCREAM

SMALL

SPACESHIP

SPARED

SPEAKER

TELEPHONE

TODAY

TWICE

UNCLE

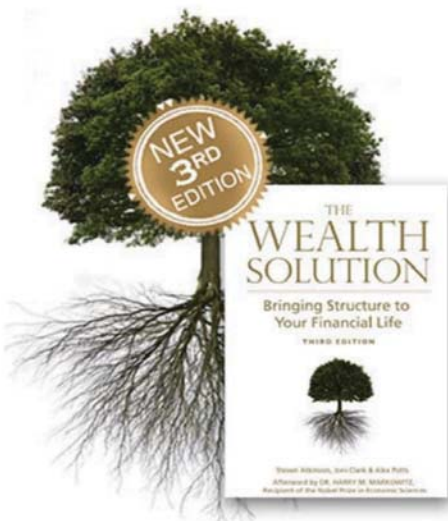
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WEEKS

WOMAN

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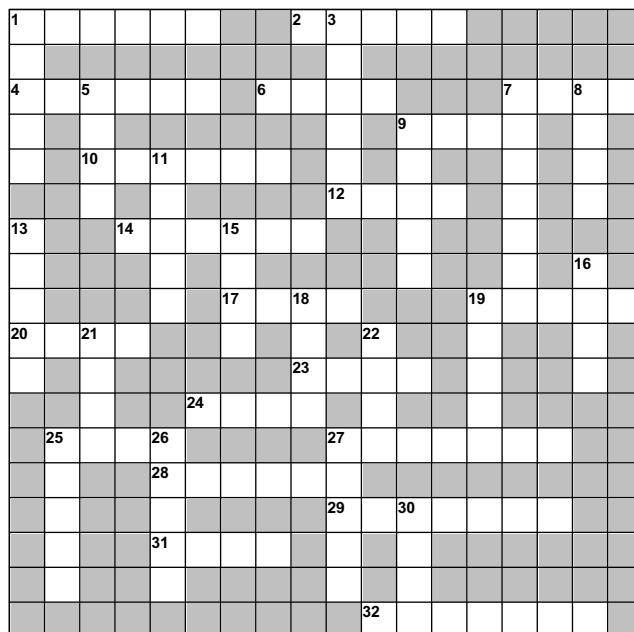


ACROSS

1. Missed roll call
2. Start
4. Condensed computer
6. In a little while
7. Not in danger
9. To Prepare
10. Many cows
12. Difficult
14. What a bad check does
17. and tell
19. Miners stake
20. Tidy
23. Small branch
24. One as well as the other
25. To make clean
27. High rank in navy
28. Whatever syn.
29. Female performer
31. Frolic
32. Square root of 225

DOWN

1. Permit
3. The last straw
5. To remove fruit from a tree
7. A number of anything
8. Having a strong liking
9. Show kindness
11. Plural of that
13. Having existence
15. Smeller
16. Caring
18. Pledge of responsibility
19. Furniture to sit on
21. Rectangle height by width
22. Mutual of Omaha's Kingdom
25. A tire is mounted on this
26. Joyous emotion
27. Expecting a future event
30. Form of public transportation



Answers on page 25

"We are all born ignorant, but one must work hard to remain stupid."

~ Benjamin Franklin



Father: "Son, you were adopted."

Son: "What?! I knew it! I want to meet my biological parents!"

Father: "We are your biological parents. Now pack up, the new ones will pick you up in 20 minutes."

The mother who injected her 8 year-old child with Botox for beauty pageants has lost custody. Her daughter didn't look surprised.

Do you know that when a woman wears a leather dress, a man's heart beats quicker, his throat gets dry, he gets weak in the knees, and he begins to think irrationally???

Ever wonder why?

It's because she smells like a new truck.

We have enjoyed the redneck jokes for years. It's time to take a reflective look at the core beliefs of a culture that values home, family, country and God. If I had to stand before a dozen terrorists who threaten my life, I'd *choose a half dozen or so rednecks to back me up*. Tire irons, squirrel guns and grit — that's what rednecks are made of. I (the Editor) grew up a country girl and consider every one one these rednecks my cousin!

You might be a redneck if:

It never occurred to you to be offended by the phrase, 'One nation, under God.'

You might be a redneck if:

You've never protested about seeing *The 10 Commandments* posted in public places.

You might be a redneck if:

You still say 'Christmas' instead of 'Winter Festival.'

You might be a redneck if:

You bow your head when someone prays.

You might be a redneck if:

You stand and place your hand over your heart when they play the National Anthem.

You might be a redneck if:

You treat our armed forces Veterans with great respect, and always have.

You might be a redneck if:

You respect your elders and raised your kids to do the same.

You might be a redneck if:

You'd give your last dollar to a friend.

You might be a redneck if:

You believe in God & Jesus.

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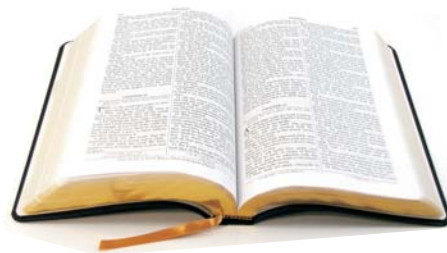
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“Christian Cliches and Legends”

November 19, 2017 - 10am-11:15am

While most Christian homes have a Bible, seldom is it read and even rarer is it studied and believed in context. The result is Christian clichés and legends corrupting Scripture. Evangelistic phrases like “Ask Jesus into your heart” OR “Accept Jesus as Lord and Savior” OR “Turn from your sin” are all forms of “works” corrupting the simplicity of eternal salvation by believing the gospel of God’s grace to become servants of righteousness (Jer. 17:9; Eph. 1:6; Rom. 6; Eph. 1:12-14, KJV).

Similarly, Biblical ignorance, combined with experiences and emotions, has resulted in legends and misuse of God’s holy word. The Truth teaches: Lucifer does not have horns and a tail; at death a person does not get “wings” and become an angel nor are “guardian angels” watching over us today; we’re not all God’s children and you can’t make your peace with God. Based on the contexts, John 3:16 is not a gospel verse for today nor are the “things” of Rom. 8:28 circumstantial events in the lives of Christians.

These and more clichés, legends, and the misuse of God’s word will be examined in light of God’s inspired, inerrant, and preserved words by “rightly dividing the word of truth” (2 Tim. 2:15, KJV)

“How to Handle Holiday Stress”

December 17, 2017 - 10am-11:15am

It’s that season of buying and wrapping gifts and sending out cards, including getting gifts and cards to give and send to those not on your original list. The house needs to be cleaned and decorations put up. Food needs to be purchased and prepared for family and guests. Add to it, all the church activities of choir practice and programs; it can be stressful.

However, God wants His children to not be full of care, to not be stressed. Want to know how to handle holiday stress? Read Phil. 4:4-9. The peace of God which passes all understanding would keep our hearts and minds through Christ Jesus if Christians would believe God, including the truth about his incarnation – the Biblical date, God’s purpose, even who was there.

God says to think on whatsoever things are true. Is there anything true about Dec. 25th being the birth of the Lord Jesus Christ?

**All seminars are at the Holiday Inn Express, 15451 W. Beloit Rd.,
New Berlin, WI. No reservations needed.**

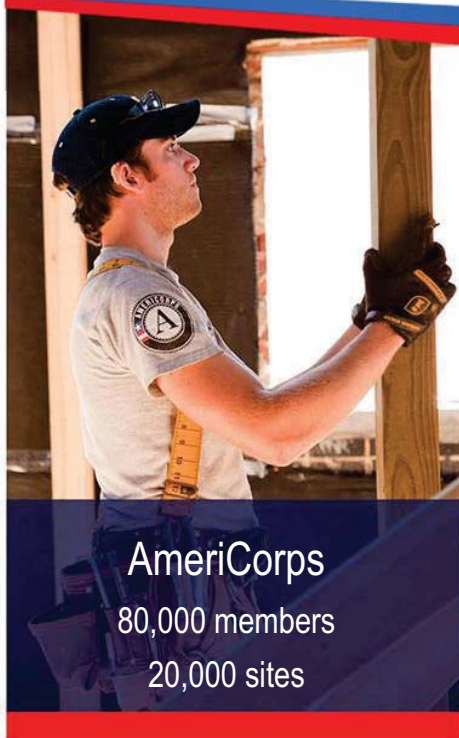
**Be sure to watch for the 2018 Schedule of Bible Education Seminars
starting in January!**

**QUESTIONS? Contact: Doug Kuepper, Seminar Teacher at
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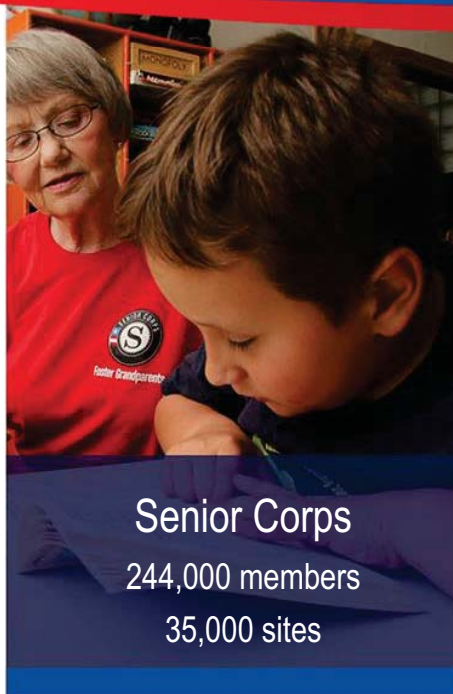
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