

Your MAGAZINE LIFE!

December 2017

A FREE PUBLICATION

www.yourlifemagazine.net

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



DIY
WINTER Home Projects
~page 8

KIDS & Technology
How Young is TOO Young
~page 10

INSIDE
~page 3





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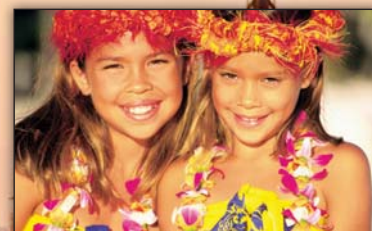
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Magical Danube & Prague

From the Publishers

DECEMBER 2017



Hobnobbing at the Wisconsin Club

I feel a bit silly showcasing a snowman on the cover when outside the November temp is surprising us with 50 degrees and sun. But don't blink - that will change very soon.

With such calm November weather, Tom and I were finally able to commit to putting the outdoor Christmas lights and decor up before December. As a Queen of Procrastination, I am hoping to fight my weakness and adorn my kingdom with every bit of Christmas color, pine and stuffed Santas I possess - or they are declared give-aways! This winter we are committed to de-cluttering and simplifying our

home and lives and that starts with clearing out an entire basement storage unit of holiday affairs. After all, how many centerpieces, bunnies, witch hats and fake trees do you need to make a happy home??!

My stud-muffin husband turns 55 this month. To say the least, he's not very happy about it. He also had a pretty intense meniscus surgery to his knee last month and between limping around and turning the big five-five he is experiencing the ache of knowing you just can't fight the tide of age. A healthy diet and an active lifestyle - it's our only recourse and we're jumping on it here in the Draelos household. Amara loves her salad at lunchtime in Brown Deer Middle School and Tom's Greek cooking keeps us floating in olive oil and veggies! We've seen so many articles on anti-aging but where's the shame of growing old and wise? Let's call it 'successful' aging (article to your right!) instead and enjoy the benefits of a well-lived life! We will grow old (hopefully) and the true blessing is a nice long life. I look forward to all the years ahead and if wrinkles, grey hair and a few aches and pains come with it, well so be it. Carpe diem!

Letters to Santa. Now that's a fun thought. Last night when I couldn't sleep (why can't women sleep at night!?) I thought of the joy and anticipation that little note held. When I was a kid, the annual Fleet Farm Toy Catalogue was my bible during December and how fun it was to think of all the surprises and gifts under that glorious morning Christmas tree. It occurred to me that praying is a bit like that. You put all your wishes, hope and faith into your evening prayers and the next morning you wake up to a day of gifts and surprises!

Now *that's* the Christmas spirit!!

LIFE. *Enjoy it!*

Sandy and Tom Draelos



INSIDE THIS ISSUE



The ART of GIFTING

Convenient, delicious, but not so green. Those who love the Keurig system but are ready to forego the environmental guilt sooner than 2020 do have some options.

-page 14



FINANCE: 2018

Now is a good time to think about the investing, saving, or budgeting methods needed to make 2018 a success -from building your retirement fund to lowering your taxes.

-page 19

DECEMBER CALENDAR.....	page 5
Homemade GIFTS.....	page 6
How Authentic is Our Nativity Scene?.....	page 7
LAUGH out LOUD.....	page 11
Expecting an INHERITANCE?.....	page 13
HOT Chocolate: The REAL Thing.....	page 15
WORD SEARCH.....	page 21
CROSSWORD.....	page 22

"SUCCESSFUL" AGING NUTRITION

It would probably be fair to say that none of us wants to grow old. By the time we reach our mid-40s, most of us will start grappling with concepts of aging and mortality. We naturally begin to pay more attention to our body's needs in order to help prevent the aging process or at least slow it down. Whether it's running to the drugstore to buy wrinkle creams or vitamins and supplements, most of us start noticing 'things' and realize with a sense of shock that we are aging.

And let's face it, most people find that instruction or information regarding the importance of nutrition when it comes to optimal health and physical benefits dull and boring. However, adequate nutrition is essential for health and the maintenance of optimal functions of many organ systems in the human body and is actually one of the most important antiaging techniques currently known to man.

What are antioxidants *really* and how can they slow down the aging process?

SUCCESSFUL-AGING NUTRITION continued on page 17

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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Christmas Train & Santa's Workshop

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Now through Dec 22nd

Holiday Lights Walking Tour

Gothic Milwaukee
Cathedral Square Park
Join a walking tour of Downtown Milwaukee and view the magnificent lights while making-merry. Enjoy the spectacle of Cathedral Square, the thrilling window displays, the brilliance of Pere Marquette Park and bask in the glow of the impressive city tree. While you stroll the streets, you can play Christmas Trivia and hear about the history of our wonderful city. This 1.25 mile walk through the holiday-trimmed streets of Downtown Milwaukee will delight Christmas-lovers of all ages. 414-301-2266
lightstour@gothicmilwaukee.com

Now through Dec 31st

Low Tea with Pastries

Schuster Mansion Bed & Breakfast
Sit, relax and have great conversation sitting in a Victorian Mansion while sipping and nibbling on a few sweets. Walk around to look, admire or be inspired. \$20 per person. Walk-ins are welcome. 414-342-3210

December

2017

A collection of local events

December 9

UWM "Sounds of the Season" Concert

Center for the Performing Arts
2419 E. Kenwood Boulevard
The UWM Concert Chorale, Women's Choir, Men's Choir, and Chamber Choir present an evening of seasonal choral music from a variety of styles and time periods

December 9

"Traditions to Remember" Bay View Historical Society Open House
2590 S Superior St, Milwaukee, Community Open House with beverages and snacks available. Folks are encouraged to bring a camera for special photos of kids/grandkids with Father Christmas!

December 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 10

A Very Merry Milwaukee: Picture with Santa Event

Milwaukee County Historical Society
All are welcome for a chance to see Santa and his friend, Billie the Brownie. Get your picture taken with Santa, see the Historical Center decorated for the season and enjoy our "Milwaukee Holiday Treasures and Traditions" exhibit. Free.

December 8-10

Ice Fishing & Winter Sports Show

State Fair Park at Exposition Center
This event is for the ice fishing and winter sports enthusiast. Shop rows of exhibits with products and services dedicated to the die-hard ice fishing and winter sports enthusiast. The show will feature new merchandise at a variety of price points to fit any budget.

December 21

BEY Arts Center, Inc. Holiday Gathering & Open House

2266 N Prospect Ave, Milwaukee
A year round arts program for youth. We teach dance, theatre, visual art, and music. Join us for our Holiday Gathering and see more about what we do. Meet staff members and see our recent expansion. Fun activities and raffle. Enjoy refreshments and a hot chocolate bar.

December 22

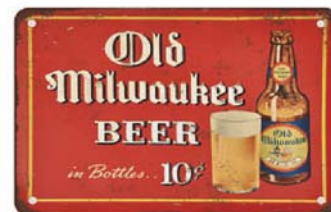
Twilight Tour

Presented by Captain Frederick Pabst Mansion
The evening open house invites guests to enjoy the Pabst Mansion by the glow of the original light fixtures and illuminated Christmas trees. Self-guided tours take guests through each room filled with holiday cheer. Enjoy light refreshments and live music.
\$15 for Adults; \$8 children (6-17)
Under 6 are Free.

January 5-7

2018 Wisconsin RV Super Show

Wisconsin Center
The show will feature a huge parts and accessories exhibit, along with campgrounds, Tow Vehicles and everything you may need for your next RV vacation.



Now through Feb 5th, 2018

Lakefront Brewery, Inc.

1872 N. Commerce Street, Milwaukee

Milwaukee's Beer Line Traveling Photo Exhibition

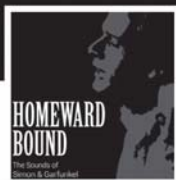
Empires rise and fall, but one title has always reigned strong in Milwaukee: "Brew City." Since statehood, beer has played an integral role in the growth of Wisconsin while bringing Milwaukee national fame. What might be less obvious was the profound role that rail transportation played in this story. To shine a light on both, the Center for Railroad Photography & Art curated the touring exhibition Milwaukee's Beer Line, which narrates the rise, fall, and rise again of Milwaukee's beer industry. The display showcases the impressive railroad, the Milwaukee Road, and the blue-collar labor force that heartily supplied the city's main breweries (Schlitz, Pabst, and Blatz) along what became commonly known as the Beer Line. The show chronicles the history of the railroad's role in the growth of Milwaukee's beer industry.

The photographs from the show come from the Center's Wallace W. Abbey Collection. During the 1950s Abbey was an associate editor for Trains magazine, the nation's foremost railroad magazine. With offices located in downtown Milwaukee, the Beer Line became a natural subject of interest.

The Center primarily traveled the show at Wisconsin breweries. Originally commissioned by the East Troy Electric Railroad Museum, the exhibition continued on to several breweries in the Madison area before debuting in its namesake city at Lakefront Brewery.



November 30 – December 23, 2017



December 4 – 5, 2017



December 13 – 17, 2017

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Easy Homemade Candle in a Tea cup

- Tin can
- Wax (either from leftover candles or in bar form, or use some of both)
- Wick
- Teacups and saucers (a wonderful Goodwill buy!)
- If you aren't re-using scented candles you can add a few drops of essential oil to the wax to scent it.

Put the chunks of wax in the tin can. I mixed some of the new wax with the scented old leftover wax.

Put the tin can in the middle of a saucepan of boiling water. This way it melts correctly and doesn't make a big huge mess in your cookware.

Cut a piece of wick to be slightly longer than the teacup. Tape one end to the bottom of the cup and wrap the other end around a pencil or pen an center in teacup.

When the wax has melted pour it into the cup.

Let the wax cool for at least 2-3 hours and then cut the wicks. You can add a little nutmeg in the top for scent and to look like a little spiced drink.



**People don't notice
whether it's winter or
summer when they're
happy.**

Anton Chekhov

**Extra love and a whole lot of sugar make gumdrops
a special holiday treat!**

Homemade Gumdrops

- | | |
|--------------------------|--|
| 4 Tbsp gelatin | 1/4 tsp flavored extract like lemon or |
| 1 cup cold water | peppermint |
| 1 1/2 cups boiling water | 1-2 drops food coloring per color |
| 4 cups sugar | extra sugar for coating |



In a large pot, soften gelatin in cold water for five minutes. Stir in boiling water until gelatin dissolves. Stir in sugar. Bring to a boil over medium-high heat and boil for 25 minutes. Stir constantly.

Pour mixture into 4 - 3x5 pans (or 2 - 8x8 pans or 1 - 9x12 pan depending on the number of colors you want to use).

Add 1/4 tsp extract and 1-2 drops food color to each pan. Stir until thoroughly combined. Cover pan and chill overnight in the fridge.

Cut gelatin mixture into 3/4 inch cubes using a knife dipped in hot water. The gelatin may pull, but continue cutting. Separate cubes and roll in sugar until coated on all sides. Place gumdrops on wax paper and leave at room temperature for two days to crystallize.

Store in an airtight container.

Makes about 8 dozen 3/4 inch gumdrops.



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“Even Some ‘Religious’ Elements of Christmas Celebrations Stray from the Truth”

How Authentic Is Our Nativity Scene?

If you're in business, you likely don't even call this the holiday season anymore – it's “the holiday quarter.” Because for businesses, Christmas is all about making money.

“In Western societies, Christmas has largely become a family and commercial celebration for which the historical event - the birth of Christ - is a pretext,” says Christian E. Megrelis, www.christian-megrelis.com, chairman of the French Bible Society, former vice chair of the United Bible Societies and author of “Glossary of Hope,” a contemporary distillation of New Testament teachings and their applications.

“When Eastern churches began celebrating the birth of Jesus, they sought to keep the religious event distinct from the family and gift-giving event by separating the dates,” he says. “That's why in Orthodox churches, gifts are not offered on Christmas Day, but rather on Jan. 2, St. Basil's Day, and thus are linked to the New Year celebration.”

But Western churches, which adopted the Nativity celebration first, meshed the two practices, which led to secularization, Megrelis explains.

“The West's Christmas celebration is partly responsible for the secularization of Western societies,” he says.

Some of our most important religion-oriented holiday traditions don't even jibe with the story told in the official historical record of Jesus' birth - the Bible, Megrelis says. He offers these examples.

Animals in our manger scenes. The canonical Bible – the books of the Bible considered to be Holy Scripture – does not mention sheep, donkeys or other animals watching over the newborn Jesus. The animals are from the apocryphal gospels, writings by early Christians that were not included in the New Testament because their authors were anonymous, unverifiable or otherwise dubious. These include the “infancy gospels” written during the second century to feed a hunger for more detail about Jesus as a baby and young boy.

“The Gospels of Matthew and Luke say only that Jesus was placed in a manger – a feeding trough for animals,” Megrelis says. “They do not say whether the manger was in a stable or what animals were about. Those details came from the infancy gospels.”

Our images of a pregnant Mary riding to Bethlehem on a donkey. Again, the New Testament makes no mention of Mary on a donkey. But according to the apocryphal gospels, Joseph saddled a donkey and “set Mary upon it” for the trip to Bethlehem.

“We three kings of Orient are.” Contrary to the popular Christmas carol, the Bible does not say how many wise men visited the infant Jesus. The only reference to “three” is the number of gifts they brought: gold, frankincense and myrrh. The carol has them traveling a great distance and our traditions have them arriving at a stable.

“In fact, the Bible says, ‘On coming to the house’ — not stable — ‘they saw the child with his mother Mary, and they bowed down and worshiped him,’” Megrelis says, adding “No one knows where the wise men came from. It could not have been very far, as we are told that Jesus was brought to Jerusalem as soon as Mary has been purified, in keeping with Jewish tradition, and shortly after his circumcision, which would have been at eight days old.”

Giving one another gifts was also not part of the biblical Nativity, Megrelis points out.

“The wise men brought gifts because it was customary to bring gifts when one visited royalty, but the Bible doesn't mention an exchange of presents,” he says.



Christian E. Megrelis holds master's degrees in engineering, business and political studies. He is also the former vice chair of the United Bible Societies, a major world publisher of the Bible. He is the first publisher of the Bible in the French-speaking world.

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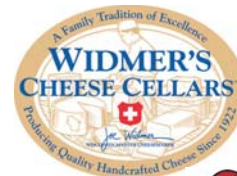
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7

DIY Winter Home Improvement Projects

Don't let being stuck inside keep you from enjoying some quality time spent upgrading your home!

This is the perfect season for indoor projects. Home improvement tasks will not just keep you from going stir crazy; your house will become more attractive, comfortable, and energy efficient.

1 Put Insulation on Your Water Heater

One way to save energy during the winter months and throughout the year is insulating your hot water heater. Adding a thick blanket or insulation around your water heater will ensure that the water stays hot even when it's not in use. Insulation kits are available at most home improvement stores. You can also turn down the temperature a few degrees to save energy and money.

2 Seal Openings & Air Leaks

For under \$500, the least expensive home improvement project a homeowner can undertake this winter season is to sealing openings and air leaks in their home. Taking the time to seal seams around windows and doors with caulk, waterproof sealant or weatherstripping will not only improve your energy consumption, but lower your utility costs as well. According to EnergyStar, sealing leaks can improve the overall quality of your home

3 Put in a Programmable Thermostat

The first utility bills you receive after the weather has gotten colder is usually shocking. You can lessen the shock and still keep your home warm by installing a thermostat that you can set to change the temperature throughout the day. Keeping your home warm while everyone is out is a waste of energy and money. Installing the thermostat is a simple project that most homeowners can complete on their own. It involves hooking up a couple of low-voltage wires, and most programmable thermostats come with detailed instructions to help you through the process of setting it up. These thermostats are available at most hardware stores for as little as \$25, so they pay for themselves very quickly.

4 Refinish Your Basement, Kitchen or Bath

The winter is a great time for tackling a large indoor project such as refinishing your basement. You are likely to find a contractor that can help you with the parts of the project you can't complete on your own during the winter. You should be able to do the demolition work on your own and will probably also be able to paint and install flooring. You can also remodel your kitchen or bathroom during the winter as you can do most of the work by yourself and find a contractor that isn't busy to call for help if you need it.

5 Paint the Walls

Painting the walls in your home is a great way to liven up the space during the dreary winter months. Paint is inexpensive and makes a big difference in any room in your home. Try to time your painting project during a time when there is no rain or snow in the forecast so that you'll be able to ventilate the room with open windows.

DIY Winter Projects continued on page 9

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6 Lights and Lamps

New lights, lamps, and ceiling fans will update your interior without draining your savings. And the new lighting will help accent those newly-painted or papered walls and your bathroom renovations.

If you install dimmers in areas like the dining room or family room, you can control the ambiance and save on energy costs at the same time. LED lights are also a money-saving option.

7 Organize Drawers and Closets

You're probably already spending most of your time indoors during the winter months, making it an excellent time to get organized. Start by clearing everything out of the space you want to organize. Wipe everything down so that you're starting with a clean slate. You may need to make a trip to the store for new hangers, bins or other organizing supplies. Try to avoid putting anything back into the space you have organized that doesn't belong there. Your home will look much bigger when it is organized, even if you haven't actually increased the square footage at all.

**Santa Claus has
the right idea.
Visit people only
once a year.**

- Victor Borge

- 1) Wait for a cold windy day and feel for drafts in doors and windows. Create easy draft dodgers - get some material and fiberfill. Sew up some material the length of the door bottom or window ledge to stop drafts.
- 2) Repaint/antique an old dresser
- 3) Take some old drawers and paint them and put them together to form a curio shelf.
- 4) Replace an old tap with a new updated faucet.
- 5) Install a carpet or new area rugs
- 7) Declutter your junk.
- 8) Makeover your bath with a new shower curtain, rugs, towels and

accessories.

- 9) Add insulation to your crawlspace and in between your floor joists.
- 10) Make some new curtains.
- 11) Add some new door handles.
- 12) Add some new doors.
- 13) Add some new knobs to cupboards.
- 14) Install a new toilet.
- 15) Recover your sofa.
- 16) Start an indoor garden.
- 17) Spruce up your interior trim with molding.
- 18) Clean up your workshop by adding a pegboard.

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A survey has revealed that the average age of a first time cell phone owner is six years old, with 53% of American children owning a cell phone by the time their seventh birthday arrives.

Most American Children Have a Cell Phone by the Time They Turn Seven

The survey was designed to find out more about the digital age and its effect on American consumerism. The survey intended to find out just how old people are when technology begins to integrate into their daily lives and habits. 2,290 US parents took part in the study, all of whom had at least one child aged between 11 and 16.

The survey, conducted by www.vouchercloud.net, revealed that the average American child gets their first cell phone when they are just six years old. Parents taking part in the poll were first asked to identify all devices which their children owned and were provided with a list of everyday technology items. The results were:

Cell Phone – 96%

Own TV / Sound system – 83%

Tablet – 75%

Handheld games console e.g. Nintendo DS – 71%

eBook Reader – 65%

51% of parents said their child had a games console, such as an Xbox or PlayStation. Without exception, the respondents who indicated that their child did not have a cell phone had children in the youngest age bracket (11 - 12 years old), suggesting that the children over the age of 12 involved in the survey all had their own cell phones.

To determine how much money was being spent on gadgets by parents for their children we asked to estimate how much their child's gadget collection was worth and asked to take into account all technology devices that were exclusively theirs, the average answer stated was \$462.00 per child.

The respondents whose children owned cell phones were asked, "At what age did your child have their first cell phone?" The vouchercloud.net team collaborated all of the answers given and calculated the average age for a child to have their first cell phone, which was revealed to be six years old.

When asked, "What made you decide to get your child their first cell phone?" the majority of respondents whose children had one (31%) confirmed that they made the purchase for 'security reasons, so my child could always contact me', while a quarter (25%) said 'my child wanted one to keep in touch with friends and family'. A further 20% confirmed that they felt their child had to have one in order to 'keep up with their friends at school'.

In order to explore the social pressures on parents, the relevant respondents were then asked "Compared to your child's friendship circle, how quickly did s/he have his/her own phone?" The majority of the parents polled, 41%, confirmed that they were 'not the first, but not the last' to get a handset, while 23% confirmed that they felt their child was 'among the last' to have a cell phone they could call their own.

Asked about the risks and dangers of digital independence, 74% of the relevant parents confessed that they felt 'concerned' when they first purchased a cell phone for their child, with 46% of these installing parental filters and monitors prior to giving their child the device in order to keep a watchful eye on their usage.

Matthew Wood of vouchercloud.net commented "Children have access to technology at younger and younger ages. The fact that most six year old kids have cell phones in their pockets while out on their bikes or playing with their friends shows just how much technology is part of our lives at a young age. It's not necessarily the bad thing it's often made out to be; children learn about taking responsibility for things, looking after their possessions and they are much easier to contact if needed, but it's crucial that they use this technology in a way that doesn't affect their normal social skills and growth. As much as a cell phone may feel like another limb, human beings can still function without one! So having a turn-off time for family bonding is a good idea."

It is also worth bearing in mind that kids will always be kids. They will run around, fall over, drop things and get wet and muddy. Technology is often fairly fragile, so things can get out of hand when parents spend a small – or large – fortune on these gadgets just for them to break a week later. Always shop around for good insurance policies to make sure all is not lost when it comes to the crunch!

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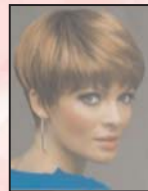


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Why don't cannibals eat divorced women?
Because they're bitter.

A naked woman robbed a bank.
Nobody could remember her face.

I hope the children will never find out why I say 'oooops....' so often when I vacuum their rooms.

In Spain, there is a tradition after a bullfight to serve the mayor the bull's testicles. One day after a bullfight, the mayor asks the waiter: "Funny, why are they so small today?"
The waiter:
"Today, sir, the bull won."



Respect your parents.
They passed school without Google.

Men 1845: I just killed a buffalo.
Men 1952: I just fixed the roof.
Men 2018: I just shaved my legs.

Girls mostly treat me like a God. They totally forget that I exist and only approach me when they need something.

I got another letter from this lawyer today. It said "Final Notice". Good that he will not bother me anymore.

My car broke down right outside Pizza Hut last night. So I ordered a pizza to be delivered to my house and got a lift from the driver.

They say you can't get a decent job without education. But look at Albert Einstein – he was a drop-out and still ended up being the first man on the moon!

"Grandpa, why don't you have any life insurance?"
"So you can all be really sad when I die."

My Saturday was going pretty well until I realized it was Sunday.

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



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Expecting an Inheritance?

The largest transfer of wealth in history is underway, with beneficiaries expected to receive \$59 trillion over the next four decades, according to a Boston College study. And those heirs will lose, spend or donate half of their inheritances, if the study holds true.

The odds are good that you will inherit money or assets in the coming years. And, if you're like most people, you'll save only half.

"People need to plan for inheriting wealth to avoid the pitfalls that result in so many heirs making emotional or ill-informed decisions they later regret," says Michael Abbott, a veteran financial consultant and CEO of The Abbott Bennett Group,

It's never wise to make important financial decisions based on emotion, and inheritance often starts with grief - one of the most profound emotions we ever experience. Particularly with the death of a parent, people can feel a whole range of emotions - guilt, overwhelming loss, anger, relief. It's a very bad time to make decisions that can affect you and your family for the rest of your lives.

The average American inheritance is expected to be \$177,000, according to an HSBC Holdings, a banking company. In Canada, the average is just under \$100,000.

"Whether or not that sounds like a lot of money to you, handled properly it can have a tremendous impact on your life," Abbott says.

He and Bennett share four tips for planning for an inheritance:

If you inherit non-cash assets, ask questions before you liquify.

People inherit all sorts of assets: real estate, stocks and bonds, IRAS, gold, jewelry, etc. Different types of assets have different tax burdens attached. In order to preserve as much of your inheritance as possible, you need to learn the best way to minimize the tax burden for each asset. "Once you've liquefied the asset - once you've turned it into cash - it's too late," Abbott says. "Life insurance is an exception. You won't be taxed on that. A ROTH IRA that's more than 5 years old will also be an exception if the amount is exempt under the current federal estate tax rules" (\$5.3 million for 2014.)



If you inherit a tax-deferred retirement plan, consider rolling it into an inherited IRA.

"An IRA or 401(k), for instance, is a tax-deferred asset - the person who left it to you did not pay taxes on it. So if you take it in a lump sum, which some plans require, everything you withdraw will be considered taxable income for you," Bennett says.

Alternatives include rolling the money into an inherited IRA - one that retains the deceased's name along with language that clearly indicates it's inherited. Don't mix it with your own IRA. Then you can take small distributions over the course of years, and the money will continue to grow.

The best planning starts with a conversation with your loved ones now.

One of the biggest mistakes people make is not discussing inheritance matters while everyone is still alive and well. It allows the heirs to know their loved ones' wishes and to make plans - without emotion - for what they may do with the assets.

"Some adult children won't initiate the conversation because they're afraid of appearing greedy or eager for their parents to die," Abbott says. "Sometimes, the parents want to discuss matters but their children aren't comfortable addressing mom and dad's mortality. Even spouses avoid talking about it. It's the most easily avoidable mistake families make."

If loved ones express a desire to talk about "what you'll get when I'm gone," allow them to. It will give them peace of mind, Bennett says.

If you want to initiate the conversation, look for opportunities, such as when a family you know or a family in the news is dealing with estate issues.

Receiving an inheritance can be a life-changing experience, Bennett and Abbott say. It also represents your loved one's financial legacy.

"Managing it well and preserving it is an important thing you can do in memory of that person you lost," they say.

Michael Abbott has two decades of experience assisting retirees with their 401(k)s and pension plans. He is a lifetime member of MDRT (Million Dollar Round Table), an association composed of the world's best financial services professionals, and a member of NAIFA (National Association of Insurance and Financial Advisors). He holds a Master of Estate Preservation designation.

A math teacher posed this problem, "A wealthy man dies and leaves ten million dollars. One fifth is to go to his wife, one fifth is to go to his son, one sixth to his butler, and the rest to charity. Now, what does each one get?"

The savvy student answered, "A lawyer!"

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With upwards of 17 million U.S. households and offices possessing Keurig coffee brewers, billions of K-Cups are already ending up in landfills every year.

What is the environmental impact of those “K-Cups” everyone seems to be using at both home and office?

K-Cups—those little one-serving coffee containers that allow people to brew one cup at a time in a specially designed Keurig brewing machine—are all the rage these days. Each K-Cup is made up of a plastic outer container with one cup’s worth of ground coffee and a small filter inside, capped off with a foil lid. They go into Keurig brewing machines which pierce the bottom of the K-Cup with a nozzle that then forces hot water through the coffee grounds and filter, and then out into the drinker’s cup. K-Cups and the Keurig brewers are convenient and require little to no clean-up while producing gourmet quality coffee for a fraction of the price that a retail coffee shop would charge.

Environmentalists’ beef with the Keurig system is in the single-use, non-recyclable nature of the packaging, given the implications for our waste stream. The individual parts of a K-Cup (plastic, paper and foil) could theoretically be recycled on their own, but the combination is too small and messy for recycling facilities to be able to sort. So our only choice is to throw the whole K-Cup pack, lock stock and barrel,

into the garbage. Each pound of coffee consumed sends 50 K-Cups to the landfill. And with upwards of 17 million U.S. households and offices possessing Keurig brewers these days, billions of K-Cups are already ending up in landfills every year.

Keurig Green Mountain, the company behind the K-Cup revolution, is on the case about the bad environmental reputation it is developing over the issue. As a first step, it launched its Grounds to Grow On program in 2011 whereby office customers can purchase K-Cup recovery bins and fill them up with spent K-Cups. When the boxes are full, they are shipped to Keurig’s disposal partner, which turns the used coffee grounds into compost and sends the rest out to be incinerated in a “waste-to-energy” power plant. Critics point out, though, that waste-to-energy is hardly green given the airborne pollutants released from incinerator smokestacks.

In 2012, Keurig Green Mountain, realizing it still had a lot of work to do on sustainability matters, undertook a lifecycle assessment across its product lines—and set ambitious sustainability targets to achieve by 2020. Chief

among them is to make all K-Cups 100 percent recyclable. Other goals include ensuring responsible sourcing for all its primary agricultural and manufactured products, reducing life-cycle greenhouse gas emissions of its brewed beverages by 25 percent, and achieving zero waste-to-landfills its manufacturing and distribution facilities.

Those who love the Keurig system but are ready to forego the environmental guilt sooner than 2020 do have some options. Julie Craves reports that used K-Cups can actually be refilled with ground coffee and reused. An easier option might be buying a reusable K-Cup—most of them are made out of plastic with a stainless steel mesh filter. Still the best choice for the environment, however, might be getting the old traditional coffee pot out of storage and brewing up several cups at once—just like the old days.

Written and edited by Roddy Scheer and Doug Moss and is a registered trademark of E - The Environmental Magazine (www.emagazine.com). Subscribe at: www.emagazine.com/subscribe. Free Trial Issue: www.emagazine.com/trial.

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DECEMBER 4

National Dice Day

DECEMBER 5

Bathtub Party Day

DECEMBER 6

St. Nicholas Day

DECEMBER 7

National Pearl Harbor Remembrance Day

DECEMBER 8

National Brownie Day

DECEMBER 9

National Pastry Day

DECEMBER 10

Human Rights Day

DECEMBER 11

International Mountain Day

DECEMBER 12

Gingerbread House Day

DECEMBER 13

National Cocoa Day

DECEMBER 14

National Bouillabaisse Day

DECEMBER 15

National Cupcake/Lemon Cupcake Day

DECEMBER 16

National Chocolate-covered Anything Day

DECEMBER 17

National Maple Syrup Day

DECEMBER 18

Answer the phone Like Buddy The Elf Day

DECEMBER 19

National Hard Candy Day

DECEMBER 20

National Sangria Day

DECEMBER 21

Crossword Puzzle Day

DECEMBER 22

National Date Nut Bread Day

DECEMBER 23

National Pfeffernusse Day

DECEMBER 24

National Eggnog Day

DECEMBER 25

National Pumpkin Pie Day

DECEMBER 26

National Candy Cane Day

DECEMBER 27

National Fruitcake Day

DECEMBER 28

Pledge of Allegiance Day

DECEMBER 29

No Interruptions Day

DECEMBER 30

Bacon Day

DECEMBER 31

National Champagne Day

Winter Remedy

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Ma's Homemade Hot Chocolate

- 3 cups milk
- 1/3 cup semisweet chocolate, grated
- 1 tablespoon white sugar
- 1/2 teaspoon ground cinnamon
- 1 egg

DIRECTIONS

Put milk into a microwave-safe container and cook on High in microwave for 2 minutes. Mix in chocolate, sugar, and cinnamon. In a small bowl, whisk an egg until smooth, then mix it into the chocolate mixture.

Return to microwave and cook on High for 3 to 4 minutes or until foamy (be careful not to let it boil.) Whisk until smooth and pour into 3 mugs. Garnish with a sprinkle of cinnamon if desired.

Easy Mexican Hot Chocolate

- 3 tablespoons instant hot chocolate mix
- 1 tablespoon chocolate syrup
- 1/2 teaspoon ground cinnamon
- 1 pinch chili powder
- 1/4 cup milk
- 3/4 cup boiling water

DIRECTIONS

In a large mug, mix the hot chocolate mix, chocolate syrup, cinnamon, and chili powder. Pour in the milk. Add the boiling water and stir.



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## What are Antioxidants *really*?

**Antioxidants are compounds or substances that naturally occur in certain fruits and vegetables. You may have heard of flavanols in chocolate, resveratrol in red wine, lycopene in tomatoes or beta-carotene in carrots. These are all different types of antioxidants.**

### How do Antioxidants keep us healthy?

They work to protect the cells by damage caused by oxidants. Oxidants, on the other hand, are free radicals that your body produces to defend itself against bacteria and viruses. When they become too many in number, they may start attacking and harming the cells and even put us at the risk of serious diseases like heart trouble and cancer. You may also encounter oxidants from the external environment from pollutants, smoke or alcohol. Antioxidants help the body by neutralising and removing these oxidants from your bloodstream.

It's important to maintain the balance between antioxidants and oxidants in the body for good health. However, the free radicals or oxidants usually outnumber the antioxidants naturally produced in the body. Therefore, it is important to have a continuous supply of antioxidants from an external source to maintain this balance. Your diet is this external source and it must be packed with good quality antioxidants. This, in turn, provides other benefits like slowing down the signs of ageing, making your skin look youthful and lowering the risk of heart disease. A diet rich in antioxidants is also known to keep your brain active and your gut healthy. Needless to say, all these factors help in improving the quality and length of your life.

\*\*\*\*\*

## A Brief Look at Vitamins and Minerals

**Many of us ignore adequate dietary and nutritional needs and take vitamin and mineral supplements on a daily basis. While taking supplements is better than not obtaining these vital nutrients at all, it helps to know the basics about what vitamins and minerals actually do for your body to help in determining whether you're spending your money wisely or throwing it away. So let's just take a look at the most basic vitamins and minerals that are necessary and well-known for their antiaging and health benefits.**

**Bioflavonoids** - These are plant pigments give flowers and fruits some of their colors. Often, they are known as antioxidants. Bioflavonoids are known to lower the risk of heart disease and the amount of low-density lipoprotein, or LDL cholesterol, (the bad kind), from clogging arteries. Bioflavonoids enhance the absorption of vitamin C. Found in apples, red and yellow onions, and tea, bioflavonoids have been known to reduce risks of cancer and tumor growth.

**Vitamin A** - Vitamin A helps to maintain healthy skin cells as well as eyesight.

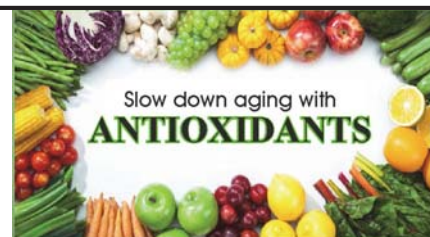
**Vitamin B6** - This vitamin is essential for the creation and production of red blood cells. Vitamin B6 also helps to maintain your immune system and produce insulin.

**Vitamin C** - This is one of the best-known and natural forms of antioxidant that can be found in citrus fruits, strawberries, kiwi fruit, and other fruits and vegetables. Vitamin C helps prevent cataracts and maintain bone health. Vitamin C has also been known to reduce the risks of high blood pressure and cancer and heart disease.

**Vitamin D** - Helps to form strong bones. Vitamin D is also essential in breaking down and transporting calcium and phosphorus to the blood. That's why it is essential that people taking multivitamin supplements also take calcium to balance each other out. Otherwise, you're defeating the purpose.

**Vitamin E** - Another antioxidant, vitamin E is found in a variety of seeds, nuts, and vegetable oils. Research has suggested that the antioxidant benefits of vitamin E may help to boost the immune system and prevent heart disease and many cancers. Recent studies at the Columbia University have learned that vitamin E may also play a role in slowing the progression of Alzheimer's disease and also helps to slow down mental deterioration.

**Folic acid** - Also known as a Folate, folic acid helps the body to create and produce RNA and DNA, our genetic codes for cell reproduction. It is vital in the formation of hemoglobin, which carries oxygen in red blood cells.



## Antioxidants and foods that are high in each

- **Allium sulphur compounds:** Leeks, onions, garlic
- **Anthocyanins:** Eggplant, grapes, berries
- **Beta carotene:** Pumpkin, mangoes, apricots, carrots, spinach, parsley
- **Catechins:** Red wine, tea
- **Copper:** Seafood, lean meat, milk, nuts, legumes
- **Cryptoxanthins:** Red peppers, pumpkin, mangoes
- **Flavonoids:** Tea, green tea, red wine, citrus fruits, onion, apples
- **Indoles:** Cruciferous vegetables such as broccoli, cabbage, cauliflower
- **Lignans:** Sesame seeds, bran, whole grains, vegetables
- **Lutein:** Corn, leafy greens (such as spinach)
- **Lycopene:** Tomatoes, pink grapefruit, watermelon
- **Manganese:** Seafood, lean meat, milk, nuts
- **Polyphenols:** Thyme, oregano
- **Selenium:** Seafood, offal, lean meat, whole grains
- **Vitamin C:** Oranges, berries, kiwi fruit, mangoes, broccoli, spinach, peppers
- **Vitamin E:** Vegetable oils, nuts, avocados, seeds, whole grains
- **Zinc:** Seafood, lean meat, milk, nuts
- **Zoochemicals:** Red meat, fish



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Due to the popularity of the Survivor shows, Wisconsin is planning to do its own, entitled Survivor – Wisconsin Style. The contestants will start in Milwaukee, travel up to Sheboygan and on to Manitowoc and Green Bay. Then they will head over to Wausau, up to Rhinelander and Minocqua. From there they will proceed up to Ashland and Superior, then back down through Rice Lake, Eau Claire and Madison and back over to Milwaukee. Each will be driving a pink Volvo with Illinois plates and a large bumper sticker that reads:

**I'm a vegetarian.**

**Bratwurst clogs your arteries.**

**The Green Bay Packers suck.**

**Go Bears!**

**Cheese is high in cholesterol.**

**Hillary in 2020.**

**Deer Hunting is murder.**

**I'm here to confiscate your guns!**

**BEER is BAD.**

The first one that makes it back to Milwaukee alive, wins.

\*\*\*\*\*

**Q. What's the worst thing  
about being lonely?**

A. Playing Frisbee.



## QUESTION:

# What should my financial planning To-Do List include for 2018?



Timothy M. Stasinoulas  
Founder and CEO of Aegis Wealth Advisors, LLC

## FINANCE QUESTIONS AND ANSWERS

**What financial, business, or life priorities** do you need to address for 2018? Now is a good time to think about the investing, saving, or budgeting methods you could employ toward specific objectives, from building your retirement fund to lowering your taxes. You have plenty of options. Here are a few that might prove convenient.

**Can you contribute more to your retirement plans this year?** If you won't turn 70½ this year and you participate in a traditional qualified retirement plan or have a traditional IRA, you may be able to cut your 2018 taxable income through a contribution.

In 2018, the contribution limit for a Roth or traditional IRA remains at \$5,500 (\$6,500 for those making "catch-up" contributions). Your modified adjusted gross income (MAGI) may affect how much you can put into a Roth IRA.

For tax year 2018, you can contribute up to \$18,500 to any kind of 401(k), 403(b), or 457 plan, with a \$6,000 catch-up contribution allowed if you are age 50 or older. If you are self-employed, you may want to look into whether you can establish a Solo 401(k) before the end of 2018; as employer contributions may also be made to Solo 401(k)s, you may direct up to \$55,000 into one of those plans.

**Should you go Roth in 2018?** You might be considering that if you only have a traditional IRA. This is no snap decision; the tax impact of the conversion must be weighed versus the potential future benefits. If you are a high earner, you should know that income phase-out limits may affect your chance to make Roth IRA contributions.

Consult your tax and financial professional before you make any IRA moves to see how those changes may affect your overall financial picture. If you have a large traditional IRA, the projected tax resulting from a Roth conversion may make you think twice.

**Make a charitable gift.** You can claim the deduction on your 2018 return, provided you itemize your deductions with Schedule A. The paper trail is important here.

**Open an HSA.** If you are enrolled in a high-deductible health plan, you may set up and fund a Health Savings Account in 2018. You can make fully tax-deductible HSA contributions of up to \$3,450 (singles) or \$6,900 (families); catch-up contributions of up to \$1,000 are permitted for those 55 or older. HSA assets grow tax deferred, and withdrawals from these accounts are tax free if used to pay for qualified health care expenses.

**Practice tax-loss harvesting.** By selling underperforming stocks in your portfolio, you could record at least \$3,000 in capital losses. In fact, you may use this tactic to offset all of your total capital gains for a given tax year. Losses that exceed the \$3,000 yearly limit may be rolled over into 2019 (and future tax years) to offset ordinary income or capital gains again.

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

**Consider the tax impact of any upcoming transactions.** Are you planning to sell (or buy) real estate next year? How about a business? Do you think you might exercise a stock option in the coming months? Might any large commissions or bonuses come your way in 2018? Do you anticipate selling an investment that is held outside of a tax-deferred account? Any of these actions might significantly impact your 2018 taxes.

**Check and update beneficiaries?** Beneficiaries of retirement accounts, annuities, and insurance policies should be reviewed and updated after any major life event such as marriage, divorce, birth, and passing of a family member.

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

**Plan your RMD wisely.** If you do so, you may end up limiting or avoiding possible taxes on your Social Security income. Some Social Security recipients don't know about the "provisional income" rule – if your adjusted gross income, plus any non-taxable interest income you earn, plus 50% of your Social Security benefits surpasses a certain level, then some Social Security benefits become taxable. Social Security benefits start to be taxed at provisional income levels of \$32,000 for joint filers and \$25,000 for single filers.

**Lastly, should you make 13 mortgage payments in 2018?** If your house is underwater, this makes no sense, and you could argue that those dollars might be better off invested or put in your emergency fund. Those factors aside, however, there may be some merit to making a January 2019 mortgage payment in December 2018. If you have a fixed-rate loan, a lump-sum payment can reduce the principal and the total interest paid on it by that much more.

Talk with a fiduciary financial professional today, and vow to focus on being healthy and wealthy in 2018.

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 Fiduciary Financial Advisory firm in Hartland, WI. Specializing in providing financial guidance to individuals, families, and small business owners.

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# Santa Claus and Grandma

I remember my mean big sister dropped the bomb "There is no Santa Claus," she jeered. "Even dummies know that!"

My Grandma was not the gushy kind, never had been. I fled to her that day because I knew she would be straight with me. I knew Grandma always told the truth, and I knew that the truth always went down a whole lot easier when swallowed with one of her "world-famous" cinnamon buns. I knew they were world-famous, because Grandma said so. It had to be true.

Grandma was home, and the buns were still warm. Between bites, I told her everything. "No Santa Claus?" she snorted... "Ridiculous! Don't believe it. That rumor has been going around for years, and it makes me mad, plain mad!! Now, put on your coat, and let's go."

"Go? Go where, Grandma?" I hadn't even finished my second world-famous cinnamon bun. "Where" turned out to be Kerby's General Store, the one store in town that had a little bit of just about everything. We walked through the doors, Grandma handed me ten dollars. That was a bundle in those days.

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

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

For a few moments I just stood there, confused, clutching that ten-dollar bill, wondering what to buy, and who on earth to buy it for. I thought of everybody I knew: my family, my friends, my neighbors, the kids at school, the people who went to my church. I was just about thought out, when I suddenly thought of Bobby Decker. He was a kid with bad breath and messy hair, and he sat right behind me in Mrs. Pollock's grade-two class. Bobby Decker didn't have a coat. I knew that because he never went out to recess during the winter. His mother always wrote a note, telling the teacher that he had a cough, but all we kids knew that Bobby Decker didn't have a cough; he didn't have a warm coat. I fingered the ten-dollar bill with growing excitement. I would



buy Bobby Decker a coat!

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

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

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

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

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

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

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

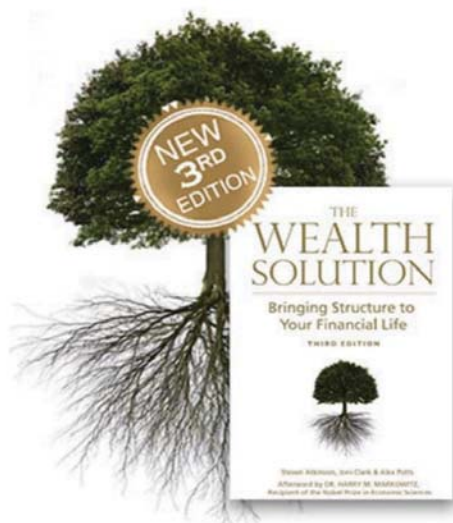
Together we waited breathlessly in the darkness for the front door to open. Finally it did, and there stood Bobby. Fifty years haven't dimmed the thrill of those moments spent shivering, beside my Grandma, in Bobby Decker's bushes. That night, I realized that those awful rumors about Santa Claus were just what Grandma said they were — ridiculous. Santa was alive and well, and we were on his team.

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

MERRY CHRISTMAS!!! May you always believe in the magic of Santa Claus!

Thank you to the anonymous emailer that sent me this perfect story, written by Carol Laycock, to encourage the spirit of Christmas!

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# WORD SEARCH



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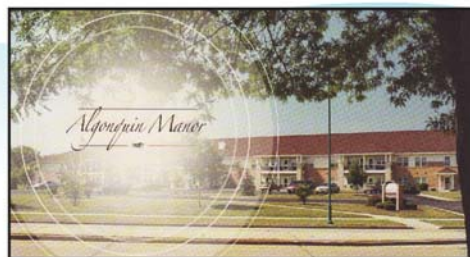
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**FORTUNE TELLER** In a dim, smoky room, the psychic turned the cards up one by one, and told her client the shocking truth.

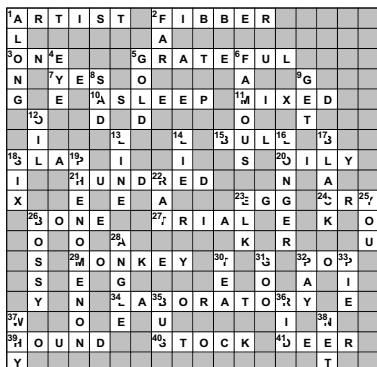
"There is no gentle way to tell you this, so I'll just say it. Prepare for widowhood. Your husband will die violently before the year is out."

Noticeably disturbed, the client stared at the old mystic, then at the lone, wavering candle, and finally at the cards laid out before her.

She breathed in deeply, trying to control her emotions. She had to find out the rest. She could not leave without knowing. She gazed intently at the old woman, prepared herself, and asked,

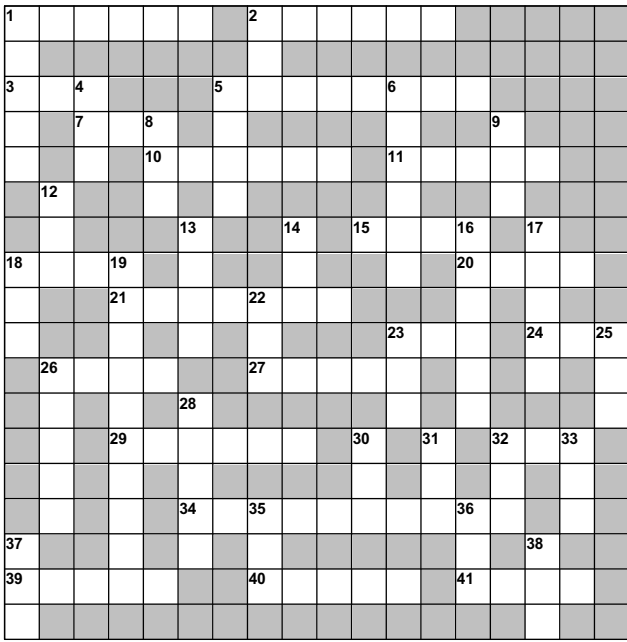
"Is there any chance I'll be acquitted?"

Crossword puzzle on page 22



Winter is the season in which people try to keep the house as warm as it was in the summer, when they complained about the heat.

~Author Unknown



Answers on page 21



# Crossword junkie!

## ACROSS

1. One who has expressive talent
2. Liar
3. The loneliest number
5. Deeply appreciative
7. Consenting reply
10. Not awake
11. Different kinds combined
15. Male bovine
18. Open handed hit
20. Describes hair condition
21. Perfect score
23. Which came first
24. To brawl
26. Skeletal make up
27. Proceedings of a court
29. Tree swinging primate
32. Soda
34. Mad scientist's office
39. Tracking dog breed
40. Simmered bones
41. Antlered animal

## DOWN

1. At a point on something
2. Distant
4. Optical receptor
5. It's as good as ....
6. Renowned
8. Not happy
9. To go acquire
12. Most important fuel (at present)
13. Always too long
14. Fib
16. Reference to length
17. Absence of color
18. Precedes the number bleen
19. Rare occurrence
22. Unwanted garbage guest
23. Large member of the deer family
25. Not me
26. Ordering others around
28. Measured in degrees
30. Coffee alternative
31. Sticky
32. Earnings
33. Apple is the most American
35. Children's lift to school
37. Who, what, when, where, ...?
38. Used to catch butterflies

**YOU CAN'T ALWAYS CONTROL WHO WALKS INTO YOUR LIFE,  
BUT YOU CAN CONTROL WHICH WINDOW  
YOU THROW THEM OUT.**

A man approached a very beautiful woman in a large supermarket and said, "I've lost my wife here in the supermarket. Can you talk to me for a couple of minutes?" "Why do you want to talk to me?" she asked puzzled. "Because every time I talk to a beautiful woman, my wife appears out of nowhere."

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

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

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

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

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

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

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

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I've been on Facebook for 5 years now.

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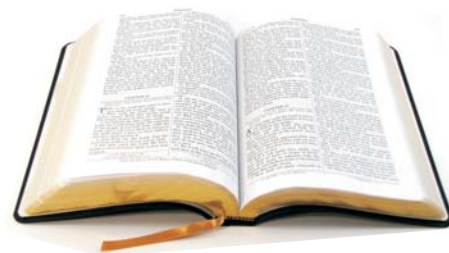


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However, God wants His children to not be full of care, to not be stressed. Want to know how to handle holiday stress? Read Phil. 4:4-9. The peace of God which passes all understanding would keep our hearts and minds through Christ Jesus if Christians 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. 25<sup>th</sup> being the birth of the Lord Jesus Christ?

### Upcoming Seminar

## “39 Reasons You Should Stop Tithing”

**January 7, 2018 - 10am-11:15am**

Among pastors there is a terrible abuse of using law tithing to place the church back under the condemnation of the law. This must be stopped (Titus 1:11). Jesus Christ taught the church through Paul that in this dispensation of grace, there is a better way of giving without the law (2 Cor. 9:7).

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