



RETIRING
in Style!

PAGE 15



**3 Foods Sabotaging
Your Diet!**

~page 13

**Melting Snow,
Muddy Shoes & MAPLE Syrup!**

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INSIDE

~page 3

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I'd love to say that I'm excited about March *sounding* like spring, but seriously, March is just a punch-gut tease in Wisconsin. Snow? Sludge? I'll bet my money on another month of mud.

With daylight savings time and the first day of Spring welcoming us, I am ready to kick the energy

into high gear. Those closets that needed organizing this winter.... well they can wait. The pictures that need framing, the paint jobs and window treatments that are crying for attention... no worries! There's plenty of time for that next winter and right now I have a backyard full of hungry birds and a garden that needs some springtime TLC.

Our focus this month is on retirement living choices. **One door closes, another opens.** We may not be showing up for the rave parties downtown anymore but now we get to indulge in moving to the "50 and better" gated condo communities of the Florida coastline! It certainly is not our 'grandparent's retirement' with the plethora of housing options and care venues available in today's market. Please take a look at our outstanding clients in this issue to help inform you of all the choices you do have available. Welcome to retirement and all its advantages! (page 15)

Live, love, laugh and be blessed!

LIFE. *Enjoy it!*

Sandy and Tom Draelos

Just had to share some notes from our readers:

"I just like your paper so much - I hope you enjoy putting it together as much as people enjoy reading it!" ~j.m.

"Thank you for making me laugh every month. The small things make the biggest blessings!" ~t.l.

"Thank you for always taking my call. I know you are busy but so kind to take time out of your day to talk with me!"

"That joke was just not funny young lady. Shame on you!"

"I just love this little paper. I can tell it is a labor of love! Don't stop printing it - there's nothing like having the smell of newsprint in your hands!" ~m.k.

INSIDE THIS ISSUE



This Month's SPECIAL FEATURE **RETIRING in Style!**

While thinking about moving can be a source of anxiety and stress, it can also be exciting! Planning ahead can give you more choices for the future, making a big difference in your level of independence, quality AND STYLE!

Starting on page 15
Retirement Living Guide on page 20



3 'Fat Loss Foods' Sabotaging Your Results

These foods are designed to be fat loss foods but they really aren't. Instead, they're holding you back from success. What are these foods?

-page 13

LAUGH OUT LOUD

Oh, come on - loosen up the belt and enjoy a few belly laughs! The sun is shining and life is good! ~page 23



FINANCE

**How Much Should You Save
for Retirement by Age 30,
40, 50 or 60?**

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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!

PUBLISHER / Editor
Sandra (Hill) Draelos

ADVERTISING
Vicki Huber | Kelly Larson

OPERATIONS MGR
Thomas Draelos

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Local photographer Dick Blau donates 200 photographs to the Milwaukee County Historical Society

The 730 Project



Dick Blau

Dick Blau, Professor Emeritus of Film and co-founder of the UWM's internationally known film department, has donated 200 photographs, which were all made within sight of his home at 730 N. Plankinton Avenue, to the Milwaukee County Historical Society. To celebrate the collection, The 730 Project, Blau is partnering with Mo's Steakhouse, 720 N. Plankinton Avenue, to present three public screenings of the photographs. The photographs will play on three monitors in Mo's lounge on Wednesday March 14, and Friday April 20 (Gallery Night), from 7 p.m. to 10 p.m., with live piano accompaniment by Jerry Weitzer, the house jazz pianist.

In 2009, Dick Blau (www.dickblau.com) and his partner Jane Gallop left Milwaukee's East Side, where they had lived for twenty years, and moved downtown, taking up residence just north of the Riverside Theater at 730 N. Plankinton Avenue. The building they moved into was the old Waldheim's Furniture Store, now named Riverfront Lofts, downtown Milwaukee's first ever condominium conversion.

Blau says, "It is a spectacular neighborhood, filled with signature buildings such as the Posner, the Germania, Gimbel's, and the Plankinton." Perched on the eighth floor and facing west, Blau's view includes them all, as well as a sweeping vista to Milwaukee's magnificent County Courthouse. From the roof, one can see City Hall and the Wells Fargo Building.

Living at the epicenter of Milwaukee, where it is at its most urban, Blau began photographing not only the historic buildings in his neighborhood but also the random beauties of the street—everything from an unlikely tuft of grass to the markings left by workers on the sidewalk. His only rule was that a photograph had to be made either inside or within sight of 730 N. Plankinton Avenue where he lived. Over time, Blau expanded his range slightly to include what he saw on his thrice daily walk around the block with his and Gallop's labradoodle, Gigi.

Mixed into The 730 Project are pictures of parades, marches, and passersby of all kinds, night and day. There are pictures of the police preparing for the 2017 Republican debate at the Riverside Theater and—from later that evening—a black SUV carrying one of the candidates up Plankinton Avenue and off into the night. The weather, the seasons, the streets, the river, and the neighborhood seagulls, all make appearances. And then there are the captured instants of small human dramas that often play out at the intersection of Plankinton and Wisconsin, with its crosswalks, bus stops, and bars.

Blau calls 730 a "semi-public art project." Initially, he thought of it as only for his neighbors: an invitation to explore with him the common world they were all so thrilled to live in.

The 730 Project at the Milwaukee County Historical Society is meant to be a living archive. After delivering the first two hundred pictures to the MCHA Archive, Blau is busy cataloguing a second large batch, which he hopes to deliver sometime this spring.



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March 9

Veterans Light Up the Arts

88Nine Radio Milwaukee
220 E. Pittsburgh Avenue
Join the Wisconsin Veterans Chamber of Commerce and community organizations as we celebrate veterans contributing to southeastern Wisconsin's arts and cultural community.

March 9

The ShamROCK Kick-Off Party

The best way to start the 52nd Annual Shamrock Club of Wisconsin's St. Patrick's Day Parade. This event is FREE! The fun begins at 5:30pm at the Miller Time Pub located inside the Hilton Milwaukee City Center. There will be live music from Ian Gould and Pat McCurdy as well as a raffle with a variety of prizes.
www.saintpatricksparade.org

March 10

Milwaukee's 52nd Annual St. Patrick's Day Parade

The Shamrock Club of Wisconsin's 52nd Annual St. Patrick's Day Parade is Wisconsin's grandest parade featuring over 100 units including: pipe and drum groups, floats, Irish Dancers, Irish and Celtic groups and more! The parade will step off at noon at the intersection of Third and Wisconsin and will finish at Water and Highland.

March 11

23rd Model Train Show & Swap Meet Metro Model Railroad Club

Circle B Recreation on Hwy 60, Cedarburg METRO will be bringing back its own HO layout, twice judged best in the nation at the National Train Show. The Lakeshore O-Scale Railroaders will bring a Lionel layout, the Kettle Moraine Ballast Scorches club of West Bend will bring their popular N scale layout and the WIZ KidZ will be bringing Z scale trains. The West Bend, Jackson and Southern will show examples of #1 scale trains that they build in West Bend, which are trains large enough to actually ride on and will be giving train rides. More than 50 tables of dealers and swappers will be on hand to buy, sell and trade model railroad equipment, both new and used. \$3 donation, children under 12 free.

March 11

Mr. Bob's Chili Fundraiser

The Stagecoach Inn, Cedarburg
First ever fundraising event for Mr. Bob's Under the Bridge (MBUTB) will include chili fundraiser, competition and raffle, with 100% of the proceeds going to this non-profit. A \$10 donation includes a bowl of homemade chili or a \$25 donation for small samples of the all ten cook-off chili entries.

March 10-11

2018 Indian Summer Winter Pow Wow

Wisconsin State Fair Park
The family-friendly Indian Summer Winter Powwow brings together dancers from Wisconsin's tribes and from nearby states. Traditional foods, including fry bread and wild rice dishes, and a marketplace will sell crafts including pottery, jewelry, beadwork, silverwork and moccasins.

March 7-11

Milwaukee Journal Sentinel Sports Show

Wisconsin State Fair Park
Everything outdoors will be celebrated indoors. As always, there will be something for every outdoor sports enthusiast, from those who love fishing, hunting, and camping to those who get outdoors to enjoy kayaking, boating, and hiking.

March 15

Birdscaping: Native Plant Gardens for Attracting Birds

Milwaukee Art Museum Garden Club
A presentation by Mariette Nowak, former director of the Wehr Nature Center and active volunteer with Wild Ones. Discuss gardening with native plants to attract birds to your garden. Lubar Auditorium at the Milwaukee Art Museum. 11am.

March 16

African-American History: I, Too, Am America

Neighborhood House Of Milwaukee, Inc.
2819 W. Richardson
The African-American experience through presentations by Neighborhood House youth. Plus, enjoy a potluck-style dinner. Make sure to register with a dish to bring. To RSVP, call 414-933-6161 ext. 142

March 16-18

Greater Milwaukee Golf Show

Wisconsin State Fair Park
See the latest in golf and improve your game!

March 17

Lucky Leprechaun

Hart Park
Run or walk your way in St. Patty's style through the beautiful town of Wauwatosa for our 6th annual Lucky Leprechaun 7K (that is only 4.3 miles people). Starting and finishing in the historic Hart Park, this route is a runners paradise! Post party featuring DJ Sinclair.

March 17

Discover New Berlin 2018

Presented by The New Berlin Chamber of Commerce at New Berlin Eisenhower Middle/High School
5th annual Business, Community, & Job Fair, featuring the popular KID'S FEST.

March 17

ShamRock at Fair Park

Washington County Fair Park
The festivities kick off at 1:00pm with a full slate of musical acts. For only \$10 (Free Parking), rock out to live performances by Tallymore, Ceol Cairde, and U2 Zoo! Did we mention the St. Paddy's Day Drink Specials!? You bet we are feeling lucky this year.

March 19

'A Pack Rat Finds a Treasure'

Program by Lois Nyhuis. Milwaukee and Suburban Chritian Women's Connectoin invites you to brunch 9:30-11am at Davian's, 16300 W. Silver Spring Drive, Menomonee Falls. Everyone welcome. rsvp 262-251-3841

March 23-31

REALTORS® Home and Garden Show

Wisconsin State Fair Park
The nation's longest running Home & Garden Show with over 350 exhibitors, seminars, cooking demos, garden displays and more, is a direct link for homeowners to access

the latest tips and trends in landscaping, decorating, renovating, home entertainment and more.

March 24-31

East Troy Railroad Bunny Train

Enjoy face painting and coloring at depot before departure, then Easter-themed activities aboard a ten-mile round trip to the Elegant Farmer, where kids will see live bunnies and chicks on display by local 4-H students. Visit with the Easter Bunny for photos and enjoy a treat before returning to East Troy. Depot. Advance reservations are required. www.easttroyrr.org



MARCH HIGHLIGHTS

March 24

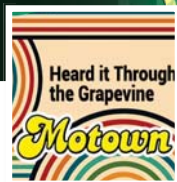
Spring Fling Egg Hunt

Discovery World
Bring the whole family to hunt for eggs throughout the museum! Find seven eggs (one of each color), show them to the Ticket Counter, and be entered into a drawing to win a FREE Family Membership! PLUS if you find a GOLD bonus egg with a gold coin inside, bring it to the Membership Desk and redeem for a special prize!

April 5-8

Wheel & Sprocket Bike Expo

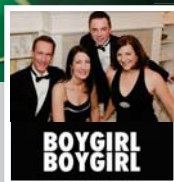
Wisconsin State Fair Park
This is the largest bike sale in the nation with over 2,000 bikes on sale and ready to ride home along with thousands of accessories. We have something for every kind of cyclist, so if you are looking for a new bike for yourself or a friend, want to trade in a used bike, or get all the bike accessories you need, this is the best time to buy.



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March MADNESS



"A SAP RUN IS THE SWEET GOOD-BYE OF WINTER. IT IS THE FRUIT OF THE EQUAL MARRIAGE OF THE SUN AND THE FROSTS." ~John Burroughs, Signs and Seasons, 1886

That Marvelous Maple Syrup

dnr.wi.gov

Imagine yourself eating a tall stack of pancakes dripping with golden brown maple syrup. Did you ever wonder where this sweet maple treat comes from? Genuine maple syrup is made from nature, from the sap of maple trees, harvested in the late winter and early spring. If you buy your syrup from the grocery store, however, it's most likely made of artificial maple flavoring. If you haven't tasted the natural sweetness direct from the maple tree, try some real maple syrup made right here in Wisconsin. Here's

how the whole tradition started:

Spring brings us the season of sap flow. Most people look for the robin as the sign that spring has finally arrived. Native Americans knew that spring came much earlier. They set up "sugar camps" in the early spring when sap flows from tree roots into trunks, breathing life back into the trees. They knew that sugaring time had arrived when streams began to trickle, animals awoke from their wintry slumber for a stretch, and icicles began to drip. Even the red squirrels knew and pierced the bark to drink the sugary sap. This magic flow inside the tree was (and still is) triggered by cold nights below freezing and warmer days with temperatures pushing above the freezing mark into the 40s.

The Chippewa, Menominee, and Winnebago tribes of the Great Lakes region awaited this time of year for centuries. It meant the harvest of an important and tasty resource. The Native Americans would move their tribe's people to the sugar camp to harvest the sap. First, they tapped the tree with a spout made from a reed or a hollow twig. Then, they collected the dripping sap in a trough made from hollowed out branches, collected the sap in containers and heated it over an open fire until it thickened into syrup or turned to sugar. The Chippewa used the sap as a tasty sweet drink, syrup, and candy. The Menominee made maple sugar and used the syrup as a seasoning much like we use salt. Winnebago's sweetened their food with syrup and used the sap as sugar. One of the best times of the year for most tribes was during "sugaring" time as people came together with family and friends at the maple grove following a long winter. They enjoyed the spring with games, fun, and the harvesting of sap. Syrup was not only a tasty treat, it was also valuable to the Native Americans as a trade item with the early settlers. Eventually, the settlers were taught the



Think maple syrup is only great on pancakes and waffles? Think again.

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Maple's nutty, vanilla and spicy hints can liven up many classic recipes. The all-natural sweetener makes a great ingredient in glazes, rubs or barbeque sauces for poultry, meat, seafood or vegetables. It also adds a subtle touch of sweetness to a range of dishes, from fresh fruit, cereal and ice cream to tea, coffee, and smoothies.

Maple Sugar Sappin' continued on page 7

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Maple Sugar Sappin' continued from page 6

traditional ways of making syrup and began producing their own supplies.

Have you ever heard the term "sugar bush?" This means an area where maple trees grow abundantly and provide an area for maple sugaring, probably the same locations the Native Americans used as "sugar camps." Sugar maples have the greatest amount of sugar in the sap to make syrup [tapping maples] out of, but you can also tap red and silver maples, box elders, and birch trees. An average maple will produce about 20 gallons of sap in the spring, which only amounts to 2 quarts of syrup. Most of the sap content is made up of water. Traditionally, the sap was boiled down over a hot fire for up to 5 days to get the thick liquid that we know as syrup. You can tap sugar trees yourself and try this traditional method of making syrup. Experts recommend using about six trees for your first maple sugaring experience. This will give you nearly a gallon of syrup. It takes a lot of work, but the rewards are sweet!

Syrup isn't made the traditional way much any more. Many people use the invention of "gravity flow" systems which funnel sap from the tree right into a holding tank where the impurities are taken out. Then the sap is boiled in large vats. Voila! You have syrup.

Why not take part in a traditional maple sugaring celebration in Wisconsin to see first hand how to make this golden treat? Maple sugaring demonstrations and family-owned maple syruping operations can be found all over Wisconsin. There's probably one near you since sugar maples grow throughout our state. Sugar maple trees are so popular in fact, that the sugar maple has been named our state tree.

Here comes the melting snow, muddy shoes, and MAPLE SUGAR!

Maple Sugar Time

Schlitz Audubon, Bayside

Saturday, March 17 | 10am – 12pm or 1pm – 3pm

Bring your big boots and sweet tooth, and we'll do the rest. Begin inside with a story of how maple sugaring may have been discovered. Then travel outside through the stages of making maple syrup, from tapping trees to boiling sap with the sugar farmer at the evaporator. Top the morning off with REAL maple sugar over silver dollar-sized pancakes. Wheelchair accessible. Registration is required. To register call 414-352-2880 x0.

Maple Sugar Days

Wehr Nature Center, Franklin

Saturday & Sunday, March 24 & 25, 1-4 pm

Celebrate the spring thaw and our Wisconsin heritage at Maple Sugar Days March. The program includes a short walk to the sugarbush, a visit to an old-time sugarin' camp, a boil down demonstration and hands on activities for children. A pancake with real maple syrup will top off your day. The guided hikes begin at 1 pm and continue every 15 minutes until 4 pm. Maple sugar treats and tapping equipment will be available for purchase. \$6 per person, payable at the door, 2 and under free. (414) 425-8550

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½ cup milk	3 cups quick oats
½ cup shortening	6 tblsp. peanut butter
½ tsp. Salt	

Bring the maple sugar, milk, shortening, salt and vanilla to full rolling boil, stirring constantly. Remove from heat. Stir in oats and peanut butter. Drop on waxed paper by spoonfuls. Let set about 1 hour or until firm.

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WATER PARK Getaways

By Arlene Becker

The winter of 2017/18 is on it's way out but the lingering chill makes this a great time to take your fun indoors, and what better way than to enjoy Wisconsin's indoor water park resorts with your children or grand children. Here, in Wisconsin, we're blessed with several excellent parks. The Dells is full of them... the Kalahari, Great Wolf, Chula Vista, Mt. Olympus, and others. Near Waukesha is the Country Springs Water Park Resort. The resort offers a huge free breakfast with the cost of your room. In Sheyabogan, it's The Blue Harbor Resort. This resort has themed rooms for the kids to stay in, including one with a bunk bed that emulates a boat.



The Dells is home of the largest indoor water park resort in the country, the Wilderness Resort, with an area covering six hundred acres it boasts three water parks in the main building and another at a building on Lake Delton. Each indoor water park is different. One boasts a wave pool so your kids or grandkids, and even you, can make believe you are surfing in the Pacific Ocean. Another exciting water ride is the Black Hole, described as a sort of toilet bowl as you ride round and round. My grandson went on all the big rides, including one that went inside and outside the building while I, chicken that I am, stayed in the middle kiddie area. I did like the lazy river where you could float aimlessly along on a single or double raft, being sprayed from time to time. I also loved relaxing in the huge warm indoor and outdoor spa. You can swim through plastic sheets and soak up the warmth while surrounded by snow - I could have stayed there for hours.

Little kids are all given plastic vests to wear, and as in all of the water parks everywhere, guards heavily patrol the area.

The Wilderness also offers other indoor fun things to do like go karts and lazer tag. You can also get a lot of exercise - walking from one lobby to another is about a mile in length!

If you want some R and R from having all this water park and activity fun with your children or grandchildren, they can participate in some organized kids' activities while you luxuriate at Sundara Spa, the on site spa on the Wilderness grounds.

There's a special Canyon Wild Kids Room with activities like Stuff a Critter and Sand Art. At the Klondike Kavern Water Park there are also duck races. In the Waterdome Wild Kids Kiosk there's also a tie dye activity. There are kids' activities all over the Wilderness, in the water parks and in other areas. Your kids will never be bored. Even if you stay for several days you will all be so busy having fun that you'll be sorry to leave when it's time to go home.

So when the weather is too cold, or rainy, or just plain muddy and unappealing, try taking yourself and your brood to any of Wisconsin's indoor water parks. It's always fun and warm inside any of them!

Milwaukee Riverkeeper

SWAN: Restoring Our Rivers

Tuesday, March 27, 2018

10:00 am - 2:30 pm

Join us for a bus and walking tour of current and future restorations on all three of Milwaukee's rivers! Riverkeeper Cheryl Nenn will be our tour guide as we visit the Estabrook Dam removal on the Milwaukee River, concrete removal on the Menomonee River, and the location of a future drop structure and concrete removal project along the Kinnickinnic River. After visiting three sites we will hear from regional experts on water quality and river restoration while eating lunch at Sprecher's Restaurant and Pub in Bayshore Mall. \$13, \$10 for members
www.milwaukeekeeper.org

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Has a lack of parental leadership contributed to your child's "laziness"? Has your *parenting* been lazy?

Who's the Lazy One... Your Child or YOU?

At a recent parenting workshop, a mom asked for advice on what to do about her "lazy" teenage son. Not an uncommon issue for teenagers, but I needed more information before I could help. I asked her to describe what his laziness looked like. "He's 15," she said, "and spends all his time in his room playing video games." He refuses to do chores around the house and doesn't listen to anything we say to him."



LAZY is defined by Webster as not liking to work hard or to be active. When you repeatedly tell your son he's lazy, he's going to start believing that he's not a hard worker. Is that what you want for him, to think of himself as lazy? More likely, you want to help him develop the self-discipline to do what's expected of him.

No one is born lazy. We come into this world with certain inborn traits that are the basis of "who we are." I teach parents to look to these nine traits to understand which parts of their child they cannot change. Laziness is not one of these inborn traits. There are however traits that can be mistaken for laziness, or can contribute to laziness if the child doesn't learn how to manage these traits. For example, low activity, low adaptability, low ease with the unfamiliar and low persistence.

But not working hard is learned behavior. Kids do what works for them in their family. If parents are leaders who put in the effort to lead, kids respond. If parents have abdicated that leadership responsibility, kids who rule the roost with their inaction and isolation are filling that vacuum.

Back to our lazy 15-year old: why *wouldn't* he sit around and play video games instead of doing chores?

He's learned that he can do whatever he pleases with no consequences other than nagging and calling him lazy.

Have you inadvertently taught your child to be lazy?

1. Do you emphasize the family? Children, like adults, thrive when they feel they are a part of something bigger than themselves. A sense of belonging fosters cooperation, where everyone contributes to the common good. Emphasizing the family teaches children that their actions affect others.

2. Do you set and communicate clear consistent standards of behavior? Have you let your son know exactly what you expect him to do? Does he know that he is expected to get the trash cans to the curb every Thursday night? Are you consistent or hit-or-miss? Do you sometimes take care of it because you figure he won't?

3. Do you build in accountability? Here's where things often start to break down. If you're wondering why you have to constantly nag your kids to do what they're supposed to do, ask yourself whether you're holding them accountable for following through. If you don't check to make sure they've done what's expected, you may be encouraging noncompliance, because they know you don't follow through on your end!

4. Do you follow through with clearly communicated consequences? How many times have you heard parents warn their kids of some consequence if they don't behave and then not follow through? These parents are actually training their kids to ignore them! If there's no bottom line, they'll tune out the nagging and threats.

5. Do you use the language of leadership? Words are profoundly powerful and effective parent leaders use "I" messages rather than "you" messages. "I" messages convey how you feel as a result of your child's behavior.

6. Do you walk the walk of a leader? Are you modeling the self-discipline in following through on your commitments, even the ones you don't enjoy doing? Do you make excuses or just ignore your spouse's requests for you to get things done?

Has a lack of parental leadership contributed to your child's "laziness"? Has your *parenting* been lazy?

Nancy Rose, "The Acceptance Advocate," is an author and speaker who just released her first book, *Raise the Child You've Got—Not the One You Want*. Learn more at www.nancyjrose.com.

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— Jack Kornfield



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It's not good to feel that you have lost your mojo. Your enthusiasm has gone, there's no excitement, no sparkle. It's hard to get going and everything seems to drag. The feeling of motivation is just a distant memory.

You can lose your mojo for work, your relationship or for life in general. The question is how to raise your low mojo back up again; what can you do to get your mojo back and enjoy that magic sparkle once more? When your mojo is low you are missing out on so very much; you are missing out on the fullness and richness which the experience of life has to offer.

Mojo encompasses happiness and enthusiasm and meaningfulness. You know your mojo is back when you feel excited, happy and motivated. Life feels good; it feels great just to be! It feels as if there's a touch of magic around. Without it, there is definitely a feeling that something important is missing.

And this is the key; if that's how you are feeling then something really is missing. Something is missing and either you don't know what to do about it or you trying to bury your head in the sand and hope that your missing ingredient suddenly reappears of its own accord. But that's not going to happen. You make your own reality in this life and so you have to get out of the back seat and step into the driver's seat and take control.

If something is missing you have to identify exactly what it is. Sometimes the missing ingredient can be that your focus is too channeled into the future; you're thinking about your dreams and goals so much that you forget to enjoy what's happening now. Happiness is felt in the moment, not in the future. Don't forget to appreciate what is happening right now and to enjoy being in the now.

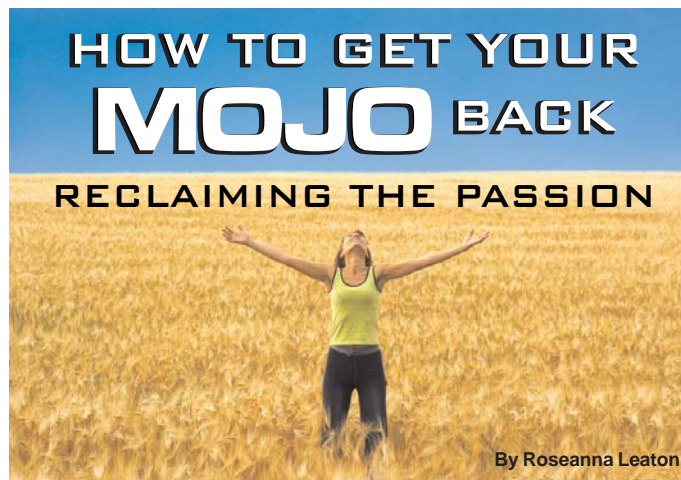
If you are in the wrong relationship but can't seem to do anything about it then it's important to work it out. What's stopping you from working things out together or taking that leap and moving on? Because if you want your mojo back in your relationship you have to either locate your missing ingredient and make it work or walk away and leave yourself available to enter into a new relationship which has greater mojo potential.

This same principle applies to everything in your life which is giving you a lack luster feeling. Identify what's missing and work on getting it back, or walk away and focus on something else which does feel good. Be true to yourself and really listen to your inner voice. You will find that if your mojo is missing it will usually indicate that you are not listening to yourself, that you are not being your authentic self.

If you want your mojo back, listen to your inner voice, be true to yourself and be present in the moment.

Roseanna Leaton is a specialist in hypnosis mp3 downloads for motivation and happiness. [www.RoseannaLeaton.com](http://www.RoseannaLeaton.com)

*"To see a world in a grain of sand and heaven in a wild flower, Hold infinity in the palm of your hand and eternity in an hour." - William Blake*



## Relaxing MEDITATION

### Mindfulness Meditation Technique

#### Step 1

Find a suitable spot where you can practice your meditation and a time where you are certain that no one will interrupt you when you are meditating. Practice this mindfulness technique for 10 to 20 minutes. Pick a meditation posture that you are comfortable with and take a minute to calm your mind and body before starting the exercise.

#### Step 2

Close your eyes and notice your inhalations and exhalations. Unlike the majority of other types of meditations, you will not adjust your breathing or breathe consciously. You shall instead watch your breathing. Pay attention to your inhaling and exhaling and the way the air fills your body and expands your stomach and chest. Notice the sensations in your body like the temperature of the air and the feelings in your body. Recognize these sensations but do not judge them in any way. You will only passively observe the situation.

#### Step 3

Remember to only focus on this very instant, and on the breath that you are taking right now and the way it feels now. And when the air is leaving your body through your breath, you will stop to think about that breath but instead on the one that you are inhaling in this very moment. You also have to remember to relax your mind and body when you meditate. Try to sit still and allow your mind to relax and just enjoy the moment of serenity.

When you are finished and feel like you are ready to stop your meditation exercise, slowly open your eyes and take a deep cleansing breath.

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# Local MDs offer latest advances to protect vision

By Cheryl L. Dejewski

*"As baby boomers age and people live longer, more Americans are hitting the age bracket where risk levels for debilitating eye conditions increase," says Mark Freedman, MD, senior partner at Eye Care Specialists, a nationally recognized ophthalmology practice.*

*How can you protect your vision? Brett Rhode, MD, Head of Ophthalmology at Aurora Sinai Medical Center and partner at Eye Care Specialists, advises, "Your best protection is to schedule regular, comprehensive eye exams. Our practice strives to offer the latest technology to detect, track and treat nearly every cause of vision loss. But the most advanced equipment and services in the state are of no use if people don't utilize them."*

*The following are just a few of the cutting-edge devices and procedures the Eye Care Specialists team has available.*



Because good vision in one eye can mask problems in the other and certain diseases lack early symptoms, people with diabetes (illustrated above), AMD, glaucoma, and other conditions often don't notice a concern until it is too late. OCT laser scans help to catch diseases early enough to protect vision.



Injections can help stop loss of central vision to macular degeneration (AMD) (illustrated above) as well as to diabetes.



Advanced outpatient laser procedures can help prevent permanent "tunneled" vision loss caused by glaucoma.

## Diagnostic Laser Scans

"Our practice joins Johns Hopkins and other prestigious institutions in offering Optical Coherence Tomography, or OCT, laser scans. This advanced technology can detect, track and treat signs of glaucoma, diabetic retinopathy, AMD, and other sight-threatening diseases—often before damage occurs. The OCT is also fast and painless and results aren't influenced by attention span, comfort, or ability to follow directions," says optometrist David Scheidt, OD. Patients simply focus on a light while a safe, invisible laser scans inside the eye to create detailed cross-sectional images (similar to an ultrasound) that provide unparalleled accuracy in visualizing and measuring any changes to the retina and optic nerve.



Cataract surgery with lens implantation restores vision and reduces the risk of falls, car accidents, and depression.

## Customized Lens Implants

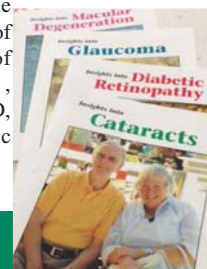
Cataract surgery requires making an opening in the eye to remove the cloudy lens (cataract) and replace it with an artificial lens (to once again focus light rays onto the retina and restore vision). Standard lens implants (IOLs) are "mono-focal" or single-focus. They are like miniature internal contact lenses set for a single prescription power—usually to provide clear vision in the distance (for driving, watching TV, etc.). Most patients still need to wear reading glasses or bifocals after surgery. "When appropriate, however, we offer the option of 'advanced technology' IOLs, which are 'multi-focal' (provide multiple focusing zones for near and far) or toric (provide correction for astigmatism)," explains Daniel Paskowitz, MD, PhD, an eye surgeon with credentials from Harvard and Johns Hopkins. "At least 70% of advanced technology IOL patients can see to read, drive, do computer work, or perform most activities—with never or only occasionally needing glasses. At Eye Care Specialists, we customize each implant to fit each patient's prescription, health, lifestyle, expectations, budget, and other concerns."

## AMD & Diabetes Injections

Age-related macular degeneration (AMD) is the leading cause of central vision impairment in Americans over age 50—robbing people of their ability to read, see faces, drive, etc. "A few years ago, there wasn't much we could do. But, now, we can offer revolutionary new medications, like Avastin and Eylea, that inhibit the growth of the abnormal blood vessels that cause eye damage from diabetes and from the 'wet' form of AMD," reports ophthalmologist Michael Raciti, MD, who performs sight-saving injection treatments on a daily basis at Eye Care Specialists. "Although there are NO guarantees, our practice has seen remarkable results with regular (about monthly) in-office injections, including stopping the progression of wet AMD in 90 percent of patients, and even having up to 30 percent gain improvement in vision. This is truly one of the greatest advances in ophthalmology in the past 50 years."

## Glaucoma Laser Treatment

Glaucoma is a condition in which the fluid pressure in the eye is too high for the health of the optic nerve causing loss of side vision and eventually all sight. It is typically treated with prescription eye drops to lower the pressure (by either decreasing fluid production or increasing outflow). "For some patients, however, outpatient laser and surgical treatment may be an alternative. Our team utilizes highly specialized procedures for qualified candidates that, if successful, can control glaucoma and help to reduce the need, expense and hassle of using daily drops," explains Eye Care Specialists' partner Daniel Ferguson, MD, who oversees the care of tens of thousands of glaucoma, cataract, AMD, and diabetic patients.



**For More Information . . . Call 414-321-7035 for the free booklets shown. If you don't have an eye specialist or need a second opinion, contact the offices below.**

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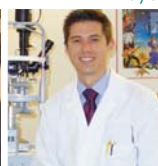
Brett Rhode, MD



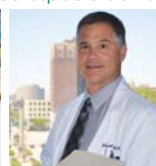
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# 3 'Fat Loss Foods' Sabotaging Your Results

*Are any of these in your diet?*

By Walker Plair / articlebiz

Feel like you're doing everything right on your diet plan but still not seeing the results you desire?

Many people find themselves in this position. They are working hard on their approach and taking care to follow their diet to the letter. But yet, something is amiss. The scale just isn't going downward and they aren't getting the results they were hoping for.

What gives?

Often, the big problem is not their effort or motivation. The problem is that they are letting certain foods into their diet plan that are sabotaging their results. Often these foods are designed to be fat loss foods but they really aren't. Instead, they're holding you back from success.

What are these foods? Let's go over three foods that you need to cut out of your diet immediately.



## Fruit Flavored Yogurts

Fruit flavored yogurts are a favorite among many dieters but little do they know they're digging into pint-sized sugar bombs each time they eat a small container.

Next time you're picking out your favorite yogurt, double check the sugar content. You might just find yourself surprised to know there are 15 or more grams of sugar per serving.

Of course you can purchase the sugar-free varieties, but then you'll be taking in a number of unwanted artificial sweeteners, which can be just as bad for you.

Instead, opt for plain Greek yogurt. Flavor it yourself by adding a handful of fresh berries.



## Fat-Free Products

Next up on the list of foods that you want to get out of your diet plan are any products that are built to be 'fat free'. These often state that they are fat free on the label and proud of it.

But ask yourself, if the fat is removed, what is added? Something had to be added otherwise these just wouldn't taste good.

The answer to that is sugar. Sugar has often been added to these foods and is what is causing them to still taste appealing.

And, if you are trying to lose body fat, sugar is just as bad - if not worse - than fat is.



## Protein Bars

Finally, the last of the foods that you need to be careful about including in your diet plan are protein bars. These may seem like a great option since they do contain protein and you're probably trying to get more protein into your day.

But once again, you need to check that sugar content. Most protein bars are upwards of 15 grams of sugar or more per bar. Some measure in as high as 30 or even 40 grams of sugar depending on the calorie content.

In actuality, these aren't much more than a glorified chocolate bar. While you can buy a few bars that do keep the sugar content very low (five grams or less per bar), you do need to search for those. Be careful about buying these bars.

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## A young lady confidently

walked around the room while leading and explaining stress management to an audience with a raised glass of water. Everyone knew she was going to ask the ultimate question, 'half empty or half full?'... She fooled them all ... "How heavy is this glass of water?" she inquired with a smile. Answers called out ranged from 8 oz. To 20 oz.

She replied, "The absolute weight doesn't matter. It depends on how long I hold it. If I hold it for a minute, that's not a problem. If I hold it for an hour, I'll have an ache in my right arm.

If I hold it for a day, you'll have to call an ambulance. In each case it's the same weight, but the longer I hold it, the heavier it becomes." She continued, "and that's the way it is with stress. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on."

"As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden - holding stress longer and better each time practiced. So, as early in the evening as you can, put all your burdens down. Don't carry them through the evening and into the night... Pick them up tomorrow. ~anonymous



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3. Turnip to help one another

### AND, OF COURSE, YOU MUST HAVE THYME:

1. Thyme for God
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3. Thyme for family
4. Thyme for friends

**WATER FREELY WITH PATIENCE AND CULTIVATE WITH LOVE. YOU WILL REAP WHAT YOU SOW.** ~anon

*"However many years she lived, Mary always felt that 'she should never forget that first morning when her garden began to grow'."*

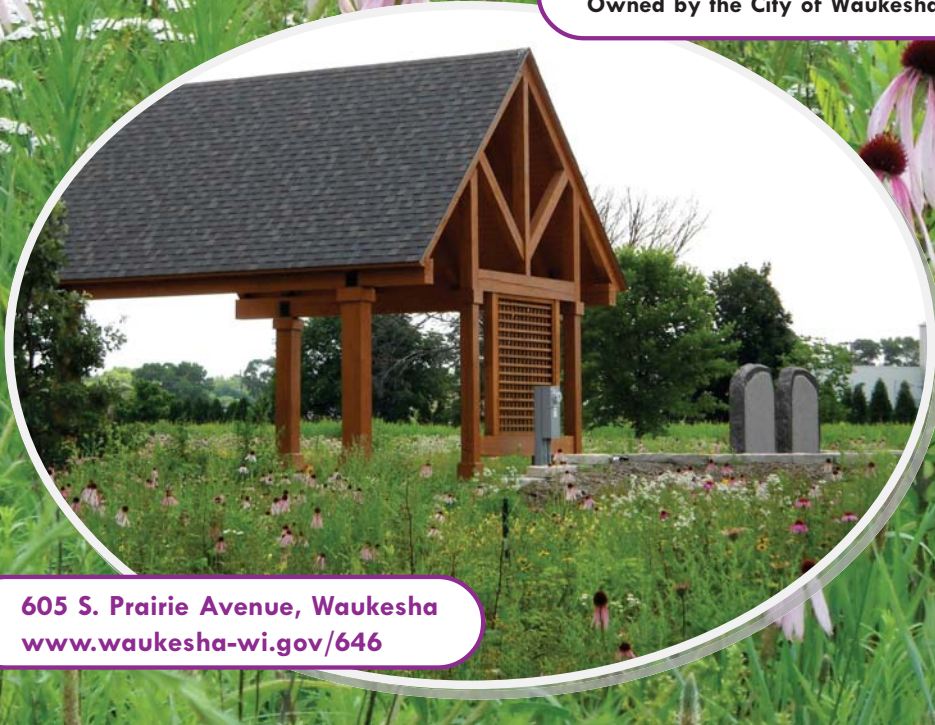
~ Frances Hodgson Burnett, The Secret Garden

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RETIRING IN STYLE / MARCH 2018

**GUIDE starts on page 20**



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**Maintaining a home may be a longstanding source of pride for you, but it can also become a burden.**

Perhaps your home has a large yard which requires constant maintenance, or maybe it's becoming more and more difficult to clean those extra rooms that are rarely used now that your children are gone. Sometimes these challenges can be partially remedied by hiring outside help, remodeling parts of your home, or by other family members lending assistance. However, it's worthwhile to take a look at your current living situation and see if an alternative to remaining at home may give you more freedom and flexibility in the long run.

**What is an Independent Living Community?** Simply put, it's a community for active, healthy seniors who are able to live on their own. You can live in a home, townhouse, condo, and even a mobile home or motor home. You can own or rent or live as part of a cooperative. Think of it like living in your old neighborhood except these communities have age restrictions—usually over 50—and many offer amenities like clubhouses, gyms, yard maintenance, housekeeping and security.

Independent living communities also typically offer transportation, laundry service, group meals, and social and cultural activities.

**When should I consider Independent Living?** You can't read the future, but you're healthy right now. You'd like to be around your peers. You value security. You like your independence but don't want to bother with some tasks like yard work and housekeeping. This is a start.

## Select the Right Community

What are some things you just won't compromise on? E.g. size of home, location of community, distance to family, etc. Make a list.

**People.** And here's where your wisdom comes in to play. Visit the community. Get a feel for the people who live there. Talk to the residents and staff. Do you want to get to know these people better? Could you see having them over for dinner?

**Place.** How big is the community? Do you like a small, quiet community or a large, bustling one? Do you prefer a small house without a yard? A condo with flower beds? Is there adequate room for guests? For storage?

**Location.** Are you close to friends and family? To your doctors and hospital? To the mall, restaurants, and the movies? Are you within walking distance to any grocery stores or pharmacies? Is there a gym in the community or one close by? Walking trails nearby? Parks?

**Things to Do.** Is there a pool? A recreational center? A common area? Is there a reading group? A knitting group? A bowling league? Are there residents who like to ride bikes? Go to the beach?

**Costs.** Costs are in line with the market prices of similar housing in that region. And there can be shared costs like common utilities, taxes and services. These can run \$1,000 to \$2,000 per month.

**Subsidized Senior Housing.** There are senior housing complexes, subsidized by the U.S. Department of Housing and Urban Development (HUD), for low-income seniors. Keep in mind that depending on the area; waiting lists can take years, so it's a good idea to plan well in advance for this option.

**Senior Apartments.** Senior apartments are apartment complexes restricted by age, usually 55. Rent may include community services such as recreational programs, transportation services, and meals in a communal dining room.

**Retirement Communities.** Retirement communities are groups of housing units for those aged 55. These housing units can be single-family homes, duplexes, mobile homes, or townhouses or condominiums. If you decide to buy a unit, additional monthly fees may cover services such as outside maintenance, recreation centers, or clubhouses.

**Continuing Care Retirement Communities.** Continuing care retirement communities offer service and housing packages that allow access to independent living, assisted living, and skilled nursing facilities in one community. If residents begin to need help with activities of daily living, they can transfer to an assisted living or skilled nursing facility on the same site.

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# How much... SHOULD YOU SAVE FOR RETIREMENT BY AGE 30, 40, 50 or 60?



## FINANCE QUESTIONS AND ANSWERS

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

It is agreed that the earlier you start saving for retirement, the better. The big question on the minds of many savers, however, is: "How am I doing?" This article will show you some rough milestones to try and reach. Keep in mind that you may need to save more or less than these amounts based on your objectives and lifestyle and income needs.

**At age 30, can you have the equivalent of a year's salary saved?** Some 30-year-olds have the equivalent of a year's salary in debt, it is true; the thing is, you can probably manage debt and save and invest to build wealth simultaneously. One way to plan to reach this goal is to save (and invest) about a fifth of your after-tax income beginning at age 25. That assumes you start at 25 with no savings; if you start saving and investing earlier, the goal may be easier to attain.

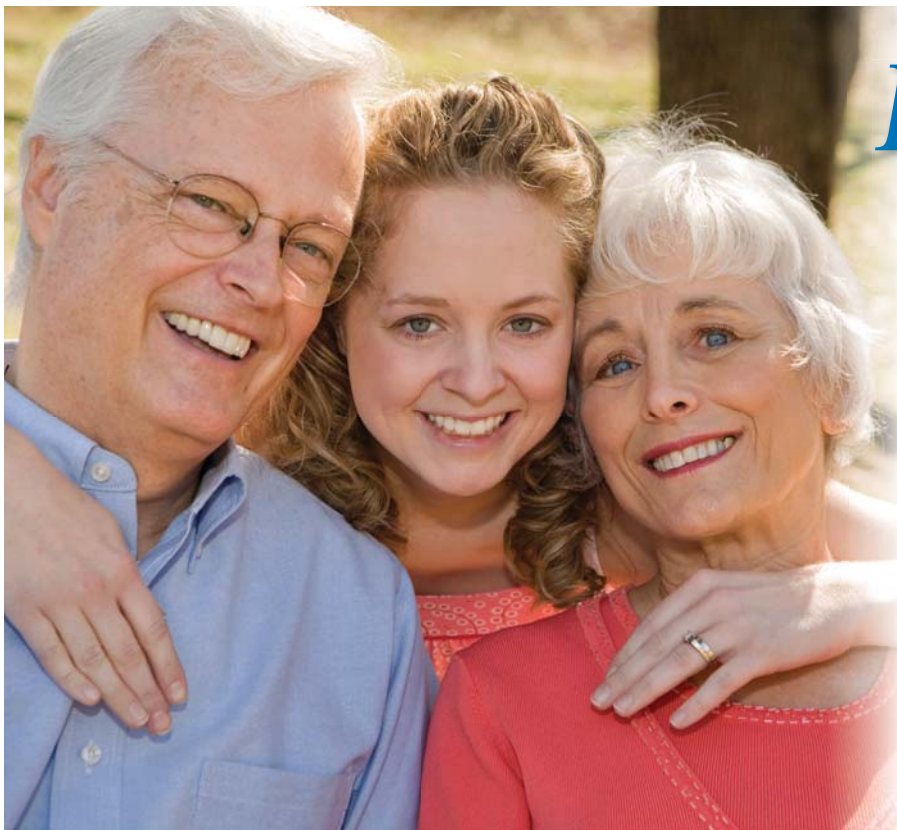
**At age 40, will your savings be triple that of your yearly earnings?** The average American currently saves about 3.5% of his or her income. Can you save 3.5% of what you earn at 25 or 30 and

build a six-figure retirement fund by your 40th birthday? Perhaps, if you are an absolute investing wizard or start your career with a salary north of \$100,000. Otherwise, saving and investing 10-15% of what you earn annually will be crucial in planning to reach this goal.

**When you are 50, will your savings be about six times your salary?** Slow and steady saving and investing could get you there, but building up \$250,000 or more in retirement money can be a challenge given factors like child-rearing, divorce, periodic unemployment, or health concerns. One response is to adjust your discretionary spending habits, if life allows.

**At 60, will your savings equal eight or nine times what you earn annually?** Amassing \$500,000 or more in retirement assets should be a priority. Even if you have not managed this, other resources can help you generate retirement income in the years ahead: you will have Social Security benefits coming your way and possibly home equity or executive compensation or business proceeds to make your financial future more promising.

**Saving and investing 10-15% of your annual pay merits serious consideration.** Through recurring contributions to tax-deferred retirement savings accounts, you can make saving and investing a regular process. Your future self may thank you.



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# Major Retirement Planning Mistakes

Much has been written about the classic financial mistakes that plague start-ups, family businesses, corporations, and charities. There are also some classic financial missteps that plague retirees. Calling them “mistakes” may be a bit harsh, as not all of them represent errors in judgment. Yet whether they result from ignorance or fate, we need to be aware of them as we plan for retirement.

**Leaving work too early.** As Social Security benefits rise about 8% for every year you delay receiving them, waiting a few years to apply for benefits can position you for greater retirement income. Filing for your monthly benefits before you reach Social Security’s Full Retirement Age (FRA) can mean comparatively smaller monthly payments. The FRA varies from 66-67 for people born between 1943-59. For those born in 1960 and later, the FRA is 67. Some of us are forced to make this “mistake.” The Center for Retirement Research at Boston College says 56% of men and 64% of women apply for Social Security before full retirement age. If you delay claiming Social Security, it positions you for greater benefits.

**Underestimating medical bills.** In its latest estimate of retiree health care costs, Fidelity Investments says that a couple retiring at 65 will need \$275,000 to pay for future health care costs. That estimate may be conservative, as Fidelity’s calculation does not include eye care, dental care, or long-term care expenses.

**Taking the potential for longevity too lightly.** Actuaries at the Social Security Administration project that around a fourth of today’s 65-year-olds will live to age 90, with about one in ten living 95 years or longer. The prospect of a 20- or 30-year retirement is not unreasonable, there is still a lingering assumption that our retirements might duplicate the brief ones of our parents.

**Withdrawing too much each year.** You may have heard of the “4% rule,” a popular guideline stating that you should withdraw only about 4% of your retirement savings annually. Many cautious retirees try to abide by it. So, why do others withdraw 7% or 8% a year? In the first phase of retirement, people tend to live it up; more free time naturally promotes new adventures and an inclination to live a bit more lavishly.

**Ignoring tax efficiency & fees.** It can be a good idea to have both taxable and tax-advantaged accounts in retirement. Assuming your retirement will be long, you may want to assign this or that investment to its “preferred domain” – that is, the taxable or tax-advantaged account that may be most appropriate for it as you pursue a better after-tax return for the whole portfolio.

Many younger investors chase the return. Some retirees, however, find a shortfall when they try to live on portfolio income. In response, they move money into stocks offering significant dividends or high-yield bonds

– which may be bad moves in the long run. Taking retirement income off both the principal and interest of a portfolio may give you a way to reduce ordinary income and income taxes.

Fees have an impact. The Department of Labor notes that a 401(k) plan with a 1.5% annual fee will eventually leave a participant with 28% less money than one with a 0.5% annual fee.

**Avoiding market risk.** Equity investment does invite risk, but the reward may be worth it. In contrast, many fixed-rate investments offer comparatively small yields.

**Retiring with big debts.** It is hard to preserve (accumulate) wealth when you are handing it to creditors.

**Putting college costs before retirement costs.** There is no “financial aid” program for retirement. There are no “retirement loans.” Your children have their whole financial lives ahead of them. Try to refrain from touching your home equity or your IRA to pay for their education expenses.

**Retiring with no plan or investment strategy.** An unplanned retirement may bring terrible financial surprises; the absence of a strategy can leave people prone to market timing and day trading.

**These are some of the classic retirement planning mistakes.** Why not plan to avoid them? Take a little time to review and refine your retirement strategy.

Do you have a financial question for Tim, or want to meet with him for a thoughtful review of your retirement strategy and financial plan? Tim can be reached at (262)369-5200 or [info@aegiswi.com](mailto:info@aegiswi.com). Timothy M. Stasinoulas is the Founder and CEO of Aegis Wealth Advisors, LLC, a Fiduciary Financial Advisory firm in Hartland, WI. Tim and his team specialize in providing insightful and objective financial guidance to individuals, families, and small business owners. References available upon request.

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Peggy Schumann / 414-357-7100 / 5005 W Bradley Manor, Brown Deer  
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www.berkshireseniorcommunities.com  
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/ 414-421-4900 / 7010 West Grange Avenue / Greendale  
www.berkshireseniorcommunities.com  
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### BERKSHIRE AT KENSINGTON

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### BERKSHIRE - OCONOMOWOC

/ 262-567-9001 / 210 South Main Street / Oconomowoc  
www.berkshireseniorcommunities.com  
Luxury and comfortable housing for independent adults 55 and older. One and two bedroom homes, elevator service to each floor; heat and hot water included; controlled access entry; private patio or balcony; library, computer and exercise rooms; free underground and service parking; Oconomowoc Senior Center on site. Walking distance to two lakes and the weekly outdoor farmers market. \*\* Income limits apply

### BERKSHIRE AT SUNSET

/ 262-548-0131 / S30 W24890 Sunset Drive / Waukesha  
www.berkshireseniorcommunities.com  
Active independent adults 55+ enjoy beautiful homes and a pet friendly community with all the amenities. Featuring a computer nook, two mini libraries, activity areas on each floor, a courtyard with grill and a calendar full of fun—there are social activities for everyone! We're moments from the expanding Fox River Shoppes and close to everything you need. Welcome Home! \*\*Income limits apply.

### BERKSHIRE - WEST ALLIS

/ 414-258-2720 / 1414 South 65th Street / West Allis  
www.berkshireseniorcommunities.com  
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### CLEMENT MANOR

Kim Skoczynski, Sr Living Specialist / 414-546-7000 / 9405 W. Howard Avenue, Greenfield  
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### COTTONWOOD TRAILS APARTMENTS

Andrea / 414.483.9969 / 4600 South Nicholson Avenue / Cudahy  
www.cottonwood@bearproperty.com  
Cottonwood Trails Apartments is a senior complex which offers Section 42 for adults 55 plus. Non-smoking environment with underground parking, elevator, laundry rooms on each floor, private intercom and community room. Heat and water included.

### CREATIVE LIVING ENVIRONMENTS, LLC

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www.cle-ccls.com  
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### HARBOUR VILLAGE

Debbie Barth / 414.751-6467 / 5700 Mockingbird Lane / Greendale  
www.seniorlifestyle.com  
You will find Harbour Village sitting on 7 1/2 acres in beautiful historic Greendale, Wisconsin. We are a Continuum of Care community that offers Independent Living, Assisted Living and Memory Care options. Our residents enjoy beautiful surroundings, on-site amenities and social programs that are suited to their lifestyles.

### HERITAGE SENIOR LIVING

www.heritageseniorliving.com  
Heritage Court - Menomonee Falls / 262-442-1540 / N48W14250 Hampton Rd  
Heritage Court - Waukesha / 262-442-1540 / 1831 Meadow Lane / Pewaukee  
Lexington Heritage - Greenfield / 414-265-8031 / 5020 S 107th St / Greenfield  
Heritage at Deer Creek / 262-789-6600 / 3585 S. 147th Street / New Berlin  
Heritage Elm Grove / 262-786-5800 / 800 Wall Street / Elm Grove  
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### MILL POND SENIOR VILLAGE

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Mill Pond is a fun loving senior community. Where we treat our neighbors as family. Come join us for some cookouts, card playing, bingo, and our social hour! Come join our safe community. Call for a showing.

### OAK PARK PLACE

Sharon Cook-Bahr, Director of Sales / 414-292-0400 / 1621 Rivers Bend / Wauwatosa  
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### SACRED HEART AT MONASTERY LAKE

Vicki Jezak / 414.409.4848 / 7350 S. Lovers Lane Rd. #462 / Franklin  
www.ForRent.com/SacredHeart  
Sacred Heart at Monastery Lake offers luxurious independent maintenance-free apartments for adults 55+. Located on a picturesque nature conservancy and minutes from Whitnall Park, it offers a myriad of activities and amenities for active adults. Residents have access to chapel services and prepared meals all in a pet-friendly, non-smoking environment.

### SUNRISE VILLAGE APARTMENTS

Kim Francisio / 414-764-7997 / 2500 10th Avenue / South Milwaukee  
Well maintained property where pets are welcomed and cherished. 55 plus senior living community. All rents include heat, hot water, sewer and trash removal. We have a beautiful community room with a full kitchen. One month free rent with a signed 1 year lease. Please give Kim a call to show your new home and tell you about our move-in special.

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## THIS WAY TO A WONDERFUL NEW LIFE!

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### SUSSEX MILL

Shianne Krogman / 262-820-1118 / W240N6345 Maple Avenue / Sussex  
www.sussexmill.wixsite.com/senior  
Come enjoy living in a fun, safe, relaxing community of active 55+ seniors. Start a new exciting phase of your life at Sussex Mill.

### VMP MANOR PARK

Tamara Spredemann 414-607-4322 (Independent Living)  
Christy Wiese 414-607-4104 (Assisted Living)  
3023 S. 84th Street / Milwaukee  
www.vmpcares.com  
VMP Manor Park provides a full continuum of care: independent living apartments, assisted care, nursing care, short-term rehabilitation, and ventilator care. VMP Senior Care no longer requires an endowment upon entry, and independent living rentals are offered month to month. Our on-site Senior Community Club lives up to our motto: "You're Never Too Old to Play!" Assisted living units are apartment-style with three meals per day and 24/7 nursing care. On-site medical clinic and chapel.

## SUPPORT SERVICES

### AEGIS WEALTH ADVISORS, LLC

Timothy M. Stasinoulis / 262-369-5200  
1208 State Road 83, Hartland / www.aegiswealthadvisors.com  
Trust is important. That is why we place particular value on personal relationships with our clients. We view ourselves as your expert partner in all things financial, and will help you develop and implement a plan. Do you have a financial question for Tim? He can be reached at (262)369-5200 or info@aegiswi.com. Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Advisory firm specializing in providing financial guidance to individuals, families, and small business owners. References available.

### ALWAYS BEST CARE SENIOR SERVICES

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www.alwaysbestcaregreatermilwaukee.com  
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**A lady comes home from her doctor's appointment** grinning from ear to ear. Her husband asks, "Why are you so happy?" The wife says, "The doctor told me that for a forty-five year old woman, I have the breasts of a eighteen year old." "Oh yeah?" quipped her husband, "What did he say about your forty-five year old butt?" She said, "Your name never came up in the conversation."

One wife about retirement:  
**"Twice as much husband  
for half the income."**



**QUESTION:**  
**How do you catch a bra?**  
**A: Set up a boobie trap.**

#### **HIS SON WANTS A CAR...**

His father said he'd make a deal with his son. "You bring your grades up from a C to a B average, study your Bible a little, and get your hair cut. *Then* we'll talk car."

The boy thought about that for a moment, decided he'd settle for the offer, and they agreed on it.

After about 6 weeks his father said, "Son, you've brought your grades up, and I've observed you've been studying your Bible, but I'm disappointed that you haven't had your hair cut."

The boy said, "You know, Dad, I've been thinking about that, and I've noticed in my studies of the Bible that Samson had long hair, John the Baptist had long hair, Moses had long hair, and there's even strong evidence that Jesus had long hair."

Dad's reply:

"Did you also notice that they all walked everywhere they went?"

**If you can't be kind,  
at least have the decency to be vague.**

**A woman** was in bed foolin' around with her husband's friend when the telephone rang. After hanging up, she says, "That was Harry, but don't worry -- he won't be home for a while. He's playing cards with you."

**A Police Officer was being cross-examined by a defense attorney during a felony trial. The lawyer was trying to undermine the police officer's credibility.**

Q: Officer — did you see my client fleeing the scene?

A: No, sir. But I subsequently observed a person matching the description of the offender, running several blocks away.

Q: Officer, who provided this description?

A: The officer who responded to the scene.

Q: A fellow officer provided the description of this so-called offender. Do you trust your fellow officers?

A: Yes, sir. With my life.

Q: With your life? Let me ask you this then officer. Do you have a room where you change your clothes in preparation for your daily duties? '

A: Yes sir, we do.

Q: And do you have a locker in the room?

A: Yes, sir, I do.

Q: And do you have a lock on your locker?

A: Yes, sir.

Q: Now, why is it, officer, if you trust your fellow officers with your life, you find it necessary to lock your locker in a room you share with these same officers?

A: ' You see, sir, we share the building with the court complex, and sometimes lawyers have been known to walk through that room.

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## THIS WAY TO A WONDERFUL NEW LIFE!

RETIRING IN STYLE / MARCH 2018

GUIDE continued from page 22

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**LIFESTYLE GUIDE continues on page 27**





## Do Yourself a Favor... AGE WELL



### Happily Rewired

By Barry Silverstein / [www.happilyrewired.com](http://www.happilyrewired.com).

I find stories about people in their 80s and 90s who are relatively healthy and have positive outlooks to be an affirmation that aging is a natural process that doesn't have to be traumatic. It is true that our bodies slow down, creak, and even fail us once in a while, and that our memory isn't what it used to be -- but it turns out that we can do a lot to "age well."

Thankfully, Tara Parker-Pope, the wellness columnist for The New York Times, has prepared a very handy and very comprehensive guide to aging well. It includes brief but authoritative sections: Eat, Move, Think, Connect, and Live Well. It is brimming with simple steps and helpful advice in a short, easy-to-read format. Embedded in the text are numerous links to other articles and research that backs up the content.

Parker-Pope writes, "While you can't control your age, you can slow the decline of aging with smart choices along the way. From the foods you eat and how you exercise to your friendships and retirement goals — it all has an effect on how fast or slow your body ages."

I highly recommend this useful guide. You can find it here: [www.nytimes.com/guides/well/how-to-age-well](http://www.nytimes.com/guides/well/how-to-age-well)

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| ✓ Rehabilitation gyms and on-site therapy | ✓ Patios and courtyards                  |
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|                                           | ✓ Multisensory and alternative therapies |

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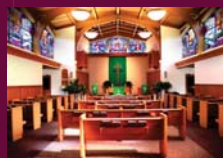
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- Social Activities
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- Convenient elevators
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- Located on bus line
- Pergola & gazebo with BBQ grills
- No Smoking



### **BERKSHIRE WEST ALLIS**

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- FREE heat, hot water
- FREE underground parking
- Elevator
- Courtyard with gazebo, BBQ grill
- Social activities
- Exercise room & classes
- Beauty salon & library
- Near historic West Allis shops & farmer's market, Walgreens, banks and Senior Center
- Located on bus line
- Smoke Free Community



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- Free heat & water
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- Activities w/Oconomowoc Area Senior Center on site
- No Smoking



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- Business & fitness centers, community room & BBQ Patio
- Pets cherished
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## THIS WAY TO A WONDERFUL NEW LIFE!

RETIRING IN STYLE / MARCH 2018

GUIDE continued from page 24

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**Q: What did the green grape  
say to the purple grape?**

**A: "Breathe, stupid!"**

A man went to his lawyer and told him,  
"My neighbor owes me \$500 and he won't pay up. What should I do?" "Do you have any proof he owes you the money?" asked the lawyer. "Nope," replied the man. "OK, then write him a letter asking him for the \$5,000 he owed you," said the lawyer. "But it's only \$500," replied the man. "Precisely. That's what he will reply and then you'll have your proof!"

**People are funny; they want the front of the  
bus, the middle of the road, and the back of  
the church.**

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# 5 Home Repairs You Really Should Know How to Do Yourself



## 1 Unplugging a Clogged Toilet

Nobody likes it, but sometime or another, every homeowner is faced with a toilet that backs up. Consider it a rite of passage. Toilet problems are stressful because there's usually some urgency involved.

## 2 Repairing a Faucet Washer

Besides being annoying, leaky faucets can do some damage. Fixing a leaky faucet is one of the most common household repairs. It sounds like an insignificant problem, but all those drips add up. According to the Environmental Protection Agency (EPA) the average home wastes about 11,000 gallons of water every year with assorted leaks and drips. Aside from that being enough of the wet stuff to fill a swimming pool, it's also wasted cash you could be using for better things.

## 3 Applying Caulk

Caulk is the bead of rubbery stuff between your tub, shower or sink and the wall, or between your toilet's outer rim and the floor. It creates a seal that protects floors and walls from moisture. It also glues itself in place, which makes applying it an easy one step process. Over time, caulk can discolor or deteriorate, leaving your home vulnerable to water damage and mold growth.

## 4 Dealing with Doors

Don't leave your guests out in the cold because your door won't open. You have doors all over your home, and even though they look innocent and simple, doors need occasional maintenance and repair. From squeaks to sticking, door problems are usually minor but can be a nuisance.

## 5 Prepping Your Paint Jobs Like a Pro

Whether you want to paint a whole room or just need to cover a nail hole, nothing helps to maintain or improve the appearance of a room like paint. You haven't owned a home very long if you don't have paint spattered work clothes in your closet and a couple of paintbrushes in your basement or garage.

## Water is a beast.

It seeps through concrete, settles in basements, sprouts mold and empties wallets. The very worst thing that water can do is weaken your foundation, causing the foundation walls to crack, settle and spread havoc to the rest of the house. The cost of repairing and sealing a busted foundation can start at \$10,000 and can go as high as \$40,000.



The best way to avoid this extremely costly repair is to keep water far away from the foundation. When a home is constructed, the ground around the foundation should slope slightly away from the house. If not, rainwater will pool around the foundation and exploit any structural weakness to seep its way into the house. If you see standing water where the house meets the ground, consider applying soil to create the right slope.

Clogged gutters and downspouts are also trouble spots. Make sure that rainwater can flow easily from the roof into the gutters, down the downspouts and away from the house. A simple solution is to add downspout extensions that discharge water 5 to 10 feet (1.5 to 3 meters) from the foundation. As I write this article, there is a man named Bob hammering large holes into the plaster ceiling in my entryway. If you were here, you'd smell what I'm smelling — the acrid odor of wet plaster, rusty pipes and the decades of black goo that has clogged them to a standstill. Bob is breaking up the ceiling to remove a few feet of 85-year-old cast-iron plumbing that's leaking tub water from the upstairs bathroom. With every strike of his hammer, I see dollar signs.

As a homeowner, your greatest fear is that some unnoticed issue — a clogged gutter, a cracked foundation or a leaky roof — will snowball into a catastrophic fail that costs you thousands of dollars. Lucky for us, we invested in a home warranty that covers most of the major homeownership headaches, but not all of them. The ceiling leak is paid for, but if something goes wrong with the sewer line or air conditioner unit outside, that's our problem. Our big, expensive problem.

Maintenance is the best way to avoid the most costly home repairs. A few hours on the ladder cleaning out the gutters could save you thousands in repairs.

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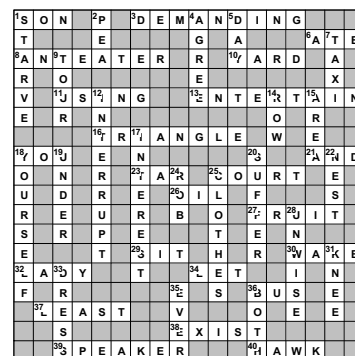
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In the beginning,  
God created the  
heaven and the  
earth... After that,  
everything else  
was made in  
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Puzzle on page 30

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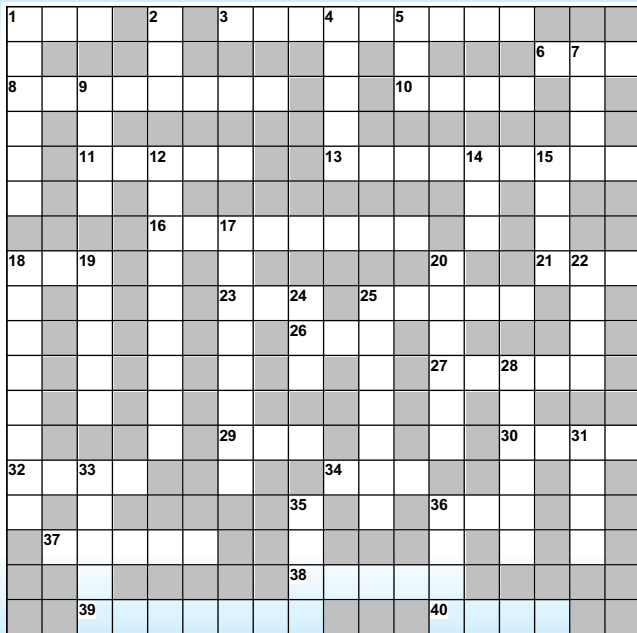
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**ACROSS**

1. Male child
3. Requiring much skill
6. What Eve did
8. Aardvark
10. A measure of cloth
11. Put into service
13. Consideration of an idea
16. One may be described as a right
18. Not me
21. Conjunction
23. Road patch material
25. Please heard here
26. Most important fuel (at present)
27. Edible body of a seed plant
29. Create a lap
30. Roused from sleep
32. Woman of refinement
34. Allow
36. Childrens lift to school
37. Lowest in consideration
38. Present in reality
39. Orator
40. Bird of prey

**DOWN**

1. To withhold food
2. Comes in a pod
4. To concur
5. Interval between nights
7. Form of public transportation
9. Travel site to site
12. To interject a remark
14. Using two oars
15. Rectangles height by width
17. Description of earnings on a CD
18. Your normal self
19. Beneath something
20. Languish
22. Home of the robin
24. To take from another
25. Garments
28. Polite term for stupid
31. Prone to ACL damage
33. To put clothes on
35. Happily .... after
36. One as well as the other

*Answers to this month's puzzle on page 29*

**SUBJECT: Old Irishman...**

The rain was pouring down. There standing in front of a big puddle outside the pub was an old Irishman, drenched, holding a stick with a piece of string dangling in the water.

A passer-by stopped and asked, "What are you doing?"

"Fishing" replied the old man.

Feeling sorry for the old man, the gent says, "Come in out of the rain and have a drink with me."

In the warmth of the pub, as they sip their whiskies, the gentleman being a bit of a smart mouth cannot resist asking, "So how many have you caught today?"

"You're the eighth" says the old man.

**Michael buys a lie detector robot** that slaps people who lie. He decides to test it at dinner. He asks his son, "Son, where were you today during school hours?" "At school." The robot slaps the son. "Okay, I went to the movies!" The father asks, "Which one?" "Harry Potter." The robot slaps the son again. "Okay, I was watching an X!" The father replies, "What? When I was your age I didn't even know what that was!" The robot slaps the father. The mom chimes in, "Haha! After all, he is your son!" The robot slaps the mother.

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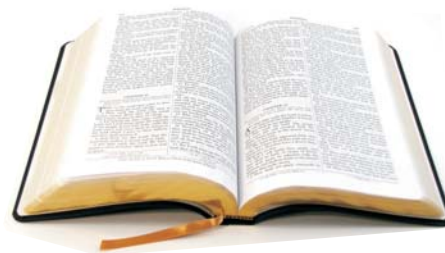


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# FREE BIBLE EDUCATION SEMINAR

SERIES – “TRUTH Or TRADITION”



## “Taking the Confusion Out of Studying the Bible”

Studying the Bible according to God’s prescribed method clears up seeming ‘contradictions’. Look, for example, at Biblical dietary rules: should we be vegetarians (Gen. 1:29) or eat only certain meats (Lev. 11:3-10) or eat anything (1 Tim. 4:1-4)? Is justification with works (James 2:24) or without works (Rom. 4:4-5)? Which shows greater love: dying for one’s friends (John 15:13-14) or dying for one’s enemies (Rom. 5:8-10)? All the Bible is God’s inspired words BUT it is not God’s personal love letter to me. It is impossible to do everything. How do I know what God wants today?

### Free Half-Day Seminar – Saturday, March 17, 2018

#### Discover from the Bible:

- God’s prescribed method for studying His holy word
- How you can enjoy the Bible and have it effectually work in your life
  - That no knowledge of Greek or Hebrew is needed
- What most churches won’t teach you that will enable you to understand the Bible and trust it without mistakes

**Registration: 8:30am-9:00am – Sessions: 9:00am-12:15pm**

**Free Bible study materials for those who register by March 10, 2018**

*Based on limited space, walk-ins are welcome!*

### Upcoming Sunday Seminars (No reservations needed) 10am-11:30am

“Biblical Reasons To Stop Tithing” – March 4, 2018

“Are You Guilty of Bible ‘Lip-Service’?” – March 18, 2018

“If Jesus Saw How Easter Is Celebrated Today, Would He ‘Roll Over In His Grave?’” – April 1, 2018

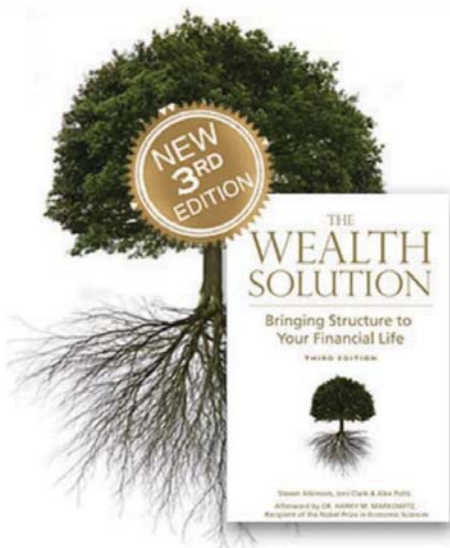
**All seminars are at the Holiday Inn Express, 15451 W. Beloit Rd., New Berlin, WI**

**For any Questions OR Registration for the March 17 Seminar,  
Contact: Doug Kuepper, Seminar Teacher at 414-739-6465 OR  
SoundDoctrineBibleFellowship@gmail.com**

**OR P.O. Box 250257, Milwaukee, WI 53225**



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