

# Your **LIFE!**

MAGAZINE

April 2018  
A FREE PUBLICATION

A FRESH NEW LOOK FROM  
**Boomers!**  
NEWSPAPER

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



SPRING FEATURE  
**HOME  
IMPROVEMENT**  
*It's time to jazz up the house!*

~page 9+

INCREASING YOUR FAT-BURNING  
**METABOLISM**

NEW MONTHLY FEATURE  
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DISCOVER AFFORDABLE  
**EUROPE**

**INSIDE  
THIS EDITION**  
~page 3

# Fur Cleaning Spring Special



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## The First Public Beer Garden in the U.S.A. since Prohibition



Estabrook Beer Garden represents a return to an era that disappeared from our landscape with the start of Prohibition. It is the first truly public beer garden in America in nearly 100 years. Inspirations came from Milwaukee's brewing legacy and the operation is modeled after beer gardens found in modern day Munich, Germany. The Estabrook Beer Garden, 4600 Eastbrook Parkway, is a place for all people to come together enjoy nature, a great beer and make new friends.

**May 3 - 6**

### MaiFest 2018 - Estabrook Beer Garden

This is the 4th annual Maifest at Estabrook, introduced in 2015 as the first event of its kind in Milwaukee in several decades. Attendees can expect to enjoy traditional German dancing, food, live music, and Hofbräu Maibock beer throughout the weekend. There's even a stein holding contest with a chance to win a trip for two to NYC for men's and women's division if the winning times stand throughout the season.

The live music entertainment lineup includes Austrian Express, The 5 Card Studs, The Polkaholics, The Squeezettes, and The Mike Schneider Band. There will also be several German Dance performances.

The event kicks off 4:45 on Thursday, May 5th with the blessing of the Bock opening ceremony and Hofbrau Maibock keg tapping. Come and enjoy!

## Stars On Ice 2018

**May 5 / 7:30pm**

**Stars On Ice 2018**

**UW-Milwaukee Panther**

**Arena**

There's nothing like seeing Stars on Ice in the Olympic season! The best of the U.S. will be coming to you direct from the 2018 Winter Games in Pyeongchang, South Korea to skate together - live in an all-new Stars on Ice show!

See America's top medal contenders including 2017 U.S. Champion Nathan Chen, World Silver Medalist Ashley Wagner, three-time World Medalists Maia & Alex Shibutani, 2017 U.S. Champion Karen Chen, and U.S. Champion Jason Brown, plus Olympic Gold Medalists Meryl Davis & Charlie White and more of America's finest Olympic athletes in the 2018 Stars on Ice tour!



*Spring is when you feel like whistling even  
with a shoe full of slush.*

~Doug Larson

# From the Publishers

APRIL 2018



We all work really hard and sometimes it feels like there is no reward other than to start all over again on Monday morning. Been there. I think it's a winter syndrome. Add the skyrocketing costs of day-to-day living and the shortage of time to get away to enrich the soul... Well, dang it, something needs to change... And April

is it!! The dreary winter attitude is out the door and sunshine, fresh breezes, playing in the dirt, and all those annoying noisy birds in the morning are heralding a new attitude!

It's also off to the gym this month and it's exciting to think about the challenge of getting into shape. It really is. We'll be heading down to the Floridian coastline in a few weeks and my abs have been enjoying a Wisconsin winter. No pain, no gain they say but what they really mean is no ice cream, no french fries and lots of pain. Try the kettle ball workout and you'll be lucky to reach the computer keys the next morning! It seemed so easy a few years ago (ok maybe 20 years ago) but now the self-discipline and energy it takes to start a workout campaign can be daunting or exciting - attitude, right?! It is amazing what a brisk walk/run can do in the morning. Starts the day off and increases that metabolism (page 6). Need a new place to explore and hike? Welcome our new monthly column from travelwisconsin.com for a plethora of upcoming outdoor adventures!

Amara will be off on her 8th grade trip to Washington DC soon. I hope she can talk some sense into those politicians while she's there. Trust me, she has the voice and the opinions for it! It sounds like a great historical field trip and I almost considered being a chaperone - until I realized I can hardly handle one teenager versus a whole gaggle of them!

The bottom line is always to enjoy yourself, enjoy the people you surround yourself with and enjoy this beautiful thing called life! Once around the carousel - that's all you get! Live, love and count those blessings!

## LIFE. *Enjoy it!*

Sandy and Tom Draelos

"Today I went to my doctor for a follow up visit. The waiting room is always packed and I went over to get a copy of Your LIFE! newspaper in the rack to flip through while I waited my turn - cause I don't care for the other publications - they're too depressing. A couple saw me and the lady said "Don't you just love that paper?" and I said "Yes!" and she went on and on about the articles and shared some jokes from it— she knew them by heart! I got such a kick out of that - and knew it would make you and your staff feel you're doing a good job and how people enjoy your hard work!"

~ a favorite reader

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  
Ginny Mike

**OPERATIONS MGR**  
Thomas Draelos

**GOPHER / Amara May**



THE MILWAUKEE PUBLISHING CO., LLC

PHONE: (414) 586-9212  
milwaukeepublishing@wi.rr.com  
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## The POWER of Metabolism

There are lots of things you can do to turn your body into an efficient fat-burning machine, and they don't include depriving yourself of foods you love.

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TRAVEL  
**WISCONSIN**  
.COM



## Travel WISCONSIN Style

A new monthly column featuring highlights from travelwisconsin.com Why leave home when home is such a good place to be! This month: Spring Hikes for New Adventurers.

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## Europe on a Budget

Rich in history and culture, Europe has long held appeal for North American retirees. But many people who would love to retire to the Old World assume it's beyond their budget. Not so.

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# Welcome to

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Your **LIFE!** Enter to win our monthly drawing!

**GIVE-AWAY!!**

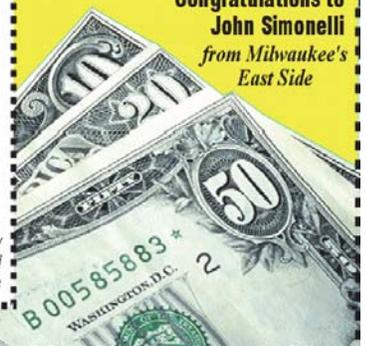
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Congratulations to  
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East Side



Entry Deadline: April 27, 2018

## April 5-8

### Wheel & Sprocket Bike Expo

State Fair Park Expo Center  
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.

## April 8

### Riveredge Maple Sugarin' Pancake Breakfast

Riveredge Nature Center  
We invite the whole community to close out the maple sugarin' season the best way we know how- with an all you can eat pancake breakfast held outside right in the middle of the sugarbush. Live music and an atmosphere that can't be beat, this is one party you won't soon forget! Dress for the weather as the event is held outdoors right at the evaporator in Riveredge's Sugarbush.

## April 11

### Lectures At The Lighthouse – North Point Lighthouse

Join us as Amanda Seligman, professor of History and Urban Studies UWM, discusses the "Encyclopedia of Milwaukee", an ambitious project that aims to record and catalogue the history and neighborhoods of the city and surrounding counties.

## April 12

### Adult's Only Trivia - Milwaukee Madness!

Discovery World  
In preparation for 414 Day, join us for a night full of Milwaukee themed Adult's Only trivia with Quizmaster Trivial! Enjoy snacks & beverages for purchase. Explore the Aquatarium Building from 6-7pm.

## April 12-15

### Art in Bloom

Celebrate spring in full bloom this April at the Milwaukee Art Museum. Discover stunning art-inspired floral installations set among three floors of the Museum's Collection Galleries. The annual event has something from family activities to the popular fashion show.



## APRIL HIGHLIGHTS 2018

## April 14

### Live Elvis tribute band

Knights of Columbus, West Allis  
"Elvis Three Kings Concert." Elvis and The Blue Suede Shoes live band featuring three Elvis tribute artists. Doors open at 6 p.m. Show starts at 7 p.m. Handicap access, free parking, cash bar available. Tickets available in advance, online at [www.eventbrite.com](http://www.eventbrite.com) and at the door. General Admission \$15. Call 414-774-3095 for more info.

## April 14

### Dare to Be Aware Fair

Presented by Center for Creative Learning at Alverno College  
Annual holistic education event offering people the opportunity to explore areas of personal, professional and spiritual growth to enhance their lives. Over 100 exhibitors, 12 Free workshops, performances, and demonstrations.

## April 14-15

### re:Craft and Relic

Milwaukee County Sports Complex  
All things upcycled, vintage, and handmade from 150+ makers. Vintage and antique treasures large and small, architectural salvage, vintage-inspired jewelry, re-purposed and upcycled gifts and decor, and beautiful, handmade clothing and accessories.

## April 16

### 'How to Overcome the Tornadoes of Life with Peace & Confidence'

Program by Monica Mueller. Milwaukee and Suburban Christian 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

## April 16-May 7

### Beginner Genealogy "First Steps in Discovering Your Family History"

Polish Center of Wisconsin  
Learn how to start genealogy research and what to do with the information that you find.

## April 20

### Zelo Pro - Arrival

Turner Hall Ballroom  
Zelo Pro Wrestling will make its highly-anticipated Milwaukee debut for an epic night of wrestling and entertainment featuring Austin Aries, Women's Champion Kylie Rae, Tessa Blanchard, Colt Cabana, Chelsea Green, DJ Z, Britt Baker and many more. All-ages event.

## April 21

### OAC Third Annual "Arts in Bloom" Gala

A sit-down dinner, silent and live auctions, live entertainment and music and a celebration of the OAC's upcoming season. 262-560-3172.

## April 21

### Ash to Art

Schlitz Audubon Nature Center  
An art exhibition, educational event, and silent auction. A unique display of paintings, sculptures, furniture, and more, crafted by local artists and woodworkers using fallen ash trees from Schlitz Audubon property. Learn about the spread of the Emerald Ash Borer and bid on amazing works of art. Make and take home your own tree cookie necklace, while supplies last.

## April 22

### Lake Country Wedding Show

Country Springs Hotel (soon to be The Ingleside Hotel), will showcase The Lake Country Wedding Show on April 22nd, 2018 from 11am – 2pm. Attendees will have the opportunity to visit with more than 20 different exhibitors in the newly renovated Grand Ballroom and Grand Salon.

## April 22

### "A Sustainable World for Our Seventh Generation"

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## April 26

### Pabst Mansion Spring Lecture Series

Our own John Eastberg will be presenting three of his lectures: Gone But Not Forgotten: Mansions of Grand Avenue. A perennial favorite, John's lecture on Milwaukee's Grand Avenue puts into context the Pabst Mansion's neighborhood and the dozens of mansions that once lined the avenue. Seating is limited to 35 each night. Light refreshments will be served each evening. 6:30-8:00pm. Tickets \$15 per person.

## May 2

### St. Paul Lutheran Church 701 Washington St., Grafton, WI

**Spring Salad Luncheon.** The buffet luncheon will feature numerous salads (including our famous German Potato Salad), a beverage and a large selection of dessert bars. The luncheon runs from 11:00-1:00 on Wednesday, May 2nd. Tickets can be purchased on the day of the luncheon for \$10.00 per plate. To make reservations of 6 people or more contact Deb at 262-707-8992.

For more events go to [www.visit.milwaukee.org](http://www.visit.milwaukee.org)

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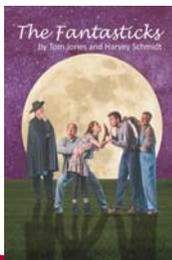
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April 30 – May 1, 2018



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## Kentucky Derby Party

May 5

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Get your Derby hat ready and watch the 144th running of the Kentucky Derby! Drink specials, authentic Derby style food, and a contest for the best dressed will make this a party you won't want to miss! Featuring the Jim Beam Mint Julep Ice Sculpture. Enjoy the race on the tvs in the bar or enjoy the firepit on the patio!

After the race, join us on the Edelweiss for a special \$15 cruise.



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# KICK your METABOLISM into HIGH GEAR!



**metabolism**  
 noun me-tab-o-lism  
 the chemical and physical processes by which a living thing uses food for energy and growth

## Metabolism.

Every year over the age of forty, our metabolism slows down. This means that even if you continue to eat the same amount and kinds of food as when you were younger, you're likely to gain weight because you're burning fewer calories. In addition, you may be less physically active now.

## The Dos and Don'ts of Efficient Fat-Burning

If you're reading this, chances are pretty good that you don't have a metabolism that lets you eat as much as you want without ever gaining an ounce. Maybe (like me) you're even at the other extreme, where it seems like all you have to do is smell the foods you love to start packing on the pounds. Does this mean you're doomed to a lifetime of munching on carrot sticks with fat-free dressing, while watching your hollow-legged friends enjoy their pasta Alfredo and chocolate cheesecake? Not at all.

There are lots of things you can do to turn your body into an efficient fat-burning machine, and they don't include depriving yourself of foods you love, resorting to unhealthy gimmicks, or taking expensive "fat-melting" supplements that fail to deliver what they promise. All you have to do is avoid a few common mistakes, and include some simple ways to boost your daily calorie burn.

### Metabolism DON'TS

Don't reduce your calorie intake too low. The fact that you gain weight easily is proof that your body likes to shift into fat-storage mode at the drop of a hat, and going too low on calories is one of the easiest ways to trigger that reaction (often referred to as starvation mode). Don't fall for the mistaken idea that the less you eat, the more you'll lose—that's just not how your body works. Staying within your recommended calorie range will keep your internal furnace stoked so that you have more capacity to burn stored fat.

Don't skip meals. Going too long between meals affects your body chemistry in ways that can make weight loss more difficult. Most people can manage their hunger and avoid cravings and overeating by spreading out their calories into four to five small, well-balanced meals or snacks during the day. Try not to go more than four to five hours without eating something.

Don't short yourself on shut eye. More research is showing that chronic sleep deprivation plays a significant role in weight gain. Your body needs plenty of "down-

time" for the internal housekeeping that keeps your metabolism in good working order. The occasional late night won't hurt you, but consistently sleeping just one hour less than you need may slow down your weight loss considerably.

### Metabolism DOs

Build muscle! This is the most important action you can take to maintain a high metabolic rate while trying to lose weight. Strength training prevents you from losing a lot of muscle along with the fat you lose when dieting. If you don't strength train regularly, up to 30% of the weight you lose could be muscle tissue. Considering that a pound of muscle burns about 3 times more calories per day than a pound of fat even when you're sitting still (and up to 15-20 times more calories per minute when you're physically active), you can see the problems this can cause. If you lose 20 pounds of weight (and 30% of that weight loss is muscle—seven pounds), you'll be slowing

Metabolism continued on page 21

Visit these vendors at the Dare to Be Aware Fair on Sat. April 14th at Alverno College from 9am to 5pm.

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By Mel Grau

## Easy Hikes for New Adventurers



*Want to escape the city and hit some of Wisconsin's best hiking trails? Fragrant woodlands, prairies lush with wildflowers, glittering lakes, sandy beaches and even exciting cliffs and waterfalls are within your reach—even if you're not an experienced hiker.*

*Check out these stress-free trails that are within 1 hour of Midwestern cities.*

### Near the Twin Cities

Tiered waterfalls and a great river gorge await, only 40 minutes from Minneapolis/St. Paul. Hike the wetland and riverbed trails at Willow River State Park to discover one of the most scenic waterfalls in Wisconsin. Willow River is a well-loved park, so get there early for the best views of this impressive natural area.

### Near Madison

Nature conservation parks within 20 minutes from Madison offer gorgeous and meditative day hikes. If you love wildflowers like goldenrod and coneflower, hike the 3.5 miles of trail at *Owen Nature Conservation* on Madison's west side. Or try the Holy Wisdom Monastery Nature Trails. They're situated along the north shore of Lake Mendota, with trails quietly winding through restored prairies and oak forests. *Indian Lake*: For relaxed hiking a little farther from town, try Indian Lake County Park or Lake Kegonsa State Park. Both feature more than 5 miles of varied trails around smaller lakes, restored prairies and oak, pine and cedar forests. Lake Kegonsa trails are less strenuous, while Indian Lake's have some rolling hills.

You can see some of the most breathtaking views in southern Wisconsin from around Gibraltar Rock State Natural Area, and the hike is only 40 minutes from Madison. The full trail is 4.5 miles and contains part of the Ice Age Trail, but it can be broken into easy segments. Your prime photo opportunity is at the top of Gibraltar Rock overlooking the Wisconsin River Valley and Baraboo Hills.

### Near the Fox Valley

One of the hidden hiking gems near Oshkosh and Appleton is *High Cliff State Park*. You can choose paved and fully accessible walks along Lake Winnebago, short interpretive hikes around Native American effigy mounds, or the longer trail that summits the limestone cliff for stunning views of the area.

### Near Milwaukee

Even though Milwaukee is Wisconsin's urban center, you can find enchanted woods, bubbling creeks and meandering hiking trails within 20 minutes from downtown. The *Seven Bridges Trail at Grant Park* features Depression-era bridges and stone walkways. You'll wander through wooded ravines to a quiet Lake Michigan beach for up to 3 miles of hiking. For longer, flatter trails within city limits, head to Havenwoods State Forest. You can explore miles of grasslands, wetlands, gardens and an urban forest.

If you're looking for a full day hike outside the city, travel 30 minutes west to the *Kettle Moraine State Forest - Lapham Peak*. You can catch a few miles of the famed Ice Age Trail or try some laidback loops that vary between 2- and 5-miles. If you climb the observation tower at the center of the park, you'll be rewarded with an incredible vantage point of the hilly landscape and distant farmlands.

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## Most budget-minded North American retirees assume Europe is too expensive...no, it's not!

Rich in history and culture, Europe has long held strong appeal for North American retirees. But many people who would love to retire to the Old World assume it's beyond their budget. Not so, concludes a report from the editors at [www.InternationalLiving.com](http://www.InternationalLiving.com). While Europe on the whole is typically more expensive than Latin America or Asia, there are many European destinations where expats can enjoy a genuinely affordable retirement on a budget (for a couple) of as little as \$1,650 a month—the Old-World romance and charm come free.

### Malta

The island nation of Malta, in the heart of the Mediterranean, has much to offer expats. The English-speaking population—a legacy of British colonization—makes it easy for North Americans to adjust to life here. The islands benefit from warm weather year round. The healthcare system is among the best in the world. And although tiny, the Maltese islands still offer diversity; you can enjoy a switched-on, urban lifestyle in the capital, Valletta, or rustic, country living close to the sea on Gozo. And it's affordable, with many expats living on \$1,800 to \$2,400 per month, all expenses included.



europesbestdestinations.com

### Portugal

In Portugal, you can enjoy a low cost of living similar to that in Latin America's more developed countries with all the benefits of European life thrown in.

As in many Latin countries, lunch is generally a proper meal in Portugal, and two courses with a beverage can be had from about \$10. A glass of wine in many restaurants goes for \$4.

International Living Editor, Glynn Prentice, has described the capital, Lisbon, as the most affordable capital in Western Europe.

"In many Lisbon neighborhoods, you can still rent a smart, comfortable, one- or two-bedroom apartment for \$580 to \$800 a month," Prentice says. "You can buy it for



intrepidtravel.com

Europe on a Budget continued on page 22

## FOSTER PARENTS NEEDED!!

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## REMODELING TO IMPROVE THE VALUE OF YOUR HOUSE

### *Projects That Attract Homebuyers*

Basic remodeling projects can add value to your house and attract homebuyers according to members of the Milwaukee/NARI Home Improvement Council, Inc. Members identify the types of home improvements projects that can raise the asking price of your home when you decide to put it on the market.

“In today’s market, there are various ways of gauging one’s home value in relation to remodeling improvements. It can be measured in terms of future monetary value when selling a house to the immediate increased comfort and enjoyment received by the homeowner, or ideally a combination of the two outcomes,” said Masha Wagner of Design Tech Remodeling in Milwaukee. “Overwhelmingly, the two areas that add the greatest value in all three cases are kitchen and bathroom remodeling. For people looking to stay in their homes longer, changes are made that improve their home’s function and flow,” she added.

“Years ago, kitchens were built to cook, eat, and clean dishes. They were smaller and many times cut off from the rest of the home. Today they are the hub of the home, a place to cook and entertain family and friends. Creating more space within the existing structure by moving or sometimes removing walls to improve the flow or functionality of the kitchen will improve a home’s value,” according to Wagner. “Kitchen improvements that are popular include new granite or quartz countertops, eco-friendly natural floors such as bamboo and hand scrapped floors, as well as stainless steel appliances,” she said.

“Bathrooms are another area for major changes both esthetically and functionally,” Wagner said. “Greater emphasis is being placed on larger showers with multiple body sprays, as well as more efficient showerheads and toilets for better water conservation,” said Wagner. “Recently, many homeowners are

[Projects That Attract Homebuyers](#) continued on page 12

Special thanks to Milwaukee/NARI Home Improvement Council membership for article submissions. For more information or to receive a free copy of an annual Milwaukee/NARI Home Improvement Council membership roster listing all members alphabetically and by category, and the booklet, “Milwaukee/NARI’s Remodeling Guide,” call 414-771-4071 or visit the Council’s website at [www.milwaukeevari.org](http://www.milwaukeevari.org).

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**Invention of Car Air Conditioner**

By the The Goldberg Brothers

Here's a little fact for automotive buffs: The 4 Goldberg brothers, Lowell, Norman, Hiram, and Maxwell, invented and developed the first automobile air-conditioner. On July 17, 1946, the temperature in Detroit was 97 F degrees.

The 4 brothers walked into old man Henry Ford's office and sweet-talked his secretary into telling him that 4 gentlemen were there with the most exciting innovation in the auto industry since the electric starter. Henry was curious and invited them into his office. They refused and instead asked that he come out to the parking lot to their car. They persuaded him to get into the car, which was about 130 F degrees inside, turned on the air conditioner, and cooled the car off almost immediately.

The old man got very excited and invited them back to the office, where he offered them \$3 million for the patent.

The brothers refused, saying they would settle for \$2 million, but they wanted the recognition by having a label, 'The Goldberg Air-Conditioner,' on the dashboard of each car in which it was installed. There was no way that old man Ford was going to put the Goldberg's name on two million Fords.

They haggled back and forth for about 2 hours and agreed on \$4 million and that just their first names would be shown.

And so to this day, all Ford air conditioners show — Lo, Norm, Hi, and Max — on the controls. Gotcha!!



**CURB Appeal**  
*Never looked so lovely!*

Curb appeal is an important factor if you're selling your home, or if you're trying to make a good first impression. But, you don't have to spend a fortune to make your house look fabulous. Try a few of these tricks to spruce up your home's exterior. What Is Curb Appeal? You may have heard the term thrown around before, but do you know what curb appeal is? Think of it as a first impression of your home. Neighbors, visitors and even potential buyers can get a sense of your style and the upkeep of your home. For many who are trying to sell their home, curb appeal plays a large factor in a buyer's decision. If a buyer doesn't like the way it looks from the street, it's likely they will pass your home up, even if you have the latest and greatest inside.

"Curb appeal is important when selecting a house to buy - or sell," Ben Hamza, director of technical operations at TruGreen, said. "In fact, 71% of homeowners surveyed in the TruGreen Home Features Report said curb appeal was important in choosing their home. Seventy-one percent of the homeowners asked reported purchasing a home with a healthy, green lawn and 72% reported buying a home with well-maintained landscaping."

If your home needs some work, don't get overwhelmed. There are plenty of improvements you can make on a budget. **Curb Appeal Landscaping Projects.** Improving your landscaping is one of the most important things you can do to boost your curb appeal. While you might have the best looking front porch on the block, a yard that is undermaintained and lacks color can take away from all of your other efforts. For those sticking to a budget of under \$100:

**Clean up the yard.** Put away unused items, like lawn furniture. Clear leaves and branches out from under shrubs, other plants and the house foundation. Make sure the lawn is free from debris and that grass clippings are not left on the driveway or sidewalk. Borrow or rent a power washer to clean off the driveway, steps, sidewalk and porch. Trim, prune and split where appropriate. Overgrown plants can block light from getting inside the house, and they make the house and yard look unkempt. Trim shrubs, making sure to remove dead branches. Get rid of dead or diseased plants in the landscape. Add new mulch. Mulch not only helps your plants, but it also gives garden beds a neat and tidy finish. Wood mulch comes in different colors, but to showcase your plants the most, consider a dark brown mulch. It resembles fresh, healthy soil, so your eyes are drawn toward the plant and not the mulch itself.

**Front Door Décor.** Does your front door stand out when looking at your home? As a welcoming entryway, it should! A great way to spruce up your front door is with a fresh coat of paint. Even a neutral color will make it look new again. But those who want their door to stand out should choose a bold color, such as red, yellow or blue.

Curb Appeal continued on page 12

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## SUGGESTIONS ON CHOOSING KITCHEN COUNTERTOPS

Whether thinking of a total kitchen remodel or just updating your look, nothing makes a bigger difference than countertops.

Countertops are often the first thing people notice about your kitchen and with so many colors and styles to choose from, they are a way to express your personality and the tone of your home. Here are some points to consider when choosing countertop material.

"Our most popular sellers are quartz, granite, and Corian," said Terry Ripple of The Cabinetree in Brookfield. "In most new kitchens, granite and quartz are close in popularity, but in re-dos, synthetic materials are the choice."

**Quartz:** Quartz, such as Silestone, Cambria, and Zodiak, also known as engineered stone, is made by combining 93 percent quartz with resin and pigments in a process that binds the medium permanently. Although the look of engineered stone is more uniform than natural stone, it still gives kitchens an upscale look. Like granite, quartz is durable, and resistant to wear and tear, stains, scratches, and high temperatures, although trivets or hot pads are recommended before setting a pan directly from the stove to the countertop. Quartz also comes in a wide range of colors.

"An advantage to quartz is a 10-year warranty, versus no warranty for granite," Ripple said. "Quartz is not porous and 50 percent harder than granite and it doesn't scratch, but quartz can't duplicate the look of granite"

**Concrete:** Concrete countertops project a modern look with a slightly higher price tag than quartz. Sometimes the choice of concrete is used only for a focal point, such as an island. "They are versatile in style because they can be dyed, textured, or customized to any shape, but they can develop cracks and seams are visible," said Sandra Bernacchi, a designer with Colleen Horner Bath & Tile, which has showrooms in Pewaukee and in Milwaukee's Third Ward, "Sealers resist stains but not heat."



## COUNTER OPTIONS

rooms, and kitchens," she said.

**Granite:** With granite, every piece is unique and the stone has movement to it as well as a variety of exotic and vibrant colors to choose from. Granite can also be honed to give it a matte finish.

"Granite varies by the region it comes from so a color from India would vary from the 'same' color in Brazil," Ripple said. "A homeowner really needs to see the sample."

Granite is heat resistant, durable, and waterproof. Although hard to scratch, it is porous so it can stain, particularly with citrus juices. Therefore, sealing is important and should be done at least once a year.

"There is a learning curve for those who have new granite or quartz counters," Ripple added. "They are very sensitive to dishware and glassware. Setting an object down too harshly on granite can result in breakage of the object."

**Solid Surface:** Solid surface materials such as Corian, Swanstone, and Avonite, are durable, long lasting, and heat and stain resistant. Solid surface countertops are available in any color imaginable and since the color goes all the way through the countertop, if it is scratched or stained, a light rubbing of sandpaper will grind it out. Corian also offers an undermount sink weld to the countertop, which provides a totally seamless and customized look.

**Soapstone:** An interesting alternative to the top sellers is

Counter Top Options continued on page 17

"Vivendi makes a concrete-type product that's more consistent in color, pattern, and is fabricated at a shop. These countertops are used for bathrooms, laundry

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~Cooter

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"Actually, it's my boss's idea," the employee replied sheepishly. "We usually make more money on repairs if we let people try to fix things themselves first."

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## Projects That Attract Homebuyers continued from page 9

trading their small tubs for larger soaking tubs for greater relaxation, or removing them altogether and replacing them with a shower for easier accessibility," she added.

"People buy a house on emotion because they fall in love with one aspect of it, or because it's a deal they just can't pass up," said Scott Riemer, of Mukwonago Remodeling, LLC. "The number one reason for remodeling a home for resale is to improve its curb appeal and the second is to improve the kitchen where people spend a great deal of quality time," he added.

"One way to improve the look of a kitchen is by switching the wood types of the cabinets. Many homes in this area have oak, so you might want to consider maple or birch," said Riemer. "Depending on your budget, you can do a full cabinet replacement or a more affordable refacing which involves replacing the doors and drawers rather than a full demolition of the cabinets," he added.

"To improve the home's curb appeal, you can invest in new exterior siding, windows, or a roof. All of these upgrades are visible from the street," said Riemer. "In addition to traditional siding, homeowners might consider EIFS, a synthetic siding material that gives the appearance of stucco and adds a southwestern style look to the house. A portico shelter or mini roof above the doorway can improve the appearance of the home, as well as provided shelter from the weather," he added.

## CURB Appeal *Never looked so lovely!* continued from page 10

To further improve the look of your door, try dressing it up with a wreath. There are many DIY options you can try if you're decorating on a budget!

**Update Your Lighting.** A simple lighting update can make all the difference and depending on the style you choose, can easily fit into your budget. Landscape lighting can really help highlight features in your yard as well as the exterior of your home. Of course, you can keep it simple by choosing a few upgrades for your front porch lights.

**New House Numbers.** It's a small detail that you may not notice at first, but the way you display your house number is often one of the first ways people see and identify your house. So, old and cracked house numbers should

be replaced. Depending on the style you choose, it could cost as little as \$20, especially if you install them yourself.

**Pressure Wash Your Walkway.** A simple maintenance task that often gets forgotten about is cleaning your walkway. Stained and dirty concrete or brick can end up making your home look older than it really is. Pressure washing your walkway is a great way to make your brick or concrete look new again!

**Upgrade Your Mailbox.** If you have a mailbox that's near the curb, it's certainly a factor when looking to boost your curb appeal. Adding a fresh coat of paint to a mailbox or investing in a new one can significantly improve your curb appeal. However, before making any decorative changes to your mailbox, it's a good idea to check the USPS guidelines on mailboxes.



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**LAWN AND GARDEN TIPS**

**Designed Specifically for a Wisconsin Spring!**

As this cold winter comes to an end, we transition to another spring. Now is the perfect time to begin your lawn and garden maintenance. Here's some advice for inspecting your property for wind and snow damage and tips for making necessary repairs and upkeep.

"The heavy snow cover and extremely high winds have caused a great deal of breakage of limbs on existing trees and they will need to be pruned out along with any other normal pruning that one might want to do in the late winter or early spring," said Tom Auer of The Ground Crafter, LLC in Milwaukee. "Remember that many flowering shrubs and trees bloom on last year's growth, so pruning will sharply reduce the number of buds. The flowering crabs, magnolia, and forsythia are a few species that will suffer a reduction in bloom.

"There will likely be a great deal of heaving of stone patios and some other garden structures this spring," Auer said. "Homeowners should be patient, as the thaw of ground frost can take quite a long time, especially a northern exposure or other areas that might be shaded by trees or buildings. Wait until at least May 1 to make any adjustments to base layers, edging, and surface elements."

"Once the snow begins to recede, you can begin to make an assessment of your lawn, trees, and bushes," said Gary Urban of Hawks Landscaping Co. Inc., a Division of the Hawks Nursery Co., Inc. in Wauwatosa. Check for mole and vole damage by looking for the signs of burrowing into the ground and eating at the roots of trees and bushes. You would also notice narrow dead tracks in the lawn.

The landscaping cure for lawn damage is to rake out dead grass and later in the spring to add soil and seed. The soil needs to warm up, if the ground is too hard, the seeds can't grow. Usually wait until early May to seed.

Rabbits can cause damage to tree trunks and even lower branches due to high snow fall levels. For burning bush, a type of shrub, rabbits eat at the bark searching

for food during the winter. If more than three quarters of a branch is damaged, you need to prune out the remainder. Inspect perennials to make sure the cycle of freezing and thawing has not caused these plants to heave," said Auer. "If you discover a plant that appears to be pushing up out of the ground, gently step down around plant to keep it rooted until growing conditions improve.

Evergreens, such as spruce and boxwood, will undoubtedly show signs of wind damage from the winter," said Auer. "The dehydration resulting from the wind will cause needles and leaves to brown. A very light shearing can remove some of this damage and allow recovery and new growth.

Patience will be key this spring, so give existing plantings time to recover before deciding to take them to the compost pile," said Auer. "Many species will die down to the ground during such a harsh winter, but often the crown and roots have survived and will flourish if left undisturbed while Mother Nature works her magic."

- Make sure gutters, downspouts, or inlet basins for sub-surface drainage systems are clear of debris before the normal heavy rains in spring. Not only is this critical to protect your home, but standing water and flash flood-like conditions can also harm plants and cause ruts in your yard, washing away valuable topsoil in the process.

- Inspect the "hardscaping" features on your property too, such as trellises and decks. Make repairs now while waiting for more ideal gardening weather.

- If reusing certain supplies from previous years (like pots to grow seeds in), make sure to disinfect them. Pruning tools should also be disinfected. The UW-Extension recommends using a 10% bleach solution to disinfect your tools and supplies.

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# Women unaware of higher risk for vision concerns

By Cheryl L. Dejewski

Despite being up to 66 percent more likely than men to incur blindness from cataracts, glaucoma and macular degeneration (AMD), a Harris Poll found that a whopping 91 percent of U.S. women were unaware of their greater risk for developing these conditions. "Women face these odds because they tend to live longer and have a biological pre-disposition (perhaps immunological or hormonal) to certain eye concerns," says Mark Freedman, MD, senior partner at Eye Care Specialists, a leading ophthalmology practice.

## Decreased Vision

Decreased vision in women is linked to an increased risk of falling, which leads to more serious concerns, including hip fractures, the need for canes, walkers and/or nursing home care, and complication-related death. "Decreased vision also increases the risk of car accidents and can have a devastating effect on quality of life in terms of limiting daily tasks, independence, social interaction, and overall health," says Daniel Paskowitz, MD, PhD, an eye surgeon with credentials from Harvard and Johns Hopkins.

"Decreased vision, however, is not a fact of life as you grow older. If your eyesight is getting worse, you need to schedule a comprehensive, dilated eye exam to rule out causes," advises Brett Rhode, MD, Head of Ophthalmology at Aurora Sinai Medical Center. "Upon examination, we often find that cataracts (age-related clouding of the natural lens inside the eye) are the cause of the problem and, in most cases, a 15-30 minute outpatient surgery procedure to remove and replace the cataract with a customized lens implant is a relatively easy and painless solution. . . . Early detection and removal can prevent needless pain, suffering and cost. I can't tell you how many cataract patients say that they wish they had done it sooner."

## AMD & Central Vision Loss

Age-related macular degeneration (AMD) is another leading cause of vision impairment in Americans over age 50. Although the exact cause is unknown, AMD affects more women than men—leading to a loss of central or straight-ahead vision that impacts the ability to drive, read, see faces, etc.

"If significant dry-type AMD is diagnosed (the more common but less severe form), we usually recommend vitamin supplements, sun protection, and not smoking, to prevent or slow progression. If wet AMD is diagnosed (less common but much more severe), we review the risks, benefits and candidacy for injections of special medications (Avastin, Eylea and Lucentis), which



### Cataracts — Loss of Clear Vision

Blurry vision due to cataracts increases the risk of falls, car accidents, and depression.



### AMD — Loss of Central Vision

Macular degeneration destroys straight-ahead vision, affecting the ability to see faces, clocks, words, etc.



### Dry Eye Disease — Loss of Comfort

Left untreated, dry eye disease can affect focusing ability and increase the risk of infection.

inhibit the growth of the abnormal blood vessels that cause wet AMD," explains Michael Raciti, MD, who performs injection treatment for AMD and diabetes on a daily basis. "We see remarkable results with these injections, including stopping the progression of wet AMD in 90 percent of patients, and having up to 30 percent gain improvement in vision."

## Dry Eye Disease

A medical optometrist who sees patients at three Milwaukee-area locations, David Scheidt, OD, reports, "Dry scratchy, irritated eyes are a common problem, especially for women over age 40 due to the natural decrease in tear production that occurs with aging. Dry eyes are also linked to rheumatoid arthritis, lupus, psoriasis, Parkinson's disease, thyroid issues, eyelid problems, medications, and hormonal changes."

For most people, dry eye disease is uncomfortable but not vision-threatening.

Sometimes, however, a faulty or diminished tear film can affect the cornea's focusing ability and increase the risk of eye infections. Dry eyes are usually a life-long condition that can't be cured, but can be controlled. If artificial tears don't help, you may be a candidate for tiny silicone plugs placed in the drain openings at the corner of the eye to eliminate tear loss and retain moisture or for prescription eye drops that attack the underlying inflammation behind dry eye disease.

## Simple Tips to Protect Vision

How can women protect their vision? Schedule regular comprehensive dilated exams (which are usually covered by insurance) and review the risks/benefits of prevention and treatment options, including nutritional supplements. Also, always wear sunglasses, avoid smoking, and maintain a healthy diet low in saturated fats and high in Omega 3s.



## WARNING SIGNS

Daniel Ferguson, MD, an ophthalmologist who treats thousands of patients each year, advises "Don't dismiss vision changes. Schedule eye exams every 1-2 years and make an appointment ASAP if you notice concerning symptoms." These include:

- Foggy, fuzzy, double or blurred vision
- Sensitivity to light and glare
- "Starbursts" around lights
- Holding items closer to view
- Needing brighter light to read
- Fading or yellowing of colors
- Difficulty judging stairs/curbs
- Difficulty seeing to drive at night
- Vision affects ability to do daily tasks
- Vertical lines appear wavy
- Dark or blind spots in vision
- Glasses/prescription changes don't help to improve vision

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Patrick Pelkey creates beautiful “comfort birds” through his woodcarving. Patrick has been living with Parkinson’s for over 10 years, and found that woodcarving helps relieve his symptoms.



Exercise classes can be adapted for people of all abilities. Members of the Rock Steady Boxing class at the Lake Geneva YMCA work punches, kicks, and more into their workout.

April is Parkinson’s Awareness Month

## Parkinson Disease is the Fastest Growing Neurological Disorder in the US

Wisconsin Parkinson Association

With several well-known figures recently diagnosed with Parkinson disease, you’ve heard more about it in recent years. Both Neil Diamond and Jesse Jackson recently announced their diagnosis, while athletes like Brian Grant and Kirk Gibson are also living with the disease.

Parkinson disease is the fastest growing neurological disorder in the US. Over 1 million people in the U.S. have Parkinson’s – more than MS, ALS, and Muscular Dystrophy combined - and it’s estimated that over 6.2 million people worldwide are living with the disease.

The primary symptoms of Parkinson disease are tremor, which often starts on one side of the body, rigidity of muscle, slowness of movement, and postural instability. Patients may also experience problems with swallowing, constipation, soft or slow speech, stooped posture, depression, and anxiety.

These symptoms can feel uncomfortable and alienating, but with 1 in 100 Americans over age 60 affected by Parkinson’s, it’s important to remember that you are NOT alone.

Support groups and exercise groups are one way to connect with other people with Parkinson’s. Wisconsin Parkinson Association (WPA) supports a network of over 130 support and exercise groups around the state. Every support group is different, and many groups alternate between informal “sharing” meetings, and bringing in speakers and local experts to share information, tips, and ideas for managing your disease. Exercise groups vary from boxing and cycling to yoga and dance, and everything in between.

Educational programs are also a great avenue for people with Parkinson’s and their loved ones to learn more. With the support of a 7 member Medical Advisory Committee, WPA hosts half-day and full-day programs around the state throughout the year. Each program has at least 3 speakers sharing information on PD symptoms, treatments, management, and more.

For many people, receiving a Parkinson diagnosis can be confusing and unsettling. Information and resources can provide relief from fear of the unknown and the misinformation that often present themselves. Each person’s Parkinson disease is different, so personal attention to your own needs and circumstances is crucial.

If you or a loved one has been diagnosed with Parkinson’s, connect with Wisconsin Parkinson Association at [wiparkinson.org](http://wiparkinson.org) or 414-312-6990 to find out about the services and programs in your area. You are not alone!

Wisconsin Parkinson Association: Providing hope, community, support, and resources for people with Parkinson’s and their loved ones. [www.wiparkinson.org](http://www.wiparkinson.org)



## Parkinson Disease SYMPOSIUM

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# What can be done to... SPRING CLEAN YOUR FINANCES?



## FINANCE QUESTIONS AND ANSWERS

Timothy M. Stasinoulis, Founder/CEO of Aegis Wealth Advisors, LLC



**The Montana Department of Employment, Division of Labor Standards** claimed a small rancher was not paying proper wages to his help and sent an agent out to investigate him.

GOV AGENT: I need a list of your employees and how much you pay them.  
 RANCHER: Well, there's my hired hand who's been with me for 3 years. I pay him \$200 a week plus free room and board. Then there's the mentally challenged guy. He works about 18 hours every day and does about 90% of all the work around here. He makes about \$10 per week, pays his own room and board, and I buy him a bottle of bourbon every Saturday night so he can cope with life. He also sleeps with my wife occasionally.  
 GOV AGENT: Sounds like that's the guy I want to talk to - the mentally challenged one.  
 RANCHER: Well...that would be me.

**What Should You Keep?** Even with less itemizing under the new tax laws, there are still documents you want to retain for years to come. Fewer taxpayers are itemizing in the wake of federal tax reforms. You may be one of them, and you may be wondering how many receipts, forms, and records you need to hold onto for the future. Is it okay to shred more of them? Maybe not.

**The Internal Revenue Service has not changed its viewpoint.** It still wants you to keep a copy of this year's 1040 form (and the supporting documents) for at least three years. If you somehow fail to report some income, or file a claim for a loss related to worthless securities or bad debt deduction, make that six years or longer. (It also wants you to keep employment tax records for at least four years.)

Insurers or creditors may want you to keep records around longer than the I.R.S. recommends – especially if they concern property transactions. For the record, the I.R.S. advises you to keep documents linked to a property acquisition until the year when you sell the property, so you can do the math necessary to figure capital gains or losses and depreciation, amortization, and depletion deductions.

**Can you scan documents for future reference and cut down the clutter?** Yes. The I.R.S. says that legibly scanned documents are acceptable to its auditors. It wants you to keep digitized versions of paper records for as long as you would keep the hard-copy equivalents. Assuming you back them up, digital records

Spring Clean Your Finances continued on page 23

# HOW TO PAY

FOR HOME CARE, ASSISTED LIVING, NURSING HOME

## FINANCIAL COACHING FOR FAMILIES

- Pre-plan to help protect assets
- Understand how to spend down and qualify for Medicaid benefits
- Learn how it is possible to qualify for the VA Pension right now
- Deal with the many issues of seniors in transition



Many Wartime Veterans and their spouses are unaware that they may be entitled to a Non-Service Connected Disability Pension that can help pay for their care. Others wait too long or are denied benefits because they don't know the rules.  
*See me first - don't wait.*

**Greg Zwick, CLTC**  
 Financial Advisor



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## SUGGESTIONS ON CHOOSING KITCHEN COUNTERTOPS

continued from page 11

soapstone, a rarer product, much softer than granite, which patinas over time.

"Soapstone is an excellent alternative to marble or granite as long as the homeowners realize the maintenance issue with it," said Ray Shelton of Artisan Kitchen & Bath Gallery, Wauwatosa. "It is generally gray, green, or bluish in color and has a smooth feel. It is often seen in historic homes, although it is also used in modern homes as both a countertop and sink material."

Soapstone is a fairly soft material, but scratches can easily be sanded out with a fine sandpaper. After sanding, soapstone is usually wiped with mineral oil to darken the stone and conceal any scuffs. The mineral oil creates a darker, richer look that many homeowners prefer. In addition, soapstone is inert, which means acids and alkalis will not etch it. Soapstone is considered nearly impenetrable and will not absorb stains like some other materials.

**Marble:** "Marble is a wonderful stone that has been mined, cut, carved, and chiseled for thousands of years. Its unique veining and 'movement' make it a beautiful stone for fireplace faces, showers, and vanity tops," said Shelton. It offers a more traditional old-world look than granite does, although it is rarely used as a kitchen countertop because it can be scratched, etched, or stained. However, within the last few years, impregnating stone sealers have come a long way, and if used properly, have made marble surfaces much harder to stain. Many cooks like to include a marble top baking center in their kitchen - it's a great material for baking and candy making."

**Limestone:** Another natural stone option is limestone, which doesn't have heavy veining or graining and can withstand heat. Limestone has a neutral color palette including blue-gray, tans, golds, ivory, and creams. "Limestone is a more traditional look used often in bathrooms with coordinating stone used on the floors and shower walls," said Bernacchi. Being more porous and not as stain resistant, the bathroom works better than a heavily used kitchen. Limestone is a very soft stone that is easily slicked, nicked, and scratched."

**Ceramic Tiles:** Decorative possibilities are endless with ceramic tile, which comes in a wide variety of colors, patterns, and textures. It's also budget friendly and easy to install for the do-it-yourselfer. "Ceramic tiles are best for use near stoves because they are heat resistant," said Bernacchi. "They come in many colors, patterns, and prices, but tiles can chip easily and grout between tiles stains even when sealed."

**Butcher Block:** For the casual kitchen, Butcher Block provides a warm and homey look. Plus it's easy to install. "It's great for cutting produce and it is easy to repair, but it needs periodic sealing or refinishing to remove cuts, dings, and scratches," said Bernacchi. "And the finish affects performance. Varnish improves stain resistance, while penetrating oils decrease it."

**Laminates:** For the budget conscious homeowner who wants to change the look of their kitchen, laminates such as Formica, Nevamar, and Wilsonart are options. They come in many colors and styles; some even resemble granite. Laminates resist stains and heat, and cleans easily, scratches and chips are very difficult or impossible to repair. Plus, most laminates have visible seams.

## World's Shortest Fairy Tale

Once upon a time, a Prince asked a Princess "Will you marry me?" She said "No."

...And the guy lived happily ever after and went fishing and hunting and drank beer all day every day for the rest of his natural days. **THE END**

### A little boy opened the big family Bible...

He was fascinated as he fingered through the old pages. Suddenly, something fell out of the Bible. He picked up the object and looked at it. What he saw was an old leaf that had been pressed in between the pages.

"Mama, look what I found," the boy called out.

"What have you got there, dear?"

With astonishment in the young boy's voice, he answered,

"I think it's Adam's underwear!"

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**EARTH TALK**

From the Editors of  
E/The Environmental Magazine

## SHOWER VS BATH

*Dear EarthTalk:*

**Can you settle this age-old question for me once and for all: Is it greener to take showers or baths? And how can I save water either way?**

Like most good questions, it depends... The main variables are how long the shower takes and the flow rate of the shower head. A typical bathtub holds 36 gallons of water, but most of us only fill it up partially. For baseline purposes, let's assume a typical bath uses 25 gallons. Meanwhile, a typical shower head doles out 2.5 gallons per minute (GPM). (In 1992 the federal government mandated that all new shower heads sold in the U.S. had to be 2.5 GPM, although California, Colorado and New York have since instituted even lower limits for their own states.) According to this scenario, a 10-minute shower would use as much water as 25-gallon bath.

If you can spend less than 10 minutes in the shower, all the better for the environment. Likewise, if you install a low-flow shower head—some models go as low as 1.5 GPM now—you can save even more water and money on your water bill. The U.S. Environmental Protection Agency's (EPA's) "WaterSense" label marks shower heads that are particularly miserly when it comes to water usage.

But just because a new shower head is low-flow doesn't mean it has to *feel* like it, given the genius of engineering going into new products from fixture makers. Delta may be leading the pack with its "H, Okinetic" design that uses physically larger water droplets to provide what it describes as "the feeling of more water without using more water." Its budget-oriented 75152 model (~\$30 online) can be toggled between 2.5 GPM and a stingy 1.8 GPM, and is a top pick on leading review site Wirecutter. "On its 2.5 GPM setting...the Delta 75152 delivers a powerful, soaking spray through its four nozzles, which create a much denser spray pattern than the ring of spray holes found on most budget showerheads," reports Wirecutter.

Yet another way to cut down on water waste in the shower is by using a so-called "shower timer" that lets you know how long you've been scrubbing. Waterproof timers go from anywhere between \$6 and \$20 online; it might be the best investment in water conservation you could make. A more elaborate version is the \$149 Shower Manager, a battery-powered device that you install between an existing shower head and its supply pipe in order to ratchet down the flow significantly or shuts the shower off completely after a pre-set period of time.

For those of us who just can't give up our baths, there are some things we can do to keep the water waste to a minimum. For starters, plug the drain before you start running the water and adjust the temperature as it fills up. Also, only fill up the tub to the minimal level you'll need to get your body wet and washed. And truly committed environmentalists can find a way to reuse the "graywater" from the bathtub to irrigate your garden or water your houseplants, either by rigging up some kind of hose system or just with a plain old bucket.

EarthTalk® is a weekly syndicated column produced by Doug Moss and Roddy Scheer for the non-profit EarthTalk. To find out more, submit a question, or make a donation, visit us at [EarthTalk.org](http://EarthTalk.org).

\*\*\*\*\*

A mother thinks there's something strange going on and eventually decides to take a DNA test.

She finds out that their child is actually not related to her or her husband at all.

Wife: "Darling, there's something really important that we need to talk about. I did a DNA test and Roger isn't our biological child."

Husband: "Of course he isn't, don't you remember? We were just leaving the hospital and the baby pooped so you told me, 'Go and change the baby, I'll wait here.'"

# WRINKLE CREAMS

## Your guide to younger looking skin

By Mayo Clinic Staff

*Do over-the-counter wrinkle creams really reduce the appearance of fine lines and wrinkles? The answer depends on many factors.*

Many wrinkle creams and lotions sold in department stores, in drugstores and on the Internet promise to reduce wrinkles and prevent or reverse damage caused by the sun. Do they work? That often depends on the specific ingredients and how long you use them. Because these over-the-counter (nonprescription) wrinkle creams aren't classified as drugs, they're not required to undergo scientific research to prove their effectiveness.

### Common ingredients in anti-wrinkle creams

The effectiveness of anti-wrinkle creams depends in part on the active ingredient or ingredients. Here are some common ingredients that may result in slight to modest improvement in the appearance of wrinkles.

**Retinol.** Retinol is a vitamin A compound, the first antioxidant to be widely used in nonprescription wrinkle creams. Antioxidants are substances that neutralize free radicals — unstable oxygen molecules that break down skin cells and cause wrinkles.

**Vitamin C.** Another potent antioxidant, vitamin C may help protect skin from sun damage. Before and between uses, wrinkle creams containing vitamin C must be stored in a way that protects them from air and sunlight.

**Hydroxy acids.** Alpha hydroxy acids, beta hydroxy acids and poly hydroxy acids are exfoliants — substances that remove the upper layer of old, dead skin and stimulate the growth of smooth, evenly pigmented new skin.

**Coenzyme Q10.** This ingredient may help reduce fine wrinkles around the eyes and protect the skin from sun damage.

**Tea extracts.** Green, black and oolong tea contain compounds with antioxidant and anti-inflammatory properties. Green tea extracts are the ones most commonly found in wrinkle creams.

**Grape seed extract.** In addition to its antioxidant and anti-inflammatory properties, grape seed extract also promotes wound healing.

**Niacinamide.** A potent antioxidant, this substance is related to Vitamin B-3 (niacin). It helps reduce water loss in the skin and may improve skin elasticity.



If you're looking for a face-lift in a bottle, you probably won't find it in over-the-counter wrinkle creams. The benefits of these products are usually only modest at best.



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## KICK your METABOLISM into HIGH GEAR!



## The Dos and Don'ts of Efficient Fat-Burning

continued from page 6

your metabolism and your fat burning capacity down by a significant amount. A simple strength training program twice a week can limit your muscle loss to almost zero, and keep your metabolism running high.

Stay as active as possible. The more you use your muscles, the more calories you will burn. Moderate exercise like walking can burn three to six times more calories per minute than

sitting still, and high intensity exercise like interval training can burn more than 12 times as much. Likewise, the more you vary your daily activity and exercise, the more you keep your body on its fat-burning toes.

Don't just sit there. If you're watching TV or sitting at your desk, get up frequently to do a few exercises. Keep those resistance bands and dumbbells nearby at all times—you can fit a complete strength training workout into the commercial breaks of a one-hour TV show. Ditch your chair and sit on a stability ball (or a stationary bike) instead—even fidgeting can help!

Exercise in the morning or in frequent bouts. Both strength and cardio exercises boost metabolism by increasing your calorie burn even AFTER your session is done. You can get the most out of this perk by starting your day with a workout or by incorporating multiple exercise sessions into your day. Longer or intense workouts have a greater "after burn" but even a 15-minute walk will make a difference.

Try interval training. The harder you work, the more calories you will burn both during and after exercise—plus your fitness level will really improve. Studies show that exercising as intensely as you can, for at least 10 minutes per day, produces the best results. Interval training is an effective way to increase the intensity and duration of your workouts without running yourself into the ground or risking injury.

Include mental exercises. One of the most important (but least recognized) factors in keeping your metabolic fires well stoked is managing stress effectively. Chronic stress disrupts the hormones that regulate everything from appetite to fat storage, and can defeat even the best exercise and eating plans. The more effort you put into recognizing and handling stress, the better off you'll be. Include some time in your schedule every day for relaxation exercises, yoga, journaling, and other stress management activities.

And Most Importantly...

Make exercise and healthy eating FUN! Experiment frequently with new exercises and recipes, or anything that keeps you interested and adds some spice to your program. Well, don't stop there. The more variety you can put in your diet and your exercise routine, the more stimulating it will be. That makes it easy to put your best efforts forward, and get a major metabolic return on your investment.

Article reprinted from SparkPeople.com

According to Women's Health Magazine, the top 11 metabolism boosting foods include:

## Top 11 Metabolism Boosting Foods



1. Greek Yogurt
2. Celery
3. Kimchi
4. Spinach
5. Water
6. Lean Protein
7. Fish
8. Green Tea
9. Whole eggs
10. Chili Peppers
11. Avocado



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TODAY at the bank, an old lady asked me to help check her balance. So I pushed her over.

MY BOSS told me to have a good day.. so I went home.

MY FRIEND says to me: "What rhymes with orange" I said: "No it doesn't"

WHAT DO you call a guy with a rubber toe? Roberto.

I KNOW a lot of jokes about unemployed people but none of them work.

MY WIFE accused me of being immature. I told her to get out of my fort.

WHY wouldn't the shrimp share his treasure? Because he was a little shellfish.

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

## Budget-minded North American retirees assume Europe is too expensive... NO, it's not!

continued from page 8



under \$200,000 and even find some under \$150,000. Daily living expenses are generally low, too. An espresso for under \$1, filling sandwiches from about \$6, and produce often less than \$1 a pound."

### Spain

Being neighbors, Portugal and Spain share a friendly rivalry and like to emphasize the differences between them. But one thing they have in common is affordability.

Rents in Altea range from around \$350 to \$380 a month for a nice one-bedroom apartment or studio, and around \$435-plus for a large three-bedroom apartment. A single person can comfortably live on \$1,100 a month or a couple on around \$1,650, which includes rent, food, utilities, public transport, and entertainment.

This low-cost life isn't exclusive to small-town Spain. In the city of Valencia, for instance, rents can be found for under \$600 a month.

### Southern France

Nestled between the Pyrenees and Cévennes mountain ranges and the sparkling waters of the Mediterranean, the Languedoc region offers some of the most diverse and intense landscapes in France. With around 300 days of sunshine a year and short, mild winters, the Languedoc attracts thousands of expats. The biggest hub for expats is Montpellier, the Languedoc's historic capital. This fast-growing university town is ideal for anyone seeking a bubbling cultural scene and easy access to a variety of great restaurants, boutiques, and bars. The white-sand beaches of the Mediterranean are only a 45-minute tram/bus ride from the town center.

The Languedoc housing prices are a bit higher than other areas in France, but there are still bargains to be found. In a pretty village 15 minutes from the town of Pézenas—and an hour's drive from the sea—a three-bedroom, 1,100-square-foot townhouse is on offer for \$205,000. The fishing town of Banyuls-sur-Mer has a fully renovated two-bedroom village house of 721 square feet on the market for \$172,900.

There are other destinations in Europe that have Old World charm at affordable prices as well. Many of them fit the requirements of budget-minded North American retirees without sacrificing quality of life or access to Europe's diverse and historic culture.

For 35 years, InternationalLiving.com has been the leading authority for anyone looking for global retirement or relocation opportunities. InternationalLiving.com has more than 200 correspondents traveling the globe, investigating the best opportunities for travel, retirement, real estate, and investment.

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## SPRING CLEAN YOUR FINANCES

continued from 16

may be more durable than hard copies; after all, ink on receipts frequently fades with time.

**While many itemized deductions are gone, many records are worth keeping.** Take the records related to investment transactions. It is true that since 2011, U.S. brokerage firms have routinely tracked the cost basis of equity investments purchased by their clients, to help their clients figure capital gains. Even so, errors are occasionally made. Why not save your year-end account statement (or digital trading notifications) to be safe? In addition, you will certainly want to keep any records related to Roth IRA conversions (which as of the 2018 tax year can no longer be recharacterized).

**The paper trail pertaining to health care should also be retained.** In 2018, you can deduct qualified medical expenses that exceed 7.5% of your adjusted gross income (the threshold is scheduled to rise to 10% in 2019).

**Some records really should be kept for decades.** Documentation for mortgages, education loans, loans from a retirement plan at work, and loans from an insurance policy should be retained even after the loan is paid back. Documentation pertaining to a divorce should probably be kept for the rest of your life, along with paperwork related to life insurance. You should also keep copies of property and casualty insurance policies, receipts of expenses for home repair or upgrades, and inventories of valuable and moderately valuable items at your home or business.

**The big picture of personal financial recordkeeping has not changed much.** It is still wise to keep records pertaining to financial, health care, insurance, and real estate matters for at least a few years, and in many cases much longer.

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. 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.

## Did you know that?

### SLEEP TIGHT

Early beds were made with a wooden frame. Ropes were tied across the frame in a criss-cross pattern. A Straw mattress was then put on top of the ropes. Over time the ropes stretched, causing the bed to sag. The owner would then tighten the ropes to get a better night's sleep.

### RIFF RAFF

The Mississippi River was the main way of traveling from north to south. Riverboats carried passengers and freight but they were expensive so most people used rafts. Everything had the right of way over rafts which were considered cheap. The steering oar on the rafts was called a "riff" and this transposed into riff-raff, meaning low class.

### BARGE IN

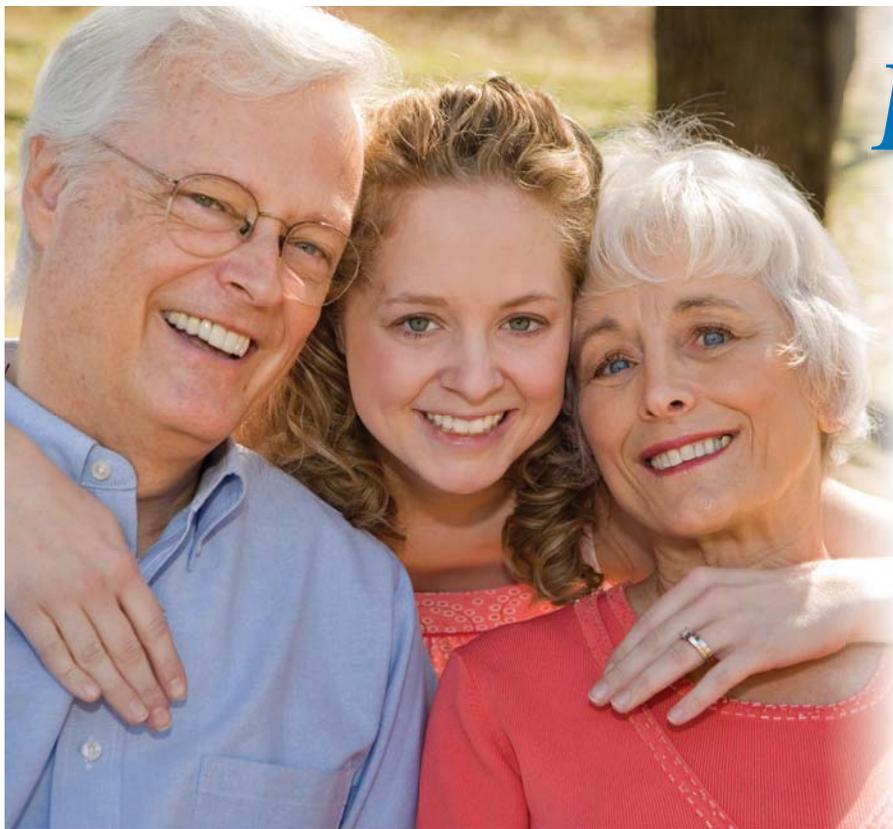
Heavy freight was moved along the Mississippi in large barges pushed by steamboats. These were hard to control and would sometimes swing into piers or other boats. People would say they "barged in".

### BUYING THE FARM

During WW1 soldiers were given life insurance policies worth \$5,000. This was about the price of an average farm so if you died you "bought the farm" for your survivors.

### OVER A BARREL

In the days before CPR a drowning victim would be placed Face down over a barrel and the barrel would be rolled back and forth in a effort to empty the lungs of water. It was rarely effective. If you are over a barrel you are in deep trouble.



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When a woman says something like "Do what you want" – seriously dude, don't do what you want. Stand still as a statue. No blinking. Play dead.

My wife left me, went away. At first I was sad, lonely and didn't know what to do with myself. But I bought a motorbike, threw a wild, loud party and got to meet some other women. I think my wife may not be so pleased when she comes back from work today.

An elderly couple talk in the evening:  
"Honey, I'm so sorry that I let out my anger at you so often. How do you manage to stay so calm with my foul moods?"  
"I always go and clean the toilet when that happens."  
"And that helps?"  
"Yes, because I'm using your toothbrush."



If you're not supposed to eat at night, why is there a light bulb in the refrigerator?

How does a penguin build it's house? Igloos it together.

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

## LAUGH OUT LOUD! COFFEE BREAK

A 60 year old millionaire is getting married and throws a big wedding reception. His friends are quite jealous and in a quiet moment one of them asks him how did he land such a hot 23 year old beauty?

"Simple," grins the millionaire, "I faked my age."  
His friends are really amazed and ask him how.  
"Well", he replied. "I said I was 87!"

Alcohol! Because no great story started with someone eating a salad.

Alcohol doesn't solve any problem, but neither does milk.

Arguing with the wife is a lot like trying to read the Terms of Use on the internet. In the end you just give up and go "I Agree".

So much has changed since my girlfriend told me we're having a baby. For instance my name, address and telephone number!

My wife and I have been married for quite a few years and my wife asked me recently to get some pills that would make sure I'd be up to some action in the bedroom again.  
I brought home diet pills. Apparently very much not what she meant.

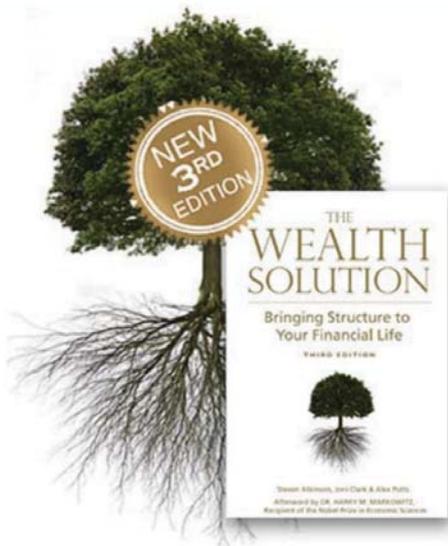
A mother thinks there's something strange going on and eventually decides to take a DNA test.

She finds out that their child is actually not related to her or her husband at all.

Wife: "Darling, there's something really important that we need to talk about. I did a DNA test and Roger isn't our biological child."

Husband: "Of course he isn't, don't you remember? We were just leaving the hospital and the baby made a big poop so you told me, 'Go and change the baby, I'll wait here.'"

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# WORD SEARCH

- |           |          |            |           |
|-----------|----------|------------|-----------|
| ACTRESS   | DEFENCE  | HUMILIATE  | RUIN      |
| ADMIRAL   | DREADFUL | HURRICANE  | SCRAMBLED |
| ALTHOUGH  | DURING   | INTERESTED | SERVICE   |
| ANGEL     | EARTH    | ITSELF     | SOLD      |
| BELL      | FATHER   | KEPT       | STICKY    |
| BORROW    | FIFTEEN  | KEYHOLE    | STRING    |
| BREAK     | FLOWER   | LAST       | TAUGHT    |
| CELEBRATE | FONDER   | LATEST     | TAXI      |
| COPY      | FUNNY    | NOTION     | THANK     |
| COWBOY    | GOOSE    | QUICK      | TRIED     |
| DARK      | HEAVY    | RAGE       | TWIG      |
| BEER      | HOPE     | RETURN     | WHOEVER   |
|           |          | RIGHT      | WROTE     |



**My last boyfriend had a lot in common with the tires on my car. They were both bald, unbalanced and full of hot air!%#@!!**

G L T E H N L E L T U R Q T E L Y U  
 R I G H T L S E R H E Y O T L U N E  
 A A I R G S C W Y E C A M D O F I R  
 G N U F I U R O T A I R E I H D K T  
 E E G A W O A H P V V I F D Y A P A  
 T K T E T A M T T Y R C E U E E I Y  
 A H C E L E B R A T E D A R K R V L  
 I E A I O E L A O X S E B I L D L A  
 L E L N U N E E T F I F O N D E R R  
 I N F D K Q D F L O W E R G B S L I  
 M I T O N U A E S M H N R K O Y E M  
 U G N I R T S S E S O S O L D O C D  
 H G U O H T L A T R E E W I D B S A  
 G R R E I E O I T N V R H U T W Y E  
 R C R C E E I L A T E S T A N O N P  
 N E K F E N A C I R R U H C L C N O  
 R Y D E T S E R E T N I F N A F U H  
 W O R E T U R N L L U D W E E U F T

## Why Teachers Go Gray

These are reported to be actual test answers from various schools in the metropolitan areas:

- Q: Name the four seasons.  
 A: Salt, pepper, mustard and vinegar.
- Q: How is dew formed?  
 A: The sun shines down on the leaves and makes them perspire.
- Q: What guarantees may a mortgage company insist on?  
 A: If you are buying a house, they will insist you are well endowed.
- Q: How can you delay milk turning sour?  
 A: Keep it in the cow.
- Q: What is the fibula?  
 A: A small lie.
- Q: What does "varicose" mean?  
 A: Nearby.
- Q: Give the meaning of the term "Caesarean Section."  
 A: The caesarean section is a district in Rome.
- Q: What is a seizure?  
 A: A Roman emperor.
- Q: What is a terminal illness?  
 A: When you are sick at the airport.
- Q: Use the word "judicious" in a sentence to show you understand its meaning.  
 A: Hands that judicious can be soft as your face.
- Q: What does the word "benign" mean?  
 A: Benign is what you will be after you be eight.
- Q: What is a turbine?  
 A: Something an Arab wears on his head.
- Q: What is a Hindu?  
 A: It lays eggs.

## I Did Not Know That, Did You?

### A SHOT OF WHISKEY

In the Old West, a .45 cartridge for a six-gun cost 12 cents, so did a glass of whiskey. If a cowhand was low on cash he would often give the bartender a cartridge in exchange for a drink. This became known as a "shot" of whiskey.



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# Crossword junkie!

abcdefghijklmnopqrstuvwxyz

From Your LIFE! Magazine

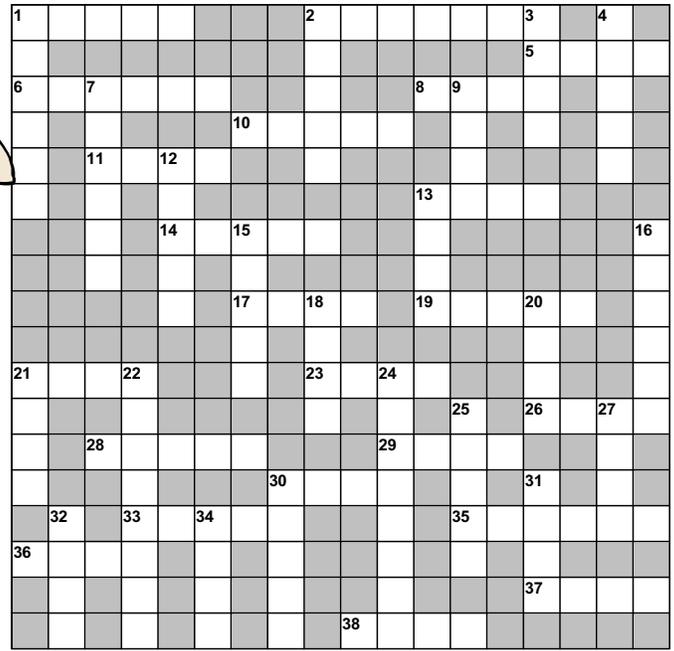


**ACROSS**

1. To argue a case
2. A child being bad
5. Obtain by hard work
6. One who loads things
8. To maliciously end a life
10. Highly respected
11. Misplace something
13. To prepare food
14. Sometimes compared to oranges
17. Happily .... after
19. Group of stems
21. Not smart
23. On which we learned
26. To owe money
28. Cars power plant
29. Fizzy malt beverage
30. To threaten with ....
33. Baby talk 'Mom'
35. Being in the moment
36. To turn directly toward an object
37. Smeller
38. Commune to discuss

**DOWN**

1. Gracious
2. Live in baby-sitter
3. Using your loud voice
4. To state on paper
7. Not awake
9. Not out of
12. Intelligent
13. Caveman weapon
15. Part of a puzzle
16. Something material
18. Justifies the means
20. Frigid
21. To challenge
22. Old fashioned underpants
24. To go underwater
25. May obtain water from
27. The present tense plural of be
30. Joyous emotion
31. Used to bake in
32. Verbalize
34. Three a day is recommended



Puzzle Answers on page 20

**A man named Joe...**  
 was being interviewed to be a Security Guard  
 'We want someone with a suspicious mind, always on high alert, wanting to attack, strong body, high sense of hearing and most importantly, a Killer instinct! Do you think you are eligible?'

Joe: 'Nope! But I think my wife should apply!'

What do Alexander the Great and Winnie the Pooh have in common?  
 Same middle name.

I googled "Rorshach test." But all that came up were pictures of my parents fighting.

What did the Buddhist say to the hot dog vendor?  
 Make me one with everything

**A man was telling a story...**  
 at a meeting how he watched his wife's routine at breakfast for years. She made lots of trips between the refrigerator, stove, table and cabinets, often carrying a single item at a time. One day I told her "Hon, why don't you try carrying several things at once?" "Did it save time?" a guy in the audience asked.

"Actually, yes," replied the speaker. "It used to take her 20 minutes to make breakfast. Now I do it in seven."

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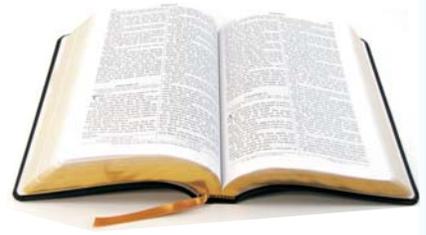


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*“to make all men see what is the fellowship of the mystery, which from the beginning of the world hath been hid in God...” (Eph. 2:9).*



### HOW DOES A PERSON BECOME A CHRISTIAN?

According to the word of God, you do not become a Christian by:

- Being water baptized
- Church membership, attendance or involvement
- Obeying the Ten Commandments or participating in sacraments or ordinances
- Asking Jesus into your heart/accepting Jesus/turning from your sins/reciting “the sinner’s prayer”

The Bible declares that being procreated in Adam’s sinful likeness and image (Gen. 5:1-5), “the heart *is* deceitful above all *things*, and desperately wicked” (Jer. 17:9). We are not sinners because we sin; we sin because by nature we are sinners (Eph. 2:1-3). As ungodly, sinners, enemies of God (Rom. 5:6-11), do we honestly think we can “accept” Him when the reality is that we need to be accepted of Him (Eph. 1:6)? If we can or must turn from our sins to be accepted, there was no reason for Christ to have died on the cross for sins and rise from the dead (1 Cor. 15:3-4); and having to recite a prayer would be a work. According to the Bible, all of these are forms of works. Eph. 2:8-9 states, “For by grace are ye saved through faith; and that not of yourselves: *it is* the gift of God: Not of works, lest any man should boast.”

The question then is, faith in who or what? Gal. 3:26 states, “For ye are all the children of God by faith in Christ Jesus.” Notice that to be a child of God is ONLY by faith and faith ONLY in Christ Jesus. This means faith is not in any other person, including not having faith in ourselves, our minister or priest, our church or denomination, or anything we do no, matter how religious or good it may be (Phil. 3:1-11). The work for our eternal salvation has been done. The Lord Jesus Christ died once for all sin. God made Christ “*to be* sin for us, [Christ] who knew no sin; that we might be made the righteousness of God in him [in Christ]” (2 Cor. 5:21). Faith in Christ Jesus is not simply believing the historical facts but trusting in him alone (Eph. 1:12-14). He did what we could never do of or for ourselves (Rom. 5:1-2).

### HOW DOES A PERSON KNOW HOW TO LIVE AS A CHRISTIAN?

2 Tim. 3:16-17 states, “All scripture *is* given by inspiration of God, and *is* profitable for doctrine, for reproof, for correction, for instruction in righteousness: That the man of God may be perfect, throughly furnished unto all good works” and Ps. 12:6-7 states that “The words of the Lord *are* pure words [perfect, without error]: ... Thou shalt keep them, O Lord, thou shalt preserve them ... for ever.” (Both passages are correctly translated in English only in the Authorized Version, commonly known as the King James Bible, not to be confused with the New King James Bible nor other English translations. Except for the King James Bible, all use corrupt Greek manuscripts compiled in 1881 by two men named Westcott and Hort who believed in racism, the occult, Darwinian evolution, Communism, British Israelism, and who denied the deity of the Lord Jesus Christ). Thus, from Genesis through Revelation, all the words of God (not the men) are inspired and the words are without error. Since none of the original manuscripts exist, for application of God’s words, inspiration falls short if the words are not also preserved. This is not a philosophical issue, but a faith issue. Do I believe God?

All Scripture is for our learning; however, no one can follow all of the Bible’s instructions; the Bible will not even allow for it. Gen. 1:29-30 says to be a vegetarian; Lev. 11:1-31 limits what animals can be eaten; and 1 Tim. 4:1-5 allows eating anything with thankfulness. Gen. 17:9-14 requires physical circumcision but Gal. 5:2-6 states that if physically circumcised, “Christ shall profit you nothing” and the person “is a debtor to do the whole law.” 1 John 1:9 speaks of continually confessing sins for forgiveness but Col. 2:13 states that those who have trusted in Christ for eternal salvation have been forgiven ALL trespasses. These are contradictions if not understood in their context. This is true for trying to live by the law OR by grace, by being part of God’s plan for Israel yet to come here on earth OR God’s plan for the Church today with its eternal position in heaven, or of looking for Israel’s required signs rather than walking by faith. To know which of these contradictions (not mistakes) to follow, the Christian must “Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth” (2 Tim. 2:15, correctly translated in English only in the KJB).

Rightly dividing is not cutting up Scripture to pick what we like and discarding the rest. Rightly dividing recognizes the divisions God Himself has placed in His words in His distinct plan to use Israel to regain earth and the Church of this dispensation of grace to regain heaven from that which Lucifer has tried to usurp in wanting to be like the most High (Is. 14:12-14). If your church does not believe and teach the literal context of Scripture applying the distinctions between Law and Grace, between Israel and the Church today, between earth and heaven, between Prophecy and Mystery, you are not being taught what you need to read, to know, to study, and to believe (Rom. 16:25; Eph. 3:1-12; Col. 1:25-28; 1 Tim. 1:16).

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