Que la magazine magaz

February 2019
A FREE PUBLICATION

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PRINT and ONLINE EDITIONS

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

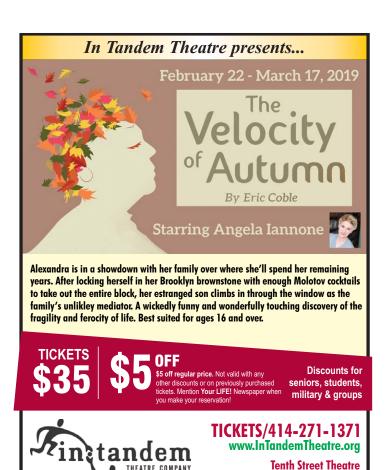


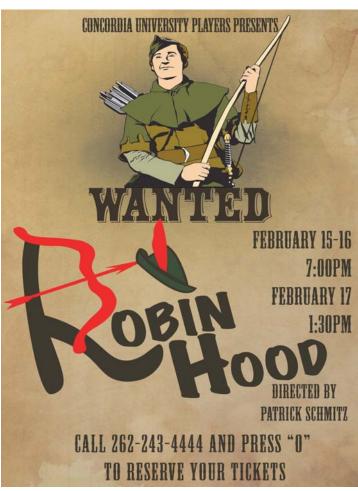
THE **RV**LIFESTYLE

Dangers of **Over-Fortified Foods**











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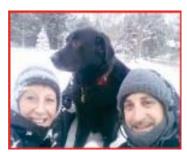
MILWAUKEE'S
LARGEST HOME SHOW!
FEBRUARY 15-17

From the Publishers

FEBRUARY 2019

Welcome to WINTER!

With the snow and crunchy, cold weather, there is no doubt winter in Wisconsin has arrived with a fervor. Amara has loved all the snow days off from school and has taken over Tom's workbench with her craft projects - and some serious hours relaxing in front of the tv!



Playing in the snow with Cuda!

The cold air and snow have made it hard to notice that the days are actually starting to get longer! Next month we'll start talking about the garden and another winter will be behind us. As I've mentioned many times before, I actually love winter, snow storms, cozy fires and all the new adventures it brings with it.

Speaking of adventure, it's not too early to start considering that RV vacation (special feature this month). You will be amazed at some of these classy homes on wheels. Sounds like a very interesting retirement lifestyle for the free-spirited.

If Cuda was younger, he would have loved skijoring (article page 15). He's our grandpa now at almost 13 so his days are spent lounging and being pampered - I even had to shovel snow paths all over the backyard so he could take his usual morning stroll! Unconditional love - he's our Valentine!

It's 8pm a few days before the February deadline. I'll be working late tonight with my 25lb Monkey (don't worry-he's really a cat) purring like a steam engine. The fireplace is filling the office with smoked wood flavor while I work and snack on peppered cashews. A Leonard Cohen CD is filling the air. Tom and Amara and snuggled in blankets on the couch. Outside the snow is deep and the temperature is a record low. Inside all is well. It is a perfect night.

Thank you all for reading Your LIFE! and supporting our advertisers. They make this possible so please take a second look through and pass along some business to them.

Stay warm. Have some fun. Love well and laugh alot!



Sandy and Tom Draelos

INSIDE THIS ISSUE



The Joy of a RV Vacation

Don't worry about missing a flight, losing your luggage or renting a car. You don't even have to worry about unpacking. Home is on wheels, the world is your backyard.

-page 10+



Top 10 Places to Live in Wisconsin

If you're looking for a place where the people are friendly, the winters are cold and the bratwurst is hot, Wisconsin cities and towns belong at the top of your list.

-page 8



Skijoring

Skijoring is a winter sport which combines a cross-country skier with a dog on a harness. Around for hundreds of years, its popularity is rapidly growing in Wisconsin combining a love of nature, exercise and dogs!

-page 15



Over-Fortified Foods

Is it true that much of our food—including cereals and snacks eaten by children—is actually over-fortified with excessive amounts of vitamins and minerals dangerous to our health?

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Your LIFE! is a monthly publication serving the 45 and above readership of Milwaukee, Waukesha, Washington and Ozaukee counties.

We provide informative, helpful & entertaining content which relates to the issues facing this diverse, active, mega-consumer market!

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SUPPORT / Amara May

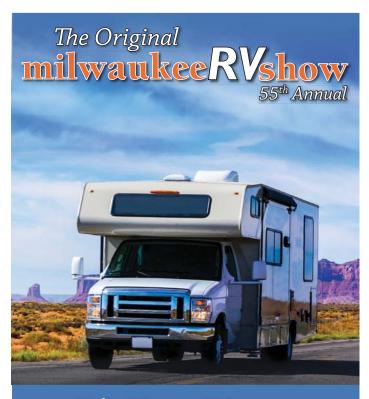


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Contact Team Manager Mary Ackerman today to schedule a trial practice at a local YMCA. E-mail: mlacker@sbcglobal.net to reserve your practice spot. www.twitter.com/GenAliveDancers 262-796-8646

The Pfister Book Club

February 21st

The Pfister Book Club, 7-9pm

Join the Pfister as they celebrate the page-turners of the day!

Nothing stuffy about this club – all readers are encouraged to attend and enjoy the beauty of the Pfister along with a complimentary beverage at Lobby Lounge, a themed dessert by Travis Martinez, Pfister pastry chef and self-parking in attached lot. Join other book enthusiasts, and the previous Pfister Narrator, Nicole Mattke, in the elegant Rouge ballroom to discuss the book, Once Upon a River by Diane Setterfield.

The Pfister Hotel is located at 424 E. Wisconsin Ave. in downtown Milwaukee. For more information, please visit www.thepfisterhotel.com

Milwaukee Riverkeeper Spring Cleanup Site Captains Needed

The 24th Annual Milwaukee Riverkeeper Spring Cleanup is a little more than 3 months away, but we are elbow deep in planning! This year's event will be held on Saturday, April 27th from 9 AM – NOON. Before registration for your community's local site can open in February, we need to find a few more Site Captains!

Captains needed for the following locations:

- · Hank Aaron State Trail: 94th St 116th St
- · Lyon's Park
- · Kinnickinnic Parkway near St. Luke's Medical Center
- · Lincoln Creek: N 51st St
- Rite Hite Family YMCA

If you are interested in becoming a Spring Cleanup Site Captain, please email Cleanup Coordinator, Rose Alvarez at rose@milwaukeeriverkeeper.org for more information!



February 7th

Wingspan and Wine

Schlitz Audubon Nature Center Spend a winter evening tasting wine and local chocolate while meeting birds of prey

February 9th

Kohl's Wild Theater at Winter Carnival

Washington County Fair Park Center This 45-minute combination of short musicals teach children about the concepts of habitat preservation, animal adaptation, hibernation, migration, and more! All ages

February 10th

Schauer Arts Center / Glen Gerard Comic-magician inspired by a Houdini at age 10, he knew he would someday entertain audiences with his unique brand of humor and magic. Comedy, sleight of hand, and

February 14th

outrageous audience participation

Bang and Burn - Anti-Valentine's Party SafeHouse, 779 North Front St., Milwaukee Calling all agents who have been burned by the flames of love! Bring an item that reminds you of your ex to destroy in a fiery inferno. Bring an item to burn to enter to win a \$100 bar tab to use in the future

February 14th

Milwaukee Domes / 6-9pm.

The romantic atmosphere of the Domes for Valentines. Cocktails, small plate dining and desserts will be available for purchase. Stroll the softly lit Domes, take a walk in the moonlit Desert Dome, spend a romantic moment in the Tropics, enjoy a light show and Miniature Milwaukee Train Show in the Show Dome

February 14th-17th

Disney On Ice - 100 Years of Magic

Fisery Forum

The monumental ice skating spectacular

February 15th

Harley-Davidson Presents Mama Tried's Flat-Out Friday

UW-Milwaukee Panther Arena Indoor motorcycle (and motor scooter!) racing in 14 different classes from amateur to pro, vintage to hooligan, vouth to expert

February 15th-17th

NARI Spring Home Improvement Show

State Fair Park

The show is packed wall-to-wall with hundreds of trusted local professionals who are ready and willing to share information, advice and insight on how to remodel or improve your home

February 16th

Milwaukee Comic Con

State Fair Park

It's back with a bigger and better than ever show! The Milwaukee Comic Con will feature over 300 artist tables, vendor booths, and special quests. But we're also bringing cash prize cosplay contests, video gaming tournaments, and a whole weekend of fun! Milwaukee's largest comic book and pop culture event



February 16th

MKE UpCycle

1512 West Pierce Street, Milwaukee Antiques On Pierce

Largest Antique Mall in Southeastern Wisconsin, with over 50,000 square feet, 150 dealers and three floors of fun. Located in the historic Quality Biscuit Company building, just south of Potawatomi Hotel and Casino. Specialty event focused on handcrafted and handmade items including; repurposed and upcycled, clothing and jewelry

February 16th-17th

Cedarburg's Winter Festival

Family-friendly event! The theme this year is National Lampoon Vacation Movies

February 17th

Antique Show & Sale:

Appraisals & Chili Lunch Friess Lake School, Richfield Historical

Society

An event featuring appraisals of your treasure, an area of antique dealers and a chili lunch. \$5 per appraisal item (includes admission to the Antique Dealer Sale Area). Easy access, free parking

February 22nd-24th

57th Annual O'Reilly Auto Parts World of Wheels Custom Car Show Wisconsin State Fair Park America's Premier Show car series

February 23rd

Urban Candlelight Hike

Three Bridges Park 610 S 35th St

Grab your friends and family and bundle up for an exciting winter adventure at the Urban Candlelight Hike! Hiking or snowshoeing on two miles of the candlelit Hank Aaron State Trail, roaring campfires, marshmallow roasting, and so much more

Feb 23rd- March 3rd

2019 Car & Truck Show

Wisconsin Center

See the newest models from all the major brands plus concept cars, hybrids, classics, antique and custom cars, performance accessories...

Feb 28rd- March 3rd

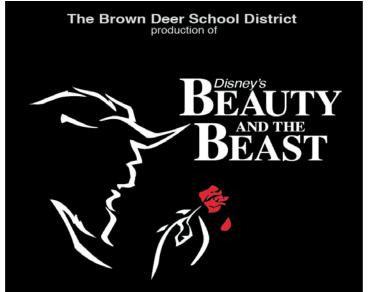
Milwaukee RV Show

State Fair Park

There are over 100 exhibitors related to the Recreational Vehicle lifestyle! Pop-up campers, truck campers, travel trailers, fifth wheels, motor homes, and park models of all sizes! Whatever your interest or budget, there will be plenty to







Alan Menken Howard Ashman & Tim Rice Linda Woolverton Disney Theatrical Productions

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Top 5 Reasons to Say YES to Dating in 2019

As dating opportunities arise, we often come up with reasons why we shouldn't accept the invitation, ranging from "I'm too busy" to "He just isn't my type." Yes, meeting new people can be scary and exhausting, but if you want to find love, you have to push through the fear and live your life knowing you'll get what you want.

Prioritize yourself. Make it a New Year resolution to say yes to dating in 2019. You're never going to have what you want if you don't leave the house. Maintaining an open and optimistic attitude is essential to learning what makes you happy and finding it.

Here are 5 reasons I said yes—and ultimately found my soul mate.

Dating after a

break-up can be challenging for anyone, no matter what stage you are in life. The

longer the

relationship,

the more diffi-

cult it is to get

"back in the

game."

- 1. Practice makes perfect. Let's face it: if you're coming out of a long relationship, you're probably out of practice when it comes to basic things such as flirting, reading social cues and navigating the general world of dating. Take a step forward and say yes to a date that you feel is less than perfect. Dip your toes in the water and polish your dating technique.
- 2. He could be a friend. If a friend, co-worker or prospective new date asks you to a social event SAY YES. You may think this person isn't your type or that you've already gone out once and it didn't work. But if you keep things light you may discover that he has great friends and so do you. Expanding your circle of friends can bring you new opportunities to meet new friends and new opportunities. Not every date has to be your next forever. But it could lead to a solid friendship.
- 3. You need to find out what you want. My grandmother used to say that you have to kiss a lot of frogs before your find Prince Charming. While most of us aren't waiting around for Prince Charming, it still holds true that you have to find out what you want to know what you want. Date with a purpose and pay attention to how you feel with each interaction. You may think you know what you want, but meeting new people will allow your internal voice to guide you and reveal what really makes you happy. Say yes, and pay attention to what makes you feel good.
- 4. The situation may surprise you. Many of us have a list of the features or traits that we look for in a mate. It's important to know what you want, but don't create a rigid box that doesn't allow you to expand or be open to new things that you want in life. If you say yes, the person or situation may just surprise you—and you may surprise yourself. Opposites often attract, so try a social situation or date that you would normally dismiss because it sits outside of our box.
- 5. Get ready for the real thing. It's natural to desire a mate. You never know when someone who is perfect for you will cross your path. Although you may feel ready, you want to ensure that you've done your homework and are truly ready. You can't expect to come out of a relationship and be prepared for "the one." Say yes so that you've given yourself an opportunity to know what's important to you, and how to recognize and land your soul mate.

Happy dating.

Kelly Green is the author of Back in the Game: My Year of Dating Dangerously. She lives in Austin, Texas.

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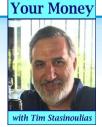


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FINANCE OUFSTIONS ANSWERS

10 Bad Money Habits to Break In 2019

Do bad money habits constrain your financial progress? Many people fall into the same financial behavior patterns year after year.



1 Lending money to family & friends.

You may know someone who has lent a few thousand to a sister or brother, a few hundred to an old buddy, and so on. Generosity is a virtue, but personal loans can easily transform into personal financial losses for the lender. If you must loan money to a friend or family member, mention that you will charge interest and set a repayment plan with deadlines. Better yet,

don't do it at all. If your friends or relatives can't learn to budget, why should you bail them out?

2 Spending more than you make.

Living beyond your means, living on margin, whatever you wish to call it, it is a path toward significant debt. Wealth is seldom made by buying possessions; today's flashy material items may become the garage sale junk of 2027. That doesn't stop people from racking up consumer debts: a 2017 study conducted by NerdWallet determined that the average U.S. household carries \$15,654 in credit card debt alone.

Saving little or nothing.

Good savers build emergency funds, have money to invest and compound, and leave the stress of living paycheck-to-paycheck behind. If you can't put extra money away, there is another way to get some: a second job. Even working 10-20 hours more per week could make a big difference. The problem of saving too little is far too common.

4 Living without a budget.

You may make enough money that you don't feel you need to budget. In truth, few of us are really that wealthy. In calculating a budget, you may find opportunities for savings and detect wasteful spending.

5 Frivolous spending.

Advertisers can make us feel as if we have sudden needs; needs we must respond to, needs that can only be met via the purchase of a product. See their ploys for what they are. Think twice before spending impulsively.

6 Not using cash often enough.

No one can deny that the world runs on credit, but that doesn't mean your household should. Pay with cash as often as your budget allows.

7 Gambling

Remember when people had to go to Atlantic City or Nevada to play blackjack or slots? Today, behemoth casinos are as common as major airports; most metro areas seem to have one or be within an hour's drive of one. If you don't like smoke and crowds, you can always play the lottery. There are many glamorous ways to

lose money while having "fun." The bottom line: losing money is not fun. It takes willpower to stop gambling. If an addiction has overruled your willpower, seek help.

8 Inadequate financial literacy.

Is the financial world boring? To many people, it is. The *Wall Street Journal* is not exactly *Rolling Stone*, and *The Economist* is hardly light reading. You don't have to start there, however: great, readable, and even entertaining websites filled with useful financial information abound. Reading an article per day on these websites could help you greatly increase your financial understanding if you feel it is lacking.



Bad Money Habits continued on page 14





Best Cities to Live in **Viscons**i

By Rebecca Lake / www.creditdonkey.com

Wisconsin is famous for cheese, beer and the Green Bay Packers, but there's much more to the Badger State than meets the eye.

> If you're looking for a place where the people are friendly, the winters are cold and the bratwurst is hot, Wisconsin belongs at the top of your list. Whether you're an arts enthusiast or your prefer the great outdoors, there's plenty here to keep you busy, and the low cost of living is particularly great if you're raising a family or enjoying retirement. Each city in our rankings is different from the next but their individuality is what makes them all great places to live.



10. Appleton. Odds of Being a Victim of a Violent Crime: 1 in 345: Commute Time: 17.9 minutes: Income: \$52,605; Residents Who Attended Some College, No College: 20.8%; Restaurants: 1 per 374 inhabitants

Appleton sits on the Fox River, just north of Lake Winnebago and about 30 miles south of Green Bay. With a population of over 73,000, Appleton, the largest city in our rankings, still manages to convey a small-town vibe. Education and manufacturing are among the leading industries, and the city is home to Lawrence University, the second co-ed college established in the U.S. Residents enjoy a crime rate that's below the national average and median household incomes approach \$53,000.

Did You Know: Appleton takes its name from Sara Appleton, wife of Amos Lawrence, the man who oversaw the construction of Lawrence University.

9. Manitowoc. Odds of Being a Victim of a Violent Crime: 1 in 542; Commute Time: 16 minutes; Income: \$42,579; Residents Who Attended Some College, No College: 21.6%; Restaurants: 1 per 379 inhabitants

To the east of Appleton lies Manitowoc, which sits on the shores of Lake Michigan near the mouth of the

Manitowoc River. Besides spectacular waterfront views, this smaller town features a strong local economy, excellent schools and a thriving arts community. Some of the most popular attractions include the Wisconsin Maritime Museum and the Pinecrest Historical Village, where visitors can experience what life was like in 1850s Manitowoc. Did You Know: For nearly 160 years, Manitowoc was a major supplier of malted barley for the Anheuser-Busch Company.

8. La Crosse. Odds of Being a Victim of a Violent Crime: 1 in 337: Commute Time: 15.6 minutes: Income: \$39,014; Residents Who Attended Some College, No College: 20.8%; Restaurants: 1 per 264 inhabitants

The largest city in western Wisconson, La Crosse sits on the banks of the Mississippi River just a stone's throw from the Minnesota border. Like many Wisconsin cities, La Crosse began as a fur trading settlement, but today the city's economy is based around the healthcare and education industries. The dining scene offers everything from authentic Italian dishes to fried cheese curds, a regional favorite. Did You Know: If you're in the mood for a cocktail, head downtown to Third Street, which once made the Guinness Book of World records for having the most bars on a single street.

7. Wauwatosa. Odds of Being a Victim of a Violent Crime: 1 in 599; Commute Time: 20.2 minutes; Income: \$68,674; Residents Who Attended Some College, No College: 20.5%; Restaurants: 1 per 380 inhabitants

Head west out of Milwaukee and you'll come to Wauwatosa, a suburban area of just over 47,000 residents. Nicknamed "Tosa" by the locals, the city is just 15 miles from the downtown metro area and the average commute takes around 20 minutes. Baseball fans will love the close proximity to Miller Park, home of the Milwaukee Brewers, while the nearby Milwaukee County Zoo is a favorite spot for families. Did You Know: Architect Frank Lloyd Wright designed a number of buildings in Wisconsin, including the Annunciation Greek Orthodox Church in Wauwatosa.

6. Franklin. Odds of Being a Victim of a Violent Crime: 1 in 2,232; Commute Time: 23.6 minutes; Income: \$76,426; Residents Who Attended Some College, No College: 22.3%; Restaurants: 1 per 752 inhabitants

Best Cities to Live in Wisconsin continued on page 11



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Age 50+? You may be at risk for AMD sight loss

by Cheryl L. Dejewski

Age-related macular degeneration (AMD) is the leading cause of central vision loss in Americans over age 50profoundly impacting quality of life and independence. The team at Eye Care Specialists explains how prompt diagnosis and advanced treatment can protect and preserve vision.

What is AMD?

"AMD is an eye disease in which the macula (a highly sensitive area of the retina) becomes damaged causing loss of straight-ahead central vision (as needed for driving a car, reading fine print and recognizing faces)," explains Mark Freedman, MD, an ophthalmologist with 30+ years of experience. "Dry' AMD is more common (90% of cases), tends to progress slowly, and be less severe. 'Wet' AMD is less common, but can progress quickly and cause profound loss of central vision. Without treatment, 70% of wet AMD patients become legally blind within two years."

Risk Factors

- **Age:** The risk of developing AMD skyrockets from 2% for adults ages 50-59 to 30% for those age 75+
- **Heredity:** A family history of AMD
- Gender: Females are at greater risk
- Race: Being Caucasian raises risk
- Smoking: Increases risk 2-5 times
- Circulatory problems
- Obesity and inactivity
- **■** Light-colored eyes
- Prolonged sun/UV-light exposure
- A diet high in fat and low in vitamins, minerals and antioxidants

Detection & Prevention

"Sight-robbing conditions often go undetected and untreated because they develop gradually in one eye and good vision in the other masks the problem,' explains Daniel Paskowitz, MD, PhD, an eye care specialist with credentials from Harvard and Johns Hopkins. "People age 50-plus should have a thorough dilated eye exam every two years to check for AMD and other hidden conditions, like glaucoma. If you notice warning signs, schedule a comprehensive eye exam immediately to determine the presence, type and severity of AMD and whether treatment would help."

"As for prevention, we encourage wearing sunglasses, eating a diet high in healthy nutrients and low in fat and sugar, and NOT smoking (which raises risk 2-5 times). We also suggest using a simple paper Amsler Grid to easily test



your eyes at home for changes," says Michael Raciti, MD, who often conducts educational lectures for area eye doctors.















Age-Related Macular Degeneration (AMD) damages central vision, causing difficulty with seeing clocks, signs, faces and words, as well as distortion of lines, colors, sizes and edges.

Treatment

"For significant dry AMD, we usually recommend vitamin supplements, sunglasses, and not smoking to prevent or slow progression. For wet AMD, we review the risks, benefits and candidacy for injections of special medications. such as Avastin, Eylea and Lucentis," explains Brett Rhode, MD, a partner at Eye Care Specialists, where thousands of AMD patients are diagnosed and treated each year. "These revolutionary drugs inhibit the growth of the abnormal blood vessels that cause wet AMD. Although there are NO guarantees, we have seen remarkable results with regular in-office injection treatment (about every 4-8 weeks), including stopping the progression of wet AMD in 90 percent of patients and gaining improvement in vision in up to 30 percent," says Daniel Ferguson, MD, who performs injections on a daily basis. He adds, "These injections are also successful for treating diabetes-related vision damage.'

Maintaining Independence

"AMD patients can stay independent and productive by following their eye care specialist's treatment plan, utilizing low vision aids (handheld and closed circuit TV magnifiers, telescopic devices, talking books, etc.), contacting support/ transport services, and learning new ways to perform activities," reports optometrist David Scheidt, OD, who cares for patients at three area offices.

Warning Signs

AMD usually develops gradually and painlessly, and good vision in one eye can mask problems in the other. As it progresses, however, you may notice:

- Difficulty with reading or doing tasks that require close vision
- Distortion of colors, sizes & details
- Blurriness of faces, clocks & words
- Edges and lines are bent or wavy
- Blind spots (dark or empty spaces) in the center of vision

If you have any of these symptoms, call 414-321-7035 for a free booklet or call the offices below to schedule a comprehensive eye exam.

For Free Booklets & Information: Call 414-321-7035 or visit www.eyecarespecialists.net

See the best you can see, when you see Wisconsin's leaders in ophthalmology.

Are you putting your vision at risk?

Most people aren't motivated to make an eye appointment unless they notice a problem—and often not even then. However, many sight-threatening conditions have no warning signs. We can help. If you know the risks, symptoms, tests and treatment options for common eye concerns, you're more likely to take action. Call 414-321-7035 for detailed free booklets on cataracts, glaucoma, AMD, and diabetes. Read. Educate yourself. And, take action. If your last eye exam was more than a year ago, call today to protect your vision for tomorrow.

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Daniel Paskowitz, MD, PhD

Michael Raciti, MD

www.eyecarespecialists.net Practice profile & common eye concerns information



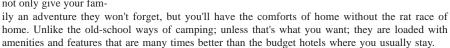
The you of an RV Vacation

By Midge Hand

Every spring break, every summer, you load up the family and head off to your usual vacation spot. It may be a cabin at the lake or a cabana on the beach. Maybe it's a week at grandma's with a stop by some of the same tourist attractions you've seen a hundred times but it's a week away from the rat race, with the family and gives you some quality time with the kids.

Why not try something different next time? Hit the road in luxury and find new adventures! A 5th wheel, camper, RV or travel-trailer will

not only give your fam-

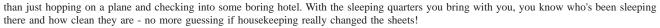


Find state parks and national parks where you can stay and enjoy the wide open space of nature. These parks offer lakes and hiking trails; many have organized guided walks for kids - no adults allowed. How awesome would that be to have the kids taken care of for a few hours while Mom and Dad just chill-out and relax in that roomy camper?

You can still go by grandma's too, just park in front of her house; it's just like you brought your own bathroom and bedroom. It may just be a relief for grandma this year!

Taking the family vacation on the road with a 5th wheel, camper van, RV or travel-trailer lets you see so much more

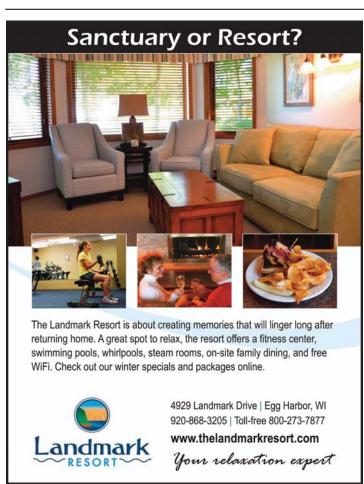
Visiting family is (more) fun. Since you are bringing your own house, you have your own space when you want and need it.



Bring along the family's favorite snacks and the kids can have a game system, listen to their iPods or watch a DVD, all while going down the road. No more questions like "Where are we?" or "Are we almost there?" The kids can bring their favourite toys and even their bikes.

A family vacation, or just a quick trip away for the weekend to take a well-earned break is possible when you have a camper van. You don't have to worry about booking accommodation as you have your own onboard lodgings.

You'll enjoy and remember these trips for years to come. They may very well be some of the best vacations you've ever had!





Best Cities to Live in Visconsin

Continued from page 8

Another suburb of Milwaukee, Franklin lies near the Muskego Lake metro area. The city is particularly attractive to residents due to its extremely low violent crime rate, higher median household incomes and relatively short commute to downtown. Education, healthcare,

manufacturing and the retail sector lead the way and the largest employers include Northwestern Mutual Life Insurance and Wheaton Franciscan Healthcare Medical Center. Did You Know: Franklin is named in honor of scientist, inventor and Founding Father Benjamin Franklin.

5. Neenah. Odds of Being a Victim of a Violent Crime: 1 in 734; Commute Time: 18.2 minutes; Income: \$51,168; Residents Who Attended Some College, No College: 20.2%; Restaurants: 1 per 344 inhabitants

Just down the road from Appleton is the city of Neenah, which happens to be the smallest city on our list with a population of slightly less than 26,000. Neenah began as a farming and industrial settlement, and that heritage is reflected by the continued presence of the paper, steel and manufacturing industries. Families are drawn to Neenah because of its low crime rate while retirees enjoy the scenic views from nearby Lake Winnebago.

4. West Bend. Odds of Being a Victim of a Violent Crime: 1 in 1,078; Commute Time: 23.5 minutes; Income: \$54,579; Residents Who Attended Some College, No College: 25.8%; Restaurants: 1 per 415 inhabitants

Despite its name, West Bend is actually tucked away in the southeast corner of the state, approximately 40 miles north of Milwaukee. The city's economy is based around manufacturing and financial services, and the median household income is more than \$54,000. One of West Bend's biggest attractions is the historic downtown area, which features shops, museums, historic buildings and miles of hiking, walking and biking trails.

3. Stevens Point. Odds of Being a Victim of a Violent Crime: 1 in 559; Commute Time: 15.9 minutes; Income: \$38,934; Residents Who Attended Some College, No College: 22.8%; Restaurants: 1 per 285 inhabitants

Stevens Point sits in central Wisconsin, just east of the Wisconsin River. A low violent crime rate and a strong emphasis on education make Stevens Point a great place to raise a family, but it's also favorable if you're searching for a new job. Several major companies are headquartered here, including Delta Dental of Wisconsin and Sentry Insurance, and the median household income is just short of \$40,000. There are plenty of breweries and bistros to explore, as well as more upscale dining locals such as @1800, which styles itself as a restaurant, lounge, gallery and theater. Did You Know: Stevens Point has been recognized by a number of publications as a "Top 10 Dream Town," one of the "Top 10 Places to Live," and one of the "Top 25 Places to Retire."

2. Brookfield. Odds of Being a Victim of a Violent Crime: 1 in 2,005; Commute Time: 20.7 minutes; Income: \$88,012; Residents Who Attended Some College, No College: 18.1%; Restaurants: 1 per 333 inhabitants

Approximately 15 miles west of Milwaukee, Brookfield is one of the safest and most affluent cities in our study. The violent crime rate is one in over 2,000 and the median income is more than \$88,000. Commute times here are reasonable, at right around 20 minutes, and the possibilities are endless if you're interested in enjoying some family fun or a night on the town. The local restaurant scene has something for everyone, whether you're craving hot and spicy Indian food or an organic vegan meal. Did You Know: Carolina Ingalls, mother to beloved author Laura Ingalls Wilder, was born in Brookfield in 1839.

1. Superior. Odds of Being a Victim of a Violent Crime: 1 in 329; Commute Time: 14.9 minutes; Income: \$41,144; Residents Who Attended Some College, No College: 26%; Restaurants: 1 per 269 inhabitants

You'd be hard-pressed to find a city more aptly named than Superior. Located on the western edge of Lake Superior, this city of just under 27,000 is a major transportation hub, with the Duluth-Superior port accounting for a significant share of the workforce. As an added bonus, residents here enjoy the shortest average commute - just 14.9 minutes - of any city on our list. Median incomes are past the \$41,000 mark and the violent crime rate is below the national average. While you'll find high-end dining options, locals also prefer more low-key spots like The Shack and Gronk's Grill & Bar. Did You Know: One of Superior's main tourist attractions is the S.S. Meteor, the world's last intact above-water Whaleback freighter ship.

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10 Bad Money Habits to Break

continued from page 7

Ont contributing to IRAs or workplace retirement plans.

Even with all the complaints about 401(k)s and the low annual limits on traditional and Roth IRA contributions, these retirement savings vehicles offer you remarkable wealth-building opportunities. The earlier you contribute to them, the better; the more you contribute to them, the more compounding of those invested

assets you may potentially realize. DIY retirement planning.

Those who plan for retirement without the help of professionals leave themselves open to abrupt, emotional investing mistakes and tax and estate planning oversights. Another common tendency is to vastly underestimate the amount of money needed for the future. Few people have the time to amass the knowledge and skill set possessed by a financial services professional with years of experience. Instead of flirting with trial and error, see a fiduciary professional for insight

Do you have a financial question for Tim? He can be contacted at (262)369-5200, emailed at info@aegiswi.com, or on his website at www.aegiswi.com. Timothy M. Stasinoulias 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.

Son: "Mom can I get twenty bucks" Mom: Does it look like I am made of money Son: "Well isn't that what M.O.M stands for?"

The market may be bad, but I slept like a baby last night. I woke up every hour and cried.



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By Amy Bayer / TravelWisconsin.com

Skijoring is a winter sport which combines a cross-country skier with a dog on a harness. You provide power with skis and poles while your dog adds additional power by running and pulling, following your verbal commands. It's an activity which allows both human and four-legged athletes to enjoy exercise in the great outdoors during winter.

Skijoring is derived from the Norwegian word for "ski driving," and one to three dogs are commonly used (although in some circumstances horses or motorized vehicles are also used). Although skijoring has been around for hundreds of years, its popularity is rapidly growing in Wisconsin. As more races and tour companies feature skijoring, dog enthusiasts recognize it as an activity they can participate in with a dog and minimal equipment.

Here are some ideas for places to go in Wisconsin whether you're looking to learn or are an experienced skijorer.

Skijoring falls under the category of sled dog sports, so before you begin it is recommended to review the sled dog care guidelines at the Mush with Pride website. Most medium-sized dogs (30 pounds and up) will be able to skijor if trained properly.



Justin Trails B&B Resort - Sparta. The Justin Trails Nordic Center offers a lot of open space including a special dog loop for skijoring with your fourlegged friend. Staff at Justin Trails also provides skijoring lessons for you

and your dog; all you need is a dog that likes to pull and they will help you with the rest.

Minocqua Winter Park - Minocqua. The Minocqua Winter Park holds skijoring clinics hosted by the Wisconsin Trailblazers Sled Dog Club. Their clinics are a great place for you and your dog to learn to skijor, and it's a fantastic location to practice after you've learned the ba-

When you're ready to go skijoring on your own, look for dog-friendly parks around the state that have multi-use trails or trails that have not already been groomed specifically for cross-country skiers. Here are some locations for you to check out:

Chase's Point (Orange Trail) - Superior (Shared with snowmobiles/ATVs.)

Chippewa Moraine State Recreation Area - New Au-

Indian Lake County Park (Pet Area) - Cross Plains Interstate State Park (Silverbrook Trail) - St. Croix Falls (While the park doesn't have official skijoring trails, they have more multi-use trails than other state park in the region.)

MECCA Trails - Mercer (Dogs are allowed on untracked areas.)

Pike's Creek & Jerry Jay Jolly Trails - Bayfield (Note dogs can't access via the Mt. Ashwabay/Skill Hill Road entrance.)

Seeley Hills Trail - Hayward

Southern Kettle Moraine Unit - Lapham Peak (Prairie Path) - Delafield

SKIJORING EVENTS

Barkie Birkie - Hayward / Feb 21

The American Birkebeiner (Feb 21-24) is a four-day event that hosts thousands of skiers from around the world. Included in this skiing extravaganza is the Barkie Birkie, which loops through Hayward and has two courses: one for fast, experienced teams and another course for novice, inexperienced teams

Merrill Winterfest Sled Dog Race - Merrill February 16-17

Hundreds of sled dog enthusiasts compete during this annual winter event. More than just sled dog races, Merrill's Winterfest also has a skijoring track and numerous other community activities like skating.

Skijoring on the Square Madison / Feb 2-3

There is always snow in February on the Capitol Square for the Madison Winter Festival, an event that hosts cross country skiing, snow carving, fat bike races, ice sculptures and, of course, skijoring. The 3K competition races around our State Capitol building on more than 90 truckloads of snow that is dumped on the streets.

Three Bear Sled Dog Race - Land O' Lakes Winter Festival, Feb 2-3

One of the premier spectator races in the northern Midwest. The Three Bear's course is known for its beautiful trails and warm hospitality. From six-dog sled races to skijoring, this event is a favorite among dogs and their owners.

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Earth Talk

From the editors of E - The Environmental Magazine

Added nutrients in the processed foods we eat could indeed be too much of a good thing, especially for kids. According to a report from non-profit health research and advocacy group **Environmental Working** Group (EWG), nearly half of American kids aged eight and under "consume potentially harmful amounts of vitamin A, zinc and niacin because of excessive food fortification, outdated nutritional labeling rules and misleading marketing tactics used by food manufacturers."

Is it true that much of our food—including cereals and snacks eaten by children—is actually over-fortified with excessive amounts of vitamins and minerals dangerous to our health?

EWG's analysis for the "How Much Is Too Much?" report focused on two frequently fortified food categories: breakfast cereals and snack bars.

Of the 1,550 common cereals studied by EWG, 114 (including Total Raisin Bran, Wheaties Fuel, Cocoa Krispies, Krave and others) were fortified with 30 percent or more of the adult Daily Value for vitamin A, zinc and/or niacin. And 27 of 1,000 brands of snack bars studied (including Balance,

Kind and Marathon bars) were fortified with 50 percent or more of the adult Daily Value for at least one of these nutrients. Researchers based their analysis on Nutrition Facts labels on the various food items' packaging.

"Heavily fortified foods may sound like a good thing, but it when it comes to children and pregnant women, excessive exposure to high nutrient levels could actually cause short or long-term health problems," says EWG research director Renee Sharp, who co-authored the report. "Manufacturers use vitamin and mineral fortification to sell their products, adding amounts in excess of what people need and more than might be prudent for young children to consume."

Sharp adds that excessive levels of vitamin A can lead to skeletal abnormalities, liver damage and hair loss, while high doses of zinc can impede copper absorption, compromise red and white blood cells and impair immune function. Also, too much vitamin A during pregnancy can lead to fetal developmental issues. And older adults who get too much vitamin A are at more risk for osteoporosis and hip fractures.



EWG suggests it's time to overhaul our food labeling system to better account for how ingredients may affect children as well as adults. "In other words, when a parent picks up a box of cereal and sees that one serving provides 50 percent of the Daily Value for vitamin A, he or she may think that it provides 50 percent of a child's recommended intake," says EWG researcher and report co-author Olga

Naidenko. "But he or she would most likely be wrong, since the Daily Values are based on an adult's dietary needs."

EWG is working on the U.S. Food and Drug Administration (FDA) to update its guidelines for Nutrition Facts to better reflect how foods affect children as well as adults. In the meantime, parents might want to consider scaling back on fortified foods for their kids in favor of so-called whole foods (unprocessed, unrefined fruits, vegetables and whole grains) that deliver the right amounts of nutrients naturally.

"Research consistently shows that the nutrient amounts and types found in whole foods provide optimal nutrition as well as least risk," says Ashley Koff, a registered dietitian and a former ad executive for kid's cereals and snack bars. "We owe it to parents and kids to make it easiest to choose better quality foods."

EarthTalk® is written and edited by Roddy Scheer and Doug Moss and is a registered trademark of E - The Environmental Magazine (www.emagazine.com). Send questions to: earthtalk@emagazine.com.

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National Freedom Day FEBRUARY 2

National Groundhog Day FEBRUARY3

National Wear Red Day
FEBRUARY 4

National Homemade Soup Day FEBRUARY 5

National Bubblegum Day
FEBRUARY 6

National Frozen Yogurt Day
FEBRUARY7

National Send a Card to a Friend Day
FEBRUARY 8

National Kite Flying Day

FEBRUARY9

National Pizza Day

FEBRUARY 10

National Cream Cheese Brownie Day
FEBRUARY 11

National Shut-In Visitation Day

FEBRUARY 12

National Plum Pudding Day FEBRUARY 13

National Clean Out Your Computer Day

FEBRUARY 14

National Cream-Filled Chocolates Day
FEBRUARY 15

Singles Awareness Day FEBRUARY 16

National Do a Grouch a Favor Day
FEBRUARY17

Random Acts of Kindness Day

FEBRUARY 18
National Drink Wine Day

FEBRUARY 19

National Chocolate Mint Day
FEBRUARY 20

National Love Your Pet Day

FEBRUARY 21

National Sticky Bun Day

FEBRUARY 22

A Day Without News Day

FEBRUARY 23

National Chili Day

FEBRUARY 24

National Tortilla Chip Day
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Valentine's Vocabulary Advice for Men

1] FINE: This is the word women use to end an argument when she knows she is right and you need to shut-up.

2] NOTHING: Means something and you need to be worried. The speed with which a woman answers "nothing" to the question "what is wrong" is inversely proportionate to the storm that's coming.

3] GO AHEAD: This is a dare, not permission. Do not do it.

4] WHATEVER: A woman's way of completely and irrevocably dismissing you.

5] THAT'S OKAY: She is thinking long and hard on how and when you will pay for your mistake.

BONUS WORD: WOW! This is not a compliment. She's amazed that one person could be so stupid.



A little old lady goes to the dentist. The dentist gets her up on the chair ready to examine her teeth and he suddenly feels something between his legs. He looks down and the little old lady had her hand there. The dentist says "Lady, what are you doing!?"

The little old lady replys,

"Don't worry sonny. If you don't hurt me, I won't hurt you."

Somehow a dog gets lost in an African jungle. As he is finding his way a lion spots him. The lion thinks since the dog is so small he will be easy pray. When the dog sees the lion he gets extremely scared and starts to run but he sees some bones and gets an idea. As the lion approaches he says "Mmmm, that was some good lion." The lion immediately realizes this dog is a lot tougher than he thought and runs off.

But there was a monkey in a tree watching the whole time. The monkey decides if he tells the lion what had happened the lion might reward him. So he tells the lion and the lion tells him to get on his back so they can share the dog. As the lion and monkey find the dog, the dog spots them as well. The dog begins to run but has another idea, "Where is that monkey? I told him to bring me another lion hours ago!"

A new monk starts living at the main monk headquarters. He is in charge of the copying of holy texts. He notices that all of the monks are copying copies of their sacred texts. He goes to the head monk, "If there is an error in one of the copies, all of the subsequent copies will have the same error."

The head monk replies, "We have been doing it this way for centuries, but I understand your concern." So he heads to the cellar to check all of the main copies against the original texts.

Hours later no one has seen him and they begin to get worried. They send a monk to the cellar to check on him. He finds him sitting and weeping next to their original text. He asks the head monk, "What's wrong? What did you find?"

The head monk looks at him, "It says celebrate!"

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How many dogs does it take to change a light bulb?

- **1. Golden Retriever:** The sun is shining, the day is young, we've got our whole lives ahead of us, and you're inside worrying about a stupid burned out bulb?
- 2. Border Collie: Just one. Then I'll replace any wiring that's not up to code.
- 3. Dachshund: You know I can't reach that stupid lamp!
- 4. Rottweiler: Make me.
- 5. Boxer: Who cares? I can still play with my squeaky toys in the dark.
- **6. Lab:** Oh, me, me!!!!! Pleeeeeeeeeze let me change the light bulb! Can I? Can I? Huh? Huh? Huh? Can I? Pleeeeeeeeze, please, please, please!
- 7. German Shepherd: I'll change it as soon as I've led these people from the dark, check to make sure I haven't missed any, and make just one more perimeter patrol.
- 8. Jack Russell Terrier: I'll just pop it in while I'm bouncing off the walls.
- 9. Old English Sheep Dog: Light bulb? I don't see a light bulb!
- 10. Cocker Spaniel: Change it? I'll still pee on the carpet in the dark.
- 11. Chihuahua: Yo quiero Taco Bulb.
- 12. Greyhound: It isn't moving. Who cares?
- 13. Australian Shepherd: First, I'll put them all in a little circle...
- **14. Poodle:** I'll just blow in the Border Collie's ear and he'll do it. By the time he finishes rewiring the house, my nails will be dry.

How many cats does it take to change a light bulb?

Cats do not change light bulbs. People change light bulbs.

Are you feeling all alone? - Put on a good horror movie and switch off all the lights, that alone feeling will soon go away.

8 p.m. I get a text from my girlfriend: Me or football?! 11 p.m. I text my girlfriend: You of course.

My daughter really, really wanted a Cinderella-themed birthday party. I gave in in the end. I had her and her little friends cleaning the house till nightfall.

Respect your parents...They passed school without Google!

A student at a management school came up to a pretty girl and hugged her without any warning. The surprised girl said, "What was that?" The guy smiled at her, "Direct marketing!" The girl slapped him soundly. "What was that?!" said the boy, holding his cheek.
"Customer feedback."

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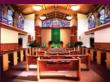
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Retirement in Style and a budget

Let's just say that Plan A for your retirement didn't quite work out the way it was supposed to. Whatever the reasons, the fact is you are a 60-something baby boomer looking to retire on a lot less money than you thought you would have. Luckily for gritty you, sulking is not an option. Here are our best ideas on what you can do to retire in style - and on a budget.

1. Move. Now. Most people about to retire are living in a lot more house than they really need. So downsizing, the sooner the better, is the smart move. You'll end up paying less in taxes, utilities, and maintenance right away.

2. Look for low cost housing areas. Up until a year ago we would caution anyone to move away from the coasts to get a

good deal in real estate. In Tennessee, Kentucky, Oklahoma, Alabama, Texas, and Mississippi you can usually pick out a very nice home or condo in a desirable area for less than \$100,000. While it is still almost always true that real estate more than 50 miles away from a coast is less expensive.

- 3. Look for a short sale or foreclosure. While not for the faint of heart, short sales and foreclosures offer the potential for huge savings (the National Association of Realtors says they typically sell for 15 to 20% less). You need to have a good real estate agent with expertise in short sales and foreclosures. You also have to use common sense. To find good deals spend time cultivating banks, checking out neighborhoods, and talking with residents. Just be careful, you are usually buying a home "as-is" with no recourse.
- 4. Look for a resale. Many marketers of new 55+ communities have a lot of unwelcome competition in their own projects - previous buyers who want to sell

their units. You can almost always pick up a unit for less than a brand new one. You might not get to specify all of your personal touches, but you will probably get many custom features at no or low cost, with the bugs worked out.

- **5.** Consider moving abroad. This plan is not for everyone. But if you like learning foreign languages and customs, don't need to frequently visit friends or family, and are up for adventure, an expatriate retirement might be for you. Mexico, Guatamala, Costa Rica, Ecuador, Panama, and Nicaragua all have very desirable and safe towns where the almighty dollar actually still has some purchasing power.
- **6.** Go with a manufactured home. Prices are generally much lower in communities of manufactured homes. You won't live in fancy architecture, but you will generally get a well-built, comfortable home for fewer dollars.
- 7. Look for a cooperative community. Florida, California, and Arizona are filled with cooperatively owned active adult communities. These are places where the developer long ago sold all of the lots and built all possible homes. Now the community is owned and run by the residents, who generally try to keep expenses/dues low and services efficient. Resales are almost always available at a good price.
- 8. Get creative. There are lots of ways to lead the good life without paying top dollar. Buy a 2nd hand mobile home (or boat) and move south in the summer. If you live in a desirable place, swap or rent your home during the season and go on vacation. Swap your handyman skills for lower rent. Talk with everybody you know, read, and look online for different ideas.
- 9. Keep working. If you have a good job and you can save some money, consider working a few years longer to give yourself more options. Or, cut down your hours and semi-retire.

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Muesli Breakfast Bars

Healthy Recipes Mayo Clinic Diet

Perfect for breakfast on the go, these bars combine rolled oats with nuts and fruit.

Ingredients

- 2 1/2 cups old-fashioned rolled oats
- 1/2 cup soy flour
- 1/2 cup fat-free dry milk
- 1/2 cup toasted wheat germ
- 1/2 cup sliced almonds or chopped pecans, toasted
- 1/2 cup chopped dried apples
- 1/2 cup raisins
- 1/2 teaspoon salt
- 1 cup dark honey
- 1/2 cup natural unsalted peanut butter
- 1 tablespoon olive oil
- 2 teaspoons vanilla extract

Heat the oven to 325 F. Lightly coat a 9-by-13-inch baking pan with cooking spray. In a large bowl, combine the oats, flour, dry milk, wheat germ, almonds, apples, raisins and salt. Stir well to blend and set aside.

In a small saucepan, stir together the honey, peanut butter and olive oil over medium-low heat until well-blended. Don't let the mixture boil. Stir in the vanilla. Add the warm honey mixture to the dry ingredients and stir quickly until well-combined. The resulting mixture should be sticky but not wet.

Pat the mixture evenly into the prepared baking pan. Press firmly to remove any air pockets. Bake just until the edges begin to brown, about 25 minutes. Let cool in the pan on a wire rack for 10 minutes, and then cut into 24 bars. When just cool enough to handle, remove the bars from the pan and place them on the rack to cool completely. Store the bars in airtight containers in the refrigerator.

This recipe is one of 150 recipes collected in "The New Mayo Clinic Cookbook," published by Mayo Clinic.

Nutritional analysis per serving

Serving size: 1 bar Total carbohydrate 26 g

Dietary fiber 2 g Sodium 81 mg

Saturated fat 1 g Total fat 5 g Trans fat 0 g Cholesterol 0 mg Protein 5 g

Monounsaturated fat 1 g

Calories 169
Added sugars 11 g
Total sugars 17 g

My mom told me to follow my dreams, so I went back to bed.



Husband: Whenever I get mad at you, you never get upset. How do you manage to control your temper.

Wife: I just clean the toilet. Husband: How does that help? Wife: I use your toothbrush.

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Q. Why do X's at the end of a letter signify kisses?

A: In the Middle Ages, when many people were unable to read or write, documents were often signed using an X. Kissing the X represented an oath to fulfill obligations specified in the document. The X and the kiss eventually became synonymous.



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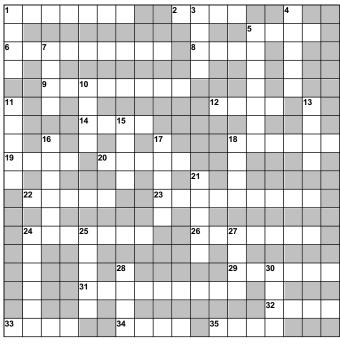


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Answers on page 21



ACROSS

- 1. Female performer
- 2. Small branch
- 5 Soma
- 6. Florida predator
- 8. Rectangles height by width
- 9. Work break
- 12. Small retail store
- 14. Painful
- 18. Made of atoms
- 19. Musical from 1967
- 20. Repetitious or dull
- 22. After six
- 23. Gained through learning
- 24. What airlines lose
- 26. Orator
- 29. Gutter speak
- 31 Essential
- 32. To have already had the answer
- 33. Increase in size
- 34. Outdoor porch
- 35. Flank

DOWN

- 1. Not here
- 3. No muscle strength
- 4. Unequaled perfection
- 5. Bubble gum Joe
- 7. and let
- 10. Container used to protect something
- 11. Dusk to dawn
- 13. Purple vegetable
- 15. Without the openings, It's a box
- 16. Motion picture house
- 17. Series of 7 day cycles
- 18. Three a day is recommended
- 21. Duck duck
- 24. Nasty disposition
- 25. Drudgery
- 27 Jealousy
- 28. Opposite as a base
- 30. ... magnets repel

An Atheist in the Woods....

An atheist was walking through the woods. "What majestic trees! What powerful rivers! What beautiful animals!" he said to himself.

As he was walking alongside the river, he heard a rustling in the bushes behind him. He turned to look. He saw a 7-foot grizzly bear charge towards him.

He ran as fast as he could up the path. He looked over his shoulder and saw that the bear was closing in on him. He looked over his shoulder again, & the bear was even closer. He tripped and fell on the ground.

He rolled over to pick himself up but saw

that the bear was right on top of him, reaching for him with his left paw & raising his right paw to strike him. At that instant moment, the Atheist cried out "Oh my God!"

Time stopped. The bear froze. The forest was silent.

As a bright light shone upon the man, a voice came out of the sky.

"You deny my existence for all these years, teach others I don't exist and even credit creation to cosmic accident. Do you expect me to help you out of this predicament? Am I to count you as a believer?"

The atheist looked directly into the light, and said "It would be hypocritical of me to suddenly ask you to treat me as a Christian now, but perhaps you could make the **BEAR a Christian?**"

"Very well", said the voice.

The light went out. The sounds of the forest resumed. And the bear dropped his right paw, brought both paws together, bowed his head & spoke:

"Lord bless this food, which I am about to receive from Thy bounty, Amen."

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I knew my marriage was in trouble when we moved from Milwaukee to Madison and we had the same mailman.

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