

Your
MAGAZINE

LIFE!

Summer 2019
A FREE PUBLICATION

www.yourlifemagazine.net
PRINT and ONLINE EDITIONS

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

JUNE • JULY • AUGUST



SPECIAL *Summer* **EDITION** | **INSIDE** **THIS ISSUE**
~page 5



THE RACINE ZOO PRESENTS

Animal Crackers

CONCERT SERIES
2019

DRINKS. FOOD. MUSIC.
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WEDNESDAY
JULY 10

CHICAGO TRIBUTE ANTHOLOGY



WEDNESDAY
JULY 24

LIN ROUNTREE



WEDNESDAY
AUGUST 7

JAZMIN GHENT



WEDNESDAY
AUGUST 21

NICK COLIONNE



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SUMMERFEST
MAKES ME

#SmileOn

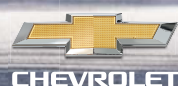
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SVRA Spring Vintage Festival Weekend

MAY 31-JUNE 2

MotoAmerica
Dunlop Championship

JUNE 14-16

WeatherTech® Chicago Region
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JUNE 20-23

NTT IndyCar® Series
REV Group Grand Prix

JULY 18-21

WeatherTech® International Challenge
with Brian Redman presented by HAWK

JULY 26-28

Vintage MotoFest

AUGUST 1-4

IMSA Sportscar Weekend

AUGUST 22-24

NASCAR XFINITY Series,
Stadium Super Trucks,
SCCA Pro Trans Am & F3

SEPTEMBER 13-15

Ariens Art on Wheels Weekend featuring
VSCDA Elkhart Lake Vintage Festival®

SEPTEMBER 20-22

World Challenge Weekend

Elkhart Lake, Wisconsin | 800-365-7223 | RoadAmerica.com



INSIDE THIS ISSUE



A CALENDAR OF EVENTS
FOOD, FAIRS, FESTIVALS & FUN!
 Calendar/pg 7 • Free Concerts/pg 9 • Farmer's Markets/pg 10



Greek Culture Flourishes in Milwaukee

From the Editor: To have been welcomed into the Milwaukee Greek community when Tom and I were married has been a complete blessing and a culture awakening. I have never eaten so well (recipes pg 34) or been loved so unconditionally... OPA!

-page 17



Sunless Tanning

Don't want to expose your skin to the sun's damaging rays, but still want that sun-kissed glow? Sunless tanning is a practical alternative to soaking up the rays. Do they work? Are they safe?

-page 23



Cannibis 101

CBD, short for cannabidiol, is a natural occurring compound from the cannabis plant that's used in products like oil and topicals. Unlike THC, it produces no psychoactive reaction and is becoming newsworthy for its health benefits.

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From the Publishers Summer 2019

To have the stars above, the land at your feet and the sea to your right and to realize all of a sudden that in your heart, life has accomplished its final miracle: it has become a fairy tale."

~Zorba the Greek

The best memories are made in the summer... learning to ride a bike, the first jump off the high dive, adventures camping and hiking, or just hanging out in the neighborhood. Cold beers with friends and neighbors, backyard parties with grilled steak and brats, great music (probably from the 80s) and the perfect fire for s'mores. Life was made for summer! Let's enjoy the ride during this beautiful season!

This issue concludes our 16th publishing year but we'll be back in September with a year full of new ideas and adventures!

A blessed, happy and sunny summer season to all readers, neighbors, friends, family and associates!

LIFE. Enjoy it!

Sandy and Tom Draelos

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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Entry Deadline: August 25, 2019





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2019

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annunciationwi.org

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Bridging Communities Through Music

Since 1994, Gathering on the Green, a 501(c)(3) non profit, has grown to become one of Southeastern Wisconsin's premier summer spots to enjoy world class entertainment.

Set in scenic Mequon Rotary Park, the multiple day festival offers the opportunity to enjoy the best musical entertainment, local food trucks and beverages while gazing under the summer stars. Gathering on the Green's vision is to serve our community by providing memorable experiences through top musical entertainment. Our events allow us to support our Music Together program and the Gathering on the Green Scholarship Fund.

www.gatheringonthegreen.org



A CALENDAR OF EVENTS

FOOD, FAIRS FESTIVALS & FUN!!

JUNE 14-26

Polish Fest
Maier Festival Park

JUNE 21-23

Lakefront Festival of Art
Milwaukee Art Museum

JUNE 15

Wisconsin Beer Lovers Festival
Bayshore Town Center
Bayshore Mall

JUNE 19

Juneteenth Day
Martin Luther King Jr. Drive
(Burleigh & Center)

JUNE 21-23

Greekfest
State Fair Park

JUNE 21-22

Hart Fest
Hart Park

JUNE 22

Summer Soulstice Music Festival
East North Avenue (between Oakland
& Prospect/ Murray Avenue), Milw

Scandinavian Midsommar
Heidelberg Park, Glendale

Milwaukee Taco Fest
Henry Maier Festival Park

Beer Barons' World of Beer Festival
Bavarian Bierhaus, 700 W. Lexington,
Glendale

JUNE 22-23

Cedarburg Strawberry Festival
Downtown Cedarburg

Bloody Mary Festival
Fiserv Forum / Outside

JUNE 23

14th Annual Cuban Festival
Cubanitas, Drexel Town Square
Oak Creek

JUNE 30

Pommerntag Festival
Mequon City Park, Mequon

JUNE 26-JULY 7

Summerfest
Maier Festival Park

JUNE 28

Music on the Farm: Forever in Blue Jeans. Holy Hill Art Farm, Hubertus

JUNE 28-30

Hartland's Hometown Celebration
Nixon Park, Hartland

JULY 3-6

Franklin Civic Celebration
Lions Legend Park, 9229 W. Loomis Road,
Franklin

JULY 3

Fireworks at the Lakefront
War Memorial Center

JULY 4

4th of July Family Festival
Malone Park, New Berlin

JULY 6-SEPT 2

Bristol Renaissance Faire
Kenosha

JULY 7

Riverwest Secret Garden Tour
Garden Park, Locust and Bremen Streets

JULY 11-13

Wild Ones Weekend
Harley Davidson Museum

Iola Car Show & Swap Meet
Highway 161, Iola

JULY 11-14

Bastille Days
Cathedral Square Park

Dominic Days
St. Dominic Catholic Church
18255 W. Capitol Drive, Brookfield

JULY 12-13

Delafield Block Party Food & Music Festival
421 Main St., Delafield

Gathering on the Green
Rotary Park
4000 W. Highland Road, Mequon

Rumble by the River
Truck and Tractor Pull
Big Bend Village Park, Big Bend

JULY 12-14

Divine Mercy Fun Fest
695 College Ave., South Milw

Sussex Lions Daze
Sussex Village Park

JULY 13

Lake Country Art Festival
Naga-waukee Park, Delafield

JULY 14

Slovak-American Day
Croatian Park. 9100 S. 76th St., Franklin

JULY 17-21

Waukesha County Fair
Waukesha County Fairgrounds

JULY 19

Music on the Farm
We Walk the Line
Holy Hill Art Farm, Hubertus

JULY 19-21

Festa Italiana
Maier Festival Park

St. Rita Parish Festival
6021 W. Lincoln Ave., West Allis

Sweet Apple-Wood Festival
Cudahy Park

JULY 20

Port Washington Fish Day
Harbor, & Upper and Lower Park areas of
Port Washington

JULY 20

Annual Croatian Fest
9100 S. 76th St., Franklin

JULY 20-21

Old Falls Village Civil War Encampment
Old Falls Village, Menomonee Falls

Midsummer Festival of the Arts
John Kohler Arts Center, Sheboygan

JULY 20-21

Cedarburg Garden Walk
Cedarburg

Midsummer Festival of the Arts
John Michael Kohler Arts Center

JULY 21

Milwaukee Armenian Fest
St. John the Baptist Armenian Orthodox
Church, 7825 W. Layton Ave.

**Garfield Avenue Blues, Jazz, Gospel
and Arts Festival**
Garfield Ave between 4th and 7th

JULY 22-28

EAA AirVenture
Wittman Regional Airport, Oshkosh

JULY 23-28

Washington County Fair
Washington County Fair Park
3000 Highway PV, West Bend

JULY 24-28

Racine County Fair
Racine County Fairgrounds

JULY 26-27

Taste of Lake Country Festival
Lakefront Park, 222 W. Wisconsin Ave.,
Pewaukee

JULY 26-28

German Fest
Maier Festival Park

Rockerbox Motofest
RoadAmerica

South Milwaukee Lionsfest
16th and Rawson Ave., South Milwaukee

St. Elizabeth Ann Seton Funfest
12700 W. Howard Ave., New Berlin

JULY 27

Brady Street Festival
Brady St., from Van Buren to Farwell

Milwaukee Brewfest
McKinley Park/Lakefront

Holy Hill Antique & Flea Market
St. Mary Hill Parish, Hubertus

SUMMER CALENDAR continued on page 8



A CALENDAR OF EVENTS continued from page 7

JULY 27-28

Milwaukee Air & Water Show
Lakefront

July 31-AUGUST 4

Ozaukee County Fair
Ozaukee County Fairgrounds, Cedarburg

AUGUST 1-11

Wisconsin State Fair
State Fair Park, West Allis

AUGUST 2

Urban Island Beach Party
Lakeshore State Pk, 500 North Harbor Drive

AUGUST 3

Black Arts Fest MKE
Henry Maier Festival Park

AUGUST 3-4

Firefly Art Fair
Kneeland-Walker House
7406 Hillcrest Drive, Wauwatosa

Milwaukee Concours d'Elegance

Classic Car Show
Veterans Park

AUGUST 6-24

Peninsula Music Festival
Door Community Auditorium, 3926 WI-42
Fish Creek

AUGUST 8-11

Greendale Village Days
5600 Parking St., Greendale

AUGUST 9

Cheese Capital Jazz Crawl
Plymouth Arts Center, Plymouth

AUGUST 10

Chinese Dragon Boat Festival
Veterans Park

AUGUST 9-10

Waukesha Blues Fest
Naga-Waukee Park, Delafield

AUGUST 10-11

Morning Glory Fine Craft
Marcus Center Grounds and Red Arrow
Park, 929 N. Water St., Milw

AUGUST 11

Waukesha Old Car Club Show
Frame Park, Waukesha

AUGUST 15-18

Irish Fest
Henry Maier Festival Park

A la Carte at the Zoo
Milwaukee County Zoo

AUGUST 16-18

Midwest Original Music Festival
Croatian Park, Franklin

AUGUST 17

Brew City Cigar Festival
Old Heidelberg Park, Glendale

India Fest

Humboldt Park, Milw

MKEFest

Cathedral Square Park

HarborPark Jazz, Rhythm & Blues Festival

Harbor Park, Kenosha

AUGUST 17-18

Oconomowoc Festival of the Arts
Fowler Park, Oconomowoc

AUGUST 22-25

West Bend Germanfest
Downtown West Bend

AUGUST 23-25

Muskego Community Festival
Veterans Memorial Park, Muskego

Mexican Fiesta

Henry Maier Festival Park

Milw Fringe Festival

Newest citywide arts festival
Marcus Center & Pere Marquette Park

AUGUST 24

Wine & Vine, Etc
Clare Hall, 3470 S Illinois Avenue
St. Francis

AUGUST 29-SEPT 2

Milwaukee Motorcycle Rally
Various Dealerships in Milwaukee

AUGUST 30-SEPT 1

Wisconsin Highland Games
Waukesha County Expo Center

AUGUST 30-SEPT 2

Oak Creek Lionsfest
9327 S. Shepard Ave, Oak Creek

Saint Francis Days

4230 S. Kirkwood, St. Francis

AUGUST 31-SEPT 1

Third Ward Art Festival
Historic Third Ward. Broadway & Chicago

SEPTEMBER 6-7

TosaFest
7615 W. State St., Wauwatosa

SEPTEMBER 7

Tomato Romp
Milwaukee's East Side Bar & Restaurants

SEPTEMBER 8

Harbor Fest
Harbor View Plaza and 600 E. Greenfield

SEPTEMBER 21

Petfest
Henry Maier Festival Park

Bay View Bash

Between Potter and Clement on Kinnickinnic Avenue

SEPTEMBER 21-22

Cedarburg Wine & Harvest Festival
Downtown Cedarburg

Enjoy every day!



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German Fest
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Summerfest Grounds

Friday, July 26th
Saturday, July 27th
Sunday, July 28th

www.GermanFest.com

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SUNDAYS

Cafe Sopra Mare

Villa Terrace Decorative Arts Museum
12:30 to 5pm
Now thru Sept 29

Live Music on the Patio

Harbor House
550 N. Harbor Dr.
3pm. Now thru Sept 15

Monday

Musical Mondays

Lake Park Summer Stage
6:30-8pm. July 8-August 26

Live Music on the Patio

Harbor House
550 N. Harbor Dr.
3pm. Now thru mid-September

TUESDAYS

Chill on the Hill

Humboldt Park
6pm. Now thru August 27

Skyline Music Series

Kadish Park
5:30pm. July 9 to August 20

Wednesday

Cathedral of St. John Evangelist

812 N. Jackson St.
12:15pm. Now thru Aug 28

Bay View Beats

South Shore Terrace
2900 S Shore Dr.
Now thru September 25
5-8pm

Music in the Glen

Maslowski Park
2200 W. Bender Rd.
7pm. June 19-Aug 14

River Rhythms

Pere Marquette Park
June 12-August 28
6-9pm

Waterfront Wednesdays

Lakefront Park
Pewaukee
Now thru August 28
6-8:30pm

Washington Park

Wednesdays
6pm. 4599 W. Lloyd St.

Wonderful Wednesdays

Lake Park Summer Stage
June 19 to August 14
6:30pm

Tosa Tonight

Hart Park
6pm. June 12-August 21

Wednesday Night Live

Budweiser Music Pavilion
Wisconsin State Fair Park
Now thru August 29
Gates open 6pm/music 7 - 10:30pm

THURSDAY

Jazz in the Park

Cathedral Square Park
6-9pm -happy hour 5pm

Concerts on the Green

Enderis Park
June 20, July 11, July 25 & Aug 15

Live at Peck Pavilion Lunch Concerts

Marcus Center For The Performing Arts
929 N. Water St.
Noon starting June 27
(Various daily concerts & times)

Concerts in the Gardens

Boerner Botanical Gardens
Hales Corners
6:30pm. Now thru September

Bike Nights

H-D Museum Motorcycle Plaza, 400 W. Canal St.
5-9pm

FRIDAY

Starry Nights Series

Wilson Center for the Performing Arts, Brookfield
6:30 pm. June 28 to Aug 16

Summer Sounds

Cedar Creek Park, Cedarburg
6:30pm. June 14-August 16

Friday Night Live Downtown

Waukesha
6:30pm. Now thru August 30

SATURDAYS

Rock Complex Concert Series

Umbrella Bar, 7900 Crystal Ridge Rd., Franklin
6:30 pm. Now thru Sept 21

Special resource thanks to MKE Moms Blog (mkemomsblog.com), online resource for parents in the Milwaukee area.

It's possible some dates and times may have changed. Check sites for up to date info.



a workshop presented by Be Sound:

EXPLORE WEST AFRICAN BEATS Saturday, July 20, 3-5pm

VICTOR CAMPBELL

Mr. Campbell, a long-time percussionist with the Ko-Thi Dance company, is a seasoned educator who has taught for the Wauwatosa and Milwaukee public schools and has led many workshops and seminars. Playing in all styles on percussion and drum kit he has performed with local and national luminaries such as Manty Ellis, Berkley Fudge, Brian Lynch, Delfeayo Maralis, Craig Handy, Ron Blake, Eddie Matthews, and many more.



2407 North Maryland

This event is free and open to the public. Please reserve your seat by contacting us:

414-477-9251
besoundmusicstudio@gmail.com

Do More This Summer



Thursday & Friday Evenings
Beer Garden Open 5:00–9:00 pm
Free Concerts 6:30 pm | Mill Pond Park



Saturday, July 20 & August 17
5:00–9:00 pm | Mill Pond Park



Wednesdays thru October
9:00 am–2:00 pm | Main Street Lot



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FARMER MARKETS

MILWAUKEE COUNTY

Brown Deer Farmers Market

9078 N Green Bay Rd, front of TJ Maxx
Wednesday

Cathedral Square Market

Cathedral Park In Downtown Milwaukee
Saturday

Enderis Park Farmers Market

Playfield (72nd and Locust) in Milwaukee
Sunday

Fondy Farmers Market

2200 W. Fond du Lac Avenue
Sunday, Tuesday, Thursday, Saturday

Fox Point Farmers Market

North Shore Congregational Church
Saturday

Garden District Market

Wilson Park Senior Center
Saturday

Greendale Downtown Market

Village Center
Saturday

Greenfield Farmers Market

Konkel Park
Sunday

Hartung Park Farmers Market

Hartung Park
Wednesday

Jackson Park Farmers Market

Jackson Park
Thursday

Milwaukee Winter Farmers Market

The Domes
Saturday

Oak Creek Farmers Market

Drexel Town Square Days
Saturday

Riverwest Gardeners Market

Garden Park, corner of Locust and Bremen
Sunday

Shorewood Farmers Market

Lake Bluff Elementary
Sunday

South Milwaukee Downtown Market

11th and Milwaukee Avenues, downtown
South Milw
Thursday

South Shore Farmers Market

South Shore Park
Saturday

St Martins Monday Market Fair

St. Martins Market Square Gazebo
Monday

Tosa Farmers Market

7720 Harwood Avenue Days
Saturday

Walker Square Farmers Market

Center of Walker Square Park (between
Mineral & Washington/9th & 10th Streets
Sunday, Thursday

West Allis Farmers Market

W. National Avenue and S. 65th street
Tuesday, Thursday, Saturday

Westtown Farmers Market

Zeidler Union Square Days
Wednesday

Whitefish Bay Farmers Market

Berkley Blvd at Silver Spring Dr.
Saturday



Enjoy in
GOOD HEALTH
the **BOUNTY**
of the
SEASON!

OZAUKEE COUNTY

Grafton Farmers Market

Veterans Memorial Park Days
Thursday

Port Washington Main Street

East Main St. Franklin/Wisconsin
Saturday

Saukville Farmers Market

Veterans Park Days
Sunday

Thiensville Village Market

Tuesday

WASHINGTON COUNTY

West Bend Farmers Market

Main Street and Old Settler's Park
Saturday

Germantown Farmers Market

Village Hall Parking
Saturday

Hartford Farmers Market

Hartford Recreation Center/Schauer
Center parking lot 147 N Rural St
Saturday

WAUKESHA COUNTY

Brookfield Farmers Market

City Hall Parking Lot
Saturday

Butler Farmers Market

Hampton Ave 124th /125th Streets
Monday

Delafield Farmers Market

421 Main Street and Highway C
Saturday

Dousman Farmers Market

118 Main St. Dousman Village Hall
Wednesday

Elm Grove Village Market

Elm Grove St/ Watertown Plank Road
Wednesday

Menomonee Falls Farmers Market

North Jr High parking lot
Wednesday

Mukwonago Area Farmers Market

Field Park. Hwy 83 and NN
Wednesday

New Berlin Farmers Market

City Center
Saturday

Oconomowoc Farmers Market

Downtown Oconomowoc
Saturday

Pewaukee Farmers Market

Koepp Park
Wednesday

Sussex Farmers Market

Sussex Civic Center
Sunday

Waukesha Farmers Market

Corner of St. Paul & Madison
Saturday

5 Summer Hot Spots to Explore in Madison

With a full calendar of festivals, live music every night of the week and dozens of activities packed between the isthmus, summer in Madison is truly something special!



By Corinne Burgermeister / travelwisconsin.com

Dane County Farmers' Market. Madison is home to the Dane County Farmers' Market, the largest producer-only market in the country. Find it Saturday morning, circling the entire Capitol Square.

Featuring over 300 vendors throughout the year, DCFM is the best place for locals and visitors to stock up on fresh veggies, produce, flowers, baked goods, cheese and more. The Saturday morning tradition also draws local artists, food carts and musicians to the Capitol, creating a festival-like feel.



Concerts on the Square. Pair classical music with a picnic for a perfect evening at Concerts on the Square, Wednesday nights in summer. Any time after 3 p.m., visitors are welcome to lay down a blanket on the Capitol lawn to reserve their spots. Pick up some cheese or pre-made sandwiches at Fromagination, grab a bottle of wine and settle in for a relaxing night.

State Street. Strolling State Street, Madison's popular pedestrian walkway, is a great activity any time of the day. The iconic corridor is filled with charm and character, and is home to hundreds of local businesses including shops, galleries and restaurants.

Mark your calendar for special events including the Madison Night Market, a recurring evening event showcasing handmade products, artisan gifts and live music. Don't miss Maxwell Street Days (July 19), a street festival where stores offer deep discounts on their inventory. It's the perfect time to treat yourself!

Memorial Union Terrace. Filled with colorful tables and the iconic starburst chairs, the Memorial Union Terrace, Madison's lakeside patio, is a popular hang-out for UW students, alumni and any visitor to Madison.

Stop by for a scoop of Babcock ice cream (made on the UW campus) after a walk on the Lakeshore Path, or spend an evening outdoors listening to live music, open mic or an outdoor movie. You'll find Wisconsin favorites including brats, corn on the cob and local beer at the Brat Stand. Bring a deck of cards or a board game... and your camera! The Terrace is one of the best places in town to enjoy a summer sunset.

Brittingham Boats. No visit to Madison is complete without some time on the water! Renting a kayak, canoe or paddle board is easy at Brittingham Boats, located on Monona Bay. Paddle out onto Lake Monona to take in unique views of the Capitol and Frank Lloyd Wright's Monona Terrace. Want to be chauffeured? Madison School Community & Recreation also hosts drop-in pontoon rides, launching from Tenney Park on Lake Mendota.

Want to add more to your summer itinerary? Check out visitmadison.com.

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July 17 (4pm-9pm)
Aug 28 (4pm-9pm)
Sep 25 (4pm-9pm)

Veterans Memorial Park

13th Ave, Grafton
Tuesdays
June 25 (4pm-9pm)
July 30 (4pm-9pm)
August 27 (4pm-9pm)
September 24 (4pm-9pm)

Village Park

250 Elm St, Thiensville
Thursdays
June 13 (5pm-9pm)
July 18 (5pm-9pm)
August 15 (5pm-9pm)
September 12 (5pm-9pm)

How Committed is Your State to Local Foods?

Physician-Chef Shares 4 Reasons You Should Care

"There are many good reasons to eat locally produced foods, the first among them that they're very good for us," says cardiologist and professional chef Michael S. Fenster, MD, (www.whatscookingwithdoc.com), author of "Eating Well, Living Better" and "The Fallacy of the Calorie."

"There's a direct relationship between our food, our environment, our genetics and our health. Eating locally grown foods gives us our most nutritious meals, most flavorful meals. Few choices have as many personal ramifications as that which we decide to stuff into our gob."

He offers four more reasons – "the tip of the iceberg lettuce, so to speak" — to go localvore:

- **Money:** Eating organically, eating fresh and finding the seasonal local foodstuffs can be expensive – if you do all your shopping at the supermarket, Dr. Mike says.

"Finding healthful produce at venues like a local farmer's market can result in prices that are at least comparable, if not substantially less than, those at the megamarket, which has the additional costs of shipping from the nether regions," he says.

Likewise, visiting a local fishmonger can result in tasty bargains compared to flash-frozen fish flesh. Shopping for what is bountifully in season, and thus locally overstocked, can mean big savings.

LOCAL FOODS continued on page 20



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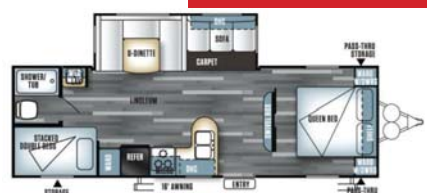
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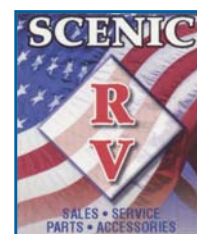
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4 Wisconsin Microadventures for Weekend Wanderers

From sunken ships to natural tree canopies, the highlight of any vacation is the chance to explore something new.



Apostle Islands National Lakeshore, Bayfield. On any given weekend, it's a coin toss as to whether you'll find more people from Minnesota, Illinois or Wisconsin in Bayfield. The jumping-off point to explore the Apostle Islands is a major checkpoint for travel adventures.

By kayak or tour boat, get out on Lake Superior to explore the 22 islands and sea caves. Thousands of years of a temperamental Lake Superior have carved a stunning series of arches, chambers and passages. Guides and rentals are plentiful and - for a true Wisconsin bucket list moment - consider scuba diving lessons to explore shipwrecks along the shoreline.

The Birkie Trail Run Festival. One of the world's most famous cross-country ski races, isn't just for winter anymore. The Birkie Trail Run and Trek in Cable this fall (September 27-28) will encompass eight of the local trails and have races ranging from a one kilometer run to an Ultra 100-kilometer. If you prefer trailblazing on two wheels instead of two feet, Birkie trails also are open to mountain bikers.



Devil's Lake and Parfrey's Glen, Baraboo. About an hour northwest of Madison is Baraboo, the land of cliffs and rocky outcrops and a town square straight out of Thornton Wilder's imagination. The surrounding Baraboo Hills are actually made out of quartzite, a rock so hard it stopped the glaciers that flattened the rest of the state.

Hikers, head to Devil's Lake State Park, just outside Baraboo, and seek out Parfrey's Glen State Natural Area. It's a beautiful gorge dating back to when Wisconsin was covered by a shallow inland sea.

The trail loop is less than two miles between canyon walls more than a hundred feet high, and the natural tree canopy keeps the temperatures cool.

Bring a spare pair of socks because you're likely to get your feet wet if you go all the way to the waterfall at the end. Soggy socks are worth it as one local naturalist said because you may find yourself standing in a stream and all you hear is water running over the rocks.

Fishing Charters, Lake Michigan shoreline.

For anglers, the beauty of having Lake Michigan along your eastern border is that there isn't just one fishing hole, but one almost anywhere you stop.

You'll find fishing charters from Kenosha to Racine and Milwaukee to Port Washington, and even more from Green Bay into Door County. Coho salmon are considered better tasting but smaller, at 2-4 pounds. Chinook salmon can run up to 15 pounds if they're mature. Trout also are popular.

Shop around for the right price. Sometimes evening fishing is cheaper than daytime. We priced half-day charters from \$375-\$500, depending on the number of people fishing. A full day can be around \$800.

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May was National Foster Care Month.

For 31 days each year, the nation's attention shifts to focus on the stories of children and families whose lives have been affected by foster care. It recognizes the needs of kids and youth in foster care and celebrates the many supporters who are making a powerful and positive difference in their lives.

Some facts related to foster care....

- A child enters foster care every two minutes.
- More than 430,000 children and youth are in foster care.
- Most kids in care — 61% — enter the system due to neglect.
- The average child in care is about 8 years old.
- Children spend, on average, 20 months in care.
- Kids in care are predominantly white (44%) or African-American (23%).
- One in every five kids is Hispanic or Latino (of any race).
- More than 117,000 children and youth are waiting to be adopted.
- Nearly half — 45% — of kids in care joined a household of non-relatives for their most recent placement.
- More than half — 55% — of kids are seeking to reunite with their main parent or caretaker, according to their care plan goal.
- Former foster children are almost twice as likely as combat veterans to suffer from Post-Traumatic Stress Disorder.

Everyone can do something to support youth in foster care!



1. **Become a foster parent.** Provide a loving, supportive home to a child who needs you.
2. **Become a respite provider.** Help give foster parents a much needed break by providing short-term care for their foster child.
3. **Become a foster care ambassador.** Spread the word with family, friends, church, school, and other community connections about how they can get involved.
4. **Donate your time to raise money for kids.** Agencies are always in need of school supplies, hygiene supplies, and new or like-new backpacks/duffel bags for kids.
5. **Get creative!** Use your special skills or talents to teach a foster child a new skill, help a foster/adoptive family in your community, or educate others on the challenges that those involved in the foster system face.

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Foster Parents Urgently Needed in the Milwaukee County Area



Greek Culture Flourishes in Milwaukee

When most people think of the Greek community, they think of the Greek lust for life. For being delighted in life's everyday wonders. And for being like literature's happy-go-lucky Zorba from Nikos Kazantzakis' famous novel "Zorba the Greek."

Indeed, one of the most famous quotes from Zorba is: "This is true happiness: to have no ambition and to work like a horse as if you had every ambition... to have the stars above, the land at your feet and the sea to your right and to realize all of a sudden that in your heart, life has accomplished its final miracle: it has become a fairy tale."

But being Greek also means a spirit of industriousness, hard work and deep commitment to the Greek Orthodox Church. Greeks have a rich history in Milwaukee, arriving in Milwaukee in the final decade of the 19th Century, the majority through Ellis Island.

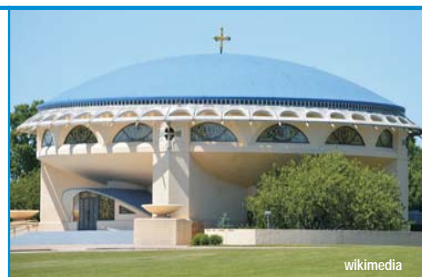
The new arrivals gravitated toward unskilled industrial employment, especially in Milwaukee's tanneries. But by 1920, Greeks owned 130 confectionaries, restaurants, coffee houses, small grocery stores and barber shops. They assimilated well into the community while keeping alive Greek traditions and lifestyle.

Those who arrived tended to be of the Greek Orthodox religion, and they formed several communities in the Milwaukee area. Greek churches are still thriving, with hundreds of Greeks and Orthodox converts attending Divine Liturgy. Annunciation moved in 1961 from its church in downtown Milwaukee to its current location in the Frank Lloyd Wright-designed church on Congress Street. Sts. Constantine and Helen moved to its current location on Wauwatosa Avenue in 1974.

Both churches have annual festivals celebrating Greek food, music and culture. Sts. Constantine and Helen held its Greek Fest on June 7, 8 and 9. Annunciation will hold GreekFest on June 21, 22 and 23rd at State Fair Park. (Annunciation's GreekFest was named "Best Church Festival" by readers of the Shepherd Express. (Visit the Editors of Your LIFE! at the Chicken Dinner Tent this year!)

Annunciation is host to hundreds of visitors every year who are interested in its unique Frank Lloyd Wright design and history. The church also participates in "Doors Open Milwaukee," where visitors can tour the church and ask questions about the structure and the Orthodox religion. This year's Doors Open Milwaukee will be held September 28 and 29.

The Greek diet is known as particularly healthy and most recipes include a great deal



wikimedia

Perhaps one of Milwaukee's best-known Greek icons, **Annunciation Greek Orthodox Church** is one of the last structures designed by famous Wisconsin architect Frank Lloyd Wright. The church is located at 9400 W Congress St. in Wauwatosa and is listed on the National Register of Historic Places, indicating its significance as part of the larger Grecian-American story.

According to Bruce Brooks Pfeiffer, a Wright and architectural historian, "When he received a commission for a church for the Milwaukee Hellenic Community, Wright consulted his wife, who was brought up in the Greek Orthodox faith, about the predominant symbols of the church. 'The cross and the dome,' was her reply." Wright incorporated these two architectural elements prominently throughout the structure.

The footprint of the building itself is a Greek cross, and with a roof dome. Wright used traditional Byzantine architecture as the inspiration for his design, yet intended the building to be relevant to contemporary Milwaukee. In a letter dated September 9, 1958, Wright wrote: "The edifice is in itself a complete work of modern art and science belonging to today but dedicated to ancient tradition—contributing to Tradition instead of living upon it."



continued on page 34

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The Cost of Lifestyle Choices

Don't overlook your current lifestyle when you determine how much house you can afford. Will you still have the same lifestyle when you purchase a home? An easy way to figure this out is to look at the last few months of your monthly spending. Where does your money go? Look for things like:

- Coffee shop stops
- Fast food trips/restaurants
- Entertainment (movies, bars, etc.)
- Shopping
- Haircuts/style/nail salon
- Pet supplies
- Gas/car washes

These costs add up. Even visiting the local coffee shop a few times a week can cost as much as \$60-\$100 per month.

You need to take a long, hard, honest look at how you live your life now and if you need to continue living that way. There are probably opportunities to cut down on your spending, and you should. But you shouldn't try to stretch and buy a home that you can barely afford even if you cut back on your daily coffees.

How Much House Can I Afford?

Buying a house involves one of the toughest equations you'll ever solve - how much can you truly afford? A simple estimate is to spend 28% of your monthly income on housing payments. But is that ideal? Learn how to better calculate how much house you can really afford.



By Kim P. / creditdonkey.com

Here's what no one helping you buy a house will tell you: Everyone is using a different calculator. The realtors, the mortgage lender, and you - the buyer - all have a different calculator when it comes to figuring out how much you can truly afford.

The realtors and lender want your business; they want to know whether you can afford a decent down payment to get the sale agreement going, but you need to think about what happens after closing day. Only you know how much you can truly afford.

If you miscalculate how much you can afford and struggle with your monthly payments, you'll end up house poor, challenged with covering your other debts, and you may risk losing your home.

Here's how to do the math so that this doesn't happen to you.

Rule of Thumb: Take 4 times your annual salary (combined income if you are married) to determine how much house you can afford. If you and your spouse make \$120,000 combined, you can purchase a house for \$480,000. Sounds wonderful, right? Nope. This is bad math. You've got many other factors to consider. We explain below.

Buying a home is an exciting time. As you sit down with your loan officer and hear how much house you can afford, it's easy to start dreaming. Loan officers often tell you the total dollar amount of what you can afford. Hearing words like "you qualify for a \$400,000 mortgage" is exciting. This large number can make you dream big. Before you set out to find your dream home, though, you should think realistically.

This starts with knowing the right questions to ask. "Don't ask a lender, 'How much home can I afford?' because only you know that answer," advises Dan Green, a former top-producing loan officer and current founder of Growella, a mortgage news website. "Ask instead: 'How does this payment translate into a purchase price?'"

The truth is banks tell you the maximum amount you qualify to receive. This does not mean it is what you can afford. Rather than focusing on the total dollar amount, look at monthly totals. Break the intended mortgage down into real payments. Then compare that amount to your monthly income. This will help you determine how much house you can afford.

Unlike any rent payments you're making now, your housing costs will include not only the monthly mortgage payment but also mortgage insurance (if you don't put down at least 20% of the house price), homeowner's insurance, property taxes, and all utilities. Some condos or neighborhoods also have monthly or annual homeowner's association ("HOA") fees. Everything needs to be part

How Much House Can I Afford? continued on page 36



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CBD

THC creates a mind-altering "high" when a person smokes it. CBD is different. Unlike THC, it is not psychoactive. This means that CBD does not change a person's state of mind when they use it. However, CBD does appear to produce significant changes in the body, and some research suggests that it has medical benefits.

- medicalnewstoday.com

There's a Lot of Excitement About the Healing Potential of CBD

CBD, short for cannabidiol, is a chemical compound from the cannabis plant. It's a naturally occurring substance that's used in products like oils and edibles to impart a feeling of relaxation and calm. Unlike its cousin tetrahydrocannabinol (THC), it's not psychoactive. -health.com



But it wasn't until June 25, 2018, that the U.S. Food and Drug Administration (FDA) recognized cannabidiol as a real medicine by approving Epidiolex, an almost pure pharmaceutical CBD formulation, as a treatment for two severe pediatric seizure disorders, Lennox-Gastaut syndrome and Dravet syndrome. This was the first time since the peak of the reefer madness era 80 years ago

— when "marihuana" became a crime instead of a cure — that the federal government had given an official thumbs-up for a cannabis-derived product. Figuring out how to optimize one's therapeutic use of cannabis is the driving force behind the great laboratory experiment in democracy known as medical marijuana that's been unfolding state-by-state and country-by-country in recent years.

The advent of potent cannabis oil concentrates, non-intoxicating CBD-rich products, and innovative, smokeless delivery systems has transformed the therapeutic landscape and changed the public conversation about cannabis.

It's no longer a matter of debating whether cannabis has merit as an herbal medication — today the key challenge is discerning how to utilize cannabis for maximum

therapeutic benefit. Given its low-risk profile, many people are using CBD as an add-on therapy to their existing treatment plans. But most health professionals know little about CBD or cannabis therapeutics and they lack sufficient expertise to adequately counsel patients regarding dosage, modes of administration, CBD/THC synergies, and any risk factors, including interactions with other drugs.

Instead, the onus has been on a loose-knit community of self-reliant patients, supportive families and a few pioneer physicians who've learned a lot through trial and error and shared information about how to navigate promising avenues of cannabis therapy. For those who can't obtain pharmaceutical CBD, there are numerous internet storefronts, community markets, coffee shops, health clubs, chiropractic offices, up-scale boutiques and gas stations that retail various hemp-derived CBD oil products, including pure CBD isolates comparable in chemical make-up to Epidiolex.

Resource: projectcbd.org

THE BOTTOM LINE

from healthline.com and health.harvard.edu

healthline.com

CBD oil has been studied for its potential role in treating many common health issues, including anxiety, depression, acne and heart disease. For those with can

CBD continued on page 26



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How Committed is Your State to Local Foods? continued from page 13

"Finally, by purchasing items produced locally, your money strengthens the local economy and helps sustain the people producing the types of food stuffs that you wish to sustain yourself upon," he says. "That is the smiley face circle of life."

Freshness: In some ways, it's amazing we're alive considering all the food we eat that's dead, Dr. Mike says, noting almost 60 percent of the modern Western diet is prepackaged, preserved and processed.

"Any time we manipulate our comestibles in such a fashion, we add compounds that are not naturally found in them or remove parts that are," he says. "Those pre-cut vegetables in the super-market may be convenient, but they started losing nutritional value and flavor as soon as they were sliced and diced."

Because local growers don't have to add preservatives or pick produce weeks early to ensure their produce will keep during shipping, local foods can be consumed at the peak of freshness and ripeness – when they taste their very best.

Rhythms: Our great hairy ancestors have always been omnivores. "There is ample evidence that the reason we as a species became the smartest kids on the block is that we took advantage of a varied diet. This hardwired drive for diversity in dining is also one reason why restrictive diets that seek to severely limit what we consume almost always, ultimately fail," Dr. Mike says.

By leveraging the seasonal and cyclic variations that naturally occur, your palate will never become dull and monochromatic, he promises. A pleasant dining experience directly lights up our primal happy-happy joy-joy place, an experience that contributes directly to overall well-being.

Sustainability: All the reasons for purchasing high-quality ingredients locally ultimately circle back and rest upon the concept of sustainability. In knowing where your food comes from, in being able to ascertain both what it contains and what it does not contain, you take a proactive step in determining your own health and wellness, Dr. Mike says.

By focusing on procuring the best for you and those who depend upon you, you act to sustain yourself and your family. By affecting such a posture, you deliver local impact.

"With enough people acting locally, the impact becomes regional and if enough people demand control over their foodstuffs then, like a crazy cat video gone viral, it can have a global effect."

By Michael Fenster, M.D., F.A.C.C., FSCA&I, PEMBA, a board-certified interventional cardiologist. Also known as "Dr. Mike," author of "Eating Well, Living Better: The Grassroots Gourmet Guide to Good Health and Great Food." (www.whatscookingwithdoc.com)

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Life isn't about waiting for the storm to pass... It's about learning to dance in the rain.

~Vivian Greene

GOD & LAWN CARE

GOD to ST. FRANCIS:

You know all about gardens and nature. What in the world is going on down there on the planet? What happened to the dandelions, violets, milkweeds and stuff I started eons ago? I had a perfect no-maintenance garden plan. Those plants grow in any type of soil, withstand drought and multiply with abandon. The nectar from the long-lasting blossoms attracts butterflies, honey bees and flocks of songbirds. I expected to see a vast garden of colors by now. But, all I see are these green rectangles.

ST. FRANCIS: It's the tribes that settled there, Lord. The Suburbanites. They started calling your flowers 'weeds' and went to great lengths to kill them and replace them with grass.

GOD: Grass? But, it's so boring. It's not colorful. It doesn't attract butterflies, birds and bees; only grubs and sod worms. It's sensitive to temperatures. Do these Suburbanites really want all that grass growing there?

ST. FRANCIS: Apparently so, Lord. They go to great pains to grow it and keep it green. They begin each spring by fertilizing grass and poisoning any other plant that crops up in the lawn.

GOD: The spring rains and warm weather probably make grass grow really fast. That must make the Suburbanites happy.

ST. FRANCIS: Apparently not, Lord. As soon as it grows a little, they cut it-sometimes twice a week.

GOD: They cut it? Do they then bale it like hay?

ST. FRANCIS: Not exactly, Lord. Most of them rake it up and put it in bags.

GOD: They bag it? Why? Is it a cash crop? Do they sell it?

ST. FRANCIS: No, Sir, just the opposite. They pay to throw it away.

GOD: Now, let me get this straight. They fertilize grass so it will grow. And, when it does grow, they cut it off and pay to throw it away?

ST. FRANCIS: Yes, Sir.

GOD: These Suburbanites must be relieved in the summer when we cut back on the rain and turn up the heat. That slows the growth and saves them work.

ST. FRANCIS: You aren't going to believe this, Lord. When the grass stops growing so fast, they drag out hoses and pay more money to water it, so they can continue to mow it and pay to get rid of it.

GOD: What nonsense. At least they kept some of the trees. That was a sheer stroke of genius, if I do say so myself. The trees grow leaves in the spring to provide beauty and shade in the summer. In the autumn, they fall to the ground and form a natural blanket to keep moisture in the soil and protect the trees and bushes. It's a natural cycle of life.

ST. FRANCIS: You better sit down to hear this Lord. The Suburbanites have drawn a new circle. As soon as the leaves fall, they rake them into great piles and pay to have them hauled away.

GOD: No!? What do they do to protect the shrub and tree roots in the winter to keep the soil moist and loose?

ST. FRANCIS: After throwing away leaves, they go out and buy something which they call mulch. They haul it home and spread it around in place of leaves.

GOD: And where do they get this mulch?

ST. FRANCIS: They cut down trees and grind them up to make the mulch.

GOD: Enough! I don't want to think about this anymore. St. Catherine, you're in charge of the arts. What movie have you scheduled for us tonight?

ST. CATHERINE: 'Dumb and Dumber', Lord. It's a story about...

GOD: Never mind, I think I just heard the whole story from St. Francis.



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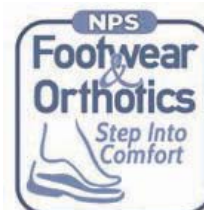
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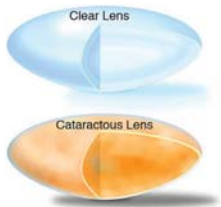
Don't let cataracts cloud your focus on life

By Cheryl L. Dejewski

Even though six out of 10 people age 60+ have one, most people don't know the facts about cataracts until they're diagnosed with one. Don't let poor vision cloud your future. Read, learn, and take action now.

Definition

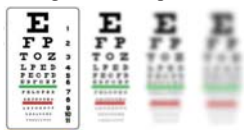
"A cataract is the clouding of the natural lens located inside the eye behind the pupil," says Mark Freedman, MD, senior partner at Eye Care Specialists, a leading ophthalmology practice recognized for providing advanced medical, surgical and laser treatment of most all eye conditions. "This lens works like a camera lens—focusing light onto the retina at the back of the eye to form the images you see. As you age, proteins in the lens may clump together and start to cloud. This is called a 'cataract.' As the clouding advances, it can blur or fog vision to the point of inhibiting daily functioning." Depending on the cataract type, clouding can take years or just months to progress.



Symptoms

Poor vision is not a fact of life as you age. David Scheidt, OD, advises to schedule an eye exam if you notice:

- Foggy, fuzzy 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 or curbs
- Difficulty seeing to drive at night
- Vision affects ability to do tasks
- New glasses or prescription changes don't improve vision

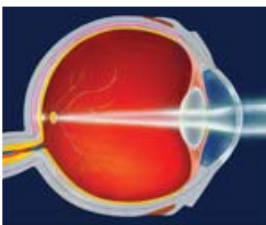


Protection: Useful Tips

Cataracts cannot be prevented. Cataract development may be delayed or slowed, however, by wearing sunglasses and hats with brims, eating a balanced diet high in healthy nutrients (vitamins, minerals and antioxidants) and low in fat and sugar, avoiding smoking and excessive alcohol intake, and keeping your blood sugar under control if you have diabetes," says Brett Rhode, MD, Head of Ophthalmology at Aurora Sinai Medical Center and a partner at Eye Care Specialists.

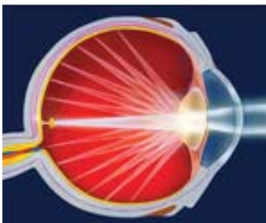
Normal Eye:

The clear lens focuses light rays onto the retina, producing a sharp, clear image.



Eye with Cataract:

The cloudy lens causes light rays to scatter, producing a washed out, hazy image.



Risk Factors: Who?

- Age (cataracts develop with time, like age spots & wrinkles)
- Diabetes (doubles your risk)
- Cortisone/steroid use
- Sun exposure
- Previous eye injury
- Smoking

Treatment: How?

"There are no drugs, drops, glasses or exercises that can prevent or cure cataracts. The only effective treatment is to make an opening in the eye, surgically remove the cloudy lens (cataract), and replace it with an intraocular lens implant to once again focus light rays onto the retina," explains Daniel Ferguson, MD, who, along with his partners at Eye Care Specialists, uses the most advanced techniques to gently break up and remove cataracts through a tiny incision—often with only an eye drop needed for anesthesia.

Treatment: When?

Daniel Paskowitz, MD, an ophthalmologist with credentials from Harvard and Johns Hopkins advises, "It's not necessary to wait to remove a cataract until it's so ripe that almost all vision is blocked. In fact, if you wait too long, it can grow so dense that the operation becomes more difficult." Eye surgeon and continuing education lecturer Michael Raciti, MD, adds, "If the cataract is preventing you from doing tasks, new glasses won't improve clarity, and no other conditions exist which would negate the benefits of removal, like severe macular degeneration (AMD), then it's time for surgery."

Before Surgery

Cataract surgery is NOT performed in the office or on the day of your initial appointment. "In our practice, we like to have the patient meet with the surgeon first and then have preparatory tests done. Once you and the doctor decide to

proceed with surgery, you will have a comprehensive eye exam to see if any other existing conditions (such as glaucoma, diabetes, retinal detachment and AMD) could detract from your results. Your exam will also include a quick, painless ultrasound procedure to determine the prescription for the implant that will restore focusing ability in your eye," says Ferguson.

Why Some People Hesitate

"Some people think cataract surgery is unaffordable. They don't realize it is covered by Medicare, Medicaid and most insurances. Others think they are too old or poor vision is just part of aging. The truth is that vision loss from cataracts is usually reversible, and cataract removal is one of the safest outpatient operations—even for the very elderly," says Rhode.

For FREE booklets on AMD, cataracts, diabetes and glaucoma, or handouts on floaters, low vision, eyelid problems, dry eyes, safe driving or other topics, call 414-321-7035 or visit www.eyecarespecialists.net.

If you don't have an eye care specialist or need a second opinion, call the offices below to schedule a comprehensive exam, which is typically covered by Medicare and insurance.



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Mark Freedman, MD



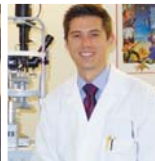
Brett Rhode, MD



Daniel Ferguson, MD



Daniel Paskowitz, MD, PhD



Michael Raciti, MD



David Scheidt, OD

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



Sunless Tanning

Don't want to expose your skin to the sun's damaging rays, but still want that sun-kissed glow?

Sunless tanning is a practical alternative to sunbathing. How do the products work? Are they safe and how do I get the best results?

By Mayo Clinic Staff



Sunless tanning products, also called self-tanners, can give your skin a tanned look without exposing it to harmful ultraviolet (UV) rays. Sunless tanning products are commonly sold as lotions, creams and sprays you apply to your skin. Professional spray-on tanning also is available.

The active ingredient in most sunless tanning products is the color additive, dihydroxyacetone (DHA). When applied, dihydroxyacetone reacts with dead cells in the skin's surface to temporarily darken the skin and simulate a tan. The coloring typically wears off after a few days.

Most sunless tanning products don't contain sunscreen. If a product contains sunscreen, it will only be effective for a couple of hours. The color produced by the sunless tanning product won't protect your skin from UV rays. If you spend time outdoors, sunscreen remains essential.

What about sunless tanning pills? Sunless tanning pills, which typically contain the color additive canthaxanthin, aren't safe. When taken in large amounts, canthaxanthin can turn your skin orange or brown and cause hives, liver damage and impaired vision.

Is sunless tanning safe? Topical sunless tanning products are generally considered safe alternatives to sunbathing, as long as they're used as directed.

The Food and Drug Administration (FDA) has approved dihydroxyacetone for external application to the skin. However, the FDA states that DHA shouldn't be inhaled or applied to areas covered by mucous membranes, including the lips,

nose or areas around the eyes because the risks of doing so are unknown.

If you're using a sunless tanning product at home, follow the directions on the label carefully and don't get the product in your eyes, nose or mouth. If you're going to a sunless tanning (spray tanning) booth, ask how your eyes, lips, nose and ears will be protected and how you will be protected from inhaling the tanning spray. Options for protecting yourself while applying or having a sunless tanning spray applied include wearing goggles, nose plugs or a nose filter and lip balm.

What's the best way to apply a sunless tanning lotion? Exfoliate first. Before applying a sunless tanning product exfoliate your skin with a washcloth. This will help remove excess dead skin cells. Spend a little extra time exfoliating areas with thick skin, such as your knees, elbows and ankles. Dry your skin.

Apply in sections. Massage the product into your skin in a circular motion. Apply the tanner to your body in sections, such as your arms, legs and torso. Wash your hands with soap and water after each section to avoid discoloring your palms. Lightly extend the product from your ankles to your feet and from your wrists to your hands.

Wipe joint areas. Knees, elbows and ankles tend to absorb more of sunless tanning products. To dilute the tanning effect in these areas, gently rub them with a damp towel.

Take time to dry. Wait at least 10 minutes before getting dressed. Wear loose clothing and try to avoid sweating.

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The dishes on the floor with the paw prints are yours and contain your food. The other dishes are mine and contain my food. Placing a paw print in the middle of my plate does not mean that it is suddenly your food.

The stairway is not NASCAR and is not a racetrack. Racing me to the top of the stairs is not the object. Tripping me doesn't help because I fall faster than you can run.

I cannot buy anything bigger than a king sized bed. I am very sorry about this. Do not think I will continue sleeping on the couch to ensure your comfort. Dogs and cats can actually curl up in a ball when they sleep. It is not necessary to sleep perpendicular, stretched out to the fullest extent possible with tongues out and legs kicking.

For the last time, there is no secret exit from the bathroom! If, by some miracle, I beat you there and manage to get the door shut, it is not necessary to claw, whine, meow, try to turn the knob or get your paw under the edge in an attempt to open the door. I have been using the bathroom for years - canine/feline attendance is not required.

The proper order for kissing is: Kiss me first, then go smell the other dog or cat's butt. I cannot stress this enough.

TO ANYONE WHO LIKES TO COMPLAIN ABOUT MY PETS: They live here. You don't. There is a reason for that. And I probably like them *ALOT* more than I like you!

Remember, dogs and cats are better than kids because they:

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| (5) never ask to drive the car | (10) if they get pregnant, you can sell their children.... |



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CBD

continued from page 19

cer, it may even provide a natural alternative for pain and symptom relief.

Research on the potential health benefits of CBD oil is ongoing, so new therapeutic uses for this natural remedy are sure to be discovered.

Though there is much to be learned about the efficacy and safety of CBD, results from recent studies suggest that CBD may provide a safe, powerful natural treatment for many health issues.

health.harvard.edu

CBD has been touted for a wide variety of health issues, but the strongest scientific evidence is for its effectiveness in treating some of the cruelest childhood epilepsy syndromes, such as Dravet syndrome and Lennox-Gastaut syndrome (LGS), which typically don't respond to antiseizure medications. Videos of the effects of CBD on these children and their seizures are readily available on the Internet for viewing, and they are quite striking.

CBD is commonly used to address anxiety, and for patients who suffer through the misery of insomnia, studies suggest that CBD may help with both falling asleep and staying asleep. CBD may offer an option for treating different types of chronic pain. A study from the European Journal of Pain showed, using an animal model, CBD applied on the skin could help lower pain and inflammation due to arthritis. Another study demonstrated the mechanism by which CBD inhibits inflammatory and neuropathic pain, two of the most difficult types of chronic pain to treat. More study in humans is needed in this area to substantiate the claims of CBD proponents about pain control.

The bottom line on cannabidiol: Some CBD manufacturers have come under government scrutiny for wild, indefensible claims, such that CBD is a cure-all for cancer, which it is not. We need more research but CBD may prove to be an option for managing anxiety, insomnia, and chronic pain. Without sufficient high-quality evidence in human studies we can't pinpoint effective doses, and because CBD is currently is mostly available as an unregulated supplement, it's difficult to know exactly what you are getting. If you decide to try CBD, talk with your doctor — if for no other reason than to make sure it won't affect other medications you are taking.



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SUMMER FUNNIES!!



Sometimes I wake up grumpy... other times I let her sleep.

A woman walks into a library and asked if they had any books about paranoia. The librarian says "They're right behind you!"

I received an invitation for a wedding. I answered: Maybe next time. Thanks.

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

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 choose "I Agree".

And the Lord said unto John, "Come forth and you will receive eternal life". John came fifth and won a toaster.

My wife accused me of being immature. I told her to get out of my fort.

My son wanted to know what it's like to be married. I told him to leave me alone and when he did I asked him why he was ignoring me.

I couldn't figure out why the baseball kept getting larger. Then it hit me.

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.

It was a baby mosquito's first day to fly out from home. When the mosquito came back home later that day, the father mosquito asked, "How was your journey?" The baby mosquito replied, "It went great. Everyone was clapping for me!"

The problem isn't that obesity runs in your family. The problem is no one runs in your family.

I don't have a girlfriend, but I know a girl that would get really mad if she heard me say that.

My friend says to me: "What rhymes with orange?" I said: "No it doesn't"

You know that tingly little feeling you get when you like someone? That's your common sense leaving your body.

Q: What's the last thing that goes through a bug's mind as it hits your windshield?
A: Its butt

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



When my wife starts to sing I always go out and do some garden work so our neighbors can see there's no domestic violence going on.

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Bottom line: when two independent people who are used to ruling their own domain move into one cage 24/7, it is easy to predict:
“Cloudy with a chance of flying fur.”

When you or your spouse start living the retirement life, you’re likely to hear this question: “How’s it going with (Bob/Susan) home all day?” Especially curious if one of you are already working at home, or if both of you are retiring at the same time and expect to spend a lot of time around the house. The question’s implication is clear: Your friends expect trouble - “I married you for life, but not for lunch”.

If you ask around among your friends you will probably hear all kinds of responses to this issue. Obviously in cases where one of the pair, usually the guy, plays a lot of golf or is active doing some onsite consulting or volunteer work, it won’t be a big issue. One common recommendation you might hear is that the new retiree should rent an outside office to give everyone some space and reduce tensions.

Of course having two people around the house all day isn’t the only issue that couples have to work out in retirement. Other issues include finances and budgets,

what to do with your newly acquired spare time, and if and where to move. These are not small issues, so we won’t try to tackle them here.

Stake out different domains. Identify a place where the new retiree can call home, before he or she arrives. Whether it is a spare bedroom, alcove, or space in the garage or basement, pick a place that is quiet and as out of the way as possible. Volunteer to help creating a lived in space, with pictures on the wall and the right electrical, internet, and phone outlets and connections. If the spouse who already works from home has a home office, try to keep some space between the two. Separate spaces help prevent crowding and over-familiarity.

No enforced togetherness. If you have a routine that you are used to – lunch at 11:30 while you read the paper by yourself – stick to it. Discuss what kinds of privacy expectations you have – if you want to be alone all day so you can concentrate or just relax, make sure your spouse is aware of your preferences. If he or she thinks

those requests happen to be unreasonable, discuss that too. The newly retired spouse should recognize that the other half of the pair is used to having the house to her/himself. Back off your urges to offer tips on the laundry or comments on her schedule.

Get out of the house, for heaven’s sake. One person who retired from his regular job to work from home had to create a new routine. Every morning at 8 he left the house to buy coffee. Then he continued his commute back home, where he started the day feeling like a normal working stiff. Other people fight feelings of isolation by scheduling lunches, tennis games, golf outings, or volunteer meetings on a regular basis. Getting out makes you feel like you are doing things, which will help keep you focused and happy.

You know the kind of person you are. Some people need to leave their home everyday to give them the structure to be productive. For them the best solution is to

I Married you for Life, NOT for Lunch
continued on page 30

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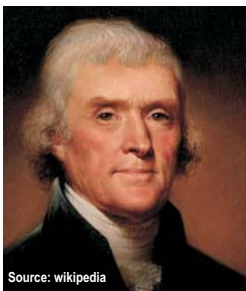


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Source: wikipedia

Sometimes looking back on the past helps us think about the future...

Thomas Jefferson was a very remarkable man who started learning very early in life and never stopped.

At 5, began studying under his cousin's tutor. At 9, studied Latin, Greek and French. At 14, studied classical literature and additional languages. At 16, entered the College of William and Mary. Also could write in Greek with one hand while writing the same in Latin with the other. At 19, studied Law for 5 years, starting under George Wythe. At 23, started his own law practice. At 25, was elected to the Virginia House of Burgesses. At 31, wrote the widely circulated "Summary View of the Rights of British America" and retired from his law practice.

At 32, was a delegate to the Second Continental Congress. At 33, wrote the Declaration of Independence. At 33, took 3 years to revise Virginia's legal code and wrote a Public Education bill and a statute for Religious Freedom.

At 36, was elected the second Governor of Virginia, succeeding Patrick Henry. At 40, served in Congress for two years. At 41, was the American minister to France and negotiated commercial treaties with European nations along with Benjamin Franklin and John Adams. At 46, served as the first Secretary of State under George Washington. At 53, served as Vice President and was elected president of the American Philosophical Society. At 55, drafted the Kentucky Resolutions and became the active head of Republican Party.

At 57, was elected the third president of the United States. At 60, obtained the Louisiana Purchase, doubling the nation's size. At 61, was elected to a second term as President. At 80, helped President Monroe shape the Monroe Doctrine. At 81, almost single-handedly created the University of Virginia and served as its first president. At 83, died on the 50th anniversary of the Signing of the Declaration of Independence along with John Adams.

Thomas Jefferson studied the previous failed attempts at government. He understood actual history, the nature of God, His laws and the nature of man. That happens to be way more than what most understand today.

John F. Kennedy held a dinner in the White House for a group of the brightest minds in the nation at that time. He made this statement: "This is perhaps the assembly of the most intelligence ever to gather at one time in the White House with the exception of when Thomas Jefferson dined alone."

Quotes from Jefferson that have stood the test of time include:

"The democracy will cease to exist when you take away from those who are willing to work and give to those who would not."

"I predict future happiness for Americans if they can prevent the government from wasting the labors of the people under the pretense of taking care of them." –

"My reading of history convinces me that most bad government results from too much government." –

"The strongest reason for the people to retain the right to keep and bear arms is, as a last resort, to protect themselves against tyranny in government."

Source: wikipedia

"Don't you agree that 'time' is the greatest healer?"
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Animals Anticipated Deadly Tornado

By Michael Edmonds

June 12th is the anniversary of Wisconsin's deadliest tornado. On this day in 1899, a giant twister swept through New Richmond in St. Croix Co. and killed more than 100 people. There were no warning sirens or National Weather Service bulletins back then, but the town's four-legged inhabitants seemed to have premonitions of approaching disaster.

One survivor noted that, "There was something very remarkable in the actions of animals previous to the storm. They seemed without exception, as far as I could learn, to be unrelaxed, nervous, and incapable of being quieted, though cared for and petted more than usual." Residents thought the constant whinnying of the horses and mooing of the cows was odd but didn't know what it signified.

One very large St. Bernard dog was especially uneasy: "The faithful animal showed more affection than usual, particularly towards his mistress. The animal left home a few hours before the cyclone struck and returned safely the day after. The poor faithful 'Judge' returned to find his master's home in ruins, and to seek in vain for his dead mistress."

Investigators were astonished to discover that as many as 30 dogs had left their homes shortly before the tornado arrived and taken refuge under an embankment out of its path.

Other animals were not so clairvoyant (or lucky). 360 horses died, some from being thrown great distances in the air, and so many cows were euthanized in the wake of the storm that the number could not be accurately counted.

Source: Boehm, A.G., Mrs. History of the New Richmond Cyclone of June 12, 1899. (St. Paul, Minn: Dispatch, 1900)



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either rent an outside office or to get some type of job. Getting out of the house triggers an automatic feeling of purpose in their life.

Perhaps you need to work – either because you need the money to maintain your lifestyle, or because work is what makes you tick. A recent Gallup Poll indicated that 60% of the people who weren't worried about money in retirement intended to work at least part time after they retired.

Retirement is such a wonderful opportunity because it gives you the chance to do what you want, including the ability to start over. If you liked your previous job, try to get a part-time gig doing the same thing. In most parts of the country, people with skills are in great demand – either for pay or on a volunteer basis. This work will either get you out of the house or keep you busy in it – and happier.

Draw some lines in the CHORE sand – and cooperate. The same issue that applies to personal space comes into play here. One of the most common issues is one spouse getting annoyed with the other over the issue of chores. Suddenly the new retiree is home a lot, and the other person sees this as a grand opportunity to reduce the chore backlog. Cooperation is always a good idea and will produce the best result. But if one person can't seem to shake the chore Nazi, or the other one person doesn't try to meet the other halfway – expect trouble.

Talk, talk, talk. Psychologists have an annoying habit – at least annoying to those of us who would rather ignore our problems. They want you to talk about the issues, get the various contentious points out on the table, and then move forward together with a greater understanding of each side's position. That's what we recommend too. If your presence in the home leads to "issues" with your spouse – like pouting, snapping, resentments, or some other kind of friction – start talking. If you find that you are either not making progress or it is not fast enough, see a counselor. You don't have to be crazy to see a psychologist – they help a lot of normal people work through problems that might be temporarily overwhelming.

BUT... some people need to stop dwelling on problems and unhappiness and put all effort into bringing into every day a bit of joy. Hasn't that always been the time-all cure?

www.topretirements.com

A Financial Retirement Fact Sheet

Your Money



with Tim Stasinoulis

Does your vision of retirement align with the facts?

Here are some
noteworthy finan-
cial and lifestyle
facts about life
after 50 that might
surprise you.

Up to 85% of a retiree's Social Security income can be taxed. Some retirees are taken aback when they discover this. In addition to the Internal Revenue Service, 13 states levy taxes on some or all Social Security retirement benefits: Colorado, Connecticut, Kansas, Minnesota, Missouri, Montana, Nebraska, New Mexico, North Dakota, Rhode Island, Utah, Vermont, and West Virginia. (It is worth mentioning that the I.R.S. offers free tax advice to people 60 and older through its Tax Counseling for the Elderly program.)

Retirees get a slightly larger standard deduction on their federal taxes. Actually, this is true for all taxpayers aged 65 and older, whether they are retired or not. Right now, the standard deduction for an individual taxpayer in this age bracket is \$13,600, compared to \$12,000 for those 64 or younger.

Retirees can still use IRAs to save for retirement. There is no age limit for contributing to a Roth IRA, just an inflation-adjusted income limit. So, a retiree can keep directing money into a Roth IRA for life, provided they are not earning too much.

A significant percentage of retirees are carrying education and mortgage debt. The Consumer Finance Protection Bureau says that throughout the U.S., the population of borrowers aged 60 and older who have outstanding student loans grew by at least 20% in every state between 2012 and 2017. Generations ago, seniors who lived in a home often owned it, free and clear; in this decade, that has not always been so. The Federal Reserve's recent Survey of Consumer Finance found that more than a third of those aged 65-74 have outstanding home loans; nearly a quarter of Americans who are 75 and older are in the same situation.

As retirement continues, seniors become less credit dependent. GoBankingRates says that only slightly more than a quarter of Ameri-

cans over age 75 have any credit card debt, compared to 42% of those aged 65-74.

About one in three seniors who live independently also live alone. In fact, the Institute on Aging notes that nearly half of women older than age 75 are on their own. Compared to male seniors, female seniors are nearly twice as likely to live without a spouse, partner, family member, or roommate.

Around 64% of women say that they have no "Plan B" if forced to retire early. That is, they would have to completely readjust and reassess their vision of retirement, and redetermine their sources of retirement income.

Few older Americans budget for travel expenses. While retirees certainly love to travel, Merrill Lynch found that roughly two-thirds of people aged 50 and older admitted that they had never earmarked funds for their trips, and only 10% said they had planned their vacations extensively.

What financial facts should you consider as you retire? What monetary realities might you need to acknowledge as your retirement progresses from one phase to the next? The reality of retirement may surprise you. If you have not met with a fiduciary financial professional about your retirement savings and income needs, you may wish to do so. When it comes to retirement, the more information you have, the better.

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. Stasinoulis 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.

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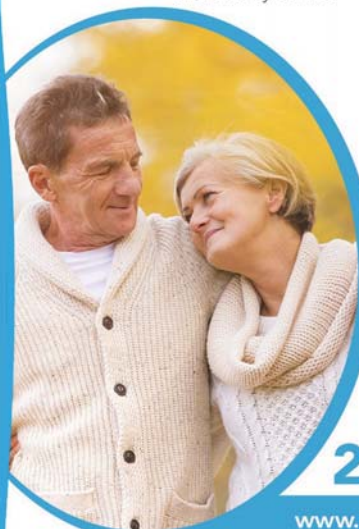
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Milwaukee/NARI members provide assistance on a variety of home improvement topics to homeowners every day including landscaping and space utilization for the yard.

- In small yards, the landscape design can enlarge the look of the space. A plan should use small features and cool colors to create a space that offers entertainment options, fits the home's style, and suits your lifestyle.

- Layered landscaping can make smaller spaces dramatic. Use a fence, garage or shed walls, trellises and arbors with crawling vines, raised beds of annuals and perennials, and water features to lend a layered look. Use shade-loving ferns for a low-maintenance landscape.

- A portable fire pit is easy to move out of the way for more space.

- Container gardens maximize space and impact. Mix in seasonal colors and change things out when they stop blooming. The containers can be moved easily if additional space is needed for an outdoor party.

- Container *vegetable* gardens like potted tomatoes, peppers, cucumbers, green beans and herbs can be built into sunny niches and provide quite a bit of healthy summer munching.

- Give careful consideration to the colors desired in a small yard, as colors give spaces different perceptions. For example, cool colors like blue can make a space look larger. Evergreens, like blue spruce and Alberta pine, can extend the yard and add a feeling of largeness.

- A small rock garden makes a unique point of interest and can be tucked into a little corner or nook or even on a raised bed up against the house. It's important to select plants that go naturally with rocks and won't spread out too much to cover them.

- Water features like birdbaths or outdoor-use serenity fountains are made in a variety of sizes and styles that will fit even in a smaller-sized yard.

For more information or to receive a free copy of an annual membership roster listing all members alphabetically and by category, and the booklet, "Milwaukee/NARI's Remodeling Guide," call (414) 771-4071 or visit their site at www.milwaukeeenari.org.

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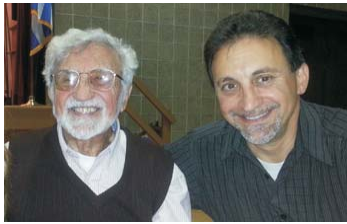


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Dracopoulos to Draelos on a Journey to America

George 'Dracopoulos' (changed to 'Draelos' entering America for an easier spelling) was born in Athens, Greece on August 13, 1926. George and his parents entered America through Ellis Island on July 19, 1927. "My father came to make a better living for us, hoping to return to Greece eventually," George Draelos recalled.



The late George Draelos and his son Tom, co-publisher of Your LIFE!

The Draelos family settled first in Sacramento, California but moved to Milwaukee in 1934 to be near relatives and secure a job. The timing could not have been worse. Stranded in the middle of the Depression, the family accepted government aid in order to survive. "My father never did make it back home," Draelos said.

One of the first challenges the family faced in America was obtaining a suitable place to live. According to Draelos, the doors in their first house didn't close due to the uneven tilt of the floors. "My family didn't have a radio, and we weren't able to buy a telephone until I was around the age of fifteen," he said. The language barrier was another hardship they faced, as Draelos did not begin learning English until the third grade.

One of George's fondest memories of his early years in America concerns his mother and her first experience with a grapefruit. When she tasted it, she was confused by its bitterness and proceeded to turn the rind into a candied treat. Draelos recalled

with a chuckle that she then threw away the fruit, assuming it was not intended for use.

Eventually the Draelos family qualified for a house in Park Lawn, the first federal housing project in Milwaukee. They paid \$13 a month rent. "Sherman Boulevard was just a gravel road at that time. We played baseball on it. It was a good community of families," Draelos recalled. Draelos went on to graduate from Rufus King.

Fortunately, a large Greek community already existed in Milwaukee during this time. Draelos described the sense of belonging and identity that the Greek Church provided for his family and other Greek families throughout Milwaukee.

Modern-day Annunciation Church (page 17) is but one current reminder of Christianity's lasting influence on the Greek people. The Greek community stands out for its time-tested traditions.

More information about the church and its history/events can be found at www.annunciationwi.com.

George passed in August of 2017 at the age of 91. May his memory be eternal.



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**Greek Culture
Flourishes in
Milwaukee**
continued from page 17

of olive oil. Many delicacies also include honey, especially the best-known pastry baklava. Other Greek pastries include lukomades, honey-covered fried dough balls and diples, which are rolled filo dough, honey-covered treats.

The Greeks are also fond of kalamata olives and they have many recipes for octopus. Yes, octopus. Their lamb recipes are out of this world, and, of course,



there are the popular gyros. Dolmades are grape leaves stuffed with meat and long-grained rice. Moussaka, an eggplant or potato-based dish filled with meat is also a popular dish. No mention of Greek food can neglect to add saganaki, the flaming cheese that brings the Greek cry, "opa!" when it is ignited and sends flames rising to the roof.

Those are just among the dozens of Greek recipes that can be enjoyed at Greek restaurants such as the popular Ouzo, on Milwaukee Street downtown, and Oakland Gyros on Milwaukee's east side. Among other Greek restaurants offering Greek cuisine are Apollo Café on Brady Street, Pegasus Restaurant on Greenfield Avenue and Pallas Restaurant on Highway 100. Looking for a Greek grocery and deli? Foods and preparations are available at Parthenon Foods on 84th and Greenfield.

Ready for a drink?! Enjoy a well-known Greek liqueur, ouzo, a dry, anise-flavored delight that is also mixed with lemonade at Annunciation's GreekFest. Other Greek favorites are Metaxa and Sambuca - both usually served in shot glasses at funerals.

There is no doubt that Greek culture is unique and that local Greeks have maintained their precious traditions and made them part of the local scene. Those contributions have become part of Milwaukee's - and America's - culture.

TZATZIKI Sauce

- 2 cups plain Greek yogurt
- ½ cup sour cream
- 1 sm English cucumber, peeled/grated
- 2 cloves garlic, minced
- Juice of half a lemon
- 1 teaspoon olive oil
- 1 tablespoon fresh chopped dill
- Salt and black pepper to taste



Place grated cucumber in a colander and sprinkle with salt. Let stand 15 minutes. Gently squeeze cucumbers to drain the juices.

With a whisk, blend yogurt with sour cream and olive oil. Add cucumbers, lemon juice, garlic, and dill. Mix until combined.

Add salt and pepper to taste or use All Purpose Greek Seasoning. Chill and garnish with a sprig of fresh dill just before serving. Enjoy!

Everything is 'betta with feta'!



Real feta must be made of at least 70 percent sheep's milk and up to 30 percent goat's milk, and it must be produced to definite specifications. Many cheeses on the market call themselves "feta" or "feta-type" cheeses, but there are standards for how genuine feta is made and what kind of milk is used.

Feta is a semi-hard cheese—it crumbles well—that's white in color and tends to be a bit salty. Feta is tangy, but the degree of tang can vary depending on the exact diet of the sheep—what she eats can effectively season her milk. This is one significant reason why the court ruled that Greece "owns" feta cheese. True feta is the result of geographical factors unique to that country affecting the diets of livestock.

What's more, feta is lower in fat and calories than aged cheeses like cheddar or parmesan. It also contains more calcium and B vitamins than other cheeses like mozzarella, ricotta, cottage cheese or goat cheese.

SPANAKOPITA (Spinach & Cheese Pie)

3 tablespoons olive oil
1 large onion, chopped
1 bunch green onions, chopped
2 cloves garlic, minced
2 lbs spinach, rinsed and chopped
1/2 cup chopped fresh parsley
2 eggs, lightly beaten
1/2 cup ricotta cheese
1 cup crumbled feta cheese
10 sheets phyllo dough
1/4 cup olive oil



Preheat oven to 350. Lightly oil a 9x9 inch square baking pan.

Heat 3 tablespoons olive oil in a large skillet over medium heat. Sauté onion, green onions and garlic, until soft and lightly browned. Stir in spinach and parsley, and continue to sauté until spinach is limp, about 2 minutes. Remove from heat and set aside to cool. Frozen spinach can be used. Important to remove all excess moisture.

In a medium bowl, mix together eggs, ricotta, and feta. Stir in spinach mixture.

Lay 1 sheet of phyllo dough in prepared baking pan, and brush lightly with olive oil. Lay another sheet of phyllo dough on top, brush with olive oil, and repeat process with three more sheets of phyllo. The sheets will overlap the pan. Spread spinach and cheese mixture into pan and fold overhanging dough over filling. Brush with oil, then layer remaining 5 sheets of phyllo dough, brushing each with oil. Tuck overhanging dough into pan to seal filling.

Bake in preheated oven for 30 to 40 minutes, until golden brown. Cut into squares and serve while hot.



MINI BAKLAVA

(Not the authentic Greek Baklava, but a tasty easy substitute.)

1/2 cup butter
1/4 cup sugar
1 teaspoon ground cinnamon
1 cup finely chopped pecans
1 cup finely chopped walnuts
2 pkgs frozen mini phyllo tart shells
Honey

Preheat oven to 350°. In a small saucepan over medium heat, melt butter. Stir in sugar and cinnamon. Bring to a boil. Reduce heat; add pecans and walnuts, tossing to coat. Simmer, uncovered, until nuts are lightly toasted, 5-10 minutes.

Place phyllo shells on a parchment paper-lined baking sheet. Spoon nut mixture and butter sauce evenly into shells. Bake until golden brown, 9-11 minutes. Cool completely on pan on a wire rack. Drizzle a drop of honey into each shell; let stand, covered, until serving. Serve with additional honey if desired.

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How Much House Can I Afford?

continued from page 18



of your calculations.

Depending where you live, housing prices can fluctuate wildly. Save money by getting a lower mortgage. Before you calculate your mortgage payment, you need to know the current mortgage rates in your state.

Tip: Using a mortgage calculator, you can determine your potential mortgage payments. You need to know the value of the home, loan amount, and pending interest rate. The calculator provides you with a monthly payment. You still need to add the property taxes, homeowner's insurance, and homeowner's association dues into the payment, though.

Lenders have various ways to determine how much you can afford. They often rely on one of several rules of thumb to calculate your maximum loan amount. However, when banks determine what you can afford, they use your gross monthly income. This is not a realistic number to use.

For example, let's say you make \$60,000 per year. The bank will divide that number by 12 to come up with your gross monthly income. On paper, this means you make \$5,000 per month. But expenses such as taxes, health insurance, and retirement savings will reduce this number. If you take home 80% of your gross income, this leaves you with \$4,000. That \$1,000 difference could drastically affect your ability to afford a mortgage.

At CreditDonkey, we encourage you to sit down and think of all aspects of the mortgage payment. There is more to it than the principal and interest.

WORD SEARCH



ACCIDENT
AHEAD
AMOUNT
BECOME
BEDTIME
BEEN
BROWN
BURP
BURY
DINNER

DUST
ENTER
EXPECTED
FOND
FOOTBALL
GOSSIP
HEAD
HOSE
HOSPITAL
INVOLVED

JUDGE
KIND
KNEE
LOSE
MANAGE
MATTER
MESSY
MISTREAT
MULE
OBJECT

PRETTY
RAGE
READY
RICH
ROCKING
ROPE
RULE
SAME
SCREAM
SHALL

SHAME
SLIP
SODA
SUFFER
TAKEN
TRIP
UNUSUAL
WHITE
WHOLE
WRITE

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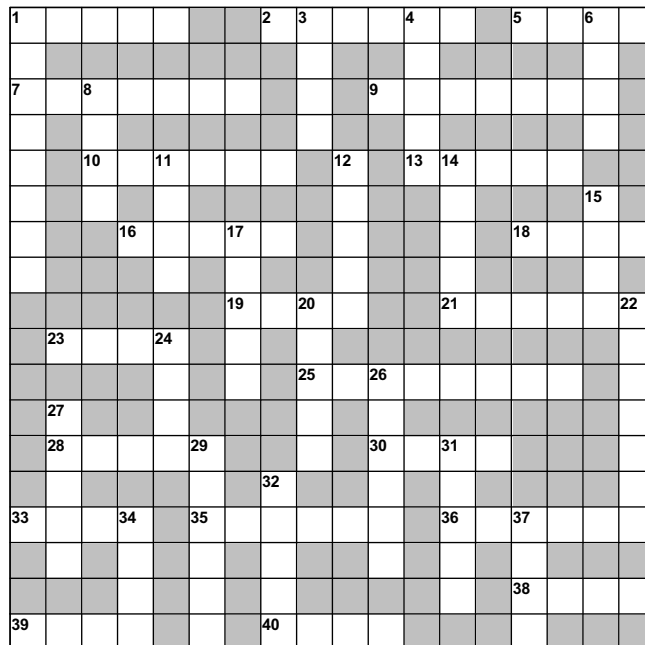
Crossword junkie!

DOWN

1. Pestering
3. Opposite of "Yup"
4. At a point on something
6. To affix a notice
8. Par participle of send
11. To move toward
12. Not asleep
14. To extend the arm and grab
15. Living the
17. Slander
20. Without movement
22. Entitled to
24. Form of public transportation
26. Gutter speak
27. Lucifer
29. Compressed
31. Source of cooking heat
32. Edible bulb
34. Justifies the means
37. Result of combustion

ACROSS

1. Not nice
2. Adverb - Regardless
5. Used to describe a women
7. Adverb - As an alternative to
9. Criminals admission of guilt
10. Kindest
13. Remarkable in magnitude
- 16 The nose sense
18. Taking your ball and going home
19. First, Second, and third
21. To have given a hand
23. Huh?
25. Being implicated
28. To provide needed items
30. Misplace something
33. magnets repel
35. Motion picture house
36. White collar work place
38. Short for Richard
39. Yours and mine
40. Number that means no in German



Answers on page 39

TEST YOUR GEEK INTELLIGENCE!

You only need 4 correct out of 10 to pass!
Sound easy? Answers on page 39.

- 1) How long did the Hundred Years' War last?
- 2) Which country makes Panama hats?
- 3) From which animal do we get cat gut?
- 4) In which month do Russians celebrate the October Revolution?
- 5) What is a camel's hair brush made of?
- 6) The Canary Islands in the Pacific are named after what animal?
- 7) What was King George VI's first name?
- 8) What color is a purple finch?
- 9) Where are Chinese gooseberries from?
- 10) What is the color of the black box in a commercial airplane?



Answers on page 39

It's a sunny morning in the Big Forest

and the Bear family is just waking up...

Baby Bear goes downstairs and sits in his small chair at the table. He looks into his small bowl. It is empty! "Who's been eating my porridge?" he squeaks. Father Bear arrives at the table and sits in his big chair. He looks into his big bowl. It is also empty! "Who's been eating my porridge?" he roars.

Mother Bear sticks her head out the kitchen door and yells, "For Pete's sake, how many times do we have to go through this? It was Mother Bear who got up first. It was Mother Bear who woke everybody else in the house up. It was Mother Bear who unloaded the dishwasher from last night and put everything away. It was Mother Bear who went out into the cold early morning air to fetch the newspaper. It was Mother Bear who set the table. It was Mother Bear who put the cat out, cleaned the litter box and filled the cat's water and food dish. And now that you've decided to come down stairs and grace me with your presence, listen good because I'm only going to say this one more time: I haven't made the dang porridge yet!"

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2. Tell yourself they need to soak.
3. Go watch TV.

ATTORNEY: Date of birth?

WITNESS: July 18th.

ATTORNEY: What year?

WITNESS: Every year.

The early bird might get the worm, but the second mouse gets the cheese.

GEEK TRIVIA

from quiz on page 38

- 1) 116 years
- 2) Ecuador
- 3) Sheep and Horses
- 4) November
- 5) Squirrel fur
- 6) Dogs
- 7) Albert
- 8) Crimson
- 9) New Zealand
- 10) Orange (of course)

What do you mean, you failed?

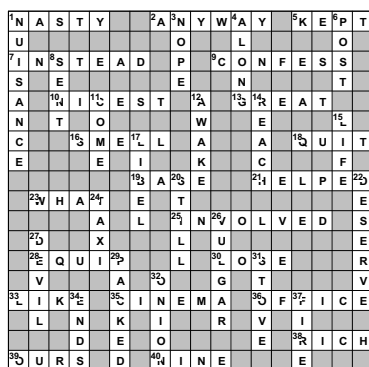
A single woman who retired just a few months back, with the intent of a bit of flirting, walked up to a little old man rocking in a chair on his porch in her neighborhood. "I couldn't help noticing how happy you look," she said. "What's your secret for a long happy life?"

"I smoke three packs of cigarettes a day," he said. "I also drink a case of whiskey a week, eat fatty foods, and never exercise."

"That's amazing," the woman said. "How old are you?"

"Twenty-six," he said.

CROSSWORD on page 38



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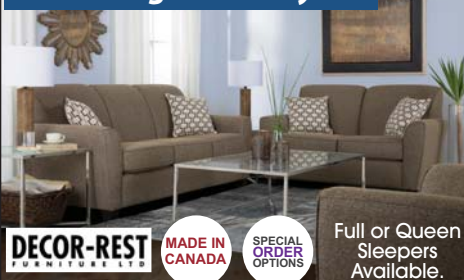
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