Your LIFE!

December 2019
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From the Publishers

DECEMBER 2019

To believe in Santa is a powerful thing. Just ask Virginia! It defies logic, even sanity, but I do believe in the magic that exists around that mythical, magical man. Don't you remember watching Rudolf and Frosty as a child and really believing that it was a real phenomenon that came into our lives during Christmas with wonderous reindeer, a talking snowman, gifts down the chiminey, love and MAGIC! Wow. I remember standing beside our picture window in the living room with my mom after Christmas Eve mass at our small rural church and waiting to see Santa cross the moon and the stars in his sleigh. My mom would point out and say 'I think I saw him!' I believed her. To this day in my 5th decade of life, I bless her for sharing that wonderment and joy with me. Some parents say I won't lie to my children. And some parents say I will let them believe in a dream! I remember that feeling of *truly believing* that Santa was up there in the sky delivering presents in his big sleigh with flying reindeer. That's a magical REAL memory. I wish it for everyone - young and old. That's what Christmas is all about for me - a time of year when things are just not quite ordinary but truly special as we share the love and magic of the season! Our world is too full of the realism and woes of everyday life - we all deserve a short season of magic, toys and joy!

It's time to decorate and bake (cookies on page 12). Piece of advice - don't procrastinate! I am the queen of last minute deadlines (been well-trained with 25+ years of newspaper deadlines behind me) but I encourage you to enjoy the mall with all it's crazy crowds, festive decorations and free samples! Complain about the weather, the commercialism and the high prices while creating great conversation and expanding the intimate human bond while waiting in line. It's a beautiful thing!

Always a plethora of things on our holiday calendars and time spent running around, shopping, meeting friends, spending quality (and required) time with family is part of the package that makes the holiday season. Family. Generosity. Love. Food. There's certainly a few extra pounds on my butt from Thanksgiving and it doesn't look like it's going anywhere soon. I'll wait until the first of the year before I worry about that resolution and will thoroughly enjoy cookies and treats until then! Everything in moderation - including moderation!

If you see Tom walking around in a middle-aged daze, be sure to wish him a Happy Birthday. Another year older isn't his favorite idea, but what's the alternative? Yes, we creak and crack a bit when we get out of bed, but no complaints. It's just part of the journey!

In this season of sharing, please allow me to do my share of thanksgiving and appreciation for the continued success of Your LIFE!, the wonderful associates that have truly become friends, my husband and business partner, and our absolutely exhilarating ride through 2019!

Joy. Love. Peace.
And Merry Christmas to all!

LIFE. *Enjoy it!*
Sandy and Tom Draelos

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Never miss an opportunity to make someone smile... and laugh out loud! Our gift to you this season - a few jokes to share with family and friends for a simply happy moment!

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

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

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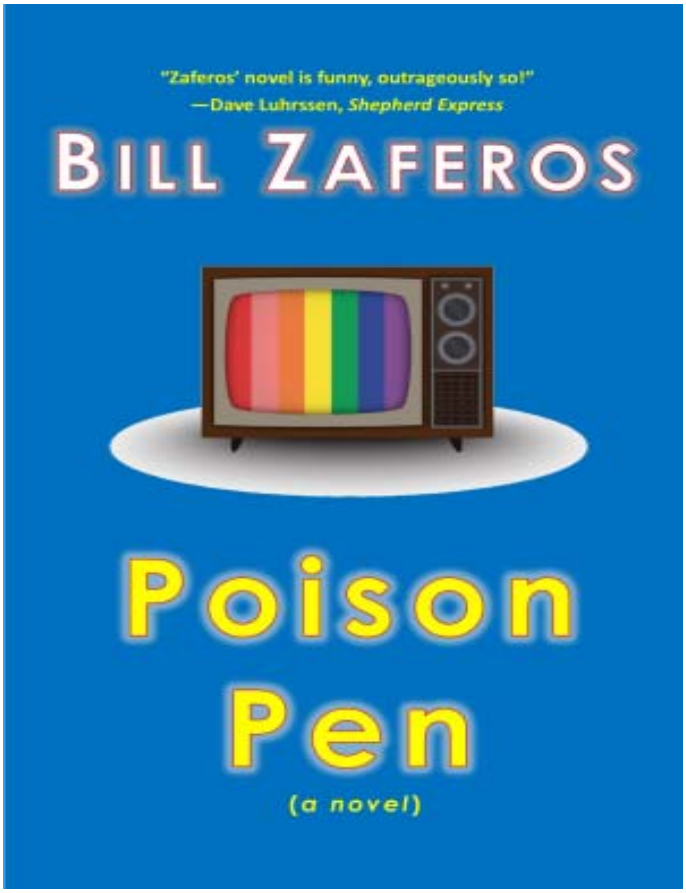

Give the Gift of Laughter!

"You will cheer and laugh and, at times choke up with tears."
~Nick Chiarkis, Author

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~Thomas Peele, Pulitzer Prize-Winning Journalist and Author

Author Bill Zaferos did not know he was suffering from bipolar disorder when he wrote this novel. He managed to channel his mental illness into creativity by writing *Poison Pen* during a manic high. Zaferos is a former newspaper political reporter, political consultant and public relations and advertising executive. He lives in downtown Milwaukee.

Author **Bill Zaferos** would love to speak to your group!
Contact him at
billzaferos@yahoo.com

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New Year's Eve *Fun Facts*

With New Year's Eve around the corner and 77 percent of Americans celebrating the day in some fashion, including large, organized events and party hopping, the personal-finance website WalletHub released its New Year's Eve Fun Facts infographic!

· 360+ Million – Glasses of sparkling wine consumed on New Year's Eve.

· 11,875 Pounds – Weight of the Times Square Ball, which is covered with 2,688 Waterford Crystal triangles.

· 20 Percent – Charitable donations made in the final 48 hours of the year.

· 48 Percent – Share of parents who plan to count down the last 10 seconds of 2016 with their kids by 9 p.m.

· $10,000 – Average cost of a DUI.

To view the full report: https://wallethub.com/edu/best-places-for-new-years-eve

Saturday Night Fever

The Fireside Dinner Theatre
Dec 31-Feb 23
Based on the popular film and powered by the chart-breaking hits of the Bee Gees, this energetic musical explores relationships on and off the dance floor with humor, conflict, style and unforgettable swagger.

Capturing the historic flavor of disco-mania in New York City, this energetic musical is based on Nik Cohn's 1975 New York Magazine article "Tribal Rites of the New Saturday Night" and Norman Wexler's 1977 film. Told through the eyes of a talented, streetwise kid from Brooklyn who attempts to escape his dead-end life through dancing, SATURDAY NIGHT FEVER explores relationships on and off the dance floor with humor, conflict, style and unforgettable swagger. Powered by the chart-breaking hits of the Bee Gees, the pulsating score includes "Stayin' Alive," "If I Can't Have You," "How Deep is Your Love," "Boogie Shoes," and "Disco Inferno."

DECEMBER CALENDAR

Through December 22
Grohmann Museum at MSOE
Engineering marvels in Milwaukee's history and will include photographs, documents, ephemera, and a number of the actual machines. Nash automobiles, Merkel motorcycles, Evinrude outboards, Johnson Controls environmental systems, Masterlock locks, and Stereo-Realist cameras...

Through December 21
Miller Valley Holiday Lites Tour
Miller Brewery Visitor Center
Friday and Saturday nights. The experience is a mini tour consisting of our opening video, famous Miller Caves and the Holiday Lites show itself. This is a FREE indoor/outdoor walking tour

Through December 28
MilwTreasures and Traditions
Milwaukee County Historical Society
Celebrates the many traditions and treasures of Milwaukeeans during the holidays. Includes historic images and objects related to Milwaukee such as the Christmas Parade and Santa's favorite helper, Billie the Brownie

Through December 31
Country Christmas
The Ingleside Hotel
810 Golf Rd, Pewaukee
Outdoor drive-through lights display

Through December 31
Christmas Carnival of Lights
Jellystone Camp-Resort, Caledonia
Drive-through light show
More than 2 million lights stretching across 1.6 miles including a new 200-foot drive-through tunnel. Enjoy from your vehicle or Santa's sleigh. (closed Christmas Day)

December 5
Happy Birthday to my husband TOM! Another grey hair and another great day!

December 5
Westown Gets Lit
Plaza at 310 W. Wisconsin Ave
Frst-time holiday celebration!
At 5pm, join neighborhood leaders on the plaza and help count down to holiday lights. Free cookies, cocoa and s'mores, along with holiday entertainment from carolers and DJ. Jingle Bus, departing from the Warming House in the TJ Maxx rotunda at 161 W. Wisconsin Avenue. #westowngetslit

December 6
31st Annual Christmas in the Ward
Catalano Square
5:30pm to 8:30pm. Fireworks, tree lighting, Santa, and live reindeer kick off a festive month of holiday fun and shopping

December 6
Light up the Branches
A military tree lighting ceremony
War Memorial Center will be holding a military themed tree lighting ceremony. Free event with hot chocolate, cookies, carolers, Santa, and the lighting of 5 Christmas trees representing each branch of military service

December 6-7
Historical Society Annual Book Sale
Milwaukee County Historical Society
From discontinued titles to lightly damaged books to magazines and historical books. Historical photos that were ordered and not picked up will also be available for sale

December 7
Jesus Birthday Party
Grace Lutheran Church - Menomonee Falls
Kick off the Christmas season with the whole family by celebrating the most important birthday of all: Jesus' birthday! Help the Christmas story come alive for the entire family through this fun morning of games, crafts, music and of course cake

December 7-8
The Milwaukee Hmong New Year
Wisconsin State Fair Park
The Milwaukee Hmong community's premier ethnic festival celebrates the New Year with colorful costumes, traditional music, delicious food, and a Hmong marketplace

December 9
Soup Season
Boelter SuperStore
Whether you're cooking for someone who's feeling a bit under the weather or purely for yourself, these soups are not to be missed. Winter is just around the corner and soup freezes really well

December 13
WWE Smackdown
Fiserv Forum
WWE Superstars Live

December 13-15
Christmas in the Basilica
Presented by Bel Canto Chorus.
Our most popular concert and has become a holiday tradition for thousands

December 14
Cocoa with the Clauses
Cathedral Square Park
Santa and Mrs. Claus return for this annual cocoa party. The free outdoor event is a chance for kids to share their wish lists, and for moms and dads to snap a keepsake photo. Elves and other holiday characters will also be there

December 14-16
Pfister Holiday Marketplace
Experience and enjoy the majestic Holiday ambiance of the Pfister Hotel lobby while interacting and connecting with over 60 local artists and vendors. Sights and sounds of local music and art. Free

December 20
A Motown Christmas
Riverside Theater
A Motown Christmas features a world-class vocal group, from past and present members of Motown's most legendary groups - The Temptations, The Miracles and The Capitols

December 21
Twilight Tour
Pabst Mansion
Open house. After hours self-guided tour that takes you through each room decorated for the holidays

December 25
Christmas Family Feast
The Salvation Army at Wisconsin Center
Christmas Family Feast is the largest feeding event hosted by The Salvation Army on Christmas Day in the country. About 1,400 volunteers typically help serve more than 8,000 people at the Wisconsin Center

December 27
An Evening with Chevy Chase
Riverside Theater
Chevy Chase live on stage plus audience Q & A following a 30th anniversary screening of National Lampoon's Christmas Vacation. After the showing of the holiday classic on the big screen, the celebration will continue with actor Chevy Chase (Clark Griswold) sharing stories from his career and the making of his classic movies and legendary television programs

December 31
Harlem Globetrotters
Fiserv Forum
The world-famous Harlem Globetrotters will bring their new "Pushing the Limits" World Tour to Fiserv continuing the Globetrotters' long-standing tradition of performing in Milwaukee on New Year's Eve

December 31
Cool Fool Kite Festival11 am until 5 pm. in Veterans Park on Milwaukee's Lakefront. Largest collection of giant kites in the Midwest. FREE event. Ice carving artists, free hot chocolate, coffee and snacks, compliments of Gift of Wings. This is a "Fun Fly" so bring your kite or pick up a kite at Gift of Wings at the park

January 4-5
Wonderful World of Weddings
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DON'T BE SOCIAL
this HOLIDAY SEASON... Un-plug It!

Dinner is over, the fire is crackling, and you think you had better tweet because you haven't all day. Stop. Put the laptop down. Take out the ear buds, turn off the screens, put your cell phone on vibrate and....Enjoy Christmas.

Enjoy a guilt free tech break and some quality time with friends and family. It can be hard to switch off completely. You don't have to stop activity all together, but you don't need much. It's a great time to wish all your friends and associates a very happy Christmas and to say thank you, but don't create noise for the sake of it. You'll come back refreshed for an even bigger, better and beneficial year next year, with your social media contacts intact and some great holiday memories that don't include screen time!!

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"Isn't there anyone who knows what Christmas is all about?"

~ Charlie Brown

Linus's meaning of Christmas did create conversation in the making of the 1965 animated Christmas classic *A Charlie Brown Christmas*. According to wikipedia, Charles Schulz had a meeting with producer Lee Mendelson and director Bill Melendez. The discussion concerned Schulz's insistence about including a New Testament scripture reading of the Christmas story from the Bible. The scripture reading was to be spoken by character Linus in response to Charlie Brown's lament, "Isn't there anyone who knows what Christmas is all about?" Melendez voiced his concern about the reading, telling Schulz, "It's very dangerous for us to start talking about religion now." Schulz answered him by saying, "Bill, if we don't, who will?"

Linus' King James version scripture reading from Luke 2: 8-14, read:

Linus: "Sure Charlie Brown, I can tell you what Christmas is all about."

'And there were in the same country shepherds abiding in the field, keeping watch over their flock by night. And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid. And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people. For unto you is born this day in the city of David a Saviour, which is Christ the Lord. And this [shall be] a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger. And suddenly there was with the angel a multitude of the heavenly host praising God, and saying, Glory to God in the highest, and on earth peace, good will toward men.'

"That's what Christmas is all about, Charlie Brown."

~Linus

Why do people clink their glasses before drinking a toast?

It used to be common for someone to try to kill an enemy by offering him a poisoned drink. To prove to a guest that a drink was safe, it became customary for a guest to pour a small amount of his drink into the glass of the host. Both men would drink it simultaneously. If a guest trusted his host, he would only touch or clink the host's glass with his own before drinking without the need to share the content.

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How to Teach Kids the Value of Money This Holiday Season

By C. Ernie Nivens

For most children in America, the holiday season is a wonderful time, with tasty treats, vacation from school, and plenty of toys and gifts that seem to magically appear.

Of course, parents know it's not magic — those gifts cost money! Not having to worry about that part of it is a gift found only in childhood, but young children do need to learn to appreciate the value of a dollar, says C. Ernie Nivens, the 2005 Father of the Year for Charlotte, N.C. – so designated by the American Diabetes Association.

"As a parent, grandparent and veteran financial advisor, I can talk all day about what I can do for an individual's specific needs, but so much of it comes down to the basics of how we're raised," says Nivens, a celebrated financial specialist since 1990.

"When children are 'spoiled' and never taught the value of money, parents have neglected to empower them with the ability to budget and prioritize resources."

Nivens, author of "Baker's Dozen: 13 Insights from Highly Successful Financial Advisors," says that a percentage of money children earn or receive as gifts this holiday season should be put aside for at least one of four pockets.

Pocket 1: College savings. College graduates in the Class of 2014 share a sad historical fact – they're the most indebted class ever. The average graduate with student-loan debt has to pay back some $33,000, according to an analysis of government data published in Edvisors, a group of websites about planning and paying for college.

"Hopefully, we'll have a better handle as a country on student debt in the future," he says. "Teaching children the importance of this pocket from a young age is important. They'll understand the concept and need for establishing a budget for their future betterment."

Pocket 2: Fun and games: Dream Pocket. Children need to know that the entertainment they consume on a regular basis – including TV, movies, internet and video games – isn't free. Having them help pay for a video game or a summer trip is a direct and concrete way for a child to experience the necessity of giving up something in order to gain something they'd like to have. It also helps them become more discerning about requests for toys, games and outings.

Pocket 3: God Pocket. While the ability to save money is a virtue to a child's future well-being, giving part of one's savings to a higher purpose is a way of acting on their values. Giving donations to a church, charity or to buy a friend a treat teaches children that money isn't the ultimate goal in life.

Pocket 4: Saving for the future. Can a child always predict her money needs to the last dollar? Can adults? Of course not, and that's why a pocket for general expenses is useful. It could be that a charitable effort takes off within the community, which could require travel. Or, she may accidentally break a window while playing catch with her friend. However the money may be needed for future use, it's great to be able to supplement the other pockets with savings.

Nivens (www.nivenswealth.com) is an Accredited Estate Planner as well as a National Social Security Advisor NSSA. He is also the author of three books: "Bakers Dozen," "A Light in the Darkness: Insights of a Southern Christian Gentleman," and "Southern Fried Hope. He's been married to Rosemarie for 47 years. They have three daughters and six grandchildren.

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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.*
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EARTH TALK

From the Editors of E/The Environmental Magazine

Dear EarthTalk:

Is Air Pollution Making Us Dumb?

Unfortunately for the 40 percent of Americans (and 90 percent of the inhabitants of the rest of the world) who live in regions with air quality below healthy standards, it is true that air pollution can take a toll on our cognitive abilities.

A collaborative study by American and Chinese researchers in September 2018 found that "long-term exposure to air pollution impedes cognitive performance in verbal and math tests" with verbal performance specifically trailing off further as we age, especially for men. Researchers derived the findings after analyzing language and arithmetic tests taken by 20,000 Chinese kids and adults between 2010 and 2014 correlated against shifting levels of airborne pollution.

"Polluted air can cause everyone to reduce their level of education by one year, which is huge," reports Xi Chen, a Yale professor and a co-author of the study. He adds that for the elderly, the effect can be more like a few years of lost education. "The damage on the aging brain by air pollution likely imposes substantial health and economic costs, considering that cognitive functioning is critical for the elderly for both running daily errands and making high-stake decisions."

But it's not just the elderly who should worry about air pollution making them dumber. A January 2018 study by researchers at the University of Southern California (USC) and University of California, Los Angeles (UCLA) tracked more than 1,300 pre-teens living in and around Los Angeles over a 12-year period and linked repeated exposure to higher levels of airborne particulate matter (from car exhausts and factory smokestacks) with lower "Performance IQ" scores that measure our ability to solve problems we've never encountered. For every increase of 2.5 micrograms per cubic meter in particulate matter pollution surrounding the teens' homes, performance IQ scores dropped by one point. The teens living in the most polluted areas saw about a three point drop on average.

The researchers point out that lower IQ is related to reduced earning power over a person's lifetime—as well as poorer mental and physical health. The upshot is that reducing air pollution can have a significant effect on the lives of the 130 million Americans disproportionately exposed to bad air on a regular basis.

"I think our study adds to growing evidence that the neurotoxicity of air pollution decreases the nation's mental capital," says senior study author and USC professor Jiu-Chiuan Chen. "For anyone who wants to help America succeed in the global competition of the knowledge economy, relaxing the air pollution regulations will very likely do the opposite."

You can help minimize air pollution. Start by trading the gas guzzler for a hybrid or electric car (or even better, a bike or a pair of good walking shoes and a transit pass). Go solar at home or, if you can't, ask your utility if they offer a "green power" option. And don't forget to urge your elected officials to introduce and support legislation aimed at reining in air pollution locally, regionally and beyond.

EarthTalk® **is produced by Roddy Scheer & Doug Moss for the 501(c)3 nonprofit** EarthTalk**. To donate, visit www.earthtalk.org. Send questions to: question@earthtalk.org**

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IT"S BEGINNING TO SMELL ALOT LIKE COOKIES!!

Gingerbread Cookies

1/2 cup butter, softened
3/4 cup packed dark brown sugar
1/3 cup molasses
1 large egg, room temperature
2 tablespoons water
2-2/3 cups all-purpose flour
1 teaspoon baking soda
1/2 teaspoon salt
2 teaspoons ground ginger
1/2 teaspoon ground cinnamon
1/2 teaspoon ground nutmeg
1/2 teaspoon ground allspice
Frosting of choice

Cream butter and brown sugar until light and fluffy. Beat in molasses, egg and water. In another bowl, whisk together remaining ingredients minus frosting; gradually beat into creamed mixture. Divide dough in half. Shape each into a disk; cover. Refrigerate until easy to handle, about 30 minutes.

Preheat oven to 350°. On a lightly floured surface, roll each portion of dough to 1/8-in. thickness. Cut with a floured 4-in. gingerbread man cookie cutter. Place 2 in. apart on greased baking sheets.

Bake until edges are firm, 8-10 minutes. Remove to wire racks to cool completely. Frost as desired. (Allrecipes.com)

Jeweled Coconut Drops

1/3 cup butter, softened
3 ounces cream cheese, softened
3/4 cup sugar
1 large egg yolk
2 teaspoons orange juice
1 teaspoon almond extract
1-1/4 cups all-purpose flour
1-1/2 teaspoons baking powder
1/4 teaspoon salt
3-3/4 cps sweetened coconut, divided
1 cup raspberry preserves, warmed

Cream butter, cream cheese and sugar until light and fluffy. Beat in egg yolk, orange juice and almond extract. In a separate bowl, whisk flour, baking powder and salt; gradually beat into creamed mixture. Stir in 3 cups coconut. Refrigerate until easy to handle, about 30 minutes.

Preheat oven to 350°. Shape rounded tablespoons of dough into balls; roll in remaining coconut. Place 2 in. apart on ungreased baking sheets. Press a deep indentation in the center of each with the end of a wooden spoon handle. Bake until edges are light brown, 8-10 minutes. Cool 1 minute. Using the wooden spoon, enlarge any indentations that may have narrowed or closed. Remove cookies from pans to wire racks. Fill with preserves; cool completely. (Taste of Home)

No-Bake Cookie Butter Blossoms

1 cup Biscoff creamy cookie spread
1/2 cup corn syrup
3 cups Rice Krispies
32 milk chocolate kisses

In a large saucepan, combine cookie spread and corn syrup. Cook and stir over low heat until blended. Remove from heat; stir in Rice Krispies until coated. Shape level tablespoons of mixture into balls; place onto waxed paper. Immediately press a kiss into center of each cookie. Let stand until set.

Believe in the magic... of cookies!

Chocolate Peppermint Snaps

2 cups (semisweet chocolate chips, divided
1 large egg, room temperature
1 cup sugar, divided
1/2 cup canola oil
1/4 cup corn syrup
1 teaspoon peppermint extract
1 teaspoon vanilla extract
2 cups all-purpose flour
1 teaspoon baking soda
1/4 teaspoon salt
1/3 cup coarsely crushed peppermint candies

Preheat oven to 350°. In a microwave, melt 1 cup chocolate chips. Stir until smooth; cool. In another bowl, beat egg, 2/3 cup sugar, oil, corn syrup and extracts until combined. Beat in melted chocolate. In a separate bowl, whisk flour, baking soda and salt. Gradually beat into peppermint mixture. Fold in candies and remaining chocolate chips.

Place remaining sugar in a shallow bowl. Shape dough into 1-in. balls; roll in sugar. Place 2 in. apart on parchment-lined baking sheets. Bake until tops are cracked and cookies are set 12-15 minutes. Cool on pans 1 minute before removing to wire racks to cool. (Taste of Home)

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Santa Claus and Grandma

May you always believe in the magic!

I remember tearing across town on my bike to visit her on the day my mean big sister dropped the bomb: "There is no Santa Claus," she jeered. "Even dummies know that!"

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

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

"Go? Go where, Grandma?" I asked. I hadn't even finished my second world-famous cinnamon bun.

"Where" turned out to be Kerby's General Store, the one store in town that had a little bit of just about everything. As we walked through its doors, Grandma handed me ten dollars. That was a bundle in those days. "Take this money," she said, "and buy something for someone who needs it. I'll wait for you in the car." Then she turned and walked out of Kerby's.

I was only 8 years old. I'd often gone shopping with my mother, but never had I shopped for anything all by myself. The store seemed big and crowded.

For a few moments I just stood there, confused, clutching that ten-dollar bill, wondering what to buy, and who on earth to buy it for.

I thought of everybody I knew: my family, my friends, my neighbors, the kids at school, the people who went to my church.

I was just about thought out, when I suddenly thought of Bobby Decker. He was a kid with bad breath and messy hair, and he sat right behind me in Mrs. Pollock's grade-two class. Bobby Decker didn't have a coat. I knew that because he never went out to recess during the winter. His mother always wrote a note, telling the teacher that he had a cough, but all we kids knew that Bobby Decker didn't have a cough; he didn't have a good coat. I fingered the ten-dollar bill with growing excitement. I would buy Bobby Decker a coat!

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

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

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

That evening, Grandma helped me wrap the coat (a little tag fell out of the coat, and Grandma tucked it in her Bible) in Christmas paper and ribbons and wrote, "To Bobby, From Santa Claus" on it. Grandma said that Santa always insisted on secrecy. Then she drove me over to Bobby Decker's house, explaining as we went that I was now and forever officially, one of Santa's helpers.

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

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

Together we waited breathlessly in the darkness for the front door to open. Finally it did, and there stood Bobby. I'll never forget the look on his face.

Fifty years haven't dimmed the thrill of those moments spent shivering, beside my Grandma, in Bobby Decker's bushes. That night, I realized that those awful rumors about Santa Claus were just what Grandma said they were -ridiculous. Santa was alive and well, and we were on his team.

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

~anonymous. I have received several versions of this over the years. If you know the original author please let me know.

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FINANCE QUESTIONS AND ANSWERS

Retirement Assumptions

Don't fall for these common misconceptions

Financial generalizations are as old as time.
Some have been around for decades, while others have only recently joined their ranks. Let's examine a few.

Retirement means I can stop investing. In the past, retirement was viewed as an "end" in many ways. These days though, retirement is often seen as an opportunity to return to one's passions or just another of life's many chapters. That doesn't mean you should stop investing, however.

My taxes will be lower. That depends on your situation. Some may earn less in retirement, which could lower their tax bracket which may reduce overall taxes. On the other hand, some retirees may end up losing the tax breaks they enjoyed while working.

Withdrawals from traditional IRAs and distributions from 401(k) plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Generally, once you reach age 70½, you must begin taking required minimum distributions. For more insight into your tax situation in retirement, speak with your tax professional or fiduciary advisor. They can help you manage withdrawals from your retirement accounts.

I started saving too late, and now retirement is impossible. No matter how far behind you feel you are, don't lose hope. Remember, you can make larger, catch-up contributions to your Individual Retirement Accounts (IRAs) after age 50. In fact, if you are 50 or older this year, you can put as much as $25,000 into a 401(k) plan.

Medicare will take care of me. Unfortunately, Medicare doesn't cover extended or long-term care, so it's important that retirees have a strategy in place should the need occur. There are a variety of planning tools available including investments, insurance, and other financial strategies to address the possibility of both in-home and community based long-term care needs.

I'll live on less when I'm retired. Maybe. This one depends on how you approach retirement. In the later phase of retirement, people often choose to live on less. But for many, the first few years of retirement mean traveling and new adventures. In other words, taking a realistic look at where you would like to be in retirement makes all the difference when it comes to retirement costs.

At the end of the day, there is no "one-size-fits-all" retirement strategy. Every individual, couple, or family needs a strategy tailored to their situation, risk tolerance, and financial objectives. With proper preparation and the help of a trusted financial professional, there's no reason you can't create a strategy tailored to whatever life has in store.

Your Money

with Tim Stasinoulias

Do you have a financial question for Tim? Tim can be contacted at (262)369-5200, emailed at info@aegiswi.com, or on his website at www.aegiswi.com. Timothy M. Stasinoulias is the Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Adviser firm in Hartland, WI. Tim and his team specialize in providing insightful and objective financial guidance to individuals, families, and small business owners. This material was prepared from independent sources and should not be construed as investment advice.

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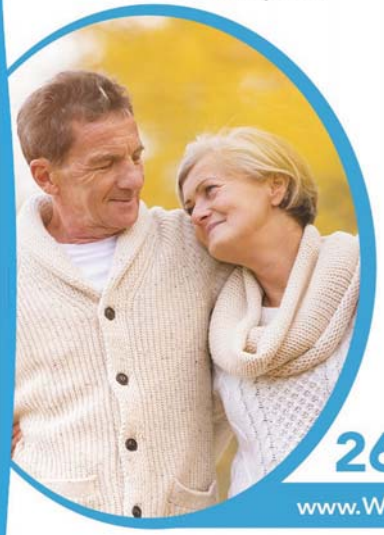

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This holiday, go ahead and splurge!

The Top Ten (Non-Surgical) Ways to Look and Feel Incredible

When your confident about your looks, your personality shines through!

Consider the following ten Holiday beauty tips to jump start your season…

A body wrap will burn more than 1200 calories in just 50 minutes

1. Beauty with Botox

Rid yourself of unwanted frown lines, wrinkles above the upper lip, forehead creases as well as crows feet. Let the years melt away as your face becomes smooth and "stress free" with a quick soothing Botox treatment.

2. Sculpt with a Body Wrap

Don't stress when you can't fit into that holiday party dress! Treat yourself to a slimming European body wrap which will burn more than 1200 calories in just 50 minutes. This wrap offers cellular detoxification, relief of chronic aches and back pain and at the same time burns calories and helps shape the body.

3. Define with Permanent Makeup

Permanent makeup can enhance your looks while saving yourself makeup preparation time. Have you ever felt you can't achieve the same look a makeup artist can? By having permanent eye liner, eye brows and lipstick applied you will achieve stunning results day after day and look picture perfect.

4. Nourish and detoxify with a medically advanced glowing facial Rid yourself of unwanted impurities and clogged pores. Unplug yourself from the Holiday fast track as you are treated to first class facial service. Facial treatments will clean your face and leave your skin nourished with an oxygen treatment which will give you that holiday glow.

5. Rejuvenate with a Photo Facial Treatment Look your best by eliminating facial redness (rosacea). Rudolf the red nosed reindeer is suppose to have a red nose you are not! Experience no downtime series of pulsed light treatments that will leave you looking and feeling refreshed, and even skin toned.

6. Reverse aging, sun damage, acne, and pigmentation with *correct* product line

Treat yourself with advanced *all natural* medical skin care which uses ingredients in their natural and active state to enhance results with little to no irritation.

7. Achieve the healthiest skin with advanced Corrective Peels

The corrective peels allow faster results used in conjunction with chirally correct skin care products. A variety of corrective peels are available with little to no irritation which will add firmness to the skin, lift pigmentation as well as leave the skin looking and feeling refreshed and younger.

8. Instant wrinkle correction to fill in deep facial lines and plump up lips

One of the most popular FDA approved cosmetic dermal filler is made of Hylaronic Acid. This dermal filler maintains its shape using the body's own moisture. The average dosage lasts 6 months. The most exciting thing about this wrinkle correction is that you do not require a skin test and there is no down time. Clients can come in during a lunch hour to have this treatment performed!

9. Mineral makeup looks and feels great and makes our face look picture perfect

This popular, all-natural makeup offers the advantages of a natural look, light feel, water resistance, as well as acting as a total sunblock- but without the harmful dyes and chemicals often found in other makeup that can irritate the skin. This makeup is ideal for acne, menopausal and hyperpigmented skin.

10. Permanent hair removal and Acne Reduction treatments

Rid yourself of unwanted hair/ acne for the holidays and new year. The sessions are quick and easy. Acne light is a blue light treatment that decreases the bacteria under the skin. Eight sessions are required to achieve optimal acne reduction. Hair removal is a pulsed light treatment that is repeated for an average of 5 sessions 3 weeks apart. Both of these treatments are very popular and really improve a clients self esteem. The best gift you will get this holiday season is one that you will give yourself! Take the time now to look and feel your best!

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A Beautiful Day in the Neighborhood

Celebrating the life and philosophy of American Icon Fred Rogers

-wikimedia commons

"There are three ways to ultimate success: The first way is to be kind. The second way is to be kind. The third way is to be kind."

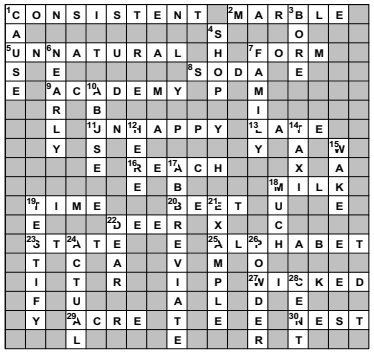
~ Mr. Rogers

I am sure we all remember the slow talking albeit wise and kind Mr. Rogers from our childhood TV viewing days - a show most worthy of our parents approval and loved by children everywhere.

A Beautiful Day in the Neighborhood, a recently released film starring Tom Hanks, was inspired by the article "Can You Say... Hero?" written by By Tom Junod in Esquire Magazine in 1998 featuring the life of Fred Rogers, creator and host of the TV series Mister Rogers' Neighborhood (1966-2001) which taught children the lessons of life.

From that article: "Once upon a time, a man named Fred Rogers decided that he wanted to live in heaven. Heaven is the place where good people go when they die, but this man, Fred Rogers, didn't want to *go* to heaven; he wanted to *live* in heaven, here, now, in this world, and so one day, when he was talking about all the people he had loved in

continued on page 19



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AN ATHEIST IN THE WOODS

An atheist was walking through the woods. He heard a rustling in the bushes behind him. He turned to look and saw a 7-foot grizzly bear charge towards him.

He ran as fast as he could up the path. He looked over his shoulder & saw that the bear was closing in on him. He tripped & fell on the ground. He rolled over to pick himself up but saw that the bear was right on top of him, reaching for him with his left paw & raising his right paw to strike him.

At that instant moment, the Atheist cried out: "Oh my God!"

Time stopped. The bear froze. The forest was silent. A bright light shone upon the man & a voice came out of the sky.

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

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

"Very well", said the voice.

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

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

A Beautiful Day in the Neighborhood

continued from page 18

this life, he looked at me and said, "The connections we make in the course of a life—maybe that's what heaven is, Tom. We make so many connections here on earth."

According to the *The Hollywood Reporter*, director of the film Marielle Heller noted that Rogers "doesn't have the dynamic nature you need for a protagonist for a movie" and considered him "the antagonist who comes into someone's life and flips it upside down through his philosophy and the way he lived his life."

How did he live his life? Here are a few interesting facts about our beloved Mr. Rogers from www.todayifoundout that might help understand the true kindness of the man behind the name.

On February 19, 1968, Mr. Rogers' Neighborhood made its national TV debut. The show's purpose, as put forth by Mr. Rogers, was to promote: good self esteem, self control, imagination, creativity, curiosity, appreciation of diversity, cooperation, patience, and persistence.

In homage to the great Fred Rogers, here are a few interesting Mr. Rogers facts you may not know:

Many of Mr. Rogers' famous sweaters he wore on the show were made by his mother.

The reason Mr. Rogers started wearing sneakers on the show was because they made less noise than normal dress shoes when moving around behind the sets.

Mr. Rogers was an ordained Presbyterian minister. In 1962, he received a Bachelor of Divinity degree and was ordained as a minister in the United Presbyterian Church and charged with continuing his work on creating and contributing to wholesome children's television programs, which was his passion.

Rogers became a vegetarian in the 1970s and became a co-owner of Vegetarian Times.

Mr. Rogers got into TV because the first time he saw a TV show it had "something horrible on it with people throwing pies at one another…" He stated, "I went into television because I hated it so, and I thought there was some way of using this fabulous instrument to be of nurture to those who would watch and listen."

He didn't smoke or drink or seem to have any major vices. He also stayed married to the same woman until his death; their marriage lasted 47 years. About the only even slightly "scandalous" thing Mr. Rogers seemed to do, which he revealed in an interview, was that he swam laps completely in the buff nearly every morning of his adult life at various clubs that allowed nude swimming at certain times of the day.

Unlike on most children's shows, Mr. Rogers played himself not just in name, but also in personality and mannerisms, changing nothing about how he acted off camera to how he acted on camera. His reasons for this were that: "One of the greatest gifts you can give anybody is the gift of your honest self. I also believe that kids can spot a phony a mile away."

895 episodes of Mister Rogers' Neighborhood were filmed with the first episode broadcasting in 1968 and the last episode shot on December of 2000 and was subsequently aired in August of 2001.

Mr. Rogers famously didn't mind if people recorded his show with a VCR, arguing for people's right to do so in a 1979 case Sony Corp. of America v. Universal City Studios, Inc. At the time, it was being argued by the opposition that this constituted a copyright infringement. Mr. Rogers was one of the few involved in television that did not believe so and felt people should be allowed to record programs. The Supreme Court noted that Mr. Rogers' testimony was a significant piece of evidence that helped lead them to their ultimate decision.

Fred Rogers died of stomach cancer in 2003 at the age of 74.

People have said, "Don't cry" to other people for years and years, and all it has ever meant is, "I'm too uncomfortable when you show your feelings. Don't cry." I'd rather have them say, "Go ahead and cry. I'm here to be with you."

When I was a boy and I would see scary things in the news, my mother would say to me, "Look for the helpers. You will always find people who are helping."

The Board on Aging and Long Term Care Recognizes October as a Memorable Month for Residents in Long Term Care Facilities

October is designated as Residents' Rights month by the National Consumer Voice for Quality Long-Term Care. This annual event designed by Consumer Voice to honor residents living in long term care facilities is an opportunity to focus on awareness of dignity, respect, and the rights of each resident. This year's theme is "Stand for Quality."

In Wisconsin, the Volunteer Ombudsman Program is a group of dedicated volunteers who do

"Stand for Quality" for the residents in our many nursing homes. Volunteer Ombudsmen promote quality in all aspects of residents' experiences - quality care, quality services, quality choices, quality of life.

Volunteer Ombudsmen perform a vital service by building trusting relationships that allow residents to feel comfortable in sharing their concerns and identifying ideas that would bring comfort and quality to their lives.

Volunteer Ombudsmen make routine weekly visits to their appointed nursing home. They will meet with residents, asking residents how they are and if they are happy with the care and treatment they are receiving. Volunteer Ombudsmen ask if residents would like to address an issue with facility staff, speak with a Regional Ombudsman or have the Volunteer Ombudsman be their "voice" and communicate their concerns for changes in their nursing home care.

The Volunteer Ombudsman Program is recruiting potential Volunteer Ombudsmen in Milwaukee, Ozaukee, Sheboygan, Racine and Kenosha counties.

Do you qualify to be our next Volunteer Ombudsman? Sheryl Meyer, Volunteer Coordinator, believes "Volunteering is a Lifestyle" and asks, "If you have something to offer – think of offering your time to the Board on Aging and Long Term Care Volunteer Ombudsman Program."

If you would like to apply or talk with Sheryl about the Volunteer Ombudsman Program, please call: 1-800-815-0015

e-mail: BOALTC@wisconsin.gov, or visit our website at www.longtermcare.wi.gov

President Trump invited the Pope for lunch on his mega yacht. The Pope accepted and during lunch, a puff of wind blew the Pontiff's hat off, right into the water. It floated off about 50 feet. The crew and the secret service were scrambling to launch a boat to go get it, when Trump waved them off, saying "Never mind, boys, I'll get it." President Trump climbed over the side of the yacht, walked on the water to the hat, picked it up, walked back on the water, climbed onto the yacht, and handed the Pope his hat. The crew was speechless. The Pope's entourage were speechless. No one knew what to say, not even the Pope. But that afternoon, **NBC, CBS, ABC, MSNBC, CNN** all knew how to cover the story. Their banner headlines read:
"TRUMP CAN'T SWIM!"

At the beginning of my shift I placed a stethoscope
on an elderly and slightly deaf
female patient's anterior chest wall.
"Big breaths," I instructed.
"Yes, they used to be," she replied

My granddaughter wanted a Cinderella-themed party, so I invited all her friends over and made them clean my house.

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

- Victor Borge

What do you get when you mix a Christmas tree and an iPad? A pineapple!

A Politically Correct Christmas Greeting

Best wishes for an environmentally conscious, socially responsible, low stress, non-addictive, gender neutral, winter solstice holiday, practiced within the most joyous traditions of the religious persuasion of your choice, but with respect for the religious persuasion of others who choose to practice their own religion as well as those who choose not to practice a religion at all;
Additionally, wishes in regards to the New Year for a fiscally successful, personally fulfilling, and medically uncomplicated recognition of the generally accepted calendar year 2000, but not without due respect for the calendars of choice of other cultures whose contributions have helped make our society great, without regard to the race, creed, color, religious, or sexual preferences of the wishes.
(Disclaimer: This greeting is subject to clarification or withdrawal. It implies no promise by the wisher to actually implement any of the wishes for her/himself or others and no responsibility for any unintended emotional stress these greetings may bring to those not caught up in the holiday spirit.)

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Crossword junkie!

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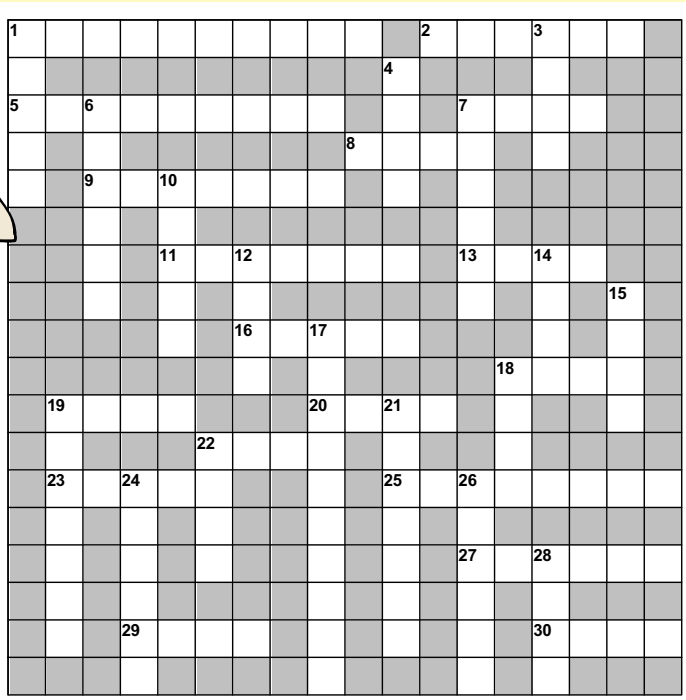

ACROSS
1. Always the same
2. Popular stone flooring
5. Artificial or contrived
7. Shape of a thing or person
8. Carbonated beverage
9. Learning center
11. Sad
13. Tardy
16. To extend the arm and grab
18. Cow juice
19. Keeps on ticking
20 Purple vegetable
22. Antlered animal
23. There are 50 of them
25. Twenty-six letters
27. Broadway show
29. Measure of land
30. Home of the Robin

DOWN
1. Reason for an action
3, Dull and uninteresting
4. Small retail store
6. Close call
7. The most important unit
10. To treat in a harmful way
12. Where you are
14. Form of public transportation
15. Roused from sleep
17. Shortened word
18. Great in quantity
19. Bare witness
21. To illustrate a rule
22. First word of a letter
24. In reality
26. Keeps this dry
28. Lincoln coin

ANSWERS on page 18

COMPLETE and FINISHED

No English dictionary has been able to adequately explain the difference between the two words, COMPLETE and FINISHED. In a recently held linguistic competition held in London, England, and attended by the best in the world, Samsundar Balgobin, a Guyanese man from Bachelors Adventure, was the clear winner with a standing ovation which lasted over 5 minutes.

The final question was: How do you explain the difference between COMPLETE and FINISHED in a way that is easy to understand. Some people say there is no difference between COMPLETE and FINISHED.

Here is his astute answer. When you marry the right woman, you are COMPLETE. When you marry the wrong woman, you are FINISHED. And when the right one catches you with the *wrong* one, you are COMPLETELY FINISHED!

He won a trip to travel the world in style and a case of 25 year old Eldorado Rum.

Question: Why did Frosty the Snowman want a divorce?
He thought his wife was a flake

Question: WHY IS CHRISTMAS JUST LIKE YOUR JOB??
You do all the work and the fat guy with the suit gets all the credit.

Question: WHY IS SANTA SO JOLLY??
Because he knows where all the naughty girls live.

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BOIL
BORE
BRIDE
CHEESE
COLD
CRIES
DELIBERATE
EARPLUG
EAVESDROP
EVERYBODY
EXAMPLE
FARE
FIFTEEN
FIRST
FOREVER
FORGIVE
GUESS
HAMBURGER
HEADACHE
HEALTH
HORNET
HOSPITAL
LIGHT
LIKABLE
MAKE
MINUTE
MOUSE
NOTEBOOK
PAJAMAS
PAST
PICK
POISON
POSSIBLE
RENT
RICH
ROCKING
ROOSTER
SHALLOW
SLAY
SLEEPY
SOLD
SUPER
THING
THREATEN
TRIAL
TURKEY
WHEEL
WINTER

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

"Cash, check or charge?" I asked after folding items the woman wished to purchase. As she fumbled for her wallet I notice a remote control for a television set in her purse. "Do you always carry your TV remote?" I asked."No," she replied. "But my husband refused to come shopping with me, so I figured this was the most evil thing I could do to him."

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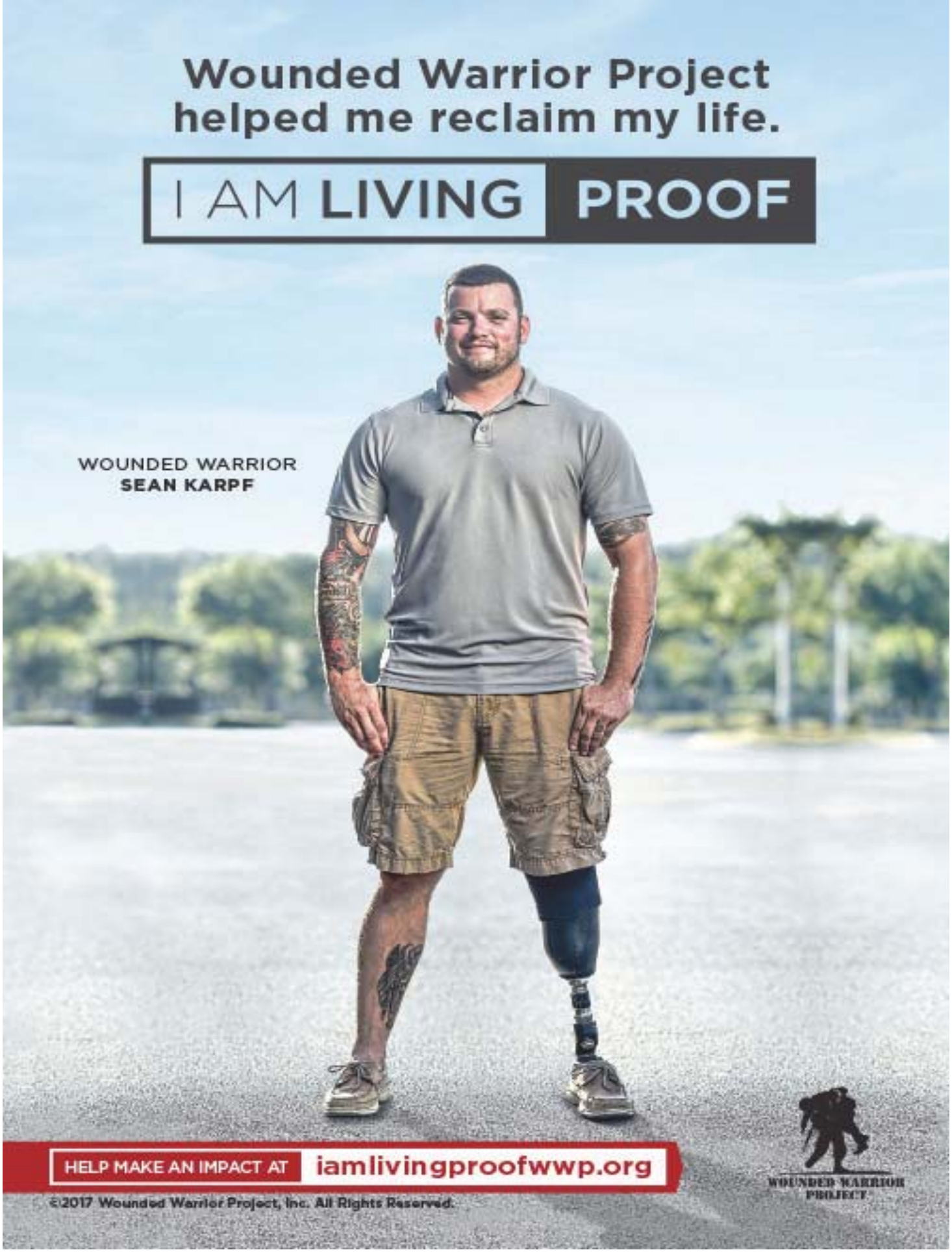
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