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Humor is infectious. The sound of roaring laughter is far more contagious than any cough, sniffle, or sneeze. When laughter is shared, it binds people together and increases happiness and intimacy. Laughter also triggers healthy physical changes in the body. Humor and laughter strengthen your immune system, boost your energy, diminish pain, and protect you from the damaging effects of stress. Best of all, this priceless medicine is fun. So this year, forget the diet. Just have a good laugh!

Laughter starting on page 2 and wherever you see the laughing icon!

Special Feature Health and Wellness

- Wellness Guide.....page 6
- Acupuncture for Seniors.....page 7
- Food for Healthy Skin.....page 8
- Preventing Prostate Cancer.....page 9
- Fitness & Exercise Tips.....page 10
- SuperFood: Bananas.....page 11

The Pope is Tweeting!

On Dec. 12, the leader of the Roman Catholic Church tentatively typed out his first tweet on his iPad.

~page 5

Save on Groceries

If it seems like your grocery bills are getting bigger, you're not imagining it. Food prices are on the rise and going higher.

~page 16

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Dolly Parton and Queen Elizabeth at the Pearly Gates

Dolly Parton and Queen Elizabeth die on the same day and they both go before an Angel to find out if they'll be admitted to Heaven. Unfortunately, there's only one space left that day, so the angel must decide which of them gets in. The Angel asks Dolly if there's some particular reason why she should get into Heaven.

Dolly takes off her top and says, 'Look at these, they're the most perfect breasts God ever created, and I'm sure the angels will be pleased to see them every day, for eternity.'

The Angel thanks Dolly, and asks Her Majesty the same question..

The Queen takes a bottle of Perrier out of her purse, shakes it up, and gargles. Then, she spits into a toilet and pulls the lever. The angel chuckles and says, 'Okay, Your Majesty, you may go in.'

Dolly is outraged and asks, 'What was that all about? I show you two of God's own perfect creations and you turn me down. She spits into a commode and gets in! Would you explain that to me?'

'Sorry, Dolly,' says the angel, 'but, even in Heaven, a royal flush beats a pair - no matter how big they are.'



There was once a young man who, in his youth, professed his desire to become a great writer. When asked to define "great" he said, "I want to write stuff that the whole world will read, stuff that people will react to on a truly emotional level, stuff that will make them scream, cry, howl in pain and anger!"

He now writes error messages for Microsoft Corporation.

Little Tim was in the garden filling in a hole when his neighbor peered over the fence. Interested in what the cheeky-faced youngster was up to, he politely asked, "Whatcha doing, Tim?"

"My goldfish died," replied the boy tearfully, without looking up. "And I've just buried him." The neighbor was concerned. "That's an awfully big hole for a goldfish, isn't it?" Tim patted down the last heap of earth then replied, "That's because he's inside your cat."

Two hillbillies walk into a restaurant. While having a bite to eat, they talk about their moonshine operation. Suddenly, a woman at a nearby table, who is eating a sandwich, begins to cough. After a minute or so, it becomes apparent that she is in real distress. One of the hillbillies looks at her and says, 'Kin ya swallar?'

The woman shakes her head no. Then he asks, 'Kin ya breathe?' The woman begins to turn blue and shakes her head no.

The hillbilly walks over to the woman, lifts up her dress, yanks down her drawers and quickly gives her right butt cheek a lick with his tongue. The woman is so shocked that she has a violent spasm and the obstruction flies out of her mouth. As she begins to breathe again, the Hillbilly walks slowly back to his table.

His partner says, 'Ya know, I'd heerd of that there 'Hind Lick Maneuver' but I ain't niver seed nobody do it!'

A mother is driving her little girl to her friend's house for a play date. The little girl asks, "Mommy how old are you?"

"Honey, you are not supposed to ask a lady her age," the mother replied. "It's not polite."

"OK", the little girl says, "How much do you weigh?"

"Now really," the mother says, 'those are personal questions and are really none of your business.'

Undaunted, the little girl asks, "Why did you and Daddy get a divorce?"

"That's enough questions, young lady! Honestly!" The exasperated mother walks away as the two friends begin to play.

"My Mom won't tell me anything about herself," the little girl says to her friend.

"Well," says the friend, "all you need to do is look at her driver's license. It's like a report card, it has everything on it."

Later that night the little girl says to her mother, "I know how old you are. You are 32."

The mother is surprised and asks, "How did you find that out?"

"I also know that you weigh 130 pounds."

The mother is past surprised and shocked now. "How in Heaven's name did you find that out?"

"And," the little girl says triumphantly, "I know why you and daddy got a divorce."

"Oh really?" the mother asks. "Why?"

"Because you got an F in sex."



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FROM THE PUBLISHERS

JANUARY 2013 - Welcoming the New Year!



We complain about the heat in summer, the cold in winter. It's not a matter of being ornery- it's tradition!! I've had thousands of wonderful conversations with complete strangers in line at the grocery store as we snivel about the weather. We shovel. We shiver. We snowblow. *And* we build snowmen. *That* is what makes a winter in Wisconsin a very special place!

Perhaps the weather isn't the only thing we complain about, which brings us to an interesting round-about (have you driven through one of those? What?! Huh?). The round-about I'm referring to is a new attitude for the new year! Nothing heavy, no diet, not major life change--let's just be happy and laugh more! It's become a New Year's resolution here at Boomers! to simply help you start the year with a few more chuckles and smiles so we present another Laugh Out Loud January issue. Look for our smiley icon throughout the paper for funny jokes and jibes!!

Being responsible as well, we're giving you the option to laugh AND become a bit more health-conscious this year. Check out our special Wellness Feature starting on page 6 for some good advice, ideas and tips to a healthier new year. Tom and I love to eat, and thanks to his very authentic Greek heritage, we serve up plenty of big healthy meals at our house - and we buy olive oil by the gallon! But everything in moderation, even moderation - enjoy some sweet indulgences as well. My favorite quote: "Life should NOT be a journey to the grave with the intention of arriving safely in an attractive and well-preserved body, but rather to skid in sideways - Chardonnay in one hand - chocolate in the other - body thoroughly used up, totally worn out and screaming "WOO-HOO, what a ride!!"

Tom turned fifty last month, and though I'm only a few months away myself, I've enjoyed watching him suffer through the pains of a new age plateau. Koodos to him -he had his physical and is now jumping into a Navy Seals workout regimen. How's that for slamming the door on age!! (Perhaps I'll try a Navy Whale workout :)

The rest *can* be the best that is to come - it's all about attitude!! After dealing with cancer, heartbreaks and aches, disappointments and the adversities we *all* have to face, my attitude is GREAT - how's yours? Our Happy Maintenance article on page 13 could help.

Remember to smile, love and laugh! Read our newspaper. Do the crossword. Enjoy a good cup of coffee, your favorite donut and the birds and squirrels in your backyard...

And always remember to... Celebrate Life!

Sandy and Tom Draelos

2013 is not only the start of a new year, but also the beginning of Boomers! 10th year of publishing. That's 90 deadlines over the years and I can see every one of them etched finely around my stress lines! It's been worth it. As we sit around the office and reminisce about the early days and the struggle and excitement... we realized that it's still all about the struggles and the excitement! We've been blessed with a wonderful team of players - Vicki Huber, Kelly Larson and all the college interns and young journalists that have added their enthusiasm to our efforts. We've especially enjoyed getting to know our readers. I can honestly say that there's more than a few of you that we've gotten to know well over the years through visits and wonderful phone conversations.

Thank you for reading!



Boomers! Newspaper Celebrates 9 Years of Publishing

Thank You So Much!

Tuesday morning I stopped at the near by gas station before my first job of the day and noticed the new Boomers newspaper was out! - Just love all the articles stories and ads you have included in each and every issue.

After getting home at about 10 pm or so from second job - climbed in for the evening with the new issue - opening first page - wow - noticed a name that was so familiar. Being so tired took me a few moments to realize that the 'last months winner of \$50' was me!!!

I am looking forward to receiving the helpful fund - all the gifts that the grandchildren would like from Santa at grandma's house.

Both of you have such a Blessed Happy Christmas - and keep up the fantastic wonderful work with the newspaper - and it is also such a gift to be able to 'Celebrate Life!' each and everyday and dance like no one is watching! Happy New Year!

...

Hi —I live in Kenosha where your paper does not reach me. I can't remember where I picked up the November issue but I fell in love with it. I make trips to South Milwaukee and to Oak Creek —can you tell me where in either cities I can pick up a copy of Boomers. Thank you so very much.

...

Sandy - Thank you so much for the wonderful program - the ladies loved you! You have a gift of happiness and shared it with us today! Best wishes and good health! ~Suburban Woman's Club of Wauwatosa

...

I actually ran across your great paper at a Walgreen's at 76 and Rawson recently. Don't ever seem to be able to find it. Kinda sad for what, in my opinion, is the BEST free newspaper in the area!

...

I love your paper and pick it up at Aurora. Is it at all possible to get a copy of "When You Weren't Watching"? I cried when I read it and would like to give copies to my three sons.

...

I just want to let you know how thrilled I am to be the Giveaway winner! What a pleasant surprise! I too am a cancer survivor. My family and I understand what you went through. Keep up the good work!

...

Question: I took my best friend to a doctors appointment and picked up a copy of your newspaper at the clinic entrance. This is THE GREATEST PUBLICATION out there! I just love it! I still find myself chuckling from the great jokes, and the articles are so pertinent. I've never seen it anywhere before! Is it available to read on your web site? I don't get out much, and can't wait until your January copy comes out.

Is it possible to receive it in my email, or on my Kindle? If I never see another copy, I want to thank you for making my day with the one issue I did read. Thank you, thank you, THANK YOU! Have a great holiday!

Boomers! is a monthly publication serving the Baby Boomer Generation (45 and above) 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 - America's number one generation!

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Entry Deadline: JAN 26, 2013

AROUND TOWNE...

A collection of local events

JANUARY 2013

For more events, go to visitmilwaukee.org

Lunch and Learn, Presidential Inaugurations

January 9
Waukesha County Museum
Enjoy lunch, then a presentation by history professor Lilly Goren of Carroll University. Participants will learn about the history of inaugurations in our country.

Building Lifestyles: Home Building & Remodeling Show

January 11-13, 2013
Delta Center
Building Lifestyles is the show focused on how you live in your home. Get great ideas on designing, building, remodeling, decorating, landscaping, and entertaining.

MKE Follies

January 12
Carte Blanche Studios
1024 S. 5th Street, Milwaukee
Dance Revolution Milwaukee presents MKE Follies; an every-other-month variety show! Dancers, actors, and musicians come together in one venue to do what they do best: create art and perform it for you. The spirit of the Follies is to encourage collaboration among the arts community of Milwaukee and present an evening filled with entertainment! This is the 3rd installment of MKE Follies. Come support local Milwaukee artists and businesses. MKE Follies Carte Blanche Studios Saturday, January 12th, 2013 8:00pm \$10/ticket. Tickets are available at the door only.

Light Up the Garden

January 13
Lynden Sculpture Garden
What better way to experience Lynden in the winter than by lantern light? Join us in the art studio beginning at 3 pm for this popular annual family workshop to make a lantern (or bring your own), followed by a lantern-lit walk through the garden, then back inside for hot cider and cookies.

Wine Education Class

January 16, pm
Dream Dance Steak
Attend Dream Dance Steak's wine education class Wednesday, January 16 at 6 pm. Enjoy tasting and learning about wine. January 16 will feature California wines. reserve your spot at 414-847-7883. Must be at least 21

Milwaukee Boat Show

January 18-27, 2013
Wisconsin State Fair Park
The finest displays of the newest boats retailed in the region will be on display at the one Boat Show that all boating enthusiasts know to attend.

MAM After Dark: Salsa

January 18-19
Milwaukee Art Museum
Salsa returns to MAM After Dark. Dance the night away with Nabori, a ten-piece salsa band with explosive percussion, vocals, and a steaming horn section. And learn some caliente dance moves from Cultura En Clave, after the dancers treat us to a spicy performance. Enjoy cocktails at the cash bar, and nosh on complimentary bites from Antigua Mexican and Latin Restaurant.

Family Festivals: China

January 19, 11am
John Michael Kohler Arts Center
Experience the Middle Kingdom, the world's most populous country, with local community members including the Greater Sheboygan Area Chinese Association. Family Festivals is a fun-filled cultural series featuring performances, art-making activities, demonstrations, storytelling, authentic food, and so much more. Each event is planned with local community members who want to share their culture and customs with you.

Dr. Martin Luther King, Jr. Celebration

January 20, 1pm
Marcus Center for the Performing Arts
This event focuses on keeping the legacy of Dr. Martin Luther King Jr. alive. The Dr. Martin

Luther King Jr., Birthday Celebration programming highlights the youth in our community who every year interpret Dr. King's words through an art, speech and writing contest. In addition, various cultural arts organizations take center stage in Uihlein Hall, truly demonstrating the excellence of our arts community. This year's theme is 'Fair Play, Good Will and Justice.'

Rummage-A-Rama!

January 26-27
Wisconsin State Fair Park
Rummage-A-Rama! is an indoor flea-market event featuring antiques, collectibles, and hobby items from local dealers, overstock and closeouts from local business owners, and rummage sale...

Great Lakes Pet Expo

February 2
Wisconsin State Fair Park
The Great Lakes Pet Expo is the premier pet lovers event in SE Wisconsin. Hundreds of adoptable animals will be in attendance as well as entertainment, vendors, and activities. All show proceeds benefit companion animals in Wisconsin.

Streets of Old Milwaukee Alive!

February 1-2
Milwaukee Public Museum
Explore the museum's vast collection through an array of interactive activities. Meet costumed interpreters, see real artifacts not usually on display. Enactors and interpreters help immerse you in the European traditions of a century past,



Taking Flight

Opens January 9, 2013

At the Wisconsin Museum of Quilts & Fiber Arts

This exhibit features fiber arts with bird themes, including quilts by Roberta Williams and her students. Other artists include Mary Burns and her jacquard bird weavings and Robin Fleming and her soft bird sculptures.

Also featuring 17 quilts by Sue Van Wassenhove, a poet and quilter, who created them to illustrate her children's book, *The Seldom-Ever Shady Glades*. Wassenhove and other artists will be at the WMQFA on Sunday, January 27 from noon to 3 p.m. to meet visitors.

The museum is located at N50 W5050 Portland Road, Cedarburg. Phone number is 262.546.0300.

More than 30 candlelight events planned this winter at Wisconsin state park properties

Thanks to the pre-holiday snowfall that hit Wisconsin, most of the state is reporting adequate snow cover for the more than candlelight events scheduled at Wisconsin state park properties this winter. Most of the events offer cross-country skiing, snowshoeing, hiking, or a combination of those activities along trails lit by hundreds of candles.

Enjoy an evening hike, snowshoe, or ski along a trail lit by the flickering flames of candles or tiki torches. As you make plans for these events, remember:

- Most events are free of charge, but a state park vehicle admission sticker is required unless stated otherwise.

- Events and times may change due to weather and other factors beyond our control; please call ahead.

- Check at the park office for additional events not listed. For more information call 608-235-2126 or the properties listed under the <http://dnr.wi.gov/topic/parks/getoutdoors/candlelight.html>



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The Pope's on TWITTER...

By Marsha Friedman

On Dec. 12, the leader of the Roman Catholic Church tentatively typed out his first tweet on an iPad. It read, "Dear friends, I am pleased to get in touch with you through Twitter. Thank you for your generous response. I bless all of you from my heart."

(For those of you counting, that's the maximum 140 characters allowed per tweet. Once His Holiness gets the hang of things, he'll want to shorten them up a bit so they'll be easier for his followers to re-tweet.)

And followers he has — more than 1.8 million and counting. The pope is already a hit in the Twitter-verse, which makes one wonder why he didn't sign up a long time ago. And that thought leads to a more important question: How many of small business owners, entrepreneurs, professionals and authors are not yet using this marvelous social networking platform?

It's time to take a lesson from the Vatican — whether or not you're Catholic.

The pontiff took to Twitter for the same reasons anyone with something to market should:

He needs to generate leads. "Part of the pope's job description is to spread the word," Greg Burke, senior communications adviser for the Vatican, has said. "Twitter is turning out to be a very effective way of doing this." Like business owners, the Catholic Church must generate leads to bring in new "customers."

According to the Center for Applied Research in the Apostolate, while there are 66.3 million Catholics in the United States, the growth rate has slowed in past years, and only 24 percent of those Catholics attend Mass every week.

The church also has a problem with declining numbers of U.S. priests. The shortage has left nearly 3,400 parishes without a resident pastor. And book and product sales? Word of mouth to the world's more than 1.2 billion Catholics can only help.

He wants to keep the customers he has. It's not just about growing his clientele; the pope wants to keep his existing church members coming back. Interacting with them regularly through the give-and-take of a platform like Twitter helps him create a more personal relationship with them. (On his first day of tweeting, the pope responded to three questions posed by followers using his #askpontifex hashtag.) It will also keep him in front of his target audience if he posts tweets regularly, responds to followers, and occasionally re-tweets their messages.

He has an important message to share. The pontiff had thousands of followers even before his first tweet! Why? Because many people were already interested in his message, and they expect his posts will have value for them. So far, they apparently have. The third and final question from followers that he answered on his first day tweeting was, "Any suggestions on how to be more prayerful when we are so busy with the demands of work, families and the world?" His response: "Offer everything you do to the Lord, ask his help in all the circumstances of daily life and remember that he is always beside you." It had been re-tweeted nearly 20,000 times by Dec. 14. The pope has a message he wants the world to hear. That's a good sign he'll be successful on social media.

It's find it fascinating, but not surprising, that Pope Benedict XVI is embracing social media. While the Catholic Church is a centuries-old institution steeped in tradition, it recognizes the need to be where its audience is if it hopes to remain visible and relevant in their lives.

Marsha Friedman is a 22-year veteran of the public relations industry. She is the author of *Celebritize Yourself: The 3-Step Method to Increase Your Visibility and Explode Your Business* and she can also be heard weekly on her Blog Talk Radio Show, *EMSI's PR Insider* every Thursday at 3:00 PM EST. www.emsincorporated.com

twitter



His handle is @Pontifex and 85 year old Pope Benedict XVI is tweeting in eight different languages on his brand new Twitter account.

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THE 2013

Wellness Guide

to the New Year!!



A healthy diet for anyone over 50 should be balanced and include a variety of foods. In addition to eating well, we need to ensure adequate intakes of certain vitamins, including calcium, vitamin D and omega-3 fatty acids.

Calcium

People often think of osteoporosis as a woman's disease, but over two million men in the United States have osteoporosis, according to Brown University. Risk of osteoporosis related fractures increases after we reach age 50. Adequate calcium intake is essential in older men to maintain strong bones. Men over age 50 need 1,200 mg of calcium a day, according to the Office of Dietary Supplements. Food sources of calcium include milk, yogurt, cheese, sardines with the bones, fortified orange juice and spinach.

Vitamin D

Vitamin D also plays a role in bone health, and is an important vitamin for anyone over age 50. Vitamin D is called the sunshine vitamin because the body manufactures it after exposure to the sun. As we age, our ability to make vitamin D decreases, according to Health Canada. Very few foods contain vitamin D and a supplementation may be necessary, 70 to 400 IU a day. Discuss supplementation with their physicians. Food sources of vitamin D include eggs, fortified dairy products, cod liver oil, salmon, mackerel, tuna, fortified orange juice and beef liver.

Omega-3 Fatty Acids

Omega-3 fatty acids are essential fatty acids, meaning the body needs it for health but cannot manufacture it. Omega-3 fatty acids have a number of health benefits, including protection against heart disease, cancer and arthritis, according to the University of Maryland Medical Center. The best food sources of omega-3 fatty acids include salmon, mackerel and tuna. The American Heart Association recommends you eat fish twice a week for heart health.

Read more: <http://www.livestrong.com>

3,000 years old and still going strong



As adults, we have collected a lifetime of experience including medical problems. The dynamic nature of life is never still and the body collects these experiences and seems to give them back to you when you age. Pills do not seem to be the answer and not all surgeries are needed and /or successful. Into this picture we introduce acupuncture.

Dr. William F. Hughes, Jr. PhD, Dipl. AC

It seems like there are many of us that feel there is no real hope for us getting help with our medical problems. We have tried and hoped that the medical treatments will fix our problems and yet we still have pain, sickness and despair. We are resigned to this "permanent condition" as a part of the reward of the "golden years". As if that is not enough, as we age, anxiety and depression set in. It seems like there is nothing we can do to help.

Don't give up. Realize that there are many things about the body that are not well known even in this day of "high tech" and high cost health care. One of the most successful medicines that is changing the health landscape, is actually more than 3,000 years old and still going strong. It has only recently been accepted in the United States and its success is documented in newspapers, television and testimonials. Yet there are many skeptics that feel this is untried and unproven. Those who do decide to give this "new" medicine a try are delighted to find that it really works and can restore function, relieve pain and give back some of the joy of life.

This medicine it termed "alternative" and I feel this is a disservice to all of us

Acupuncture continued on page 8

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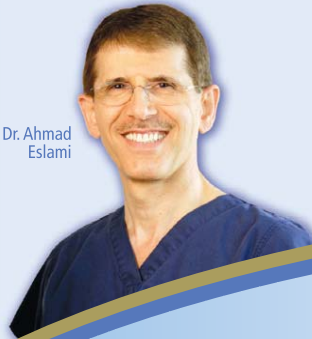
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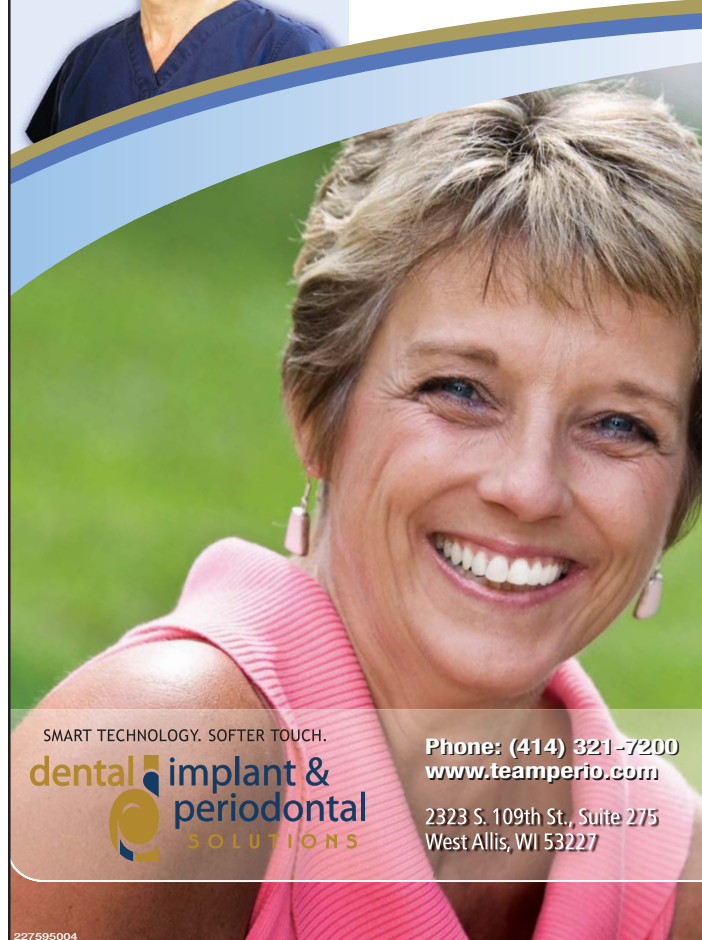
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- Carrots, apricots, and other yellow and orange fruits and vegetables
- Spinach and other green leafy vegetables
- Tomatoes
- Blueberries
- Beans, peas and lentils
- Salmon, mackerel and other fatty fish
- Nuts



Acupuncture

continued from page 7

who work and practice in this field. It is my feeling that we are a complementary medicine that can support our patients in their search for help with problems. It is called Traditional Chinese Medicine (TCM) and it is proven, successful and has actually been adapted by many of the world's countries and is the foundation of their medicine. India has Arivadia, Korea and Japan have versions and TCM is widely practiced in Europe.

The main foundation of TCM in the United States is Acupuncture. It has proven itself to be successful in treating pain, anxiety, and many internal problems. Just because science does not understand why it is so successful does not change the fact that it works!

Acupuncture uses very fine needles, thinner than a human hair and they are *not* painful. The needles are used to activate various body energy channels called meridians. These meridians are the pathways to a healthy body and mind. If the pathways are disrupted or out of balance, then there are problems with the body and/or mind, pain, sickness or lack of stamina. Using acupuncture to rebalance the body helps to eliminate the pain, relieve the sickness and give you more energy. This is accomplished by using specific points of the body that will help to rebalance the body. This rebalancing sometimes occurs immediately, and at other times may take many months.

In TCM it is the symptoms that are treated, not a named illness or a particular problem. The acupuncturist treats the symptoms. If they can relieve the symptoms, healing occurs. This is the backbone of the success of acupuncture.

Pain is a big problem with seniors. Some seniors have suffered years of pain without relief. Many seniors are so used to their pain that they don't think there is anything that can be done to help them. The most often heard comment is "why did I not try this years ago?" In many cases once relief is achieved the pain never returns. This is accomplished without the use of dangerous pain medications that have many warnings of bad side effects.

As we age, we get a little stiffer. Our lack of exercise and poor stretching habits during our lifetime tend to slow us down in old age. Acupuncture, by virtue of its ability to increase the circulation in the meridians, helps to restore mobility in many seniors. There are many instances of seniors no longer needing to only rely on walkers or canes in order to get around.

Another advantage of acupuncture is its ability to nourish the body, and by doing that, help heal patients. These nourishing treatments increase circulation in the meridians and supply energy and healing power to areas of the body that may not have been getting enough nourishment. Once the body is better nourished, you feel better and can accomplish more.

If your quality of life needs help, consider acupuncture. It might just be what you are looking for.

Dr. William F. Hughes can be reached at the Acupuncture Clinic of Wauwatosa, 11611 W. North Avenue, Wauwatosa. 414-607-0900 or www.Wauwatosaacupuncture.com



"A word to the wise ain't necessary, it is the stupid ones who need all the advice."

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

Do you realize in 40 years we'll have thousands of OLD LADIES running around with tattoos and Rap music will be the Golden Oldies??!!

If it weren't for tailgaters, no one would ever check out my rear end!

Prostate cancer is common in men over the age of 50. Aside from leading to life-threatening prostate cancer, prostate enlargement can cause every day disturbances in urination and sexual activity, causing considerable physical and emotional discomfort. Just because you're 25 doesn't mean it isn't time to start thinking about your prostate health. The food and lifestyle choices you make today can protect you from this common disease. Below is a list of some measures you can take towards natural prostate care.

American Cancer Society



One in every six men will get prostate cancer during his lifetime

Though genetics play a major role in your likeliness of developing prostate problems, diet is also closely linked with prostate health. Since obesity increases the chances of prostate cancer by 50%, experts recommend adopting a heart-healthy diet, which includes:

Increasing organic fruits and vegetables

Vegetables support prostate health with high levels of inflammation-fighting antioxidants, vitamins, minerals, polyphenols, and fiber. According to The Prostate Health Program, developed by Daniel W. Nixon and Max Gomez, organic eating reduces exposure to cancer-causing pesticides and chemicals. Organic leafy greens (also known as cruciferous vegetables), such as broccoli, cauliflower, cabbage, and Brussels sprouts have high percentages of cancer fighting fiber, and the lycopene in tomatoes is a powerful antioxidant.

Replacing animal protein with plant protein

Just like heart-healthy diets, red meat and animal fats are discouraged for prostate well-being. Healthy protein can be attained from a variety of delicious sources, including amaranth, beans, buckwheat, kamut, lentils, quinoa, split peas, tempeh, and seitan.

Eat whole foods

Stick to whole and natural grains that are high in fiber and have gone through minimal processing. Keep refined sugars and alcohol to a minimum.

Supplements

Saw Palmetto has long been considered an alternative treatment for men with enlarged prostates, but its actual effectiveness is still being studied. Other natural supplements that have been linked to reducing prostate symptoms include vitamin d, vitamin e, zinc, fish oil, quercetin, rye grass pollen, stinging nettle root, and green tea extract.

Choosing omega-3 rich foods

Found in certain fish, such as anchovies, shrimp, salmon, oysters, tuna, herring, flounder, sole, mackerel, sardines, halibut, and trout, omega-3 rich foods effectively fight against prostate inflammation, as well as cardiovascular disease, type 2 diabetes, depression, joint pain, and fatigue.

Proper Hydration

Water assists in the natural elimination of toxins, especially from all the processed and inorganic foods that are typical of the American diet. The benefits of green tea come from catechins, which are antioxidants that destroy bacteria while supporting the immune system.

Exercise

Researchers have found a direct link between regular physical activity and good prostate health. While low-to-moderate activities, like walking or mowing the lawn, are beneficial, rigorous activity, such as jogging and strength training, are especially efficient. Strength-training should target hamstrings, glutes, quads, and calves for optimal prostate health (i.e. squats and lunges). Yoga can promote prostate health by firming deep pelvic muscles and encouraging circulation.

Regular Exams

Prostate exams are recommended every few years for men in their twenties and thirties and annually for men over the age of forty. If prostate cancer is left untreated, it can lead to decreased urinary function, sexual dysfunction, and the spread of the cancer. Regular exams can prevent permanent prostate damage.

Most of the time, prostate cancer grows slowly. Autopsy studies show that as many as 7 to 9 out of 10 men had prostate cancer by age 80, but neither they nor their doctors even knew they had it because it caused no problems during their lifetime.

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FITNESS AND Exercise



Tips for building a balanced exercise plan

Staying active is not a science. Mixing different types of exercise helps both reduce monotony and improve your overall health. Here is an overview of the four building blocks of fitness and how they can help.

1 The 1st building block of fitness: Cardio endurance exercise
 · *What is it:* Uses large muscle groups in rhythmic motions over a period of time. This type of exercise increases your body's ability to deliver oxygen and nutrients to tissues and to remove waste over sustained periods of time. Cardio workouts get your heart pumping and you may even feel a little short of breath.
 · *Why it's good:* Helps lessen fatigue and shortness of breath. Promotes independence by improving endurance for daily activities such as walking, house cleaning, and errands. Cardio includes walking, stair climbing, swimming, hiking, cycling, rowing, tennis, and dancing.

2 The 2nd building block of fitness: Balance
 · *What is it:* Maintains standing and stability under a variety of conditions including static (stationary) and dynamic (moving) balance.
 · *Why it's good:* Improves balance, posture, and quality of walking. Also reduces risk of falling and fear of falls. Try yoga, Tai Chi, and posture exercises to gain confidence with balance.

3 The 3rd building block of fitness: Strength training
 · *What is it:* Builds up muscle with repetitive motion using weight or external resistance from body weight, machines, or elastic bands.
 · *Why it's good:* Helps elderly people prevent loss of bone mass, builds muscle, and improves balance—both important in staying active and preventing risk of falling. Building up strength will help seniors stay independent and make day-to-day activities easier such as opening a jar, getting in and out of a car, and lifting objects.

4 The 4th building block of fitness: Flexibility
 · *What is it:* Challenges the joint's ability to move freely through a full range of motion. Can be done through static stretches (stationary), and ballistic stretches (moving or bouncing) to keep muscles and joints supple so they are less prone to injury.
 · *Why it's good:* Helps body stay limber and increases range of movement for ordinary physical activities such as looking behind you while driving, tying shoes, shampooing your hair, and playing with grandchildren.

Types of activities that are beneficial to seniors

- **Walking.** Walking is a perfect way to exercising. No special equipment, aside from a pair of comfortable walking shoes, and can be done anywhere.
- **Senior sports or fitness classes.** Keeps motivation alive while also providing a source of fun, stress relief, and a place to meet friends.
- **Water aerobics and water sports.** Working out in water is wonderful for seniors because water reduces stress and strain on the body's joints.
- **Yoga.** Combines a series of poses with breathing. Moving through the poses works on strength, flexibility and balance. Yoga can be adapted to any level.
- **Tai Chi and Qi Gong.** Martial arts-inspired systems of movement that increase balance and strength.

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A SHORT HISTORY OF MEDICINE

- "Doctor, I have an ear ache..."
- 2000 B.C. - "Here, eat this root."
 - 1000 B.C. - "That root is heathen, say this prayer."
 - 1850 A.D. - "That prayer is superstition, drink this potion."
 - 1940 A.D. - "That potion is snake oil, swallow this pill."
 - 1985 A.D. - "That pill is ineffective, take this antibiotic."
 - 2000 A.D. - "That antibiotic is artificial. Here, eat this root!"

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When you compare it to an apple, it has four times the protein, twice the carbohydrate, three times the phosphorus, five times the vitamin A and iron, and twice the other vitamins and minerals. It is also rich in potassium and is one of the best value foods around

Research has proven that just two bananas provide enough energy for a strenuous 90-minute workout. Bananas contain three natural sugars - sucrose, fructose and glucose combined with fiber. A banana gives an instant, sustained and substantial boost of energy. No wonder the banana is the number one fruit with the world's leading athletes. But energy isn't the only way a banana can help us keep fit. It can also help overcome or prevent a substantial number of illnesses and conditions, making it a must to add to our daily diet.

Depression: According to a recent survey undertaken by MIND amongst people suffering from depression, many felt much better after eating a banana. This is because bananas contain tryptophan, a type of protein that the body converts into serotonin, known to make you relax, improve your mood and generally make you feel happier.

PMS: Forget the pills - eat a banana. The vitamin B6 it contains regulates blood glucose levels, which can affect your mood.

Anemia: High in iron, bananas can stimulate the production of hemoglobin in the blood and so helps in cases of anemia.

Blood Pressure: This unique tropical fruit is extremely high in potassium yet low in salt, making it perfect to beat blood pressure. So much so, the US Food and Drug Administration has just allowed the banana industry to make official claims for the fruit's ability to reduce the risk of blood pressure and stroke.

Constipation: High in fiber, including bananas in the diet can help restore normal bowel action, helping to overcome the problem without resorting to laxatives.

Hangovers: One of the quickest ways of curing a hangover is to make a banana milkshake, sweetened with honey. The banana calms the stomach and, with the help of the honey, builds up depleted blood sugar levels, while the milk soothes and re-hydrates your system.

Heartburn: Bananas have a natural antacid effect in the body, so if you suffer from heartburn, try eating a banana for soothing relief.

Mosquito bites: Before reaching for the insect bite cream, try rubbing the affected area with the inside of a banana skin. Many people find it amazingly successful at reducing swelling and irritation.

Ulcers: The banana is used as the dietary food against intestinal disorders because of its soft texture and smoothness. It is the only raw fruit that can be eaten without distress in over-chronicler cases. It also neutralizes over-acidity and reduces irritation by coating the lining of the stomach.

Smoking and Tobacco Use: Bananas can also help people trying to give up smoking. The B6, B12 they contain, as well as the potassium and magnesium found in them, help the body recover from the effects of nicotine withdrawal.

Stress: Potassium is a vital mineral, which helps normalize the heartbeat, sends oxygen to the brain and regulates your body's water balance. When we are stressed, our metabolic rate rises, thereby reducing our potassium levels. These can be rebalanced with the help of a high-potassium banana snack.

Strokes: According to research in The New England Journal of Medicine, eating bananas as part of a regular diet can cut the risk of death by strokes by as much as 40%! Warts: Those keen on natural alternatives swear that if you want to kill off a wart, take a piece of banana skin and place it on the wart, with the yellow side out. Carefully hold the skin in place with a plaster or surgical tape!

PS: Bananas must be the reason monkeys are so happy all the time! I will add one here; want a quick shine on our shoes?? Take the INSIDE of the banana skin, rub directly on the shoe...polish with dry cloth.

www.nutrition.gov

Banana Foster Recipe on page 16




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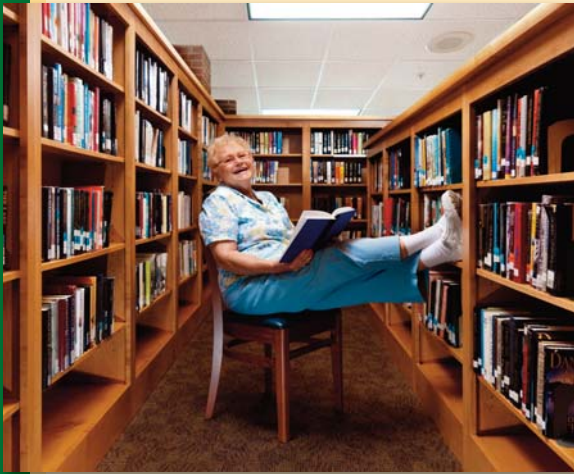
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HOW TO STAY Happy AS YOU AGE

Life has its inevitable ups and downs, and the challenges we experience might not always seem fair. But there's no need let your happiness depend upon life's uncontrollable circumstances.



Whether you're experiencing adversity or simply going through the daily annoyances -- you must protect your happiness.

"What you want and what you get are not always one and the same," says Amy Shea, author of the new book "Defending Happiness and Other Acts of Bravery," a collection of short stories about her life's journey with adversity. "The key is to find what makes you happy and defend it."

In her book, Shea details how tough circumstances have not deterred her from living life on her own terms.

For example, she ultimately came to view her battle with breast cancer as a gift of opportunity. "What is possible to do in one's life changes remarkably when one fears death more than embarrassment," she says.

Shea has experienced poverty, divorce, cancer and the daily woes of aging, parenting and being parented, but believes that come what may, she is prepared to defend her right to be happy. She offers these insights (more can be found in Shea's book and online at www.DefendingHappiness.com)

- Your emotions do not need to be an automatic reaction to what happens to you. By believing that, you abdicate choice. It is not life that is happy or not. It's you.
- Don't forget to simply sit from time to time and do some inner wandering. Original thought happens a lot more easily this way than while texting or on the treadmill.
- Life is neither fair nor kind -- but it is full of beauty and humor, and open to direction.
- When it comes to picking your battles, energy is like eye cream: expensive. So use just what you need and put it right where you want it.
- Aging won't be smooth and firm and flawless, but it is not the enemy. In fact, there are certain things about youth you won't miss at all.
- All of us have individual wiring that can get buried from time to time under habits we've formed. Be deeply committed toward the wiring that makes you happy.
- View life as a dynamic creative disturbance and don't forget to show up -- it's worth whatever trouble it takes.



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Tim Stasinoulis is proud to be the financial columnist for Milwaukee Publishing's BOOMERS newspaper.





2012 Ranking of Millionaires by State

Phoenix Marketing International, a marketing services firm, released their annual ranking of millionaires per capita by state. Maryland again edged out Hawaii and New Jersey to maintain its ranking with the highest percentage of millionaires per capita (a millionaire household defined as one with \$1 million or more in investable/liquid assets).

Phoenix's annual market sizing analysis and aggregate wealth rankings shows that approximately 7.31% of Maryland's households are millionaires, compared to Hawaii's 7.29% and New Jersey's 7.27%. The rest of the top five states in this ranking maintained their position from 2011: #4 Connecticut, #5 Massachusetts, #6 Alaska, #7 Virginia (6.36%), #8 California, #9 New Hampshire, and #10 the District of Columbia.

"Millionaires in the U.S. now number just over 6 million households out of about 118.5 million, or about 5%, but control over \$22 Trillion in liquid wealth" says David Thompson, Managing Director of the Phoenix Global Wealth Monitor.

Should You Always Withdraw from IRAs Last?

Conventional wisdom says yes, but there are exceptions



Presented by Tim Stasinoulis, RFC

According to conventional retirement planning wisdom, you should structure your retirement withdrawals so that money comes out of your taxable accounts first, then your tax-deferred accounts, and then finally your tax-free accounts. That means withdrawing income from investment funds, CDs, money market accounts and bank

accounts before taking a dime from your IRAs.

By postponing withdrawals from a traditional IRA and/or Roth IRA for as long as possible, you give the assets in those tax-advantaged accounts more time to grow. You have to take required minimum distributions from a traditional IRA after age 70½, of course; if you have a Roth IRA, RMD (Required Minimum Distribution) rules are inapplicable while alive.

While it may seem unconventional, making IRA withdrawals in your 60s or early retirement, it might potentially help you enhance your wealth in the long term.

How, exactly? If you start drawing down the assets in your traditional IRA before age 70½, your RMDs could eventually be smaller than they would be otherwise. Smaller RMDs mean less taxable income and might keep you in a lower income tax bracket; welcome relief if you have a large traditional IRA.

A study from Rider University in New Jersey sees merit in this unconventional strategy. In the big picture, the researchers feel it may help to level out annoying fluctuations in adjusted gross income and taxable income over the long run.

The key: sheltering some or all of the early IRA withdrawals with IRS standard deductions and personal exemptions. As an example, take a married couple in which both spouses are at least age 65. The spouses have done their homework and determined that their IRS deductions and exemptions will add up to (at least) \$21,800 for 2012. If their taxable income before any IRA withdrawal would fall below \$21,800, they could use "withdrawals from tax-deferred IRAs to create tax-free income," according to Alan Sumutka, one of the researchers behind the Rider study.

The Rider study compared 15 model scenarios. Each one used a hypothetical married couple (both 65-year-olds) retiring in 2013 with \$2 million in investable assets, \$80,000 in current living expenses and \$30,000 arriving from Social Security. Within the mock \$2 million portfolio, 70% of the assets were held in traditional IRAs, 20% in taxable accounts and the rest in Roth IRAs. The portfolio returned a steady 6% annually.

What was the most tax-efficient model scenario in the bunch? It played out as follows: from age 65 to age 70, the couple drew down their traditional IRAs right to the limit of their combined deductions and exemptions. Then, they reached into their taxable accounts for the balance of the money needed to meet that \$80,000 in expenses, incurring taxes of up to 15% on long-term gains. They didn't tap their Roth IRAs.

After age 70½, they altered their approach: they took required distributions from their traditional IRAs, withdrew money from taxable accounts until those were exhausted, and then they turned to Roth accounts with the remaining balances on the traditional IRAs representing the last of their retirement savings.

After all that, the hypothetical couple still had \$1.61 million in their portfolio at age 95. The conventional withdrawal strategy (taxable accounts first, then tax-deferred accounts, then tax-free accounts) left them with just \$1.17 million at that age.

The Rider study found that this approach was ill-suited to very large portfolios (ones with assets above \$8 million) and portfolios with roughly 50% in taxable as-



IRA Withdrawal/Finance continued on page 18

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8 Financial Considerations for the New Year

By Bill Losey, CFP®

We are now in plain view of the “fiscal cliff”. Congress may or may not end up keeping income and estate tax rates at their recent levels. The new year may bring some notable financial developments, and it isn’t too soon to think about them.

1. You may want to prioritize tax reduction. If the Bush-era tax cuts sunset, *everyone* will see higher taxes. The federal income tax brackets (10%, 15%, 25%, 28%, 33%, 35%) that we have known for the last nine years would be replaced by five higher ones (15%, 28%, 31%, 36%, 39.6%) come 2013.

2. High earners may want to watch their incomes. If your earned income for 2013 tops \$200,000 – or exceeds \$250,000, in the case of a couple – you may face two Medicare surtaxes. While the Medicare payroll tax on earned incomes above these levels is set to rise to 2.35% from the current 1.45%, the second surtax may prove to be the real annoyance: there is scheduled to be a 3.8% charge on net investment income for individuals/couples whose modified adjusted gross incomes surpass these levels.

Some fine points about this second surtax must be mentioned. It would actually be levied on the lesser of two amounts – either your net investment income or excess MAGI above the \$200,000/\$250,000 levels. Most investment income derived from material participation in a business activity would be exempt from the 3.8% surtax, along with tax-exempt interest income, tax-exempt gains realized from selling your home, retirement plan distributions and income that would already be subject to self-employed Social Security tax. The bottom line is that a bonus, an IRA distribution, or a sizable capital gain may push your earned income above these thresholds – and it will be wise to consider the impact that would have.

3. You may have less take-home pay next year. Social Security taxes for paycheck employees are slated to return to the 6.2% level in 2013. They’ve been at 4.2% since the start of 2011. If you earn \$75,000 during 2013, you will take home about \$1,500 less of it than you would have in 2012. If you earn \$50,000, we’re talking \$1,000 less.

4. Any 2013 Social Security COLA may be minor. In 2012, the cost of living adjustment to Social Security benefits was 3.6%. Before that, Social Security recipients went three years without a COLA. As inflation is mild, whatever COLA is announced this fall in tandem with Medicare premium changes may not amount to much.

5. Next year, medical expense deductions may shrink. If you are thinking about delaying a procedure or surgery until 2013, remember that next year you may only get to deduct unreimbursed medical expenses that exceed 7.5% – rather than 10% – of your taxable income.

6. You may be able to find a better Medicare Advantage plan for 2013. The Affordable Care Act has altered the landscape for these plans (and their prescription drug coverage). Using Medicare’s Plan Finder (click on the “Find health & drug plans” link at Medicare.gov), you may discover similar or better coverage at lower premiums. The enrollment period for 2013 coverage runs from October 15 to December 7.

7. Those without work may find a safety net gone. Extended jobless benefits may disappear for the long-term unemployed at the start of 2013. Will Congress extend them once again? Possibly – but that isn’t a given.

8. The estate and gift tax exemptions may shrink significantly. The (unified) lifetime federal gift and estate tax exemption is currently set at \$5.12 million – and it will drop to \$1 million in 2013 if Congress stands pat. Federal gift tax and estate tax rates are also slated to max out at 55% in 2013, as opposed to 35% in 2012. Right now, an unused portion of a \$5.12 million lifetime exemption is portable to a surviving spouse; in 2013, that portability is supposed to disappear.

Many analysts and economists think that Congress will eventually abide by President Obama’s wishes and take things back to 2009 instead of 2001 – that is, a \$3.5 million estate tax exemption, a \$1 million lifetime gift tax exemption, and a 45% maximum estate and gift tax rate.

Bill Losey, CFP® is the President of Bill Losey Retirement Solutions, LLC, an independent fee-based registered investment advisory firm. Bill is the author of *Retire in a Weekend!* The Baby Boomer’s Guide to Making Work Optional and *Retirement Intelligence®*, a free weekly award-winning newsletter. www.MyRetirementSuccess.com and www.BillLosey.com.

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Topic to be determined

TUES., JANUARY 8 ▲ 1:30 PM

Rabbi Jacob Herber, Congregation Beth Israel Ner Tamid
The Abayudaya Jews of Uganda

THUR., JANUARY 10 ▲ 10 AM

Rabbi Noah Chertkoff, Congregation Shalom
What is Kabbalah?

TUES., JANUARY 15 ▲ 1:30 PM

Rabbi Levi Emmer, Jewish Home and Care Center
The Kabbalah of Character

THUR., JANUARY 17 ▲ 10 AM

Rabbi Dena Feingold, Beth Hillel Temple, Kenosha
*The Problem of Evil; Why Do Bad Things
Happen to Good People?*

TUES., JANUARY 22 ▲ 1:30 PM

Rabbi Steven Adams,
Congregation Emanu-El of Waukesha
Midrash And Historical Novels; Filling In The Gaps

THUR., JANUARY 24 ▲ 10 AM

Rabbi David Cohen, Congregation Sinai
Topic to be determined

TUES., JANUARY 29 ▲ 1:30 PM

Rabbi Jay Brickman, Rabbi Emeritus:
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Finding Meaning in Your Dreams

THUR., JANUARY 31 ▲ 10 AM

Rabbi Gil-Ezer Lerer, Temple Menorah
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Take a Bite Out of Your Family's Food Bills

If it seems like your grocery store bills are getting bigger, you're not imagining it: food prices are on the rise, and poised to go higher.

Scarce rainfall plus last summer's record-breaking heat wave resulted in scorched crops in many of the nation's grain-producing regions. The reduced fall harvest has created higher prices at the supermarket now, for products ranging from boxes of cereal to bottles of soda, and from bacon to beef. The World Bank has even warned that high and volatile food prices may be the "new normal."

Luckily, shoppers can take a few easy steps to ease the bite on food budgets.

• **Buy fewer processed food products.** That means buying fresh fruit instead of processed packaged fruit snacks, or peanuts in the shell rather than shelled, roasted and salted peanuts in a can. Less processing equals greater value, explains Kara Newman, author of "The Secret Financial Life of Food: From Commodities Markets to Supermarkets."

"When you buy packaged food, only 15 to 20 cents of every dollar goes toward the raw commodities used in that product," Newman says, citing a USDA study that focused on price inputs for a typical box of corn flakes. In that box, 15 percent to 20 percent of the price goes toward the raw corn, she explains -- the rest goes toward processing, transportation and fuel, advertising, and other expenses related to getting a box on a retail shelf. "In the end, you pay more for the packaging than you do for the corn in your corn flakes!"

• **Try out "Meatless Mondays."** Consider preparing vegetarian meals at least once a week. In 2012, the steepest food price increases were among beef and veal, and poultry products, according to USDA figures -- and those products are expected to trend higher still in 2013. By comparison, fresh vegetables were the only category that saw a decline in prices last year.

Can't bear to go completely veggie? Try subbing eggs, dairy and fish for beef and poultry -- those products have had slightly gentler price increases.

• **Cut out the middleman.** "One of the secrets nobody tells you is that you can opt out of buying 'commodity products' if you want," Newman notes. "To do that, shop at greenmarkets where you can buy direct from farmers and other food producers."

There are many different factors that influence food prices and many ways the financial markets influence prices in the supermarket, points out Newman, whose new book, "The "Secret Financial Life of Food," explores the mysteries behind culinary trends, grocery pricing, and restaurant dining.

Continued from page 11

The Original BANANA FOSTER



- 1/4 cup (1/2 stick) butter
- 1 cup brown sugar
- 1/2 teaspoon cinnamon
- 1/4 cup banana liqueur
- 4 bananas, cut in half lengthwise, then halved
- 1/4 cup dark rum
- 4 scoops vanilla ice cream

Combine the butter, sugar, and cinnamon in a flambé pan or skillet. Place the pan over low heat either on an alcohol burner or on top of the stove, and cook, stirring, until the sugar dissolves. Stir in the banana liqueur, then place the bananas in the pan. When the banana sections soften and begin to brown, carefully add the rum. Continue to cook the sauce until the rum is hot, then tip the pan slightly to ignite the rum. When the flames subside, lift the bananas out of the pan and place four pieces over each portion of ice cream. Generously spoon warm sauce over the top of the ice cream (or pound cake) and serve!

Over half of our household water usage takes place...in the BATHROOM



How do you unplug that!?!?

Undoubtedly, the toilet is the biggest water hog in the bathroom. Those made before 1993 use up to eight gallons of water per flush, five times what modern toilets use. "It's a good idea to replace pre-1993 toilets if you can," says Patty Kim of National Geographic's *Green Guide*. (FYI, usually a toilet's manufacture date is stamped under the lid if you want to check how old it is.)

If it is older and you can't or don't want to upgrade it, Kim recommends rescuing a two liter soda bottle from the recycling bin and filling it partially with some water and sand or pebbles and then putting it into your toilet's tank, where it will take up space and force your toilet to use less water every flush. Or get a Toilet Tank Bank for less than two bucks; it hangs in your toilet tank and displaces almost a gallon of water to save water on every flush.

Plumbing leaks account for some 14 percent of the total water usage in an average U.S. home. Toilets are often a major culprit. Kim recommends testing your toilet by putting 5-10 drops of food coloring into the tank, then put the lid back on but don't flush. Check back in 15 minutes or so to see if any of the colored water leaked down into the bowl. If so, you have a water-wasting leak, and it might finally be time to replace that aging toilet after all. The EarthEasy website reports that replacing an older 18 liter per flush toilet with an ultra-low volume (ULV) 6 liter flush model "represents a 70 percent saving in water flushed and will cut indoor water use by about 30 percent."

The shower can also be problematic as a water-waster, especially if the shower head in question was made before new regulations went into effect in 1992 mandating lower flow. Kim says you can check to see if your shower head is older or not by turning the shower on full blast and catching its output for two minutes in a bucket. If the bucket is overflowing, then your shower head is an older, more wasteful model. Newer low flow shower heads won't come anywhere near to filling the bucket after two minutes. A new shower head costs around \$10 and is a great investment because you can save water and money with every ensuing shower. Regardless of whether or not you have a newer shower head, you can save more water by turning off the shower to soap up, then turning it back on to rinse. Eartheasy reminds us that even with a new shower head, even a moderately short shower can still use between 20 and 40 gallons of water. But that's nothing compared to a bathtub, which can hold as much as 50-60 gallons of water.

Additional pearls of wisdom in regard to reducing bathroom water waste include turning off the faucet while brushing teeth. Better yet, fill up a glass with just enough water to rinse after brushing. Likewise for shaving, stop up the sink with a little warm water in it and wiggle your razor around in the basin between strokes. And if you suspect your faucet may be spraying harder than it needs to, unscrew the aerator tip where the water comes out and take it into a hardware store for a more stingy replacement.

EARTH TALK
From the Editors of
E/The Environmental Magazine

Some 60 percent of our household indoor water usage happens in the bathroom. Updating old leaky fixtures and changing a few basic habits could go a long way to not only saving fresh water, an increasingly precious resource, but also money.

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Early IRA Withdrawal

continued from page 14

sets. It was also a bad fit for couples with sizable taxable pensions.

As the American vision of retirement has changed in the last generation, so have retirement planning precepts. The recession and the financial pressures facing the baby boomers have upended some of the conventional thinking. A talk with a retirement planner may lead you toward some new financial options and good ideas worth exploring.



Timothy M. Stasinoulis is the Managing Director and Founder of Aegis Wealth Advisors, LLC, a Wisconsin Registered Investment Advisory firm located at 262 W. Main St., Wales, 262.968.5500 or visit www.aegiswealthadvisors.com. He is also a Registered Financial Consultant (IARFC) and a frequent guest on FOX6 Wake-UP. (www.youtube.com)



FIGHT the FLU and COMMON COLD

Don't needlessly suffer this season. With the right treatment, you can help alleviate your cold and flu symptoms. These guidelines can help you better navigate the cold and flu aisle

While last year's cold and flu season was mild, experts say this year could bring you a wallop of sniffles and sneezes.

While there is no cure for the cold or flu, despite what mom says about her soup, over-the-counter (OTC) medications can provide relief for the most common symptoms.

Sneezing Got You Down?

OTC antihistamines can provide relief from sneezing, runny noses and watery eyes by blocking the action of histamine, a chemical in the body that triggers congestion and upper respiratory discomfort.

Constant Cough

Cough suppressants, also known as antitussives, basically tell your brain to stop coughing. One commonly used cough suppressant is dextromethorphan, which relieves cough symptoms but doesn't speed recovery. If you're producing mucus, don't take a cough suppressant. Instead, look for an expectorant, a medicine that helps thin the mucus in the lungs and soothe an irritated respiratory tract.

All Clogged Up!

Decongestants like pseudoephedrine (PSE) relieve a stuffy nose and congestion by actually narrowing the blood vessels in nasal passages so you can breathe more easily.

PSEs are now located behind the pharmacy counter because they are an ingredient that can be used to make the illegal drug methamphetamine (meth). Rest assured though,

PSE has been safely used for decades.

If you're clogged up, consider treating your symptoms and doing your part to keep your community safer at the same time. Ask your pharmacist about new Nexafed 30mg pseudoephedrine HCl tablets, the next-generation PSE that provides the same effective cold and allergy relief from standard PSEs, but with technology that disrupts the extraction and conversion of pseudoephedrine into methamphetamine.

Stop the Pain

If your symptoms include muscle aches or high fever, consider an analgesic or painkiller. Most OTC analgesics fall in to two categories: acetaminophen or NSAIDs (nonsteroidal anti-inflammatory drugs). Both medications can reduce fever and ease aches and pains from the flu or cold.

Scratchy Throat

Ease throat pain with cough drops or throat spray. While not a cure-all, cough drops or hard candy can help provide relief from a dry, tickling cough. Also consider taking a warm shower or using a vaporizer to increase the moisture of indoor air.

No matter what your symptoms are, it's important to get some rest and stay hydrated.

If you have any questions or doubts about which medications may be best for you, talk with your pharmacist. And if symptoms worsen or last for more than two weeks, be sure to see your doctor.

More tips on how to prevent and treat a cold or the flu can be found at www.CDC.gov.



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New Year's Open House

By Michael Edmonds

When Wisconsin was young, every resident opened their home on New Year's Day to welcome visitors.

According to Henry Baird of Green Bay, this custom "prevailed universally among all classes, even extending to the Indians... All observed it, and many met on New Year who perhaps did not again meet till the next. All then shook hands and exchanged mutual good wishes — all old animosities were forgotten — all differences settled and universal peace established."

Baird was speaking about men, of course. New Year's calling worked because women stayed home to bake, serve, and entertain while the men went door to door.

In 1851, two Madison boys vowed "not to miss a single house of those who were able to receive calls. Willet and myself took them all in," recalled Elisha Keyes, "making about 100 calls; but it was a big day's work... It was 'How do you do?,' a shake of the hand, and goodbye. But however short the call, the refreshment table was never ignored."

The boys had competition: "It was conceded that university professors were the most successful callers in the whole turnout; they were highly esteemed, warmly welcomed, and, in addition, they possessed the most extraordinary appetites, so that it used to be the practice, when a favorite house was near at hand, for the younger callers to make haste to get there before the university contingent had been turned loose upon the outspread."

The custom of a city-wide New Year's open-house gradually died out after the Civil War.

Sources: "New Year's in '51." Madison Democrat. Dec. 31, 1899; Wisconsin Historical Collections, volume IV (1859)



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In a League of Her Own

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Peters played from 1943-1944 in the All-American Girls Professional Baseball League (AAGPBL) featured in the Tom Hanks' movie A League of Their Own.

'Back when I played ball, I had really good vision,' notes Peters. In fact, with her sharp eyes and strong arm, the 5'2" 112-pounder pitched the first game ever of the AAGPBL as a member of the Rockford Peaches.

As a patient for several decades of Eye Care Specialists ophthalmology practice in Milwaukee, Peters has been vigilant with her appointments and medications. When she was diagnosed with glaucoma, Peters threw the disease (which is known as the 'Sneak Thief of Sight') a curveball.

Peters' attentiveness has paid off—by protecting her sight, she has been able to maintain an independent lifestyle and only recently stopped driving.

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PREGNANT AT 71

A woman went to the doctor's office where she was seen by one of the younger doctors. After about four minutes in the examination room, she burst out screaming as she ran down the hall.

After listening, he had her sit down and relax in another room. The older doctor marched down the hallway back to where the young doctor was writing on his clipboard.

'What's the heck is the matter with you?!' the older doctor demanded. 'Mrs. Terry is 71 years old, has four grown children and seven grandchildren, and you told her she was pregnant?'

The younger doctor continued writing and without looking up said, 'Does she still have the hiccups?'



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This month's puzzle on page 26

Word search puzzle grid with letters arranged in a 15x15 grid.



Help Improve Academic Achievement in Milwaukee Students

Volunteers Needed for Interfaith-MPS Tutor Program

In 2010, Interfaith Older Adult Programs and Milwaukee Public Schools formed a partnership to become the biggest volunteer driven tutoring program, - retired volunteers tutoring in local elementary school classrooms, sharing their knowledge and love of learning.

Tom Zychowicz, 72, retired in 2002 from Briggs & Stratton and faced one of the biggest challenges for a new retiree - what to do with his time. "I was kind of lost after I retired. I didn't know what to do."

While Tom pondered retired life, he came across a posting seeking volunteer literacy tutors in MPS elementary schools. Tom responded and started volunteering one day per week at Fairview Charter School. After that first year, the retired Industrial Engineer became so popular with the children that his teacher requested him to volunteer more often. His one day turned into five. Ten years later, Tom has no regrets, "I'm busier now than when I was working."

Tutors are committed to providing direct support to struggling readers through caring relationships, giving of their time and skills, and being an encouraging presence in the lives of children. Volunteer tutors serve at least one 90 minute block period each week throughout the year, helping in kindergarten through fifth grade classrooms. The program has expanded to 170 volunteers and 50 elementary schools.

The tutors come from diverse backgrounds: from factory workers, to retired teachers, to bus drivers, and dieticians. However different their background may be, all tutors share the same goal - to make an impact on improving literacy education for children. Tom understands the importance of relationship building during tutoring. "The relationship between me and the students here at Fairview is reciprocal. You feel good after you work with the kids."

Shirley Ann Graff, another tutor at Fairview Charter School, also appreciates her time with the children. She says, "It makes me feel like I am contributing something of myself to these children and the kids give back to me in such great ways. This is one of the best things you can do for yourself."

The Interfaith-MPS Tutor Program is recruiting older adults to get involved with this rewarding program. The tutor schedule is flexible and is a great way to get involved within your community, share of yourself with youth, help a child improve academically and build relationships that will make a lasting impact on a child's future.

To learn more, please contact Robyn Wohlfeil - RSVP Coordinator at 414-220-8657 or rwohlfeil@interfaithmilw.org



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My husband thinks I'm nuts, but every spring before tornado season, I pack away a box of bare essentials in case of an emergency and tuck it away in the basement bathroom... just in case. There's no need to become paranoid but a few essentials can't hurt. And my Mother's advice: when there's a big storm outside, always put your shoes and socks on!



Make a family emergency plan. Everyone should know what to do during in an emergency in case all family members are not together. Pick a place to meet and make sure everyone knows the address of the location.



The Federal Emergency Management Agency (FEMA) recommends that you program a family member as "ICE" (In Case of Emergency) in your phone. If you are in an accident and not able to communicate, emergency personnel will often check your ICE listings in order to get a hold of someone you know.

SAFETY TIPS FOR EXTREME WEATHER

It's easy to think it could never happen to you, but with the severe and devastating storms we've seen in the past year, disaster seems to lurk closer and closer. Each calamity brings it's own unique and challenging circumstances. These Emergency Preparedness List stresses some key essentials to make difficult situations more manageable.

- *One gallon of water per person per day for at least 10 days, for drinking and sanitation
- *A 10 day supply of non-perishable food and a manual can opener
- *A battery-powered or hand-crank NOAA Weather Radio with tone alert, and extra batteries
- *A flashlight and extra batteries * Candles * A lighter, flint or waterproof matches for starting fires
- *Firelogs or firewood to be used for home heating and cooking (*only brands approved for cooking)

- *A first-aid kit * Moist towelettes, garbage bags and plastic ties for personal sanitation
- *A laminated area map and compass
- *A cell phone with an extra battery or solar charger
- *A LAN-line phone that operates without electrical power
- *Any special-needs items for children, seniors or people with disabilities
- *Water, supplies, leashes or carriers for your pets
- *Supply of critical medicines and prescriptions

Carry survival kit items in your vehicle:

- *A first-aid kit * A laminated road map
- *Blankets or sleeping bags
- *A cellular phone or two-way radio
- *A windshield scraper with snow brush
- *Flashlight with batteries
- *Extra winter clothes including shoes, hats and gloves
- *Traction aids (bag of sand or cat litter) and tow chain
- *Emergency flares * Jumper cables * Compact shovel
- *Non-perishable food and bottled water, including supplies for any pets travelling with you.
- *Any special-needs items for children, seniors or people with disabilities travelling with you

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They have Dial-a-Prayer for atheists now. You can call up and it rings and rings but nobody answer.

RIDDLES (answers on page 25)

- 1) What two things can you never eat for breakfast?
- 2) If you have it, you want to share it. If you share it, you don't have it. What is it?
- 3) Imagine you are in a sinking rowboat surrounded by sharks. How would you survive?
- 4) What has to be broken before it can be used?

~Answers on page

When Dan found out he was going to inherit a fortune when his sickly father died, he decided he needed a woman to enjoy it with. So, one evening he went to a singles bar where he spotted the most beautiful woman he had ever seen.

Her natural beauty took his breath away. "I may look like just an ordinary man," he said as he walked up to her, "but in just a week or two, my father will die, and I'll inherit 20 million dollars." Impressed, the woman went home with him that evening.

Three days later, she became his stepmother.

*Rediscovering
the lost art of...*
THOUGHT
 By T. Christopher

New Years resolutions! When you read those words, did you get excited at the endless possibilities of positive outcomes? Or did you get depressed at the prospect of not fulfilling another year's expectations?

The goal of this article is to take you from deflated to elated in relation to any resolution you embark upon, New Year or otherwise.

When you read 'New Years resolution', the thought of it actually changed your physiology. The chemicals being created by your body, gave you either a good feeling or bad feeling. This simple truth shows that what you think manifests in your reality. After reading many books on success and prosperity, health and spirituality, I have come to the conclusion that all have a common thread, a central theme.

That theme is - the thoughts that you hold are constantly creating the reality that you are experiencing. Your thoughts are responsible for your conditions right now.

The good news is that you can change the thoughts you entertain and change your life. The tough part is you must believe this. Failure doesn't mean people don't want to succeed. Failure means only that one doesn't believe that they will succeed. We are dealing with belief not faith. Faith asks that you hope things turn out ok. Belief knows that they already are! Understand that some of the greatest thinkers of all time knew this and expressed it. Napoleon Hill - "Whatever the mind of man can conceive and believe, it can achieve." Jesus - "And all things you ask in prayer, believing, you will receive."

Notice how believing with conviction results in the idea that anything is possible.

Think of your mind as fertile soil that wants to bring forth abundant life. Whatever thought you plant will start to grow just like a seed in the earth. This will happen. The only question is what thought seeds will you plant?

You need to get positive and think helpful life-fulfilling thoughts. Write them down and study them. You must have a firm picture of what you want. Overflow all your endeavors with the best intentions. Create a list of reinforcing affirmations. Speak them daily, with feeling, as if they are already fulfilled. Take time for prayer and reflection. Get in touch with your real self and have a loving firm discussion about how things are going to be from now on. Live for mind, body and spirit. When a negative thought enters the mind, crush it with the firm understanding that it is but a life spoiler that you no longer have time for in your ideal world that is taking shape before your very eyes.

I wish you the best. Believe!

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Staying Sharp: Yet Another Reason to Shop

Particular types of shopping actually help you remain mentally sharp and physically healthy



By Phil Scott

When the going gets tough, it turns out the tough go shopping. That's because particular types of shopping actually help you remain mentally sharp and physically healthy, according to Guy McKhann, MD, a neurologist at Johns Hopkins.

To research their book *Keep Your Brain Young*, McKhann and his coauthor and wife, Marilyn Albert, PhD, who directed gerontology research at Massachusetts General Hospital, separated 75- to 80-year-olds into two groups: those who continued to function well and those in a physical and mental downward drift. For five to seven years, the couple followed the groups, a total of 700 people, equally divided between men and women. They posed the question: What differences in behavior are there between the first and second groups? Their conclusion: "Those who continued to do well were physically active, mentally active, and continued to see themselves having a role to play in life," says McKhann. Looking at the data, Albert had another thought: Perhaps the healthy women shopped.

Shopping, McKhann theorizes, involves all the ingredients for staying fit and alert. There's physical activity — walking, moving, lifting products, trying on clothes, carrying shopping bags; and there's mental activity — comparing prices, searching for bargains, making choices. "And after a successful shopping trip, you have a sense of accomplishment," says McKhann.

"Meanwhile," he says, pointing out certain gender-based differences, "the men haven't done anything but watch the game, and half of them feel lousy afterwards because their team lost."

Not all shopping is created equal. Compulsive shopping is always a sign of trouble, of course, as is outspending your budget. Television shopping channels, and Internet or catalog shopping don't have the same cognitive effect, since they lack the physical aspects of shopping. And while grocery shopping may be fine for you physically, it doesn't count if you're just going through the motions and picking up the same items you routinely get. Compare that with a visit to the farmer's market, though. With several possible menus in mind, you go from stand to stand, looking over the produce and making a meal from what's available, what's freshest, and what's the best buy. That's stay-sharp shopping for sure.

Phil Scott is the author of *The Shoulders of Giants: A History of Human Flight to 1919*.



The only difference between a rut and a grave is the depth.

RIDDLES ANSWERS (from page 24)

- 1) Lunch and Dinner
- 2) A secret
- 3) Quit imagining!
- 4) An egg

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