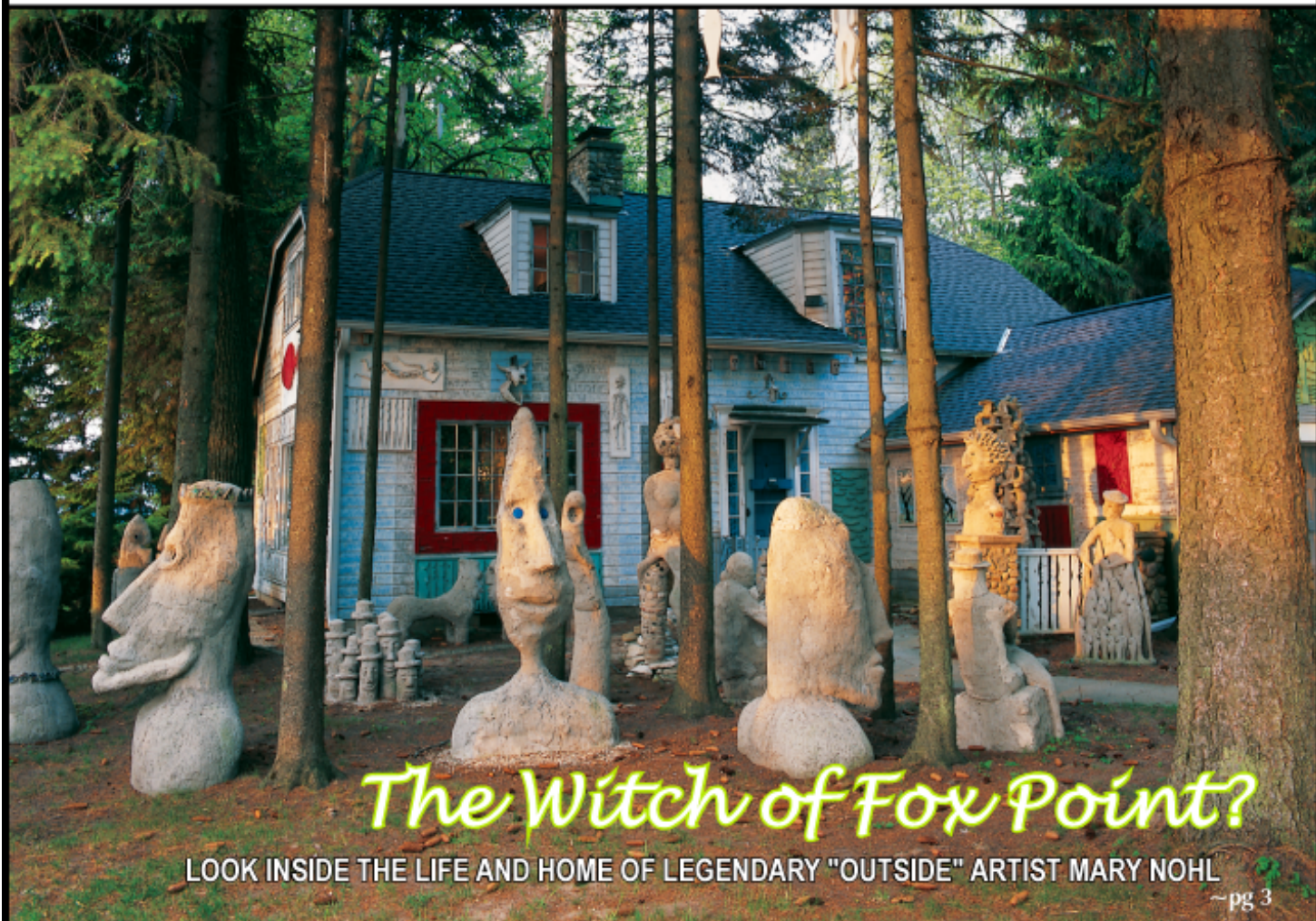


# Celebrate Life Boomers!

March 2013  
A FREE PUBLICATION

THE BABY BOOMER GENERATION & BEYOND

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



LOOK INSIDE THE LIFE AND HOME OF LEGENDARY "OUTSIDE" ARTIST MARY NOHL

~pg 3

## TAPPIN' the SAP!

After winter, but before spring, there's a muddy, cold, gray sliver of a season. The ground is almost bare, yet very little grows. This season is not good for much... unless you're one of those overalls-clad, Northwoods diehards who eagerly awaits the running of the maple sap.

~pg 7

## Choosing HEALTHY FISH

It's the Lenten Season of the Fish Fry! According to a ranking of the most healthy fish to eat, Milwaukee's fish fry favorites are delicious and healthy!

~pg 9

## 1040 Tax Breaks

Every year taxpayers leave money on the table as they miss some great chances for tax deductions. Here are some breaks that often go unnoticed.

~pg 8

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*Enjoying the Good Life: Yesterday, Today & Tomorrow*



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## FROM THE PUBLISHERS

MARCH 2013



To all those in kin and spirit celebrating "the Green" this St. Patrick's Day -the Blarney of Luck to all!! It's not just the green beer that makes us happy this month, with daylight

savings around the corner, who needs to complain! Tom and I used up every bit of snow we could cross-country skiing, skating and tossing a few well-packed snowballs. But mittens will soon be replaced with garden gloves and I'm sure we're all looking forward to that day!

We're also celebrating the 40 days of Lent, which is a celebration of sacrifice, a willingness to do without that renews the spirit and prepares us for Easter. **Sac-rifice.** Defined as the surrender of something for the sake of something else; to offer something of value. Our super-size it society does not appreciate the thought of "giving up" our pleasures. Perhaps the simple idea of "giving" rather than 'giving up' would get the train started in the right direction. I'm sure we can all think of that one little act of kindness that could change someone's day...

So, with the season and reason of sacrifice on the table, would it hurt to try to be a bit happier with less? Like the adage says "less is more" and as I start my spring cleaning, both soul and home - I can appreciate that!!

Fish. Lent is definitely about fish. In Milwaukee that means a Fish Fry on every corner. Keep it healthy by making the right fish choice (page 9).

So as the days become longer and warmer, rejuvenate with the season and let the sun shine in!!! Grab your tea or coffee, find a sunny chair in your favorite room and enjoy this issue of Boomers!

*And always remember to...*

*Celebrate Life!*

Sandy and Tom Draelos

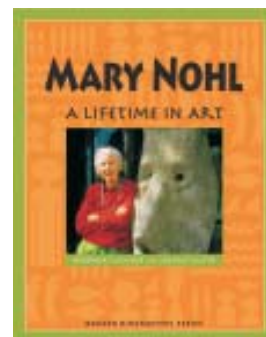
## MARY NOHL A Lifetime In Art

Wisconsin Historical Society

Located on the Lake Michigan shore, the delightfully embellished home and sculpture garden of artist Mary Nohl is a magical art environment. Over sixty sculptures of concrete, glass and stone populate the yard, including a twelve-foot grinning dinosaur. Colorful panels of creatures and figures in profile adorn the home's exterior, while the interior contains thousands of works from a lifetime of tireless experimentation with nearly every conceivable media. One of very few women to have undertaken such an extensive transformation of her personal world, Nohl created an incredibly diverse and vast body of work.

Mary Nohl's family was one of the first residents of this beach front neighborhood, and the original beach cottage portion of the house remains from 1921. In 1940, the Nohl family turned their summer residence into a year-round one and incorporated a two story addition. Mary's father died in 1961 and her mother moved into a nursing home two years later. Mary found herself alone in her home for the first time and not long afterwards began the process of transforming it and the surrounding lot into the total art environment that it was to become.

Mary Nohl continued on page 18



## Genealogy Research Isn't Just for the Irish Family Tree

During this month we celebrate St. Patrick's Day and the richness of Irish heritage. We all lay claim to any distant connection that we have to Ireland that allows us to shout "Kiss me, I'm Irish!" I look forward to it every year and celebrate by running a short marathon each St. Patrick's Day dressed in a bright green

t-shirt that reads "Thank God I'm Irish!" I am in fact Irish, thanks to my maternal Grandfather. He celebrates his heritage and I am fortunate to know about my Irish roots first-hand through his stories. If you would like to research your family's heritage, Irish or otherwise, the Internet is an amazing resource. Perhaps it is one of the most comprehensive resources available because it allows you to search public records, private databases and review scanned documents maintained by various organizations - all from the privacy of your home! With a computer and an Internet connection, you are able to visit countless websites that provide information about various genealogy-related topics.

Genealogy Research continued on page 15

**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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# Boomers!

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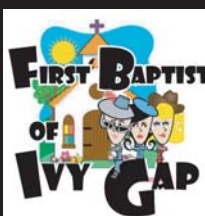


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By Tom Jones

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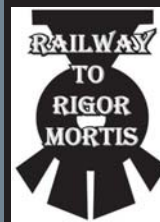
Paul Kelly

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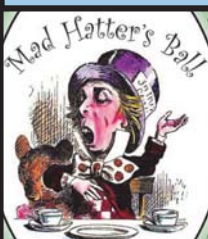
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#### Grace Winter Farmer's Market

March 9  
Grace Lutheran Church hosts its annual Grace Winter Market from 9am-1pm. The event will be in the Grace Center Great Hall, located behind the church at 250 E. Juneau Avenue. Admission is free

#### Spring Kids Fest

March 9  
Mayfair Mall. Annual Spring Kids Fest with the Radio Disney Road Show for kids ages 2-12! This free, family-friendly festival features interactive entertainment, games, arts and crafts, face painting...

#### Annual St Patrick's Day Parade

March 9  
Downtown Milwaukee  
The Shamrock Club of Wisconsin joins forces with The Westown Association to produce Milwaukee's oldest St. Patrick's Parade, with its route right in the heart of downtown Milwaukee.

## AROUND TOWN

A collection of local events

For more events, go to [visitmilwaukee.org](http://visitmilwaukee.org)

#### 19th Annual Irish Eve

March 9  
Cedarburg Cultural Center  
Celebrate Irish spirit on St. Patrick's Week with dinner and a show at the Cultural Center! Enjoy a traditional Irish dinner buffet catered by Out & Out Catering of Cedarburg.

#### Bel Canto Chorus presents Rachmaninoff's "All-Night Vigil"

March 10  
St Joseph Center Chapel  
Bel Canto Chorus will present Sergei Rachmaninoff's profoundly moving All-Night Vigil (Vespers) on Sunday, March 10, at 3:00 PM at St. Joseph Center Chapel. In honor of Maestro Hynson's 25th anniversary as music director.

#### American Indian Women in History

March 12  
Milwaukee Public Museum  
Get a taste of some of the great research happening in Milwaukee during our monthly Lunch & Lecture. Take an optional guided pre-lecture docent tour, explore the topic du jour with an MPM curator.

#### Lunch and Learn

March 13  
Waukesha County Museum  
Enjoy lunch, then a presentation on the mysterious and misunderstood history of shipwrecks, lighthouses, and much more, including tales from the Edmund Fitzgerald.

#### Realtors Home and Garden Show

March 15-24  
Wisconsin State Fair Park  
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#### Cedar Creek Winery/Settlement Open House/Cedarburg

March 16-17  
Celebrate spring at Cedar Creek Winery's two-day annual Open House, N70 W6340 Bridge Road. From self-guided tours and wine tasting to cooking with wine demonstrations and barrel tastings, there is something for everyone.

#### Muscular Dystrophy Association "Muscle Walk"

March 24  
Pettit National Ice Center  
Participate in our 2013 MUSCLE WALK! An event for everyone.

#### Rummage-A-Rama!

April 6-7  
Wisconsin State Fair Park  
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# A Walk in the Sugar Bush

*Mud season in Wisconsin is the best time to sample the simplest of local pleasures - fresh maple syrup!*

Travelwisconsin.com/ EvaApelqvist

After winter, but before spring, there's a muddy, cold, gray sliver of a season. The ground is almost bare, yet very little grows. This season is not good for much... unless you're one of those overalls-clad, Northwoods diehards who eagerly awaits the running of the maple sap. If you are, you lovingly set aside this season, "from the Ides of March to the singing of the spring peepers," for tending your trees.

It's March 25th when I stomp into the muddy but orderly yard at Steve and Mary Hemshrot's maple syrup farm in Shell Lake, on the kind of blustery day one might expect when going maple syruping. Most people in our tour group, already gathered around Steve Hemshrot, are dressed in warm winter gear, including hats and mittens.

Hemshrot begins, logically, by showing us how to set a tap. One young boy is equipped with a brace and bit. Mittens off, listening to Hemshrot's instructions, he begins drilling a hole in the maple with the old-fashioned manual drill. After struggling with the drill, I'm sure he has a clear understanding of why the Hemshrots have abandoned the manual drill in favor of a rechargeable one. But his hole is just the right size and just the right angle, tilting slightly downward so gravity can help in the extraction process. The tap is set in the new hole and a galvanized metal bucket hung on the tap.

We forget how cold it is when we follow the Hemshrots into the 12 acres of sugar bush, a fairyland maple forest that's lovely to navigate, even through the snow, because of the relative lack of underbrush.

Steve, on the tractor, pulls a 250-gallon white plastic collection tank. Mary, walking with the group, distributes plastic collection buckets and takes us from tree to tree where galvanized metal buckets with funny oversize lids have filled up with sap in the last 24 hours. We empty the metal buckets into our plastic buckets, then into the collection tank. There are almost 2,000 metal buckets in the Hemshrots' three sugar bushes, we learn, and they all need to be emptied regularly, though thankfully not by us.

Nobody is cold anymore.

According to Mary, only trees 10 inches in diameter or more



get tapped; each tap gives about 10 gallons of sap per season. Up to 98 percent of the sap collected is water, and in the end this makes for about one quart of syrup per tap.

When the bulk tank is full and the children are happily mud-covered and sticky with sap, we follow the tractor back to the sugar shack, a pole barn next to the Hemshrots' house.

Here, in the sweet-smelling shed—you can almost taste the sugar in the air—we watch as the sap gets pumped from the collection tank to a storage tank, then to another tank that gravity-feeds the sap into an evaporator.

In the evaporator, sap is heated to 219 degrees F, then poured into 5-gallon pails and taken to the bottling room, where it's poured into another heater, run through a pressure filter into a bottling tank, and then—you guessed it—bottled.

The children have been patient, eager even, to drill holes, haul buckets, and walk in the woods. Now their eyes shine expectantly as Mary scoops vanilla ice cream into mugs and drizzles a thick, golden liquid over it—Grade A Medium Amber syrup.

The Hemshrots are often told that their syrup is exceptional, though Mary says she can't tell the difference between theirs and other producers' syrup. Still, all of us in the tour group, our hands stiff and our cheeks red from the long walk in the woods, savor the slightly smoky flavor of warm syrup over cold ice cream.

**If You Go:** For information on visiting the Hemshrots' maple syrup farm, call (715) 468-2271 or e-mail [maplesyrup@centurytel.net](mailto:maplesyrup@centurytel.net).

In addition to the Hemshrots' farm in Shell Lake, take a tour (and buy goodies made with maple syrup) at these maple syrup farms: Maple Hollow, Merrill; (715) 536-7251), La Crosse Silver B Maple Syrup Farm, Kewaunee (920) 388-2910 and Kickapoo Gold Maple Syrup, Viroqua; (866) 290-8280.

For more information about maple syrup farming in Wisconsin, visit the website of the Wisconsin Maple Syrup Producers Association.

**March 16,** Maple Syruping at Hunt Hill Audubon Sanctuary near Rice Lake, Wis. Learn how to tap, collect and convert sap to syrup, then enjoy it over ice cream.

**March 16,** MapleFest at Red Oak Nature Center in Aurora, Ill. Naturalists take visitors into the forest to tap a maple, see how syrup is boiled and taste results.

**March 23,** Maple Sugarin' Open House at Riveredge Nature Center near Newburg, Wis. This center just west of Port Washington includes a trip to the sugarbush, arts and crafts, live music and pancakes. A Pancake Breakfast is April 7. 800-287-8098.

**March 23,** Maple Syrup Saturday at Gordon Bubolz Nature Preserve in Appleton, Wis. Pancake breakfast and tours of the sugar bush. 920-731-6041.

**March 23-24,** Maple Sugar Days at Wehr Nature Center in Franklin, Wis. Hike to the sugarbush for a tour at this center in the southern suburbs of Milwaukee.

**March 24,** Maple Syrup Fest at the Aldo Leopold Nature Center in the Madison suburb of Monona, Wis. A family-friendly event with tapping and syrup-making demonstrations. 608-221-4038.

**March 24,** Maple Syrup Sunday at Ledge View Nature Center near Chilton, Wis. At this center near Lake Winnebago, guests help find the maple tree, tap it, and collect sap. 920-849-7094.

**April 6,** Maple Syrup Festival at MacKenzie Environmental Education Center near Poynette, Wis. This center between the Wisconsin Dells and Madison includes a pancake breakfast, guided tours of the sugarbush, demonstrations of tapping and syrup-making, interpretive talks about how Indians and pioneers made syrup, old-time music and horse-drawn wagon rides. 608-635-8100.

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# COMMON DEDUCTIONS Taxpayers Overlook

Every year, taxpayers leave money on the table. They don't mean to, but as a result of oversight, they miss some great chances for federal income tax deductions. As a reminder, here are some potential tax breaks that often go unnoticed – and this is by no means the whole list. Do your homework as you prepare your 1040.



By Tim Stasinoulis, RFC

## Expenses related to a job search.

Did you find a new job in the same line of work in 2012? If you itemize, you can deduct the job-hunting costs as miscellaneous expenses. The deductions can't surpass 2% of your adjusted gross income.

**Home office expenses.** Do you work from home? If so, first figure out what percentage of the square footage in your house is used for work-related activities. (Bathrooms and other "break areas" can count in the calculation.) If you use 15% of your home's square footage for business, then 15% of your homeowners insurance, home maintenance costs, utility bills, ISP bills, property tax and mortgage/rent may be deducted.

**Health insurance.** About 7% of us pay health coverage costs out of pocket. If that's you, you may write off 100% of your premiums as an adjustment to your business income per the Small Business Jobs Act of 2010. That write-off privilege extends to you, your spouse and 100% of your dependents.

**State sales tax.** If you live in a state that collects no income tax from its residents, you have the option to deduct state sales taxes paid in 2012 per the fiscal cliff bill passed into law on January 2.

**Student loan interest paid by parents.** Did you happen to make student loan payments on behalf of your son or daughter in 2012? If so (and if you can't claim your son or daughter as a dependent), that child may be able to write off up to \$2,500 of student-loan interest. Itemizing the deduction isn't necessary.<sup>1</sup>

**Education & training expenses.** Did you take any classes related to your career in 2012? How about courses that added value to your business or potentially increased your employability?

**Eating out on business.** The cost of a business lunch, breakfast or dinner – or a lunch, breakfast or dinner associated with business development – qualifies for an itemized deduction.

**Those small charitable contributions.** We all seem to make out-of-pocket charitable donations, and we can fully deduct them (although few of us ask for receipts needed to itemize them). However, we can also itemize expenses incurred in the course of charitable work.

**Estate tax on income in respect of a decedent.** Have you inherited an IRA? Was it large enough to be subject to federal estate tax? If so, you have the option to claim a federal income tax write-off for the amount of the estate tax paid on those inherited IRA assets.

And now, some opportunities for quasi-deductions that often go overlooked...

**The child care credit.** If you paid for child care while you worked in 2012, you can qualify for a tax credit worth 20-35% of that amount. (The child, or children, must be no older than 12.) Tax credits are superior to tax deductions, as they cut your tax bill dollar-for-dollar.

**Parents as dependents.** If you have parents whose taxable incomes are underneath the \$3,800 personal exemption for 2012 and you pay more than half of their support, they might qualify as dependents on your federal return even if they live at a different address.

**Filing status shifts.** Are you a single filer? Do you have a relative or one or more children who qualifies as a dependent? If so, you could change your filing status to head of household, which could save you some tax dollars.

**Reinvested dividends.** If your mutual fund dividends are routinely used to purchase further shares, don't forget that this incrementally increases your tax basis in the fund.

As a precaution, check with your tax professional before claiming the above deductions on your federal income tax return.

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. Call 262.968.5500 or visit [www.aegiswealthadvisors.com](http://www.aegiswealthadvisors.com). Tim is a Qualified member of the Paladin Registry.com. He is also a Registered Financial Consultant (IARFC) with a specialty in providing guidance to individuals and families in transition as a result of divorce, death, sale of a business, or retirement and a frequent guest on FOX6 Wake-UP ([www.youtube.com](http://www.youtube.com))

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**According to a Women's Health ranking of the most healthy fish and seafood, Milwaukee's fish fry favorites are delicious *and* healthy!**

**COD** (from the Pacific) supplies almost twice the omega-3s of Atlantic cod (0.2 g vs. 0.1 g) and up to 72 percent of your selenium at 89 calories a serving. No more than twice a week, because its mercury count is on the high side (0.1 ppm).

**HADDOCK** offers omega-3s (0.2 g), 63 percent of your selenium, and over half of your B12 RDA. Very low mercury (0.03 ppm).

**POLLOCK** (from the Atlantic)-used to make filet-o-fish, fish sticks, and imitation crab is rich in B12 (3 mcg) and selenium (40 mcg) and extremely low in mercury (0.04 ppm). A 0.5 g of omega-3s is also low. Pacific pollock-it's more likely to contain PCBs.

**PERCH** (freshwater). One serving provides over 100 percent of omega-3 minimum, almost all of your selenium (47 mcg), and half of your B12, with no measurable mercury. Indulge!

**Tilapia** is a freshwater dweller similar to catfish. It has only 0.1 g of omega-3s, but is nearly free of mercury (0.01 ppm). Contains 84 percent of your daily selenium and 79 percent of your B12.

**SALMON** (the wild kind) is number one in health choice. Most varieties, including coho and sockeye, provide more than three times the 250-mg recommended minimum daily dose of omega-3s. Wild Atlantic salmon is highest with 1.6 g of the good stuff and a mini mercury count of 0.01 ppm and 72 percent of your 55-mcg RDA of selenium. Avoid Farmed salmon, which may contain PCBs from polluted water.

The season of the Fry



# FISH

Battered, fried, baked or broiled.

## Choosing Healthy Fish for your Favorite Fry

Fish has heart healthy omega-3 fatty acids, including DHA, the fatty acid that nourishes your brain. But mercury poisoning, toxins and preservatives have scared many people away from eating fish. Here's what you need to know to eat fish and stay healthy. Benefits outweigh risks. Fish really is an ideal protein, and the benefits of eating fish far outweigh the risks...when you choose the right fish...and especially if you are on a pro-biotic diet. One study found that eating fish twice weekly is equivalent to taking a daily fish oil supplement

Even if you're a vegetarian, Body Ecology recommends eating fish about three times a week because fish has medicinal, grounding and strengthening properties. In general, fish is a great protein substitute for other meats because it is low in calories, saturated fat, and cholesterol, and that's not all:

Omega-3 fatty acids found in fish have been linked to:

- lower blood pressure
- lower heart rate
- lower risk of death from heart disease
- lower risk for stroke
- lower risk for depression
- lower risk for some cancers

Fish consumption is especially important for women who are pregnant or want to have a baby because it provides the omega-3 fatty acid, DHA, which encourages healthy brain development of babies. But certain fish are sadly said to be on the "Do Not Eat List" because of the concern over mercury. You've probably also

**Eating Healthy Fish** continued on page 21

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## EARTH TALK

From the Editors of  
E/The Environmental Magazine



### Non-stick Cookware Dangers

When Teflon is exposed to high heat it can release its constituent chemical, PFOA, as a gas. There are no known cases of direct health problems for consumers, but workers producing Teflon are at increased risk for certain cancers, prompting the U.S. government to call for a complete phase-out of Teflon and related products by 2015.

**Dear EarthTalk: I've read conflicting reports about the dangers of non-stick cookware. I have a set of older non-stick pans and am not sure if I need to replace them. Are they harmful to use, particularly if they have a few scratches?**

It may be time to upgrade your pans, given that the U.S. government has called for a complete phase-out of polytetrafluorethylene (PTFE, otherwise known as Teflon) and related products by 2015, due to health concerns. When Teflon is exposed to high heat it can degrade, which causes it to release its constituent chemical, PFOA, as a gas. This phenomenon can kill pet birds, and can't be good for humans either.

While there are no known cases of airborne PFOA causing direct health problems for consumers, workers in plants where Teflon has been produced are at increased risk for cancers of the pancreas and the male reproductive tract. "Numerous studies have shown that PFOA alters reproductive hormones in the male, causing increased levels of estrogen and abnormal testosterone regulation and that PFOA or chemicals that break down into PFOA damage the thyroid gland," reports Melissa Breyer of the website Care2. Breyer adds that four organs or tissues in the immune system and at least nine types of cells that regulate immune function are targets of PFOA, and that scientists have been unable to find a level of PFOA that doesn't damage the immune system: "Doses given to effected lab animals were minimal—and less, relatively, than levels found in children." The fact that PFOA exposure led to testicular, pancreatic, mammary and liver tumors in rats doesn't bode well for what the chemical may do to humans.

Of course, the risk of exposure is much lower for a person frying an egg at home than for a factory worker manufacturing PTFE for DuPont. In 2007, Consumer Reports Magazine tested PTFE-based non-stick pans from several manufacturers and found harmful airborne emissions of PFOA to be minimal. "The highest level was about 100 times lower than levels that animal studies suggest are of concern for ongoing exposure to PFOA," reported the magazine. "With the aged pans, emissions were barely measurable."

Some manufacturers are working on safer non-stick cookware using ceramic or silicone coatings free of PTFE or PFOA. But a 2009 survey of eight such alternatives by Cook's Illustrated magazine did not identify any of the new choices out there high marks. "Not a single one of these 'green' pans was without flaws," said the magazine. "In some, delicate eggs burned, thin fish fillets stuck, and steak charred on the outside while remaining raw within. Others stained or transferred heat inconsistently."

Many foodies have resigned themselves to the likelihood that the idea of a non-stick pan might in and of itself be too good to be true. As such, cast iron, aluminum, copper and stainless steel each rate high for even heat distribution and for holding up well at high temperatures and frequent use. Used properly—such as by employing a little oil or butter to inhibit food from sticking—such pans can last decades.

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# AGING in PLACE

According to [www.ageinplace.com](http://www.ageinplace.com) - the majority of senior persons aged 65 and older are living either with a spouse or alone in their own home. Many of these elderly people struggle with everyday tasks, their health care and the lives they lead in their homes. As of 2000, there were 35 million Americans over the age of 65. According to the U.S. Census Bureau, by 2030 there will be approximately 71.5 million Americans over the age of 65. That number is more than twice what it was in 2000 and represents nearly 20% of the entire projected U.S. population in 2030.

Home remodeling for aging in place is a growing trend among Baby Boomers and their parents. Modifications can range from simple to incredibly expensive. Resources are available to help you decide which remodeling should be done. A Certified Aging in Place Specialist (CAP) can do a home assessment for you and assist you in determining your needs. To get in touch with one, all you need to do is contact a local Home Builders Association or visit the National Association of Home Builders at [www.nahb.org](http://www.nahb.org)

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## Stability And Mobility Through Age In Place Renovations

As we, or our parents age, we need to start putting in place a plan against home accidents. Aging in place is becoming more common as we are living longer and are more independent than in past decades. Assisted living a popular option also however many senior prefer to maintain their quality of life and independent living for as long as possible. This leads to aging in place safety procedures being instituted in homes.

One issue that often arises is the loss of balance and stability. This often leads to falls that then grow into large issues such as broken hips or fractures. The best thing we can do as caregivers is to eliminate the possibilities that make our senior higher risk. It is impossible to offer them more balance on their own so establishing the aid around the house to offer this while removing obstacles is the key element in keeping seniors safe while aging in place.

The main area to begin with is the floors. This is obvious as it is where mobility happens. Observe the room. Look for obstacle as you walk through, in and around the room. Is there furniture everywhere? Is it too tight to maneuver with the use

**Aging in Place** continued on page 13



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The graveside service just barely finished, when there was massive clap of thunder, followed by a tremendous bolt of lightning, accompanied by even more thunder rumbling in the distance...

The little old man looked at the pastor and calmly said, 'Well, she's there.'

\*\*\*\*\*

A woman has twins and gives them up for adoption. One of them goes to a family in Egypt and is named "Amal." The other goes to a family in Spain; they name him "Juan". Years later, Juan sends a picture of himself to his mum. Upon receiving the picture, she tells her husband that she wishes she also had a picture of Amal. Her husband responds, "But they are twins. If you've seen Juan, you've seen Amal."

\*\*\*\*\*

Politicians and diapers have one thing in common -they should both be changed regularly and for the same reason.



## A Functional Fitness Program for Everyday Life

We can call ourselves mature adults, boomers, or seniors but we're definitely more health conscious, fit, and youthful than our parents and grandparents may have been. We hike, bike, blade, travel the world. Active and adventurous - that's us. But, whether we like it or not, we may be losing the strength of our younger days. A lifetime of tennis and running may have wreaked havoc with our knees and shoulders or sewing may have knotted our fingers and wrists.

To keep ourselves as fit as possible, a large number of us work out. We join health clubs and diligently exercise. Bravo. However, we may not be doing it to the optimum level according to our age. We may have been working out the individual parts, like the arms, the legs, and so forth, but not the total body applicable to our everyday life.

By Arlene Becker

According to Craig Charlton, a fitness trainer at Elite's Sports Club's River Glen Location, there is a new fitness and workout philosophy. "It's senior fitness training, which is all about improving our basic life skills, such as walking, stepping up and down from a curb, reaching for items and arm strength. As we age, balance, strength and range of motion becomes limited so it is very important to incorporate training for everyday activities."

Charlton saw a need for a practical program for senior fitness and developed a Senior Strength class at Elite. "It's been one of the most popular classes at the club. It filled up so quickly that I saw that there was definitely a need for it. I got my program idea from two women in their eighties who inspired me as I worked with them. I start my class with a gentle body warm-up with slow walking and punching in the air so that the entire body becomes involved and body parts start to warm up. This is the way we are preparing their bodies for the more arduous exercises".

"The intention of the Senior Strength class with its practical fitness philosophy, is actually a form of functional training -to mimic the movements of the students' daily lives and utilize the

strengths they develop in my class to carry over into the real world. Many of them can do exercises that people decades younger can do. They work with *TRX suspension training* and are able to balance on *bosu* and stability balls."

"I have been very gratified by the progress the individuals in this class have made with practical exercises. One student in my class, a lady in her eighties, told me that before she started my class she had trouble getting out of a chair, then one day she was able to get out of her chair holding a book and a cup of coffee. She had a smile on her face when she told me that!"

Charlton said that he feels with a program like this, whether at Elite or elsewhere, seniors can be extremely capable and strong in their activities in their functional lives. "Start gradually and work up to a full fitness capability in your everyday life."

The Senior Strength small group training program is open to non-members as well as members of the Elite Sports Clubs and is offered at the River Glen location on Good Hope Road in Glendale. For more information contact Craig Charlton at 414-352-4900.

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Making a mental note to complain to my congressman about Homeland Security running amok, I did just as she had instructed.

When the hysterical shrieking and alarms finally subsided, I found out that she was referring to my credit card.

I have been asked to shop elsewhere in the future.

\*\*\*\*\*

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## Stability And Mobility Through Age In Place Renovations

continued from page 11

of a cane or walker? Are there rugs scattered about or loose carpets? How about magazines, papers, dog beds and extra debris that is not necessary cluttering the floor area? Also examine any cords for lamps, phones and other miscellaneous items often around the home stored on the floor. Even fan and humidifier cords are hazards in moving about one's home in a safe manner.

Now that you have narrowed down what needs to be taken care of it is imperative to proceed with a plan that will alleviate the issues permanently. Picking up newspapers and magazines is terrific however in itself inefficient. A place to store future items safely is also needed. Furniture that is over abundant should be scaled down to make room to maneuver safely about. Throw rugs should not be placed on the floors of homes in which aging seniors are living. They are just too easy to trip over when balance is already compromised. Some safety experts allow for double sided sticky tape to be used but it is honestly a better option to rid the home of them. Cords should be eliminated all together if they are in the path of a walk way. You can either remove the element that needs electricity or add outlets so that cords can be secured against a wall.

**Steps and stairs** are tricky enough for older adults. Make sure that there is plenty of lighting, sturdy handrails and carpets that are secured to the stairs. Check to ensure there are light switches at the top and bottom of the stairs. Also make sure that nothing is on the stairs that could act as an obstacle such as books, shoes or laundry baskets.

**Kitchen safety, bathroom safety and bedroom safety** are also major concerns as caregivers to those who are aging in place. It is important to make sure everything is in reach and stools are not necessary to reach higher items. Lighting is also important. It is hard to maneuver around a room when the light is low. Install extra lighting and multiple nightlights around the house for easy visibility for loved ones. The bathroom is the number one spot in the home for an accident to occur. Ensure safety with the use of grab bars, transfer chairs in the tub and non-slip mats installed.

**Preventing falls** is the main objective. Make sure your loved one is getting plenty of exercise and keeping mobility at a premium. Review medicines prescribed to make sure the side effects do not include dizziness or loss of balance. Have a loved one wear shoes while inside is also beneficial as they offer general support and extra grip to the floor. If a fall does happen ensure that your loved one knows what to do. It is important to have phones on every floor and emergency numbers programmed into them encase a fall does occur. Aging in place does not have to be scary as long as precautions are taken and extra care is given to areas taken for granted by most of us.

If you have enjoyed this article on aging in place remodeling from Kevin Germain at CPS visit our website [http://www.glenmillerthehomedoctor.com/aging\\_in\\_place\\_remodeling.php](http://www.glenmillerthehomedoctor.com/aging_in_place_remodeling.php) today where you will find useful information on aging in place.

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## **Irish Guinness Beef Stew Crockpot Recipe**

- 2lb stewing beef (or lamb) well trimmed and cut into one inch cubes
- 1/2 cup flour (for coating the beef)
- Salt and pepper (to season dredging flour)
- 2 - 4 tablespoons Canola Oil (for pre-cooking the beef)
- 2 teaspoons minced garlic
- 2 cups pearl onions (frozen) (about 12 oz package)
- 2 to 3 parsnips (julienned)
- 16oz baby carrots (1 packet)
- 2lb red potatoes (Quartered)
- 1 and 1/4 cup Guinness stout (1 bottle (11 oz))
- 3 cups beef broth
- 1 cup water
- 2 tablespoons Red wine vinegar
- 2 tablespoons Dijon mustard
- 2 tablespoons soft brown sugar
- 1/4 cup Bittersweet chocolate chips
- 1 teaspoon thyme
- 3 bay Leaves
- 1/8 teaspoon ground cloves
- 2 to 3 tablespoons corn Starch (for thickening stew at end of cooking)
- 1/4 cup beef broth (to mix with corn starch to thicken stew)

### **Directions**

- Peel and julienne the parsnips into 2 inch long pieces to match the length of the baby carrots. Add the pearl onions, baby carrots, parsnips, and potato quarters into the bottom of the crock pot.
- Season the flour in a flat bowl and dredge the beef chunks.
- Heat the oil in a large skillet. Add the floured beef cubes and brown on all sides. You may need to complete this in two steps depending on your skillet.
- Remove the beef from the pan and add to the crock pot. Add the garlic to the skillet and brown for one minute.
- Mix 1 cup of the beef broth with the red wine vinegar and dijon mustard in a small pitcher. Pour into pan, scraping the bottom to loosen any beef or garlic.
- Add the stock from the skillet, the additional beef stock, water and Guinness to the crock pot. Add the thyme, bay leaves, cloves, brown sugar and choco-

## **Irish Brown Bread (Whole Wheat Loaf)**



- 2 cups whole wheat flour
- 1 cup whole wheat pastry flour (
- 1/2 cup wheat germ
- 1/2 cup ground flax seed
- 1/2 cup Wheat bran
- 3 teaspoons baking soda
- 1 teaspoon salt
- 3 teaspoons brown sugar (honey can be substituted.)
- 1 and 3/4 cup buttermilk
- 1/2 cup Greek yogurt
- 2 tablespoons butter (1/4 stick)
- 1 egg
- Optional
- 1 Egg white (used to brush top of unbaked loaf)
- 1 tablespoon Dry oatmeal (used to sprinkle on top of loaf before baking)

### **Directions**

- Pre-heat oven to 400 degrees. Grease a 10 inch round baking pan.
- Add the whole wheat flour to a large mixing bowl.
- Sift the whole wheat pastry flour or white bread flour, together with the baking soda into the mixing bowl.
- Add the wheat germ, flaxseed, wheat bran, salt and brown sugar. Mix all of the dry ingredients well with a whisk.
- Melt the butter in a glass pitcher in the microwave (about 20 seconds on high power).
- Mix the buttermilk, yogurt, melted butter and egg together in a separate bowl or pitcher.
- Add the wet ingredients into the dry. Mix well together.
- The mixture will be a little "wet". Transfer to the prepared pan. Press lightly down into the pan with floured hands or the back of a spoon.
- Score the top of the bread with a cross, marking the loaf into four quarters.
- Brush the top with beaten egg white and sprinkle with dry oatmeal if desired.
- Bake for 45 to 55 minutes. The bread is baked when tapped underneath and it has a hollow sound.
- Wrap in a clean dish towel and allow to cool on a wire tray.

late chips to the crock pot. Mix ingredients together.

- Place the lid on the crock pot and cook stew on low for about 12 hours. Try not to lift the lid of the crock pot too often during cooking, since this can allow the heat to escape. The stew is done when the vegetables are tender.
- Put the corn flour in a small pitcher or bowl and blend with 1/4 cup of cold beef broth, making sure the mixture is smooth. Turn the crock pot to high and add the thickening. • Season the stew according to taste at this point. Cook for an additional 20 minutes to allow the stew to thicken. Stir occasionally.
- Remove the bay leaves and discard. Serve in a large soup bowl. Tastes great with Irish Brown Bread!

For more authentic Irish recipes visit [www.irishamerican.com](http://www.irishamerican.com)

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## Genealogy Research Isn't Just for the Irish

continued from page 3



Two useful tools are a good index and a dynamic database; let me tell you about two fabulous websites that provide these specialized services free of charge.

A good starting point for beginners is [www.cyndislist.com](http://www.cyndislist.com); this is a categorized and cross-referenced index to resources available across the Internet. Among the resources are links to tutorials, beginner's guides, nationality-specific databases and recommended reading lists. The site's owner, Cyndi Howells, dedicates over 60 hours each week to keeping the website information up-to-date, which is the secret of the website's lasting relevance.

A second well-respected and robust source of information is [www.familysearch.com](http://www.familysearch.com); this website includes an online database that includes public records information including online birth, marriage, death, census, church and other vital records. The website is sponsored by the Church of Jesus Christ of Latter-Day Saints, although use of the research tools does not obligate the user to receive information from the church. Also worthy of mention is their free software, called Personal Ancestral File (PAF). This is a free genealogy and family history program, which as they state "allows you to...collect, organize and share your family history and genealogy information." Good record-keeping and the ability to move and share your data is critical to successful research, this PAF software can help you, and at the right price.

There are so many useful and well-managed genealogy websites available today, the two mentioned above are merely good jumping off points. However, there are countless websites that claim to provide genealogy-related information – a Google search on the word genealogy brings up 94 million search results! So, what is a beginner to do? I would highly recommend a text book that explains the fundamentals of genealogy research and also guides you to proven Internet resources for any genealogy project you have in mind. Undoubtedly, the most amazing resource in print is Elizabeth Powell Crowe's book, *Genealogy Online*. This book is fantastic! I have spent countless hours poring over its pages and visiting the many websites referenced throughout the book. This is a beginner's guide to Genealogy with enough detailed information to serve as an on-going reference as your skills advance.

During this month that celebrates the Irish heritage, take a moment to consider utilizing the Internet to research your own family's heritage. I wish you the Luck o' the Irish!

By Dr. Kristin Formolo, owner of Computer Help, which provides individual and group instruction as well as in-home technical support services. To submit a topic for this column, contact Kristin by e-mail at [seniors@wi.rr.com](mailto:seniors@wi.rr.com) or by telephone at (414) 736-0054.

McQuillan walked into a bar and ordered martini after martini, each time removing the olives and placing them in a jar. When the jar was filled with olives and all the drinks consumed, he started to leave.  
"S'cuse me," said a customer, who was puzzled over what McQuillan had done. "What was that all about?"  
"Nothing," he replied, "my wife just sent me out for a jar of olives."

\*\*\*\*\*

"What happened to you?" the bartender asked Kelly as he hobbled in on a crutch, one arm in a cast.

"I got in a tiff with Riley."

"Riley? He's just a wee fellow," the barkeep said surprised. "He must have had something in his hand."

"That he did," Kelly said. "A shovel it was."

"Dear Lord. Didn't you have anything in your hand?"

"Aye, that I did—Mrs. Riley's left breast." Kelly said.

"And a beautiful thing it was, but not much use in a fight!"

\*\*\*\*\*

### From the Breast Plate of Saint Patrick:

Christ be with me, Christ be within me,  
Christ behind me, Christ before me,  
Christ beside me, Christ to win me,  
Christ to comfort me, Christ above me,  
Christ in quiet, Christ in danger  
Christ in hearts of all that love me  
Christ in mouth of friend and stranger.

\*\*\*\*\*

May the luck of the Irish  
Lead to happiest heights  
And the highway you travel  
Be lined with green lights.

### May you have

No frost on your spuds,  
No worms on your cabbage.  
May your goat give plenty of milk.  
And if you inherit a donkey,  
May she be in foal.

[www.ireland-information.com](http://www.ireland-information.com)

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~Rosemarie/Centennial Resident



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*I am so glad I came to the Silvernail. No more worries with a house to maintain. Love having the mail delivered indoors, a library available -I love to read. Underground parking in winter is great! The office staff is wonderful*  
~Betty/Silvernail Resident



## Ask the right questions

## Find your perfect fit!



The decision to make a move to a senior living community requires a thoughtful decision often involving other family members and trusted advisors. But even when the timing is right to open this new and exciting chapter, there is still the matter of finding the perfect fit among the abundance of communities available. When narrowing down that list, here are some of the most important questions to ask...

By Bill Bauerband

### 1 How are entry fee refunds handled?

While nearly every senior living community will require an entry fee upon move-in, there is a large disparity in how refunds are administered to the residents or their estates once they have moved out or passed away. Make sure you know how much of the fee is refunded and if this changes over time or is a fixed amount. Also determine if your exact residence will have to be sold before the refund is paid as this can delay the process. These policies are established by the community, so take this opportunity to research and learn as much you can about the residency agreement.

### 2 What levels of care are available?

For those seeking an independent-living environment, what additional services and assistance does the community provide that you may need in the future? Think about what your future needs might be and ask if there are any services available that might allow you to age in place.

### 3 What is actually included in my fees?

This is a very important question that every potential resident should ask as it varies among nearly every community. If "utilities" are included, does that include all of them? How will you be charged for meals? Determine what if any maintenance charges are included. If the community includes a fitness center and/or pool, establish if access is included in your fees or charged separately. Also check to see if any additional services are included in resident fees including housekeeping, activities, fitness classes, access to a personal trainer, etc.

### 4 What are my dining options?

Not all dining services are created equal, and finding the right fit is essential to getting the most out of your senior living experience. How many dining options are available to you at the community? Is there flexibility in how and when you can enjoy your meals? Can family and friends join you for a meal when they come to visit? And most important of all, how does the food taste?

### 5 Can the community help me sell and move from my current home?

Many seniors planning to move into a community feel that selling their current home is a primary concern. Find out if the community you are considering will provide services to assist in selling your current home, and learn more about the individuals they might put you in contact with to assist you. When it's time for the big move, is someone available to help you coordinate all of the logistics? Ask what services might be available including help planning the layout of your new home or scheduling any deliveries you may need.

When you've decided it's time to explore a move to a senior living community, the number of options and considerations will require some careful consideration. By asking some of the above questions and learning as much as you can about each community, you can ensure that you'll find the best fit in a place you'll be happy to call home.

Bill Bauerband is Director of Marketing and Sales for Newcastle Place, a senior living community in Mequon owned and managed by Life Care Services™. Bill has more than ten years of experience in the senior living industry and is available to discuss your potential move into senior living. For more information or to request a complimentary "Beginner's Guide to Exploring Senior Living," contact him at 262.387.8838 or bbauerband@newcastleplace.com.

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Untitled "oil on board"

**Mary Nohl's house in Fox Point, WI** features a yard filled with concrete figures of people, animals and dinosaurs. The house itself is trimmed with wooden reliefs of fish and other figures. The property is partly fenced by human profiles.

After her mother died in 1968 leaving the house and a substantial inheritance to her, she began making the sculptures, most from cement and stone, others from tree trunks. The figures include mythic animals, fish, swimmers, Easter Island-influenced massive heads, groups of stylized figures and architectural structures. Panels hold driftwood figures and brightly painted, cut-out wooden patterns decorate the facade of the house. Windmills and wooden silhouettes dangle from tree branches.

Inside the house, there are hundreds of Surrealistic-influenced oil paintings, mixed media sculptures, and walls and carpets are stippled or patterned with a drip technique.

Dubbed "The Witch of Fox Point", rumors spread. The fact that she never married or had children added to her "witchy" reputation. Kids began to vandalize the property and Mary was forced to surround her property with barbed wire topped chainlink fencing and to put metal grates over her windows. Adding again, to the mysterious persona. There is now a groundskeeper on site to protect the house and remaining artwork from further vandalism. ~www.agilitynut.com

## Mary Nohl A Lifetime In Art

continued from page 3

Cover Photo: Mary Nohl Lake Cottage Environment (exterior site detail, Fox Point, Wisc.), c. 1960-2001. photo: 2006. Both images from the John Michael Kohler Arts Center Artist Archives.

Established in 1967, the John Michael Kohler Arts Center is a nationally acclaimed visual and performing arts complex in downtown Sheboygan, Wisconsin. Its exhibitions focus on a wide range of art forms, with particular emphasis on and the work of self-taught artists, and folk artists as well as the breadth of contemporary work. The 100,000-sq-ft. Arts Center now comprises 12 galleries, an intimate theatre, a flexible interdisciplinary performance space, studio-classrooms, meeting spaces, the ARTspace shop, and the ARTcafe. Call 920-458-6144 or visit, [www.jmkac.org](http://www.jmkac.org).

Nohl didn't just make art - she lived it. From the time she was young, Mary enjoyed making things, from the model airplane that won her a citywide prize to assignments in shop class, where she learned to work with tools. Mary Nohl's interests in art blossomed during the years she spent training at the School of the Art Institute of Chicago, leading to a lifetime of curiosity and ventures into new artistic media. From pottery to silver jewelry, oil painting to concrete sculpture, Mary explored new ways of making art. Many of her pieces were made from found objects that other people might think of as junk - like chicken bones, bedsprings and sand that she made into concrete. For Mary, every material had potential and served as a catalyst for her home, a work in progress revised according to her need to continuously explore and to delight her senses. TV dinner trays were saved to eventually become a chandelier of fish over the dining table. She unraveled the wire from old electrical cords and wove them into three-dimensional creatures hanging from the ceiling. She bought boxes of scraps of stained glass and assembled them in mosaic-like patterns on her windows. Concrete sculptures formed a menagerie in her yard.

In 1996, Mary began the process of gifting her entire collection to the Kohler Foundation to ensure its preservation. By the time of her death in 2001 at the age of 87, knowledge of Nohl's extraordinary creation had traveled far beyond Wisconsin, and she had achieved international recognition, both as an artist and visionary.

The New Kids' Book "Mary Nohl: A Lifetime in Art" looks inside her life and home. (Paperback: \$12.95, ISBN: 978-0-87020-577-4), by Barbara Manger and Janine Smith. Order by phone toll free 888-999-1669 or online [wisconsinhistory.org](http://wisconsinhistory.org)

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# HELP!

## I'm Turning 65 And I Don't Understand Medicare

By Diane Omdahl, RN, MS, and founder of 65Incorporated.com

If you're turning 65, it's time to decide about Medicare, a national health insurance program that helps cover healthcare costs. You've no doubt heard about the four parts of Medicare. But for practical purposes, there are really only three. Let's explore this more closely.

The three parts of Medicare are as follows:

- **Part A, hospital insurance**, helps cover inpatient care in hospitals and skilled nursing facilities, as well as hospice and home health care.

- **Part B, medical insurance**, helps cover services necessary to diagnose and treat a medical condition but typically do not involve an overnight stay in a healthcare facility including doctors' visits, chiropractic care, outpatient care, emergency department care and equipment needed at home, along with preventive care, including pneumonia and flu vaccinations. Anyone who qualifies for Part A is eligible for Part B.

- **Part D, prescription drug plan**, is offered by private insurance companies and helps cover the cost of prescription medications. Anyone who has Part A or Part B can enroll in a drug plan.

Once you're enrolled in Medicare, you must pick a path. Original or Traditional Medicare is the version that has been around since 1966. This starts with Parts A and B provided by the federal government. Those who choose Original Medicare can add drug coverage through a Part D stand-alone prescription drug plan.

Another option for those who choose this path is a Medigap policy. This is Medicare supplement insurance, health insurance sold by private insurance companies to fill gaps in Parts A and B — those costs that Medicare doesn't cover and the beneficiary must pay. These costs include deductibles, coinsurance, and copayments.

The other path is **Medicare Part C**, more commonly known as Medicare Advantage. This is a replacement for Original Medicare, coverage approved by Medicare and administered by

Understanding Medicare  
continued on page 25



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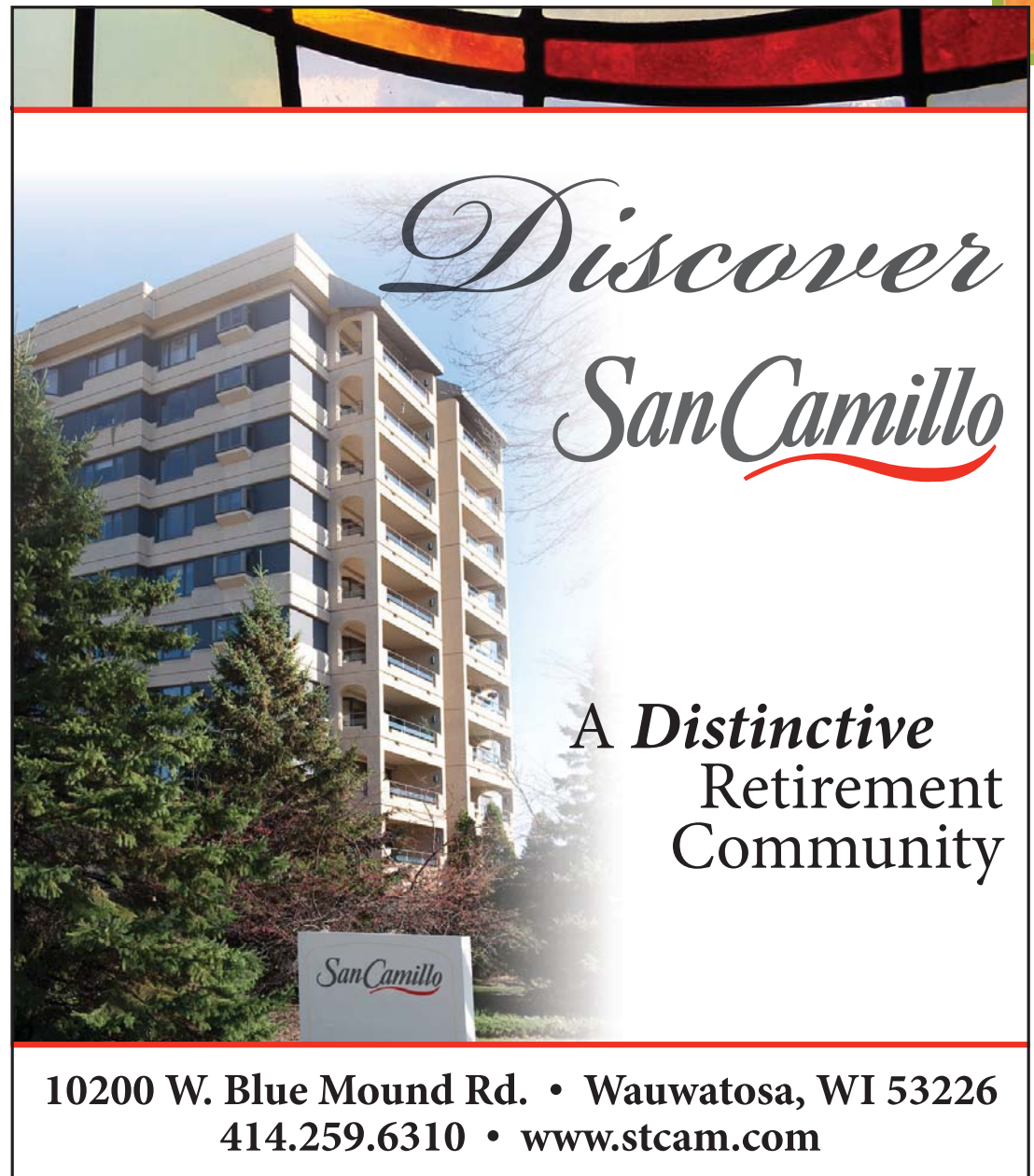
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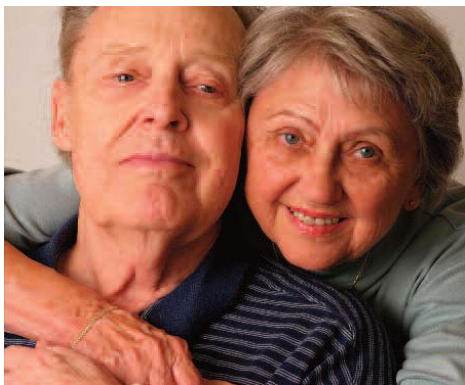


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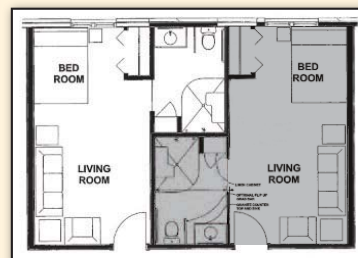


Scan this QR code with your smartphone for more in-depth information on the Tudor Oaks Retirement Community.

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Families can be assured that their loved one is safe, secure and living up to their greatest potential as a resident of Windsor Gardens.

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# FISH



continued from page 9

## Choosing Healthy Fish for your Favorite Fry



heard some of the warnings about overharvesting wild fish species and the water pollution caused by commercial fish farms.

Here's what you need to know about fish to make sure that you're getting fish that improves your health instead of harming it.

### Mercury Poisoning and Other Toxins

Mercury poisoning is still a concern when it comes to fish consumption, but there are ways to mitigate this risk. To reduce the risk of mercury contamination, avoid eating swordfish, shark, tilefish and king mackerel altogether. Limit your intake of white tuna (albacore) to less than 6 ounces per week.

Shellfish can also be full of toxins because they are scavengers and feed on industrial deposits, sewage, and the waste of other fish, filtering it through their bodies. Avoid clams, lobsters, oysters, shrimp and scallops if you want to avoid excess toxins.

### Preservatives

Preservatives are another concern when it comes to purchasing your fish. Many fish are sprayed with preservatives like polyphosphates, sulfites, sodium benzoate, and polytrisorbate to control mold, yeast, and bacteria and to make them appear appetizing. The FDA allows these preservatives, but they don't have to appear on the labels of the fish you buy.

The long-term health effects of consuming these preservatives are unknown, so it's best to avoid suppliers who use these preservatives. One guideline is that warm water fish (like Orange Roughy) are more likely to have preservatives than coldwater fish.

Otherwise, use your judgment and know your supplier to make sure that you're getting high quality fish without preservatives.

### Wild Fish vs. Farmed Fish

You have probably heard the debate and are wondering, "Do I choose wild fish or farm raised fish?" When it comes to your health, we recommend wild caught fish, and here's why: Farm raised fish generally have the same level of omega-3 fatty acids as wild fish, but when it comes to fat and calories, the farm raised fish have more. Because farm raised fish don't have lots of room to swim and are prone to disease, they are often given antibiotics as well as commercial dyes to give them a healthy color. Having said this, however, there are many aqua-culturists that operate responsibly and you can eat the fish from these farms without sacrificing your health or flavor. Even the feed they are given may have toxins that are passed on to the consumer. Farm raised fish often costs less than their wild caught counter parts.

Body Ecology offers a back-to-basics approach to restoring health and vitality. The straightforward necessities we provide are all geared to one fundamental law of nature: the fact that our digestive systems are intimately linked to our immune, endocrine, circulatory and central nervous systems. [www.bodyecology.com](http://www.bodyecology.com)

### Recommendations for the healthiest fish on the market.

#### Fish To Eat

Omega-3 Rich Fish to Eat:

- Salmon
- Halibut
- Tuna
- Cod
- Sardines
- Anchovies

#### Fish To Avoid

- Swordfish
- Shark
- Tilefish
- King mackerel
- White (albacore) tuna
- Warm water fish like orange roughy
- Shellfish like clams, lobsters, oysters, shrimp and scallops
- Fish whose color has been preserved with dyes
- Farmed fish (unless from a responsible aqua-culturists)

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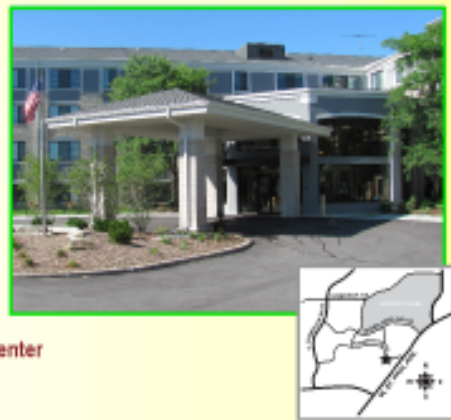
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## The Perks of 50+ Apartments and Retirement Communities

When it comes to housing for baby boomers who are still independent and healthy but are simply looking for a way to downsize their living space, senior apartments offer a cost-effective solution with a lot of perks. Like most housing for people 50 or better, age requirements must be met; still, depending on what you're looking for, these apartments are an ideal way of eliminating the hassles of home ownership while enjoying the benefits of an active retirement community.

### Types of Senior Apartments

Are you looking for retirement housing that is affordable and convenient? You may be interested in looking into government-subsidized senior apartments, designed specifically for people with income limitations. By contrast, are you looking for something a little more high-end? Some areas offer luxury senior apartment rentals. Still, if you are simply looking for an apartment, not unlike the ones offered by traditional apartment complexes, in an age-restricted community, apartments are available at competitive

rates. Whatever you're searching for, rest assured that you have many options available.

### The Perks of Apartment Living

Senior apartments are the ideal option for independent, healthy men and women 50 or better who find that the efforts of caring for and maintaining a home are becoming more challenging. This is just one of the many perks, though. As with most housing for older people, senior apartments offer great benefits for people advancing in age who want to transition into an easier way of living.

**No maintenance necessary.** Say goodbye to the hassles of maintaining a yard, fixing a roof or cleaning a garage. Senior apartments eliminate the need for additional interior and exterior maintenance.

**More compact living quarters.** Having too much room in your home to clean, maintain and get around in can be stressful. Senior apartments are more compact, giving you less to worry about.

**An active community.** As with many age-restricted retirement communities, independent-living apart-

ments may offer many activities, outings and fun events to help you socialize and feel more at home.

**More economical.** Mortgages these days get more and more expensive. Senior apartments are rentals, which provide a stable living environment that is more economical than paying a mortgage.

**On-site amenities.** Apartment complexes usually offer additional amenities, such as swimming pools, fitness centers, outdoor grilling areas, gardens, and on-site laundry facilities.

**Options Online:** If you're apartment-hunting for people 50 and better, there are many options online that can help you on your search.

Alternatives for Seniors, is an organization that provides a directory (in print and online) that specifically caters to the housing and care concerns of 50 or better residents and their families. You can gain access to information from thousands of nationwide health and care facilities, including independent living, assisted living, nursing care, and more, without ever leaving your computer.  
[www.alternativesforseniors.com](http://www.alternativesforseniors.com)

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**Grandma** is  
seventy-eight  
years old and still  
drives her own  
car. She writes to  
her granddaughter...



## Dear Granddaughter,

The other day I went up to our local Christian book store and saw a 'Honk if you love Jesus' bumper sticker.

I was feeling particularly sassy that day because I had just come from a thrilling choir performance, followed by a thunderous prayer meeting...

So, I bought the sticker and put it on my bumper. Boy, am I glad I did! What an uplifting experience that followed.

I was stopped at a red light at a busy intersection, just lost in thought about the Lord and how good he is, and I didn't notice that the light had changed to green.

It is a good thing someone else loves Jesus because if he hadn't honked, I'd never have noticed.

I found that lots of people love Jesus! While I was sitting there, the guy behind started honking like crazy, and then he leaned out of his window and screamed, 'For the love of God!' 'Go! Go! Go!'

What an exuberant cheerleader he was for Jesus! Everyone started honking!

I just leaned out my window and started waving and smiling at all those loving people. I even honked my horn a few times to share in the love!

There must have been a man from Florida back there because I heard him yelling something about a sunny beach.

I saw another guy waving in a funny way with only his middle finger stuck up in the air.

I asked my young teenage grandson in the back seat what that meant.

He said it was probably a Hawaiian good luck sign or something.

Well, I have never met anyone from Hawaii, so I leaned out the window and gave him the good luck sign right back.

My grandson burst out laughing. Why even he was enjoying this religious experience!!

A couple of the people were so caught up in the joy of the moment that they got out of their cars and started walking towards me. I bet they wanted to pray or ask what church I attended, but this is when I noticed the light had changed.

So, grinning, I waved at all my brothers and sisters, and drove on through the intersection. I noticed that I was the only car that got through the intersection before the light changed again and I felt kind of sad that I had to leave them after all the love we had shared.

So I slowed the car down, leaned out the window and gave them all the Hawaiian good luck sign one last time as I drove away. Praise the Lord for such wonderful folks!!

**Will write again soon,  
Love, Grandma**



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# ODD WISCONSIN

## State Rep Tried to Regulate Underwear in 1899

By Michael Edmonds

In January 1899, a resolution was introduced in the Assembly to prohibit tight lacing of women's corsets. Rep. Henry Daggett of Bear Creek, in rural Waupaca Co., thought young women should be stopped from displaying a provocative, 18-inch waist. Although contemporary feminists also argued that tight corsets were unhealthy, Daggett acted not to safeguard women's health but rather to purify public morals. He told the press that "for years he has studied the figures of the ladies of Bear Creek" and that "the waists of most ladies are about half the size they should be..."

Daggett's anti-lacing resolution was first referred to the Assembly Committee on Public Improvements, who passed it quickly to the Committee of Public Health and Sanitation, who handed it off like a hot potato to the Committee of Agriculture.

Some opponents protested that lawmakers had more important issues to address than regulating women's fashion. Others felt that how tight one chose to wear one's underwear was no business of the government.

Daggett was ridiculed for prudishness in the Janesville, Oshkosh, and Chicago papers. At a Madison party, a large painting was hung showing him as a medieval knight, sword in hand, ready to battle a monstrous corset. When he shipped his trunk home at the end of the session, it arrived pasted over with pictures of scantily clad, tightly corseted women, raising eyebrows at the Bear Creek train depot. This was too much for Daggett, who let his resolution die quietly in committee and did not run for re-election.

Sources: *Side Roads, Excursions into Wisconsin Past*, by Fred L. Holmes, (Madison, 1949); *Chicago Tribune*, March 19, 1899.

# HELP!

## I'm Turning 65 And I Don't Understand Medicare

continued from page 19

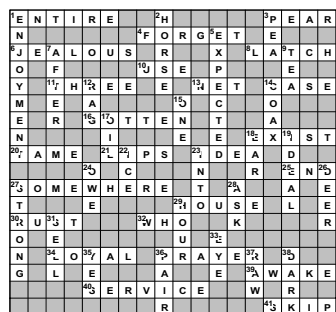
private health insurance companies. It might carry "Part" in the title but it's really a combination of parts. Every Medicare Advantage plan must cover all Part A and Part B services, except for hospice. (Those who need hospice can receive care from a Medicare-certified hospice, paid for by Part A). Many plans, known as MA-PD plans, also include Part D, prescription drug coverage. These plans often provide extra benefits, such as vision and dental care, which Original Medicare does not cover.

For those of you with heads spinning, realize there are resources available to you, including [Medicare.gov](http://Medicare.gov) and the 1-800-MEDICARE help. Medicare publications are also helpful at times.

My daughter Melinda and I started a Milwaukee-based Medicare information resource called 65 Incorporated in an effort to provide clear, correct, complete and credible information. Visit our website at [www.65Incorporated.com](http://www.65Incorporated.com) or Facebook at "65 Incorporated" to learn more.

\*\*\*\*\*

### Puzzle on page 26





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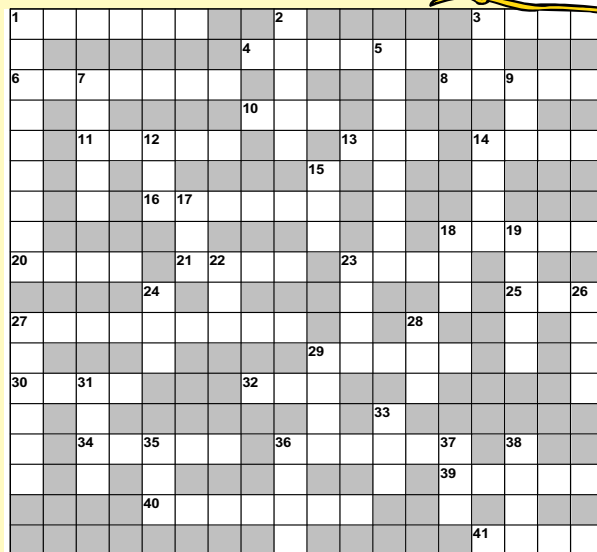
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## Crossword junkie

FROM BOOMER'S NEWSPAPER



Answers to this month's puzzle on page 25

### ACROSS

- Including all
- Body shaped fruit
- Fail to remember
- Envy of another
- Used to secure a gate
- Practice of employing something
- Number of blind mice
- Used to catch butterflies
- Container used to protect something
- To have obtained
- Domesticated
- Used to kiss with
- A light bulb turns on
- The last word of a film
- Unspecified place
- Independent family living unit
- Oxidized metal
- Doctor from BBC Sci-fi
- Faithful to a cause
- To ask God
- Not asleep
- Armed forces
- .... to the lou my darling

### DOWN

- Provides satisfaction
- Has four metal shoes
- Comes in a pod
- Most likely outcome
- Following noon
- Coffee alternative
- Retired cloth
- To entice
- The loneliest number
- Most important fuel
- Unit of corn
- Unequaled perfection
- Frozen water
- Not out of
- Once you've borrowed
- Antlered animal
- Not weak
- To question
- Measure of time
- To entice to purchase
- Optical receptor
- Consenting reply
- Twosome
- Uncooked
- Not light

\*\*\*\*\*

The shopkeeper was dismayed when a brand new business much like his own opened up next door and erected a huge sign which read **BEST DEALS**.

He was horrified when another competitor opened up on his right, and announced its arrival with an even larger sign, reading **LOWEST PRICES**.

The shopkeeper was panicked, until he got an idea. He put the biggest sign of all over his own shop-it read... **Main entrance**

\*\*\*\*\*

We have enough gun control. What we need is idiot control.

\*\*\*\*\*

A computer once beat me at chess, but it was no match for me at kick boxing.

# WORD SEARCH

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

ACID  
APPLE  
AWFUL  
BASEBALL  
BET  
BRACELET  
BRANCH  
BRAZEN  
CALL  
CANDY  
CAREFULLY  
DEFENSE  
ENCYCLOPEDIA

FORM  
GIVE  
GREATER  
GREEN  
IDEA  
IMAGINE  
INTEND  
JAIL  
KEYBOARD  
KNOWN  
LEG  
LINING  
LOOK

MAMMA  
MASON  
MURDER  
NAME  
NIGHTMARE  
PEAR  
PLEASE  
POLICE  
REALIZE  
SHOWS  
SIN  
SORRY

SUCH  
SUICIDE  
SYMPATHY  
THOUGH  
THOUSAND  
TWO  
VOID  
WAR  
WATCH  
WHY  
WOOL  
ZEBRA



## A Loan for Kermit

A frog goes into a bank and approaches the teller. He can see from her nameplate that her name is Patricia Whack.

"Miss Whack, I'd like to get a \$30,000 loan to take a holiday." Patty looks at the frog in disbelief and asks his name. The frog says his name is Kermit Jagger, his dad is Mick Jagger, and that it's okay, he knows the bank manager.

Patty explains that he will need to secure the loan with some collateral. The frog says, "Sure. I have this," and produces a tiny porcelain elephant, about an inch tall, bright pink and perfectly formed. Very confused, Patty explains that she'll have to consult with the bank manager and disappears into a back office.

She finds the manager and says, "There's a frog called Kermit Jagger out there who claims to know you and wants to borrow \$30,000, and he wants to use this as collateral." She holds up the tiny pink elephant. "I mean, what in the world is this?"

You're going to love this....wait for it....

The bank manager looks back at her and says... "It's a knickknack, Patty Whack. Give the frog a loan. His old man's a Rolling Stone."

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