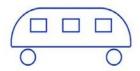
## A PRE-SCHOOL TEST FOR YOU

Which way is the bus below traveling? To the left or to the right?

Can't make up your mind? Look carefully at the picture again. Still don't know?

Pre-schoolers all over the United States were shown this picture and asked the same question. 82% of the pre-schooler's gave the right answer:

Answer on page 31.



# Why do women wear makeup and perfume?

\*\*\*\*\*\*\*\*\*

Because they're ugly and they stink.



It is almost tax time...again...think "fondly" of the politicians elected to take

your money. The IRS decides to audit Grandpa, and summons him to the IRS office.

The IRS auditor was not surprised when Grandpa showed up with his attorney.

The auditor said, 'Well, sir, you have an extravagant lifestyle and no full-time employment, Which you explain by saying that you win money gambling. I'm not sure the IRS finds that believable.'

I'm a great gambler, and I can prove it,' says Grandpa. 'How about a demonstration?'

The auditor thinks for a moment and said, 'Okay. Go ahead.'

Grandpa says, 'I'll bet you a thousand dollars that I can bite my own eye.'

The auditor thinks a moment and says, 'It's a bet.'

Grandpa removes his glass eye and bites it. The auditor's jaw drops.

Grandpa says, 'Now, I'll bet you two thousand dollars that I can bite my other eye.'

Now the auditor can tell Grandpa isn't blind, so he takes the bet.

Grandpa removes his dentures and bites his good eye.

The stunned auditor now realizes he has wagered and lost three grand, with Grandpa's attorney as a witness. He starts to get nervous.

'Want to go double or nothing?' Grandpa asks 'I'll bet you six thousand dollars that I can stand on one side of your desk, and pee into that wastebasket on the other side, and never get a drop anywhere in between.'

The auditor, twice burned, is cautious now, but he looks carefully and decides there's no way this old guy could possibly manage that stunt, so he agrees again.

Grandpa stands beside the desk and unzips his pants, but although he strains mightily, he can't make the stream reach the wastebasket on the other side, so he pretty much urinates all over the auditor's desk.

The auditor leaps with joy, realizing that he has just turned a major loss into a huge win. But Grandpa's own attorney moans and puts his head in his hands.

'Are you okay?' the auditor asks.

'Not really,' says the attorney. This morning, when Grandpa told me he'd been summoned for an audit, he bet me twenty-five thousand dollars that he could come in here and pee all over your desk and that you'd be happy about it!'

Don't Mess with Old People!!

#### Lady goes to the Doctor. She looks horrible and stressed...

The doctor asks "What's wrong?" She replies "Well, my husband has a bad temper and he likes to yell at me." He looks concerned and says "Next time, get a bottle of water and swish some in your mouth until he quiets down."

So she goes home, and to her demise he starts yelling, so she gets her bottle of water and starts swishing. He leaves the room

She comes back two weeks later looking better and refreshed. "Doctor! It worked! But you have to tell me, what's with the water?"

Doctor looks over and says "It's not the water, it's keeping your mouth shut."

#### Chair Man of the Board

\*\*\*\*\*\*\*

Resolving to surprise her husband, an executive's wife stopped by his office.

When she opened the door, she found him with his secretary sitting in his lap.

Without hesitating, he dictated, "...and in conclusion, gentlemen, budget cuts or no budget cuts, I cannot continue to operate this office with just one chair."

\*\*\*\*\*\*\*\*

Q: Hear about the new sushi bar that caters exclusively to lawyers?

A: It's called Sosumi.



# PREPARING TO RETIRE? FISCAL CLIFF WORRIES? 401K ROLLOVER?

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## Spring Lawn & Garden Tips continued from page 8



ing too soon." If tree wraps have been used, they should be unwrapped in March or as the weather begins to warm. Other winter protection that was set up to reduce damage by our furry friends is generally removed in late March or April, as well. Established plants may show the wear and tear of winter. Alternating thawing and freezing, so-called "frost heaves," can tear plant roots and eject plants from holes. Most perennials recover nicely if they're gently pressed back into the ground.

"If you plan on mulching this year, that is a project that can begin relatively early in spring. April would be a good estimate," said Maurer. "Be mindful not to pile the mulch up too deep, two to three inches is about all that is needed." Thicker layers are detrimental and an unnecessary expense. And while shredded bark is the most common mulch used, it can tend to form a crust that becomes impenetrable over time. "To be sure air and water can move though your mulch layer, I suggest roughing up your old layer of mulch before adding new," she said. "Keep mulch away from the crown of your plants and if you are doing it in early spring, be sure you don't forget about and inadvertently bury perennials that may be just peaking up out of the soil." **LAWN** 

"Here are some basic principles that apply to most lawns. However, every lawn is unique and may require specific attention," said Benjamin Protzmann, a Sales Representative for La Rosa Landscape Company, Inc., in Cedarburg.

Early Spring. Inspect your lawn for damage caused from snow removal, animals, and rodents. "Rake any damaged lawn areas to remove damaged turf and remove debris such as branches and gravel from the turf," he said. Apply a crabgrass pre-emergent herbicide blended with a slow release fertilizer to your lawn. The crabgrass pre-emergent will help prevent existing crabgrass seeds

in your lawn from germinating and the slow release fertilizer will feed your lawn during early spring.

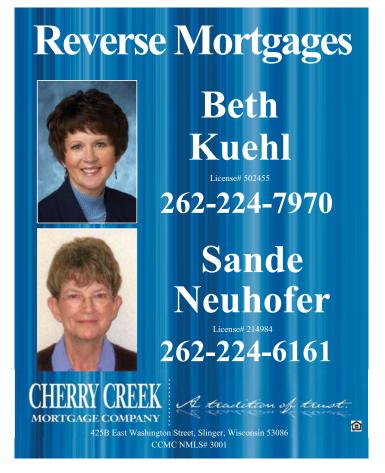
Also inspect your lawn for drainage related issues. "Spring is a great time to monitor how your property drains and to diagnose potential drainage problems," Protzmann said. "The ground will likely be too moist to correct any drainage issues in spring, but at least you can identify the problem." Spring is a great time to call in a professional to help you diagnose drainage problems and design drainage solutions to correct drainage problems on your property.

Late Spring. Late spring and early summer can be a great time to plant grass seed. "Most of our grass seeds germinate when the soil temperatures are in the 60-85 degree range. A common mistake is planting grass seed as soon as the weather gets warm in spring but most of our grass seeds will not germinate when planted in early spring because the soil temperatures are still too cold," Protzmann said. If you did apply a crabgrass pre-emergent, you should wait approximately 90 days from the application date before planting grass seed, unless you are going to disturb the existing soil by roto-tilling before planting the grass seed.

"The best way to have a healthy lawn and prevent potential diseases is to use proper cultural practices, include mowing regularly at the proper height (approximately three inches) and feeding your lawn

with properly timed applications of fertilizer," Protzmann said. For more information or to receive a free copy of an annual membership roster listing all members alphabetically and by category, and the booklet, "Milwaukee/NARI's Remodeling Guide," call 414-771-4071 or visit the Council's website at www.milwaukeenari.org.









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#### **HOW TO INSTALL A REDNECK HOME** SECURITY SYSTEM

- 1. Go to Goodwill and buy a pair of size 14-16 men's work boots.
- 2. Place them on your front porch, along with a copy of Guns & Ammo Magazine.
- 3. Put four giant dog dishes next to the boots and magazines.
- 4. Leave a note on your door that reads...

Me, Marcel, Donnie Ray and Jimmy Earl went for more ammo and beer. Be back in an hour. Don't mess with the pit bulls.

They got the mailman this morning and messed him up bad. I don't think Killer took part, but it was hard to tell from all the blood. Anyway, I locked all four of 'em in the house. Better wait outside. Be right back.

#### 8th Auunal Milwaukee/NARI **Fundraising Rummage Sale**

Milwaukee/NARI Home Improvement Council, Inc., will host its eighth annual "Home Improvement Rummage Sale" in the parking lot and warehouse of Milwaukee/NARI member Milwaukee Millwork, 11712 W. Dixon St., in Milwaukee on Fri., May 3, 8:00 a.m. – 4:00 p.m.

It is anticipated that the following materials, along with other merchandise, will be available for sale to the public:

- · Appliances
- · Bathroom and Ceiling Tiles
- · Bathtubs
- · Cabinets
- · Carpeting
- · Decking Materials · Doors - Interior and Exterior
- · Flooring
- · Furniture
- · Hardscaping Materials

- · Insulation
- · Lighting Fixtures
- · Lumber
- · Plumbing Fixtures and Supplies
- · Roof Shingles
- · Siding
- · Sinks
- · Toilets · Trim/Moulding
- · Windows

Any person that makes a Rummage Sale purchase will receive two tickets for the 2013 Milwaukee/NARI Tour of Remodeled Homes, Sat., May 18 - Sun., May 19. Attendees will also receive the 2013 Milwaukee/NARI Membership Directory and the association's Remodeling Guide.

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# ASK KRAIG

# I want to buy a scooter, how do I pick the right one for me?

Great Question! First, we need to make sure a scooter is the right personal transportation vehicle for you. Can you safely get up from an arm chair? Do you have good balance? Can you walk a short distance with or without a cane or walker? Do both of your arms and legs work well? If you answered YES to these questions, then a scooter is probably the right piece of equipment for you.

WHAT IS THE RIGHT SIZE OF SCOOTER FOR YOU? Your height and weight will determine which category of scooter is best suited for you. Scooters come in various sizes; transportable, standard, large, and extra-large.

A) If you weigh less than 250 pounds and are less than six feet tall, a scooter that separates into easy to carry pieces, called a transportable scooter, will probably be a good choice for you. Expect to pay \$400 to \$1500 (Used vs. New). You can typically fit into any scooter and the world is your oyster. Transportable, Medium Size and Large scooters will work for you.

B) If you weigh between 250-300 pounds, expect to pay between \$400 to \$2000 (Used vs. New) standard scooter plus \$500 - \$3,000 (Used vs. New) for a device to load it into your car. Look to a medium or large scooter. Light weight transportable will probably not work for you.

C) If you over 300-350 pounds, expect to pay between \$500 to \$2,500 (Used vs. New) and \$500 - \$3,000 for a device to load it into a van. A car trunk will not hold this size scooter. You are going to have to look to a large scooter which will be heavy. Transportation of the scooter will probably be best with a van and a device (Scooter Lift or ramp) to pick the scooter up and load into you vehicle

**D)** If you weigh over 350 pounds, expect to pay between \$1,000 to \$4,000 (Used vs. New) for a bariatric scooter plus \$500 - \$3,000 for a device to load it into a van. A car will not hold this size scooter.

WHERE WILL YOU DRIVE THE SCOOTER? Scooters are typically a destination device; most users do not need them in their home. Scooters get you from point A to point B - for example, someone in a senior facility who needs to get to the dining room. Other common uses are: Going to the grandkids' sporting events; Taking the dog for a walk; Going to Miller Park, Summerfest, or the zoo; Traveling; Shopping; Using the scooter instead of a car

FOUR OR THREE WHEELS? When I got my first scooter I thought that a four wheel scooter would fit my needs. Boy was I wrong. Yes, they are great for outdoor use, but that is it. Their larger turning radius makes maneuvering in tight spaces a challenge and leg room is reduced. Putting your feet up on top of the wheel wells is comfortable for about 2 minutes. Raising your feet up changes the angle of how your body fits in the seat and quickly becomes uncomfortable. Here is the big clincher; a three wheel scooter will turn basically on its own axis. That means that you actually make a complete 360 degree turn in a shopping isle or hallway. We sell 20 three (3) wheel scooters to every four (4) wheel scooter. Come and sit in the scooters and see what you think.

TRAVELING: You are in for a treat. Planes, trains, automobile and boats are open to you. Many cab companies have ramp equipped vans. The ADA, American with Disabilities Act, has opened the world to us. You can travel almost anywhere.

Cindy Ausman is the community liaison officer with On The Go Mobility, started by a veteran over 12 years ago who needed a scooter and there was nowhere he could go in SE Wisconsin to "test drive" mobility equipment. Contact Cindy at 414-228-7100 or visit www.OnTheGoMobility.com





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# Take a Personal Journey Through YOUR RETIREMENT

After you leave work, what will your life look like?

**How do you picture your future?** If you are like many baby boomers, your view of retirement is likely pragmatic compared to that of your parents. That doesn't mean you have to have a "plain vanilla" tomorrow. Even if your retirement savings are not as great as you would prefer, you still have great potential to design the life you want. With that in mind, here are some things to think about.



Provided by Tim Stasinoulias, RFC

What do you absolutely need to accomplish? If you could only get four or five things done in retirement, what would they be? Answering this question might lead you to compile a "short list" of life goals, and while they may have nothing to do with money, the fi-

nancial decisions you make may be integral to achieving them. (This may be the most exciting aspect of retirement planning.)

What would revitalize you? Some people retire with no particular goals at all, and others retire burnt out. After weeks or months of respite, ambition inevitably returns. They start to think about what pursuits or adventures they could embark on to make these years special. Others have known for decades what dreams they will follow ... and yet, when the time to follow them arrives, those dreams may un-

fold differently than anticipated and may even be supplanted by new ones.

In retirement, time is really your most valuable asset. With more free time and opportunity for reflection, you might find your old dreams giving way to new ones. You may find yourself called to volunteer as never before, or motivated to work again but in a new context.

Who should you share your time with? Here is another profound choice you get to make in retirement. The quick answer to this question for many retirees would be "family". Today, we have nuclear families, blended families, extended families; some people think of their friends or their employees as family. You may define it as you wish and allocate more or less of your time to your family as you wish (some people do want less family time when they retire).

Regardless of how you define "family" or whether

or not you want more "family time" in retirement, you probably don't want to spend your time around "dream stealers". They do exist. If you have a grand dream in mind for retirement, you may meet people who try to thwart it and urge you not to pursue it. (Hopefully, they are not in close proximity to you.) Reducing their psychological impact on your retirement may increase your happiness.

How much will you spend? We can't control all retirement expenses, but we can control some of them. The thought of downsizing may have crossed your mind. While only about 10% of people older than 60 sell homes and move following retirement, it can potentially bring you a substantial lump sum or lead to smaller mortgage payments. You could also lose one or more cars (and the insurance that goes with them) and live in a neighborhood with extensive, efficient public transit. Ditching land lines and

Your Retirement continued on page 19



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# BE PREPARED FOR THE NEXT MARKET DIP

#### With the Dow at record levels, master these four strategies to help avoid the next drop.

It is no secret that the stock market is comparable to a stormy sea. With consistent ups and downs, many Americans are finding it difficult to trust investing as a reliable source for retirement income. However, like a brave captain navigating their way through rough waters, there are four financial strategies you can use to help keep your financial ship afloat and heading in the right direction.

Diversify: Most retirement plans offer 10 to 60 fund choices. Allocate no more than 20 percent to one strategy. Do not exceed 10 percent of international exposure. Typically, greater bond exposure will reduce portfolio volatility.

According to Nobel Prize winning economist Harry Markowitz, "A good portfolio is more than a list of stocks and bonds. It is a balanced whole, providing the investor with protection and opportunities."

- Rebalance: The power of diversification is limited without rebalancing your portfolio. For example, assume an account is worth \$10 on January 1. After six months of stocks outperforming bonds, the portfolio is unbalanced. Rebalancing serves two purposes. One, it re-weights the portfolio to the original risk-exposure. Two, it reinforces the proven strategy, buy low and sell high.
- Always Save: When markets crash, keep saving. A store offering a 50 percent discount on your favorite product will probably grab your attention the same should occur when investing. Take advantage of discounted prices to reduce initial costs, while increasing potential gain.
- Dollar-Cost Average (DCA): When the markets fall, so do share prices, but with an implemented DCA program you can help your portfolio benefit from falling markets.

To do this, reallocate 100 percent of your portfolio into a conservative investment such as a money market, fixed account or stable value fund when the stock market is at its highest. Systematically shift 10 percent from the conservative fund into your desired risk allocation. After 10 months, your portfolio has the potential to be properly allocated.

Investing may seem difficult, but with proper consideration and attention paid to your portfolio, success in today's market is possible. These four strategies to securing your financial future can help ensure your happiness in retirement age. Talk with your financial advisor today and begin implementing these strategies to plan for tomorrow.

About the author: Chuck Winn, president of Winn Winn Financial LLC, is an independent financial advisor. His office is located in Menomonee Falls, Wisconsin. To contact Chuck, please call 262-349-6525 or email chuck@winnwinnfinancial.com. Securities offered through NEXT Financial Group Inc. Member FINRA/SIPC. Winn Winn LLC is not an affiliate of NEXT Financial Group Inc. Winn Winn LLC: N88 W16624 Appleton Ave., Menomonee Falls, WI 53051



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#### Perks of reaching 50... Or being over 60... Or heading towards 70...

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- 2. In a hostage situation, You are likely to be released first.
- 3. No one expects you to run— Anywhere.
- 4. People call at 9 PM (or 9 AM) and ask, 'Did I wake you?'
- 5. People no longer view you as a hypochondriac.
- 6. There is nothing left to learn the hard way.
- 7. Things you buy now won't wear out.
- 8. You can eat supper at 4pm.
- 9. You can live without sex, but not your glasses.
- 10. You get into heated arguments about pension plans.
- 11. You no longer think of speed limits as a challenge.
- 12. You quit holding your stomach in no matter who walks into the room.
- 13. You sing along with elevator music.
- 14. Your eyes won't get much worse.
- 15. Your investment in health insurance is finally beginning to pay off.
- 16. Your joints are more accurate meteorologists than the national weather service.
- 17. Your secrets are safe with your friends because they can't remember them either.
- 18. Your supply of brain cells is finally down to a manageable size.

AND THE MOST IMPORTANT THING:

Never, NEVER, NEVER, under any circumstances, take a sleeping pill and a laxative on the same night!

# Take a Personal Journey Through YOUR RETIREMENT

continued from page 17

premium cable TV (or maybe all cable TV) can bring more savings. Garage sales and donations can have financial benefits as well as helping you get rid of clutter, with either cash or a federal tax deduction that may be as great as 30-50% of your adjusted gross income provided you carefully itemize and donate the goods to a 501(c)(3) non-profit.

**Could you leave a legacy?** Many of us would like to give our kids or grandkids a good start in life, or help charities or schools – but given the economic realities of retiring today, there is no shame in putting your priorities first

Consider a baby boomer couple with, for example, \$285,000 in retirement savings. If that couple follows the 4% rule, the old maxim that you should withdraw about 4% of your retirement savings per year, subsequently adjusted for inflation – then you are talking about \$11,400 withdrawn to start. When you combine that \$11,400 with Social Security and assorted investment income, that couple isn't exactly rich. Sustaining and enhancing income becomes the priority, and legacy planning may have to take a backseat. In Merrill Lynch's 2012 Affluent Insights Survey, just 26% of households polled (all with investable assets of \$250,000 or more) felt assured that they could leave their children an inheritance; not too surprising given what the economy and the stock market have been through these past several years.

How are you planning for retirement? This is the most important question of all. If you feel you need to prepare more for the future or reexamine your existing plan in light of changes in your life, then confer with a financial professional experienced in retirement planning.

Timothy M. Stasinoulias is the President and Founder of Aegis Wealth Advisors, LLC, a Wisconsin Registered Investment Advisory firm located at 262 W. Main St., Wales, WI 53183. ASK TIM by calling 262.968.5500 or visiting www.aegiswealthadvisors.com. Tim is a Qualified member of the Paladin Registry.com. http://www.paladinregistry.com/advisor/Timothy.Stasinoulias/ 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. Tim is a frequent guest on FOX6 Wake-UP.( www.youtube.com) and was recently named a 2013 Five Star Wealth Manager. These views were adapted from non-affiliated independent sources and should not be construed as investment or tax advice.

# **CAUTION**

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# ODD WISCONSIN

First Wisconsin Territorial Legislature Council House (First Capitol)

#### First Wisconsin Lawmakers Watched Out For Themselves...

By Michael Edmonds

At the legislature's inaugural session on October 25, 1836, the members' first act was to protect their own interests. Wisconsin Territory had been created the previous July. On October 10th, delegates were elected around the state to convene a new government.

The territory included not just Wisconsin but also the modern state of lowa, so the legislature assembled in Belmont, a centrally located crossroads in the mining district.

The new territory's House of Representatives had 26 members and its Council had 13.

The very first act that these 39 men passed gave themselves "authority to punish, by fine and imprisonment, every person, not a member, who shall be guilty of disrespect..." Then they declared themselves "privileged from arrest in all cases except treason, felony, and breach of the peace..."

After securing the power to arrest everyone except themselves, they got down to business – where to locate a permanent capital.

According to one observer, "Numerous speculators were in attendance with beautiful maps of prospective cities, whose future greatness was portrayed with all the fervor and eloquence which the excited imagination of their proprietors could display." 19 sites were proposed, several of which didn't even exist yet. Madison, whose entire acreage was owned by James Doty, was one of these paper cities. It was chosen after "town lots in large numbers were freely distributed among members, their friends, and others who were supposed to possess influence with them."

It probably also helped that Doty gave away free buffalo robes to the freezing lawmakers.

Sources: Acts Passed at the First Session of the Legislative Assembly of the Territory of Wisconsin (Belmont, Wis., 1836), Territorial Legislation in Wisconsin. (Madison, 1870), "Before and After the Territorial Organization of Iowa," Annals of Iowa, 1st series, 9 (January, 1871). www.wisconsinhistory.org



Call Chris at 414-302-9700

# New Truck from a company we didn't bail out...

I bought a new Ford F250 Tri-Flex Fuel Truck. Go figure it runs on either hydrogen, gasoline, or E85. I returned to the dealer yesterday because I couldn't get the radio to work.

The service technician explained that the radio was voice activated.

'Nelson,' the technician said to the radio. The radio replied, 'Ricky or Willie?'

'Willie!' he continued and 'On The Road Again' came from the speakers.

Then he said 'Ray Charles!' and in an instant 'Georgia On My Mind' replaced Willie Nelson

I drove away happy, and for the next few days, every time I'd say 'Beethoven' I'd get beautiful classical music and if I said 'Beatles' I'd get one of their awesome songs.

Yesterday, some guy ran a red light and nearly creamed my new truck, but I swerved in time to avoid him.

I yelled, 'Idiot!' Immediately the radio responded with...

'Ladies and gentlemen, The United States Congress.'

I love this truck.....

#### **Do It Yourself**

When a guy's printer type began to grow faint, he called a local repair shop where a friendly man informed him that the printer probably needed only to be cleaned. Because the store charged \$50 for such cleanings, he told him he might be better off reading the printer's manual and trying the job himself. Pleasantly surprised by his candor, he asked, "Does your boss know that you discourage business?"

\*\*\*\*\*\*\*\*\*\*\*

"Actually, it's my boss's idea," the employee replied sheepishly.

"We usually make more money on repairs if we let people try to fix things themselves first."

Call Ben at 262-432-0222

#### Saving Money at the Stadium continued from page 3

When you consider the average stadium hot dog price hovers around \$4, you're going to save \$12 feeding a family of four on the right night.

2. Wait Until the Last Minute. Scalping is sometimes associated with seediness, but most of the time it's an easy way to get tickets for cheap. Most people selling them on the street are legit. If being there for batting practice and the national anthem isn't important, wait until after the first pitch and scalper's ticket prices will plummet. Resale laws vary by state, so be sure you know the regulations.

**3. Find Family Packs.** Ballparks are trying to enhance their reputation as family-friendly environments, and this means most teams offer family packs for select games. These promotions usually include tickets, food, drinks and souvenirs at a flat-rate that's well below the cost of buying everything individually.

4. Use Your Resources. Are you starting to wish those trousers you got for Christmas would turn into tickets? While it doesn't offer much assistance with your khaki situation, GiftCardGranny.com allows you to sell gift cards for cash online. It's an easy way to pick up free spending money for the season, and you can still honestly tell your aunt you loved receiving her gift card for Gap.

5. Don't Buy at the Box Office. Buying your tickets directly from the box office is the surest way to pay too much. Not only will you rack up extra fees and taxes, the prices are set in stone. Instead, use ticket resale sites such as StubHub to find much cheaper prices.

**6. Pack Your Snacks**. At most ballparks there's no need for smuggling in snacks like you do at the movies. In fact, soft-sided coolers are encouraged. While you can't bring your own beer, you can save

serious money by bringing your own soda, snacks and sandwiches. If you're only after the standard peanuts and Cracker Jacks, buy them from a vendor outside the stadium for around half of what you'd pay inside the park.

7. Go Minor League. With only 30 Major League Baseball teams — many of which are in the same state — lots of fans have to look elsewhere for an authentic sporting experience. Luckily, each bigleague club has several minor-league teams scattered throughout the country from Pawtucket to Tacoma. Not only are minor league games less expensive, they're notorious for wacky promotions.

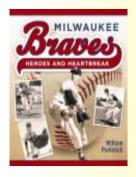
**8.** Take Alternative Transportation. If there's one thing that puts a damper on a day at the ballpark, it's driving. In addition to dealing with the chaotic congestion, a single space can cost more than a ticket. Also consider low-cost public transportation.



sit options to eliminate the hassle of driving entirely.

**9. Get a Bonus Gift**. Tickets are regularly offered as a promotional tool to get shoppers to test drive a car or rent a storage locker. In some cases you can even redeem credit card reward points toward baseball tickets and team merchandise.

Andrea Woroch is a nationally-recognized consumer and money-saving expert who helps consumers live on less without radically changing their lifestyles. You can follow her on Twitter for daily savings advice and tips.



A remarkably insightful book that captures the drama of the Braves. For those who love baseball, this is a mustread book. -Allan H. "Bud" Selig, Commissioner of Major League Baseball

## Milwaukee Braves Inspire a New Generation in "Heroes and Heartbreak"

The Wisconsin Historical Society Press offers "Milwaukee Braves: Heroes and Heartbreak" (ISBN, \$24.95) by William Povletich, the exhilarating tale of Milwaukee's first Major League baseball club. During their thirteen years in Wisconsin, the Milwaukee Braves never endured a losing season, won two National League pennants, and in 1957 brought Milwaukee its only World Series championship. With a lineup featuring future Hall of Famers Henry Aaron, Warren Spahn, Eddie Mathews, Red Schoendienst, and Phil Niekro, the team immediately brought Milwaukee "Big League" credentials, won the hearts of fans, and shattered attendance records. The Braves' success in Milwaukee prompted baseball to redefine itself as a big business-resulting in franchises relocating west, multi-league expansion, and teams leveraging cities for civically funded stadiums. But the Braves' instant success and accolades made their rapid fall from grace after winning the 1957 world championship all the more stunning, as declining attendance led the team to Atlanta in one of the ugliest divorces between a city and baseball franchise in sports history. Based on the author's extensive research and interviews with former players and team staff, Milwaukee Braves: Heroes and Heartbreak chronicles the team's phenomenal successes, devestating letdowns, and legendary moments. Featuring more than 100 captivating photos, many published here for the first time, Milwaukee Braves preserves the Braves' legacy for the team's many fans and introduces new generations to a fascinating chapter in Wisconsin sports history.

About the Author: William Povletich is a native of Mequon, Wisconsin, and graduate of the University of Wisconsin-Oshkosh. Available at all bookstores or phone: (800) 621-2736. custserv@press.uchicago.edu



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#### **Antibiotic/Hormone Free**

continued from page 5

children may be most susceptible to the health concerns associated with these hormones. Young girls seem to be hitting puberty at a much earlier age and children seem to grow more rapidly. Coincidence?

What is most interesting, is that the European Union does not allow cattle to be injected with hormones, banning the importation of hormone-treated beef in the US since 1988! Hmmmm.

#### **MILK**

Does a body good right? Well, maybe. To meet increasing demands for milk, industrial farms use several methods to increase the cow's milk supply; selective breeding, exposing cows to artificial light, feeding grain vs grass-fed diets, and injecting the rBGH hormone (recombinant bovine growth hormone-genetically engineered artificial

FDA approval for rBGH came in 1993, in spite of strong opposition from scientists, farmers, and consumers. According to detractors, rBGH was never properly tested. The FDA relied solely on a study done by Monsanto in which rBGH was tested for 90 days on 30 rats. The study was never published, and the FDA stated the results showed no significant problems. But a review by the Canadian health agency on rBGH found the 90 day study showed a significant number of issues which should have triggered a full review by the FDA.

Cows contaminated with treated with rBGH or forced to over-produce milk are most susceptible to malnourishment because they are losing more nutrients in their milk than what is provided by their feed. This can lead to infection and disease, forcing farmers to give their cows antibiotics (contributing to the issue of antibiotic resistant bacteria).

#### What YOU should do?

· Choose meat and poultry that is antibiotic and hormone-free and use rBGH-free dairy products. Look for the USDA-certified organic label, as these products cannot contain any artificial hormones. If choosing local, be sure to inquire the farmers about how they raise their cattle or poultry.

· While we buy ALL animal meats without added hormones and antibiotics, we only buy organic milk and yogurt because those are daily dairy staples.

Now for the fun part! I will never be a vegetarian but I will also never eat meat every single day. I believe that it is more than okay to eat small quantities of meat a couple times a week though I made a deliciously healthy meal last night. I did NOT use organic dairy products that were used in this dish because while we buy organic yogurt and milk, sour cream, cottage cheese, and cream cheese don't make the cut. Why? Because we hardly ever use them.

I highly recommend you put this on your meal plan!! It was tasty!! Vegetarian? I'm guessing tofu would substitute quite nicely.

#### Not Your Typical Hamburger Helper

(adapted from Taste of Home Magazine)

#### Serves 4

- · 2 cps uncooked whole wheat egg noodles
- · 1/2 lb Lean ground beef (antibiotic and hormone-free)
- · 1/2 cup yellow or white onion, chopped
- · 1 (8 oz) can organic tomato sauce
- · 1 (4 oz) can organic diced tomatoes
- · 1 tsp turmeric
- · 1 garlic clove, minced
- · 1/2 tsp black pepper (more to your liking) · dash of garlic salt
- · 1/4 cup 1% fat cottage cheese 1 T sour cream
- · 2 oz 1/3 less fat cream cheese · 2 T green onion
- 1/2 cup diced green pepper
- · 2 T grated parmesan cheese (organic)

Cook egg noodles according to package directions. Omit the salt.

In a medium skillet, add onions after spraying with cooking spray. Sauté 2 minutes and add 1/2 lb ground beef. Brown. While browning, mix cottage cheese, cream cheese, and sour cream in small bowl, set aside.

Remove skillet from heat and add sauce, diced tomatoes, green onions, green pepper, garlic, turmeric, pepper. Mix.

In a 1.5 Qt baking dish, layer 1/2 noodles, meat mixture, all cheese, other 1/2 of noodles, meat mixture, and sprinkle with parmesan cheese. Bake 20-25 minutes at 350 degrees.

Serve with large salad!!

#### www.thehealthyapron.com

Erin Coates is a Registered Dietitian, Nutrition Counselor and stay at home mom, "I love ALL things health, fitness, and wellness! Follow me daily as I post new recipes, health tips, weight-loss advice, and more! www.thehealthyapron.com

#### EARTH TALK

From the Editors of E/The Environmental Magazine Green America

## Fair Trade Your Supermarket continued from page 5

aisles for third-party certifier Fair Trade USA's distinctive black-and-white "Fair Trade Certified" label, which is only attached to imported goods where the producers receive fair prices for their products and where strict socio-economic and environmental criteria are met during production. Alternatively, look for the logos of other third-party certifiers such as "Fair for Life" or "Fair Trade Federation" on product labels if you think fair trade versions may be available in a given product line.

"Then, you can encourage the store to stock more Fair Trade products by talking to the store manager as a loyal customer," adds Green America. They suggest using comment cards, which can be key to getting a store with no Fair Trade items to start carrying them. "Every time you go grocery shopping, drop a comment card in the box asking your manager to stock Fair Trade items." Of course, talking to a store manager in person may be even more effective, especially if you are armed with a pile of your receipts from the store from the previous month

or two to show how much spending power you alone would be able to

allocate toward Fair Trade versions of the items you are buying there.

FAIRTRADE

Guarantees a better deal for Third World Producers

Another creative way to spread the Fair Trade gospel would be by volunteering to hand out free samples of Fair Trade products that the store already sells in order to raise awareness and build consumer demand. "Stores sell more of a product when a sampling table is set out, and if you, your friends and family are working the table, the labor is free for the store too."

But why stop with your local market? If there is a chain supermarket outlet in your area, take it to the top by writing an e-mail, letter or postcard to corporate headquarters informing them of your desire to buy Fair Trade

items in all of their stores. Check out the Fair Trade Your Supermarket website (below) for more tips on how to make your next shopping trip fairer to the planet and its people.

Contacts: Fair Trade Your Supermarket, fairtradeyoursupermarket.org; Green America, www.greenamerica.org; Fair Trade USA, www.fairtradeusa.com

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The other day, it was my turn to prepare dinner, so I asked my wife to go over to the local market and buy some organic vegetables. She came back rather upset. When I asked her what was wrong, she said, "I don't think I like that produce guy. I went and looked around for your organic vegetables and I couldn't find any. So I asked him where the organic vegetable were. He didn't know what I was talking about, so I said, 'These vegetables are for my husband. Have they been sprayed with any poisonous chemicals?' And he said, 'No, ma'am. You'll have to do that yourself.

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#### **Eco Joke**

A listener called in to local live radio program the other day: 'I have an obsession with wind farms.'

'Really?'

'Yes. I'm a huge fan.'

# Searching for GREEN in the Concrete Jungle continued from page 9

In downtown Green Bay, a funky coffeehouse called *Kavarna* 920-430-3200) located in an historic Egyptian Revival Art Deco building. It's co-owned by the husband/wife team of Alex and Linda Galt. They serve up organic and fair trade coffee and vegetarian entrées, along with a hearty commitment to recycling. Click the Events link on their web site to see when they'll be hosting their next arts market featuring the work of local artists.

Urban Accommodations Find a Way to Be Green. Seems an environmentally friendly place to stay need not always be a cabin in the woods. Case in point is the *Pfister Hotel (414-273-8222)*, a historic landmark hotel in downtown Milwaukee within walking distance of theaters, museums, shopping and sporting events. While more than 100 years old, the property has modern green practices in place, like energy-efficient lighting, windows and appliances.

Big Centers in Madison Also Big on Green Travel. If you've been to Madison for a meeting or convention or event, there's a good chance you've been at one of these two locations, all of which are Travel Green Wisconsin certified. First, the iconic *Monona Terrace Community and Convention Center* (608-261-4000). Designed by Frank Lloyd Wright, the downtown Terrace, with its use of passive solar heating, earned a Silver Certification from the U.S. Green Building Council's LEED program. Travelers can enjoy sprawling views of Lake Monona and the downtown cityscape at the Lake Vista Café, which

serves hand-tossed salads and seasonal specialties al fresco on the terrace.

Also downtown is the artfully designed *Overture Center* (608-258-4177), home to the community's performing arts groups and host of nationally acclaimed entertainers and shows. Along with energy efficient lights, windows and timing sensors, patrons also appreciate free access to Saturday kids programs and changing exhibits in the Overture's art galleries.

Green Oasis in the Concrete Jungle. If you want some green landscape in your city tour, *Olbrich Botanical Gardens* (608-246-4550) features 16 acres of awardwinning outdoor specialty gardens including the exotic Thai Pavilion and Garden, which is the only one in the nation. This Travel Green Wisconsin-certified business practices sustainable gardening and employs sustainable design in its historic architecture. Olbrich staff makes education a consumer education a priority with education programs focusing on native plants and green landscaping. The Gardens and the indoor Bolz Conservatory are open year round.

Escape from the urban forest of high-rises and freeways to a real forest; *Havenwoods State Forest* (414-527-0232) offers 237 acres of grasslands, woods and wetlands in the heart of Milwaukee. Trails for hiking, snowshoeing, cross-country skiing, and bicycling, free nature programs for kids and weekly bird walks make this destination a respite from the bustle of city life.

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#### Greenfield

White Oaks: (414) 282-1188 Crestview: (414) 541-3333

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Prairie Hill: (414) 541-3333 Hill Crest: (414) 541-3333

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Poor vision is not a fact of life as you grow older. It's important to discover what's behind any changes or symptoms—whether it's simply the need for a new eyeglass prescription or something more serious like a vision-threatening eye condition.

Make sure you are seeing life to the fullest. Ask yourself if you have noticed any of the following symptoms.

- 1. Do you have trouble seeing, even with your eyeglasses or contact lenses (and prescription changes don't help)?
- 2. Do you need more light to read or see?
- 3. Do you no longer feel comfortable going out walking or driving at night because of your vision?
- 4. Do lights at night have a "halo" effect?
- 5. Is it more difficult to see things in the distance, like street and highway signs?
- 6. Do bright lights, sunlight and glare bother you?
- 7. Do you have trouble seeing to read newspapers, magazines, books, instructions, labels, recipes, crossword puzzles, and other small print?
- 8. Are colors not as bright as they used to be?
- 9. Do you have difficulty with stairs, bump into things or fall because of poor sight?
- 10. Does your vision affect your ability to perform daily activities?
- 11. Does your vision inhibit your ability to enjoy hobbies like reading, watching TV, knitting, golfing, or going out with friends?
- 12. Do vertical lines (like signposts and light poles) appear wavy?
- 13. Have you noticed dark or blank spots in your central vision?
- 14. Are you not able to see as far off to the sides as you used to?
- 15. Do you have diabetes and your vision seems to get blurry or fluctuate?

Answering "yes" to just one of these complaints MAY mean that you have a vision-threatening concern. Your next step should be to have a comprehensive dilated eye exam, which is typically covered by Medicare and/or insurance.

But, NOT noticing a problem doesn't necessarily mean you're safe.

"There are two key reasons why you need to see a professional rather than relying on your own perception," explains Brett Rhode, MD, Head of Ophthalmology at Aurora Sinai Medical Center. "One, is because vision problems in one eye can often be masked by the ability of the other eye to compensate. And, two, changes can occur so gradually that they go unnoticed. For example, patients with cataracts often have no idea how much loss of light, color, and clarity has occurred until they are diagnosed, and the cloudy lens (cataract) inside their eye is surgically removed and replaced with an implant. And, patients with glaucoma who go undiagnosed for years can lose their side vision so slowly that they don't realize that it is like looking through a tunnel—with no chance of turning around and coming back out."

Common vision-threatening conditions will all eventually present symptoms if left untreated long enough. The question is, 'Do you really want to wait until whatever is wrong causes permanent irreversible damage or leads to something serious like falling and breaking a hip or having a car accident'?

#### **Common Conditions & Their Symptoms**

- · Cataract: Blurring of vision, problems with glare
- · Diabetes: Blurring, spots in the line of sight
- Glaucoma: Loss of side vision (a "tunneling" effect)
- Macular Degeneration: Blind spots, straight lines appear wavy, loss of central vision

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## **Social Security retirement benefits and options**

By Karyl Richson/Social Security Public Affairs Specialist in Milwaukee

Most Americans are aware that they need to save for retirement. The

longer you put off some basic retirement planning, the harder it will be to catch up later. Now is the perfect time to give it some thought, as National Retirement Planning Week takes place in April.

When you decide to retire, the easiest and most convenient way to do it is right from the comfort of your home or office computer. Go to www.socialsecurity.gov where you can apply for retirement benefits in as little as 15 minutes. In most cases, there are no forms to sign or documents to send; once you submit your electronic application, that's it!

In addition to using our website, you can call us tollfree at 1-800-772-1213 (TTY 1-800-325-0778) or visit the Social Security office nearest you. Either way you choose to apply, be sure to have your bank account information handy so we can set up your payments to be deposited directly into your account.

Your age when you start to receive Social Security makes a difference in your benefit amount. The full retirement age (the age at which 100 percent of retirement benefits are payable) has been gradually rising from age 65 to age 67. You can retire as early as age 62, but if benefits start before you reach your full retirement age, your monthly payment is reduced. Find out what your full retirement age is by typing in your year of birth at www.socialsecurity.gov/pubs/ageincrease.htm. You also can choose to keep working beyond your full retirement age to take advantage of a larger payment. Your benefit will increase automatically each year from the time you reach your full retirement age until you start receiving your benefits or until you reach age 70. The decision of when to retire is personal and depends on a number of factors. To help, we suggest you read our online fact sheet, When To Start Receiving Retirement Benefits, available at www.socialsecurity.gov/pubs/ 10147.html.

You may want to consider your options by using our Retirement Estimator to get instant, personalized estimates of future benefits. You can plug in different retirement ages and scenarios to help you make a more informed retirement decision. Try it out at www.socialsecurity.gov/estimator.

You'll also want to take advantage of our latest and extremely popular service by setting up an online my Social Security account. You can use my Social Security to obtain a copy of your Social Security Statement to check your earnings record and see estimates of the retirement, disability, and survivor benefits you and your family may receive. Visit www.socialsecurity.gov/ mvaccount.

Another great website for financial planning whether for retirement or other financial goals - can be found at www.mymoney.gov. The website features information about how to plan for a host of life events, such as the birth or adoption of a child, home ownership, or retirement. The site also provides money management tools, including a financial savings calculator.

To learn more about Social Security retirement benefits and options, please read our publication, Retirement Benefits, at www.socialsecurity.gov/pubs/10035.html.



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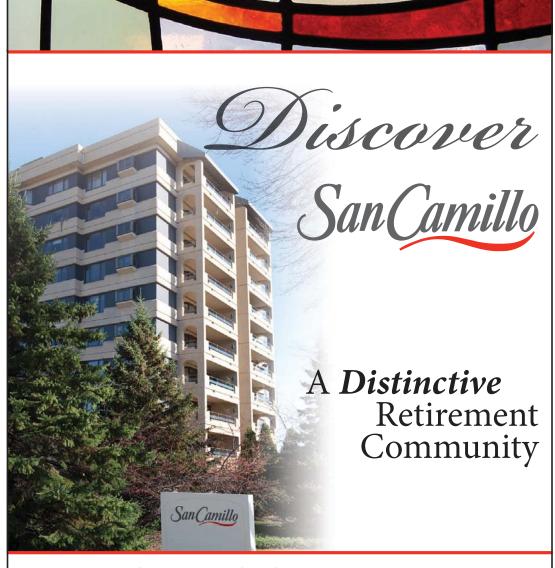
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# The SPEEDING TICKET

Jack took a long look at his speedometer before slowing down: 73 in a 55 zone. Fourth time in as many months. How could a guy get caught so often? When his car had slowed to 10 miles an hour, Jack pulled over, but only partially. Let the cop worry about the potential traffic hazard. Maybe some other car will tweak his backside with a mirror. The cop was stepping out of his car, the big pad in hand. Bob? Bob from Church? Jack sunk farther into his trench coat.

This was worse than the coming ticket. A cop catching a guy from his own church. A guy who happened to be a little eager to get home after a long day at the office. A guy he was about to play golf with tomorrow. Jumping out of the car, he approached a man he saw every Sunday, a man he'd never seen in uniform.

"Hi, Bob. Fancy meeting you like this.."

"Hello, Jack." No smile.

"Guess you caught me red-handed in a rush to see my wife and kids." "Yeah, I guess." Bob seemed uncertain. Good.

"I've seen some long days at the office lately. I'm afraid I bent the rules a bit -just this once." Jack toed at a pebble on the pavement. "Diane said something about roast beef and potatoes tonight. Know what I mean?"

"I know what you mean I also know that you have a reputation in our precinct."

Ouch. This was not going in the right direction. Time to change tactics. "What'd you clock me at?"

"Seventy. Would you sit back in your car please?"

"Now wait a minute here, Bob. I checked as soon as I saw you. I was barely nudging 65." The lie seemed to come easier with every ticket.

"Please, Jack, in the car."

Flustered, Jack hunched himself through the still-open door. Slamming it shut, he stared at the dashboard. He was in no rush to open the window. The minutes ticked by. Bob scribbled away on the pad. Why hadn't he asked for a driver's license? Whatever the reason, it would be a month of Sundays before Jack ever sat near this cop again. A tap on the door jerked his head to the left. There was Bob, a folded paper in hand. Jack rolled down the window a mere two inches, just enough room for Bob to pass him the slip.

"Thanks." Jack could not quite keep the sneer out of his voice. Bob returned to his police car without a word. Jack watched his retreat in the mirror. Jack unfolded the sheet of paper. How much was this one going to cost? Wait a minute... what was this? Some kind of joke? Certainly not a ticket.

Jack began to read:

"Dear Jack, once upon a time I had a daughter. She was six when killed by a car. You guessed it - a speeding driver. A fine and three months in jail, and the man was free. Free to hug his daughters, all three of them. I only had one, and I'm going to have to wait until Heaven before I can ever hug her again. A thousand times I've tried to forgive that man. A thousand times I thought I had. Maybe I did, but I need to do it again. Even now. Pray for me. And be careful, Jack, my son is all I have left."

Jack turned around in time to see Bob's car pull away and head down the road. Jack watched until it disappeared. A full 15 minutes later, he too, pulled away and drove slowly home, praying for forgiveness and hugging a surprised wife and kids when he arrived.

Anonymous email submission

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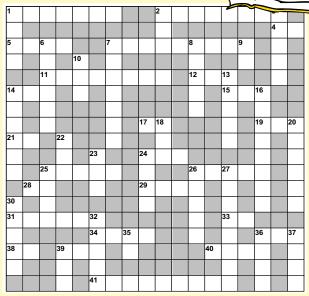




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# Crossword junki abodelokijklmnoparsturviju

FROM BOOMER'S NEWSPAPER



Answers on page 31

#### **ACROSS**

- 1. Early daylight hours
- 2. Slick footing
- 4. -- course how simple
- 5. To owe money
- 7. Beyond great
- 11. On and on and on
- 12. Frozen water
- 14. To question
- 15. Present plural of BE
- 17. The only way to go
- 19. To stroke
- 21. Suggests another option 24. Unwanted garbage guest
- 25. No doubt about it **ACROSS**
- 26. Physical altercation
- 28. Not out
- 29. Carbonated beverage
- 31. Forever
- 33. Preposition A vase sits ..
- 34. Suspend
- 36. Had run
- 38. Present tense of verb "To
- 39. Coffee alternative 40. Used to describe china
- 41. Used to float to earth

#### DOWN

- 1. Created 2. To visualize
- 3. Oh to be ..... again
- 6. Connects a belt
- 7. Obvious
- 8. Sleeping position
- 9. Direction to a point
- 10. Selection without restriction
- 13. Before expected
- 14. To travel outside the country 16. Most likely outcome
- 18. Comes in a pod
- 20. Popular cable channel
- 22. Deca
- 23. Stunned
- 24. Conservative talk show host 25. To have already had the answer
- 26. Used to describe fine china
- 27. Another name for Petro
- 30. Airwave listening device
- 32. Edge of a knife
- 35. Negative
- 36. Process written language
- 37. Opposite of "Yup"
- 39. Used just before END

#### A new pastor was visiting in the homes of his parish-

\*

ioners. At one house it seemed obvious that someone was at home, but no answer came to his repeated knocks at the door.

Therefore, he took out a business card and wrote 'Revelation 3:20' on the back of it and stuck it in the door.

When the offering was processed the following Sunday, he found that his card had been returned. Added to it was this cryptic message, 'Genesis 3:10...'

Reaching for his Bible to check out the citation, he broke up in gales of laughter. Revelation 3:20 begins 'Behold, I stand at the door and knock.' Genesis 3:10 reads, 'I heard your voice in the garden and I was afraid for I was naked.'

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#### Psychiatrist: "Don't you have a cell phone?"

Blonde: "They're too expensive, so I did the next best thing: I put a mailbox in my car."

Psychiatrist: "And do you receive any letters?"

Blonde: "No, but I figure it's because when I'm driving around, my zip code keeps changing."

#### Crossword on page 30

| 1 M                         | 0  | R               | N   | T   | N               | G              |     |                 | 2S  | L | 1              | Р   | Р               | Е              | R                 | <sup>3</sup> Y |      |
|-----------------------------|----|-----------------|-----|-----|-----------------|----------------|-----|-----------------|-----|---|----------------|-----|-----------------|----------------|-------------------|----------------|------|
| Α                           |    |                 |     |     |                 |                |     |                 | E   |   |                |     |                 |                |                   | 40             | F    |
| <sup>5</sup> D              | E  | <sup>6</sup> B  | т   |     |                 | <sup>7</sup> E | х   | С               | Е   | L | <sup>8</sup> L | Е   | N               | <sup>9</sup> T |                   | υ              |      |
| E                           |    | U               |     | 194 |                 | ٧              |     |                 |     |   | Υ              |     |                 | 0              |                   | N              |      |
|                             |    | 11;             | 0   | N   | т               | T              | N   | U               | Е   |   | 12             | С   | 13:             |                |                   | G              |      |
| 144                         | s  | к               |     | Υ   |                 | D              |     |                 |     |   | N              |     | 15 <u>A</u>     | R              | 16:               |                |      |
| В                           |    | L               |     |     |                 | Е              |     |                 |     |   | G              |     | R               |                | х                 |                |      |
| R                           |    | E               |     |     |                 | N              |     | 17 <sub>J</sub> | 18, |   |                |     | L               |                | 19,               | E              | 20-  |
| <sup>21</sup> 5             | R  |                 | 22- |     |                 | т              |     |                 | E   |   |                |     | Υ               |                | Е                 |                | R    |
| Α                           |    |                 | E   |     | <sup>2</sup> 3  |                |     | 242             | А   | т |                |     |                 |                | С                 |                | Α    |
| D                           |    | 25 <sub>f</sub> | N   | 0   | w               | N              |     | U               |     |   | 26-            | 1   | 275             | н              | т                 |                | ٧    |
|                             | 28 | N               |     |     | E               |                |     | 293             | 0   | D | А              |     | А               |                | E                 |                | Е    |
| 305                         |    | E               |     |     |                 |                |     | н               |     |   | N              |     | s               |                | D                 |                | L    |
| <sup>3</sup> 1 <sub>A</sub> | L  | w               | Α   | Y   | <sup>32</sup> 5 |                |     |                 |     |   | С              |     | <sup>33</sup> 5 | N              |                   |                |      |
| D                           |    |                 |     |     | 34 <sub>1</sub> | А              | 354 | G               |     |   | Υ              |     | L               |                | 36 <sub>1</sub> 5 | А              | 37,1 |
| 38                          | s  |                 | 39- | E   | А               |                | 0   |                 |     |   |                | 40: | 1               | N              | Е                 |                | 0    |
| 0                           |    |                 | н   |     | R               |                |     |                 |     |   |                |     | N               |                | А                 |                | Р    |
|                             |    |                 | E   |     | 41,             | А              | R   | А               | С   | н | U              | т   | Е               |                | D                 |                | Е    |

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ANSWER to the QUIZ on page 12: The bus is traveling to the left." When asked, "Why do you think the bus is traveling to the left?" They answered: "Because you can't see the door on the bus."

\*

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