

Celebrate Life **Boomers!**

May 2013
A FREE PUBLICATION

THE BABY BOOMER GENERATION & BEYOND

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



spring Gardening

It's gardening season, so put down the smart phones and enjoy some peace, harmony and sweat equity!

~pg 5

The Entitlement Generation

We have somehow instilled in our children the idea that "entitlement" should have a positive connotation, that any public assistance should be favored and supported, and that "labor" is no longer a term to take pride in.

~pg 5

Why Can't I Lose Weight?

Are you among the growing number of distressed people who can't lose weight when they are dieting earnestly? Or you lose a few pounds but nowhere near what you expected?

~pg 10

Environmental Cancer Triggers

Cancer remains the enemy - given that four out of every 10 of us will be diagnosed during our lifetime. There is much we can do to avoid exposure to environmental carcinogens.

~pg 12

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Enjoying the Good Life: Yesterday, Today & Tomorrow



Photo: Pierre Munson



RoadAmerica.com
800-365-RACE



2013 EVENT SCHEDULE

May 17-19

SVRA Spring Vintage Weekend

May 31- June 2

AMA Pro Racing

SUBWAY Superbike Doubleheader

June 7-9

**Vintage Motorcycle Classic
[AHRMA]**

June 13-16

**WeatherTech® Chicago Region
SCCA June Sprints®**

June 20-22

**NASCAR Nationwide Series /
ARCA Series / Trans-Am**

June 23

OPTIMA Batteries Faceoff

July 18-21

**The HAWK with Brian Redman
[Vintage]**

August 1-4

**Ferrari Club of America
50th Anniversary
[Non-Racing Event]**

August 8-11

**GRAND-AM [Sat] /
American Le Mans Series [Sun]**

September 6-8

**VSCDA Elkhart Lake
Vintage Festival®**

September 19-22

**50th Anniversary SCCA National
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- ✘ SING & DANCE AT THE CEILIDH

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TICKETS

Adults \$10. Under 12 FREE

\$3 off before 10am with a per person
donation of non-perishable food item to
the Wauwatosa Food Pantry.
(Collection container at admission gate)

Greater Milwaukee's 6th Annual
FAIR TRADE CRAWL
Saturday, May 11, 2013

- » Celebrate World Fair Trade Day with people all over the globe!
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- » Fill out a PASSPORT with 7 locations and win prizes!
- » Shop for Mother's Day and give a gift that gives back!



For more information and PASSPORT visit
www.milwaukeefairtradecoalition.org

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3-1/2" SUPER BRIGHT NINE LED ALUMINUM FLASHLIGHT
ITEM 65020/69052/69111
REG. PRICE \$6.99

Item 65020 shown

LIMIT 1 - Good at our stores or website or by phone. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 9/1/13. Limit one coupon per customer per day.

15" x 13" ALL PURPOSE SHOP TOWELS PACK OF 50
LOT NO. 46163/68442/69649
REG. PRICE \$15.99

SAVE 43%
\$8.99

Item 46163 shown

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3200 WATTS/4000 MAX. WATTS PORTABLE GENERATORS (212 CC)
PREDATOR
LOT NO. 68528/69676/69729
REG. PRICE \$499.99

70 dB Noise Level
Item 68528 shown

SAVE \$200
\$299.99

LIMIT 2 - Good at our stores or website or by phone. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 9/1/13. Limit one coupon per customer per day.

27 LED PORTABLE WORKLIGHT/FLASHLIGHT
GARDEN
LOT NO. 67227/69567/69567
REG. PRICE \$5.99

SAVE 56%
\$2.59

Item 67227 shown

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ELECTRIC CHAIN SAW SHARPENER
CHICAGO ELECTRIC POWER TOOLS
LOT NO. 68221/93213
REG. PRICE \$49.99

4-1/4" GRINDING WHEEL INCLUDED
Item 68221 shown

SAVE 44%
\$27.99

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12" RATCHET BAR CLAMP/SPREADER
PITTSBURGH
LOT NO. 46807/68979/69221/69222
REG. PRICE \$5.99

SAVE 66%
\$1.99

Item 46807 shown

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AUTO-DARKENING WELDING HELMET WITH BLUE FLAME DESIGN
LOT NO. 91214
REG. PRICE \$79.99

SAVE 50%
\$39.99

Item 91214 shown

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2.5 HP, 21 GALLON, 125 PSI VERTICAL AIR COMPRESSOR CENTRALPNEUMATIC
LOT NO. 67847/69091/61454
REG. PRICE \$219.99

SAVE \$70
\$149.99

Item 67847 shown

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4 PIECE 1" x 15 FT. RATCHETING TIE DOWN SET
LOT NO. 90984/60405
REG. PRICE \$7.99

SAVE 52%
\$3.79

Item 90984 shown

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2000 LB. ELECTRIC WINCH WITH REMOTE CONTROL AND AUTOMATIC BRAKE
BADLAND
LOT NO. 68146/61258/61297
REG. PRICE \$99.99

SAVE \$50
\$49.99

Item 68146 shown

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4-1/2" ANGLE GRINDER
drillmaster
LOT NO. 95578/69645/60625
REG. PRICE \$19.99

SAVE 50%
\$9.99

Item 95578 shown

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WIRELESS DRIVEWAY ALERT SYSTEM
Bunker Hill Security
LOT NO. 93068/69590
REG. PRICE \$29.99

SAVE 56%
\$12.99

Item 93068 shown

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1.5 CUBIC FT. ELECTRONIC DIGITAL SAFE
LOT NO. 91006
REG. PRICE \$149.99

SAVE \$50
\$99.99

Item 91006 shown

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RECIPROCATING SAW WITH ROTATING HANDLE
CHICAGO ELECTRIC POWER TOOLS
LOT NO. 65570
REG. PRICE \$39.99

SAVE 50%
\$19.99

Item 65570 shown

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US*GENERAL 580 LB. CAPACITY FOUR DRAWER TOOL CART
LOT NO. 95659
REG. PRICE \$229.99

SAVE \$130
\$99.99

Item 95659 shown

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MOVER'S DOLLY
HaulMaster
LOT NO. 93888/60497
REG. PRICE \$14.99

1000 LB. CAPACITY
Item 93888 shown

SAVE 46%
\$7.99

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SUPER-WIDE TRI-FOLD LOADING RAMP
HaulMaster
LOT NO. 90018/69595/60334
REG. PRICE \$144.99

1500 LB. CAPACITY
Item 90018 shown

SAVE \$65
\$79.99

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MECHANIC'S GLOVES
LOT NO. 93640/60447
REG. PRICE \$7.99

YOUR CHOICE!
\$3.59

Item 93640 shown

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TORQUE WRENCHES
PITTSBURGH PRO
LOT NO. 239
REG. PRICE \$34.99

SAVE 71%
\$9.99

Item 239 shown

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7 PIECE RATCHETING COMBINATION WRENCH SETS
PITTSBURGH PRO
LOT NO. 96654/60127/61276
REG. PRICE \$39.99

SAVE 55%
\$17.99

Item 96654 shown

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drillmaster LOT NO. 5889 29 PIECE TITANIUM NITRIDE COATED DRILL BIT SET
REG. PRICE \$24.99

SAVE 60%
\$9.99

Item 5889 shown

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Low Profile PITTSBURGH RAPID PUMP® 2.5 TON HEAVY DUTY STEEL FLOOR JACK
LOT NO. 68049/60688/61282/61253
REG. PRICE \$139.99

WEIGHS 77 LBS.
Item 68049 shown

SAVE \$70
\$69.99

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CENTRALPNEUMATIC 17 PIECE AIR TOOL ACCESSORY KIT
LOT NO. 68236/61449
REG. PRICE \$9.99

SAVE 50%
\$4.99

Item 68236 shown

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16 OZ. HAMMERS WITH FIBERGLASS HANDLE
PITTSBURGH CLAW
LOT NO. 47872/69006/60715/60714
REG. PRICE \$7.99

YOUR CHOICE!
\$2.99

Item 47872 shown

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PORTABLE GARAGE
LOT NO. 69039/68217/60727
REG. PRICE \$299.99

SAVE \$125
\$174.99

Item 69039 shown

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18 VOLT CORDLESS 3/8" DRILL/DRIVER AND FLASHLIGHT KIT
drillmaster
LOT NO. 68287/69652
REG. PRICE \$44.99

SAVE 55%
\$19.99

Item 68287 shown

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60" WORKBENCH WITH FOUR DRAWERS
WINDSOR DESIGN
LOT NO. 93454/69054/61446
REG. PRICE \$229.99

SAVE \$90
\$139.99

Item 93454 shown

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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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Per Household
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Entry Deadline: MAY 31, 2013



Deadlines and family drama must have a very close relationship.

Just visited my mom again on what seems to be a

monthly trip to the emergency room. The matriarch of our family is goin' to war with her old age. A little clot, a little

aneurism and a little heart disease all seem a bit too aggressive now on an 89 year-old body that had eight kids and worked the family farm her whole life.

Afterall, what's a little aneurism after making and unloading six wagons of hay on a 90 degree day? This evening I called her hospital room and there was no answer. She was just down the hall with one of the nurses, but it was the one of the first times that I can remember that I called my mother and she didn't answer the phone. But the good news -after a few weeks of therapy, she may be able to get back home again!

But through crisis and calamity, life goes on and smiles can prevail. How lucky we have all been to have loved and been loved by the indomitable spirits of our Mothers! The best gift is always just the time you spend with her. Grab a notebook and ask her for a few good stories from her lifetime that you can write down and remember always.

On a lighter note, a few weekends ago Tom and I were taking a very windy walk down Chicago's Michigan Avenue with friends and he leaned in and whispered 'You look particularly cute today!' Really??! He meant it! Who cares that I'm not 21 anymore...my husband thinks I'm CUTE!

That little spurt of joy those simple words brought to me is how spring can feel as well. The first breeze that smells like summer sunshine... the handful of daffodils on the kitchen table... fresh sheets on the clothes line... the sound of earthworms working their magic in the garden at night... and that first scream of dismay when you see your winter legs slip into shorts for the first time (but who cares...we're still cute)!

Our spring issue welcomes in those transitional seasons. No matter the hardships that come our way or the joys that slip unnoticed into our days - life is good, the sun is warm and attitude is always a choice! Do you plant a garden? Feed the neighborhood birds and squirrels? Chat with neighbors at the mailbox? Or just quietly enjoy the fresh scents and colors?

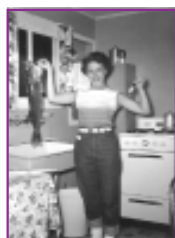
New seasons bring in new experiences. Spring on the farm was always full of mud puddles, sloppy shoes and newly planted seeds of anticipation.

Embrace. Enjoy. Plant your seeds.

And always remember to...

Celebrate Life!

Sandy and Tom Draelos



1950s

Jeanne Draelos
(Tom's mom) and
Helen Hill (my mom)



Raising generations who believe entitlement is the way of life

By Hellen Chen, Marriage and Family Expert

A survey released last year called the American Freshman Survey, which has accumulated data for the past 47 years from 9 million young adults, revealed that college students are more likely than ever to call themselves gifted and having the drive to succeed, even though their test scores in key skills and time spent studying are decreasing.

For example, students are much more likely to say they have above average writing abilities yet independent test scores show that their writing abilities are far less than those of their counterparts from the 1960s.

Many experts have weighed in on this, citing issues about the younger generation having a false sense of self-esteem (not based on actual produced work), having easy access to credit, easy rewards and mainly the influence of parents who give excessively.

In an article written by Kate Rourke, a student from Franklin Pierce University in New Hampshire, she said, "...in the 1980s, with a growing sense of urgency to provide the next generation with an "easier life" ...parents have instead instilled in their children the idea that "entitlement" should have a positive connotation, and that any public assistance programs should be favored and supported, and that "labor" is no longer a term to take pride in, but to reject at all costs."

The sense of entitlement is not just found in Generation Y or any particular generation but is rampant in families that have somehow instilled in their children the concept of 'you do not have to produce something valuable in order to receive.'

Take the example of Suzanne — a 40-year-old executive who was raised in a family which had paid for all her education until college and beyond. She had her own car to drive when she turned 18 and her family would stand by if she needed any financial assistance. She has never known

The Entitlement Generation continued on page 22

It's gardening season, so put down the smart phones and enjoy some peace, harmony and sweat equity!

Green, sustainable, environmentally conscious, beautiful, and year-round enjoyment seem to be the trends for homeowners' outdoor living spaces. Whether planting native shrubs, natural fertilizing of lawns, or cultivating a rain garden, there are many options to choose from. And because outdoor space is meant to be enjoyed, landscapers continue to get requests for incorporating lighting, firepits, water features, and a cozy atmosphere around the family patio.

"The horticulture landscape has always been about being green, which is what we do," said Bill Wandsnider, RLA, CLP, owner of Wandsnider Landscape Design & Construction, Menomonee Falls. "I think that in general there is an increase in environmental consciousness. Concerns about the environment we live in tends to focus our thinking about what we can do on our own individual scale, such as buy a shade tree or do a planting in the yard that gives off oxygen, provides food and shelter for wildlife, and at the same time, helps prevent runoff and erosion to keep from polluting and flooding our streets."

A Natural Fertilizer and Meadowland Grass

Before there was fertilizer, there was clover. Until after World War II, White Dutch clover was widely accepted as part of a lawnscapes; however when herbicides were developed, they not only killed weeds, but clover too.

"Years ago, if you observed a park during a draught, it was green because of the clover in the grass



Garden Season continued on page 18

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SOME OF OUR FAVORITE ARTISTS FROM THE
60S ARE REVISING THEIR LYRICS...**

Bobby Darin —
Splish, Splash, I Was Havin' A Flash

Herman's Hermits —
Mrs. Brown, You've Got a Lovely Walker

Ringo Starr —
I Get By With A Little Help From Depends

The Bee Gees —
How Can You Mend A Broken Hip?

Roberta Flack —
The First Time Ever I Forgot Your Face

Johnny Nash —
I Can't See Clearly Now

Paul Simon —
Fifty Ways To Lose Your Liver

The Commodores —
Once, Twice, Three Times To The Bathroom

Procol Harum —
A Whiter Shade Of Hair

Leo Sayer —
You Make Me Feel Like Napping

The Temptations —
Papa's Got A Kidney Stone

Abba —
Denture Queen

Helen Reddy —
I Am Woman; Hear Me Snore

Leslie Gore —
It's My Procedure, and I'll Cry If I Want To

Willie Nelson —
On the Commode Again

~Anonymous email



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SAT, MAY 18
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Serving Food: Tues-Fri: 11am-2pm & 4pm-9pm / Sat: 12-4pm

MAY HIGHLIGHTS

AROUND TOWN

A collection of local events

Mother Daughter Afternoon Tea

Saturday, May 11, 11:30am
\$25 per person includes Afternoon Tea service, a free gift, shopping coupon, and prize drawings. Take some time out of your busy day to enjoy the company of that special someone in your life. Sisters and friends alike

Whirled Fest: A Global Dancing, Dining and Shopping Experience

Saturday, May 11
Cedarburg Cultural Center
Immerse yourself in a day full of dance, food and culture from around the globe. Costumed dancers representing a variety of countries will thrill you! Cuisine from nations both familiar and intriguing will tempt you!

Mother's Day Brunch at Old World Wisconsin

May 12
Call for seating
Make mom's gift a morning spent together: relax over our tasty brunch buffet, then stroll through our heirloom gardens and farmsteads. All moms receive free museum admission today.

Sip, Shop & Stroll - Ladies Night in Cedarburg

Thursday, May 16
Over 70 downtown Cedarburg businesses will open their doors to ladies for the 4th annual special night of pampering, shopping and partying.

Paul McCartney and the Wings RockShow at IPic

May 16 - 19
Bayshore Town Center
Join us on May 16th at 8pm and May 19th (matinee) for our concert show Paul McCartney and Wings Rockshow! Reserve your tickets at ipic.com or visit us at the Bayshore Town Center!

Delafield Spring Art Walk

Friday, May 17
Delafield welcomes visitors to spend the day in our beautiful City, and enjoy a variety of artisans and musicians who will be located in the downtown district. Stroll the area with the entire family!

Jason Bishop: Believing is Seeing

Friday, May 17
South Milwaukee Performing Arts Center
As America's Hottest Illusionist, Jason Bishop might have a person passing through his body one moment or make goldfish appear from nowhere the next. Featuring exclusive large illusions and award winning slight of hand

Nostalgia Dinner Show

Friday, May 17
Tripoli Shrine Center
Enjoy a Nostalgia Dinner and a tribute to the past with comedian Randy Riggle. 'Nostalgia' takes you down memory lane with your '57 Chevy as we remember the times and people who change our lives. You'll be taken back...

Waukesha County Museum Open House!

Saturday, May 18
Waukesha County Museum
In honor of historic preservation month, the Waukesha County Museum will be offering a free open house on May 18th! In addition to free general admission for everyone, the museum will have several activities and tours.

Film- A Farewell To Arms (1932)

Based on the novel by Ernest Hemingway and starring Gary Cooper. In WWI Italy, an American ambulance driver falls in love with a British nurse. After being parted, he is wounded and finds himself in her hospital...
Wednesday, May 29
Chudnow Museum, 6pm

2013 Bead & Button Show

May 31 - June 10
Delta Center
Attend the largest consumer bead and jewelry show in world held annually in Milwaukee. Jewelry enthusiasts from all over the world attend to learn and shop at the incredible Bead & Jewelry Market-place.

Spring Motorcoach Trip to Madison

Saturday, June 1
Waukesha County Museum
Let's celebrate homegrown flowers and food with a trip to Madison! Enjoy the ride in a deluxe motorcoach bus that departs from the Waukesha County Museum at 8am. Our first stop will be at the Dane County Farmers Market ...

Spring on Brady - 2nd Annual Art Walk

Saturday, June 1
Shops on Brady Street
Come on down to Brady Street to celebrate Spring as we bring you our 2nd Annual Art Walk with our friends from Art Milwaukee. Also shop amazing sidewalk sales along with spectacular dining and drink deals.

Find more events at visitmilwaukee.org

"Age doesn't matter, unless you're a cheese." —Billie Burke

"An old-timer is someone who can remember when a naughty child was taken to the woodshed instead of to a psychiatrist." —David Greenberg



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Things I've Learned From My Children

1. A king size waterbed holds enough water to fill a 2000 sq. foot house 4 inches deep.
2. If you spray hair spray on dust bunnies and run over them with roller blades, they can ignite.
3. A 3-year-old's voice is louder than 200 adults in a crowded restaurant.
4. If you hook a dog leash over a ceiling fan, the motor is not strong enough to rotate a 42 pound boy wearing Batman underwear and a superman cape. It is strong enough, however, if tied to a paint can, to spread paint on all four walls of a 20 by 20 foot room.
5. You should not throw baseballs up when the ceiling fan is on. When using the ceiling fan as a bat, you have to throw the ball up a few times before you get a hit. A ceiling fan can hit a baseball a long way.
6. The glass in windows (even double pane) doesn't stop a baseball hit by a ceiling fan.
7. When you hear the toilet flush and the words "Uh-oh," it's too late.
8. Brake fluid mixed with Clorox makes smoke, and lots of it.
9. A six-year-old can start a fire with a flint rock even though a 36-year-old man says they can only do it in the movies.
10. Certain Legos will pass through the digestive tract of a four-year-old.
11. Play Dough and Microwave should never be used in the same sentence.
12. Super glue is forever.
13. No matter how much Jell-O you put in a swimming pool you still can't walk on water.
14. Pool filters do not like Jell-O.
15. VCR's do not eject PB&J sandwiches even though TV commercials show they do.
16. Garbage bags do not make good parachutes.
17. Marbles in gas tanks make lots of noise when driving.
18. You probably do not want to know what that odor is.
19. Always look in the oven before you turn it on. Toys do not like ovens.
20. The fire department in Austin, TX has a 5-minute response time.
21. Spin cycle on the washing machine does not make earthworms dizzy.
22. It will however make cats dizzy.
23. Cats throw up twice their body weight when dizzy.
24. The mind of a six-year-old is wonderful.

What My Mother Taught Me About...

1. **My Mother taught me about ANTICIPATION...**
"Just wait until your father gets home."
2. **My Mother taught me about RECEIVING...**
"You are going to get it when we get home!"
3. **My Mother taught me to MEET A CHALLENGE...**
"What were you thinking? Answer me when I talk to you! Don't talk back to me!"
4. **My Mother taught me LOGIC...**
"If you fall out off that swing and break your neck, you're not going to the store with me."
5. **My Mother taught me MEDICAL SCIENCE...**
"If you don't stop crossing your eyes, they are going to freeze that way."
6. **My Mother taught me to THINK AHEAD...**
"If you don't pass your spelling test, you'll never get a good job."
7. **My Mother taught me HUMOR...**
"When that lawn mower cuts off your toes, don't come running to me."
8. **My Mother taught me how to BECOME AN ADULT...**
"If you don't eat your vegetables, you'll never grow up."
9. **My Mother taught me about GENETICS...**
"You're just like your father."
10. **My Mother taught me about my ROOTS...**
"Do you think you were born in a barn?"
11. **My Mother taught me about WISDOM OF AGE...**
"When you get to be my age, you will understand."
12. **My Mother taught me about JUSTICE...**
"One day you'll have kids, and I hope they turn out just like you....Then you'll see what it's like!"

~anonymous emails



Downtown's summer trolleys ring again beginning May 23

Downtown Milwaukee's trolley service, presented by VISIT Milwaukee, will roll out Thurs., May 23. Operated by Transit Express, service will run Thurs. – Sat., 11 a.m. to 9 p.m., May 23 through August 31. One complete loop is 40 minutes. Two trolleys will service the "Hop 'n Shop, Wine 'n Dine" route to offer 20-minute headways at designated stops. Rides are \$1 per person, round trip.

"This will be one of the busiest summers Milwaukee has seen in decades," said Beth Weirick, executive director of Milwaukee Downtown, BID #21. "The Milwaukee Trolley Loop is designed to give our guests a comfortable and relaxing visitor experience."

Attractions along the Milwaukee Trolley Loop route include the Milwaukee Public Market, Delta Center, Milwaukee Public Museum, Jazz in the Park, East Town Market, KidZ Days, Milwaukee Art Museum, Discovery World at Pier Wisconsin, Betty Brinn Children's Museum, boat cruises and the theater and hotel districts. The route also encompasses downtown's many restaurants, shops, spas and salons, making it ideal for a girlfriend's escape.

For route and schedule information, visit www.milwaukee-downtown.com or call 414.562.RIDE.

Garden revitalization series with Melinda Myers to kick off on May 15



Series Designed to Help Wisconsin Gardeners Revive Landscapes in the Aftermath of Extreme Weather

Gardening expert Melinda Myers will present a much-needed "Garden Revitalization" series at Boerner Botanical Gardens this growing season. After the heat and drought of 2012 and this year's cold rainy spring that has left many landscapes and gardeners stressed, this series, hosted by the Friends of Boerner Botanical Gardens, is sure to revive gardeners' spirits and give people lots of ideas

for revitalizing their landscapes. The series begins on May 15 and runs through October with themes of Spring Renewal, Sizzling Summer Beauties, and Fall Finale. Explained Myers, "We'll showcase possible plant replacements, stress tolerant low maintenance plants, and plant combinations to give landscapes a seasonal facelift after the extreme conditions we've faced over the past year."

For more information or to register call 414-525-5659. Class size is limited. Visit www.MelindaMyers.com or www.BoernerBotanicalGardens.org

Unique Travel Company Literally Changes Lives with Every Trip



Ged Caddick launched his ecotour company nine years ago with a dumbfounding mission – to give his profits away! With a Masters Degree in Wildlife Ecology from the University of Florida, Ged has always been fueled by his passion for making a difference. After successfully working in wildlife conservation, he launched Terra Incognita Ecotours, a Florida-based travel company with a simple mission – to give back.

Nine years later, Ged has donated more than \$130,000 to charities in more than 7 countries, literally changing lives each and every time he gets on an airplane. It's clear, Terra Incognita Ecotours isn't your average travel company.

"The business model I created for Terra Incognita isn't based on profits, like most businesses are. We measure success by how much we're able to give away – the more the better," says Ged.

So how does he do it? Every ecotour gives back to the communities that so graciously host them for a day, a week or even a month. With destinations like Belize, Borneo, Brazil, China, India, Kenya, Rwanda, Madagascar and Tanzania, Ged's ecotours attract travelers who want to visit the most exotic parts of the globe with an expert guide to show them the way. "My clients want an incredible experience, but they are thoughtful and responsible," says Ged. A percentage of every person's tour goes directly and immediately back to a conservation partner in the areas they visit.

Ged doesn't just donate a check at the end of each year. He takes all of his travelers right to the organization to which they are contributing. In Rwanda, his tours visit the Gorilla Doctors (www.gorilladoctors.org), a non-profit group of veterinarians responsible for keeping the highly endangered Mountain Gorilla population healthy. They



Cabin, Lankayan Islands, Borneo



Third jaguar sighting on Three Brothers River, Pantanal, Brazil

Unique Travel Company continued on page 16

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- World War I Encampment Weekend: July 13-14

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FIRST CLASS - Saturday, May 11 at 11:00 am & 1:00 pm
55-min. ride. Drinks & hors d'oeuvres included. \$40.00/person

DINNER TRAIN - Saturday, May 11 at 6:30 pm
2.5-3 hour ride. Catered multi-course dinner and beverages. \$85.00/person

BRUNCH TRAIN: Sunday, May 12 at 10:30 am & 12:45 pm
1.5 hour ride. Catered brunch and beverages. \$50.00/person
Reservations required for dining services. Standard coach car rides also offered.



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WHY CAN'T I LOSE WEIGHT?



By Eduardo Castro, MD

You likely have **Fat Loss Resistance Syndrome (FLRS)**. FLRS is the result of triggering survival mechanisms that allowed man to live through lengthy periods of searching for food, back in time when a next meal was not a certainty. These survival mechanisms can be inappropriately triggered today in our world of plenty, and the result is FLRS. It usually has three underlying factors that can be corrected: 1) Disruption of the hormones that regulate fat storage and energy utilization; 2) Excessive inflammation and 3) Unhealthy genetic expression.

Are you among the growing number of distressed people who do not lose weight when they diet earnestly? Or you may lose just a few pounds, nowhere near the amount you expected to lose. And easy weight gain after dieting is common, even when your diet is good.

WHY CAN'T I LOSE WEIGHT!!??

Hormones

We have in our genetic blueprint an exquisite ability to assess and regulate precisely how much energy we store. We do not store protein and we store enough sugar for only a burst of activity. But we adapted to store enough fat to fuel the hunt for food for weeks.

As energy stores begin to deplete, it activates a cascade of hormonal changes that preserve fat by both decreasing metabolic rate and by making more fat whenever possible. Hormones can even direct the breakdown of muscle and organ tissues for energy to preserve fat stores.

If this cascade of hormones, meant to save us from starvation, gets triggered when we have more than sufficient fat stores, the picture of FLRS emerges. The first step in correcting FLRS is to regain proper hormone regulation.

The usual suspects are insulin, leptin, thyroid, and cortisol, and adrenalin and estrogen can also play a role. Typically, the following must be addressed to overcome FLRS.

- * Insulin resistance
- * Leptin resistance
- * Low thyroid functioning even with normal blood testing
- * Elevated cortisol levels
- * Adrenalin resistance
- * Excessive estrogen activity

By the way, although the causes of FLRS can get complicated, the solutions are straightforward. Plus, the causes of FLRS are interrelated so working on one often has a favorable effect on the others.

Inflammation

Inflammation is an important part of healthy immune functioning. It is a defense against invading microorganisms

and impedes the spread of infection, cleans up cellular debris and dead cells, and promotes healing. But like a nice bonfire getting out of control, excessive inflammation damages. Excessive inflammation is not only present in FLRS, it is the hallmark of Alzheimer's disease, autism, arthritis, auto-immune disease, severe allergies, asthma and cancer.

Excessive inflammation results from poor diets and from toxic substances. But in this world dominated by multinational corporations whose only concern is the bottom line, clean, high quality food is expensive and difficult to find, and avoidance of toxic substances is impossible. This means if you have FLRS, you are going to have to work harder than most people to eat well and to minimize your toxic exposures. And some will need to work at detoxification as well.

WHY CAN'T I LOSE WEIGHT continued on page 14



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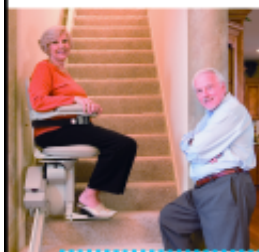
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FAIR TRADE

In Milwaukee & Around The World



When two speakers from a fair trade banana farm in Colombia came through Milwaukee last fall, we heard how the workers were paid better than nearby plantations, how the owners were committed to environmental sustainability, and

how the fair trade premium went for college scholarships for employees' children and decent housing.

Sure, Milwaukeeans who buy such bananas at places like Outpost Natural Foods Co-op pay a few pennies more per pound for bananas but, thanks to an international certifier, socially conscious consumers can know that those extra pennies will go to some of the poorest people in poor countries.

The fair trade social movement has blossomed here and worldwide over the last decade. Some 30 Milwaukee businesses — that sell at least one kind of fair trade product work — together to promote the ethical purchasing of certain foods, clothes and handcrafts. A few local companies have become quite large, such as the Alterra and Stone Creek coffee shops, Rishi Tea and Omanhene chocolate.

The world fair trade system supports 1.2 million farmers and their families in 70 countries. Many of these crops don't grow in the U.S., such as coffee, bananas, chocolate, sugar and an

increasing number of other certified products. Because this system gives preference to cooperatives, buying their produce can improve an entire community's wellbeing. And you can be sure that no slave labor or child exploitation was involved. [These practices are rampant in the non-fair-trade chocolate plantations of Africa.]

For shoppers seeking to avoid sweatshop clothing, the fair trade system offers alternatives. Beautiful garments from places like Guatemala and India are sold at shops in Milwaukee. Clothing and other handcrafts are certified by the Fair Trade Federation and sold at member shops such as Four Corners of the World, 5401 W. Vliet Stree, Milwaukee. T-shirts are available from places like Nicaragua and the Dominican Republic, made in co-ops or unionized factories.

Fair traders in Milwaukee consider the Wigwam sock factory in Sheboygan as a shining example of a company that refused to send work to foreign sweatshops, instead keeping the manufacturing here with a union, good wages and benefits, and strong environmental practices. I wear their socks almost every day.

Fair prices or wages to producers, freedom of asso-

FAIR TRADE continued on page 20

Milwaukee offers many opportunities for fair trade purchasing and opposing unfair trade treaties. But it's really up to you.



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Can we avoid known environmental triggers that cause cancer?

Cancer remains the scourge of the American health care system, given that four out of every 10 of us will be diagnosed with one form or another during out lifetime. Some of us are genetically predisposed but there is much we can do to avoid exposure to carcinogens in our environment.

According to the Environmental Working Group (EWG), a non-profit working to protect public health and the environment, a key first step in warding off cancer is lifestyle change "stop smoking, reduce drinking, lose weight, exercise and eat right." The American Cancer Society reports that smoking and poor nutrition each account for about one-third of the 575,000 U.S. cancer deaths each year.

But smoking and obesity are obvious and other cancer triggers aren't so easily pinpointed. In 2010 the President's Cancer Panel reported that environmental toxins play a significant and under-recognized role in many cancers, causing "grievous harm" to untold numbers of Americans. And EWG reports that U.S. children are born "pre-polluted" with up to 200 carcinogenic substances already in their bloodstreams.

Given this shocking fact, it may seem futile to try to reduce our bodies' chemical burden, but it could be a matter of life and death. EWG lists several ways anyone can cut their cancer risk. First up is to filter our tap water, which can include arsenic, chromium and harmful chemicals. Simple carbon filters or pitchers can reduce contaminants, while more costly reverse osmosis filters can filter out arsenic or chromium.

The foods we choose also play a role in whether or not we get cancer. Eating lots of fruits and vegetables is healthy, but not if they are laden with pesticides. Going organic when possible is the best way to reduce pesticide exposure. And when organic foods aren't available, stick with produce least likely to contain pesticides (check out EWG's "Clean 15" list of conventional crops containing little if any pesticide residue). EWG also suggests cutting down on high-fat meats

and dairy products: "Long-lasting cancer-causing pollutants like dioxins and PCBs accumulate in the food chain and concentrate in animal fat."

Eliminating stain- and grease-proofing chemicals (Teflon, Scotchgard, etc.) is another way to cut cancer risks. "To avoid them," says EWG, "skip greasy packaged foods and say no to optional stain treatments in the home." And steer clear of BPA, a synthetic estrogen found in some plastic water bottles, canned infant formula and canned foods. "To avoid it, eat fewer canned foods, breast feed your baby or use powdered formula, and choose water bottles free of BPA," reports EWG. Personal care products and cosmetics can also contain carcinogens. EWG's "Skin Deep" cosmetics database flags particularly worrisome products and green-lights others that are healthy.

Another cancer prevention tip is to seal wooden outdoor decks and playsets—those made before 2005 likely contain lumber "pressure-treated" with carcinogenic arsenic in order to stave off insect infestations. Of course, avoiding too much sun exposure—and wearing high-SPF sunscreen—when using those decks and playsets is another important way to hedge one's bets against cancer.

EarthTalk® is written and edited by Roddy Scheer and Doug Moss and is a registered trademark of E - The Environmental Magazine (www.emagazine.com). Send questions to: earthtalk@emagazine.com. Subscribe: www.emagazine.com/subscribe. Free Trial Issue: www.emagazine.com/trial.

Earth Talk

From the editors of
E - The Environmental Magazine



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What is a Reverse Mortgage?

For many seniors the equity in their home is their largest single asset. A reverse mortgage is a risk-free way of tapping into home equity without creating monthly mortgage payments and without requiring the money to be paid back, as long as the home is their primary residence and they keep applicable property taxes, homeowner's insurance and HOA dues current. Instead of making payments the cash flow is reversed and the senior may be able to receive payments. Thus the title "reverse mortgage".

A reverse mortgage is a loan against the equity in one's home that provides cash advances. The interest accrues against the value of the home. If one chooses to pay any portion of the interest, it may be deductible against income, as would any mortgage interest.

Borrowers must be at least 62, own and live in, as a primary residence, a home that meets FHA standards for

What is a Reverse Mortgage? continued on page 19

Putting Too Much in Company Stock

Have you invested too much of your 401(k) in company stock? This can happen – and you may not be fully aware of it.

Back when corporations offered traditional pension plans, the federal government watched out for this tendency. In 1974, the Employee Retirement Income Security Act (ERISA) made it illegal for pension plans to invest more than 10% of their assets in company shares. These days, the employee-directed 401(k) is the default workplace retirement plan – but ERISA doesn't limit the amount of 401(k) assets that can be directed into company stock.

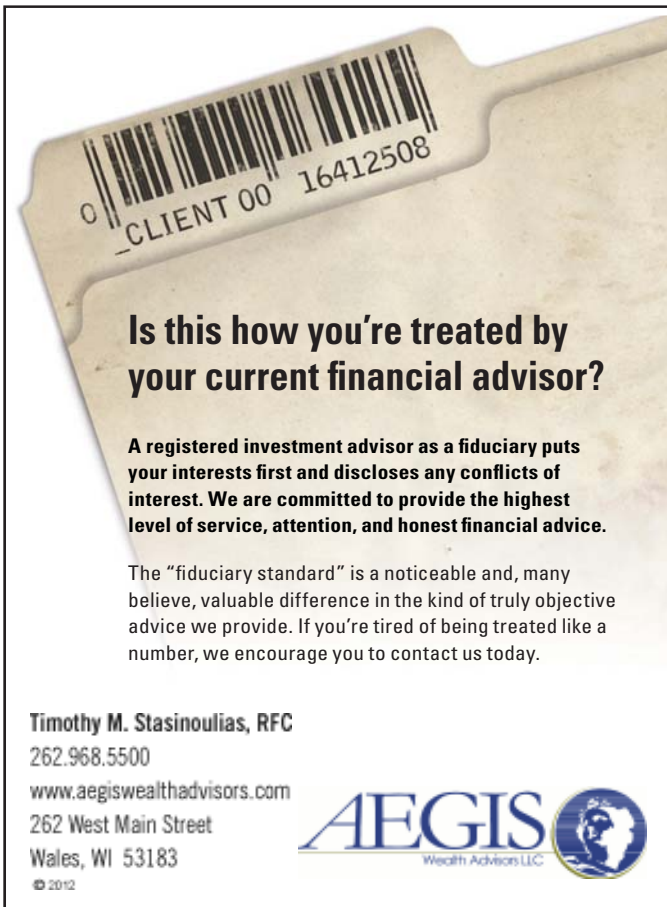
If the stock flops, how big a hit will you take? Pre-retirees with too much of their nest egg in company stock may recognize the risk. The debacles at Enron, Tyco and WorldCom are still fresh in the memory. Even so, recognition may not prompt them to diversify their portfolios.

What factors promote this problem? Psychology plays a role. After years of working for a large company, employees come to believe in its stability – it should continue to do well, it should be around for years to come. (Past success is interpreted as an indicator of future performance.) This optimism may be the biggest reason why 401(k) plan participants overweight their portfolios in company stock.

Employer encouragement – however overt or subtle – is another factor. At the end of 2011, the Employee Benefits Research Institute (EBRI) and the Investment Company Institute (ICI) took a snapshot of 401(k) asset allocations and found that 58% of businesses with 5,000 or more employees offered their workers company shares as a 401(k) investment option. Some corpora-



Putting Too Much in Company Stock continued on page 19



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Gardening with Grandma...

A teenage granddaughter comes downstairs for her date, wearing a see-through blouse and no bra on.



Her grandmother pitched a fit, telling her not to dare go out like that!

The teenager tells her 'Loosen up grams. These are modern times. You gotta let your rose-buds show!' And out she goes.

The next day the teenager comes down stairs, and the grandmother is sitting there with no top on.

The teenager wants to die. She explains to her grandmother she has friends coming over shortly and that appearance is just not appropriate...

The grandmother says, 'Loosen up, sweetie. If you can show off your rose-buds, then I can display my hanging-baskets. Happy gardening!



continued from page 10

WHY CAN'T I LOSE WEIGHT?

An additional problem with inflammation and FLRS is that there is a vicious cycle present: excess fat increases inflammation and inflammation promotes the hormone disruptions that lead to obesity. It is well worth the efforts to eating healthy and reducing toxic load to break the cycle.

Genetic Expression

The notion that our genes largely determine our fate has been substantially modified. It has become clear that genes can be active or inactive and that various combinations of active and inactive genes can result in markedly different outcomes.

The field of science that studies what affects gene expression is epigenetics. To our great advantage epigenetics research indicates that there are several factors within our control that significantly affect our gene expression. Since FLRS becomes established via unhealthy gene expression, take particular note of these:

* Diet – eating the foods we are genetically adapted to turns on healthy gene expression; * Bowel health – microbes that inhabit our bowels influence weight, energy levels, sleep patterns, emotional regulation; * Toxic burden – avoidance and improved detoxification; * Vitamin D level (specifically, the 25-OH Vitamin D level) – Vitamin D affects at least 20% of our gene expression and should be optimized to a blood level of 60-80 ng/ml; * Physical activity; * Beliefs – not just being optimistic or hopeful but choosing to conduct yourself (thoughts and actions) as though your chosen belief is already in the process of becoming reality and having the feelings of profound gratitude (in the case of FLRS, the gratitude, relief, and joy you will experience when you are at a healthy body weight)

So how do you overcome FLRS and become able to lose weight?

- * Eat healthy food, i.e., foods man is genetically adapted to, but do not restrict calories until FLRS is corrected
- * Reduce your exposure to toxic substances
- * Enhance your detoxification processes
- * Avoid foods that cause an inflammatory reaction in your gut
- * Achieve optimal thyroid functioning

There are other considerations that, when addressed, help overcome FLRS:

- * Stress Management – particularly important since FLRS itself is highly stressful physically, emotionally, and psychologically
- * Medications – avoiding those that cause weight gain

Treating FLRS allows people to overcome the array of physiological problems that prevent them from losing weight. By helping people determine what the most likely underlying problems are, they are able to focus their attention and effort on correcting the problems and then they can begin losing weight.

Eduardo Castro, M.D. is the owner and Medical Director for the Mount Rogers Clinic in Troutdale, VA. Dr. Castro is the co-author of two books on neurofeedback with Robert Hill, PhD, *Getting Rid of Ritalin* and *Healing Young Brains*. For more information on his newest book, *When Diets Work: Overcoming Fat Loss Resistance* please visit: www.whendietswork.com



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The idea of a happy and meaningful life has become unnecessarily complicated in some circles. Happiness has been appropriately cited as a goal in political debates on issues from taxation to the social safety net to marriage equality, but the debate is often confused.

Some people claim that happiness is all in your DNA or bank account.

The truth is that happiness is largely a matter of everyday choices and actions. There are straightforward, well-researched and effective things every one of us can do to create greater happiness in our lives and in the lives of those we care about. The essential elements of a happy life are not mysterious.

One of the first steps we can take is to get past some of the common misperceptions about happiness that can stand in our way.



1 Misconception #1

Happiness is about getting the big things right. It's natural to think that if we were suddenly rich, beautiful and living on the beach somewhere, we'd be happy. But that type of good fortune turns out to have a surprisingly small impact on happiness. The happiest people are most often not those in the most enviable circumstances, but those who cultivate positive emotional outlooks and actions. So how can we do it? Take concrete steps to practice optimism, gratitude, kindness and self-compassion in your everyday life. The cumulative effect of those everyday choices can have a tremendous impact on your life.

2 Misconception #2

Happy people suppress negative emotions. Happy people actually experience sadness, grief,

worry and other so-called negative emotions nearly as frequently as unhappy people do. The difference is what happens when those feelings occur. Happier people are generally able to experience negative feelings without losing hope for the future. They give themselves permission to feel sad, angry, or lonely, but they remain confident that things will get better. As a result, their sadness progresses into hope and action rather than regressing into anxiety and despair.

3 Misconception #3

Pursuing happiness is self-centered. The strongest of all conclusions drawn by researchers into emotional well-being is that our happiness is determined more by our relationships with other people than by any other single factor. The happiest people build their lives around good, trusting relationships. If other priorities are getting in

the way of your relationships take steps to shift the balance back to where it will really make a difference."

4 Misconception #4

I'll be happy when I achieve my goals. Have you ever noticed that when someone wins the Super Bowl or an Academy Award, or when you achieve a long-sought ambition, that wonderful sense of accomplishment and happiness seems to fade faster than you'd expect? "That's just the way our brains work. Committed goal pursuit is one of the keys to a happy life, but most of the happiness we get from striving for goals comes while we're making progress toward them, not after we achieve them. That's why it's so important that we choose goals that are in synch with what we love and that we make a conscious effort to enjoy them along the way.

Lynda Wallace is a certified positive psychology coach. She is author of the #1 Amazon Self-Help Best Seller "A Short Course in Happiness: Practical Steps to a Happier Life." More information is available at her website: www.lyndawallace.com.

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Unique Travel Company Gives Back

continued on page 9



also visit the genocide museum to learn about the country's past, giving his guests a glimpse of the enormous and seemingly insurmountable obstacles Rwandans have overcome in just 20 years.

"I was humbled by the experiences on my Rwandan adventure," says Susannah Smith, a recent ecotour traveler. "Not only did Ged show us wild gorillas, but he introduced us to Rwandans – people who have experienced unimaginable tragedy, but remain welcoming, warm and overwhelmingly friendly. I got more out of the trip than I ever could have imagined!"

Ged's guiding principles are to minimize impact and to build and foster environmental and cultural awareness and respect. He provides positive experiences for both visitors and hosts.

"The Mountain Gorilla hikes could be difficult," explains Susannah. "But since we only carried a day pack, we felt like we could carry our own packs. Ged explained that he had hired porters to carry our packs – not because we needed the help, but to support the local economy. In a country where most families survive on only \$2 per day, being a porter is a lucrative career. When we heard other travellers opting not to hire a porter, we told them what Ged had explained to us, and they hired a porter right away. It's the small things that make a big difference."

"The inspiring people in each of the incredible countries we visit need the money more than I do. They've faced hardships I could never image; yet they are still so warm and welcoming. I can't think of a better way to earn a living."

Ged has led many trips for Lindblad Expeditions, International Expeditions, World Wildlife Fund, National Geographic Society and the American Museum of Natural History, the National Audubon Society and the Smithsonian Institution. He also lived in Belize, Central America for a number of years in the late 1980's and worked in the conservation of endangered species before becoming involved in the expedition travel industry. It is this mix that has helped to shape Terra Incognita Ecotours. Visit www.ecotours.com



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MADE IN AMERICA

THE FIRM OF FLORENCE CERAMICS

By Lynn Rinderle

According to a recent survey conducted by the Consumer Reports National Research Center, 78 percent of Americans would prefer to buy American products. Todd Marx analyzes the survey's findings in a February 2013 article in Consumer Reports. While this is great news for American manufacturers today, the "too little too late" idiom seems to apply. Many of the once popular and prosperous American manufacturers have closed their doors forever, and an industrial resurgence seems less than plausible.

In a series of articles, I will discuss some of the gems in our rich American manufacturing past. The histories of these companies deserve to be remembered and even celebrated despite their demise. Our first look will be at a porcelain manufacturer, Florence Ceramics of Pasadena, California.

Florence Ceramics is an American pottery success story birthed from the pain Florence Ward faced from the sudden loss of her young son. What began as a hobby; a therapeutic pottery experience for her, Florence turned into a manufacturing enterprise; a world-class porcelain factory.

In 1944, Florence moved her pottery equipment from her garage into a factory in Pasadena, California. She probably didn't know she had it in her; to design sketches of people; primarily women, in historical dress, to create her own pottery molds, to produce beautiful, high-quality figurines, employ, train and supervise a staff to hand detail each piece of porcelain produced. Besides birthing the firm, she also created significant improvements and innovations to porcelain firing processes. She developed the technique of applying porcelain soaked lace to molds before firing. Florence is said to have personally inspected every porcelain piece prior to shipping to retail firms, showing her commitment to providing the highest grade porcelain product possible.

The popularity of the products soared. Florence outgrew her factory and built a new, state of the art industrial center to manufacture her porcelain art-ware. Her figurines, dishes, and dinnerware became so popular, so quickly, that before she had her designs patented, foreign companies copied them.

These foreign copies were not given the same attention as Florence's ceramics. The quality and artistry of the hand painted details, the fossilized lace adornments, and 24kt gold trim were not found on the foreign copies. Despite the lack of beauty and quality, these copies were popular; if for no other reason, than the lower cost. Ultimately, Florence Ward closed her firm Florence Ceramics in 1964. She attributed the closing to the foreign copies and competition.

Today it is less common to find Florence Ceramics figurines in antique shops than the foreign copies. While the foreign copies of Florence figurines have little monetary value, the values of Florence Ceramics figurines have increased considerably. Most figurines are generally priced between \$175 to \$900. Rare Florence figurines can cost thousands.

Hopefully, the Consumer Reports research is utilized to encourage a renaissance in American manufacturing. Perhaps today, we are more interested in quality, employing Americans and using our own resources, and enterprises; like Florence Ceramics, will be able to succeed.

Lynn Rinderle is proprietor of Heirloom Online Auctions, LLC. She can be reached at 414-839-4364 or email Lynn@heirloomonlineauctions.com Visit www.heirloomonlineauctions.com for more info.



1) Story Hour Figurine (mother and two children)
\$1250

Story Hour is an example of the innovative processes Florence Ward applied to her figurines. In the bodices of the mother and daughter, you can see how liquid clay applied to .25" wheel lace and refired into the figurines resulted in natural looking lace adornments. Other fine details Florence Ward used to create these life-like figurine included hand-molded embellishments, precisely-rolled clay accents and expertly hand-painted fine details in 24 kt gold glaze.

2) Princess Figurine (wearing a long, green dress)
\$1250

Princess is an example of the incredible engineering employed by Florence Ward in designing her figurines. Note how the breadth and weight of porcelain comprising Princess's upper body is fully supported at the figurine's petite waist. The figurine is also another example of how painstakingly-detailed skills and labor-intensive effort were applied to the products she produced.

3) Victoria Figurine (wearing a cream colored bonnet and blue dress)

Two separate molds were used to create the Victoria figurine. Victoria, leaning a bit forward as she sits on a settee, gives the impression that in a moment, she will rise to greet her suitor. Every aspect of the figurine is finely hand-detailed; from the wrinkles in her skirt to the perfectly-tied bow on her bonnet.

The values were taken from *The Complete Book of Florence Ceramics: A Labor of Love* by Barbara S. Kline, Margaret C. Webrspau and Jerry Kline published in 2002 by Schiffer Publishing.

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and a reduced use of chemicals," said Patrick Devereux, ASLA, and co-owner of Stone Oak Landscapes, Inc., Cudahy. "As part of the green movement we may be getting back to that, with the dwarf or micro clover. It's a very small clover so it's not as noticeable, but it is self-fertilizing and it stays greener with less water."

"Another new product is a grass called low-mow. It grows to eight or nine inches but not any higher and provides a meadow look without being weedy. You don't have to mow it, but you can. A homeowner can do a more traditional lawn closer to the house and the have the outer lawn be a low mow, low grow variety," Devereux said.

Nurture Plants with the Correct Soil

Plants do not grow and become beautiful unless they have the proper growing environment and that is significantly related to the soil. According to Wandsnider, that is an area that is getting more awareness. "If you want plants to grow, develop, and flourish, you've got to provide the proper growing environment for them," he said. He prefers agricultural charcoal, which holds nutrients in the soil and retains moisture. "One of the things we can do as homeowners to address carbon sequestration is to use this organic material and work it into our soil. It was widely used in the 1800s before agricultural fertilizers were introduced. Now it is starting to come back. It's almost like a wonder drug for the soil," he said.

Cultivating Native Plants for Beauty and Wildlife

"We are seeing a continued interest in a lot of perennials," said Devereux. Popular flowering plants include a new variety of dwarf lilac that blooms for a longer period of time and even re-blooms, and the hardy shrub rose, which will begin blooming in late spring and continue even after a couple of frosts.



Native trees such as Golden Glory dogwood and muscledwood, both of which have an interesting bark texture that provides interest for all four seasons. Native prairie plants that work well in an urban setting include cone flowers, rudbeckias, or gayfeather. Corabells are attractive to insects and butterflies and birds are attracted to virburnum, ninebark, and elderberry.

Light, Fire, and Water

One of the joys of having a beautiful landscape is being able to appreciate it from a deck or patio, daytime, nighttime, and even from the inside. "One of the biggest requests are firepits and fireplaces, as well as landscape lighting," Devereux said.

Energy-saving LED lights are becoming the norm when it comes to landscape lighting and timers turn lights on at just the right settings at dusk. "Homeowners want to extend the time they can utilize their outdoor environment and lighting is a part of that," Devereux said. "We light up not only interesting features in the landscape, but interesting architectural features on the house as well. When you light the trees in the backyard, all of a sudden you are extending the depth of your landscape"

Firepits are really popular right now and less expensive than an outdoor fireplace. Firepits or fire rings are not like what you would find at a campground. Instead they are raised about 18 or 20 inches off the ground and can be circular, square or rectangle, and typically constructed out of stone.

Water features also continue their popularity because of the soothing natural sound they provide. Water features can be as elaborate as you have room for, but they can also be as simple as an urn or vase that overflows water. "People would rather hear trickling water than urban noises, such as traffic. A water feature can mask that," Devereux said.

For more information or to receive a free copy of the Milwaukee/NARI Home Improvement Council 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.milwaukee-nari.org.

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Putting Too Much in Company Stock

continued from page 13

tions even match employee 401(k) contributions with stock shares.

Breaking the surveyed 401(k) programs down further, the survey determined that about 6% of plan participants had more than 80% of their 401(k) assets invested in their employer's stock. About 5% of plan participants aged 40-49 had 31-40% of their 401(k) assets invested in company shares; about 6% of plan participants aged 60-69 had 21-30% invested in company stock.

The classic maxim is to avoid putting more than 20% of your retirement plan assets in company stock at any time, especially if that weighting amounts to more than 20% of your overall retirement savings.

What do you do if you're overweighted? First, you want to determine if you are – and you may own more of your employer's stock than you initially think. Employer matches, stock options, and even mutual funds that invest in the company may increase your exposure.

If you do find that you hold too much of it for comfort, it is time to diversify – but make sure you are aware of any restrictions on selling the shares before you take the next step.

Remember the virtues of diversification. As you get older, you have less time to make back portfolio losses, and so there is less wisdom in investing heavily in a single stock. Allocating your retirement assets across different types of investments may help you to "insulate" more of your retirement savings in the event of a downturn or a particularly volatile market. Lessening the amount of company stock in your portfolio has another potential plus: it reduces the correlation between your financial future and the future health of the company.



Timothy M. Stasinoulis is 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. He is also a Registered Financial Consultant (IARFC). Tim is a frequent guest on FOX6 Wake-Up. (www.youtube.com) and was recently named a 2013 Five Star Wealth Manager.

What is a Reverse Mortgage?

continued from page 13



residential properties to qualify for a reverse mortgage.

A reverse mortgage is similar to a conventional mortgage. For example:

- The bank does not own the home but owns a lien on the property just as with any other mortgage
- The senior homeowner continues to hold title to the property as with any other mortgage
- The bank has no recourse to demand payment from any family member if there is not enough equity to cover paying off the loan
- There is no penalty to pay off the mortgage early

The proceeds from a reverse mortgage are available as a lump sum, fixed monthly payments for as long as you live in the property, a line of credit; or a combination of these options. These proceeds can be used for any legal purpose you wish:

- Daily living expenses • Home repairs and improvements • Medical bills and prescription drugs • Pay-off of existing debts • Education or travel • Long-term care and/or long-term care insurance • Financial and estate tax plans • Gifts and trusts • Purchase life insurance • Or any other needs you may have

The amount of reverse mortgage benefit for which you may qualify, will depend on

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Rick Kellow is a Branch Manager for Cherry Creek Mortgage in Wisconsin. Cherry Creek Mortgage is a Mortgage Bank specializing in Residential and Reverse Mortgages. Contact at Rick 262-224-7970 or visit www.cherrycreekwisconsin.com

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FAIR TRADE

continued from page 11

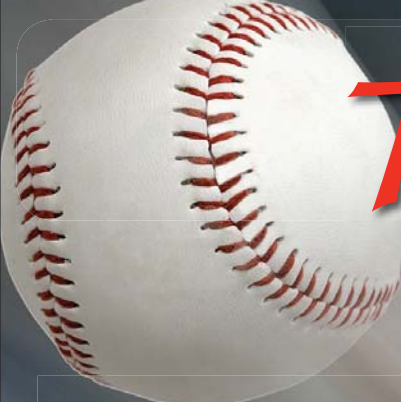
ciation, dignity on the job, environmental sustainability, and alleviating global poverty are important principles of the fair trade movement. In some cases, this movement overlaps with other socially conscious purchasing such as organic and "buy local."

Fair traders try to offer an alternative to sweatshops and so-called free trade policies such as the North American Free Trade Agreement. NAFTA put over one million Mexican farmers out of business and made it easier for companies like Rockwell and Master Lock to move production to Mexico. Such factories don't have unions, livable wages, decent health and safety on the job, or good environmental practices. Wages are often only one percent of the price you pay for jeans or sneakers made in foreign factories.

The free trade treaties also allow foreign corporations to overturn local environmental and other laws. A priest came to Milwaukee in November to talk about the environmental problems of gold mining in El Salvador. A century-old gold mine in the town of San Sebastian has horribly polluted the local river and ground water. A Milwaukee company, the Commerce Group, has owned the mine since the 1960s, but closed it a decade ago. Because of environmental complaints, the Salvadoran government put a moratorium on gold mining. The Commerce Group is using a provision of the Central America Free Trade Agreement to sue the government for \$100 million and the right to reopen the mine.

Fair traders think that communities and governments have the right to protect their environment without outside interference.

Steve Watrous is Chair of the Milwaukee Fair Trade Coalition and has visited several of the places mentioned in the article. Local shops and the group's activities, such as World Fair Trade Day on May 11, can be found at milwaukeefairtradecoalition.org



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Skinny Dipping

An elderly man in Florida had owned a large farm for several years. He had a large pond in the back.

It was properly shaped for swimming, so he fixed it up nice with picnic tables, horseshoe courts, and some orange and lime trees. One evening the old farmer decided to go down to the pond, as he hadn't been there for a while, and look it over. He grabbed a five-gallon bucket to bring back some fruit. As he neared the pond, he heard voices shouting and laughing with glee. As he came closer, he saw it was a bunch of young women skinny-dipping in his pond. He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, "we're not coming out until you leave!" The old man frowned, "I didn't come down here to watch you ladies swim naked or make you get out of the pond naked..." Holding the bucket up he said, "I'm here to feed the alligator."

Attending a wedding for the first time, a little girl whispered to her mother, "Why is the bride dressed in white?"

"Because white is the color of happiness, and today is the happiest day of her life."

The child thought about this for a moment, then said "So why is the groom wearing black?"

"Laughter doesn't require teeth."

—Wil Newton



Stir the Ingredients for a Career Change

Julia McWilliams, by no means a household name, was born in California in 1912 and graduated from Smith College in 1934. Then she moved to New York City, worked as a typist and wrote advertising copy for W. & J. Sloane, then a major home furnishings reseller. By 1942, the United States had entered World War II, and Julia put her career on hold. She wanted to enlist; but both the WACs and the WAVes put limits on the heights of enlistees, and they disqualified a 6-foot-2-inch Julia.

Undaunted, she signed on with the Office of Strategic Services, precursor to the CIA. Toward the war's end, she was posted to China and Ceylon, serving as Chief of the OSS Registry.

So far, then, Julia had worked as a typist, as a copywriter and, depending on one's willingness to romanticize her wartime career, as a secret agent. In Ceylon, she met the man she would marry, Paul Cushing Child.

by Paul Freiberger

As Julia Child our heroine suddenly becomes recognizable. She had changed jobs again, going on to a new career as a TV personality and author of cookbooks.

Julia died in 2004, but her image lives on, and she is remembered today as something of a force of nature. On live-to-videotape TV, she rolled with the punches, a glass of wine in hand and potential disasters – like the chicken that slipped from platter to studio floor – met with cheerful insouciance.

In today's job market, a change in career is not always voluntary, but it has become common. In Julia's day, people were likely to stay in a career for their entire working lives. The average worker today, according to the U.S. Department of Labor, changes careers three times.

While career change may not be rare, it is still something that an interviewer will question. Why are you making this move? What went wrong? Are you changing because you are desperate or driven? Applicants should be well prepared for this line of questioning, bearing some key topics in mind.

Transferable Skills. Take a close look at the requirements of a new job in light of the skills you applied in the past. If specific skills apply, emphasize them by all means,

but remember that general skills are often transferable from job to job. Managerial and organizational skills and effective communication always has a place.

For Julia, typing was the skill she transferred from advertising to espionage. She started her OSS career as a typist of index cards. In time, superiors noticed her intelligence, leading them to assign her to more responsible positions. Even a minor skill can open doors.

Eliminate the Negative. You don't have to paint a picture of the past that's overly rosy, but emphasize the positives of your new career, not the frustrations.

Here lies the secret of Julia's success. When she left the OSS, she and Paul moved to France. She fell in love with French food, studied cooking at Le Cordon Bleu and started teaching cooking in her Paris apartment. Her career change was motivated by the very forces emphasized by career guides: - Find something that you love to do. Find a way to make money doing it.

Choice, Not Compulsion. Here, you may want to acknowledge a negative aspect of a previous job, but tread carefully. When Julia applied to the OSS, she explained that she was leaving her job as a typist because, by that time, she had "typed over 10,000 little white cards," ac-

cording to her personnel file. She was ready for something new. That makes for an easily understood motive.

Be sure to demonstrate familiarity with current industry event, important recent developments and are versed in the forces that are shaping the field. In order to convince an interviewer, however, be prepared to add concrete evidence of your sincerity.

Julia covered this base when she applied to the OSS. At the time, she had a "good reading knowledge" of French, but she let the OSS know that she was taking private French lessons three times a week. Adding that to her resume made her commitment concrete.

Apply the same reasoning to the company itself. You applied because you knew what that company was all about. You knew its strengths and weaknesses. You are here because this is where you want to be, and you expect to make a valuable contribution.

Paul Freiberger is the author of *When Can You Start? How to Ace the Interview and Win the Job* (Career Upshift Productions, 2013). He is also the President of Shimmering Resumes, a career counseling and resume writing company in Northern California. For more information, please visit www.shimmeringresumes.com.

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The Entitlement Generation

continued from page 5

what is hardship in her life.

However, two failed marriages later and fired on her job 5 times, and already turned 40, Suzanne found herself waking up.

With help, she and unraveled a fundamental attitude that was the crux of the problem, "When I was young, I could have and do anything I want. There was no one to say no to me. And the truth is, I did not see anything wrong with getting what I want when I want it - even when I turned 40."

She shared, "I was brought up in a very sheltered family. My parents are constantly cautioning me about how I need to be smart to take what I can take, but do not let others take advantage of me. I realized I have a very unrealistic view of my responsibilities to others - I only know how to criticize another's action to me and never what I did to others."

This sense of entitlement is a great factor in relationship break-up's.

If we raise our children to have a 'you-owe-me' attitude, we are also inevitably increasing the chance for them to have failed marriages in the future. And don't forget, the child's attitude does not change because of getting older. People in their 40's or 50's or 60's will still have issues with this type of attitude.

Finding someone a good match as a matchmaker is only the beginning of some major work ahead for me. Teaching someone how to be a good husband or wife - just as you are teaching someone to fish, not just giving him fishes - is a well-worth endeavor that will do a lot of good for our young adults.

Marriage education has also been injected as a training program into corporations who are also dealing with the problem of staff accountability issues. Responsibility at work and at home are interrelated. You help one area and the other will be improved.

Chen's works in family, marriage and personal developments are featured in over 200 international and national media publications and she is a frequent guest on independent and network radio and TV shows from FOX, CBS, NBC and ABC. More of her works and workshops information could be found on <http://MatchmakeroftheCentury.com>



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How To Make the Perfect Bowl of Pasta



Sauce Expert Reveals Tricks of the Pasta Trade

"It is so much more than just grabbing a jar of generic sauce at the store, boiling some water and mixing it all up in a bowl," said Dave Hirschkop, the namesake of the Dave's Gourmet line of sauces and veteran pasta and sauce aficionado. "There are subtle secrets in every step of the process, from choosing the sauce, boiling the water, and plating the finished meal that can take an everyday dull meal and turn it into a gourmet dining experience."

• **Choosing the Pasta** — If you want a great pasta experience, choose a variety of pasta that receives the sauce and spices well. Thinner more delicate shapes should pair with lighter thinner sauces. Pick pasta made from durum wheat. Slightly rougher pasta or shaped pasta holds the sauce better.

• **Choosing the Sauce** — Good marinara is made primarily from tomatoes, not tomato paste. If your sauce ingredients list paste, water or sugar as the first ingredient, then you need to put the jar down slowly and back away from it. Some sauces make a better base so don't be afraid to doctor it with meat, cheese, or fresh veggies.

• **Boiling the Pasta** - Use plenty of water, add salt to it, and never put dry pasta in the water until it has reached a rolling boil. Stir occasionally and, once the pasta nears the minimum cooking time on the package start tasting it. Take the pasta out when it is little firm. The pasta will continue to cook a little after you take it out.

For an even more flavorful pasta dish take the pasta out of the water a few minutes early and let it finish cooking in the sauce.

• **Plating the Pasta** - When you strain the pasta, do not run water over the pasta unless you are making a cold pasta salad. Make sure to strain really well as nobody likes watery pasta. Place a ladle of sauce at the bottom of your serving bowl before dumping the cooked pasta in. Then, ladle generous amounts of sauce into the bowl, and toss the pasta so the sauce is evenly distributed. Then you can add extra sauce to each plate according to your dinner guests' taste. You might want to garnish each plate with some fresh basil or even parsley. Freshly grated Parmesan or Parmesan Reggiano is a great touch and tasty.

• **Preparing the Bread** - The bread is important, because a good textured bread can be used to soak up the excess sauce on the plate. To make the most of the bread, bake it for 6-8 minutes at 350 degrees. This will make for toasty nooks and crannies that will capture the sauce in your plate without letting the bread go limp or soggy.

Dave's Gourmet (www.davesgourmet.com) is the result of Dave owning and managing a small restaurant near the University of Maryland, which taught him a lot about preparing food and satisfying customers.

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"But grandpa, I really don't like guns. How about you leave me your Rolex watch instead?"

"You lissina me, boy. Somma day you gonna be runna da business, you gonna have a beautiful wife, lotsa money, a big-a home and maybe a couple of bambinos. " "Somma day you gonna come-a home and maybe finda you wife inna bed with another man. " "Whatta you gonna do then? Pointa to you watch and say, 'times up' "?

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Mama's Apron

*Remember making an apron in Home Ec? Remember Home Ec?
Do they still offer "Home Ec" in school?*

The history of mama's apron:

I don't think our kids know what an apron is. The principal use of Grandma's apron was to protect the dress underneath because she only had a few and because it was easier to wash aprons than dresses and aprons required less material.

But along with that, it served as a potholder for removing hot pans from the oven.

It was wonderful for drying children's tears, and on occasion was even used for cleaning out dirty ears.

From the chicken coop, the apron was used for carrying eggs, fussy chicks, and sometimes half-hatched eggs to be finished in the warming oven.

When company came, those aprons were ideal hiding places for shy kids.

And when the weather was cold, Grandma wrapped it around her arms.

Those big old aprons wiped many a perspiring brow, bent over the hot wood stove.



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Chips and kindling wood were brought into the kitchen in that apron.

From the garden it carried all sorts of vegetables. After the peas had been shelled, it carried out the hulls.

In the fall, the apron was used to bring in apples that had fallen from the trees.

When unexpected company drove up the road, it was surprising how much furniture that old apron could dust in a matter of seconds.

When dinner was ready, Grandma walked out onto the porch, waved her apron, and the men folk knew it was time to come in from the fields to dinner.

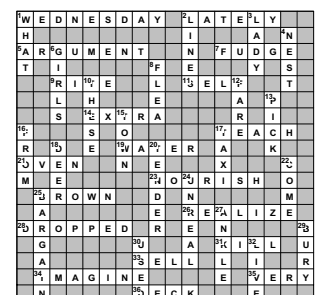
It will be a long time before someone invents something that will replace that 'old-time apron' that served so many purposes.

They would go crazy now trying to figure out how many germs were on that apron.

REMEMBER:

Grandma used to set her hot baked apple pies on the window sill to cool. Her granddaughters set theirs on the window sill to thaw. ~anonymous email

Crossword Puzzle on page 30



Stair lifts can provide an inexpensive and simple solution for staying at home

By Cindy Ausman

I am often asked how to help a loved one who can no longer get up and down the stairs safely in their home. Years of running, cycling or just age has taken a toll on the knees and the rest of your body. You're thinking of selling the house, moving, or making structural modifications to the home to solve the problem. Keep the home you love! Before you spend a dime, you need to read this article.

Let us start by looking at the options. It is common to find the bedrooms and bathrooms on the second floor of many modern homes. When maneuvering the stairs becomes impossible, sometimes setting up a bed in the living room and providing a commode to perform bathroom needs temporarily works. The first thing people will look to do is build a full bathroom on the main level, assuming you have enough space for a full bathroom. Rarely is this a cost effective option. When you do make a modification you need to think about how the modification will affect the resale of the house. Customizing a home for a disability rarely improves the salability of the home.

The other common problem we see is that the washer and dryer are down stairs. Getting the clothes down stairs is never the problem. We can always just throw them down the stairs, but getting the clothes back up the stairs is a bigger problem. Plus no one wants to sit in the basement while the washing machine runs. Moving the laundry to the main floor brings back the same modification problems. You have to have enough space, you're going to need to plumb the area and make electrical modifications. You're right back to the same very expensive remodeling option.

No one wants to move after 40 years of living in the same home. You are going to try and box up an entire home and move it into an apartment? Who is going to box up the home? Who is going to carry the boxes? What is a moving truck going to cost? Who is going to unbox the belongings? How long will it take to sell the house? What is that senior facility going to cost? If your loved one is healthy enough to live on their own safely, let them.



OK KRAIG, WHAT'S THE SOLUTION? That is simple, a Stair Lift. It is surprising how few people know about these devices. So what is a stair lift? There are no home modifications necessary. A dealer comes to your home, measures the length of your stairs, cuts a metal rail to fit the length of your stairs, attaches feet to the rail, screws the feet and rail to the stairs, and then attaches a power seat to the rail and plugs the unit into a standard power outlet. Sounds simple and inexpensive and it is. A factory trained professional can install a stair lift in a single day.

Your next question has to be how much? The cost is under \$3,500 for a standard straight staircase. Believe it or not, one of the best units in the world is made right in our own back yard.

Bruno Independent Living Aids makes their stair lift right here in Wisconsin and ships worldwide. In addition to riding up and down the stairs, you can use the stair lift like a dumb waiter. The stair lift comes with two wireless remote controls. My wife will send up the clean laundry and I send down the dirty. I will also just set the basket on my lap and ride up and down.

Here is one more selling point. The stair lift can be removed. If at some point in time you no longer need the stair lift or you move to a new home, the unit can be removed and reinstalled or resold. This is the only home improvement that you can remove and take with you or resell. This is a huge selling point. There is no damage to the home.

For the unusual home, there are units that can fit a curved staircase, stairs with landings, 90 degree and 180 degree turns and other nonstandard staircases. These units can take longer to install and are more expensive. There are also standing and outdoor stair lifts. Meet with a trained professional with your questions.

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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1. **Don't make your visits routine.** Visit at various times of the day. Got an early start prior to work, can't sleep or on the run— pop in and visit even if it's a short stay.
2. **Wears Glasses?** Are they on, accessible for reach and clean?
3. **Wears Dentures?** Are they in their mouth, removed at night for deep cleaning, gums/tongue cleansed? Own teeth, brushed? Properly Fitted?
4. **Nails cleaned and trimmed?** Or is there food and dirt embedded?
5. **Fluids within reach,** fresh, adaptable for drinking with straws and large handles?
6. **Clean Shaven** or 7 day shadow, including nose and ear hairs?
7. **Call Cord within reach?** Remember, that is their life line/means of communication.
8. **Adaptive Equipment in reach?** Such as wheelchair, walker, cane, reachers? Remember, these are their legs and arms.
9. **Diapers "Protective Garments"** - Have then been changed or soiled?
10. **Skin free** from bruises, breakdown, irritation, wounds (old or new), dry (lotion applied), skin tears, rashes or finger indentations?
11. **Sheets/Blankets clean?** Remove blankets and turn pillows over!
12. **Hair clean/brushed** or matted in the back from lying in one position?
13. **Confined to their bed?** Are they turned, in proper alignment, supported with blankets/pillows?
14. **Clothing changed and clean?** Or are they in the same outfit?
15. **Odors??** Dirty clothing/undergarments, lack of showers, mouth hygiene?
16. **Feet odors,** washed and dried, free from fungus, cracks, un-trimmed, foot drop from lack of support?
17. **Under breasts,** especially those well endowed, free from rash, yeast infection and odor?
18. **Wheelchairs clean** or is there dirt and food embedded? Are the foot rests/pegs in place or in the closet?
19. **Personal Items** in reach, such as phone, tissues, glasses and water?
20. **Meals served warm or ice cold,** cut up/prepared properly for eating or left at bedside?
21. **Hose/Support Stockings-** Are they on, fit properly, removed at night and washed?
22. **Are your loved ones complaining** it takes forever when they push the call light? When visiting, pull the call light and time how long it takes for a response.
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Mr. Wagner, thank you for the conversation! Here's your word search!



ACID	IDEA	REALIZE
APPLE	IMAGINE	SHOWS
AWFUL	INTEND	SIN
BASEBALL	JAIL	SORRY
BET	KEYBOARD	SUCH
BRACELET	KNOWN	SUICIDE
BRANCH	LEG	SYMPATHY
BRAZEN	LINING	THOUGH
CALL	LOOK	THOUSAND
CANDY	MAMMA	TWO
CAREFULLY	MASON	VOID
DEFENSE	MURDER	WAR
ENCYCLOPEDIA	NAME	WATCH
FORM	NIGHTMARE	WHY
GIVE	PEAR	WOOL
GREATER	PLEASE	ZEBRA
GREEN	POLICE	



At one point during a game, the coach called one of his 9-year-old baseball players aside and asked, 'Do you understand what cooperation is? What a team is?'

The little boy nodded in the affirmative.

'Do you understand that what matters is whether we win or lose together as a team?'

The little boy nodded 'yes'.

'So,' the coach continued, 'I'm sure you know, when an out is called, you shouldn't argue, curse, attack the umpire, or call him a bad names. Do you understand all that?'

The little boy nodded 'yes' again.

He continued, 'And when I take you out of the game so another boy gets a chance to play, it's not good sportsmanship to call your coach 'a dumb ass' is it?'

The little boy shook his head 'NO'.

'GOOD', said the coach.

'Now go over there and explain all that to your grandmother.'

"Old age is no place for sissies."

—Bette Davis

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—Jackie Mason

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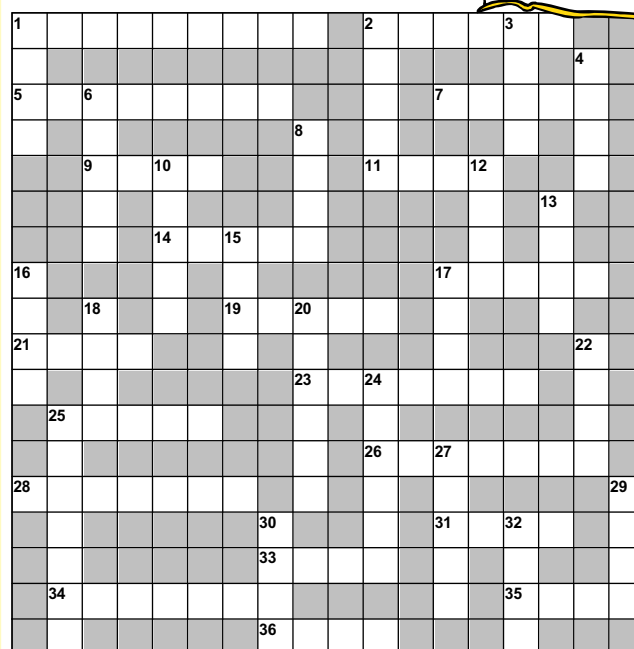
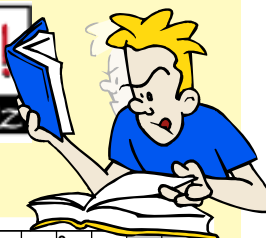
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FROM BOOMER'S NEWSPAPER



ACROSS

1. Midweek
2. The near past
5. Heated disagreement
7. Wisconsin Dells confection
9. of passage
11. Me my.... and I
14. More than needed
17. To instruct
19. Dihydrogen monoxide
21. Used to bake in
23. Give sustenance
25. Common color
26. Come to an understanding
28. Let go of something
31. To maliciously end a life
33. To entice to purchase
34. Daydream
35. To a great degree
36. Outdoor porch

DOWN

1. Huh?
2. Hate to wait in
3. Woman of refinement
4. Home of the Robin
6. Young women
8. Pet pest
10. Plural of this
12. Money paid to be transported
13. To remove fruit from a tree
15. Small city
16. Preposition
17. Form of public transportation
18. Antlered animal
20. Showing gentleness or concern
22. To move toward
24. Make believe
25. Good deal
27. Often sprained
29. May precede final document
30. Secondhand
32. and let



Instead of the John, I call my bathroom the Jim. That way it sounds better when I say I go to the Jim first thing every morning!

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—Burt Reynolds

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