

Celebrate Life **Boomers!**

December 2013
A FREE PUBLICATION

THE BABY BOOMER GENERATION & BEYOND

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



We're in the belly of the beast this month, as millions of us desperately scour stores for ideas and last-minute gifts. Did you know that much of our consumer culture as we know it today began with a boy from Wisconsin in 1908?

Story on page 7

What's Wrong with Our Nativity Scenes?

"In Western societies, Christmas has largely become a family and commercial celebration for which the historical event – the birth of Christ – is a pretext."

~pg 3

7 Symptoms not to Ignore

Too often we ignore symptoms because we're just too busy to bother getting checked out. That can be a big – possibly fatal – mistake. Find out the symptoms – from fatigue, tummy pain, shortness of breath and more.

~pg 3

WHAT'S INSIDE?

Around Town.....	pg 5
Shop Local.....	pgs 6-7
Christmas Carol Quiz.....	pg 8
www.Sickweather.com.....	pg 11
Custom Basements.....	pg 12
Finance.....	pgs 16-17
Travel with Heart: Voluntourism.....	pg 19
Angels Among Us.....	pg 21
Time to call 9-1-1.....	pg 22
Service Directory.....	pgs 26-27

Enjoying the Good Life: Yesterday, Today & Tomorrow

Visit Our Model Railroad Showroom

Family Fun Lasts a Lifetime!

Choose from Hundreds of Exciting Model Railroading Gifts.

Ring in the holiday spirit with this LGB Christmas Starter Set! (#426-72460)



WALTHERS® Family Owned & Operated Since 1932

Showroom Hours

Monday - Friday 10:00am - 6:00pm
Saturday 9:00am - 1:00pm

Wm. K. Walther, Inc.
5601 West Florist Avenue
Milwaukee, Wisconsin 53218

Win Prizes!

We've cleverly hidden "Santa's Little Helpers" here and there on the Walther's Showroom layout. Find them all, enter your name, and you could win a \$125 gift certificate or a new Walther's TrainLine® Set!

No purchase necessary.
Drawing to be held on December 28, 2013.
Need not be present to win.



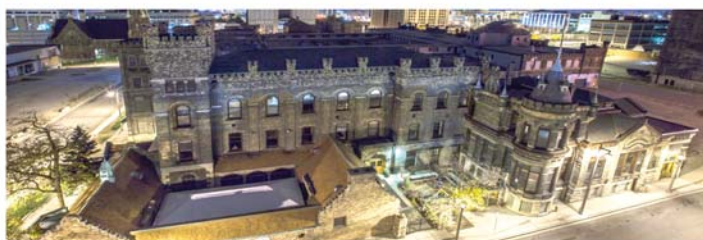
Donate to Toys for Tots!

Purchase a train set at our showroom, or at a selected area hobby shop, through December 24th and Walther's will donate \$5.00 to Milwaukee's "Toys for Tots".

For participating stores visit
www.walther.com/trainsetsforgood
or call 414.461.1050

Mention This Ad For A Free Gift!
when you visit the Walther's Showroom.

Holiday Shopping, Holiday Parties, Holiday Tours. 2 Tours for the Price of One - \$8 with this ad.



Dates still available for your holiday party or event. We can accommodate parties and groups from two to 300. Looking for that unique holiday gift, how about some retro beer merchandise?



BEST PLACE
at the historic pabst brewery

901 W. Juneau Ave. - Milwaukee - www.bestplacemilwaukee.com - 414.630.1609

Bring in this ad and get 2 for 1 one on
our Beer History Tours (\$16 value for \$8).
Check out our web site for tour times & days.



FROM THE PUBLISHERS

DECEMBER 2013



Is there really a Santa Claus?

I found myself in the middle of 'that' conversation just the other night and I had to really, really think on my feet.

Amara, our 9-year old great-

neice is staying with us this school year and, to say the least, Tom and I have found ourselves in many new and unusual...adventures. Being on our own for so many years, we really didn't understand the chaos that kids bring into your lives. And the joy. Now we understand.

Now back to the Santa question. How do we answer without sounding silly but without popping some really wonderful childhood dreams? Being a firm believer in her own thoughts, Amara strongly pointed out 'It doesn't make sense. I think parents do it.' Mmmmm my mind was clicking fast... ah...well...

"Of course parents have to help. How could one fat little ball of red fur do it all by himself? But he's like *magic* Amara! And I believe in our life we'll all get chances for some very majestically magical moments. We'll know it when we feel it. Like God always watching over us but you can't *see* him. That's magic. Disneyworld. That's magic. And Santa, well he's part of that magic too. He puts the love and the pretty lights and all the presents under the tree into our hearts and then on Christmas Day... poof! We have magic!

"Yes, Virginia, there is a Santa Claus. He exists as certainly as love and generosity and devotion exist, and you know that they abound and give to your life its highest beauty and joy. Alas! how dreary would be the world if there were no Santa Claus!" (By Francis P. Church, first published in *The New York Sun* in 1897).

So as we settle into the quiet of the early winter evenings in our fuzzy slippers this month, don't forget to watch for some of that magical stuff! Whatever your traditions and beliefs, it's there - go find it!

And always remember to...

Celebrate Life!

Sandy and Tom Draelos

Even Some 'Religious' Elements of Christmas Celebrations Stray from the Truth, Says Bible Publisher/Scholar

What's Wrong With Our Nativity Scenes?

If you're in business, you likely don't even call this the holiday season anymore - it's "the holiday quarter." Because for businesses, Christmas is all about making money.

"In Western societies, Christmas has largely become a family and commercial celebration for which the historical event - the birth of Christ - is a pretext," says Christian E. Megrelis, www.christian-megrelis.com, chairman of the French Bible Society, former vice chair of the United Bible Societies and author of "Glossary of Hope," a contemporary distillation of New Testament teachings and their applications.

"When Eastern churches began celebrating the birth of Jesus, they sought to keep the religious event distinct from the family and gift-giving event by separating the dates," he says. "That's why in Orthodox churches, gifts are not offered on Christmas Day, but rather on Jan. 2, St. Basil's Day, and thus are linked to the New Year celebration."

But Western churches, which adopted the Nativity celebration first, meshed the two practices,

Nativity Scene continued on page 23



7 Signs and Symptoms NOT to Ignore

You work hard taking care of your family, friends and work. But are you taking care of yourself? Too often we ignore symptoms because we're just too busy to bother getting checked out. That can be a big - possibly fatal - mistake. Find out the symptoms - from fatigue, tummy pain, shortness of breath and more - you shouldn't ignore.

By Mayo Clinic staff

Chest pain, sudden loss of vision or speech, and severe abdominal pain require immediate medical attention - but what about more subtle red flags? It can be tough to know what to do. Here's a list of seven signs and symptoms that merit attention.

1 UNEXPLAINED WEIGHT LOSS

Losing weight without trying might sound like a dream come true, but in reality it can signal a

Signs and Symptoms continued on page 10

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!

PUBLISHER / Editor

Sandra A. (Hill) Draelos

ADVERTISING / MARKETING

Advertising Professionals
Vicki Huber | Kelly Larson



THE MILWAUKEE PUBLISHING CO., LLC

PHONE: (414) 586-9212

FAX: (414) 586-9474

milwaukeepublishing@wi.rr.com

www.Boomersnewspaper.com



Boomers!
GIVE-AWAY!!

Enter to win our monthly drawing!

\$50.00

Congratulations to:
Kerry Fetzer
Our winner last month
from Theinsville

Name: _____
Address: _____
City: _____ State: _____ Zip: _____
Telephone: _____
Where did you pick up the paper? _____
Age: 35-45 _____ 46-55 _____ 56-65 _____ 66 or older _____

Remit entry by mail to:
Milwaukee Publishing / Boomers Give-Away
6465 W. County Line Road, Brown Deer, WI 53223

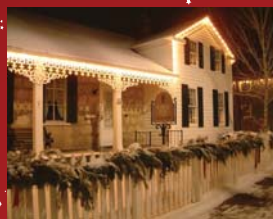
Limit One Entry
Per Household
Please

Entry Deadline: DEC 27, 2013



Holiday Fun

at the
Cedarburg Cultural Center!



Kuhefuss House Museum 1840's Founders' Christmas

Tours:
Fridays • Dec. 6, 13, 20 • 4-8 pm
Saturdays • Dec. 7, 14, 21 • 12-4pm
FREE! Donations appreciated.



Gingerbread House Contest

December 1 - 19
Prizes! Details on our website.
Contest Supports Children's
Historic Programming at the CCC.



Blizzard of Art

December 3 - January 5
One-of-a-kind original art by local
artists. Most works priced under \$200.



Get Dressed!

100 Years of
Local Fashion and Photos
December 15 - January 26

December 6 & 7 • McMann & Tate Comedy
50 Shades of Sleigh

December 21 • Lively Gypsy Swing
Harmonious Wail



**CEDARBURG
CULTURAL CENTER**
Where Art, Music & History Thrive

W62 N546 Washington Avenue • 262-375-3676
www.CedarburgCulturalCenter.org



WWW.PEWAUKEEMULTISPORTWEEKEND.COM

PEWAUKEE

MULTISPORT WEEKEND

Adult & Kids Triathlon, Duathlon, 5K Run

Registration has begun!

WEEKEND EVENTS INCLUDE

**FRIDAY EVENING
5K COMPETITIVE RUN**

...

**SATURDAY MORNING
KID'S DUATHLON/TRIATHLON**

...

**SATURDAY EVENING
ADULT DUATHLON**

...

**SUNDAY MORNING
ADULT SPRINT TRIATHLON**



AROUND TOWNE

December Highlights



Uber Tap Room

December 6, 2013 at 7:00 PM (Fri)

3 Sheeps Brewery Beer & Cheese Pairing Join Uber Tap Room and 3 Sheeps Brewery to sample 4 different 3 Sheeps Brewery beers with 4 different Wisconsin cheeses.

Mount Mary University Gospel Choir Concert

December 6, 7pm

Mount Mary University
The Mount Mary University Gospel Choir will present its Christmas concert, More than a Holiday, on Friday, December 6 at 7:00 p.m. in Our Lady Chapel, located on the second floor of Notre Dame Hall. Tickets are \$5.00 and can be purchased at the door.

MPM European Village Holiday Traditions Alive!

December 6-7, 11am

Milwaukee Public Museum
Stroll the decorated European Village and step back in time to a turn-of-the-century holiday.

Storytime with Mrs Claus

December 6 & 13 from 5-6pm

Santa's home in Mayfair Mall While Santa is on his break, Mrs. Claus will read favorite holiday stories and hand out plush toys to the first 50 children who attend each event.

MillerCoors Holiday Lites

December 6- 21, Fri and Sat, 4:40 pm

A display of more than 300,000 LED lights synchronized to a medley of holiday music in Miller Valley. Visitors to Holiday Lites receive a FREE brewery mini-tour, special giveaways and discounts at the Girl in the Moon Brewery Sample beer at the end of the tour. Bring a new, unused toy for Toys-4-Tots or a non-perishable food item to benefit Hunger Task Force.

Acacia Theatre Company Presents "Advent of Redemption"

Special pay-what-you-like performance on December 7 in Concordia University Wisconsin's Todd Wehr Auditorium, 12800 North Lake Shore Drive, Mequon
Celebrating the season of advent with "Advent of Redemption," a production showcasing several of Acacia's best-loved short plays and a few of its all new tour offerings. Enjoy the Christmas story with an evening of music, theater and joy.

Breakfast with the Reindeer

Saturday, December 7, 9am

Clock Tower Square, Downtown Milw
Enjoy donuts, milk, hot chocolate, carolers, and holiday music with live reindeer. Have your family photo taken with your camera to enjoy for years to come.

Milwaukee Wave Opening Game & Concert

Saturday, December 7, 6pm

US Cellular Arena
December 7, 2013 at 6:00 PM (Sat)

Buy Local Gift Fair

Sunday, December 8, Noon - 4 pm

Lakefront Brewery
Keep your money in Milwaukee this holiday season with unique gifts for family and friends! Free admission. Local vendors.

Calmus "Christmas A Cappella"

December 12, 7:30 pm

"Christmas A Cappella" will feature world-renowned German a cappella ensemble Calmus, First Prize Winner of the 2009 Concert Artists Guild International Competition, singing old and new holiday songs as you've never heard them before.
South Milw Performing Arts Center
December 12, Thursday, 7:30 pm.

The Milwaukee Hmong New Year

December 14-15

Exposition Center
Milwaukee Hmong community premier ethnic festival to celebrate the New Year with colorful costumes, traditional music, delicious food, and a Hmong marketplace.

Bel Canto Chorus

Christmas in the Basilica
December 14-15

Basilica of St Josephat

The Bel Canto Chorus, Boy Choirs, and Stained Glass Brass will fill the splendid space of the Basilica of St. Josephat with music to lift your spirits.

Trans-Siberian Orchestra

December 15, 3pm & 7:30 pm shows

BMO Harris Bradley Center

Encore and final performance of their multi-platinum rock opera, 'The Lost Christmas Eve.' A portion of the proceeds from every ticket will benefit the Hunger Task Force.

Harlem Globetrotters

December 31, 2013

BMO Harris Bradley Center

The world famous Harlem Globetrotters have been thrilling families and millions of fans for 88 years, all the while innovating the game in exciting new ways.

46th Annual Wonderful World of Weddings

January 4-5, 2014

Exposition Center

The 46th Annual Wonderful World of Weddings has over 175 exhibits of the latest fashions and a unique selection of bridal-related products, services and ideas. See the Fashion Show and taste the cakes at this most prestigious event.

WIGS and Hair Add-ons



Whether you're experiencing hair loss or just want to try a whole new look for a night out or a trip to the grocery store!

NEW Year, New Look, New YOU!!
Come on in and take a look at your brand new reflection!

HAIRExperience
2215 S. Kinnickinnic Avenue
414.744.8141

Check out who we're playing with this season!

Bel Canto Chorus
2013-2014 Concert Season

WORKS friends

Requiem Maurice Duruflé
Gloria Francis Pauline
Saturday, October 26, 2013 at 7:30 pm
Christ King Parish
with the Milwaukee Symphony Orchestra

Christmas in the Basilica
Saturday, December 14, 2013 at 7:30 pm
Sunday, December 15, 2013 at 3:00 pm & 6:30 pm
The Basilica of St. Josephat
with Bel Canto Boy Choirs and Stained Glass Brass

Seven Last Words from the Cross
James MacMillan
Lux Aeterna Morten Lauridsen
Sunday, March 9, 2014 at 3:00 pm
The Basilica of St. Josephat
with Milwaukee Chamber Orchestra

Carmina Burana Carl Orff
Wednesday, May 21, 2014 at 7:00 pm
The Milwaukee Theatre - Grand Rotunda
with Bel Canto Boy Choirs and the Milwaukee Children's Choir

www.belcanto.org
414.481.8801

BEL CANTO CHORUS

CHRISTMAS IN THE BASILICA
EXULTANT

Make joyous music for voices and brass a part of your holiday tradition.

(BC) with Bel Canto Boy Choirs
(SGB) and the Stained Glass Brass

WORKS friends

Make sure your family has tickets - order now!



The Basilica of St. Josephat, Milwaukee
Saturday, December 14, 7:30pm
Sunday, December 15, 3:00pm & 6:30pm
www.belcanto.org | **414.481.8801**

Holiday Gift Ideas



- **Zoo Pass** – Enjoy free Milwaukee County Zoo admission for a full year. New Zoo Pass gifts include a plush-toy animal (while supplies last).
- **Sponsor the Zoo's snow leopard** OR choose one of 2,200 other Zoo animals to **sponsor**. Snow leopard package includes an 11-inch plush-toy snow leopard (while supplies last).
- **Holiday ornaments** featuring Zoo animals – This year's ornament features Onassis, the Amazon River turtle.
- **Gift Certificates** – Purchase a certificate that can be used for a Zoo Pass, Zoological Society events, or education classes and camps.

Purchase any of these gifts at
www.boomzoogifts.com
 or call (414) 258-2333.



Zoological Society of Milwaukee County
 10005 W. Bluemound Rd.
 Milwaukee, WI 53226-4383

A Zoological Society and Milwaukee County Zoo Partnership



STOP, SHOP & SAVE!

AMERICAN COUNCIL OF THE BLIND

THRIFT STORE

Milwaukee's
BEST KEPT SECRET!

**Clothing
 Donations
 Needed!**

*Weekly Specials * Friendly Atmosphere*

414-302-5123

WEST ALLIS

6731 W. Greenfield Ave.

Mon-Sat 9am-9pm. Sun 11am-6pm

- **College Students,
 Seniors & Veterans
 25% OFF**
- **w/ ID or Veterans Card.**
- **Not good on specials.**



**Wanna play??
 Wanna have fun??**

You know you've always wanted to play piano!

**Making music doesn't have to be hard work when
 you have a Yamaha CVP series Clavinova digital piano.**

The Yamaha CVP Clavinova is the most exciting
 and easy to play digital piano in the world.
 You won't believe your ears!

Have fun with music on a Yamaha Clavinova from
Milwaukee's only authorized Clavinova dealer



**8837 W. North Avenue • Wauwatosa
 414-476-9985 • www.netzowspianos.com**

\$100 OFF

Receive an additional \$100 off
 our sale prices with this ad.

Enjoy
WISCONSIN
Tastes of the Season!

Perfect for gift giving or holiday entertaining.
Christmas Blush & White
Packaged with our Christmas label

Cedar Creek Winery
CEDARBURG, WISCONSIN

www.cedarcreekwinery.com
 Corner of Bridge & Washington in Downtown Cedarburg
262-377-8020
 Hours: Mon.-Thurs. 10-5; Fri. & Sat. 10-6; Sun. 11-5;
 Extended Fridays evening hours for the Holidays



We're in the belly of the beast this month, as millions of us desperately scour stores for last-minute gifts. And much of the consumer culture surrounding us began with a boy from Wisconsin...

Ripon Native Shaped Shopping Worldwide

ODD WISCONSIN By Michael Edmonds

Harry Gordon Selfridge (1857-1947) was born in Ripon and went to work at ten. He joined Marshall Field's at 19, made partner at 29, and retired with a fortune at 49.

He invented the phrase, "Only [X] shopping days until Christmas," and coined the slogan, "The customer is always right."

In 1908 Selfridge visited London, where rude treatment by storekeepers prompted him to teach them a lesson. He built a five-floor American-style department store on Oxford St., in the very heart of the British Empire.

He covered its wider aisles with soft carpet and welcomed browsers who just wanted to "make a day of it." His store carried "almost everything that enters into the affairs of daily life."

It also turned shopping into sensual entertainment. It pioneered artistic window displays, and had a restaurant, music, fresh flowers, post office, and even a "silence room" for those who literally shopped 'til they dropped.

Conservative London merchants were shocked, but their customers were delighted. And Gordon Selfridge grew even richer.

For two decades he splurged on lavish homes, servants, travel, and gambling. When the Depression hit, he'd run through nearly all his money. Creditors let him stay on as honorary president when they seized the business in 1937.

By then, he'd largely invented consumer culture as we know it today.

Sources: "Yankee who taught Britishers that 'the customer is always right'" Milwaukee Sentinel, September 09 1932; "Ripon native, now merchant prince, to return for honor." Sheboygan Daily Press, October 18, 1935.



ART SUPPLY SALE

**PAINT
PENCILS
CANVAS
EASELS
BRUSHES
MARKERS
PORTFOLIOS
SKETCHBOOKS
COLORED PENCILS
& MORE**

THRU **DEC 31**

ORNAMENTS



**VINTAGE INSPIRED
DECORATIONS
ADVENT CALENDARS
ENGLISH CHRISTMAS
PARTY CRACKERS
GERMAN HANDPAINTED PEWTER
& HAND CARVED WOOD SANTAS
HOLIDAY CARDS
PLUS MORE**

SHOP LOCAL FOR HOLIDAY GIFTS

CLASS & DEMO INFO AT artistanddisplay.com
ARTISTANDDISPLAY 9015 WEST BURLEIGH 414 442-9100
CELEBRATING 77 YEARS MON THRU THUR 9-8PM • FRI 9-6 • SAT 9-5 • SUN 12-4

Tuesday, December 10, 2013 – 7:30pm
Sharon Lynne Wilson Center for the Arts
An Old World Christmas
Margaret Liu, piano
Featuring: Arrowhead High School Concert Choir
(263) 547-1858 | ellen@wisconsinphilharmonic.org
www.wisconsinphilharmonic.org

The Philharmonic
Milwaukee County's premier orchestra since 1947
Sunday, February 23, 2014 – 3:00pm
Sharon Lynne Wilson Center for the Arts
*Viva Verdi,
Viva Vivaldi*
Frank Almond, violin

Peter Sciortino's Bakery
"America's Finest"
Italian Bread - Rolls - Cookies - Pastries
Specialty & Wedding Cakes
When it comes to Cookies, Cannoli and Italian Bread there's no better place than Sciortino's
Our bread and rolls are all baked fresh daily on site
Keep us in mind for your HOLIDAY Events! No order is too big or too small.
• WE SHIP! •
Family Events, Holiday Parties
Corporate Events, Luncheons...
Client gift boxes/tins available
In the Heart of Milwaukee's East Side
1101 E. Brady Street, Milwaukee
(414) 272-4623
www.petersciortinosbakery.com

HOLIDAY PLEASURES
Shopping for the cigar aficionado in your life?
Check out our FULL ASSORTMENT of premium cigars, pipe tobacco, humidors & accessories at Metro Cigar's two locations!
Metro Cigars
GERMANTOWN
W182W9606 Appleton Ave
262-255-1996
BROOKFIELD
13650 W. Capitol Dr
262-783-7473

Holiday Fruitcake Recipe

1 C Water
1 C Sugar
4 Large eggs
3 C Dried fruit
1 tsp. Baking soda
1 tsp. salt
1 C Brown sugar
Lemon juice, nuts
1 FULL bottle of whiskey
1 Full dose of HUMOR



Sample the whiskey to check for quality. Take out a large bowl. Check the whiskey again to be sure that it is of the highest quality. Pour 1 level cup and drink. Repeat. Turn on the electric mixer; beat 1 cup of butter in a large fluffy bowl. Add 1 tsp. sugar and beat again. Make sure the whiskey is still OK. Try another taste. Turn off the mixer. Break two eggs and add to the bowl and chuck in the cup of dried fruit. Mix on the burner. If the fried fruit gets stuck in the beaters, pry it loose with a screwdriver. Sample the whiskey to check for toxisisticity. Next, sift 2 cups of salt. Or something. Who cares? Check the whiskey. Now sift the lemon juice and strain your nuts. Add one tablespoon of sugar or something...whatever you can find. Grease the oven. Turn on the cake tin to 350 degrees. Don't forget to beat off the turner. Throw the bowl out of the window. Check the whiskey again. Go to bed. Who the heck likes fruit cake anyway???

The following phrases are alternate titles for well-known Christmas Carols. Have fun!!

1. Quadruped with crimson proboscis _____
2. 5 p.m. to 6 a.m. without noise _____
3. Miniscule hamlet in the far east _____
4. Ancient benevolent despot _____
5. Adorn the vestibule _____
6. Exuberance directed to the planet _____
7. Listen, aerial spirits harmonizing _____
8. Monarchial trio _____
9. Yonder in the haystack _____
10. Assemble, everyone who believes _____
11. Hallowed post meridian _____
12. Fantasies of a colorless December 25th _____
13. Tin tintinnabulums _____
14. A dozen 24-hour yule periods _____
15. Befell during the transparent bewitching hour _____
16. Homo sapien of crystallized vapor _____
17. I merely desire a pair of incisors _____
18. I spied my maternal parent osculating a fat man in red _____
19. Perambulating through a December solstice fantasy _____
20. Aloft on the acme of the abode _____

ANSWERS ON PAGE 26.

For more holiday fun, check out reindeerland.org



The Best Damn Friday Fish Fry in Ozaukee Co!

EVERYTHING IS NEW EXCEPT FOR THE OWNER!!

Laura's

262-238-1733
7520 W. Donges Bay Road
Mequon
laurasdbc.com

OPEN SUNDAYS for the PACKER GAME
LIVE MUSIC
Dec 14: Maple Road

Open Christmas Eve until 5pm • Closed Christmas Day
Open New Year's Eve until 5pm • Open New Year's Day

SERVING FOOD: Tuesday-Sunday. Check online for times.

ker·mor
pet grooming
10000 N. Port Washington Rd
262-241-8575

Book your Holiday appts early!

NAIL TRIMS \$6 Exp 12/31/13
\$4 OFF a FULL GROOM Exp 12/31/13

SPANKY'S
XMAS AWAY
5208 W. County Line Road • MEQUON
262-242-3677

GREAT FOOD SERVED seven days a week 11am-10pm

<p>MONDAY: Build your own Quesadilla & Espolon tequila Margaritas</p> <p>TUESDAY: 40¢ wings (minimum 10/dine-in only)</p> <p>WEDNESDAY: Lim-a-Rita & Straw-ber-Rita specials</p> <p>THURSDAY: \$5 Absolut Pint Mixers</p> <p>SATURDAY & SUNDAY: Bloody Mary Bar 11am-2pm</p>	<p>COMING EVENTS...</p> <p>Dec 14: Christmas Craft Fair</p> <p>Dec 21: Cribbage Tournament & Bloody Mary Challenge</p> <p>Dec 31: New Year's Eve Dinner & Celebration</p> <p>Jan 11: Cribbage Tournament</p> <p>Jan 18: Scotch Doubles Pool Tournament</p> <p>Jan 25: Winter Pub Crawl with LIVE Music</p>
---	---

AWESOME FISH FRY FRIDAY 11am-10pm

Monday thru Thursday 3-7pm
FOOD & DRINK Specials
Badger & Packer Specials!!
8 large flat screens

Find us on facebook or check out our menu on www.spankyshideaway.com

Kids get their first cell phone by age 12, and more than a third of them have smart phones. Nine out of 10 teens have a computer and 97 percent of 12- to 17-year-olds play video games. More than half the homes in the United States have a fairly new video game console.

"It's great that our kids have access to technology, but I talk to a lot of parents who say they simply don't enjoy giving their grandkids tech gifts during the holiday season," says Ted Bernstein, founder of Life Insurance Concepts, Inc. (www.lifeinsuranceconcepts.com).

That has become more challenging as kids, along with the rest of us, come to rely more and more on technology for everything — from communication to entertainment to telling the time.

Coming from a four-generation family of life insurance specialists, Bernstein has a special interest in family legacies and a long history of innovation. He offers these suggestions for holiday gifts for grandkids that create lasting memories.



Low-Tech Holiday Gifts Instead of Another Mobile Device or Video Game, Consider Something Lasting from the Heart the Kids will Remember

Their own clunker — which you'll restore together. If you have a child who's still a few years from driving age, buy an old pickup truck or car that the two of you can restore together. You'll have years to complete the project, which guarantees not only lots of one-on-one time together, but also the opportunity to teach valuable skills that will benefit him or her for a lifetime. "Plan it right, and when your child gets a driver's license, they will also have wheels," Bernstein says. "And after spending so much time working on that vehicle, they're more likely to drive it carefully!"

An annual helping hand for years after you've gone. Imagine being able to send your grandchild a holiday gift of \$20,000 every year for 20, 30 or 40 years — with a note from you attached. You can do it with the Installment Life Option, a life insurance policy option that pays

beneficiaries of a life insurance policy in predetermined amounts of your choice for up to 40 years. Because of the deferred payout, the insurance company can reduce the premiums up to 50 percent. And your grandchild is reminded of your love for him or her throughout his life.

"A lot of the grandparents who do this love the fact that they can continue to help their grandchild long after they're gone," Bernstein says. "They also like the fact that they can choose what date the money is disbursed, whether it's a holiday, a birthday, or a special date significant to the grandparents and grandchild. And they can add a personal note, which can be sent according to the policy holder's instructions."

The gift of compassion. Sponsor an impoverished child in another country in your grandchild's name. "I like the organizations that allow you to personally connect with

the child you sponsor, so your grandchild can write to and receive letters from them, and trade photographs. You can learn about the country together, and pick out gifts for birthday or holiday season," Bernstein says. A grandparent might pay the whole cost of sponsorship or allow the grandchild to pick up a small portion, he adds.

One organization highly rated by independent charity evaluator Charity Navigator is Compassion International. The 61-year-old Christian-based non-profit facilitates 1.2 million sponsorships, providing the children with food, medical care, educational opportunities and more for \$38 per month. Sponsors are invited to exchange letters and develop a relationship with the child.

Ted Bernstein is a third-generation life insurance specialist with decades of speaking out and advocating for changes on behalf of consumers. www.lifeinsuranceconcepts.com

JOIN US!! | Closed Dec 4th and Dec 25th
 Dec 11th: The Noyz Boyz & Gyriz
 Dec 18th: Larry Lynn and his band

Tuesday Night is SWING NIGHT!

JUMP'N' JIVE CLUB

Live 50's & 60's

ROCK & ROLL

WEDNESDAYS

SALSA SATURDAYS

FREE SALSA LESSON EVERY SATURDAY AT 9PM!

HOTWATERMILWAUKEE.com

818 S. Water St (Water/National) 414-383-7593

HOT WATER WHEREHOUSE

FREEDOM FIREARMS

PRESENTS

THE BIG GUN SHOW

JANUARY 3 and 4, 2014

American Serb Hall
 5101 W. Oklahoma Avenue, Milwaukee

FreedomFirearmsNow.com for more information

We also provide

CONCEALED CARRY CLASSES

TOM HEIN

(414) 430-7617

- Utah Certified Instructor
- NRA Certified Pistol Instructor
- NRA Certified Range Officer
- Utah • Wisconsin • Florida

Live Fire Available • Illinois Classes Coming Soon

CARRY IN OVER 35 STATES



7 Signs and Symptoms NOT to Ignore

continued from page 3

health problem. If you've lost up to 10 percent of your weight during the past six months, for instance, 15 pounds (7 kilograms) if you weigh 150 pounds (68 kilograms), consult your doctor.

An unexplained drop in weight could be caused by various conditions — including overactive thyroid (hyperthyroidism), diabetes, depression, liver disease, cancer or disorders that interfere with how your body absorbs nutrients (malabsorption disorders).

2 PERSISTENT or HIGH FEVER

A fever isn't necessarily a cause for alarm. Fever seems to play a key role in fighting infection. If you've had a fever for more than three days, however, get checked by your doctor. Persistent fever can signal a hidden infection, which could be anything from a urinary tract infection to tuberculosis. In some cases, cancerous (malignant) conditions — such as lymphomas — cause prolonged or persistent fevers, as can some medications.

If you have a high fever, 103 F (39.4 C) or higher, consult your doctor as soon as possible.

3 SHORTNESS of BREATH

Shortness of breath that feels more severe than what's caused by a stuffy nose or vigorous physical activity could signal an underlying health problem. If you're unable to get your breath, or you're gasp-

ing for air or wheezing, seek emergency medical care. Feeling breathless when lying down also is a symptom that needs to be evaluated promptly.

Causes for breathlessness may include chronic obstructive pulmonary disease, chronic bronchitis, asthma, pneumonia, a blood clot in the lung (pulmonary embolism), as well as other heart and lung problems. Difficulty breathing can also occur with panic attacks — episodes of intense anxiety that can cause rapid heart rate, sweating, shortness of breath and other physical symptoms.

4 UNEXPLAINED BOWEL CHANGES

What's considered normal for bowel movements varies widely. Consult your doctor if you notice unusual or unexplained changes in what's normal for you, such as: bloody, black or tarry-colored stools; persistent diarrhea or constipation; unexplained urges to have a bowel movement

Changes in bowel habits could signal a bacterial infection — such as campylobacter or salmonella — or a viral or parasitic infection. Other possible causes include irritable bowel syndrome and colon cancer.

5 CONFUSION/PERSONALITY CHANGES

Seek medical attention if you have: sudden confused thinking; confusion about time or place (disorientation); sudden problems with concentration

or memory, sudden personality or behavior changes, such as becoming aggressive

Changes in behavior or thinking could be caused by many problems, including infection, anemia, low blood sugar, dehydration or mental health conditions. Sometimes medications contribute to confusion or personality changes.

6 FEELING FULL AFTER EATING LITTLE

If you consistently feel full sooner than normal or after eating less than usual, get checked by your doctor. This feeling, known as early satiety, also may be accompanied by nausea, vomiting, bloating, fever, and weight loss or gain. If so, be sure to tell your doctor about these signs and symptoms as well.

Possible causes of early satiety include gastroesophageal reflux disease, commonly known as GERD, and irritable bowel syndrome. In some cases, a more serious problem — such as pancreatic cancer, could be a factor.

7 FLASHES of LIGHT

Bright spots or flashes of light and other visual disturbances sometimes indicate a migraine. In other cases, sudden flashing lights could signal retinal detachment. Immediate medical care can help prevent permanent vision loss.



**COMPLETE ACCESSIBLE
READY ENVIRONMENTS**

*Affordable
accessibility
options to help you
remain in the
home you love*

877-917-CARE (2273)



**COMPLETE ACCESSIBLE
READY ENVIRONMENTS**

Present this coupon for:
10% off your entire first order. **and** 2 free 12" grab bars with purchase of a stair lift.

Expires: 1/31/2014

We gladly accept:

Call today for your FREE in home consultation!

ZOUNDS® Hearing Aids

FREE Hearing Exam



**Buy One,
Get One
FREE**

With this coupon
Expires: 12/31/2013



**FREE Charging Station
Never-Buy-a-Battery!!**

**House Calls
Now Available!**
Full hearing service in the comfort
of your own home

Elm Grove
15280 Bluemound Rd, Elm Grove, WI
(414) 375-2106
Hours: Mon. - Fri. 9am - 5pm



NEW IPHONE APP ALERTS YOU WHEN SICKNESS IS NEARBY

Just in time for holiday travel and flu season

When someone publicly posts 'Ugh, I have the flu' on Twitter or Facebook, Sickweather qualifies that report using a patent-pending process and then plots it on a map.

Sickweather, a Baltimore-based company that tracks illness, has launched their first mobile app for the iPhone to alert users in real-time when they enter *sick zones*: areas near reports of illness gathered from social media. This is the first app of its kind to leverage big data from social media, along with Apple iOS's geofencing and notification technologies, to serve health alerts.

For example, when someone publicly posts 'Ugh, I have the flu' on Twitter or Facebook, Sickweather qualifies that report using a patent-pending process and then plots it on a map. When a Sickweather app user travels near that report (whether they are dropping kids off at school, traveling for the holidays, or stopping in their favorite cafe for a cup of coffee) they will get a real-time alert notification on their phone warning them of their proximity to flu.

"What users do at that point is up to them," says Graham Dodge, CEO & co-founder of Sickweather. "It could prompt you to wash your hands, get a vaccine, buy medication, or take other preventive measures to boost your immune system, but ultimately we believe that the net effect of this new, real-time awareness will help reduce the spread of illness and reduce healthcare costs."

The Sickweather app is available in the App Store as a free download here: <https://itunes.apple.com/us/app/sickweather/id741036885?mt=8>

Sickweather launched their beta website in November 2011, and now qualifies over 600,000 reports of illness each month. In 2012, they were recognized among "100 Brilliant Companies" by Entrepreneur Magazine and featured on the Today Show for successfully identifying the early start of the 2012 Flu Season 6 weeks before the Centers for Disease Control & Prevention (CDC). For more information, please visit: <http://www.sickweather.com>

We Cater!

There is no event we can't handle!!
Quality food. Quality Service.

For Catering Services Call: 414-803-5177






The PeachTree Family Restaurant & Catering
 15419 W. National Avenue
 New Berlin
262-787-2911
www.thepeachtreecatering.com



Prime Minister Family Restaurant & Catering
 517 N. Main Street, Thiensville
262-238-1530
www.pmcatering.com

Two family restaurants serving breakfast, lunch & dinner specials!

Acupuncture

DISCOVER PAIN FREE LIVING!

We can help you with...
Neuropathy · Anxiety/Stress · Back & Knee Pain

*Come and visit with a **FREE CONSULTATION.**
 Find out how we can help you!*


Hughes

Acupuncture Clinic

Since 2006

11711 West North Avenue • WAUWATOSA
www.HughesAcupuncture.com

414-607-0900



Dr. William Hughes
 Board Certified in Acupuncture and Oriental Medicine
 Dr. Hughes has successfully treated many patients since 2004.
 He has seen success with many different medical issues.



For increased living space, bypass the backyard, forget the attic, and look to the basement. A lower-level area can be transformed into the “center” of a home without extensive renovations.

Latest Trends in Custom Basements

Upper level living rooms are becoming more formal and less frequently used, according to Tom Mainville, CR, of Story Hill Renovations in Wauwatosa. “The basement is often now the ‘go to’ room when families want to spend time together,” says Mainville. “Extending living space – even doubling what’s on the main floor of the home – is what’s in.”

An open floor plan gives the lower level an airy feel, while a simple differentiation in flooring by area can divide the space by functions. “A mixture of carpet, hardwood floors, or tiles will make it look more like a home and less like a drab basement,” notes Deron Butler of Joseph Douglas Homes and Remodeling in Menomonee Falls. Butler also recommends maximizing headroom and opening up the stairs at the bottom. “Have this area be the main focal point of the lower level to appear more inviting,” he said. “An exercise space and bathroom can be located out in the perimeter.”

“Adding a bathroom downstairs is a popular trend and truly worth the investment,” said Butler. “Because it’s generally not the main bathroom for the house, a basement bathroom doesn’t have to be large. An area about 35 square feet can accommodate a toilet, vanity, and shower.”

Lower levels with mini and full kitchens are great for entertaining, Mainville adds. “A wet bar or small kitchen makes entertaining that much easier,” he said. “This eliminates the need to go up and down the stairs with snacks and dishes and allows you to focus on the time spent with your guests or just relaxing. Incorporating a basement kitchen does require access to hot and cold water, as well as electrical outlets.”

The choice in lighting is key to making a custom basement feel more like home. “Select recessed can lighting to help your lower level appear more spacious,” recommends Butler. He suggests painting the trim around to can lights to help them blend into the ceiling. “Decorative table and floor lamps will also brighten the space and provide task lighting beside sofas and chairs,” Butler said. “But if you have an opportunity to cut in an additional window, take it, and let as much light in as possible.”

Other touches that help open up the lower level and make it feel like part of the rest of the house include wall trim, ceiling treatments, and crown molding. “Break up long walls with niches or other interesting features,” said Butler. “Simply putting light-colored paint on the walls will make a dramatic difference in the look and feel of the basement. If height allows, tray or coffered ceilings also add a nice touch. The lower level doesn’t have to be dark and dingy.” Also consider covering the basement foundation walls, perhaps with drywall, paneling, or plywood.

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.milwaukee-nari.org.



414-228-7100
7289 N Teutonia Ave
Milwaukee, WI 53209
www.OnTheGoMobility.net

Stairlifts • Lift Chairs • Scooters • Ramps
Sales • Service • Rentals • Trade-Ins! AND MORE!

Largest Selection in Milwaukee!

- Factory Trained Professionals
- Used Stairlifts Available
- Fast Repair • Insured & Bonded
- Next Day Installation

STAY in the HOME YOU LOVE!

VISIT MILWAUKEE PROUD PARTNER

10% OFF All Purchases!
Not valid with other offers or prior purchases. Exp. 12/31/13

WISHING YOU HAPPY HOLIDAYS FROM OUR HOUSE TO YOURS!



WHY PAY 6%??

We specialize in navigating Estates for our Sellers... and we save our Sellers \$\$\$\$

4.8% FULL SERVICE

WHY PAY MORE??



Melody Elliott
262-662-4449



Susan Dakins
262-894-0623

Over 50+ years experience as successful negotiators in selling your most prized possession!

CustomFit Realty
www.customfitrealty.com



There's a new term that's been floating around for a few years now – "Aging In Place". Most who hear it, aren't sure what it really means. Is "Aging In Place" a good thing? Or does it have negative connotations, as though to suggest one should give up their independence as they age and reside quietly in a singular location, likely not of his or her own choosing?

Thankfully, "Aging In Place" is indeed a good thing and in fact the opposite of this negative connotation. Simply put, "Aging In Place" refers to one's ability to remain in their own home as they age, with as much independence as possible. With today's innovations, gone is the need to move from the home you love into an assisted living facility or nursing home, simply because some everyday tasks have grown difficult for you.

Nobody relishes moving to an assisted facility or nursing home. Moreover, even if you resign yourself to doing so because you believe there's no better way, you're faced with the daunting task of how to pay for such a facility. A recent article in The Journal Sentinel by Guy Bolton on the cost of assisted living, nursing home care in Wisconsin, sheds some eye opening light on these costs.

"The median annual cost of an assisted living facility in Wisconsin is \$42,451, while the cost for a private room in a nursing home is \$96,725 in the state, according to the 10th annual survey by Genworth Financial Inc."

With little help from private insurance or Medicare, it's easy to see how someone can quickly spend their life's savings when they choose to move into such a facility. The alternative: "Aging In Place" to the rescue!

By now, you're probably wondering just how feasible that option is for you, due to tasks that may have become too difficult and of course, the cost. Let's address the two most common issues that arise as we begin to age: Managing stairs and bathing/toileting.

As we age, managing stairs inside and outside, becomes increasingly difficult. This is compounded in a two-story home where the bedrooms and main bathroom are on the upper level. For the exterior, a simple ramp can be constructed, thereby eliminating the need for stairs. This is suitable for a variety of abilities, including someone who uses a walker, scooter or wheelchair. The cost for a basic ramp can be as little as \$3,500, installed. For interior stairs, a variety of stair lifts are available to fit all types of staircases. For basic straight stairs, the cost for a lift would average \$3,200, installed. Both ramps and stair lifts install in one day, with minimal alterations to the home.

Another set of challenges arise in the bathroom. Something as simple as toileting can become a chore when it's difficult to sit or rise without a helping hand. Several cost effective fixes are available. The first is the installation of grab bars to give you that extra helping hand. The second is the installation of a raised toilet seat. These simple fixes range between \$75 and \$200. The bigger issue in the bathroom however, is bathing. As we age, it often becomes difficult to climb into and out of the bathtub and this activity is the cause of the majority of household falls for seniors. Solutions which are available for this situation are the installation of a barrier free shower (zero ledge to step over) or a walk-in bathtub. The cost for either ranges \$5,000 to \$7,000 on average, with two to five days to install. And, both actually raise your home's value!

There are so many other products that are not mentioned, to help you with "Aging In Place". It's plain to see, the onetime cost of any (or even all) of these helping devices is only a fraction of the cost of just one year of rent in an assisted care facility. Costs aside, "Aging In Place" gives you the freedom and independence you deserve, while staying in the home you love!

Russ DuQuaine is an Accessibility Specialist with CARE – Complete Accessible Ready Environments, and can be reached at 877-917-2273.

Have you ever dreamed of playing in a band?

Whether you've never picked up an instrument, or haven't played since high school, we invite you to experience the fun of making music with a small group of adults just like yourself.



We play in a concert band setting, and also split into smaller ensembles. No experience is necessary. Many of our members had not played before joining. This is a great opportunity for seniors to try something new. No age limitations - we have members between 40 and 90!

Join us at Living Hope Lutheran Church in Saukville
Mondays & Thursdays at 1pm

Local Chapter of New Horizons International
Instructors are Degreed Music Professionals
FUN is our main ingredient!

Call Diana at **262-308-0916**



IS YOUR LAWYER ALSO A CPA?



Elder Law Attorney
Timothy Crawford, CPA

**Did your lawyer miss,
"The impact of tax laws"**

CALL NOW FOR YOUR **FREE** CONFERENCE TO
DISCUSS THE FOLLOWING

- TITLE 19 MEDICAID PLANNING
- AUTHORIZATION TO DO PLANNING™ DOCUMENT
- PROTECTING YOUR HOME SO IT DOESN'T NEED TO BE SOLD TO PAY FOR NURSING HOME CARE COSTS
- APPLYING FOR GOVERNMENT BENEFITS TO PAY FOR NURSING HOME CARE COSTS

ASSET PROTECTION PLANNING BY A
NATIONALLY BOARD CERTIFIED ELDER LAW ATTORNEY

CALL FOR A FREE CONFERENCE ON "HOW TO PROTECT YOUR HOME"

CALL: 634-6659 **www.TpcLaw.com**

Need An Easier Way To Read? We Can Help!



You may qualify for
FREE library services
if your ability to
read is affected by:

- Vision Impairment
- Physical Impairment
- Reading Disability

Email:
WTBBL@milwaukee.gov
Call Toll-free:
1-800-242-8822
Visit:
<http://talkingbooks.wi.gov>





Tudor Oaks

Retirement Community

Senior Living Designed by You!

- **Independent Living Luxury Apartment Homes**

Limited Number of New Apartments Remain

- **Assisted Living** Brand New Wing is Open

- **Skilled Nursing** 24/7 Quality Care

- **Rehab Stays** Private Rooms, 40-inch TVs & WiFi

- **Memory Care** Private apartment with private bathroom

- **Respite** Private Room, up to 28-day stay

Online? Check out the new TudorOaks.net

Call for a tour

414-525-6500

S77 W12929 McShane Drive,
Muskego, WI 53150
www.TudorOaks.net



TUDOR OAKS
A RETIREMENT COMMUNITY



Tudor Oaks Retirement Community is owned and operated by American Baptist Homes of the Midwest, a not-for-profit provider of senior housing and healthcare since 1930.



FREEDOM

Presented by the UW-Waukesha Continuing Education Department

Retrace the Heroes' Journey on the Freedom Ride

In 1961, the U.S. Supreme Court ruled segregated buses were unconstitutional, yet the segregated South refused to enforce the new laws. To confront local laws and culture which enforced segregation in seating, a number of young Black and White students challenged the status quo by riding in mixed racial groups on interstate buses in the South. These pioneers of the civil rights movement were known as Freedom Riders.

UW-Waukesha Continuing Education Department will retrace those heroes' journey on its own Freedom Ride. The group will embark on a 9-day journey to key cities encountered on the historic Freedom Ride and end in Washington, D.C. Led by Margaret Rozga, poet and Civil Rights activist and Jim O'Leary, Oconomowoc High School history and IB teacher, the group will travel to monuments, memorials, and museums erected to honor civil rights actions. In addition, the group will attend the opening ceremony of the National Civil Rights Conference. This year's conference will commemorate the 50th anniversary of the murder of three civil rights activists, Michael Schwerner, Andrew Goodman and James Chaney, immortalized in the 1988 film, Mississippi Burning.

UW-Waukesha's Freedom Ride will travel to Memphis, TN and visit the Civil Rights Museum housed in the Lorraine Motel, site of Martin Luther King's assassination, and then proceed to Jackson, MS to visit Medgar Evers Home among other sites. The next stop is Alabama, specifically Birmingham, Montgomery and Selma. While there, the group will visit the Rosa Parks

Memorial Museum, the Voting Rights Museum, and Edmund Pettus Bridge. In Atlanta, Martin Luther King's Ebenezer Baptist Church and the International Civil Rights Walk of Fame will be featured. The group will end the Freedom Ride with two days in Washington D.C. with tours of monuments and museums arranged by Congressman F. James Sensenbrenner's staff, before flying home to Milwaukee.

Jim O'Leary, retired history teacher from Oconomowoc shared, "This trip represents a genuinely unique opportunity to retrace the steps of a pivotal time in our 20th century history. We won't just talk about what happened, we'll stand in the same places as those who risked their lives to make this a more just nation."

The tour is expected to attract adult community members, whose lives paralleled the 60's, and university students who would be the same age as the original Freedom riders. The students can earn credit for the educational tour. Passante adds, "Whenever UW-Waukesha travels with a multigenerational group, the experience is all the more rich."

The package includes: admission to all sites and museums, hotel accommodations (eight evenings), eight dinners, coach bus transportation on the tour and airfare from Washington, D.C., and 3 credits (optional). For cost, registration, a full itinerary and slideshow, go to the Travel page at UW-Waukesha Continuing Education website: <http://www.waukesha.uwc.edu/Continuing-Education/Travel>—Trips.aspx or email Vic Passante at vic.passante@uwc.edu.



Rosa Parks Memorial
US Capitol

The 1961 Freedom Rides began in May and intended to test court decisions that interstate buses and terminals be integrated. While 13 students set out on a two-week journey that they knew had risks, the movement eventually involved more than 400 riders over a seven month span.



1st MONTH'S RENT is FREE!!

Ask how you can get
**TWO months
FREE RENT!**

Parkside Commons
The Lifestyle You Deserve!

ACTIVE ADULT COMMUNITY 55+

World class shopping, gourmet restaurants
and more... right at your doorstep!



1 bedrooms \$650 • 2 Bedrooms \$750

Income limits may apply

Under new ownership and management



Parkside Commons

1400 W. Custer Street
Glendale, WI

(414) 352-1237



PROFESSIONALLY MANAGED BY OAKBROOK CORPORATION

Fa La La La La . . . La La La La!

We're Something to Sing About!

*Affordable independent living with amenities
to enhance a comfortable & enjoyable
lifestyle for those 55 and better*

- Prime Locations
- **FREE** Transportation to Grocery Store
- **FREE** Underground Parking
- **FREE** Laundry
- Social & Recreational Activities
- On-Site Banking • Salon • Chapel
- Craft Center • Fitness Center
- Pet Friendly • Smoke-Free

Move In By
End Of Year for
Special Rent
Discounts

Waukesha
The Silvernail
A Caring Community Senior Residence
2451 Silvernail Rd.
262.896.2100

Oak Creek
The Centennial
A Caring Community Senior Residence
400 E. Centennial Dr.
414.762.7762

* Income restrictions may apply



Live Independently Together.
WimmerCommunities.com



How to Financially Survive Expert Offers Tips to Maximize Money for an Aging Population

Americans are living longer these days from an average 47 years in 1900 to more than 78 years as of 2010. We are also experiencing a deluge of adults reaching retirement age now that includes 10,000 Baby Boomers turning 65 every day.

By 2030, when the last of the baby boomers have turned 65, nearly one in five Americans will be retirement age, according to the Pew Research Center's population projections. Money will be a big problem for many of them, especially if boomers develop health problems that affect their ability to live independently, says insurance expert, Chris Orestis, a former insurance industry lobbyist who recently contributed to the federal Commission on Long-Term Care's fact-finding mission.

"With 30 percent of the Medicaid population consuming 87 percent of Medicaid dollars on long-term care services, we can see that's not going to be sustainable," Orestis says. "More individuals will be forced to find their own resources to pay for those needs. That's why states such as California, Florida, New York and Texas are embracing legislation requiring seniors to be notified that they can convert their life insurance policy for 30 to 60 percent of its death benefit value. The money can be put into an irrevocable fund designated specifically for any form of care they choose."

Orestis details more ways in which seniors might

handle long-term care and other budgetary issues:

- Senior discounts really add up! Here's a list of establishments to check out:

www.lifecarefunding.com/blog/senior-discounts. Restaurants, supermarkets, department stores, travel deals and other merchants give various senior discounts with minimum age requirements ranging from 55 to 62. Some of these places are worth making habits, with 15 percent off the bill at Applebee's, 30 percent off at Banana Republic and 60 percent off at Food Lion on Mondays! Don't forget your free cup of coffee at Dunkin' Donuts if you're 55 or older, and don't be shy – at many of these places you'll have to ask for the discount.

- Long-term care is a matter of survival, so use your best options. The practice of converting a life insurance policy into a Life Care Benefit has been an accepted method of payment for private duty in-home care, assisted living, skilled nursing, memory care and hospice care for years. Instead of abandoning a policy when they can no longer afford the premiums, policy owners have the option to take the present-day value of the policy while they are still

alive and convert it into a Long Term Care Benefit Plan. By converting the policy, a senior will remain in private pay longer and be able to choose the form of care that they want but will be Medicaid-eligible when the benefit is spent down.

- Your "last act" may be decades away, so plan accordingly. It makes sense to finally enjoy your money after a lifetime of savings, but be smart about it. Take time to organize your paperwork and create a master file that holds things such as insurance policies, investments, property, wills and trusts, etc. so you have your financial picture in one place. Also, live smart today and hold off on that new car if you don't need a new one. If your current car is paid off and you sit tight for an additional two years, you'll save \$7,200 on a new car with \$300 monthly payments. Refinancing your home may also be a very good idea, since rates are still hovering around their all-time lows. Get at least three quotes, compare rates, terms and potential penalties to make sure you're getting the best deal. Also, live healthy a to lessen the chance you'll need long-term care in the future.

Chris Orestis, nationally known senior health-care advocate and expert is CEO of Life Care Funding, which created the model for converting life insurance policies into protected Long-Term Care Benefit funds. A former life insurance industry lobbyist with a background in long-term care issues, he created the model to provide an option for middle-class people who are not wealthy enough to pay for long-term care, and not poor enough to qualify for Medicaid.

Come Fall in Love with Your New Home at...

MARQUETTE MANOR

SENIOR LIVING COMMUNITY
62 and better Community

**HURRY IN...
TAKE A TOUR...
SIGN A LEASE...**

**Units Include...
heat,
water, sewer,
trash & much
MORE!**

**1 and 2
bedrooms
available**

**Located in
SOUTH MILWAUKEE**
2409 10th Avenue

**CALL
414-764-7997
to schedule a showing!**

Professionally Managed by Oakbrook Corporation

Mill Pond

SENIOR APARTMENTS
**Luxurious and affordable
one bedroom homes**

Outstanding Amenities!

- patios overlooking conservancy
- spacious floor plans
- easy access to shopping/dining
- controlled access entry • elevator service
- FREE heat and hot water
- fully equipped kitchens
- social activities • community room
- cable tv hook ups • exercise/craft room
- PET FRIENDLY

*Income restrictions do apply

Call today for a tour!!

W164N9091 Water Street
Menomonee Falls
262-502-1650

**One bedrooms
starting at \$595** | **1st Month's Rent FREE**
w/ a 12-month signed lease!!

Professionally managed by The Oakbrook Corporation

The STRETCH IRA



What's a Stretch (or Beneficiary) IRA? It's a name to explain how withdrawals can be taken by your IRA beneficiaries AFTER you pass away. This refers to both inherited IRAs and inherited Roth IRAs.

The Stretch IRA is the ability of your beneficiaries to extend distributions on his/her inherited IRA over his/her lifetime. There is so much involved in the Stretch IRA and it is such a great benefit that I can't get into all of the details here. But, let's get started with some of the key points.

One major benefit of a Stretch IRA is, the younger the beneficiary, the bigger the tax benefit (due to the longer life expectancy.) The longer the life expectancy, the longer the money can grow tax deferred or tax free for your beneficiaries.

Simply put, the life expectancy of a 50-year-old beneficiary is 34.2 years, a 20-year-old is 63 years and a 1-year-old is 81.6 years. This is a terrific planning opportunity because the annual required withdrawal for the younger beneficiary is so much smaller AND the money can grow so much longer. If the IRS has to wait for the money, the family can keep more money with a larger potential for growth.

While the tax deferral is a terrific benefit, it can be even more powerful when used with a Roth IRA. A Stretch Roth IRA offers all distribution and growth tax-free for life!

You have to know what you're doing, so once again, "don't try this at home." If the Stretch IRA is not done properly, the benefits will be lost. When setting up a Stretch IRA it is imperative that:

- The Stretch provisions must be set-up in an IRA beneficiary form and then, the key point; it has to be executed at the time of the IRA holder's death.

- The titling of the new Inherited IRA (Beneficiary or Stretch) has to be correct and include important components. Most importantly, the deceased IRA owner's name – YOUR name – must remain on the Inherited IRA, along with the beneficiary's names. If this is done incorrectly, it will mess-up a perfectly good plan!

Using a Stretch IRA or Stretch Roth IRA is a terrific technique, if done properly. Don't miss out on this great opportunity!

Jeffrey D. Kowal, CLU, ChFC is a Chartered Financial Consultant and President of the Kowal Investment Group, LLC. Aaron T. Kowal CFP® is a Financial Advisor at Kowal Investment Group, LLC, N16 W24132 Prairie Ct. Suite 200, Waukesha, WI 53188. They can be reached at 262-522-4040 or jkowal@kowalinvestmentgroup.com. The information contained in this report does not purport to be a complete description of the option discussed in this material. Any opinions are those of The Kowal Investment Group and not neces-



BRIDGES
HOME HEALTHCARE

A refreshing change!



We offer RN's, PT, OT, SLP
and Home Health Aides
in YOUR home.

Medicare Certified. ACHC Accredited

BRIDGES
HOME HEALTHCARE
1-262-673-6600

Serving portions of Dodge,
Washington, Waukesha,
Ozaukee & Milwaukee Counties



BRENWOOD PARK
A Senior Apartment Community

**TAKE ADVANTAGE OF OUR
SPECIAL SEASONAL RATES!!**

1 Bedroom \$764 & ONE FREE MONTH
2 Bedroom \$899 & ONE FREE MONTH

On select units. Income restrictions may apply

**WE WILL PAY your HEAT, HOT WATER
and ALL ELECTRICITY!**

COME SEE WHAT YOU'RE MISSING!
Open House every Monday thru Friday 9am to 4pm

• Card Night • Miniature Golf
• Bingo • Free Coffee Bar
• Dart Baseball • Casino Trips
• Exercise Class
• Birthday of the month
• FREE Friday Continental Breakfast

9501 W. Loomis Rd • Franklin
414-427-8499

  Professionally Managed
by Oakbrook Corporation

1 & 2 BEDROOM AFFORDABLE APARTMENTS FOR SENIORS 55 & BETTER!




**TREAT
YOURSELF TO A
NEW HOME!**

in-home washer/dryer • central elevator
heated underground parking
fitness facility • great community areas
personal patio/balcony • heat included!



the Meetinghouse
at Milwaukee

414.357.8596

10901 West Donna Drive, Milwaukee, WI 53224 • MeetingHouseMilwaukee.com

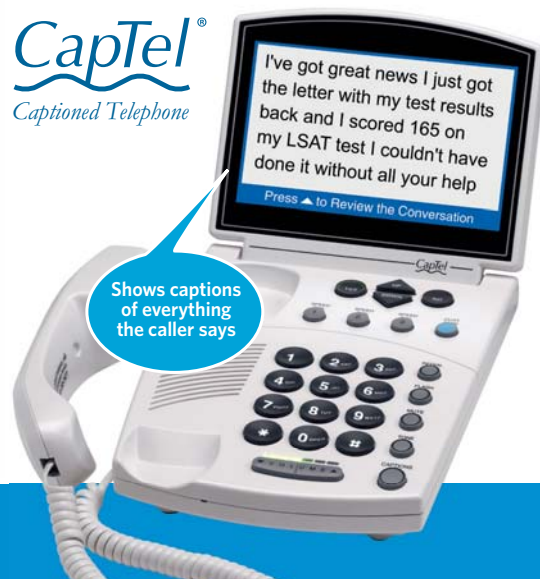
Experience the **DOMINIUM** Difference. ♿

Independence

...over the phone

Is hearing loss keeping someone you love from connecting over the phone? The new CapTel® Captioned Telephone helps clarify anything they may miss. CapTel is telephone independence for them, peace of mind for you!

CapTel®
Captioned Telephone



1-800-233-9130 | www.CapTel.com

HERITAGE SENIOR LIVING

Assisted Living and Memory Care Communities

Heritage at Deer Creek - New Berlin

Heritage Court - Menomonee Falls
Call (262) 432-0222

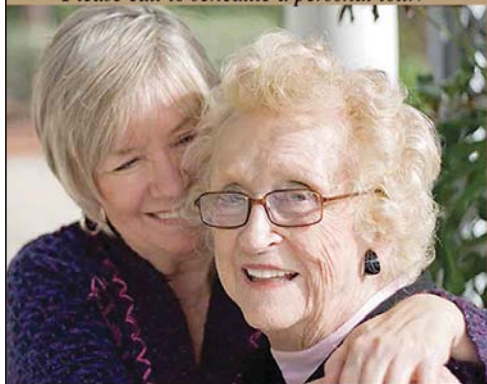
Heritage West Allis - West Allis

Lexington Heritage - Greenfield
Call (414) 302-9700

Heritage Elm Grove
(262) 786-5800

www.heritagesenior.com

Please call to schedule a personal tour.



PROVIDING THE

Highest Standard of Care

FOR ASSISTED LIVING AND MEMORY CARE

Assisted Living Community

We offer a unique blend of comfort, care, dignity and recreational opportunities. Our advanced wellness programs help maximize the quality of life to their greatest extent.

Memory Care Community

Our comprehensive Memory Care programs and services provide Alzheimer's and Dementia care residents with mind-engaging activities to build and maintain cognitive strength.

MOVE IN TODAY!

INDEPENDENCE • INDIVIDUALITY • DIGNITY • PRIVACY • CHOICE

Packing



on Your Next Vacation

Let's face it, some of the most fascinating places in the world are located in some of the most impoverished places in the world. You can't visit the Pyramids of Giza without driving through the slums of Cairo. The Taj Mahal, arguably the most beautiful building ever built, sits amid some of the worst poverty anywhere. Even vacationing on a beautiful Caribbean island, your luxury resort is an anomaly; but the poverty is all around you.

By Ann Craig-Cinnamon

I've been traveling most of my life and, in fact, I lived in Tehran, Iran as a young woman back in the mid 1970's. Poverty was all around me there. I had a beggar friend that I passed every day on the street. We were warned not to give money to beggars because if you did, they wouldn't leave you alone and you might draw an unwanted crowd. So I didn't give him anything, and for his part, he never asked. We just had a friendly salaam and a smile for each other each day. But I always felt bad about it. The often used rationalization about the poor not knowing any better never held any truth for me. It's more "there but for the grace of God go I" that sums up my feelings more accurately. I don't know how you can witness other human beings struggling for their everyday existence and not be changed by it.

As much as I love to travel to exciting and exotic spots around the world, I have always had lot of trouble justifying my own good fortune being able to enjoy the best of what a country has to offer while the people there, many of them poor, are waiting on me and treating me like a king. I understand and agree with the logic that, by going, I am helping to create jobs and am contributing to the economy. But it just doesn't seem like enough.

A few years ago I read about a couple who, on their own, raised money, medical supplies and clothing at their workplace and church which they personally delivered to an orphanage in Nairobi. So when my husband and I decided to go to Kenya we thought we would try the same thing. We raised several thousand dollars, lots of clothing, and had a local pharmaceutical company donate medical supplies which we then took with us to the New Life Children's Home in Nairobi. We packed everything in old suitcases that we just left there. It wasn't a difficult thing to do; it just took a little thought and planning. And we received way more than we gave when we had the opportunity to visit with those beautiful children and see the good work the orphanage was doing in a country devastated by Aids and other diseases.

More recently when we visited Cambodia we noticed wells that had signs on them. We asked our guide about it and learned that the wells had been donated by tourists who wanted to help when they saw the poverty that the people of Cambodia were living in. We decided to donate a well ourselves so our guide took us to an area near Siem Reap where the government had given little plots of land to the poor and disabled. Many of these people had nothing but a shack to live in and no water nearby. Drinking dirty polluted water was a common occurrence and people often became ill and even died because of it. So, we donated enough money to have a well built in an area where several families lived. Believe it or not, the well only cost us \$200. For the cost of a utility bill here at home, several families would have fresh, clean water to drink. It was an easy thing to do. We didn't even lift a finger.

There are a lot of non-profit organizations that offer what are called "voluntourism" trips in which the traveler gets involved in charitable work while they are visiting a poor country. And that is a great way to help. But if you are the kind of traveler who wants to go on your own but you'd like to do something to help while you are visiting, you can, if you seek it out. It doesn't have to be Cambodia or Kenya, it can be closer to home like in the Caribbean. Just do a little research ahead of time to find an organization that is legitimate, contact them to see what they might need and start a fundraiser of your own at your church before you go. Tour guides are often a great source too. You have the added bonus of seeing for yourself that your donation is going to a good cause. I guarantee you that you will enjoy your trip a lot more if you leave something meaningful behind rather than taking lots of things home with you.

Ann Craig-Cinnamon has spent 30 years in both radio and television broadcasting in the Indianapolis market. After living in Tehran, she developed a love for travel and has visited all 50 states and more than 70 countries on all 7 continents. She is also the author of the new book, *Walking Naked in Tehran*. For more information please visit: www.walkingnakedintehran.com



Courtesy of www.Dosomething.org

There are a lot of non-profit organizations that offer what are called "voluntourism" trips in which the traveler gets involved in charitable work while they are visiting a poor country.



Jackson Crossings
Retirement Community

- Spacious Independent Apartments
- Assisted Living
- Memory Care

(262) 993-2838

www.jacksoncrossings.com



Enjoy Living on the Lake

N168 W22022 Main Street
Jackson, WI 53037

On Hwy 60 just East of Hwy 45





CLE
Creative Living
Environments, LLC



**Lives are Enhanced....
..Expectations Exceeded!**

25
Years of Caring

Your Neighborhood Assisted Living in Waukesha and Milwaukee.

Visit a CLE home in your neighborhood!

414.258.9955 - info@cclswi.com - Visit our website at: www.cle-ccls.com

East Terrace **4** APARTMENTS

Come home to
East Terrace Apartments
of Waukesha

**QUALITY SUBSIDIZED
SENIOR HOUSING**

- Convenient Downtown Location
- Secure Entry System - Parking
- Community Room - Hair Salon
- Social Activities

801 North East Ave, Waukesha
262-544-9757



**Affordable Luxury
Living for Seniors!**

**YOU DESERVE
THE BEST!**

**Rents starting
at \$695!!**

- Heat Included
- Underground Parking Available
- Many Other Amenities!!

Call For A Tour!

**Algonquin
Manor**
Adults 62+
5005 W. Bradley Road
Brown Deer, WI 53223
414-357-7100

**Bradley
Manor**
Adults 55+
4527 W. Bradley Road
Brown Deer, WI 53223
414-371-9590
*Income limits may apply

So, you wanna join a band?

Tri-City New Horizons Band is Looking for New Members



Whether you've never picked up an instrument, or haven't played since night school, all are invited to experience the fun of making music with a small group of adults. The Tri-County New Horizons Band, gives beginner and veteran players the opportunity to play in a relaxed, friendly and helpful music environment.

The volunteer concert band meets in Saukville, with members coming from Ozaukee, Sheboygan, Washington and Fond du Lac for weekly rehearsals, and when the music is 'ready for prime time' the group shares its musical cheer by performing at area senior living facilities and senior centers.

Instruments include flute, oboe, clarinet, bassoon, saxophone, trumpet, French horn, trombone, tuba and percussion. Don't have an instrument, no problem, try a variety until you find the one most suited.

There is room for everyone, and there is no pressure to

progress at any particular pace or play music beyond one's skill level.

"We believe actively participating in music-making is a perfect way to add meaning, deep satisfaction, friendships and fun to our lives," says director Diana Jonen. "We try hard to find music that is fun for the more advanced players, yet not daunting for the beginners."

Jonen taught beginning band for four years, and now teaches private students and coaches a youth orchestra.

The atmosphere is relaxed, reflecting the national New Horizons motto: "Your best is good enough."

Members age in range from their 40's to their 90's. If interested, you may contact Diana Jonen at (262)-308-0916 or info@tc-newhorizons-band.org

**Wherever you call home...
we are there for you!**

A Comprehensive Range of Services to Support You.

St. Camillus
Home Health Services

**10200 W. Blue Mound Rd.
Wauwatosa, WI 53226
414.259.6310 • stcam.com**

“If we want people to be their best, we need to shine a light on what that looks like.”

Sharing Their Stories Can Make Us a Better Society

Philanthropist Honors Our Unsung Human Angels



It's easy to spot the largely unsung heroes in these three recent news stories:

- Fifteen National Guardsmen run 26 miles carrying full backpacks to raise money for the families of fallen soldiers.
- An off-duty firefighter rushes to a dangerous chemical blaze because he knows the local volunteer force may not be equipped to handle it.
- A middle school student in Georgia rallies youngsters and businesses to collect comfort items for troops deployed in Afghanistan.

“But each of these stories also has a surprising twist – one that underscores just why it's so important to share them,” says philanthropist John Shimer, founder of the Angels Among Us project (www.angelsamongusproject.org). “If we want people to be their best, we need to shine a light on what that looks like.”

Shimer notes that in the wake of the Boston Marathon bombings, Americans took comfort in seeing and hearing about the many acts of selflessness.

“We were horrified by the fact that there's someone evil enough to place a ticking bomb next to children. But we were also heartened by the bravery of the civilians who rushed into danger to help the injured, and the many area residents who opened their homes to stranded race participants.”

In January, Shimer launched Angels Among Us to recognize just such people. Community “human angels” are selected from among nominations and, in addition to receiving an Earthly Angel Award and a donation to their charity of choice, Angels Among Us produces professional, high-quality videos that tell their story.

“The videos are compelling, so people will watch them,” Shimer says. “And that's how we spread the word, inspire others, and even create a society where *everyone* is an Earthly Angel.”

Angels Among Us, which accepts nominations at its website, has no shortage of amazing stories, Shimer says.

Consider these recent examples:

National Guard ‘Tough Ruckers’: Fifteen Massachusetts National Guardsmen donned full gear, including backpacks weighing 40 pounds or more, to run the Boston Marathon in memory of fallen soldiers. The “Tough Ruck” also raised money for the families of deceased soldiers through the Military Friends Foundation.

But that's not the end of the story.

The men were near the finish line when the bombs exploded April 15. They're the guys in fatigues seen on countless videos rushing to pull down barricades to get to the injured.

An off-duty, volunteer firefighter: Capt. Kenny “Luckey” Harris, 52, worked for the Dallas Fire Department but lived 80 miles away in West, Texas, where he also served with the all-volunteer

station. He was off duty on April 17 when fire erupted at a fertilizer plant in West. He rushed to the plant.

“He was worried the volunteer guys wouldn't be safe on a chemical fire,” his friend and fellow firefighter Ronnie Janek said. “He said he had to help them stay safe.” Harris was among the 14 people who died when the fertilizer plant exploded – 11 of them were first responders.

Volunteer firefighters, who put their lives on the line for their communities for no pay, make up 69 percent of U.S. firefighters.

A boy with a heart for soldiers: As a 10-year-old fifth-grader, Remington Youngblood understood the hardships facing troops in Afghanistan and wanted to do something both to help them and to express his appreciation for their sacrifices. So he

created a nonprofit, Change4Georgia, partnered with a Veterans of Foreign Wars post, and hit the speaking circuit to rally other schools, businesses and communities to the cause.

Today, the middle school student's charity not only regularly fills troops' wish lists for items like chewing gum and chapstick, last Christmas it delivered hundreds of gifts and foods to the children of active-duty soldiers. It also provides school supplies to those children, and even makes an annual scholarship donation to one student veteran.

As these stories demonstrate, angels surround us in many forms, Shimer says.

“If we look for them and follow their example,” who knows how we can change the world?”

John Shimer is a director of Fortune Family Foundation, a charitable corporation that provides assistance to non-profits focused on fostering self-sufficiency. He is the author of “Turn Right at the Dancing Cow,” the story of a “human angel” from Seattle and the vocational school she established in Uganda. He's the founder of the new Angels Among Us Project, which seeks to spotlight the best and most inspiring of human behavior.

Peace of Mind Services

Title 19 & Pre-Arrangements

Simple Cremation: \$595.00
(Excluding Cremation Permit & Fee)

Traditional Funerals: \$1395.00
at your Church or Cemetery Chapel of your choice

Call for more details **414.453.1562**

Two locations to serve you! Serving all of Wisconsin

Family Owned and Operated



1 & 2 Bedroom Apartments Available

COURTYARD APARTMENTS

An Independent Apartment Home Community
of Older Adults Age 55 & Better

Move in
SPECIAL! **\$500 OFF!**

FIRST MONTH'S RENT

11505 W. Greenfield Avenue, West Allis
(414) 479-0660

Office Hours: Mon-Fri 9am-1pm
Courtyard@oakbrookcorp.com

Professionally managed by Oakbrook Corporation

Some restrictions apply



***"We become part
of their family;
they become part of ours."***

JEWISH HOME AND CARE CENTER

Bonnie Jeglum,
Director of Social Services

We welcome people of all faiths to
our rehab, long-term care and the
renown Helen Bader Center for
Alzheimer's and dementia care.

Call us to find out why
so many people
come home to
the Jewish Home.

414.277.8852

1414 N. Prospect Ave.

jhccmilwaukee.org



Like us on Facebook



@jsliving



**The days grow darker sooner and the cold wind increases.
Welcome to the season of winter when some people may
experience the unwelcome guest of a growing isolation.**

Rev. Joe Jagodensky, SDS

"Isolation begins very slowly, especially as we age," according to Alexian Village of Milwaukee Health Services director, Karri Sears. "In winter we tend to be indoors much more and people can neglect important health opportunities to interact with others. During the winter months, older adults need to be extra careful not to separate themselves from neighbors, family or friends as it can have a direct impact on health.

Isolation can slowly lead to depression which then encourages more isolation. "It's a vicious cycle where one symptom slowly leads or becomes something else," according to Alexian Village's Linda Paulson, BSN, MBA. "It's common to feel lonely at times in life but if other symptoms present themselves, then depression can easily occur." The National Institute of Mental Health lists these warning signs:

- ~ Difficulty concentrating, remembering details, and making decisions
- ~ Fatigue and decreased energy
- ~ Feelings of guilt, worthlessness or helplessness
- ~ Feelings of hopelessness or pessimism
- ~ Insomnia, early-morning wakefulness, or excessive sleeping
- ~ Irritability, restlessness
- ~ Loss of interest in activities or hobbies once pleasurable, including sex
- ~ Overeating or appetite loss
- ~ Persistent aches or pains, headaches, cramps, or digestive problems that do not ease even with treatment
- ~ Persistent sad, anxious, or empty feelings
- ~ Thoughts of suicide, suicide attempts

"Staying connected is very important for older adults," says Rev. Joe Jagodensky, SDS, Director of Pastoral Care at Alexian Village. "As we get older there are so many losses, personal and in family, that special attention needs to be paid to the temptation to separate ourselves from others. It can easily become a habit that we take for granted as just another part of aging when it is not, at all."

Knowing depression's symptoms can help you head them off

Being aware of winter's isolation and possible depression can lead people to create creative measures to stay involved and connected. Karri Sears offers these suggestions: "Visiting and walking through a mall during a winter afternoon can add activity and necessary light to the day. Exercise, even simple ones, can awaken endorphins that trigger positive mood and good feelings. Calling friends can help even if the conversation is only about the weather. If anxious feelings arise don't be afraid to talk about it, we're all susceptible to periodic "winter blahs." Relaxing with a good book or enjoyable music can have a calming effect. Identifying the time of day that is the most difficult to live through can encourage filling that time cleverly. For many people the transition at dusk is a troubling time. Why do you think bars have 'Happy Hour' during that time? Filling that time with something positive can counteract feeling low or alone. It may sound silly but making a point to make a store clerk or cashier smile can help you smile yourself."

To an extent, we can manage our attitudes and dispositions. We all have what's called 'situational depression' which is just a part of life. But a lingering feeling of worthlessness or meaningless can be very dangerous, especially for older adults. If these feelings persist, you may want to seek out support groups or professional counseling.

Alexian Village of Milwaukee is a "continuing care" retirement community offering Independent Apartments, Assisted Living, Rehabilitative Services, Skilled Nursing and Adult Day Services. 9301 N. 76th Street. www.AlexianBrothers.net. Rev. Joe Jagodensky, SDS can be reached at jjagodensky@alexianbrothers.net or (414) 357-5105, extension 5558

Sponsored by

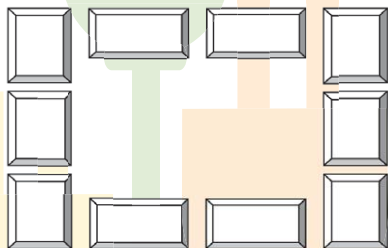
RECHARGE!

Retain and Regain...
the health of your body and brain.

THE 10-CARD SQUARE

Take ten playing cards, ace through ten. Then see if you can arrange them as shown so that the numbers of the cards on each side add up to 18 (aces equal one).

Four cards are added together in the top and bottom rows; three cards are added together in the two sides columns.



Contact Dawn Adler, Director of ReCharge!
to learn how ReCharge! can help you.

414.277.8838 • dadler@jewishseniorliving.org

CHAI POINT
SENIOR LIVING

Follow Dawn on Twitter
@JSL_ReCharge

What's Wrong With Our Nativity Scenes?

continued from page 3



which led to secularization, Megrelis explains.

"The West's Christmas celebration is partly responsible for the secularization of Western societies," he says.

Some of our most important religion-oriented holiday traditions don't even jibe with the story told in the official historical record of Jesus' birth: the Bible, Megrelis says. He offers these examples.

Animals in our manger scenes. The canonical Bible – the books of the Bible considered to be Holy Scripture – does not mention sheep, donkeys or other animals watching over the newborn Jesus. The animals are from the apocryphal gospels, writings by early Christians that were not included in the New Testament because their authors were anonymous, unverifiable or otherwise dubious. These include the "infancy gospels" written during the second century to feed a hunger for more detail about Jesus as a baby and young boy.

"The Gospels of Matthew and Luke say only that Jesus was placed in a manger – a feeding trough for animals," Megrelis says. "They do not say whether the manger was in a stable or what animals were about. Those details came from the infancy gospels."

Our images of a pregnant Mary riding to Bethlehem on a donkey. Again, the New Testament makes no mention of Mary on a donkey. But according to the apocryphal gospels, Joseph saddled a donkey and "set Mary upon it" for the trip to Bethlehem.

"We three kings of Orient are." Contrary to the popular Christmas carol, the Bible does not say how many wise men visited the infant Jesus. The only reference to "three" is the number of gifts they brought: gold, frankincense and myrrh. The carol has them traveling a great distance and our traditions have them arriving at a stable.

"In fact, the Bible says, 'On coming to the house' — not stable — 'they saw the child with his mother Mary, and they bowed down and worshiped him,'" Megrelis says, adding "No one knows where the wise men came from. It could not have been very far, as we are told that Jesus was brought to Jerusalem as soon as Mary has been purified, in keeping with Jewish tradition, and shortly after his circumcision, which would have been at eight days old."

Giving one another gifts was also not part of the biblical Nativity, Megrelis points out.

"The wise men brought gifts because it was customary to bring gifts when one visited royalty, but the Bible doesn't mention an exchange of presents," he says.

Christian E. Megrelis holds master's degrees in engineering, business and political studies. He is also the former vice chair of the United Bible Societies, a major world publisher of the Bible. He is the first publisher of the Bible in the French-speaking world.

Three men died on Christmas Eve and were met by Saint Peter at the pearly gates.

"In honor of this holy season," Saint Peter said, "You must each possess something that symbolizes Christmas to get into heaven."

The first man fumbled through his pockets and pulled out a lighter. He flicked it on. "It represents a candle," he said. "You may pass through the pearly gates," Saint Peter said.

The second man reached into his pocket and pulled out a set of keys. He shook them and said, "They're bells." Saint Peter said, "You may pass through the pearly gates."

The third man started searching desperately through his pockets and finally pulled out a pair of women's panties.

St. Peter looked at the man with a raised eyebrow and asked, "And just what do those symbolize?"

The man replied, "They're Carol's."

YOUR FAMILY. OUR PRIVILEGE.

*Trust Clement Manor
for a Continuum of Care*

*Serving the Milwaukee
community for 30 years*



- Adult Day Services
- Independent and Assisted Living
- Transitional Care
- Long-Term Care
- Center for Enrichment

**Clement
Manor**

Sponsored by the School Sisters of St. Francis

3939 S. 92nd St. • Greenfield, Wis.

414.321.1800

clementmanor.com





Pregnant Turkey

One year during the holidays, we all went to my sister's house for the traditional feast. Knowing how gullible my sister is, my mom decided to play a trick. She told my sister that she needed something from the store and sent her out. When my sister left, my mom took the turkey out of the oven, removed the stuffing and 'stuffed' a Cornish hen into the turkey, and re-stuffed the turkey. She then placed the bird(s) back in the oven.

When it was time for dinner, my sister pulled the turkey out of the oven and proceeded to remove the stuffing. When her serving spoon hit something, she reached in and pulled out the little bird.

With a look of total shock on her face, my mother exclaimed, "Patricia, you've cooked a pregnant bird!" At the reality of this horrifying news, my sister started to cry.

It took the family two hours to convince her that turkeys lay eggs!



3 Signs It's Time to Call 9-1-1

Each year, about 600,000 Americans – one in four – in the United States die from heart disease, according to the Centers for Disease Control.

By Dale Hemstalk

Of the 715,000 Americans who have a heart attack each year, about 525,000 are first-timers, says the CDC, and those individuals may not know what's happening. Sadly, many people do not get to the hospital on time, says paramedic Dale Hemstalk.

"If someone is having a heart attack, for example, they should get to the hospital without delay upon the initial onset of symptoms," says Hemstalk, who is also a software developer with Forté Holdings, Inc., a provider of health-care software that works closely with paramedics, emergency medical technicians and firefighters (www.ipcrems.com).

"We live in an age in which we *should* be taking greater advantage of our technology for health purposes – but you have to call for help first!" Hemstalk says.

He shares warning signs that it's time dial 9-1-1.

Symptoms for a heart attack: Men and women frequently report different symptoms. Men tend to have "classic" signs; pressure, fullness, squeezing, pain in the center of the chest that goes away and comes back; pain that spreads to the shoulders, neck or arms; chest discomfort, lightheadedness, fainting, sweating, nausea or shortness of breath.

For women, symptoms tend to be back or jaw pain; difficulty breathing; nausea or dizziness; unexplainable anxiety or fatigue; mild flu-like symptoms; palpitations, cold sweats or dizziness. Triggers tend to be different between the sexes, too. In women, it's often stress; in men, it's physical exertion.

Symptoms for a stroke: There are clear, telltale characteris-

tics of a stroke, including sagging on one side of the face, an arm that's drifting down and garbled speech. But there are also more subtle signs from the onset, such as sudden numbness of one side of the body, including an arm, leg and part of the face; sudden confusion, trouble speaking and understanding; sudden trouble seeing in one or both eyes; sudden loss of balance; sudden headache for no apparent reason. Risk factors include diabetes, tobacco use, hypertension, heart disease, a previous stroke, irregular heartbeat, obesity, high cholesterol and heavy alcohol use.

Symptoms for heart failure: This is not the same as a heart attack, which occurs when a vessel supplying the heart muscle with oxygen and nutrients becomes completely blocked. Heart failure is a chronic condition where the heart can't pump properly. Warning signs include shortness of breath, fatigue, swollen ankles, chest congestion and an overall limitation on activities. Just one of these symptoms may not be cause for alarm; but more than one certainly is. Risk factors include various heart problems, serious viral infections, drug or alcohol abuse, severe lung disease and chemotherapy.

"At no point should anyone be discouraged from calling 911; the bottom line is, if you feel it's an emergency and you need to call 911, call 911!" Hemstalk says. "There are many reasons to seek assistance from emergency responders, and they are not limited to those that I've mentioned."

Dale Hemstalk is a United States Air Force Veteran and Career Firefighter Paramedic. Hemstalk has been providing emergency care for over 20 years. During his tenure in EMS, Hemstalk has been an educator, Paramedic Preceptor and Field Training Officer.

Come Fall in Love with
Your New Home at...

SUNRISE VILLAGE

SENIOR LIVING COMMUNITY
55 and better Community

HURRY IN...
TAKE A TOUR...
SIGN A LEASE....

1 and 2
bedrooms
available

Units include...
heat,
water, sewer,
trash & much
MORE!

**1 month
FREE RENT!**

**Located in
SOUTH MILWAUKEE**
2500 10th Avenue

**CALL
414-764-7997
to schedule a showing!**

Professionally Managed by Oakbrook Corporation

ComForCare Home Care

**"Promoting Quality of Life
with a caring touch"**

- Companionship
- Personal Care
- Errands
- Fall Prevention
- Respite Care
- Transfers
- Transportation

- Bathing & Grooming
- Medication Reminders
- Light Housekeeping
- Meal Preparation
- Alzheimer's Care
- Safety Supervision

Our Caregivers are insured, bonded and screened through a 10-step hiring process which includes background screening and drug testing.

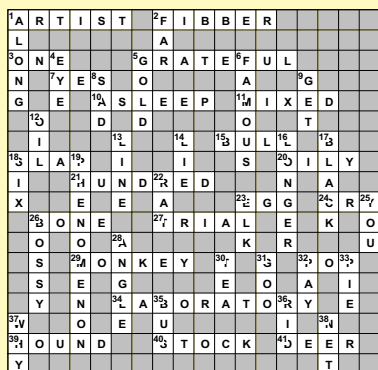
Supporting Independence, Dignity & Quality of Life

<p>Ozaukee & Washington Counties 262-674-1515 westbend@comforcare.com</p>	<p>Milwaukee & Waukesha Northeast 414-282-8606 milwaukeeN@comforcare.com</p>	<p>Waukesha, Milwaukee SE & Jefferson Counties 262-446-2000 waukeshaw@comforcare.com</p>
---	--	---

Each office is independently owned & operated. ComForcare Senior Services is an equal opportunity employer.

ABSOLUTE
ADORABLE
AFTER
ANYMORE
ATTENTION
BAGGAGE
BEET
BLOW
BREAK
BUFFALO
COUSIN
DAWN
DREAD
EXTRAVAGANT
FARE
FARM
GAVE
ICE
LIMIT
LIPS
LOST
MAKE
MOST
MYSELF

NEAT
NOTHING
OBLIGATION
PACKED
PAIR
PAST
PIPE
PLEAD
PROBABLY
QUIET
REAL
RELIEF
SANE
SCHOOL
SECOND
SHAME
SLIPPERY
SNEEZE
SPEECH
THEM
UNWISE
VASE
WERE
WICKED



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

There were three guys talking in the pub. Two of them are talking about the control they have over their wives, while the third remains quiet.

After a while one of the first two turns to the third and says, "Well, what about you, what sort of control do you have over your wife?"

The third fellow says "I'll tell you. Just the other night my wife came to me on her hands and knees."

The first two guys were amazed. "What happened then?" they asked. "She said, 'get out from under the bed and fight like a man'."



Crossword puzzle on page 26

A HISTORY LESSON

ADAM's RIB

Adam was walking around the Garden of Eden feeling very lonely, so God asked Adam, "What is wrong with you?"

Adam said, "Lord, I don't have anyone to talk to."

God said, "Then I will give you a companion, and she will be called a 'woman'. This person will cook for you and wash your clothes, she will always agree with every decision you make. She will bear your children and never ask you to get up in the middle of the night to take care of them. She will not nag you, and will always be the first to admit she was wrong when you've had a disagreement. She will never have a headache, and will freely give love and compassion whenever needed. She will never question your behaviour or the company you keep. She will support you and understand that you have important decisions to make throughout your life and don't have time for nonsense..."

Adam asked God, "What will this woman cost?"

God said, "An arm and a leg..."

Adam said, "What can I get for just a rib?"

And the rest is history.



I think there's more to wealth management than our banker and insurance agent are able to help us with. It feels like we're missing something.

That's why we're calling Aegis today for a free 2nd opinion. We should speak with a Registered Investment Advisor about our retirement.

The trusted team at Aegis cares about more than investments. We care about all that's important to you! Helping with retirement income planning, estates/trusts, Medicare/long-term care/health insurance guidance, Social Security optimization, and much more.

For your FREE and COMPREHENSIVE PORTFOLIO REVIEW and 2ND OPINION,

Call Aegis today!
(262) 968-5500

www.aegiswealthadvisors.com



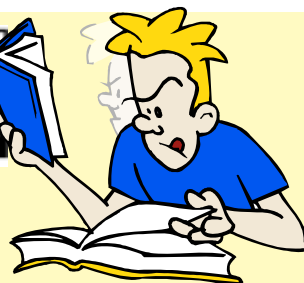
Registered Investment Advisor



Serving Milwaukee and Waukesha County

Crossword junkie!

abcdefghijklmnopqrstuvwxyz



FROM BOOMER'S NEWSPAPER

ACROSS

1. One who has expressive talent
2. Liar
3. The loneliest number
5. Deeply appreciative
7. Consenting reply
10. Not awake
11. Different kinds combined
15. Male bovine
18. Open handed hit
20. Describes hair condition
21. Perfect score
23. Which came first
24. To brawl
26. Skeletal make up
27. Proceedings of a court
29. Tree swinging primate
32. Soda
34. Mad scientist's office
39. Tracking dog breed
40. Simmered bones
41. Antlered animal

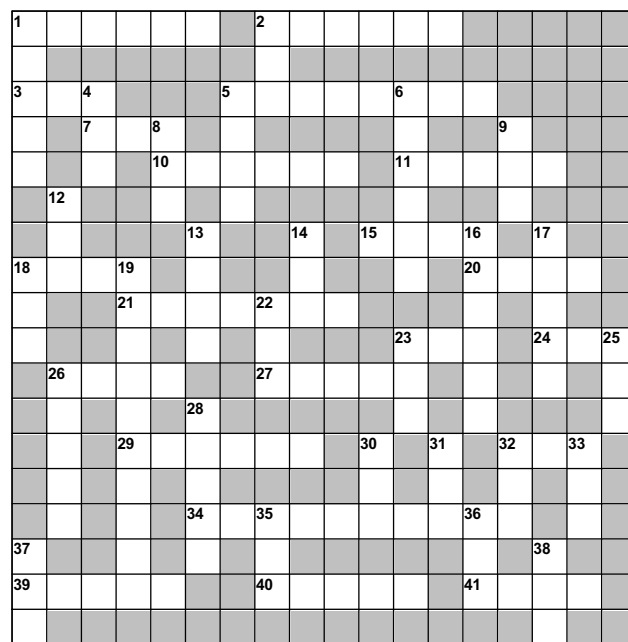
DOWN

1. At a point on something
2. Distant
4. Optical receptor
5. It's as good as
6. Renowned
8. Not happy
9. To go acquire
12. Most important fuel (at present)
13. Always too long
14. Fib
16. Reference to length
17. Absence of color
18. Precedes the number bleen
19. Rare occurrence
22. Unwanted garbage guest
23. Large member of the deer family
25. Not me
26. Ordering others around
28. Measured in degrees
30. Coffee alternative
31. Sticky
32. Earnings
33. Apple is the most American
35. Children's lift to school
37. Who, what, when, where, ...?
38. Used to catch butterflies

"Papa, what is the person called who brings you in contact with the spirit world?"

"A bartender, my boy."

We are always hearing about how Social Security is going to run out of money. How come we never hear about Welfare running out of money?



SONG ANSWERS from page 8:

1. Rudolph, the Red-Nosed Reindeer
2. Silent Night
3. O Little Town of Bethlehem
4. Good King Wenceslas
5. Deck the Halls
6. Joy to the World
7. Hark the Herald Angels Sing
8. We Three Kings
9. Away in a Manger
10. Come All Ye Faithful
11. O Holy Night
12. I'm Dreaming of a White Christmas
13. Silver Bells
14. The Twelve Days of Christmas
15. It Came Upon a Midnight Clear
16. Frosty the Snowman
17. All I want for Christmas is My Two Front Teeth
18. I Saw Mama Kissing Santa Claus
19. Walking Through a Winter Wonderland
20. Up on the Rooftop

Functional Home
Accessibility for Your Lifetime
 Your choice is to stay in your own home and enjoy your later years. We can help you do that.
 We offer **Assess, Design and Build** services that will transform your home into a beautiful barrier free living space!
414-469-1450
www.myfunctionalhome.com
Call for a FREE Consultation!

HOUSE CALLS
 In-Home Barbering/Beauty
 Offering Haircuts & Perms
In the comfort of your home. Relax...let me come to you..
 • Women & Men (Seniors)
 • Adults with Disabilities
 Call Jill your PROFESSIONAL STYLIST at (414) 519-3000
 Serving Metro Milwaukee. Will travel out of area for small charge.

"When your equipment dies... call the guys!"
WE COME TO YOU AT NO EXTRA CHARGE
The Mobile Repair Guys
"Your small engine maintenance & repair specialists"
www.mobilerepairguys.com
 (262) 501-3997
 (877) 886-3638
Storage Available For Your Lawnmower
 • Quick, courteous on site service
 • We service all major brands
 • All parts & labor included with every tune up
 • Price we quote is the price you pay

\$500 OFF Any Snow Blower Tune-Up
Mobile Repair Guys
 1-877-TUNE-ME-UP
 (877) 888-3638 • 262-501-3997
 With this coupon. Not valid with any other offers. Expires 1/31/2014

WANTED BEER
 SIGNS, CANS, RELATED ITEMS

Also wanted:
 • Brewery Items
 • Saloon Photos
 • Other Advertising
 • Cast Iron Cookware
 • Other Old Items
414-744-6114

WANTED
 OLD BICYCLES & BIKE PARTS
 TOYS & OTHER COLLECTIBLES
 FROM THE 1930's, 40's, 50's, 60's
CASH PAID & WILL PICK-UP!

CALL SCOTT (414)254-7572
 or email
SCOTT@BICYCLECOLLECTOR.COM

WE BUY HOUSES \$CASH\$



Any area.
Any condition.
Any price.

For a fast, fair and friendly offer, call now!

414-502-7028

CASH IN HAND IN AS LITTLE AS 3 DAYS!



Santa's Bad Day: The Birth of a Tradition

One particular Christmas season a long time ago, Santa was getting ready for his annual trip, but there were problems everywhere. Four of his elves got sick, and the trainee elves did not produce the toys as fast as the regular ones so Santa was beginning to feel the pressure of being behind schedule.

Then Mrs. Claus told Santa that her mom was coming to visit. This stressed Santa even more.

When he went to harness the reindeer, he found that three of them were about to give birth and two had jumped the fence and were out, heaven knows where. More stress.

Then when he began to load the sleigh one of the boards cracked, and the toy bag fell to the ground and scattered the toys.

So, frustrated, Santa went into the house for a cup of apple cider and a shot of rum. When he went to the cupboard, he discovered that the elves had hidden the liquor. In his frustration, he accidentally dropped the cider pot, and it broke into hundreds of little pieces all over the kitchen floor. He went to get the broom and found that mice had eaten the straw end of the broom. Just then the doorbell rang, and irritable Santa trudged to the door. He opened the door, and there was a little angel with a great big Christmas tree.

The angel said, very cheerfully, "Merry Christmas, Santa. Isn't it a lovely day? I have a beautiful tree for you. Where would you like me to stick it?"

Thus began the tradition of the little angel on top of the Christmas tree.

HOUSE CALLS

In-Home
Barbering/Beauty



Offering Haircuts & Perms

In the comfort of your home.
Relax...let me come to you..

- Women & Men (Seniors)
- Adults with Disabilities

Call Jill your PROFESSIONAL
STYLIST at (414) 519-3000

Serving Metro Milwaukee. Will
travel out of area for small charge.

HARBOR FREIGHT TOOLS

Quality Tools at Ridiculously Low Prices

LIFETIME WARRANTY

FACTORY DIRECT SAVINGS

How does Harbor Freight sell great quality tools at the lowest prices? We buy direct from the same factories who supply the expensive brands and pass the savings on to you. It's just that simple! Come in and see for yourself why over 25 million satisfied customers and leading automotive and consumer magazines keep talking about our great quality and unbeatable prices. Visit one of our 475 Stores Nationwide and use this 25% Off Coupon on one of over 7,000 products*, plus pick up a Free 6 Piece Screwdriver Set, a \$4.99 value.

- We Will Beat Any Competitor's Price Within 1 Year Of Purchase
- No Hassle Return Policy
- 100% Satisfaction Guaranteed

NOBODY BEATS OUR QUALITY, SERVICE AND PRICE!

SUPER COUPON!

25% OFF

ANY SINGLE ITEM!

LIMIT 1 - Save 25% on any one item purchased at our stores or HarborFreight.com or by calling 800-423-2567. *Cannot be used with other discount coupon, gift cards, Inside Track Club membership, extended service plans or on any of the following: compressors, generators, tool storage or carts, welders, floor jacks, Trencher/On Troncher (Item 65162), open box items, in-store event or parking lot sale items. Not valid on prior purchases after 30 days from original purchase date with original receipt. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

4650151

SUPER COUPON!

FREE

PITTSBURGH

6 PIECE SCREWDRIVER SET

ITEM 47770/61313

\$4.99
VALUE
WITH ANY PURCHASE

LIMIT 1 - Cannot be used with other discount coupon or prior purchase. Coupon good at our stores, HarborFreight.com or by calling 800-423-2567. Offer good while supplies last. Shipping & handling charges may apply if not picked up in-store. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

6651342

SUPER COUPON!

CENTRALPNEUMATIC
2.5 HP, 21 GALLON,
125 PSI VERTICAL
AIR COMPRESSOR
LOT NO. 67847/61693/61454
"The Perfect Compressor with Powerful, Quiet and Consistent Airflow... Plus we Love the Low Price!" -Street Trucks Magazine

SAVE \$70
\$149.99
REG. PRICE \$219.99

Item 67847 shown

LIMIT 4 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

65357486

SUPER COUPON!

72" x 80" MOVER'S BLANKET
PaulMaster
LOT NO. 66537/69505

SAVE \$135
\$4.99
REG. PRICE \$12.99

Item 66537 shown

LIMIT 9 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

37210010

SUPER COUPON!

US* GENERAL
FIVE DRAWER
TOOL CART
LOT NO. 95272/69397/61427
"Impressed with the Quality Construction and Ease of Use!" -Hot Bike Magazine

SAVE \$135
\$164.99
REG. PRICE \$299.99

Item 95272 shown

LIMIT 5 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

42480354

SUPER COUPON!

RECIPROCATING SAW
WITH ROTATING HANDLE
LOT NO. 65570/61884

SAVE 60%
\$19.99
REG. PRICE \$49.99

Item 65570 shown

LIMIT 4 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

27557220

SUPER COUPON!

NEW!
900 PEAK/
800 RUNNING WATTS
2 HP (63 CC)
GAS GENERATOR
LOT NO. 66619/69381/69338

SAVE \$90
\$89.99
REG. PRICE \$179.99

Item 69381 shown

LIMIT 3 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

34697989

SUPER COUPON!

18 VOLT CORDLESS
3/8" DRILL/DRIVER AND
FLASHLIGHT KIT
drillmaster
LOT NO. 68287/69652
Includes one 18V NiCd battery and charger.

SAVE 55%
\$19.99
REG. PRICE \$44.99

Item 68287 shown

LIMIT 4 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

94556929

SUPER COUPON!

60" WORKBENCH WITH
FOUR DRAWERS
LOT NO. 93454/69054

SAVE \$110
\$139.99
REG. PRICE \$249.99

Item 93454 shown

LIMIT 3 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

21997052

SUPER COUPON!

PACIFIC HYDROSTAR
1500 PSI
PRESSURE WASHER
LOT NO. 68333/69488

SAVE \$50
\$79.99
REG. PRICE \$129.99

Item 68333 shown

LIMIT 3 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

20920988

SUPER COUPON!

3-IN-1 PORTABLE
POWER PACK WITH
JUMP STARTER
CENTEC
LOT NO. 38391/60657
900 PEAK AMPS

SAVE 36%
\$37.99
REG. PRICE \$59.99

Item 60657 shown

LIMIT 5 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

96249438

SUPER COUPON!

1.5 CUBIC FT.
SOLID STEEL
DIGITAL
FLOOR SAFE
LOT NO. 91067/61565

SAVE \$60
\$89.99
REG. PRICE \$149.99

Item 91067 shown

LIMIT 4 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

96128250

SUPER COUPON!

MOVER'S DOLLY
LOT NO. 93888/60497

SAVE \$46%
\$7.99
REG. PRICE \$14.99

Item 93888 shown

LIMIT 9 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

97513068

SUPER COUPON!

FOLDING STAR BIT
SAE/METRIC HEX KEYS
PACK OF 3
PITTSBURGH
LOT NO. 94905/60822/61921

SAVE 50%
\$5.99
REG. PRICE \$11.99

Item 94905 shown

LIMIT 7 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Offer good while supplies last. Non-transferable. Original coupon must be presented. Valid through 4/1/14. Limit one coupon per customer per day.

93528264

Order at HarborFreight.com or 800-423-2567
We FedEx Orders in 24 Hours for \$6.99

MILWAUKEE (414) 744-0955 4698 South Whittall Avenue, Suite 1
RACINE (262) 554-5106 2380 South Green Bay Road
WEST ALLIS (414) 257-9258 6808 West Greenfield Avenue

Happy Holidays!



From our homes to yours!



Apartment Homes for Adults 55 & Better

Affordable Rents • Quality Construction
Elegant Finishing Touches
Spacious, Distinctive
One & Two-Bedrooms



www.HorizonSeniorHousing.com

Call today for
Winter Specials!!

Locations Near You...

- **Burlington**
Francis Meadows: (262) 210-8501
- **Cudahy**
Cottonwood Trails: (414) 254-8490
- **Delafield**
Hillside Woods I & II: (262) 370-2662
- **Franklin**
Clare Meadows I & II: (414) 421-8499
- **Greenfield**
White Oaks: (414) 282-1188
Crestview: (414) 541-3333
High Grove (62 & better): (414) 541-3333
Prairie Hill: (414) 541-3333
Hill Crest: (414) 541-3333
- **Milwaukee**
Southeast/Clare Heights: (414) 254-8410
Northwest/Granville Heights: (414) 333-4465
- **Wauwatosa**
Cedar Glen: (262) 719-3884

Income Restrictions May Apply

