

Celebrate Life
Boomers!
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November 2014
 A FREE PUBLICATION

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



What do you really know about EBOLA?

~pg 3

Stay Healthy as You Travel this Holiday Season

The number of long-distance trips increases by 54% during the holiday season. With looming health threats, it's important to be smart about it.

~pg 8

Expecting an Inheritance?

The largest transfer of wealth in history is underway, with beneficiaries expected to receive \$59 trillion over the next four decades.

~pg 3

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If it wasn't for the last minute, nothing would ever get done. ~Rita Mae Brown



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FROM THE PUBLISHERS

NOVEMBER 2014



Oct 26. Taking a break from deadline on the Ozaukee Interurban Trail enjoying a Wisconsin Indian Summer day

I look out my bedroom window and can't believe the color exploding from my burning bush and the sugar maples across the road in my neighbor's yard. Wow. To think that I spent my collegian experience studying art history when all I had to do was look out the my window for palette perfection.

Life is funny that way. We try so hard to steer our course of action and control the circumstances.

Left exhausted from the effort, we realize that living is all about going with the flow - just doing our best, making decisions based on a moral code of behavior and having faith it will turn out right... which somehow brings us to the month of giving thanks. I'd like to share a story....

One evening an old Cherokee told his grandson about a battle that goes on inside people.

He said, "My son, the battle is between two wolves inside us all. One is Evil - It is anger, envy, jealousy, sorrow, regret, greed, arrogance, self-pity, guilt, resentment, inferiority, lies, false pride, superiority, and ego."

The other is Good - It is joy, peace, love, hope, serenity, humility, kindness, benevolence, empathy, generosity, truth, compassion and faith."

The grandson thought about it for a minute and then asked his grandfather: "Which wolf wins?"

The old Cherokee simply replied... "The one you feed."

I have enough faith for all of us, that if we do indeed feed the good wolf, this small world of ours will be a better place. It's that simple. Count your blessings and feed the wolf!

And eat alot of turkey. Happy Thanksgiving!

Always remember to... Celebrate Life!

Sandy and Tom Draelos

What You Need to Know About the EBOLA VIRUS

From the World Health Organization



The world is facing the biggest and most complex Ebola outbreak in history. On August 8, 2014, the Ebola outbreak in West Africa was declared by the World Health Organization (WHO) to be a Public Health Emergency of International Concern (PHEIC) because it was determined to be an 'extraordinary event' with public health risks to other countries. The possible consequences of further international spread are particularly serious considering the following factors:

The virulence (ability to cause serious disease or death) of the virus,

The widespread transmission in communities and healthcare facilities in the currently affected countries

The strained health systems in the currently affected and most at-risk countries.

Coordinated public health actions are essential to stop and reverse the spread of Ebola. Healthcare

[The EBOLA Virus](#) continued on page 7

From the Galapagos Islands to Machu Picchu to Chile and Vietnam, adventuresome couples are enjoying travel-rich retirements "on the road" for less than it costs to stay home



www.InternationalLiving.com.

For some, home is a place on a map or a house filled with memories and possessions. But for others, home is much more portable.

Dan and Char Marshall are among a growing number of U.S. couples who have traded in a stationary retirement for one much more mobile and exotic.

Semi-retired, they have been exploring South America for the last 11 months. In that time, they rented a car for seven weeks to explore Chile; trekked in Patagonia; lived and cruised for one month in the Galápagos; hiked over a mountain pass to Machu Picchu; taken kitesurfing lessons; swam with baby sea lions... and the list goes on.

It took the Marshalls 18 months to organize their affairs back home before they hit the road.

"We sold our two rental properties, found homes for the pets, and got our house ready to rent. We went through all our stuff, gave a lot away, threw a lot away, and put the rest in

[TRAVEL RICH Retirement](#) continued on page 17

Boomers! is a monthly publication serving the Baby Boomer Generation (45 and above) of Milwaukee, Waukesha, Washington and Ozaukee counties.

We provide informative, helpful & entertaining content which relates to the issues facing this diverse, active, mega-consumer market - America's number one generation!

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- Chef's Stage:** Sponsored by Callen Construction and presented by Edible Milwaukee Magazine
- Around The World In 5K Run/Walk:** Sunday, November 23 at 9:00 AM benefitting The Salvation Army of Milwaukee County. Register at www.active.com

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AROUND TOWN

A collection of local events

Walker's Point Dine Around

November 8 and December 6
Join us for Milwaukee's newest dining experience - the Walker's Point Dine Around! Enjoy a unique collection of high-end restaurants in the shadow of the Rockwell Automation clock tower. This 3-hour bus tour will delight your palette with substantial food portions (come hungry!), beer/wine pairings and desserts. We will also visit Milwaukee's only urban cheese factory! Phone: 1.800.979.3370

Polish Medieval Feast

November 8
Polish Center of Wisconsin
6941 S 68th St, Franklin
Hear ye, hear ye! The Polish Heritage Alliance invites you to an enchanted evening of medieval merriment... Enter an ancient castle through mist and experience the ambiance of medieval Poland.

Trainfest

November 8-9
Exposition Center at WI State Fair Park
Model railroad displays of all scales. Vendors and manufacturers selling and displaying all types of model railroad items.

Veterans Day Appreciation

November 8-11
Harley-Davidson Museum
We salute you! Free Museum entry for Military and their families. The Disabled American Veterans mobile service unit will be at the H-D Museum Saturday, November 8 from 10am-6pm providing free, professional assistance to veterans and their families in obtaining benefits and services earned through military service.

An Evening With John Gurda: Built On Water, Milwaukee's Use and Abuse

November 11, 7pm
North Point Lighthouse
\$35/Person (Proceeds benefit the North Point Lighthouse). Lake Michigan & it's rivers have been a dominant natural resources since the days of the Potawatomi. Join historian/PBS host John Gurda for a lively look to see how they served the community as transportation routes, recreational resources, and industrial corridors, and how they have weathered heavy use and abuse to emerge as focal points of both celebration and concern in the twenty-first century.

Milwaukee Holiday Lights Festival Kick-Off Extravaganza

November 20
Pere Marquette Park, 5:45pm
This ceremonial switch-flipping comes packed with live music, holiday entertainment, a visit from Santa and a dynamic fireworks show.

88th Annual Milwaukee Holiday Parade

November 22, 9:30am
From its start in 1927, it remains a cherished Christmas tradition. Marching bands, floats, giant helium balloons, local personalities, costumed characters, live animals, specialty vehicles and Santa Claus. For more information, including a route map, please visit www.milwaukeekeeparade.com.

International Holiday Folk Fair

November 21-23
Exposition Center at Wisconsin State Fair Park
Holiday Folk Fair International celebrates the cultural heritage of people living in south-eastern Wisconsin.

Thanksgiving 2014

November 23
Cathedral of St John the Evangelist
November 23, 4pm
Gather together as handbells, instruments, drums and voices start the holiday season. Present Music's vocal ensemble, Hearing Voices, will perform alongside Milwaukee Handbell Choir and the Bucks Native American Singing and Drumming Group. Celebrate creation with Ince's Hammers and Whistlers, commissioned by PM in 2006, with jubilant sounds from the brass and choirs and be a part of Kevin's newest sound montage! Program subject to change.

Country Christmas

November 27 - December 31
Country Springs Hotel
2810 Golf Rd., Pewaukee
19th year as Wisconsin's largest and most spectacular drive-through holiday lights event! Over a million holiday lights festively displayed along a mile-long trail that winds through the woods. You'll experience enchanting animated figures and holiday scenes - all from the comfort of your car. And visit Christmas Village and The Streets of Bethlehem, home to our spectacular,

working model train display. The Streets of Bethlehem is where you will be amazed by the near life-size Fontanini nativity display, an exact replica of the one found at the Vatican.

Tree Lighting in Cedarburg

December 1, 5:30pm
Cedarburg Community Center
Chamber elves are busy organizing the Annual Tree Lighting Ceremony. Santa comes to the Cedarburg Community Center each year, ushering in the season of joy and good cheer. Beginning at 5:30pm, families will be treated to a Christmas concert, cookies, cider, carols, make-and-take crafts, Secret Santa and Santa's Mailbox, coordinated by the Cedarburg Junior Woman's Club and, of course, the tree lighting at 7pm, led by Santa, Mrs. Claus and local dignitaries. For a complete listing of all holiday happenings (mid November through Dec. 31 visit www.cedarburgchristmas.com.

COFFESHOP ASTROPHYSICS!

December 6+, 2pm
Anodyne Coffee Roasting Co.
224 W. Bruce St, Milwaukee/ Walkers Point
Welcome to CoffeeShop Astrophysics!
These are a series of free informal public lectures aimed at anyone interested in getting a taste of modern science, at your local coffee shop. Members of the Leonard E Parker Center for Cosmology, Gravitational and Astrophysics will guide you through some of the most interesting and strange concepts of our universe. www.cgca.uwm.edu/coffee



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2014

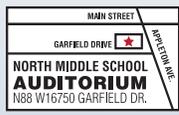
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Every year millions of people gather at 77th Street and Central Park West in New York. Millions more turn on their TV to witness the start of a 88 year tradition

The Macy's Thanksgiving Day Parade

In the 1920s many of Macy's department store employees were second-generation immigrants. Proud of their new American heritage, they wanted to celebrate the United States holiday of Thanksgiving with the type of festival their parents had loved in Europe.

In 1924, the annual Thanksgiving parade started by Louis Bamberger in Newark, New Jersey at the Bamberger's store was transferred to New York by Macy's. In New York, the employees marched to Macy's flagship store on 34th Street dressed in vibrant costumes. There were floats, professional bands and live animals borrowed from the Central Park Zoo. At the end of that first parade, as has been the case with every parade since, Santa Claus was welcomed into Herald Square. At this first parade, however, the Jolly Old Elf was enthroned on the Macy's balcony at the 34th Street store entrance, where he was then "crowned" "King of the Kiddies." With an audience of over a quarter of a million people, the parade was such a success that Macy's declared it would become an annual event.

Large animal-shaped balloons replaced the live animals in 1927 when the Felix the Cat balloon debuted. Felix was filled with air, but by the next year, helium was used to fill the expanding cast of balloons.

Through the 1930s, the Parade grew and grew until crowds of over 1 million lined the parade route in 1933. The first Mickey Mouse balloon entered the parade in 1934. The parade ceremonies were broadcast on local New York radio.

The parade was suspended from 1942-1944 because of World War II. The rubber and helium were needed for the war effort. The parade resumed in 1945 using the route that it still runs today. The parade gained serious fame after being prominently featured in the 1947 film, *Miracle on 34th Street*.



Mr. Potato Head, 2006

At the conclusion of some of the early parades, the balloons were released and floated away, often taking several days to come down. A reward of a \$100 Macy's gift certificate was offered for anyone who found and returned any of the lost balloons.

The 2006 parade (the 80th), included two new big balloons: Flying Ace Snoopy and Pikachu (remodeled with a Poke ball), along with new balloons and ballonicles: the Energizer Bunny and a Macy's balloon styled for the 80th anniversary of the parade.

Other cities in the US also have parades on Thanksgiving, but they are not run by Macy's. The nation's oldest Thanksgiving parade was first held in Philadelphia in 1920. Other cities include: Plymouth, Massachusetts, Seattle, Washington, Houston, Texas, Detroit, Michigan, and Fountain Hills, Arizona.

New safety measures were incorporated in 2006 to prevent accidents and balloon related injuries. One measure taken was installation of wind measurement devices to alert parade organizers to any unsafe conditions that could cause the balloons to behave erratically. Also, parade officials implemented a measure to keep the balloons closer to the ground during windy conditions.

Since 2002, Macy's Studios has partnered with Universal Studios Orlando to bring the Macy's balloons and floats from New York to the Universal Studios Florida theme park in Orlando every holiday season. The parade is performed daily and includes the iconic Santa Claus float. Performers from the Orlando area are cast as various clowns, and the park invites guests to be "balloon handlers" for the parade.

Source: Wikipedia

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workers who take care of patients with Ebola are not only helping the nations facing the Ebola outbreak but also protecting people in the United States by helping to fight the outbreak at its source. The risk in this country will only be fully addressed when the current outbreak in Africa is over. Participation of U.S. and other healthcare workers from outside of the countries with widespread transmission is essential to control the disease

Key facts

-Ebola virus disease (EVD), formerly known as Ebola haemorrhagic fever, is a severe, often fatal illness in humans.

-The virus is transmitted to people from wild animals and spreads in the human population through human-to-human transmission.

-The average EVD case fatality rate is around 50%. Case fatality rates have varied from 25% to 90% in past outbreaks.

-The first EVD outbreaks occurred in remote villages in Central Africa, near tropical rainforests, but the most recent outbreak in west Africa has involved major urban as well as rural areas.

-Community engagement is key to successfully controlling outbreaks. Good outbreak control relies on applying a package of interventions, namely case management, surveillance and contact trac-

ing, a good laboratory service, safe burials and social mobilisation.

-Early supportive care with rehydration, symptomatic treatment improves survival. There is as yet no licensed treatment proven to neutralise the virus but a range of blood, immunological and drug therapies are under development.

-There are currently no licensed Ebola vaccines but 2 potential candidates are undergoing evaluation.

Background. The Ebola virus causes an acute, serious illness which is often fatal if untreated. Ebola virus disease (EVD) first appeared in 1976 in 2 simultaneous outbreaks, one in Nzara, Sudan, and the other in Yambuku, Democratic Republic of Congo. The latter occurred in a village near the Ebola River, from which the disease takes its name.

The current outbreak in west Africa, (first cases notified in March 2014), is the largest and most complex Ebola outbreak since the Ebola virus was first discovered in 1976. There have been more cases and deaths in this outbreak than all others combined. It has also spread between countries starting in Guinea then spreading across land borders to Sierra Leone and Liberia.

The most severely affected countries, Guinea, Sierra Leone and Liberia have very weak health systems, lacking human and

infrastructural resources, having only recently emerged from long periods of conflict and instability. On August 8, the WHO Director-General declared this outbreak a Public Health Emergency of International Concern.

Transmission. It is thought that fruit bats of the Pteropodidae family are natural Ebola virus hosts. Ebola is introduced into the human population through close contact with the blood, secretions, organs or other bodily fluids of infected animals such as chimpanzees, gorillas, fruit bats, monkeys, forest antelope and porcupines found ill or dead or in the rainforest.

Ebola then spreads through human-to-human transmission via direct contact (through broken skin or mucous membranes) with the blood, secretions, organs or other bodily fluids of infected people, and with surfaces and materials (e.g. bedding, clothing) contaminated with these fluids.

Health-care workers have frequently been infected while treating patients with suspected or confirmed EVD. This has occurred through close contact with patients when infection control precautions are not strictly practiced.

People remain infectious as long as their blood and body fluids, including semen and breast milk, contain the virus. Men who have recovered from the disease can

still transmit the virus through their semen for up to 7 weeks after recovery.

Symptoms of Ebola virus disease. The time interval from infection with the virus to onset of symptoms is 2 to 21 days. Humans are not infectious until they develop symptoms. First symptoms are the sudden onset of fever fatigue, muscle pain, headache and sore throat. This is followed by vomiting, diarrhoea, rash, symptoms of impaired kidney and liver function, and in some cases, both internal and external bleeding (e.g. oozing from the gums, blood in the stools).

Diagnosis. It can be difficult to distinguish EVD from other infectious diseases such as malaria, typhoid fever and meningitis. Samples from patients are an extreme biohazard risk; laboratory testing should be conducted under maximum biological containment conditions.

Treatment and vaccines. Supportive care-rehydration with oral or intravenous fluids- and treatment of specific symptoms, improves survival. There is as yet no proven treatment available for EVD. However, a range of potential treatments including blood products, immune therapies and drug therapies are currently being evaluated. No licensed vaccines are available yet, but 2 potential vaccines are undergoing human safety testing



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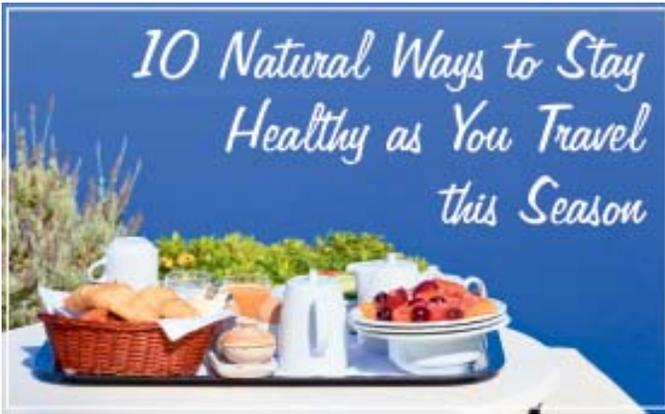


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By Jayne McAllister

During the six day Thanksgiving travel period, the number of long-distance trips increases by 54% and during the Christmas/New Year holiday, travel increases by 23%. While thousands of Americans travel across the country to visit family and friends, no one wants to get bogged down with sickness. Jayne McAllister, of Jayne McAllister Travel Wellness, recommends ten tips to stay healthy while traveling this holiday season.

"Traveling is hard on the body, causing an increase in stress and an exposure to a variety of germs. It's vital to stay healthy and take care of yourself or your trip can be ruined," says Jayne McAllister, of Jayne McAllister Travel Wellness. "There are natural ways to stay healthy that require little extra effort, especially when you are bouncing from plane to plane."

She recommends these 10 tips to stay healthy while traveling this holiday season.

1. Eat Healthy on the Road. Research airport eateries before you fly to find healthiest options. Request a fridge in your hotel room so you can shop for healthy meals and keep fresh fruit and salads on hand for when you don't have time to dine out. For long haul flights, order a vegetarian meal. The extra vegetables are much easier on your body inflight than eating lots of sugar, saturated fats and animal proteins. Plan to eat a salad before you fly to offset the effects of inflight bloating.

2. Breathe. Breathing exercises calm the "fight or flight" response of the sympathetic nervous system. It's the simplest tactic to reduce stress, it's easy and it's free. Inhale for five counts/exhale for five counts. Work up to inhaling for two counts/exhaling for eight.

3. Jet Lag. Forget the drugs, forget the gimmicks, jet lag can be handled completely holistically. Here's how: grounding (standing barefoot on grass or sand for 10 minutes at a time); electrolyte balance, antioxidants, exercise, and alkalizing foods.

4. Keep Your Usual Sleep Pattern. Red eye flights can seem like a good idea but at the end of the day, you're depriving yourself of a decent night's sleep, which will throw off your performance for days. Lack of sleep doesn't just lead to lack of energy, it leads to bad decisions around food, such as reaching for caffeine and sugar for pick-me-ups, or being too tired to think about making the right choices at breakfast time. Take a soak in a tub before you turn in. Apply a little soothing lavender balm. This is very good for people who are anxious naturally, especially when flying. Use natural sources of melatonin, like pineapple, bananas, oranges, oats, sweet corn, rice, tomatoes, and barley.

5. Wash Frequently. The basics would be washing your hands as frequently as possible, carrying wipes to clean your tray table and ends of the arm rests, keeping the air vent above your seat open (even though it's "recycled" air, it's better than totally stale air.)

6. Keep Exercising. People love to use the fact that they're traveling as an excuse to not exercise. Obvious remedies: Find a hotel that has a workout room or a pool. Use the stairwell. If you have a gym membership, see if they have a location where you're traveling to. Get outside and walk as much as you can.

7. Hydrate. Ideally, consume at least one 8-ounce glass for every hour in flight. Caffeine, whether it is in coffee or soft drinks, will dehydrate you. Avoid the inflight salty nuts and snacks, which mess with cellular water content. Similarly, watch out for salt in drinks like tomato juice and V8.

8. Avoid Alcohol. Alcohol and flying do not mix well because of alcohol's dehydrating effects. It's better to have a drink with your pre-flight meal while you're able to drink lots of water with your meal. This will lessen the effects of dehydration, help you digest your food and relax you before your flight if you're a nervous flyer. Just don't overdo it.

TRAVEL continued on page 9

Give a Gift of Travel!

This holiday season, give your loved ones more than just more stuff—share an experience of a lifetime with these seasonal specials!

Rose Parade Holiday - Dec 29-Jan 2

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Rose Parade Holiday

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TOP US CITIES TO RETIRE TO

Forbes has released its 2014 list of Top US Cities to Retire. Rounding out the top 5 is as follows.



- #1. Venice, FL
- #2. Tucson, AZ
- #3. State College, PA
- #4. San Angelo, TX
- #5. Salt Lake City, UT

TRAVEL continued from page 8

9. Commit before you travel. Book a personal trainer, or exercise class before you get to your destination. Personal trainers and Pilates studios usually have a 24-hour cancellation policy so it's a real incentive to keep your appointment.

10. No Excuses. Some people will use the excuse of not having space in their luggage for their sneakers. While some might wear them for the trip, others wouldn't be seen dead in sneakers while traveling, plus they're a pain to have to take off at security. Light, foldable sneakers are now available that squeeze into any size bag. If the hotel doesn't have a work-out facility or you don't feel safe walking or running in the neighborhood, there are plenty of downloadable workouts to do in-room.

"It's important to be educated about what to avoid while traveling to stay healthy, especially during the holiday season when there are more people traveling and more ill people," says McAllister. "Staying healthy while traveling is essential to enjoy your holiday season with your friends and family."

McAllister provides corporate wellness assistance to those companies with business travelers. She specializes in weight loss for travelers, healthy eating while traveling, ergonomics for the traveler, functional exercise, jet lag recovery and avoidance, sleep quality, and nutritional cleanses. Visit the site at: www.jaynecallister.com.

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Blaze Orange is more than just a color in the upper Midwest " it's a tradition, a lifestyle, and a livelihood. This fall, photographer Travis Dewitz captures the textures, tones and characters of the annual Wisconsin deer hunt in *Blaze Orange: Whitetail Deer Hunting in Wisconsin*, a new book by Wisconsin Historical Society Press.

In "Blaze Orange," photographer Travis Dewitz captures the joy, excitement, and camaraderie of deer hunting in Wisconsin. A lone hunter in a tree stand as dawn arrives. A girl and her grandfather scanning a field in the fresh snow. Tired hunters laughing around the evening fire back at camp. These are snapshots of a cultural touchstone.

With more than 600,000 hunters taking to the fields and woods of the state each year, the whitetail deer season is by far Wisconsin's largest sporting event. Dewitz's evocative photos document the hunt and more as he rides along with hunters and a game warden, visits local mom-and-pop stores where hunters gather, and records the industries that operate alongside the deer season--a taxidermist and knife maker, butchers and sausage makers. The result is a stunning and keen-eyed chronicle of one season of the Wisconsin deer hunt.

"I wanted to capture with my camera what I experienced growing up and what I still see among my friends and family whenever late November comes around," Dewitz explains. The result is a stunning and keen-eyed chronicle of the Wisconsin deer hunt.

For individual orders: Order by phone toll free at 888-999-1669, shop online at www.wisconsinhistory.org/shop, or shop in person at the Wisconsin Historical Museum Shop, 30 N. Carroll St., Madison WI 53703. An e-book edition of "Blaze Orange" is also available.

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Saturday morning I got up early, dressed quietly, made my lunch, grabbed the dog, slipped quietly into the garage to load my pheasant hunting gear into the truck, and proceeded to back out into a torrential down pour.

The wind was blowing 50 mph. I pulled back into the garage, turned on the radio, and discovered that the weather would be bad throughout the day.

I went back into the house, quietly undressed, and slipped back into bed. There I cuddled up to my wife's back, now with a different anticipation, and whispered, 'The weather out there is terrible.'

My loving wife of 20 years replied, 'Can you believe my stupid husband is out pheasant hunting in that crap?'

I still don't know to this day if she was joking, but I have stopped hunting.

What do you call a smart blonde? A golden retriever.

Grandma's ~Thanksgiving Invitation~

Dear Family,

I'm not dead yet. Thanksgiving is still important to me. If being in my Last Will and Testament is important to you, then you might consider being with me for my favorite holiday.

Dinner is at 2:00. Not 2:15. Not 2:05. Two. Arrive late and you get what's left over.

Last year, that moron Marshall fried a turkey in one of those contraptions and practically burned the deck off the house. This year, the only peanut oil used to make the meal will be from the secret scoop of peanut butter I add to the carrot soup. Jonathan, your last new wife was an idiot. You don't arrive at someone's house on Thanksgiving needing to use the oven and the stove. Honest to God, I thought you might have learned after two wives - date them longer and save us all the agony of another divorce.

Now, the house rules are slightly different this year because I have decided that 47% of you don't know how to take care of nice things. Paper plates and red Solo cups might be bad for the environment, but I'll be gone soon and that will be your problem to deal with.

House Rules:

1. The University of Texas no longer plays Texas A&M. The television stays off during the meal.
2. The "no cans for kids" rule still exists. We are using 2 liter bottles because your children still open a third can before finishing the first two. Parents can fill a child's cup when it is empty. All of the cups have names on them and I'll be paying close attention to refills.
3. Chloe, last year we were at Trudy's house and I looked the other way when your Jell-O salad showed up. This year, if Jell-O salad comes in the front door it will go right back out the back door with the garbage. Save yourself some time, honey. You've never been a good cook and you shouldn't bring something that wiggles more than you. Buy something from the bakery.
4. Grandmothers give grandchildren cookies and candy. That is a fact of life. Your children can eat healthy at your home. At my home, they can eat whatever they like as long as they finish it.
5. I cook with bacon and bacon grease. That's nothing new. Your being a vegetarian doesn't change the fact that stuffing without bacon is like egg salad without eggs. Even the green bean casserole has a little bacon grease in it. That's why it tastes so good. Not eating bacon is just not natural. And as far as being healthy... look at me. I've outlived almost everyone I know.
6. Salad at Thanksgiving is a waste of space.
7. I do not like cell phones. Leave them in the car.
8. I do not like video cameras. There will be 32 people here. Don't point the camera at me.
9. Being a mother means you have to actually pay attention to the kids. I have nice things and I don't put them away just because company is coming over. Mary, watch your kids and I'll watch my things.
10. Rhonda, a CAT that requires a shot twice a day is a cat that has lived too many lives. I think staying home to care for the cat is your way of letting me know that I have lived too many lives too. I can live with that. Can you?
11. Words mean things. I say what I mean. Let me repeat: You don't need to bring anything means *you don't need to bring anything*. And if I did tell you to bring something, bring it in the quantity I said. Really, this doesn't have to be difficult.
12. Dominos and cards are better than anything that requires a battery or an on/off switch. That was true when you were kids and it's true now that you have kids.
13. Showing up for Thanksgiving guarantees presents at Christmas. Not showing up guarantees a card that may or may not be signed. In memory of your Grandfather, the back fridge will be filled with beer. Drink until it is gone. But one from each family needs to be the designated driver.
I really mean all of the above.

Love you, Grandma

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Understanding Toxins and 6 Ways You Can Get Rid of Them

We often hear the word 'toxins' thrown around. So much so that we sometimes become a little desensitized, forgetting that "toxins" are, by definition, poisonous substances. But do we really know what toxins are, how they enter our bodies and how they effect our health? Cellular toxicity is something your body is fighting 24/7.

By Jacob Teitelbaum, M.D.

Toxins are stuff that your body can't use and that can cause health problems if they hang around and gunk up your cells. They include formerly good stuff (such as hormones) that have done their job and been broken down for disposal. They also include bad stuff (such as pollutants and pesticides) that in an ideal world wouldn't have ended up in your body in the first place.

Where are toxins found?

The origin of common toxins found in the body can be broken down into four categories: food, water, air and chemicals. But don't let today's nonchalant use of the word "toxin" fool you into thinking these compounds aren't of great concern. A breath of "fresh air" can leave your body polluted with methane, carbon monoxide, vehicle emissions chemicals and trace amounts of tobacco smoke while a tall glass of water can leave your body exhausted from trying to clean out the bleach, chlorine, ammonia and OTC and prescription medications that came with it.

Normally, your body knows how to avoid excess toxins -you take in what you need, get rid of what you don't.

Your liver detoxifies, using what are called phase I and phase II detoxification pathways. Your kidneys detoxify,

filtering blood, removing toxins and dumping them into the urine for disposal. Your skin detoxifies, using millions of sweat glands. You even detoxify with every breath, inhaling life-giving oxygen and exhaling toxic gases.

Breathing demonstrates a basic fact about detoxification: the body does it automatically. No worries! (Most people can feel free to skip the fasts, enemas and other "detox" purges.)

But in our toxic environment — where there are more than 85,000 synthetic compounds that can mess with your body — it sometimes helps to improve detoxification by giving your body a helping hand. This article shows you six simple ways to do just that.

Six Simple Methods of Detoxification

1) If you can't read it, don't eat it. I used to give a yearly lecture on nutrition to third-graders in our local school. My recommendation to those kids is relevant for everybody: If you can't read it, don't eat it.

You know what I'm talking about: ingredients on food labels that are virtually unreadable, like acetaldehyde phenethyl propyl acetal (a "fruit" flavoring found in ice cream, candy, cookies and sodas).

I don't think I need to do much convincing on this point, because not eating a lot of food with ingredients you can't read is common sense. Why barrage your body with toxic chemicals if you don't have to?

2) Take supplements that support detoxification. Both phase I and phase II of the liver detoxification process require specific nutritional compounds to do their work. Phase I of liver detoxification requires folic acid, vitamin A, vitamin C, B vitamins, calcium, quercetin and silymarin, a compound found in Milk Thistle that is critical to liver detoxification. Phase II, on the other hand, calls for a whole new set of nutrients such as L-glutamine, L-Carnitine, MSM and sulfur metabolites (found in cruciferous vegetables).

3) Drink up! Water plays a key role in daily detoxification. In fact, drinking enough water is the best action you can take to support your kidneys as they clean up your blood. How much water should you drink every day? Just check your lips and mouth. If they're dry, you need to drink more water. Another method: take a look at the color of your urine. If it's a dull yellow color, there's not enough water diluting it, so you should drink more.

UNDERSTANDING TOXINS continued on page 14

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Actos	30mg	100 tabs	658	334	109	83%
Advair	250/50	60 doses	175	110	n/a	39%
Plavix	75mg	28 tabs	142	86	25	83%
Synthroid	100mcg	100 tabs	55	15	n/a	74%
Viagra	100mg	4 tabs	68	50	32	45%
Diovan	320mg	28 tabs	113	42	18	85%
Celebrex	200mg	100 caps	396	158	n/a	60%
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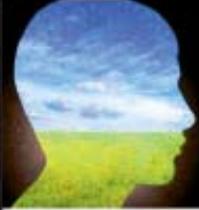
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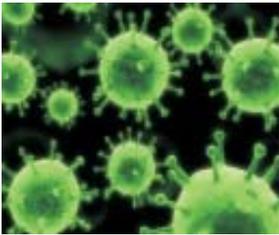
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Understanding Toxins and 6 Ways You Can Get Rid of Them

continued from page 12

But you want to be washing out toxins, not getting more in the water you drink. For clean

tap water, I recommend installing a good filter. I've found the Multi-Pure brand does a good job.

4) Take a probiotic supplement. Probiotics provide the same friendly, health-giving bacteria that typically inhabit your gut (like *Lactobacillus acidophilus*). These good-guy bacteria combat bad bacteria and fungi which, if allowed to multiply, can make you toxic.

All probiotic supplements are not created equal, however. Many don't contain the number of bacteria advertised on the label. Or the bacteria in the supplements are dead. Or they die in the acid environment of the stomach. Any of these mean the probiotic isn't doing you much good.

5) Speed up transit time. "Transit time" is the term for the hours and days it takes for a meal to move from mouth

to going out the rectum — the transit from one end of your digestive tract to the other.

A healthy transit time is about a day, although conventional doctors assert that 3 days is fine. Faster than 12 hours, and your body doesn't have enough time to pull all the nutrients out of the food. Slower than 24 hours, and the digesting food starts to turn toxic — and those loitering toxins are reabsorbed into your system, causing and contributing to poor health.

To speed up transit time: **Eat more fiber**, the easiest way to speed up transit time. A simple way to put more fiber in your diet is to eat whole grain cereal for breakfast every morning, like low-sugar Cheerios or Life cereal. Add a slice or two of whole grain toast for the transit time of your life! **Take magnesium**, a must for healthy muscles and nerves, including those responsible for peristalsis, the rhythmic muscle contractions that move food through the digestive tract. **Drink more water.** Without it, your stools tend to be small and hard, slowing transit time. Take vitamin C, which attracts water into the colon,

softening stool and speeding transit time. Between 500 and 1,000 mg is a good level for most people. **Exercise regularly**, which provides a kind of intestinal massage that can speed transit time. **Optimize thyroid function**, because an underactive thyroid slows down everything in the body, including transit time.

6) Sweat it out in a sauna. Sweating for health is a worldwide tradition, from Native American sweat lodges to the Finnish sauna, and I think "sweat therapy" is a great way to aid detoxification. I recommend (and use myself) a type of sauna called the "far infrared sauna." They're affordable and can fit into any space in any home.

Dr. Jacob Teitelbaum, also known as "Dr. T," is an integrative physician and an expert on fatigue, sleep and pain management. He is the Medical Director of the National Fibromyalgia and Fatigue Centers and author of the best-selling books, *From Fatigued to Fantastic!*, *Beat Sugar Addiction Now!* and *Pain Free 1-2-3*.

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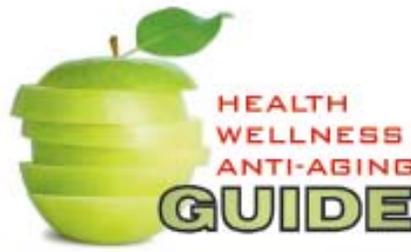
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Voters in seven states, one U.S. territory, and at least 17 cities and counties across the nation will face a marijuana initiative when they go to the polls in November. For some, the question is easy: They're either for some level of legalizing marijuana or against it.

Reviewing Proposed Marijuana Laws In November

But for others, the issue is not so cut and dried. Decriminalizing marijuana can be good for the country - and it can be potentially dangerous, says Wall Street commodities expert Steve Janjic, CEO of Amercanex.

"We need to proceed with care and thoughtful consideration of possible consequences, intended and unintended, of the decisions we make. We have the opportunity to fix some problems through decriminalization, but we don't want to end up with even bigger problems down the road."

The November initiatives range from legalizing recreational marijuana sales and use for adults in Oregon and Alaska to permitting it for medical purposes in Florida and Guam, to decriminalizing possession of small amounts in cities and counties in Maine, Michigan and New Mexico. Californians will decide whether to downgrade possession to a misdemeanor.

"Because we now have two states with sales and use of recreational marijuana, and medical marijuana in 23 other states, we can start looking at what works and what doesn't," Janjic says. "As a society, we'll be able to make better informed decisions going forward."

He points out three considerations for voters pondering ballot decisions in November - and those who will inevitably face those questions in the future:

The crime rate is down and tax revenues are up in Colorado. Washington's cannabis stores have been open only since July, but Colorado's have been in business since January. They provide an early glimpse of trends.



"In the first six months of sales, and 18 months of decriminalization, overall crime rates in Denver dropped 10 percent and violent crimes were down more than 5 percent," Janjic says, citing a report by The Drug Policy Alliance, a non-profit whose mission is to advance policies and attitudes that reduce the harm of drug use.

Marijuana sales generated \$10.8 million in revenue in the first four months - 50 percent more than anticipated. Part of that money is earmarked for schools.

Examine how medical marijuana laws are written. Some in Massachusetts, which passed its medical marijuana law, are now concerned the bill's writers allowed for dangerously high possession limits. The state's limits are the third highest in the country at 10 ounces every 60 days.

"Growers are always breeding for greater potency, so smaller amounts of marijuana are required," Janjic says. "The worry in Massachusetts is, what will happen to the leftovers? Will so much availability mean it will be more easily for teenagers to get?"

That's a concern because numerous studies show marijuana can cause structural changes in teens' brains, resulting in cognitive and mental health problems. The National Institute on Drug Abuse says teens are more likely to become addicted to marijuana than people who begin using as adults - one in six versus less than one in 10 for older users.

Decriminalizing marijuana will mean fewer criminals - and the associated costs. Advocates for legalizing possession of small amounts of marijuana point to the unintended consequences of felony convictions, including economic hardship for the families of breadwinners who go to prison; prison crowding; the cost to society of law enforcement and punitive measures.

"Colorado is expected to save \$12 million to \$40 million a year by reducing penalties," Janjic says, citing the Colorado Center on Law and Policy, "That state averaged more than 10,000 arrests and citations every year for possession of amounts that are now legal there."

For voters faced with choices in November regarding marijuana laws, Janjic says it's important to read the bill's wording and listen to state and local discussions.

"Sometimes the concept is good but the law is not well written," he points out. "If that's the case, it may be wiser to say no this time around and hope for a better crafted bill in the future. Because it will come up again - I'm sure of it."

Steve Janjic is CEO of Amercanex, www.amercanex.com. Janjic is also the global head of eFX Sales and Distribution at Tullett Prebon, one of the world's largest institutional brokerage firms.

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Meet Gert Ullsperger Carroll University's Beloved Pioneer

Not many things remain a constant over a 50-year timespan. But at Carroll University, in Waukesha, Wis., Gert Ullsperger has welcomed students with her big smile, heartfelt hugs and luminous personality since 1964.

Ms. Gert, as many students call her, exudes perpetual warmth that leaves most people feeling like they're basking in the sun. The 88-year-old is the university's cashier in the Main Dining Room inside the Campus Center. Her journey here, and half-century tenure, could arguably be described as a matter of chance, or simply destiny!

One afternoon in September '64, the stay-at-home mom was in the backyard hanging wash on the clothesline when her neighbor, who at the time worked at Carroll, asked Gert if she could come to the university and help out at the snack bar. They were short one person, and Gert, who hadn't worked since she married, was on board to help out that day. "They gave me a uniform and I thought it would just be for a day, or two at the most," said Gert. "But I came that day and never left."

When she started, her and two other women took food orders and made food deliveries, serving approximately 1200 students. Today, Carroll's total enrollment has nearly tripled. While Gert is no longer making personal deliveries, she still serves something special to students every time they meet. "She's a pretty big deal. And she's happy all the time," said Carroll University junior Ryan Nied. Another Carroll student, Emma Olson, often enjoys hugs from Gert and said, "People



call her the grandmother of Carroll. I love Gert and I look forward to seeing her every day."

Since 1955, Gert has lived in the Carroll neighborhood, just blocks from campus. She remains active in the summer, walking to work and playing golf twice a week. The family-oriented matriarch has three children, eight grandchildren and seven great-grandchildren. Her only son, Russ, graduated from Carroll in 1970. In addition to family, Gert also makes time for friends. "A group of senior ladies and I get together every Friday afternoon to see a movie and grab a bite to eat," said Gert.

A year and a half away from reaching 90, Gert is often asked if she will retire soon. But according to the energetic octogenarian, whose tenure at Carroll spans five different food service companies and six university presidents, "As long as I have my health, and I am able to work and stand at the register, I will be here." She has the most seniority at the university and sums up her experience by stating, "It's been an amazing, wonderful journey and I love being at Carroll because the students keep me young."

While she's not retiring, her 50 years of service was recognized at Carroll's 2014 Homecoming and Reunion Weekend in October 2014. Gert was in the annual parade, honored on the football field during halftime and had a special tent where students, alumni and friends could visit her in the tailgate area. "So many familiar faces stopped by to see me and we took selfies together," said Gert with a girlish grin. "It was a great experience and I enjoyed every moment of it."

Check out her hashtag on social media, #50yearsofGert!

Throughout her 50-year tenure, Gert has built lasting relationships with students who often come back to see her long after graduation. It's evident that she holds a special place in their hearts. "I can always tell if a student is sad and if I sense it, I immediately ask if I can give them a hug," said Gert. "Many times the students approach me first and say, 'I need a hug today,' and I say, 'I got one for you.'"

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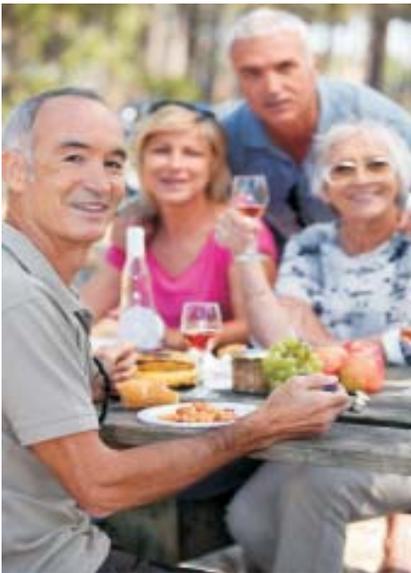
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From the Galapagos Islands to Machu Picchu to Chile and Vietnam, adventure-some retired couples are enjoying travel-rich retirements “on the road” for less than it costs to stay home

continued from page 3

storage. We scanned our critical paper documents, including the information we’d need to file taxes,” say Dan.

The Marshalls fund their travel by using some of the monthly rental income from their house (over and above expenses) and quarterly withdrawals from their retirement accounts.

and we live within a budget. Surprisingly, this gives a monthly budget similar to what we spent before traveling, so we have flexibility in our travel choices,” says Dan.

Jo Thomson, 62, and her husband Marc Brand, 63, have embarked on a similar adventure in retirement. They spend about four months each year visiting friends and family in the United States.

But they spend the remainder of their time in Southeast Asia. For the past two years, they’ve used Nha Trang, Vietnam as a jumping-off point for exploring the countries in the region they love most—Vietnam, Cambodia, Laos, Thailand, and Sri Lanka.

When they’re “home” in Nha Trang, they enjoy great creature comforts on a modest budget, which leaves them plenty leftover for their travel fund.

“Being by the ocean during the great-weather months has been the major appeal,” Marc says. “We go on long walks in the morning. In the afternoon, we relax, go on adventures in town, read at the beach, or go to a beach club, where we can swim in the pool and rent a chaise longue for about \$2.

“After our late-afternoon walk, we relax at home and then go out to one of our favorite restaurants—Vietnamese, Japanese, Indian, Korean, you name it. Some nights, we go to local American- or Canadian-run bars for live music—rock, blues, or jazz—played by both expats and locals.”

Nha Trang offers great value for money.

“We rented a modern studio apartment—a five-minute walk from the ocean—that was fully furnished and included cable, WiFi, a small kitchen, maid service, laundry six days a week, a security guard, a weight room, and utilities for \$300 a month,” says Marc.

“My life generally is healthier in Nha Trang than in the States, due to diet, walking often, easy living, and less stress,” Jo says. “A wonderful acupuncture center that is very affordable—\$2 a session—keeps me quite healthy. The most stressful thing on a daily basis is where to eat at night.”



The full report on how you can enjoy a roving retirement overseas for less than you may think can be read here: <http://internationalliving.com/2014/10/roving-retirees-enjoy-unique-travel-adventures-overseas/>

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3

Tips for Anyone Expecting an Inheritance

Financial Consultants Say Planning Will Help You Avoid Regrets

The largest transfer of wealth in history is underway, with beneficiaries expected to receive \$59 trillion over the next four decades, according to a Boston College study. And those heirs will lose, spend or donate half of their inheritances, if the study holds true.

The odds are good that you will inherit money or assets in the coming years. And, if you're like most people, you'll save only half.

"People need to plan for inheriting wealth to avoid the pitfalls that result in so many heirs making emotional or ill-informed decisions they later regret," says Michael Abbott, a veteran financial consultant and CEO of The Abbott Bennett Group.

It's never wise to make important financial decisions based on emotion, and inheritance often starts with grief - one of the most profound emotions we ever experience. Particularly with the death of a parent, people can feel a whole range of emotions - guilt, overwhelming loss, anger, relief. It's a very bad time to make decisions that can affect you and your family for the rest of your lives.

The average American inheritance is expected to be \$177,000, according to an HSBC Holdings, a banking company. In Canada, the average is just under \$100,000.

"Whether or not that sounds like a lot of money to you, handled properly it can have a tremendous im-

pact on your life," Abbott says.

He and Bennett share four tips for planning for an inheritance:

If you inherit non-cash assets, ask questions before you liquify.

People inherit all sorts of assets: real estate, stocks and bonds, IRAS, gold, jewelry, etc. Different types of assets have different tax burdens attached. In order to preserve as much of your inheritance as possible, you need to learn the best way to minimize the tax burden for each asset. "Once you've liquefied the asset - once you've turned it into cash - it's too late," Abbott says. "Life insurance is an exception. You won't be taxed on that. A ROTH IRA that's more than 5 years old will also be an exception if the amount is exempt under the current federal estate tax rules" (\$5.3 million for 2014.)

If you inherit a tax-deferred retirement plan, consider rolling it into an inherited IRA.

"An IRA or 401(k), for instance, is a tax-deferred asset - the person who left it to you did not pay taxes on it. So if you take it in a lump sum, which some plans require, everything you withdraw will be considered taxable income for you," Bennett says.

Alternatives include rolling the money into an inherited IRA - one that retains the deceased's name along with language that clearly indicates it's inherited. Don't mix it with your own IRA. Then you can take small distributions over the course of years, and the money will continue to grow.

The best planning starts with a conversation with your loved ones now.

One of the biggest mistakes people make is not

PLANNING a INHERITANCE continued on page 22

I know you have been laying awake at night wondering why baby diapers have brand names such as "Luvs", "Huggies," and "Pampers", while undergarments for old people are called "Depends". Well here is the low down on the whole thing. When babies poo in their pants, people are still gonna Luv'em, Hug'em and Pamper'em. When old people poo in their pants it "Depends" on who's in the will!

-Anonymous email

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Fall Financial Reminders

The year is coming to a close. Have you thought about these financial ideas yet? As every calendar year ends, the window slowly closes on a set of financial opportunities. Here are several you might want to explore before 2015 arrives.

Provided by Tim Stasinoulis, RFC



Don't forget that IRA RMD. If you own one or more traditional IRAs, you have to take your annual required minimum distribution (RMD) from one or more of those IRAs by December 31. If you are being asked to take your very first RMD, you actually have until April 15, 2015

to take it – but your 2015 income taxes may be substantially greater as a result. (Note: original owners of Roth IRAs never have to take RMDs from those accounts.)

Did you recently inherit an IRA? If you have and you weren't married to the person who started that IRA, you must take the first RMD from that IRA by December 31 of the year after the death of that original IRA owner. You have to do it whether the account is a traditional IRA or a Roth IRA.

Here's another thing you might want to do with that newly inherited IRA before New Year's Eve, though: you might want to divide it into multiple inherited IRAs, thereby promoting a lengthier payout

schedule for younger inheritors of those assets. Otherwise, any co-beneficiaries receive distributions per the life expectancy of the oldest beneficiary. If you want to make this move, it must be done by the end of the year that follows the year in which the original IRA owner died.

Can you max out your contribution to your workplace retirement plan? Your employer likely sponsors a 401(k) or 403(b) plan, and you have until December 31 to boost your 2014 contribution. This year, the contribution limit on both plans is \$17,500 for those under 50, \$23,000 for those 50 and older.

Can you do the same with your IRA? This year, the traditional and Roth IRA contribution limit is \$5,500 for those under 50, \$6,500 for those 50 and older. High earners may face a lower Roth IRA contribution ceiling per their adjusted gross income level – above \$129,000 AGI, an individual filing as single or head of household can't make a Roth contribution for 2014, and neither can joint filers with AGI exceeding \$191,000.

Ever looked into a Solo(k) or a SEP plan? If you have income from self-employment, you can save

for the future using a self-directed retirement plan, such as a Simplified Employee Pension (SEP) plan or a one-person 401(k), the so-called Solo(k). You don't have to be exclusively self-employed to set one of these up – you can work full-time for someone else and contribute to one of these while also deferring some of your salary into the retirement plan sponsored by your employer.

Contributions to SEPs and Solo(k)s are tax-deductible. December 31 is the deadline to set one up for 2014, and if you meet that deadline, you can make your contributions for 2014 as late as April 15, 2015 (or October 15, 2015 with a federal extension). You can contribute up to \$52,000 to SEP for 2014, \$57,500 if you are 50 or older. For a Solo(k), the same limits apply but they break down to \$17,500 + up to 20% of your net self-employment income and \$23,000 + 20% net self-employment income if you are 50 or older. If you contribute to a 401(k) at work, the sum of your employee salary deferrals plus your Solo(k) contributions can't be greater than the aforementioned \$17,500/\$23,000 limits – but even so, you can still

FALL FINANCIAL REMINDERS continued on page 22

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The Best Sermons Are Lived, Not Preached

I received this email from Lynn, our favorite contributor. We don't know where it came from but it is truly worth repeating and needs to be shared.

Real life stories can teach you many things in life. The following stories have wonderful shades of emotions and are both wonderful and inspirational. Excellent reading.

1. **Today**, when I slipped on the wet tile floor a boy in a wheelchair caught me before I slammed my head on the ground. He said, "Believe it or not, that's almost exactly how I injured my back 3 years ago."
2. **Today**, my father told me, "Just go for it and give it a try! You don't have to be a professional to build a successful product. Amateurs started Google and Apple. Professionals built the Titanic."
3. **Today**, I asked my mentor – a very successful business man in his 70's– what his top 3 tips are for success. He smiled and said, "Read something no one else is reading, think something no one else is thinking, and do something no one else is doing."
4. **Today**, I interviewed my grandmother for part of a research paper I'm working on for my Psychology class. When I asked her to define success in her own words, she said, "Success is when you look back at your life and the memories make you smile."
5. **I am blind by birth**. When I was 8 years old, I wanted to play baseball. I asked my father- "Dad, can I play baseball?" He said "You'll never know until you try." When I was a teenager, I asked him, "Dad can I become a surgeon?" He replied "Son, you'll never know until you try." Today after my own successful sight restoration surgery, I am a surgeon, just because I tried!
6. **Today**, after a 72 hour shift at the fire station, a woman ran up to me at the grocery store and gave me a hug. When I tensed up, she realized I didn't recognize her. She let go with tears of joy in her eyes and the most sincere smile and said, "On 9-11-2001, you carried me out of the World Trade Center ."
7. **Today**, after I watched my dog get run over by a car, I sat on the side of the road holding him and crying. And just before he died, he licked the tears off my face.
8. **Today at 7am**, I woke up feeling ill, but decided I needed the money, so I went into work. At 3PM I got laid off. On my drive home I got a flat tire. When I went into the trunk for the spare, it was flat too. A man in a BMW pulled over, gave me a ride, we chatted, and then he offered me a job. I start tomorrow.
9. **Today**, as my father, three brothers, and two sisters stood around my mother's hospital bed, my mother uttered her last coherent words before she died. She simply said, "I feel so loved right now. We should have gotten together like this more often."
10. **Today**, I kissed my dad on the forehead as he passed away in a small hospital bed. About 5 seconds after he passed, I realized it was the first time I had given him a kiss since I was a little boy.
11. **Today**, in the cutest voice, my 8-year-old daughter asked me to start recycling. I chuckled and asked, "Why?" She replied, "So you can help me save the planet." I chuckled again and asked, "And why do you want to save the planet?" "Because that's where I keep all my stuff," she said.
12. **Today**, when I witnessed a 27-year-old breast cancer patient laughing hysterically at her 2-year-old daughter's antics, I suddenly realized that I need to stop complaining about my life and start celebrating it again.
12. **Today**, a boy in a wheelchair saw me desperately struggling on crutches with my broken leg and offered to carry my backpack and books for me. He helped me all the way across campus to my class and as he was leaving he said, "I hope you feel better soon."
13. **Today**, I was traveling in Kenya and I met a refugee from Zimbabwe. He said he hadn't eaten anything in over 3 days and looked extremely skinny and unhealthy. Then my friend offered him the rest of the sandwich he was eating. The first thing the man said was, "We can share it."

Truly, the best sermons are lived; not preached. Thank you to the anonymous writer who could not have 'preached' it better.

World War I – known at the time as “The Great War” officially ended when the Treaty of Versailles was signed on June 28, 1919, in the Palace of Versailles outside the town of Versailles, France. However, fighting ceased seven months earlier when an armistice, or temporary cessation of hostilities, between the Allied nations and Germany went into effect on the eleventh hour of the eleventh day of the eleventh month. For that reason, November 11, 1918, is generally regarded as the end of “the war to end all wars.”

In November 1919, President Wilson proclaimed November 11 as the first commemoration of Armistice Day with the following words:



"To us in America, the reflections of Armistice Day will be filled with solemn pride in the heroism of those who died in the country's service and with gratitude for the victory, both because of the thing from which it has freed us and because of the opportunity it has given America to show her sympathy with peace and justice in the councils of the nations..."

THE FIRST FIVE SECONDS

By Steve Girard

It's that moment in the morning when you first wake up. I mean that very first second that you open your eyes and everything goes wild and bazaar. Most of the time it's with a flash of light with sounds connected to it. It's that first second when you have no idea where you are, what you are doing, and when you got here. It's that first second you open your eyes and the first light hits you and blurs everything out of focus.

That is my first second — and a lot of others would say they have had moments just like that when they wake up. I would be willing to bet most people rather enjoy waking up in the morning refreshed and relaxed. I picture it like a coffee commercial with smiles and that great aroma of coffee and soothing music.

That's not my reality.

Here is my reality: My first second of the day starts with a loud and jolting shock of electricity, which I answer with the opening of my eyes. Just like in a terrible horror movie, my eyes open wide to the limit. I feel like in one second I went from complete darkness to ball field lighting, including the sound of the breaker box as the lights are turned on. An instant heat wave comes over me and I freeze in confusion. My eyes start to move but my body stays frozen and the temperature starts to make me overheat. My body starts to free up, but it's all in slow motion. My first instinct is to tuck and roll, get down, roll away, anything but stay where I am. Anywhere is better than here exposed. I try to jump up and out but everything is on its own timeline and I can't break free. The vision is blurred, the noises are dragging, and I feel like I'm swimming vigorously to the surface with no air left in my lungs. Just before I pass out and all goes dark, I surface and gasp for air swinging my head around in total fright, and just then, BANG! Just as fast and crazy as I woke up five seconds ago, I get the first taste of reality.

This is how my first five seconds of every day start. Sometimes worse and sometimes less explosive.

I have accepted the fact that this is my alarm every morning. After 20 years you would think someone would get used to it, but that's not the case with me. Everyday is just like the first day it happened.

I go to sleep knowing it's going to happen. I fight sleep, thinking, 'If I don't sleep, I don't have to get woken up by my own alarm. "But, I sleep and my alarm goes off.

This is my first five seconds of the day and I can only hope the rest of the day is better.

This is how this veteran starts his day every day.

Steve Girard is a retired/disabled Army veteran who dedicated his career to public service as a soldier, firefighter, police detective, and a Emergency medical technician. Steve suffers from Post traumatic Stress and traumatic brain injury while serving in the Persian Gulf assigned to the Joint Special Operations Task Force. He lives with his family and his service dog "Charlie" who is always by his side. Copyright 2014 Steve Girard. All rights reserved.



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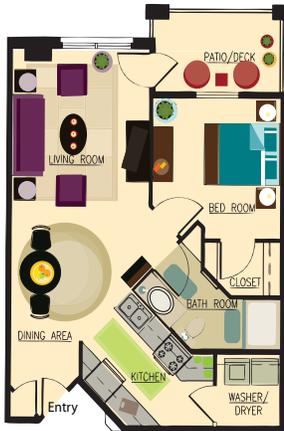
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Fall Financial Reminders

continued from page 19

pour up to 20% of your net self-employment income into a Solo(k).

Do you need to file IRS Form 706? A sad occasion leads to this – the death of a spouse. Form 706, which should be filed no later than nine months after his or her passing, notifies the IRS that some or all of a decedent's estate tax exemption is being carried over to the surviving spouse per the portability allowance. If your spouse passed in 2011, 2012, or 2013, the IRS is allowing you until December 31, 2014 to file the pertinent Form 706, which will transfer that estate planning portability to your estate if your spouse was a U.S. citizen or resident.

Are you feeling generous? You may want to donate appreciated securities to charity before the year ends (you may take a deduction amounting to their current market value at the time of the donation, and you can use it to counterbalance up to 30% of your AGI). Or, you may want to gift a child, relative or friend and take advantage of the annual gift tax exclusion. An individual can gift up to \$14,000 this year to as many other individuals as he or she desires; a couple may jointly gift up to \$28,000 to as many individuals as you wish. Whether you choose to gift singly or jointly, you've probably got a long way to go before using up the current \$5.34 million/\$10.68 million lifetime exemption. Wealthy grandparents often fund 529 plans this way, so it is worth noting that December 31 is the 529 funding deadline for the 2014 tax year.

Timothy M. Stasinoulis is the President of Aegis Wealth Advisors, LLC, a Wisconsin based Registered Investment Advisory firm located at 1208 State HWY 83, Hartland, WI . Call 262.369.5200 or visit www.HaveCoffWithTim.com. Tim is a Qualified member of the Paladin Registry.com. Tim is a frequent guest on FOX6 Wake-UP and was recently named a 2013 & 2014 Five Star Wealth Manager. www.boomerswealth.com

Tips for Anyone Expecting an Inheritance

continued from page 18

discussing inheritance matters while everyone is still alive and well. It allows the heirs to know their loved ones' wishes and to make plans – without emotion – for what they may do with the assets.

“Some adult children won't initiate the conversation because they're afraid of appearing greedy or eager for their parents to die,” Abbott says. “Sometimes, the parents want to discuss matters but their children aren't comfortable addressing mom and dad's mortality. Even spouses avoid talking about it. It's the most easily avoidable mistake families make.”

If loved ones express a desire to talk about “what you'll get when I'm gone,” allow them to. It will give them peace of mind, Bennett says.

If you want to initiate the conversation, look for opportunities, such as when a family you know or a family in the news is dealing with estate issues.

Receiving an inheritance can be a life-changing experience, Bennett and Abbott say. It also represents your loved one's financial legacy.

“Managing it well and preserving it is an important thing you can do in memory of that person you lost,” they say.

Michael Abbott has two decades of experience assisting retirees with their 401(k)s and pension plans. He is a lifetime member of MDRT (Million Dollar Round Table), an association composed of the world's best financial services professionals, and a member of NAIFA (National Association of Insurance and Financial Advisors). He holds a Master of Estate Preservation designation.

Q: What's the difference between a lawyer and God?

A: God doesn't think he's a lawyer

Q: Why does the law society prohibit sex between lawyers and their clients?

A: To prevent clients from being billed twice for essentially the same service.

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Turkeys and Unnatural Selection

The Wild Turkey is an amazingly alert, wary and nervous bird which vanishes almost instantly when it detects even a potential threat. This is a far cry from descriptions of the birds' behavior when first encountered by Europeans. So what's changed?

North American Indian tribes used the wild turkey for more than food. The birds were valued for their feathers which were used in ritual cloaks, for insect control in Indian agricultural fields, as religious and social teaching aids for the young and possibly (and for a limited time in the turkey's life) as pets.

Hunting pressure on the birds by the aboriginal peoples was anything but intense. Due to a combination of religious and social hunting proscriptions turkey populations were kept at high levels due to Indian land use practices and were hunted only when no other game was available. In addition, the Indians hunted exclusively with bows and arrows (as well as to a lesser degree with blowguns and atlatls) which limited the range at which a bird could be killed. Indian tribes customarily captured and raised young birds for use as food and feathers which acclimated the birds to human contact.

In short, turkeys at the time of European contact were accustomed to living in close proximity to humans and were in large part dependent on them for habitat maintenance and some food sources. Since the Indian tribes took only a limited number of birds each year for food and feathers, the birds had learned that humans were on the whole benign.

This relationship with humans changed drastically with the coming of the European invaders who regarded them as nothing but abundant meat. With their firearms, their land use patterns, their basic attitude toward wildlife in general and their perceived mandate to subdue the land, the Europeans radically changed the equation that had existed between turkeys and humans in America for many, many years; and did it so rapidly that the turkey populations were unable to adapt to the change.

As a result only the wariest, most alert and most skittish birds survived the continent-wide hunting spree that ensued. And of these only those in the most inaccessible nooks and crannies of North America were able to successfully breed and reproduce.

When it at last became possible to reintroduce the Wild Turkey to its former turkey habitat, the only birds left were those who had survived the relentless warfare waged against them for centuries - the wiliest and wariest birds that turkey genes could produce. As a result our current crop of wild turkeys are, behaviorally at any rate, different from those that were originally found here.

What did the turkey say to the turkey hunter? "Quack! Quack! Quack!"



Cool Turkey Facts

- A native of North America, the turkey is one of only two domesticated birds originating in the New World. The Muscovy Duck is the other.

- The male Wild Turkey provides no parental care. When the eggs hatch, the chicks follow the female. She feeds them for a few days, but they quickly learn to feed themselves. Several hens and their broods may join up into bands of more than 30 birds. Winter groups have been seen to exceed 200.

- Attempts to use game farm turkeys for re-introduction programs failed. In the 1940s wild birds were caught and transported to new areas, where they quickly became established and flourished. Such transplantations have been responsible for the spread of the Wild Turkey to 49 states. (Alaska is the only U.S. state without turkeys.)

allaboutbirds.com



Life on your terms

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Physician Advises: Skip the Grains But Not the Treats This Holiday Eating Season

“At a time when we most want to look and feel our best, we seem to do everything possible to ensure we don’t,” says cardiologist Dr. William Davis. “The weather starts to change and we reach for the pumpkin-spice cookies, cider doughnuts and beer, which launches us into processed carbohydrates season,” says Dr. Davis, author of “Wheat Belly Total Health,” (www.wheatbellyblog.com), the latest in his bestselling “Wheat Belly” series.

“They make us tired and sluggish when we especially need energy as we prepare for all the fun stuff and preparation that lead up to Thanksgiving, Christmas and Hannukah, and they cause us to gain weight, which we immediately pledge to shed come New Year’s.”

People have been taught that the refined, processed carbohydrates in foods like white rice, white bread and traditionally baked goods are “bad carbs.” We’re told we’ll be healthier, happier and slimmer if we get stick to the “good carbs” in fruits, nuts and whole grains.

Not true, Dr. Davis says – at least in the case of grains.

“Grasses and grains like wheat are a great food source for goats, cows and the like,” he says. “But humans have a different digestive process and different nutritional needs. Grasses are not only responsible for unwanted weight gain, but also more serious conditions, including Crohn’s disease and other autoimmune and inflammatory conditions. We just weren’t meant to eat them.”

That doesn’t mean you have to do without your favorite treats during the holidays. Just make them a different way. He offers these recipes:



Pumpkin Spice Muffins (makes 12)

- 2 cups ground almonds
- 1 cup chopped walnuts
- 1/4 cup ground golden flaxseed
- Sweetener (Truvia or stevia extract equivalent to 3/4 cup sucrose)
- 2 teaspoons ground cinnamon
- 1 teaspoon ground allspice
- 1 teaspoon grated nutmeg
- 1 teaspoon baking powder
- Dash of fine sea salt
- 1 can (15 ounces) unsweetened pumpkin puree
- 1/2 cup sour cream or canned coconut milk
- 2 large eggs
- 1/4 cup walnut oil
- melted coconut oil or extra-light olive oil for greasing tin



Preheat the oven to 325 degrees F. Grease a 12-cup muffin tin. Stir together the almond meal, walnuts, flaxseed, sweetener, cinnamon, allspice, nutmeg, baking powder, and salt in a large bowl. Stir together the pumpkin, sour cream or coconut milk, eggs, and oil in another large bowl. Stir the pumpkin mixture into the almond meal mixture and mix thoroughly. Spoon the batter into the muffin cups, filling them about half full. Bake until a toothpick inserted in a muffin comes out dry, about 45 minutes. Cool the muffins in the pans 10 to 15 minutes, then turn out onto a rack to cool completely.

Wheat-free Cauliflower Mushroom Dressing

- 1 ounce dried porcini mushrooms
- 1 pound loose ground pork sausage
- 3 tablespoons olive oil, divided
- 2 stalks celery, chopped
- 1 medium onion, diced
- 1 head cauliflower
- 1 green pepper, chopped
- 4-ounce can/jar roasted red peppers
- 8 ounces Portabella mushrooms, sliced
- 2 tablespoons ground golden flaxseed
- 1 teaspoon onion powder
- 1 teaspoon ground sage
- 1 teaspoon ground thyme
- 1 teaspoon ground tarragon
- Sea salt and freshly ground black pepper



Preheat oven to 350 degrees F. Bring approximately 12 ounces water to a boil in sauce pan. Toss in porcini mushrooms and turn heat down to maintain below boiling. Stir every couple of minutes for 20 minutes. In deep sauce pan, sauté sausage in 1 tablespoon olive oil, along with celery and onions, until sausage is cooked. Drain excess oil. Place saucepan back on low heat. Break cauliflower into small florets and add to sausage mix. Toss in drained porcini mushrooms along with approximately 4 ounces of the porcini broth, remainder of olive oil, green pepper, roasted red peppers, Portabella mushrooms and flaxseed. Add onion powder, sage, thyme, tarragon, salt and black pepper and stir. Transfer to baking dish and place in oven. Bake for 45 minutes.

William Davis, MD is a cardiologist and author of several books including the No.1 New York Times bestseller “Wheat Belly.” He has appeared on major national media including the Dr. Oz Show, CBS This Morning, National Public Radio, and Live! with Kelly. Davis has built a substantial online presence on his Wheat Belly Blog, (www.wheatbellyblog.com).

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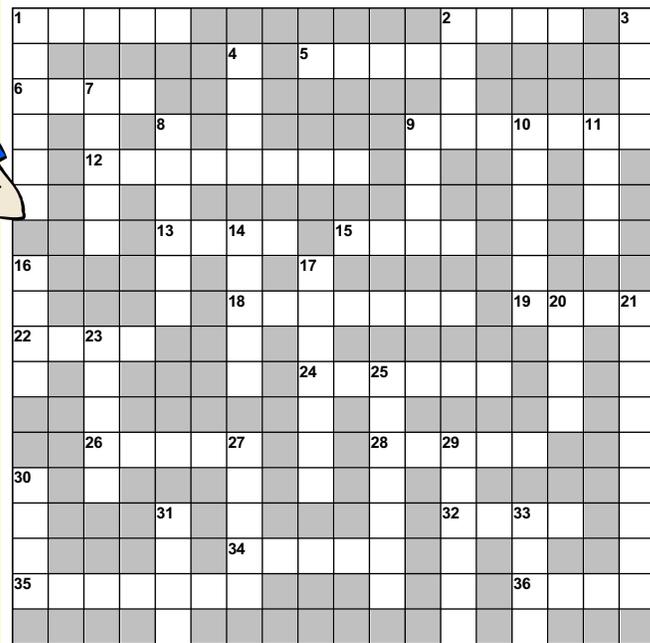
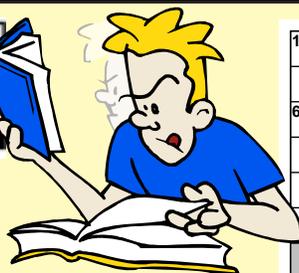
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FROM BOOMER'S NEWSPAPER

DOWN

1. Twelve in a year
2. Skin's response to insect sting
3. To bestow
4. First word of a letter
7. Precise
8. To ask God
9. These jingle jangle jingle
10. Bad drug habit
11. Donate
14. Your dad's brother
16. Not well
17. Eternity
20. Rectangles height by width
21. Not to be forgotten
23. Slicing tool
25. The external appearance
27. To lift upward
29. Instead of
30. A fishing must
31. To cease movement
33. Fibber

ACROSS

1. Baby talk 'mom'
2. No muscle strength
5. All by yourself
6. Food, clothing, shelter
9. Peculiar
12. Vehicle for air travel
13. Possessive form of you
15. Center for sale of goods
18. Garments
19. Public transportation
22. "Let them eat!"
24. The last straw
26. High body temp
28. To have tossed
32. To convey with speech
34. Reprimand
35. Access to a lock
36. Mother's sister

Answers on page 24

What can a man

do while his wife is going through menopause? Keep busy. If you're handy with tools, you can finish the basement. When you're done you'll have a place to live.

A balding, white haired man from Chebacco Lake in Florida walked into a jewelry store with a beautiful, much younger gal.

He told the jeweler he was looking for a ring for his girlfriend. The jeweler looked through his stock and brought out a \$5,000 ring.

With a slow, loving look at his girl, the man said, "No, I'd like to see something more special."

At that statement, the jeweler happily went to his special stock and brought another ring over.

"Here's a stunning ring at only \$40,000" the jeweler said.

The lady's eyes sparkled and her whole body trembled with excitement. The old man seeing this said, "We'll take it."

The jeweler asked how payment would be made and the man stated, "By check. I know you need to make sure my check is good, so I'll write it now and you can call the bank Monday to verify the funds and I'll pick the ring up Monday afternoon."

On Monday morning, the jeweler angrily phoned the old man and said "There's no money in that account."

"I know," said the old man, "But let me tell you about *my great weekend!*"

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- | | | | |
|----------|-----------|---------|----------|
| ABDOMEN | FACE | LIME | SLIPPERY |
| AGREED | FAULT | LINES | SOMETIME |
| ATTACK | FOUND | LISTEN | SOONER |
| BORROW | GAVE | MARBLE | SPOIL |
| CABLE | GEAR | MARRIED | SUIT |
| CIRCLE | GRIND | MASON | THING |
| COHERENT | HAPPEN | MEET | TIME |
| COWBOY | HOPE | MORTAR | TOMORROW |
| CREEK | HOSE | OUTSIDE | TRUNK |
| DOSE | IDEA | OVER | VOID |
| EARTH | IMPORTANT | PROUD | WAKE |
| ELSE | KEPT | RIVER | WHICH |
| | | RUN | WINDOW |

.....
 I went to the zoo the other day, there was only one dog in it. It was a shitzu.

A guy walks into a cafe with a shotgun in one hand and pulling a male buffalo with the other.
 He says to the waiter "I want coffee."
 The waiter says, "Sure. Coming right up ."
 He gets the guy a tall mug of coffee

The guy drinks the coffee down in one gulp, turns and blasts the buffalo with the shotgun, causing parts of the animal to splatter everywhere and then he just walks out.

The next morning he returns.
 He has his shotgun in one hand, pulling another male buffalo with the other.
 He walks up to the counter and says to the waiter and says "I want coffee."
 The waiter says, " Whoa, dude! We're still cleaning up your mess from yesterday. What was all that about, anyway?"
 The guy smiles and proudly says, "Training for position in United States Congress. Come in, drink coffee, shoot the bull, leave a mess for others to clean up, disappear for the rest of the day."

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Koulouria (Bag of 12)		\$5.00/bag	
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LOT NO. 68784
69387/62270
REG. PRICE \$699.99

LIMIT 5 - Good at our stores or 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 3/1/15. Limit one coupon per customer per day.

NO PURCHASE REQUIRED

FREE \$199.99 VALUE

500 LB. CAPACITY ALUMINUM CARGO CARRIER

Item 92655 shown
LOT NO. 92655
69688/60771
REG. PRICE \$399.99

LIMIT 4 - Good at our stores or 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 3/1/15. Limit one coupon per customer per day.

NO PURCHASE REQUIRED

FREE \$189.99 VALUE

10 FT. X 17 FT. PORTABLE GARAGE

Item 69039 shown
LOT NO. 69039
68217/60727/62286
REG. PRICE \$299.99

LIMIT 3 - Good at our stores or 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 3/1/15. Limit one coupon per customer per day.

NO PURCHASE REQUIRED

FREE \$5.99 VALUE

32 PIECE SCREWDRIVER SET PITTSBURGH

Item 90764 shown
REG. PRICE \$14.99

LIMIT 9 - Good at our stores or 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 3/1/15. Limit one coupon per customer per day.