

# *Celebrate Life* **Boomers!**

**JANUARY 2015**  
A FREE PUBLICATION

**Come get your BOOM ON!**

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



## ARTS & ENTERTAINMENT GUIDE

# A&E

**"If you want to make people happy,  
just keep the food  
and entertainment rolling."**

~ E.A. Bucchianeri, Brushstrokes of a Gadfly

~page 5

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# LAUGH OUT LOUD

**COFFEE BREAK**

~Starting on page 14

**LOVE TRULY. LAUGH UNCONTROLLABLY. LIVE LONG.**

# A Taste of Greece

SATURDAY & SUNDAY  
**FEBRUARY 7th & 8th**  
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**Annunciation Greek Orthodox Church**  
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- Homemade Greek Pastries

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More info at [www.annunciationwi.org/](http://www.annunciationwi.org/) or search Taste of Greece on Facebook!



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**262-787-2911**  
[www.thepeachtreerestaurant.com](http://www.thepeachtreerestaurant.com)



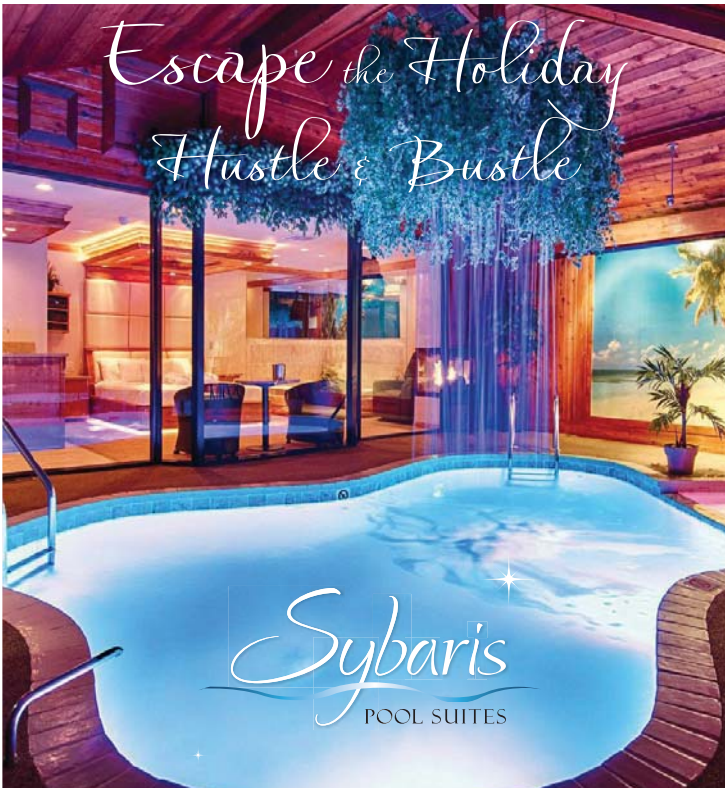
**Prime Minister**

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## FROM THE PUBLISHERS

JANUARY 2015



Wishing Papa George a speedy recovery and a safe trip home. (He's stuck in the Florida sunshine and needs a good stiff Wisconsin winter to chase the germs away!)

When there is snow, the evergreens carry it like a gift on their limbs. Snow diamonds dance on frozen lakes. The air is calmed by the weight of a winter peacekeeper. And when the air is cold, the trees are bare naked and the ground is frozen brown, all I can think is -LET IT SNOW!!

Without it, cold weather is stripped of its toy and there is no skiing or sledding. I like a Wisconsin winter because it's fun to play in the snow. It's that simple. No snow - no fun. Just cold. So when the first few inches settle in this month, know that the editor of Boomers is a very happy lady! And yes, I do my fair share of shoveling and actually enjoy it. Really.

This past Christmas was our first to enjoy as a family since Amara came to us. Wow. Barbies, gingerbread houses, riding lessons, and cookies for Santa. Many take for granted what Tom and I have come to understand as a true blessing. Amara woke us up early on Christmas morning because she was too excited to sleep. What an important message she taught us that day - *I'm too excited to sleep because I can't wait for the day to begin.* My resolution this year (other than all the other top 5 that have been on the list for the last 20 years) is to wake up thinking 'today is the day and I can't wait!'

Resolution #2 is just to eat a banana everyday. If only it was so simple...

Laugh out loud! This is our favorite issue because it's so much fun to collect the jokes you've sent throughout the year. Who needs a journalism degree when all I have to do is find a way to share some laughs. Attitude is indeed everything, and if giving in to a good old belly laugh alleviates a bit of your stress -then I guess we did good!

So here's to a year of many happy laughs and few tears, more muscle and less flab, sincere conversation and less gossip, true friends and fewer foes, and of course, love, love, love!

*And always remember to... Celebrate Life!*

Sandy and Tom Draelos



## Boomers! Newspaper Celebrates 12 Years of Publishing

Time flies when you're having fun. And after 12 years of deadlines and headlines - we're still having fun!

Tom and I started the "idea" of Boomers as we both ventured into the concept of entering our 40s and becoming those "mature" adults that our friends warned us about. I must admit, it's not so bad on this side of the fence. Life is good and I hope that we are

creating a publication that reflects that attitude. "Celebrate Life" is our motto for the paper, and indeed, life is worth celebrating. The world is full of bad news, poor deeds and sour attitudes, but I hope we can do our little part to put a smile on your face and provide a "good" piece of reading material for you to enjoy. And God bless the freedom of America that provided the opportunity for a little country farm girl and a Greek boy from the city to combine our hard work ethics into a viable small business.

I remember when the cows were milked and supper was over, Daddy would sit in his chair and read the daily Manitowoc newspaper. With technology and the internet overwhelming the media, it still feels good to hold a newspaper in your hand, smell the ink, clip the jokes, work the crossword. Maybe some things shouldn't change...

Thank you all so much -our advertisers, our readers. It's been a great journey and we look forward to many more miles!



Heard a noise behind me at my desk and there was CUDA climbing up and stretching out!

Greetings Sandy!

Reading your delightful letter From the Publisher, I was prompted to write a note. You're happy heart shines right through! Thank you for making my day!

\*\*\*\*\*

Love your paper. I pick one up for EVERY ONE!  
Great jokes and articles too!

\*\*\*\*\*

Thank you for creating this labor of love! I look forward to every issue. -from an appreciative reader

\*\*\*\*\*

It's rare to find such a variety of useful information and humor all in one place! I've already shared your whole newspaper with several of my friends and family in different states. Finding your paper has made my day!

\*\*\*\*\*

Just received my December issue and happy to see several of the jokes I forwarded from my friend Rita. I was surprised you printed the one about the 3 old ladies and the flasher! Her birthday is coming up and I've saved my issues to give to her - she gave me the subscription for my birthday last year. Happy New Year to you and Tom and keep up the good work. I can hardly wait to see the 'Laugh Out Loud' issue!

I live in Madison but discovered your paper when I started to take my dad to a doctor in the Milwaukee area. Now I'm hooked. Can I subscribe?

\*\*\*\*\*

Thank you so much Sandy for the wonderful program. The ladies loved you! You have a gift of happiness and shared it with us today.

\*\*\*\*\*

Your paper is great and I look forward to it each month. I still get the Milwaukee Journal and tried to read it online but I have to hold it - reading it online is nuts! God Bless you and your husband!

**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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www.Boomersnewspaper.com



# Boomers!

## GIVE-AWAY!!

Enter to win our monthly drawing!

# \$50.00

**Congratulations to:**  
**Dorine Kingsley**  
Our winner last month from West Allis

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: Jan 28, 2015**



# 2015 Preview Party



You are invited to the Charles Allis and Villa Terrace Art Museums' annual Preview Party, where we will unveil to the public for the first time our exhibition schedule for the coming year.

Meet the curators behind the shows and learn about the events and programming planned for 2015. Refreshments provided.

## FOR MORE INFORMATION

Call Ann at 414-278-8295 x5 or email [rsvp@cavtmuseums.org](mailto:rsvp@cavtmuseums.org)



January 14 6:30pm - 8:00pm  
Villa Terrace Decorative Arts Museum  
2220 N Terrace Ave

**BEL CANTO**  
CHORUS

buy tickets at  
[www.belcanto.org](http://www.belcanto.org)  
414-481-8801

**JANUARY 17, 2015 AT 3 PM**

Holy Redeemer Institutional Church of God in Christ  
3300 W Mother Daniels Way, Milwaukee, WI

and every  
need up that  
*Tribute*  
to **MARTIN LUTHER KING, JR.**

Bel Canto Chorus and Holy Redeemer Sanctuary Choir

**March 22, 2015**  
**AT 3 PM**

*St. Matthew*  
**Passion**  
J.S. BACH  
with MILWAUKEE  
CHAMBER ORCHESTRA

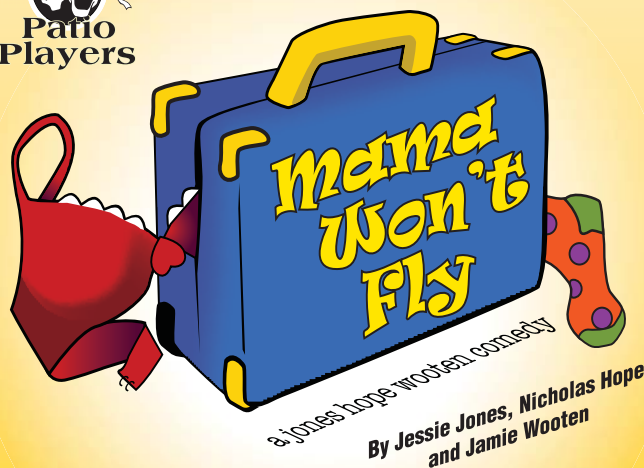
St. Dominic 18255 W Capitol Dr.  
Catholic Parish Brookfield, WI

*Bel Canto*  
**MODERN AMERICAN  
CHORAL MASTERS**

**MAY 20, 2015 AT 7 PM**

1451 RENAISSANCE PLACE  
1451 PROSPECT AVENUE,  
MILWAUKEE, WI

**Falls  
Patio  
Players**

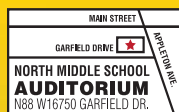


**FEBRUARY 2015**

6, 7, 13, 14 ~ 7:30 pm / 8, 15 ~ 2 pm

**TICKETS**

\$15.00 ADULTS \$13.00 SENIORS/STUDENTS



Order your tickets on-line at:  
**[fallspatioplayers.com](http://fallspatioplayers.com)**  
24 Hour Ticket Information Hotline:  
**262/255-8372**



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Visit us on facebook!



## SYMPHONY SUNDAYS

SUNDAYS at 3pm

PABST THEATER • 144 E. WELLS



**Feb 15, 2015 3pm**

### "Seascapes"

Wagner's "Overture to the Flying Dutchman,"  
Frank Bridge's "The Sea," & Debussy's "La Mer"

**March 15, 2015 3pm**

### "American Masters"

Copland's "An Outdoor Overture". Chadwick's  
"Symphony No. 2". Rutter's "Suite Lyrique for  
Harp & Strings" with FCS harpist, Ann Lobotzke

**May 3, 2015 3pm**

### "Russian Festival"

Borodin's "Polovtsian Dances" & Tchaikovsky's  
"Symphony No. 3" & "Marche Slav"

## PAJAMA JAMBOREE

Select WEDNESDAYS 7-8pm. FREE

MARCUS CENTER/BRADLEY PAVILION  
123 E. STATE STREET ENTRANCE

Geared toward children, K-5 and  
their families. Casual.  
Pajamas encouraged!



**May 6, 2015 7pm**

### "Spring Into Song"

FCS welcomes Spring with lively tunes.  
Young audience members conduct the finale

Pajama Jamborees are FREE 1-hour children's pops concerts at the Marcus Center  
Symphony Sundays are general admission concerts/all ages at the Pabst  
\$14/adults, \$8 for children/students/seniors. Family Pack Specials still available!



# ARTS

## ENTERTAINMENT

### JANUARY 2015 GUIDE

The average person is gregarious; there is something in the spirit of the crowd that adds to the enjoyment of entertainment. ~Ivor Novello

I think people feel starved of nice, glamorous entertainment. They want to see costumes and gaiety and a singer. Old-fashioned entertainment - it won't die easily.  
~Ronnie Corbett

## ARTS & ENTERTAINMENT

#### BEL CANTO CHORUS

414-481-8801  
158 North Broadway, Milwaukee  
www.belcanto.org

A professional-quality Chorus dedicated to presenting a season of innovative choral music that captivates and challenges its patrons and singers. Bel Canto also offers outreach and education programs to the community.

January 17, 3pm: Tribute to Martin Luther King, Jr.  
Holy Redeemer Institutional Church of God in Christ, 3500 West Mother Daniels Way, Milwaukee  
March 22, 3pm: St. Matthew Passion – J.S. Bach. St. Dominic Catholic Parish, 18255 West Capitol Drive, Brookfield  
May 20, 7pm: Modern American Choral Masters, Renaissance Place, 1451 Prospect Avenue, Milwaukee

#### BREW CITY BRUISERS

UW-Milwaukee Panther Arena, 400 West Kilbourn Avenue, Milwaukee  
www.brewcitybruisers.com

The Brew City Bruisers are kicking off their ninth season January 17<sup>th</sup>! Don't miss the chance to witness these fierce athletes in action! Come with nonperishable foods to receive \$3 off admission at the door. The Brew City Bruisers season schedule and community partnerships may be found at [brewcitybruisers.com](http://brewcitybruisers.com).

Game dates: January 17, February 20, March 13, April 11, May 9

#### CHARLES ALLIS AND VILLA TERRACE ART MUSEUMS

1801 North Prospect, Milwaukee / 2220 North Terrace, Milwaukee  
www.cavtmuseums.org

These two historic landmarks are recognized for their classic elegances. They are ideal locations for a special occasion, celebration or corporate party.

January 14, 6:30-8pm: Preview Party at Villa Terrace

February 7, 1-2:30pm: Cookie Decorating class at Charles Allis

February 8, 6-8pm: Tell Me A Story Closing Event with Artist Talk at Villa Terrace

February 13, 6-8pm: American Beauty: Nineteenth Century Landscapes Opening at Charles Allis

February 13, 7pm: Opera on Tap's That's Amore at Villa Terrace

March 12, 13, 14, 7:30pm: Soulstice Theatre's 33 Variations at Villa Terrace

## SUNSET PLAYHOUSE

SUNSETPLAYHOUSE.COM  
(262) 782-4430  
800 ELM GROVE ROAD  
ELM GROVE, WI 53122

### ONE FLEW OVER THE CUCKOO'S NEST

January 22 - February 8

2001 TONY WINNER!



*A Heartful of Swing*  
FEBRUARY 12 - 14, 2015

PETE SORCE and Swing Explosion present an evening of standards in the styles of the big bands.  
*A perfect Valentine's day gift*



mostly MONSTERLY  
FEBRUARY 18 - 21, 2015

Tammi Sauer's magnificent children's book is brought to life in this bug in a rug original musical

THE IOCC METROPOLITAN COMMITTEE OF MILWAUKEE INVITES YOU TO JOIN US:

# SECOND ANNUAL IOCC EVENT

## Tailgate & Celebrate

AN EVENING TO BENEFIT IOCC



SATURDAY, JANUARY 24, 2015 • 6:00 P.M.

Join us for a family friendly evening and wear your favorite team jersey, enjoy brats and brews, and support a worthwhile cause!

ANNUNCIATION CULTURAL CENTER  
9400 W Congress St. • Milwaukee, WI 53225

Come meet IOCC Gift Officer Nick Kasemeotes and learn how your support is helping families in need in Syria, Greece, and around the world.

Tickets: \$25.00 for adults • \$10.00 for children 12 and under

For more information or to register go to [ioccc.org/milwaukee](http://ioccc.org/milwaukee)

Questions? Contact Ana Treptow at 414-469-2300 or [altreptow@gmail.com](mailto:altreptow@gmail.com).



A&E continued on page 6



## LET'S DANCE!

MILWAUKEE'S HOTTEST DANCE CLUB FOR ALL AGES!!  
*OUTSIDE DANCE FLOOR during summer!*

SATURDAYS	WEDNESDAYS	THURSDAYS
Salsa! Boat Tours 12-5 Seasonal	Live 50's & 60's Rock & Roll	Salsa & Tango (Tango lessons on Tues & Thurs)
TUESDAYS Swing Night Jump'n Jive Club	<b>JAN 7th:</b> Closed first Wednesday of the month <b>JAN 14th:</b> Andrea and the Mods <b>JAN 21st:</b> Freddie and the Cruisers <b>JAN 28th:</b> Larry Lynne and his Band	

Check our website for details and schedule!  
**HOTWATERMILWAUKEE.com**  
818 S. Water St (Water/National) 414-383-7593



### COUNTRY TRAVEL DISCOVERIES

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www.CountryTravelDiscoveries.com  
Country Travel DISCOVERIES offers meticulously planned, safe, and unique vacation packages for single travelers, couples and small groups. Our hand-crafted tours spotlight off-the-beaten-path scenic, entertainment, agricultural and cultural attractions and "locals-only, favorite spots" around the world. Call for free 2015 Discoveries catalog.

### FALLS PATIO PLAYERS

262-255-8372  
Menomonee Falls North Middle School Auditorium, N88 W16750 Garfield Drive, Menomonee Falls  
www.fallspatioplayers.com  
Celebrating 49 years, the Falls Patio Players have been entertaining people from Southeastern Wisconsin with quality productions of Plays and Musicals. See our website for more information on times and ticket prices.  
February 6, 7, 8, 13, 14, 15 - *Mama Won't Fly*  
April 24, 25, 26, & May 1, 2, 3 - *Hairspray*

### FESTIVAL CITY SYMPHONY

414-365-8861  
3480 West Bradley Road Milwaukee, WI  
www.festivalcitysymphony.org  
Showcases the talents of area professional musicians in presenting free classical "pops" concerts geared to children at the Marcus Center, reasonably priced concerts at the Pabst for general audiences and outreach concerts targeting schools.  
February 15, 3pm / Pabst Theater, Symphony Sundays - "Seascapes" Wagner's Overture to "The Flying Dutchman," Frank Bridge's "The Sea," and Debussy's "La Mer." March 15, 3pm / Pabst Theater, Symphony Sundays - "American Masters" Copland's "An Outdoor Overture," Chadwick's "Symphony No. 2," and Rutter's "Suite Lyrique for Harp & Strings," with FCS harpist Ann Lobotzke.  
May 3, 3pm / Pabst Theater, Symphony Sundays - "Russian Festival" Borodin's "Polovtsian Dances" and Tchaikovsky's "Symphony No. 3," and "Marche Slav."  
May 6, 7pm / Marcus Center, Bradley Pavilion. Pajama Jamboree. Free Admission "Spring Into Song"

### HOT WATER WHEREHOUSE

414-383-7593  
818 South Water Street, Milwaukee  
www.hotwatermilwaukee.com  
Milwaukee's best dance club located in Walker's Point Warehouse district. Alive with dance culture, each night features a different type of music. Also a great location to host weddings, meetings, reunions and for use as a film location.

### INTANDEM THEATRE

414-271-1371  
Tenth Street Theatre, 628 North 10th Street, Milwaukee  
www.intandemtheatre.org  
Professional live theatre at great prices! Relax in our spacious lobby and listen to live piano music as you sip a drink from our full bar in front of the fireplace! Art exhibits adorn the walls, and that drink - well, you can take it into the theatre with you!!  
February 27 - March 22: **Come Back** - A quirky comedy that "urns" its laugh  
May 1 - 24: **Little by Little** - The musical that asks the question: Can true friendship stand the test of time?

### LAMERS TOUR & TRAVEL

414-281-2002  
1126 West Boden Court, Milwaukee  
www.lamers-tour.com  
Lamers Tour and Travel offers escorted motor coach tours to popular and unique destinations throughout the United States and Canada. In addition, a calendar of one-day tours is published monthly. For more information, request a free 2015 color Travel Planner or visit our website.

### LAURA'S DBC BAR & GRILL

262-238-1733 / www.laurasdbc.com  
7520 West Donges Bay Road, Mequon  
Tuesday - Friday Kitchen hours: 11-2 PM & 4-9 PM  
Saturday Kitchen hours: 3-8pm  
Tuesday: Tacos- \$2: 4-9pm  
Wednesday: .50 wings and 1 / 2 rack of ribs w / fries \$ 9.95: 4-9 PM  
Thursday Meatloaf w / mashed potatoes: \$ 8.95  
Friday: Best damn fish fry in Ozaukee County  
Saturday: John's Pizzeria & pitcher - \$16



5208 W. County Line Road • MEQUON 262-242-3677

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- Daily Specials for Lunch & Dinner
- Daily Homemade Soups
- Daily Warm-up Winter Specials
- **AWESOME FISH FRY FRIDAY**  
11am-10pm featuring a special "Fresh Fish of the Week"

### Monthly Cribbage Tournaments!

**KARAOKE** first WEDNESDAY of every month 8pm



**Monday thru Thursday 3-7pm**  
**Great Drink & Appetizer Menu!**

Find us on facebook or check out our menu on [www.spankyshideaway.com](http://www.spankyshideaway.com)



# Arts & ENTERTAINMENT

## 2015 GUIDE

A&E continued from page 6

### MID-CONTINENT RAILWAY MUSEUM

608-522-4261

E8948 Museum Road, North Freedom, WI

www.midcontinent.org

Take a step back in time. Ride the rails in vintage coaches built in 1915. Try one of our dinner trains and don't forget the Snow Train.

### SCHAUER ARTS & ACTIVITIES CENTER

262-670-0560 ext. 3

147 North Rural Street, Hartford, WI

www.SchauerCenter.org

Filled with culture and history, the Center was transformed from a 1918 canning factory into a non-profit, regional center for the arts that inspires creativity and connects people. Since opening in 2001, the Schauer Center presents professional touring performances and regional artwork, in addition to offering year-around arts education programming.

January 30: Rob Anthony – Acoustic Americana

February 6: The Diamonds – Bandstand Boogie

February 8: Miller & Mike – Circus Comedy Duo

February 11: Curious George – Based on books by Margaret and H.A. Rey

February 20: My Funny Valentine – Stand up comedy

February 27: Johnny Beehner & Mike Mercury – An evening of comedy

March 1: Doug Davis – Juggling Extravaganza

March 15: Cherish the Ladies – Enchanting Celtic Music

March 20: Simply Three – Classical Jazz Pop Trio

March 26: Reverend Raven – Classic Chicago Blues

### SPANKY'S HIDEAWAY

262-242-3677

5208 West County Line Road Mequon, WI

www.spankyshideaway.com

Serving food 11 a.m. – 10 p.m., 7 days a week. Spectacular Friday fish fry. 8 flat screen TVs for viewing all sporting events. Great weekly Packer and Badger specials.

Happy Hour 3-7 p.m. Monday thru Thursday. Karaoke 1st Wednesday every month. Monthly Cribbage Tournaments. New outdoor patio.

### ST. MONICA SOCIETY ANTIQUE SHOW

414-916-8216

160 East Silver Spring Drive, Milwaukee

www.stmonicaantiqueshow.com

Come celebrate the 50<sup>th</sup> anniversary with us. Top Midwest antique dealers.

Furniture, carpets, decorative items, silver jewelry. Tea Room with St. Monica chili, homemade treats. Admission: \$5. February 13 – 6:30 – 9pm / Gala Preview - \$20 February 14 – 10 -5pm, February 15 – 11-4pm

### THE SUNSET PLAYHOUSE

262-782-4430

800 Elm Grove Road, Elm Grove, WI 53122

www.sunsetplayhouse.com

Sunset Playhouse offers our Furlan Auditorium Productions featuring comedies, dramas and musicals. Our Musical MainStage and our SideNotes Cabaret Series feature some of Milwaukee's busiest professional singers in concert and cabaret style performances. Our bug in a rug Children's Theatre Series is a must see for children 4 – 8 years of age.

Furlan Auditorium Productions

## 50th Annual St. Monica Society

# ANTIQUE SHOW

**Saturday, Feb 14th**

(10am-5pm)

**Sunday, Feb 15th**

(11am-4pm)

- **Top Midwestern Dealers**
- **Hand-made Quilt Raffle**
- **Tea room**
- **Bakery**
- **And so much more!**

**ADMISSION \$5**



**GALA PREVIEW! FEB 13 6:30-9 / \$20**



**Donovan Hall, St. Monica Church**

**5635 N. Santa Monica Blvd.**

**Whitefish Bay, WI 53217**

For more info email: [antiqueshow@st-monica.org](mailto:antiqueshow@st-monica.org)  
or go to <http://www.stmonicaantiqueshow.com>

## WORLD-CLASS ENTERTAINMENT AT YOUR DOORSTEP

**ROB ANTHONY**  
ACOUSTIC AMERICANA  
**FRI, JAN 30 • 8:00 PM**

**THE DIAMONDS**  
BANDSTAND BOOGIE!  
**FRI, FEB 6 • 2:00 & 7:30 PM**

**MILLER & MIKE**  
CIRCUS COMEDY DUO  
**SUN, FEB 8 • 3:00 PM**

**CURIOUS GEORGE**  
BASED ON THE BOOKS BY  
MARGARET AND H.A. REY  
**SUN, FEB 15 • 3:00 PM**

**MY FUNNY  
VALENTINE**  
STAND-UP COMEDY  
**FRI, FEB 20 • 7:30 PM**

**JOHNNY BEEHNER  
& MIKE MERCURY**  
AN EVENING OF COMEDY  
**FRI, FEB 27 • 8:00 PM**

**DOUG DAVIS**  
JUGGLING EXTRAVAGANZA  
**SUN, MAR 1 • 3:00 PM**

**CHERISH THE LADIES**  
ENCHANTING CELTIC MUSIC  
**SUN, MAR 15 • 7:00 PM**

**SIMPLY THREE**  
CLASSICAL JAZZ POP TRIO  
**FRI, MAR 20 • 7:30 PM**

**REVEREND RAVEN**  
CLASSIC CHICAGO BLUES  
**THU, MAR 26 • 7:00 PM**

**CHURCH BASEMENT  
LADIES 5**  
THE LAST (POTLUCK) SUPPER  
**FRI & SAT, MAR 27 & 28**

**THE MAGIC OF BILL  
BLAGG LIVE!**  
ACTION-PACKED ILLUSION  
**SUN, APR 12 • 3:00 PM**

**SIMON SHAHEEN**  
NEAR EAST MUSIC  
**FRI, APR 17 • 7:30 PM**



Bill Blagg

**MEISEL MUSIC  
COLLECTIVE**  
SOULFUL JAZZ IMPROVISATIONS  
**SAT, APR 18 • 8:00 PM**

**KEN LONNQUIST**  
MUSIC & LAUGHTER  
**SUN, APR 19 • 3:00 PM**

**CHARLOTTE'S WEB**  
BASED ON THE BOOK BY E.B. WHITE  
**FRI, MAY 1 • 7:00 PM**

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## Milwaukee County Residents Receive Free Admission to MPM on the First Thursday of Every Month in 2015

Milwaukee County residents will continue to receive free general admission to the Milwaukee Public Museum on the first Thursday of every month in 2015 through MPM's Thank You Thursday program. Milwaukee County owns the Milwaukee Public Museum facility and collections, and as a "thank you" to the County and its constituents

MPM has extended hours on Thursdays and will be open from 9 a.m. to 8 p.m. so that visitors will have the opportunity to take advantage of free admission in the evenings as well. Adult residents must present valid photo identification showing Milwaukee County residency to receive free admission, and children must be accompanied by an adult showing proof of residency to receive free admission.

# All Aboard!

## Wisconsin Snow Trains Scenic Winter Train Rides

Enjoy the best of Mother Nature's winter décor of icicle-covered trees and snowy hills from behind the frosted window of a train. Weaving your way through blankets of snow as a warm and cozy passenger of a Wisconsin winter train is one of best ways to experience stunning winter scenery. With Jack Frost as your conductor, hop aboard for winter-time fun on a Wisconsin railway this season.



### Mid-Continent Railway Snow Train - North Freedom

www.midcontinent.org / 608-522-4490

If you're in more of a mood for a couples getaway this winter, we suggest you rekindle the romance by rail! This Valentine's Day, snuggle in a cozy cabin of the Mid-Continent Railway's Snow Train, heated by the train's traditional stoves. Whether an outing with the kids or an afternoon of romance, all aboard for an adventure-filled day with Mid-Continent Railway Museum.

### East Troy Electric Railroad - East Troy

www.eastroyrr.or / 262-642-3263

Let the East Troy Electric Railroad put a little more merry in your holiday season next year. Tag along next December for their holiday-themed events including the Christmas Express Train. Reservations are suggested for this popular event. Santa and company will arrive in East Troy by decked-out train to kick off the holiday season in early December 2015 by lighting the Christmas Tree during Santa on the Village Square.

### Wisconsin Great Northern Railroad - Spooner

www.spoonertrainride.com / 715-635-3200

Take it easy as you go back in time on one of the Great Northern Railroad's diesel locomotives in a vintage train car. Travel along the wintry Wisconsin countryside on a track that was laid more than 100 years ago. Watch as the train illuminates the snowy scenery on one of their evening Elegant Dinner Trains, where you'll enjoy a five course dinner and cozy on up in a dining car from 1918. If a romantic getaway is what you seek, spend an evening in a 1950's sleeping car for their Bed & Breakfast Train. Whatever train you choose, the Great Northern Railroad is guaranteed fun this winter!

### Amtrak Train Routes Through Wisconsin

www.dot.wisconsin.gov/travel/rail/amtrak.htm

Create your own snow train tour by hopping on the Amtrak Empire Builder Train. It makes six stops throughout the most scenic parts of the state. Stops include Milwaukee and Wisconsin Dells.

*Can't make it to the train station this winter? Join in on the Madison Children's Museum winter fun by attending their Tea and Trains event. Sip on hot chocolate while kids wonder through an exhibit of miniature, electric trains.*

### Winter Activities in Wisconsin

With more than 25,000 miles of snowmobile trails, 700 miles of cross country ski trails, and 445 runs at 30 downhill ski and snowboard areas, the fun is just getting started when the snow flies! You can also enjoy Wisconsin's winter wonderland with a thrilling ride down a snow tube hill, discovering beautiful landscapes snowshoeing or relaxing with a leisurely sleigh ride. Don't forget to warm up with hot chocolate after! Just visit [www.travelwisconsin.com](http://www.travelwisconsin.com) and let the fun begin!

Reproduced with permission from the Wisconsin Department of Tourism.

## 40th Annual SNOW TRAIN™ All Aboard!

February 14-15, 2015

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Wintertime railroading is a truly unique experience. Come travel through the winter landscape of Sauk County, Wis. while staying cozy aboard the century-old railcars kept warm by steam heating.

Ride in our classic coach cars with a uniformed conductor collecting tickets and sharing railroad history. Alternatively, ride *First Class* featuring onboard hors d'oeuvres and drinks served aboard luxury railcars. Rides last 55 minutes and are 7 miles round-trip.

Museum admission is FREE! Train rides require ticket purchase. Gift shop in depot. Free parking. Call or visit our website for additional details.

**Train Ride Fares**  
Adult (18+): \$21  
Senior (62+): \$20  
Student (13-17): \$17  
Child (3-12): \$12, ages 2 and under free  
First Class\*: \$40 (drinks included)  
~~Dinner Train: \$85~~ **SOLD OUT**  
\*Reservations required



Departure	10:00a	11:30a	1:00p	2:30p	5:30p
Coach Class	•	•	•	•	
First Class		•	•		
Elegant Dinner Train					Saturday only

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# JANUARY

## CALENDAR

have fun.

### 2015 Home Building & Remodeling Show

January 9 - January 11  
Wisconsin Center  
Get great ideas on designing, building, remodeling, decorating, landscaping, and entertaining.

### Benefit the Milwaukee Homeless Veterans Initiative

January 11, 7pm  
The Coffee House 19th and WI  
A triple bill of local: Richard Pinney, winner of the 2013 Wisconsin Singer/Songwriter song contest; Dean Richard, who plays a blend of blues-rock and funky jazz, Matt Tyner, who plays Delta blues, rockabilly and roots. Donations welcome.

### Milwaukee Boat Show

January 16 - January 25  
Expo Center WI State Fair Park  
Wisconsin's largest boat show featuring powerboats from 14 to 50 feet in length, over 300 boats from over 80 manufacturers. Marine accessories, ski and wakeboard gear, electronics and more.

### Lakefront Beer and Cheese Tasting

January 16, 7pm  
Wisconsin Cheese Mart  
Join Uber Tap Room and Jim Klisch, co-founder of Lakefront Brewery, for a night of beer and cheese pairings! \$14

### Milwaukee Love for Gallery Night

Friday, January 16, 5pm  
Urban Milwaukee: The Store  
757 N. Milwaukee St.  
DearMKE is a love letter to Milwaukee from Milwaukeeans. Watch the inspirational short films in our storefront theater and enjoy photography in the storefront. Milwaukee merchandise from necklaces and t-shirts to board games and puzzles will be available.

### Monster Jam 2015

January 16-17  
BMO Harris Bradley Center  
The 12 feet-tall, 10,000 pound machines will be racing and ripping up a custom-designed track full of obstacles to soar over - OR smash through. Built for short, high-powered bursts of speed, monster trucks generate 1,500 to 2,000 horsepower and are capable of speeds of up to 100 miles per hour. Monster trucks can fly up to 125 to 130 feet and up to 35 feet in the air.

### Tribute to Martin Luther King, Jr

January 17, 3pm  
Holy Redeemer Church of God in Christ  
Using music and words to bridge the gulf of segregation and prejudice, this tribute to the life and legacy of Dr. Martin Luther King, Jr., illuminates and celebrates his iconic dream.

### Brewers On Deck 2015

January 25, 10am  
Wisconsin Center  
A host of Brewers players as well as coaches, alumni, front office executives and broadcasters will be attendance for the Brewers annual Fan Festival. And with autographs, photo opportunities, coaches' clinics, interactive games and more.

### Great Lakes Pet Expo

January 31, 10am  
Wisconsin State Fair Park  
The Great Lakes Pet Expo is the premier pet-lovers event in southeast Wisconsin. Hundreds of adoptable animals will be in attendance as well as entertainment, vendors, and activities. All show proceeds benefit companion animals in Wisconsin.

### Beer Trivia

February 5, 8:30pm  
Rock Bottom Restaurant & Brewery  
Join American's Pub Quiz during our weekly trivia for some hop-loaded trivia questions! Winners of the beer round win free beer, so come test your beer smarts! For the free answer of the day, visit <http://www.americaspubquiz.com>

### The Pink Tie Gala

February 7, 2015  
The Delafield Hotel  
Join the Delafield Chamber of Commerce and the Wisconsin Breast Cancer Showhouse for a formal evening of fundraising at the Delafield Hotel. Black Tie optional, dancing and fine food!

## Wisconsin History Tour: Sharing Wisconsin's Stories One Community at a Time

Wisconsin Historical Society Takes  
State History "On the Road" Next  
Stop: Milwaukee January 3-29

The *Wisconsin History Tour*, a new outreach program from the Wisconsin Historical Society, showing through January 29 at the Milwaukee Central Library, centers on a handcrafted traveling exhibit and history-related programming that offers a sampling of the history and stories that the Society has been gathering since its founding in 1846.

History comes alive for a week-long programming celebration Jan. 20-24, when the *Tour* brings authors, genealogists, architects, musicians, and archeologists to present special programs for all ages that include: genealogy workshops, lunchtime history discussions, culinary presentations, and even a January 23rd "Speakeasy Happy Hour" at Best Place in Milwaukee's historic Pabst Brewery.

Programming week kicks off on the 20th with a noontime exhibit "Meet and Greet" welcome. At 4 pm Historical Society Director of Outreach Jim Draeger will lead a Show Us Your Stuff program that invites Milwaukeeans to bring one item (or a photo of it) from their collection and share the story behind it. At 6pm, Coast Guard Captain Amy Cocanour, introduces a discussion of lighthouse history.

Find schedule details as they become available at *Tour* web site at [www.wisconsinhistorytour.org](http://www.wisconsinhistorytour.org)

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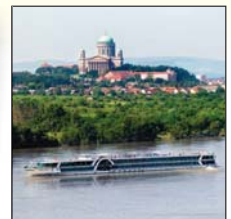
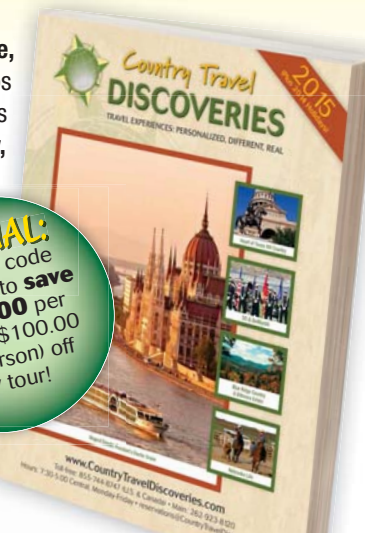
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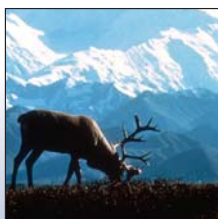
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Alaska & The Yukon



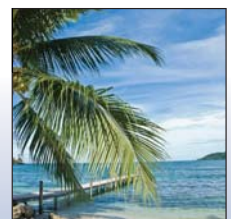
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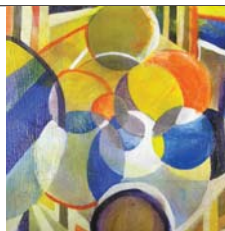
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## LIFE INSURANCE ALTERNATIVE

# Life Settlements

...the sale of an existing life insurance policy to a third party for more than its cash surrender value but less than its net death benefit.

*Americans are discovering that life insurance policies that once seemed appropriate, no longer meet their needs. There is an option for qualified seniors to use these funds.*



This is a relatively new concept in terms of life insurance that is sometimes called a reverse insurance policy or a life settlement. For seniors who are in need of extra cash or those who simply want to do something positive with a life insurance policy they no longer need, then acquiring life settlement funds may be the answer.

### What are Life Settlement Funds?

In essence, it is the sale of a life insurance policy that will actually exceed the cash surrender value. This means that you can actually sell your life insurance for a considerably greater value than what it is worth today. The new owner then takes over the policy and makes the premium payments while you get a cash settlement that is significantly higher than if you cashed out the policy itself.

### What are the Qualifications?

There are a few qualifications for this program. The ones who are qualified will have the opportunity to reap the rewards of earning considerable cash settlement that they can use in any way they see fit.

**Age:** Generally speaking, seniors over the age of 70 are usually qualified, although there may be exceptions based on your circumstances.

**Policy Type:** If you own a whole life insurance policy that offers a cash surrender value, then it is the type of policy that may qualify. Universal life and joint survivorship policies may also qualify as well.

**Beneficiary Amount:** Here, face values of policies worth over \$100,000 generally qualify.

If you have experienced a modest to major change in the status of your health, then your policy may also qualify as well.

*Here are some of the factors encouraging insured individuals to reconsider the value and necessity of their current policies:*

**A Paradigm shift in consumer thinking.** Americans have an extraordinary amount of choice in most products and services. They are recognizing that life insurance is merely one asset within an estate or financial portfolio that should be managed for optimum outcomes. They are no longer willing to treat life insurance as an "untouchable" product that must always be held until death.

**Guidance from their financial advisors.** As the poor performance or underperformance of certain life insurance policies becomes increasingly clear over time, financial advisors – and even the independent agents who originally sold the policies – are exploring options with their clients.

**Feathering the empty nest.** As Americans enter their senior years, they often experience unexpected changes that alter their priorities. Policies that once made sense for them, may no longer make sense under new circumstances. For instance, decisions that seemed appropriate when policyholders had children in the house may no longer seem appropriate once the children are grown and have moved on.

**Dissatisfaction with existing policies.** Whether the driver is changing circumstances, better financial options or the availability of superior policies that render old ones obsolete, many seniors may find themselves dissatisfied with their existing policies.

**Rising policy premiums.** Many people are not prepared for the steep escalation in premiums that accompanies ownership of many policies. Moreover, they may be hit with these policy increases at the precise time that they are experiencing mounting health care costs and other financial concerns.

If you would like more information please feel free to visit [www.LegacyLifeNow.com](http://www.LegacyLifeNow.com) or call 262-345-5880 and speak to one of their licensed professionals. They will be happy to answer and questions or concerns you may have. We (they) are a free, no obligation service ready to help.

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# The Happiest Cities in Wisconsin!

By Rebecca Lake

Wisconsin is known for its farmland and Cheeseheads, but there's so much more to the Badger State. Between the football, the bratwurst, and the beer, folks around here know how to have fun and they're not shy about spreading the good cheer. Take a look at which cities the CreditDonkey team ranked as Wisconsin's happiest.

We began by gathering available U.S. Census and FBI crime data for every locality with a population of 5,000 or higher. Each city was assigned a ranking based on how it scored in seven different categories. The cities that made the top 10 are the ones that earned the best cumulative scores for the following:

Restaurants. Enjoying an evening out with close friends is a great way to unwind. We decided to see where residents have the most opportunities to socialize based on the number of restaurants per capita. Crime rate. Wisconsin consistently ranks as one of the safest states in the country, but we know that crime rates vary from one city to the next. Commute. To see where residents have the least headaches on the road, we considered each city's average commute time. Income. Making a lot of money won't solve all your problems, but it can alleviate some of your financial woes. We checked the median income for each city to gauge how well-off residents are.

## Top 10 Happiest Cities in Wisconsin

**#10. De Pere.** Restaurants per capita: 1 per 372 inhabitants. Odds of being the victim of a violent crime: 1 in 1,206.1. Average commute time: 16.4 minutes. Median household income: \$56,368.

The city of De Pere is one of Green Bay's more popular suburbs, and the 24,000 people who live here will be glad to tell you what makes it so livable. Violent crime is a rare occurrence and you'll find that housing isn't a budget killer. Getting to work on time usually isn't a challenge and employees are well compensated for their time. The only sad figure is the relatively high number of divorcees compared to other cities on this list. *Did You Know:* Famed horror writer Stephen King spent part of his childhood in De Pere.

**#9. Richland Center.** Restaurants per capita: 1 per 256 inhabitants. Odds of being the victim of a violent crime: 1 in 1,039. Average commute time: 15.2 minutes. Median household income: \$38,410

With just over 5,100 residents, Richland Center is the second smallest city on our list in terms of population. Its size works to its advantage in a lot of ways, particularly when it comes to traffic: the average drive is the shortest in our rankings. While the



median income is a little lower, keeping a roof over your head won't take too big of a bite out of your paycheck.

*Did You Know:* Richland Center is the birthplace of architect Frank Lloyd Wright.

**8. Two Rivers.** Restaurants per capita: 1 per 502 inhabitants. Odds of being the victim of a violent crime: 1 in 778.3. Average commute time: 18 minutes. Median household income: \$42,888

Two Rivers offers up some breathtaking views of Lake Michigan, but that's not the only thing that makes locals so over-

joyed about living here. The area neighborhoods have a reputation for being safe, and housing won't cost you an arm and a leg. *Did You Know:* Two Rivers has long been involved in a heated debate with Ithaca, N.Y., over which city holds the honor of being the birthplace of the ice cream sundae.

**7. Ripon.** Restaurants per capita: 1 per 249 inhabitants. Odds of being the victim of a violent crime: 1 in 1,111.9. Average commute time: 16.6 minutes. Median household income: \$43,598.

About 7,700 people live in Ripon, and based on the numbers, it looks like they're tickled pink about their choice. The city has one of the better violent crime rates, and

**Happiest Cities in Wisconsin and the TOP 40 Winners** continued on page 20

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*Everytime I take a walk in the park I think about my family.  
Must be all the squirrels and nuts.*

**“Forget ‘Leave it to Beaver.’ Normal families are more like ‘The Twilight Zone.’ ”**

At the heart of almost all of his patients' problems, says psychiatrist Gary Malone, are issues that stem from the family that raised them creating problems in the family they've started.

“Almost all of us deal with this to some degree or another. Very few families are idyllic,” says Malone, a distinguished fellow in the American Psychiatric Association, and coauthor of “What’s Wrong with My Family?” (www.whatswrongwithmyfamily.com).

“Forget ‘Leave it to Beaver.’ Normal families are more like ‘The Twilight Zone.’ ”

Despite that, most of us manage to lead happy, productive lives.

“Once we recognize the childhood baggage we’ve carried into adulthood, we can take steps to compensate, make corrections, and change how we raise our own children,” Malone says.

These are some of the qualities of a healthy family, and what you can do if that quality was missing or in short supply as you were growing up:

**Shows love:** Family is usually the one place and time in life that a person experiences unconditional love. If you did not receive that as a child, you likely have difficulty loving and valuing yourself. There is no substitute for loving yourself; this issue is the No. 1 cause of unhappiness in adult relationships. The first step in healing is recognizing the damage and being willing to believe your feelings of unworthiness are not based in reality but are the product of a deficit likely handed down through generations in your family. Listen to what you tell yourself – if it’s things like, “I’m an idiot” and “I am really messed up,” change that self talk. Words are powerful!

## Warped by Your Family?

*Join the Club*

*Psychiatrist Offers Tips to Overcome Common Issues*

**Respects autonomy:** Individuals in the family are encouraged to develop their own personal identity and separate from the family while maintaining a role within it. The family supports and even cheers on individuals in their personal quests. Children who are not allowed the freedom to express and explore their identities may become adults who develop co-dependent relationships – wherein they put the needs of others before their own and/or are dependent on the control of others. Ways to begin addressing autonomy issues as an adult include learning how to comfortably spend time alone, pursuing interests (whether or not they are valued by friends and family) by taking classes or joining clubs, and boosting self-esteem through positive self talk.

**Creates structure & boundaries:** Parents are the keepers of the rules; they provide structure for children, both to protect them and to foster learning and growth. People who grow up with little or no structure may fail to offer structure to their own children – or overreact and be too rigid. Provide structure and consistency by setting up routines that everyone in the family is expected to follow daily, with occasional exceptions. These might include making your bed in the morning; daily chores; a set dinnertime, with everyone at the table; and “together” time, such as a game night.

Dr. Gary Malone is an Associate Clinical Professor of Psychiatry and a teaching analyst at the Dallas Psychoanalytic Institute. He is a distinguished fellow in the American Psychiatric Association with board certifications in general and addiction psychiatry.

**It took time, but I eventually developed an attachment for my mother-in-law. It fits over her mouth.**

**When I was child the meal consisted of two choices: take it, or leave it.**

**I want to be a stay at home Mom without the kids.**

**A man solved the problem of too many visiting relatives. He borrowed money from the rich ones and loaned it to the poor ones. Now none of them come back.**

**Psychiatry enables us to correct our faults by confessing our parent's shortcomings.**

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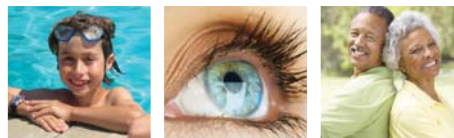
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# Let Your New Year's Diet Be a Non-Diet

By Leeann Simons

It is now January second. You are finished with the parties, the leftovers are gone and the dishes are all put away. You are just getting out of bed (unless you forgot to feed the cat-oops). What is the first thought that comes into your head? Your New Year's resolution, of course. And I bet it goes like this: "today I start the (fill in the blank) diet, and THIS time it is going to work!"

Before you get started, may I make a rather unusual request? Why not make your new diet a "non" diet? That's right; why not give up dieting for the New Year?

You already know diets don't work because you have a long history of being on and off diets. You have never been able to keep the weight off which makes you feel lousy about yourself, right? So why not try something new this year? How about making your New Year's resolution discovering how to become "at peace with food"?

Perhaps I should explain a bit. Let's face it-diets do NOT work. Or to put it another way, all diets work: while you are on them. The dilemma is that once you START dieting, ultimately you STOP dieting, and the weight just



comes right back, correct? So, think about what would happen if you stopped dieting? Relax, take a moment to think about this.

Is it scary? Probably. You are so used to following a

**NON-Diet** continued on page 25



## 3 Essential Ingredients for Your New Year's Healthy Resolution

Every New Year inspires a wave of self-improvement, which for many people includes improving their overall health. Unfortunately, a recent study from the University of Scranton's Journal of Clinical Psychology says only 8 percent of those who make a New Year's resolution see their goals come to fruition.

Regardless of the specific goal, people establishing resolutions to improve their health need to start with a foundation. A nutritional foundation is required for anyone who is setting out to improve his or her 'health', says Dr. John Young, M.D., a physician specializing in the treatment of chronic illnesses through biochemical, physiological and nutraceutical technologies, and the author of "Beyond Treatment: Discover how to build a cellular foundation to achieve optimal health," (www.YoungHealth.com).

"Many of us want to lose weight, gain muscle and improve our cardiovascular endurance, but those goals cannot be accomplished without addressing the body's fundamental needs. A healthy body begins with a healthy cellular foundation, and a healthy cellular foundation begins with what we're putting in our bodies."

A protein shake is a common way some people like to supplement their health plans, but Dr. Young says those health drinks are usually missing one or more essential components. He lists them and explains why they're so important.

**Health Resolution** continued on page 25

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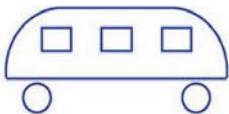
## The old man and the parrot...

An old man was sitting on a bench in the mall when a young man with spiked hair came over and sat down beside him. The boy's hair was yellow and green and orange and purple. He had black makeup around his eyes. The old man just stared at him. The boy said, "What's the matter, old man, haven't you ever done anything wild in your life?" The old man answered, "Well yes, actually, I have. I once got drunk and had sex with a parrot. I was just wondering if you were my son."

\*\*\*\*\*

## A PRE-SCHOOL TEST FOR YOU

Which way is the bus below traveling? Left or to the right? Can't make up your mind? Look carefully at the picture again. Still don't know? Pre-schoolers all over the United States were shown this picture and asked the same question. 82% of the pre-schooler's gave the right answer. Answer on the next page.



I was visiting my daughter last night when I asked if I could borrow a newspaper.

"This is the 21st century," she said. "We don't waste money on newspapers. Here, use my iPad."

I can tell you this: That damn fly never knew what hit him!

"I am not available right now, but thank you for caring enough to call. I am making some changes in my life due to the New Year. Please leave a message after the beep. If I do not return your call, you are one of the changes."

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

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

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

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

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

## A driver was stuck in a traffic jam on the highway outside Washington, DC.

Nothing was moving. Suddenly, a man knocks on the window. The driver rolls down the window and asks, "What's going on?" "Terrorists have kidnapped the entire US Congress, and they're asking for a \$100 million dollar ransom. Otherwise, they are going to douse them all in gasoline and set a fire. We are going from car to car, collecting donations."

"How much is everyone giving, on an average?" the driver asks. The man replies, "Roughly a gallon."

\*\*\*\*\*

ATTORNEY: Do you recall the time that you examined the body?

WITNESS: The autopsy started around 8:30 PM

ATTORNEY: And Mr. Denton was dead at the time?

WITNESS: If not, he was by the time I finished.

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

A: It's called Sosumi.

\*\*\*\*\*

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Got married last weekend. Wife knows everything.

\*\*\*\*\*

It is difficult to understand GOD. He makes such beautiful things as women and then he turns them into Wives.

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

I bought a new Ford F250 Tri-Flex Fuel Truck.

Go figure it runs on either hydrogen, gasoline, or E85. I returned to the dealer yesterday because I couldn't get the radio to work.

The service technician explained that the radio was voice activated.

'Nelson,' the technician said to the radio.

The radio replied, 'Ricky or Willie?'

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

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

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

Yesterday, some guy ran a red light and nearly creamed my new truck, but I swerved in time to avoid him. I yelled, 'Idiot!' Immediately the radio responded with...

'Ladies and gentlemen, The United States Congress.'

I love this truck.....

## ABC Steel Company...

feeling it was time for a shakeup, hired a new CEO. The new boss was determined to rid the company of all slackers. On a tour of the facilities, the CEO noticed a guy leaning against a wall. The room was full of workers and he wanted to let them know that he meant business. He asked the guy, "How much money do you make a week?"

A little surprised, the young man looked at him and said, "I make \$400 a week. Why?"

The CEO said, "Wait right here." He walked back to his office, came back in two minutes, and handed the guy \$1,600 in cash and said,

"Here's four weeks' pay. Now GET OUT and don't come back." Feeling pretty good about himself the CEO looked around the room and asked, "Does anyone want to tell me what that goof-ball did here?"

From across the room a voice said,

"Pizza delivery guy from Big Bob Pizza"



On average, a child laughs 300 times a day while an adult laughs only 17 times a day.



A man had six children and was very proud of his achievement. He was so proud of himself that he started calling his wife, 'Mother of Six', in spite of her objections.

One night they went to a party. He decided that it was time to go home, and wanted to find out if his wife is ready to leave as well.

He shouted at the top of his voice, "Shall we go home, Mother of Six?" His wife, irritated by her husband's lack of discretion shouted back, "Anytime you're ready, Father of Four!"

\*\*\*\*\*

## A balding, white haired man...

from Chebacco Lake, Florida, walked into a jewelry store this past Friday evening with a beautiful much younger gal at his side.

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

The man said, "No, I'd like to see something more special."

At that statement, the jeweler 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!!"

\*\*\*\*\*

## YOU KNOW YOU'RE A REDNECK WHEN...

- 1) You've been married three times and still have the same in-laws.
- 2) You let your 16-year old daughter smoke at the dinner table in front of her kids.
- 3) You think Dom Perignon is a Mafia leader.
- 4) Your junior prom offered day care.
- 5) Your kid was born on a pool table
- 6) You have to go outside to get something from the fridge.
- 7) You need one more hole punched in your card to get a freebie at the House of Tattoos.

\*\*\*\*\*

Sam called his wife and said to her in a weak voice, "Hey baby, I was driving to a coffee shop to meet Mary when all of a sudden, a stray dog came in the way. I tried to steer left to avoid running it down, but the car skidded due to high speed, rolled over and almost ran off the cliff. The car was hanging nose down over the cliff, as I looked down fearing impending death. I just managed to climb out of the car and save my life, just before the car fell over the cliff crashing thousands of feet below and was blown into smithereens."

Sam continued, "I was taken to a hospital. I have a broken leg, broken jaw, dislocated shoulder and several injuries on my head."

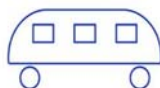
There was silence on the phone, then the wife asked, "Who is Mary?"

## What My Parents Taught Me...



1. My Parents taught me TO APPRECIATE A JOB WELL DONE.  
"If you're going to kill each other, do it outside. I just finished cleaning."
2. My Parents taught me RELIGION.  
"You better pray that will come out of the carpet."
3. My Parents taught me about TIME TRAVEL.  
"If you don't straighten up, I'm going to knock you into the middle of next week!"
4. My Parents taught me LOGIC.  
"Because I said so, that's why."
5. My Parents taught me MORE LOGIC.  
"If you fall out of that swing and break your neck, you're not going to the store with me."
6. My Parents taught me FORESIGHT.  
"Make sure you wear clean underwear, in case you're in an accident."
7. My Parents taught me IRONY.  
"Keep crying, and I'll give you something to cry about."
8. My Parents taught me about the science of OSMOSIS.  
"Shut your mouth and eat your supper."
9. My Parents taught me about CONTORTIONISM.  
"Will you look at that dirt on the back of your neck!"
10. My Parents taught me about STAMINA.  
"You'll sit there until all that spinach is gone."
11. My Parents taught me about WEATHER.  
"This room of yours looks as if a tornado went through it."
12. My Parents taught me about HYPOCRISY.  
"If I told you once, I've told you a million times. Don't exaggerate!"
13. My Parents taught me the CIRCLE OF LIFE.  
"I brought you into this world, and I can take you out."
14. My Parents taught me about BEHAVIOR MODIFICATION.  
"Stop acting like your father!"
15. My Parents taught me about ENVY.  
"There are millions of less fortunate children in this world who don't have wonderful parents like you do."
16. My Parents taught me about ANTICIPATION.  
"Just wait until we get home."
17. My Parents taught me about RECEIVING.  
"You are going to get it when you get home!"
18. My Parents taught me MEDICAL SCIENCE.  
"If you don't stop crossing your eyes, they are going to get stuck that way."
19. My Parents taught me ESP.  
"Put your sweater on; don't you think I know when you are cold?"
20. My Parents taught me HUMOR.  
"When that lawn mower cuts off your toes, don't come to me."
21. My Parents taught me HOW TO BECOME AN ADULT.  
"If you don't eat your vegetables, you'll never grow up."
22. My Parents taught me GENETICS.  
"You're just like your father."
23. My Parents taught me about my ROOTS.  
"Shut that door behind you. Do you think you were born in a barn?"
24. My Parents taught me WISDOM.  
"When you get to be my age, you'll understand."
25. My Parents taught me about JUSTICE.  
"One day you'll have kids, and I hope they turn out just like you!"

\*\*\*\*\*



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

# Common fitness myths - BUSTED!

By Nikki Ehlenbach, Personal Trainer WAC North Shore, and  
2008 Personal Trainer of the year



## **Fitness Myth: "You can take weight off specific body parts by focusing on those parts during your workouts."**

**Fitness Myth BUSTED!** This same myth applies for individuals trying to lose abdominal fat by doing tons of crunches. You cannot "spot tone" or "spot reduce" based on areas you would like to lose weight on your body. Areas of weight loss throughout the body vary from individual to individual. Meaning some people will lose fat in certain areas faster than others. However, that does not

mean you cannot continue to work on arm strength, core strength, leg strength to develop lean muscle mass. Total body exercises are the most effective methods of increasing lean muscle mass, your metabolism, and reducing total body fat. Healthy dietary choices can increase your body's response to fat loss.



## **Fitness Myth: "Women who lift weights will bulk up."**

**Fitness Myth BUSTED!** I hear is all the time. "I don't want to bulk up!"

Some women have the idea that strength training will cause them to build *bulky* muscles, so they avoid strength training all together. The average woman does not have the amount of hormones (primarily testosterone) that are necessary to build large *bulky* muscles. Strength training is extremely important to help maintain a healthy weight and to strengthen your body. Avoiding strength training all together is more harmful in the long run on a women's body, especially as we get older. Strength training is a vital part of preventing age related complications such as; osteoporosis and muscle loss leading to eventual weight gain.



## **Fitness Myth: "No pain, no gain."**

**Fitness Myth BUSTED!** When it comes to working out, many experts will agree that "no pain-no gain" can be one of the most harmful approaches to exercise. Exercise should not be painful! Throughout your workout you should be sweating and breathing hard. It is important to distinguish between muscle fatigue and muscle or joint pain. Exercise should not hurt or cause pain while you are doing it, though muscle fatigue "feeling the burn" is a good thing.

It is common to experience some level of muscle soreness a day or two after working out, but that is very different from feeling pain while working out. Pain is your body's way of telling you that you're doing something wrong. Listen to your body and stop if it is painful!



## **Fitness Myth: "If I workout I can eat whatever I want."**

**Fitness Myth BUSTED!** Everyone is guilty of saying; "As long as I get to the gym tonight, I can eat and drink anything I want."

If only it were true. Most individuals interested in weight loss or weight management cannot think this way if they want to achieve their goals. Having a healthy diet is a major component in maintaining weight for everyone, but even more important for individuals who have the goal of weight loss in mind. Exercise alone cannot make up for poor dietary intake. It is much more beneficial to choose a healthy and balance diet as a companion to regular exercise when it comes to attaining weight loss goals. Not to mention a healthy diet improves more than just exercise tendencies. It is not always as simple as calories in, calories out. It would be better to say, intelligent and healthy caloric intake coupled with exercises to burn them off. This is the best and most efficient method of maintaining weight or obtaining weight loss goals.

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“...and after the fire had thawed the snow and warmed the ground, we removed the fire to a little distance and made our bed on the ashes where the fire had warmed the ground.”



If we have to go out when the wind chill is 35 below, most of us dash from one warm air bubble to the next as quickly as we can. Safely inside again, we unwind scarves, wipe fog from our glasses. Winter weather serves as a reminder that most of us are fragile, indoor creatures - unlike our ancestors who dwelt mostly outdoors. How did they do that?

Although scientific data was not collected comprehensively until modern times, our predecessors left hundreds of stories about winter conditions. As more and more of their words are put together by the Wisconsin Historical Society, we can get glimpses into the history of Wisconsin winters. For example, the earliest account of a Wisconsin winter was written by fur traders who wintered in 1659-60 near Lac Court Oreilles. When severe weather curtailed hunting, the entire community of exiled Hurons and Ottawas began to starve. “Those that have any life seeketh out for roots,” one of them wrote later (slightly modernized here), “which could not be done without great difficulty, the earth being frozen 2 or 3 feet deep, and the snow 5 or 6 above it.” After hundreds of people had starved, more snow and cold followed, which crusted the deep drifts — unexpectedly proving to be their salvation: “The snow falls, the forest clears itself ... The weather continued so [cold] 3 days that we needed no racketts [snowshoes] more, for the snow hardened much. The small staggs [deer] are as if they were stakes in it, after they made 7 or 8 capers. It’s an easy matter for us to take them and cuttheir throats with our knives.”

Ten years later, across the state near Green Bay, Father Claude Allouez spent the winter visiting various Indian tribes to see if they would welcome a missionary. Late in February 1670 he headed back from a Potawatomi village near the current site of University of Wisconsin-Green Bay, later recalling: “On the twenty-third, we set out to return thence; but the wind, which froze our faces, and the snow, compelled us to halt, after we had gone two leagues [five miles], and to pass the night on the lake. On the following day, the severity of the cold having diminished, although very little, we continued our journey with much suffering. On my part, I had my nose frozen, and I had a fainting fit that compelled me to sit down on the ice, where I should have remained, my companions having gone on ahead, if, by a divine providence, I had not found in my handkerchief a clove, which gave me strength enough to reach the settlement.”

The French explorers, missionary priests, and fur traders were succeeded in the early 19th century by permanent settlers who also left evidence about Wisconsin winters. In December 1836, for instance, the first surveyors of



Big Creek Lake 1903

Madison “found the snow very deep, and after a hard day’s work wading in the snow, we camped at night between the Third Lake (Monona) and Dead Lake (Wingra), where we found some thick timber and a sheltered spot. With a good deal of difficulty we made a log heap fire and eat our snack, and after the fire had thawed the snow and warmed the ground, we removed the fire to a little distance and made our bed on the ashes where the fire had warmed the ground. The weather was extremely cold

but we slept warm and the next morning ... the weather extremely cold we returned to Mineral Point to wait for milder weather.”

When they returned in February 1837, things were hardly better: “We found that the snow still covered the ground and we stuck the [survey] stakes in the snow, the ground being too deeply frozen in most places to receive the stakes. We camped in the timber in the low grounds under the hill of the Fourth Lake (Mendota) and were compelled to abandon our work by a severe snow storm that so blinded us that it was with great difficulty we found our way across the Fourth Lake to the cabin of St. Cyr, where we stayed two days until the storm was over.”

With time, frontier homesteaders constructed cabins and, eventually, frame or brick buildings that were heated with open hearths or wood stoves. They also began to keep records of the climate. For example, the first systematic weather observations in Madison were made at the University of Wisconsin’s North Hall in the early 1850s. Professors enlisted the help of students, including the now-famed naturalist and UW student, John Muir, to make notes. More regular weather records began in 1869 when observers started recording formal readings of temperature and precipitation as well as written notes about things like clouds and ice.

To see more ghosts of winters past, go to [www.wisconsinhistory.org](http://www.wisconsinhistory.org). Reprinted with permission from the Wisconsin Historical Society.

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## What is the “Dirty Dozen Guide to Food Additives?”

That salami on your plate might look scrumptious but Environmental Working Group warns it may contain nitrates linked to cancers of the stomach, esophagus, brain and thyroid.



More than  
10,000  
food  
additives  
are  
approved  
for use in  
the U.S.,  
despite  
potential  
health  
impli-  
cations.

The Environmental Working Group (EWG), a non-profit dedicated to protecting human health and the environment through research, education and advocacy, launched its “Dirty Dozen Guide to Food Additives” in November 2014 to educate consumers about which food additives are associated with health concerns, which are restricted in other countries, and/or which just shouldn’t be in our foods to begin with. EWG hopes the new guide will help consumers avoid unhealthy foods and also influence policymakers to develop more stringent rules for food producers moving forward.

According to EWG, more than 10,000 food additives are approved for use in the U.S., despite potential health implications. Some are “direct additives” deliberately formulated into processed food; others are “indirect,” that is, finding their way into food during processing, storage or packaging. Either way, some have been linked to endocrine disruption, heart disease, cancer and a wide range of other health issues.

Topping EWG’s list are nitrates and nitrites, both typically added to cured meats (like bacon, salami, sausages and hot dogs) to prolong shelf-life and prevent discoloration. “Nitrites, which can form from nitrates, react with naturally occurring components of protein called *amines*,” reports EWG. “This reaction can form nitrosamines, which are known cancer-causing compounds.” The group reports links between nitrite and nitrate consumption and cancers of the stomach, esophagus, brain and thyroid.

The World Health Organization considers nitrites and nitrates to be probable human carcinogens; California’s Office of Environmental Health Hazard Assessment is now considering a similar designation. Interestingly, some nutritious foods like spinach and other leafy vegetables contain nitrates naturally, but EWG says that “human studies on nitrate intake from vegetables have found either no association with stomach cancer.”

Another troubling but nevertheless common food additive is potassium bromate, used to strengthen bread and cracker dough and help such items rise during baking. But potassium bromate is listed as a known human carcinogen by the state of California and a possible human carcinogen by the International Agency for Research on Cancer. Animal studies have shown that regular exposure to potassium bromate can cause a variety of tumors, is toxic to the kidneys and can even cause permanent DNA damage.

Most of the potassium bromate added to foods converts to non-carcinogenic potassium bromide during the process of baking, but small but still significant unconverted amounts can remain, putting eaters everywhere at risk. EWG would like to see the U.S. government follow Canada’s and the European Union’s lead in banning the use of potassium bromate in foods altogether.

Other additives on the Dirty Dozen list include propyl parabens, butylated hydroxyanisole (BHA), butylated hydroxytoluene (BHT), propyl gallate, theobromine, diacetyl, phosphates and aluminum. Many artificial colors can also cause health issues, reports EWG, as can thousands of “secret flavor ingredients” that food makers add to foods without oversight in the name of protecting trade secrets. For more information on these foods and how to avoid them, check out EWG’s free “Dirty Dozen Guide” online.

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

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# 5 Toxic Chemicals to Avoid in Beauty Products

Beauty is more than skin deep. Cleansing face washes, nourishing moisturizers, makeup and other products are great for enhancing your external appearance, unfortunately however, the list of toxic (or potentially toxic), health-damaging ingredients found in the myriad of beauty and skin care products on the market expands daily.

The skin is the largest body organ. Toxins are eliminated through its pores in the form of sweat, and the skin absorbs extraordinarily large amounts of what is applied to it. If you are like most people, you probably assume that the ingredients found in the products you put on your face and body have been thoroughly tested for safety before they make it on to store shelves. But as more studies are done, we are learning that many "inactive" ingredients actually have harmful effects within the body.

① **Lead.** Lead is a toxic heavy metal which has unfortunately become quite prevalent. It is found in many products, such as whitening toothpastes and lipsticks, and in other substances such as water, either through direct or indirect contamination. The adverse affects of lead exposure are thoroughly documented and include, but are not limited to, neurotoxicity (brain damage), seizures, gastrointestinal issues, reproductive dysfunction such as reduced sperm count and motility, and kidney dysfunction.

② **Formaldehyde.** Formaldehyde is a chemical that may be inhaled or absorbed transdermally (through the skin). It is used in nail polishes, shampoos, including baby shampoos, and liquid body soaps. Side effects include skin irritation and nausea. Formaldehyde exposure may be a contributing factor in cancer development, according to the International Agency for Research.

③ **Parabens.** These chemicals are most often used as a preservative and are noted as propylparaben, methylparaben, ethylparaben and butylparaben. They are

found in body creams, lotions and shampoos, as well as in almost any beauty product that has water added to it. Parabens have been shown to not only disrupt hormones, but also to potentially cause cancer.

④ **Phthalates.** According to SafeCosmetics.org, phthalates were found in at least 72 products they tested, although it was not listed on their list of ingredients. The only exception was nail polish. This toxic chemical is a fragrance used in vinyl shower curtains (it gives vinyl its smell), air fresheners, detergents and more. Like parabens, phthalates have been shown to disrupt hormones and decrease sperm count.

⑤ **Nitrosamines.** Nitrosamines are not often listed as an ingredient on cosmetic products because they are seen as impurities, not actual ingredients. This toxin is so prolific, it is found in almost every skin care product. It's in baby shampoos, sunless tanning lotions, mascara, concealer — the list goes on and on. Many studies link nitrosamine to cancer and in 1996, the FDA suggested cosmetic manufacturers remove from their products ingredients that when combined, create nitrosamine.

This toxic ingredient list is not limited to the five chemicals listed above, but they are among those most commonly found in popular beauty products, and the main ones worth avoiding.

Now, you may want to throw all of your current products away and start fresh, which is not the answer. When it comes to buying products that are free of toxic substances, they can be costly. This is because they have more active ingredients than the products that contain the toxic chemicals. Because they contain more active ingredients, a little goes a long way.

Instead of throwing away everything on your dresser, start with one or two products at a time. When you go shopping, read the ingredients. Today, even if the product name has words like "clean," "natural" or "organic" on the label, that does not mean much. It's often a marketing ploy. Turn the bottle over and read the ingredients label. Overall, you should be able to understand almost everything on the ingredients list. You can also find more information on SafeCosmetics.org and on the Environmental Working Group's website. To get you started, here are three of my favorite skin care companies that make chemical-free products: Badger, Indigo Wild and Inesscents.

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# Happiest Cities in Wisconsin



## TOP 40

- |                    |                    |                |                   |                     |
|--------------------|--------------------|----------------|-------------------|---------------------|
| 1. New London      | 8. Two Rivers      | 16. Monroe     | 24. Baraboo       | 32. South Milwaukee |
| 2. Onalaska        | 9. Richland Center | 17. Neenah     | 25. Manitowoc     | 33. Sparta          |
| 3. Sheboygan Falls | 10. De Pere        | 18. Beaver Dam | 26. Hartford      | 34. Stevens Point   |
| 4. Mayville        | 11. Cedarburg      | 19. Delafield  | 27. Fort Atkinson | 35. Lake Mills      |
| 5. Brookfield      | 12. Middleton      | 20. Franklin   | 28. Wauwatosa     | 36. Antigo          |
| 6. Mequon          | 13. Kaukauna       | 21. Berlin     | 29. Oak Creek     | 37. Sheboygan       |
| 7. Ripon           | 14. Marshfield     | 22. Fitchburg  | 30. Appleton      | 38. West Bend       |
|                    | 15. Verona         | 23. Marinette  | 31. Muskego       | 39. Oconomowoc      |
|                    |                    |                |                   | 40. Stoughton       |

continued from page 11

the combined divorce rate is fairly low. *Did You Know:* Before going on to star in movies like Star Wars and the Indiana Jones series, Harrison Ford enjoyed a brief stint as a philosophy major at Ripon College.

**6. Mequon.** Restaurants per capita: 1 per 474 inhabitants. Odds of being the victim of a violent crime: 1 in 1,452.3. Average commute time: 22.1 minutes. Median household income: \$106,733.

Located less than 20 miles from the downtown Milwaukee area, Mequon is one of Milwaukee's more upscale suburban communities. The 23,000 people who live here earn the highest median income in our rankings, cashing in at nearly \$107,000 annually. The median home price is higher, but you'll still spend only about 18% of your pay on housing. Married couples seem to be content, and families will appreciate the sense of security that permeates the city's different neighborhoods. *Did You Know:* Relaxing treks through the woods - The Mequon Nature Preserve features 438 acres of woods and wetlands, as well as more than 5 miles of trails to explore.

**5. Brookfield.** Restaurants per capita: 1 per 333 inhabitants. Odds of being the victim of a violent crime: 1 in 2,005.2. Average commute time: 20.7 minutes. Median household income: \$88,012.

Brookfield is also a suburb of Milwaukee and with almost 38,000 residents, it's the most populous city on our list. If you're wondering what makes living here so appealing, one thing that immediately jumps out is the scarcity of violent crime. A median income of over \$88,000 is certainly a perk and the outlook for married couples is excellent, with a divorce rate of only 10%.

**4. Mayville.** Restaurants per capita: 1 per 392 inhabitants. Odds of being the

victim of a violent crime: 1 in 5,159. Average commute time: 23.2 minutes. Median household income: \$56,445.

Mayville is the epitome of small town charm, and the nearly 5,100 people who live here tend to share a positive attitude. You won't find a safer city in our rankings. And the affordability of housing is just another reason why residents tend to stay put.

**3. Sheboygan Falls.** Restaurants per capita: 1 per 518 inhabitants. Odds of being the victim of a violent crime: 1 in 863.3. Average commute time: 16.2 minutes. Median household income: \$58,283.

Sheboygan Falls is part of the larger Sheboygan metropolitan area, and there are around 7,700 people who are happily ensconced in the city. Its low housing costs earned it the number three spot on our list, with residents spending the least amount of income on a home compared to the rest of our cities. It also doesn't hurt that residents earn a nearly \$60,000 median payday.

**2. Onalaska.** Restaurants per capita: 1 per 493 inhabitants. Odds of being the victim of a violent crime: 1 in 1,794.5. Average commute time: 18.6 minutes. Median household income: \$59,186.

If you're trying to find your happy place, Onalaska is one of the cities you'll want to consider. Just over 18,000 people have settled down in this lakefront community, and life here seems to be pretty pleasant. Residents enjoy one of the best crime rates in our study. They also fare well when it comes to things like income, housing costs and the average commute.

**1. New London.** Restaurants per capita: 1 per 250 inhabitants. Odds of being the victim of a violent crime: 1 in 1,225.7. Average commute time: 20.5 minutes. Median household income: \$47,632.

Like many of the cities we've profiled, New London is on the small side with 7,200 residents, but that doesn't stop it from coming in at number one on our list. The median income is nothing to sneeze at and the ride to work isn't a major time crunch. New London is also a favorite among foodies, with restaurants like the Pine Tree Supper Club and Beacon Street Deli offering up delicious cuisine in a cozy atmosphere. *Did You Know:* New London is a major hotspot for fishermen who come to try their luck on the Embarrass and Wolf Rivers.

If you're wondering why Madison and Green Bay aren't on the list, it's not because folks who live in these cities are feeling forlorn about their choice of hometown. In fact, residents would probably tell you the exact opposite. When it came down to the criteria we used for measuring happiness, the cities that climbed to the top of our rankings just had the best numbers overall.

Rebecca Lake is a journalist at CreditDonkey.com, a credit card comparison and financial education website. Our data-driven analysis has been recognized by major news outlets across the country and has helped consumers make savvy financial and lifestyle decisions.



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A rundown of the big & little alterations coming in 2015.

## Changes in the Retirement Benefits Landscape



Provided by Tim Stasinoulas, RFC

**2015 will bring COLAs, changes & something new.** Each year, the retirement benefits landscape looks a little different, and next year is no exception. Here's a look at what will change, what might develop, and even what won't change for 2015.

**The 401(k) contribution limit expands \$500 to \$18,000 next year.** The catch-up contribution limit for plan participants 50 and older also rises by \$500 to \$6,000. If you are in the 25% tax bracket and put \$18,000 in your 401(k) next year, you will save \$4,500 in 2015 federal income taxes as a result.

**IRA contribution limits will stay the same, but phase-out ranges are changing.** The contribution limit for Roth and traditional IRAs will again be \$5,500 in 2015, with an additional \$1,000 catch-up contribution allowed for IRA owners 50 and older.

Adjustments have been made to the phase-out ranges for the deduction of regular IRA contributions. If you own a traditional IRA and contribute to a retirement plan at work, you can claim a tax deduction for your traditional IRA contribution next year until your adjusted gross income is between \$61,000-71,000 (single filers) and \$98,000-118,000 (married filing jointly). Those ranges are respectively \$1,000 and \$2,000 higher than they were in 2014.

The phase-out ranges regarding eligibility for Roth IRA contributions have also moved a bit north. In 2015, the ranges start \$2,000 higher at AGIs of \$116,000-131,000 (single filers) and \$183,000-193,000 (married filing jointly).

**Charitable IRA gifts may return (if not for 2015, then for 2014).** On December 3, the House approved a 2014 tax extenders bill and sent it towards the Senate for a final vote. If it is made law – and Treasury Secretary Jack Lew says President Obama is “open” to approving such a short-term bill – it would reinstate 55 expiring tax credits retroactive to January 1, 2014.

Among them, according to *USA TODAY*: the IRA charitable rollover, the provision that permitted many IRA owners age 70½ and older the chance to donate up to \$100,000 from their IRAs to public charities while excluding the donated amount from their gross incomes. (The enhanced deduction for contribution of appreciated property for conservation purposes – attractive to more than a few retired farmers – would also be put back into place.)

**Social Security incomes will rise.** A 1.7% COLA kicks in next year, and the maximum possible monthly benefit for those who claim Social Security at full retirement age increases \$21 to \$2,663. Social Security recipients younger than full retirement age at the end of 2015 will have \$1 of benefits withheld for every \$2 of income (AGI) they earn above \$15,720. Recipients who reach full retirement age in 2015 will have \$1 of benefits withheld for every \$3 earned past \$41,880. When you turn 66, Social Security doesn't impose this withholding any longer.

America's retirement program will also start sending out paper statements again, but only to those who haven't created online accounts to track their earnings history and expected benefit. They will be sent annually to Social Security recipients older than 60.

**Medicare premiums & deductibles are alternately rising & falling.** The Part A hospital stay deductible grows \$44 in 2015 to \$1,260. The standard monthly Part B premium will still be \$104.90 for 2015; the Part B deductible will still be at \$147. As for Part D premiums, a joint study conducted by the Kaiser Family Foundation, Georgetown University and the University of Chicago sees them averaging \$38.83 next year, about 4% higher. Part D deductibles will max out at \$320 for 2015, though many Part D plans charge smaller deductibles or no deductibles.

**Many retirement savers could get a bit more help.** Eligibility limits for the saver's credit (the federal tax break created to help offset part of the first \$2,000 of voluntary contributions to IRAs and workplace retirement plans) are going up. In 2015, workers can claim the credit if their AGI is below \$30,500 (single filers), \$45,750 (heads of household) or \$61,000 (married filing jointly). The credit can be as big as \$1,000 for singles and \$2,000 for couples.

We are also supposed to see the rollout of the myRA in January. This is a new retirement savings vehicle, basically a federally-backed Roth IRA whose value is guaranteed to increase over time (albeit not dramatically). Individuals with incomes under \$129,000 and couples with combined incomes of less than \$191,000 are eligible for myRAs; when the myRA turns 30 or when its balance reaches \$15,000, the balance converts to a private-sector Roth IRA. Annual myRA contribution limits are the same as for regular and Roth IRAs.

Timothy M. Stasinoulas 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.Havecoffewithtim.com](http://www.Havecoffewithtim.com). Qualified member of the Paladin Registry.com. and a frequent guest on FOX6 Wake-Up Recently named a 2013 & 2014 Five Star Wealth Manager. [www.boomerswealth.com](http://www.boomerswealth.com)

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**WEDNESDAY, FEBRUARY 18**

**Milwaukee Jewish Community Chorale** brings together singers from Milwaukee's Jewish community to present a variety of traditional and contemporary Jewish choral music.

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# GLAUCOMA

Glaucoma is a leading cause of blindness in the U.S., affecting 3+ million Americans. But loss of sight may be preventable—if you educate yourself about the latest advances in detection and treatment.



## 5 Fast Facts about GLAUCOMA

### 1. How glaucoma affects vision

"Glaucoma is a condition in which fluid pressure in the eye affects the optic nerve, thus damaging how visual information is carried from the retina to the brain. Left untreated, it first causes loss of side vision and eventually all sight—permanently. The most common type is painless and progresses so slowly that most people don't notice symptoms for years—until severe permanent damage has occurred," explains Mark Freedman, MD, a partner at Eye Care Specialists, a leading local ophthalmology practice that cares for tens of thousands of glaucoma patients.

### 2. Risk factors

Dr. Brett Rhode, Head of Ophthalmology at Aurora Sinai Medical Center, lists the following risk factors for glaucoma:

**Age:** Glaucoma is most common in adults over age 40, and risk increases with age.

**Heredity:** Siblings and children of glaucoma patients have a 5-10 times greater risk of developing the disease and should be screened every 1-2 years.

**Ethnicity:** Black people have a 6-8 times higher risk of going blind from glaucoma. Hispanics and Asians also have higher risk rates.

**Other factors:** Nearsightedness, diabetes (doubles the risk of glaucoma), steroid use, and having a previous eye injury.

### 3. Detection

Daniel Ferguson, MD, an eye surgeon who performs advanced drainage implant procedures to alleviate glaucoma-related eye pressure, advises, "Since glaucoma and other sight-threatening conditions often don't exhibit early symptoms, regular eye exams are vital after age 40." A comprehensive exam should include: Ophthalmoscopy (a look in at the back of the eye to check for glaucoma signs, like abnormal

optic nerve size and loss of pink coloring), Tonometry (a check of inner eye pressure done either with a puff of air or by painlessly touching the eye), Visual Field Testing (to create a "map" of the range of existing sight), Gonioscopy (to see if the drainage angle of the eye is open or closed), and an OCT laser scan (to diagnose, track and treat changes to the optic nerve and retina—often before damage occurs).

### 4. Consequences

"'Tunneling' (loss) of side vision makes it difficult to safely navigate stairs, stay in the proper driving lane, detect obstacles, etc. As such, glaucoma has been shown to increase the risk of having a car accident by up to six times and triples the risk of falling," explains Harvard and Johns Hopkins graduate Daniel Paskowitz, MD, PhD.

### 5. Treatment

Ophthalmologist Michael Raciti, MD, notes, "Glaucoma can't be cured, but treatment can usually halt further damage. We typically prescribe drops to control fluid pressure. For some patients, however, laser treatment (SLT or ECP) may be a more effective alternative. These 10-minute procedures are covered by Medicare and most insurance plans. And, if successful in achieving steady normal pressures, they can reduce the burden of buying, taking and tracking daily glaucoma drops."

### FREE Booklets & Information

"Prompt diagnosis and treatment are vital to protecting and preserving vision," says David Scheidt, OD. "Encourage your siblings and other family members to be checked for glaucoma, especially if one of you has the disease." If you do not have an eye care specialist, call 414-321-7035 for a free educational booklet on glaucoma and information about scheduling a comprehensive screening (typically covered by Medicare and most insurances) at their offices on 7<sup>th</sup> & Wisconsin Avenue, Mayfair Road across from the mall, or 102<sup>nd</sup> & National Ave.). They also offer detailed educational information at [www.eyecarespecialists.net](http://www.eyecarespecialists.net).

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~ANSWER on page 24



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**The worst time to have a heart attack is during a game of charades.**

— Demetri Martin

### A New Orleans contractor...

takes out a tape measure and does some measuring, then works some figures with a pencil. "Well," he says, "I figure the job will run about \$9,000. That's 4,000 for materials, \$4,000 for my crew and \$1,000 profit for me."

The Kentucky contractor also does some measuring and figuring, then says, "I can do this job for \$7,000. That's \$3,000 for materials, \$3,000 for my crew and \$1,000 profit for me."

The Chicago contractor doesn't measure or figure, but leans over to the White House official and whispers, "\$27,000." The official, incredulous, says, "You didn't even measure like the other guys. How did you come up with such a high figure?"

"The Chicago contractor whispers back, \"\$10,000 for me, \$10,000 for you, and we hire the guy from Kentucky to fix the fence." "Done", replies the government official.

And that, my friends, is how the Government budget plan works

## RIDDLE Me Crazy...

### Answer. Riddle on page 22

The first resident in response to the question would answer that he was not from Chatham if he was from Chatham, (he would lie). Similarly, the first resident in response to the question would answer that he was not from Chatham if he was from Darby (he will tell the truth). Therefore when the second resident said that the first resident said he as not from Chatham, the second man was telling the truth, and must be from Darby.

If the thrid resident is from Darby (he is telling the truth), then the first resident is from Chatham. If the third resident is from Chatham (he is lying), then the first resident is not lying and is from Darby. However, the word really implies that the first resident said he was a resident from Chatham. Since we know this is not true, then the third resident is from Darby, and the first resident is from Chatham.



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diet, being told (by a piece of paper, a television personality or the latest diet book) what to eat, and when to eat it. Now, you have to throw all that away.

It is possible you may gain some weight. Why? Because you are so used to depriving yourself of the foods you love that when you take away that restriction, it's all you want to do. But guess what? When you understand you can eat dark chocolate anytime you want, you find yourself reaching for it only when you are truly hungry for dark chocolate. You won't be grabbing it because you are angry, or depressed, but because you are really hungry for dark chocolate.

One of the many problems with dieting is that you have been depriving yourself for so long that you are afraid to trust your own judgment about what is right for you. You have developed such a difficult relationship with food that you no longer know what it feels like to be hungry.

Becoming "at peace with food" is a journey that involves developing a new relationship with food. Instead of being marked by frustration and disappointment, by fear and competition between you and the food you eat, food takes its place as one of the many activities in your life, along with family, friends, working and being active. And, like these other activities, it becomes pleasurable.

Becoming at peace with food is learning to trust yourself again-to make the right choices for yourself. It results in no longer fearing food, but loving food and all the activities related to cooking, eating, and living.

Let's start this New Year by accepting ourselves, becoming at peace with ourselves, and at peace with food.

For free tips to becoming At Peace With Food, articles, and links to nutritional resource websites, visit [www.AtPeaceWithFood.com/freetips.html](http://www.AtPeaceWithFood.com/freetips.html)

## 3 Ingredients for a Healthy New Year

continued from page 13

**1. Whey protein:** Can be a great option for protein supplementation assuming it's of the highest possible quality. Look for protein powder that is cold processed (non-denatured), meaning it's never heated to temperatures above 130 degrees. Also makes sure it's made with milk from cows that haven't been pumped full of hormones and that have been grazed on pesticide-free, chemical-free, natural grass pastures. Make sure the protein is completely free of chemicals, artificial flavors and artificial sweeteners.

**2. Omega oils:** Because of their molecular makeup, Flax Seed oil and Cod Liver oil are two of the most important oils you can consume. They supply a number of important nutrients for nearly all systems of the body, including the heart and immune system as well as the brain. In order for these oils to be effectively incorporated by the body, they need to be "hidden", or emulsified into a protein so they aren't destroyed during the digestive processes. This is a huge key that most people completely miss.

**3. pH stabilization:** pH is a measurement of the acidity or alkalinity in your body and ranges from zero on the acidity end to 14 on the alkaline end. Evidence suggests that a healthy balance in pH increases strength in muscle and bone, improves brain function and decreases the risk of chronic disease. Because our diets are so acidic these days, I use a pH balancing formula in my practice to help keep my patients in the stable pH range.

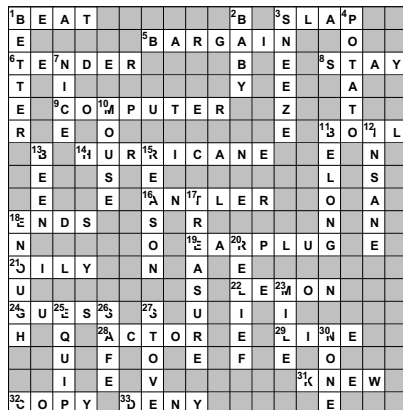
Along with the three pillars of Dr. Young's approach to healthy protein shakes, he recommends appropriate amounts of fruits and vegetables and an overall balanced diet.

Dr. John Young is a medical doctor specializing in treating patients with chronic diseases such as diabetes by addressing the physiological issues. He's also the Medical Director of Young Health Products, a company that produces nutritional products developed by incorporating the latest biochemical, physiological and Nobel Prize-winning protocols.

### Crossword on page 26

\*\*\*\*\*

**A foreign man  
rings his boss,  
"Me no work I  
sick."  
Boss says,  
"When I'm sick, I  
make love with my  
wife. Try that."  
Two hours later  
the foreign man  
rings back, "Me  
better, you got  
nice house."**



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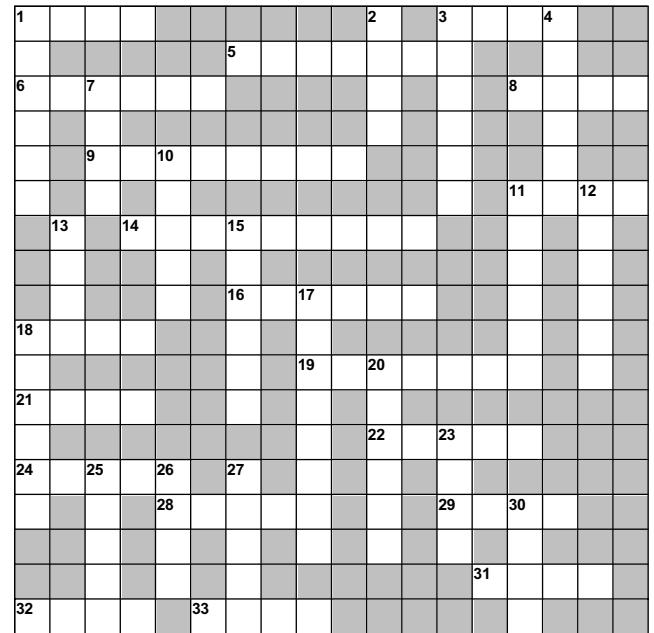


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**Crossword junkie!**  
 abcdefghijklmnopqrstuvwxyz

**FROM BOOMER'S NEWSPAPER**

**ACROSS**

1. To strike repeatedly
3. Open handed hit
5. Good deal
6. Showing gentleness or concern
8. Dog command
9. What this puzzle was designed on
11. H<sub>2</sub>O at 212
14. Typhoon in the Atlantic
16. Found on a bucks head
18. Justifies the means
19. Worn by some to sleep
21. Describes hair condition
22. Citrus fruit
24. To conjecture
28. male theatre performer
29. Always too long
31. To already have had the answer
32. Duplicate
33. Refute

**DOWN**

1. A step above good
2. Infant
3. Often followed by "God bless you"
4. Edible tuber
7. Kind
10. Likes to eat cheese
11. To be a member of
12. Crazy
13. The present tense plural of be
15. Thinking an issue through
17. Pirates chest contents
18. The last straw
20. Release from anxiety
23. 5280 feet
25. To provide needed items
26. Not in danger
27. Source of cooking heat
30. Empty set

• • • • •

One night a policewoman pulls over a drunk driver.  
 She politely asks him to step out of his car. He willingly does so.  
 She says, "Anything you say can and will be held against you."  
 He replies "BREASTS."

• • • • •

My friend thinks he's so smart, he said onions are the only  
 food that makes you cry. So I threw a coconut at his head.

• • • • •

I'm going to watch my wedding video later 'back-  
 wards'. I love the end bit when she takes the ring  
 off, goes back down the aisle and jumps in the car.

• • • • •

I like sleeping.  
 It's like death without the commitment.

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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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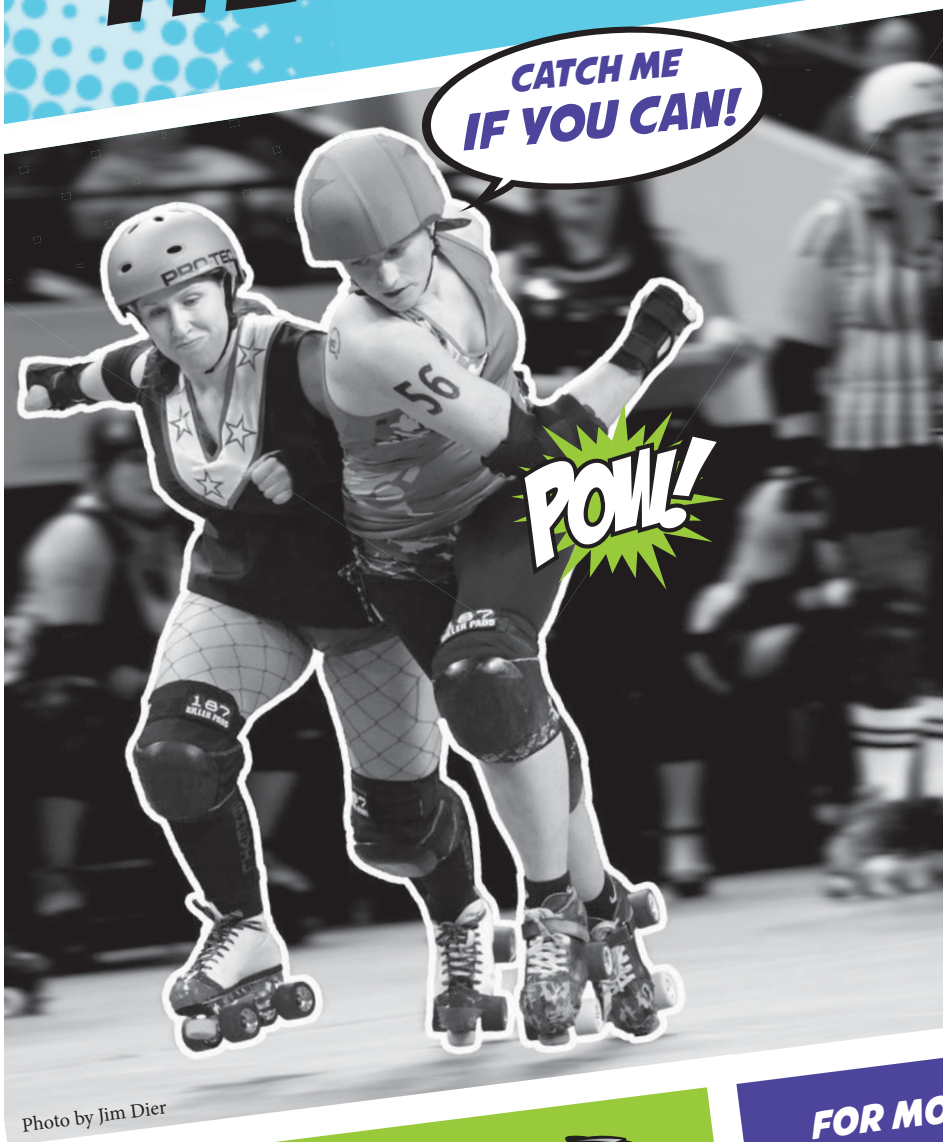


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