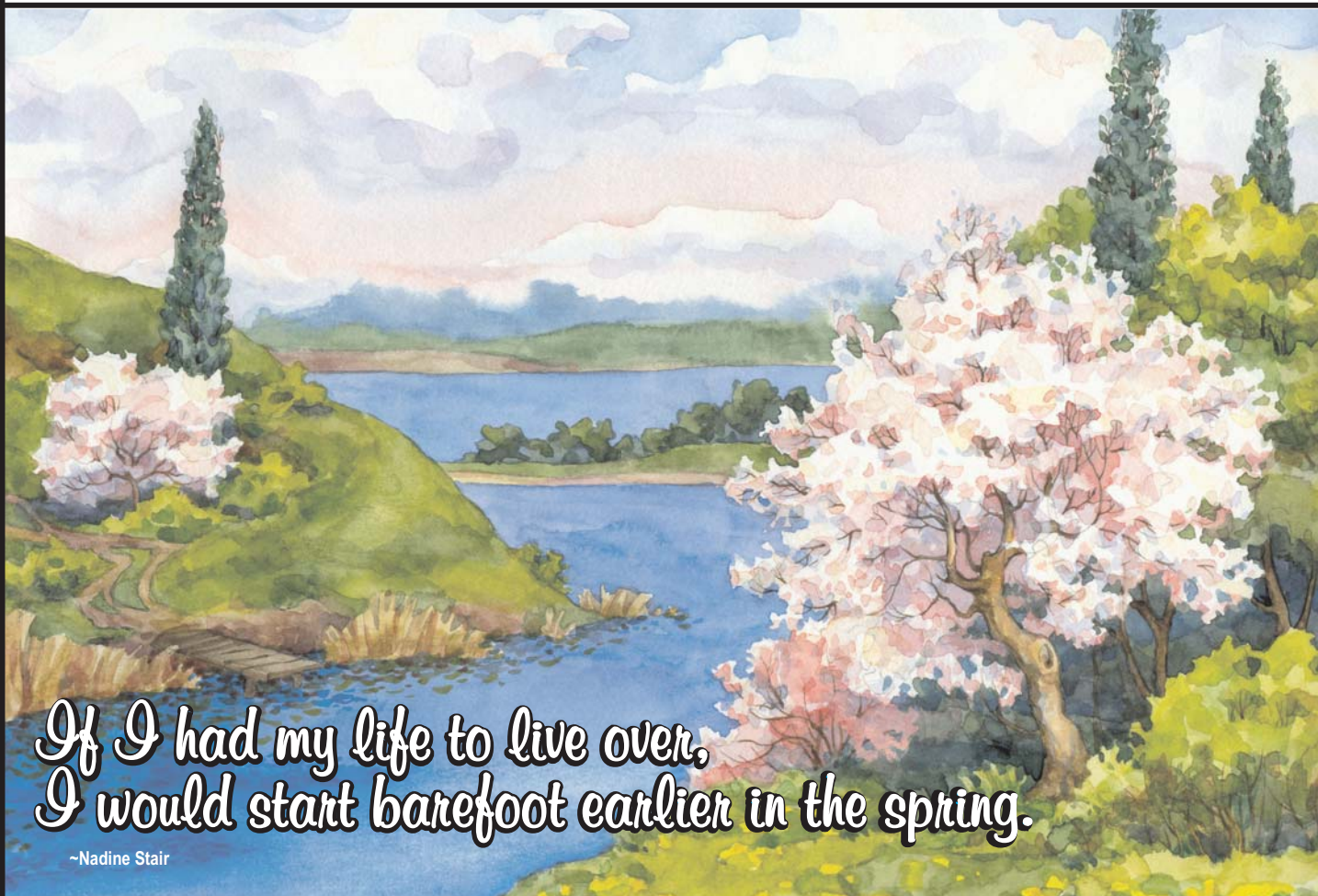


Celebrate Life **Boomers!**

May 2015
A FREE PUBLICATION
FOR ALL GENERATIONS

Come get your BOOM ON!

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



*If I had my life to live over,
I would start barefoot earlier in the spring.*

~Nadine Stair

An Open Heart & Home Foster-parenting

You may be an empty-nester adjusting to a house [too] quiet without kids. Maybe you already have a house full, but your heart and home are open to more. Have you considered foster-parenting?

~pg 3

Spring is when you shake the curtains, and pound on the rugs, and take off your long underwear, and wash in all the corners.

~Virginia Cary Hudson, "Spring," 1962

PESTS. Can't we just get rid of them all?!

Mosquitos. Ants. Flies. Buzzing. Biting. Itching. At such moments, we might push a button, if one existed, to rid the world of pests forever. But we must consider the pros of letting those creepy crawlies creep.

~pg 3

REMEMBERING MILWAUKEE ICONS

Dick Bacon, Albert the Alleycat, Farrell's, Tarzana, Larry the Legend... Do you remember?

~pg 2

WHAT'S INSIDE?

| | |
|---|---------|
| FEATURE: Overcoming the Fear of DOWNSIZING..... | pg 15 |
| Calendar..... | pg 4 |
| The Art of Weeding..... | pg 5 |
| TRAVEL..... | pgs 6-7 |
| 52 Ways to be Healthier..... | pg 11 |
| Fight Wrinkles with Diet..... | pg 12 |
| Financial Elder Fraud..... | pg 17 |
| Money Management APPS..... | pg 18 |
| LAUGH out LOUD..... | pg 25 |
| Word Search/Crossword..... | pg 26 |

Oh, that first sweet scent of spring!

YOU AREN'T GONNA MAKE THIS EASY, EH?

NOPE!

BLAM!

SATURDAY MAY 9

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ACTION 7PM

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YOU KNOW YOU'RE FROM MILWAUKEE

IF YOU REMEMBER ANY OF THE FOLLOWING...

- The ice skating rink at Mayfair
- Gimbel's
- The "Milwaukee Clipper" ferry
- Albert the Alleycat
- The Oriental Pharmacy
- Howard and Rosemary
- Treasure Island
- The Bowling Game
- Crazy TV Lenny
- Radio Doctors
- Farrell's
- The Green Sheet
- Larry the Legend
- Harvey's Wallbangers
- Miller's Clear Beer
- Beer Barons
- Coffee Trader
- Century Hall
- Marc's Big Boy
- Schuster's Department Store
- Layton School of Art
- '82 World Series
- The Submarine at Russell St. Milwaukee Road Train Station
- Crazy Jim's Demolition Derbies
- Earl Gillespie
- Tarzana
- Kohl's Foodstores
- Schlitz Brewery
- Pink Floyd at County Stadium
- Peaches Records and Tapes
- The real Pig n' Whistle
- The Melody Top
- The Uptown Theater
- Schwabbenhof's Restaurant
- The flood at Summerfest
- Dick Bacon
- Bonnie Brewer
- The Milwaukee Does Basketball
- Bud Lea
- The Red Baron arcade at Mayfair
- Bubba the Love Sponge
- Carl Zimmerman
- Da Crusher
- The streetcar ride to County Stadium over Miller Valley
- Victor Berger's The Milwaukee Leader (Socialist newspaper)
- Father Groppi
- Blue River Cafe
- The riots of July 1967
- The "blue flu" in the police department
- Greg Gratz's mole
- Mayor Maier
- Foreman Tom B-Square Ranch Club
- Willy Wampus
- The Old Boulevard Inn
- A & P Stores
- Sid Stone
- Heinemann's on Milwaukee Street
- Ald. Bob Anderson
- Lew Alcinder
- Farmer Vic
- WLPX's Rock and Roll Airforce
- The Jabberwocky
- Record Riots at State Fair Park
- When you could feed marshmallows to the polar bears at the Zoo
- T.A. Chapman's
- Irv the Working Man's Friend on Mitchell St.
- Merle Harmon's Fan Fair
- Ben Barkin
- WKTl's TailGator
- Potato Brothers Store
- Zayre's
- Dialing for Dollars
- Double features at The Grand Theater
- Dan Patrick on Lazer 103
- Mike Hegan
- The smell of Ambrosia chocolate
- Papagallo's
- Tequila Willy's
- Buzdums
- Bogie's and Club Marilyn
- The Cabbage Patch Kid drop at County Stadium

Gotta love Milwaukee, WISCONSIN!!

Two peanuts were walking down the street.
One was assaulted.

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FROM THE PUBLISHERS

MAY 2015



How can I start outdoor projects when I haven't even replaced my bathroom wallpaper yet?!!

Procrastination has always been my second profession, but there is no time of year when it bothers me more than when good weather is pulling me outside, while the

unfinished winter projects keep nagging at me! This is the time of year for cleaning up and, for some, cleaning out. Moving, downsizing, and packing up the memories can feel like too much, too soon. The "moving" transition is a life transition. Our feature on page 15 can help.

Our little Amara turns 11 this May. It's amazing how each year brings about so many subtle changes that will transition her into the young woman she will someday be. It's really quite awesome to be a part of that. Of course, in a few more years reading this will totally embarrass her.

Tom's dad is stronger everyday. At 88, you have to admire that Greek stamina - can't keep a good man down!

My tomato and pepper seed plants are enjoying their sun by the patio window. Tilling the garden is on the list for this weekend. I'll share a dirty secret with you - I love to weed (weeding article on page 5) and have been looking forward to it as soon as this issue goes to press - so off we go!

Thank you for taking the time to read Boomers! Newspaper. Visit with us on June 10th at the Milwaukee Recreation Seniorfest at the Italian Community Center - stop in for a chat! Please take a second look at the wonderful contributors and advertisers that support our publication and make it possible to continue the iconic tradition of a good, old fashioned, local newspaper.



My mother,
Helen (Vesely) Hill,
served in the WAC's
during WWII

*And always remember
to...*

Celebrate Life!

Sandy and Tom Draelos

A humble thank you to all
veterans for your service
and sacrifice to our
country for our freedoms.
God Bless the USA.

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

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

PUBLISHER / Editor

Sandra (Hill) Draelos

OPERATIONS MGR

Thomas Draelos

ADVERTISING

Advertising Professionals
Vicki Huber Kelly Larson

Publisher's Asst: / Kellie Miller



THE MILWAUKEE PUBLISHING CO., LLC

PHONE: (414) 586-9212

FAX: (414) 586-9474

milwaukeepublishing@wi.rr.com

www.Boomersnewspaper.com



You may be an empty-nester adjusting to a house [too] quiet without kids. Or perhaps you are young, just beginning to think about filling your house with the pitter patter of little feet. Maybe you already have a house full of munchkins, but your heart and home are always open to the addition of more. Whatever the case may be, has the possibility of foster-parenting ever crossed your mind?

Fostering continued on page 8

An Open Heart and Home

By Kellie Miller

Pests: Can't We Just Kill Them All? The Pros of Letting Creepy Crawlies Be

I escort spiders out of my house, use humane traps to relocate attic rats, and save honey bees from drowning in pools. Yet I've been known to hunt with a vengeance a mosquito that's ruining my sleep, repeatedly buzzing in earshot in search of exposed skin. At such moments, I might push a button, if one existed, to rid the world of mosquitos forever.



By Sarah "Steve" Mosko

However, disastrous blowback when humans target species deemed a nuisance should give pause to impulses to wipe out even the most bothersome of pests. Two examples. First, the 90 percent decline in the population of the monarch butterfly in the last two decades from spraying herbicide on genetically modified corn and soy in the Midwest, inadvertently destroying the milkweed on which the monarch caterpillar must feed. And second, the emergence of antibiotic-resistant bacteria from rampant misuse of antibiotics, both to treat viruses in humans and to fatten up livestock that aren't sick. Consequently, people are at risk of picking up antibiotic-resistant superbugs when they're hospitalized or even from eating meat.

Recognizing my urge to annihilate mosquitos as potentially reckless, I wondered if a little understanding of the ecology of mosquitos might temper my hostility. What follows is what I learned about the niches of mosquitos and a couple other pesky critters.

Mosquitos

Mosquitos are considered the most dangerous insect to humans because they are vectors for transmitting infections like malaria, yellow fever, dengue fever and West Nile virus from person to person. With mosquitos it can feel personal when one is aware of being under attack or reminded later of the insult by the welt left behind.

Mosquitos have been around for at least 45 million years and, of the thousands of species, only some are bloodsucking. Bloodsucking types variably feed on mammals, reptiles, amphibians, birds and even fish, thus are vectors for animal diseases too, like heartworm in dogs and encephalitis in horses. Not all transmit diseases, however, and only the female sucks blood. The males feed on nectar and participate in pollinating plants. Research shows that mosquitos prefer people who are hot and sweaty, have type O blood or are pregnant.

Mosquitos live almost everywhere but the Antarctic. They are actually a type of fly so undergo the same lifecycle stages. Females seek stagnant water environments to lay eggs. The larvae remain in the water where they feed on and recycle microscopic organic matter. The larvae, in turn, are an important food source for a plethora of fish species including bass, bluegills, catfish, guppies, piranhas, salmon, tilapia and trout. Adult mosquitos are preyed upon by many insect-eating creatures including dragonflies, birds, frogs, lizards, bats, spiders and even other mosquitos.

LIVING with PESTS continued on page 13

SPRINGTIME AT OLD WORLD WISCONSIN

MAY 2 - JUNE 14

OLD WORLD WISCONSIN

Shear sheep, plow fields, cook (and sample!) historic recipes, build and fly kites, and watch for the arrival of our newest baby animals. Check the Old World Wisconsin website for information on the special events.

BROADWAY'S NEXT HIT MUSICAL

MAY 8, 7:30 PM

SCHAUER ARTS & ACTIVITIES CENTER

Master improvisers gather made-up song suggestions from the audience and create a spontaneous evening of music and laughter. Vote for your favorite song and watch as the cast turns it into a full blown improvised musical, complete with memorable characters, witty dialogue, plot twists.

FAMILY FESTIVAL: JAPAN

MAY 9, 11 AM

JOHN MICHAEL KOHLER ARTS CENTER

Discover the rich history of the Land of the Rising Sun. Traditional food, storytelling, and performances by Hibiki, the Milwaukee taiko drumming group. Family Festivals is a fun-filled cultural series featuring performances, art-making activities, demonstrations, storytelling, and authentic food.

COLOR VIBE 5K — MILWAUKEE

MAY 9, 9 AM

VETERANS PARK

Grab your friends and family and join us as we blast you with lots of fun, epic beats and TONS OF COLOR while you run/walk our course. A portion of proceeds will also go towards a local charity. Sign up now before spots fill up! <http://www.thecolorvibe.com/milwaukee.php>.

PERFORMING ARTS IN THE PARK, PRESENTED BY NEXT GENERATION UPAF

MAY 9, 10 AM

MILWAUKEE COUNTY PARKS SYSTEM

FREE, family-friendly performances while enjoying the beauty of Milwaukee County Parks. Performers will be at the following locations: Humboldt Park Pavilion (3000 S. Howell Ave.); Milwaukee Symphony Orchestra Lincoln Park Pavilion (1301 W. Hampton Ave.); Skylight Music Theatre Gordon Park Pavilion (2828 N. Humboldt Blvd.); Florentine Opera Company Mitchell Park Pavilion (2200 W. Pierce St.); Milwaukee Ballet LaFollette Park Pavilion (9418 W. Washington St.); Danceworks Dr. Martin Luther King, Jr. Community Center (1531 W. Vliet St.); First Stage. No registration is required, but space is limited. Doors will open at 9:30 a.m. Please visit www.UPAF.org/park for more information!

CALENDAR



SIP, SHOP & STROLL - LADIES' NIGHT IN CEDARBURG

MAY 14
CEDARBURG VISITOR CENTER

Over 70 downtown Cedarburg businesses will open their doors to ladies for Cedarburg's 6th annual special night of pampering, shopping and partying - Sip, Shop & Stroll.

ARMED FORCES DAY CELEBRATION

MAY 16, 9 AM

HARLEY DAVIDSON MUSEUM

Support our troops. Gather at Hal's Harley-Davidson at 9:00 a.m.; the ride leaves at 11:00 a.m. down to the Harley-Davidson Museum for a performance by the American Legion Band and a special Armed Forces ceremony.

ROCKABILLY FESTIVAL

MAY 16, 4 PM

CEDARBURG CULTURAL CENTER

A festival of entertainment and fun including four bands, contests, prizes, food, Tiki Bar, "Best Built" Hairdo Fundraiser, and more!

WALK TO CURE ARTHRITIS

MAY 16, 9 AM

LAKE PARK

Donate to fund research and change lives by helping people gain access to the critical medications necessary to live full, healthy lives. The event features a three-mile and one-mile course, with arthritis information and activities for the entire family. Pet owners are encouraged to bring their dogs.

150TH ANNIVERSARY MEMORIAL DAY PARADE

MAY 25 / 2PM

STARTS AT 4TH/WISCONSIN AVE EAST TO THE WAR MEMORIAL CENTER

Wreath laying POW/MIA Ceremony immediately after parade held at the Reflecting Pool on Fitch Plaza in The War Memorial Center, 750 N. Lincoln Memorial Drive.

MEMORIAL DAY OBSERVANCE AT GRACELAND CEMETERY

MAY 25 / 10AM

Music and special guest speakers. Light refreshments.

MEMORIAL DAY PROGRAM WITH RE-ENACTMENT OF RESIDENTS ASSOCIATED WITH THE CIVIL WAR

MAY 25, 11 AM

FOREST HOME CEMETERY

Memorial Service in our Historic Landmark Chapel followed by the laying of a memorial wreath in the Garden of Honor. From 11:30 AM - 2:30pm wander thru the cemetery grounds and speak with our re-enactors in period costume who are portraying individuals buried here at Forest Home who had some connection to the Civil War. At 2 PM take a one-hour guided walking tour through the cemetery and learn about the history of the cemetery, the art and symbolism of the monuments and memorials, as well as see the famous Beer Baron's Corner.

ALPINE BIERFEST

MAY 30, 1 PM

WISCONSIN CENTER

Sample approximately 400 brews from over 100 breweries and learn about new and exciting beers from unique local, regional, national, and global, nano, micro, and craft breweries. Grab a bite to eat and/or peruse a wide variety of beer and non-beer related exhibits and vendor booths.

UPAF RIDE FOR THE ARTS

MAY 31, 7 AM

SUMMERFEST

One of the nation's largest one-day recreational bike rides, the ride features 5, 12, 25, 40 and 66-mile routes that utilize Milwaukee's Lakefront, the Hoan Bridge, and other notable landmarks. Enjoy the Finish Line Party with live entertainment, family activities and great food and help UPAF support local performing arts groups.

BEAD & BUTTON SHOW

MAY 31 - JUNE 7

WISCONSIN CENTER

Largest jewelry and bead show in the world. Over 370 vendors will be selling one-of-a-kind finished jewelry plus precious gems, pearls, art beads, gold and silver, beading supplies and books. Bead and jewelry classes. Shop at the Bead & Jewelry Marketplace between Friday, June 5 and Sunday, June 7. Bead & Jewelry Marketplace Public Hours: 10:00 a.m.-8:00 p.m. Friday, June 5 10:00 a.m.-6:00 p.m. Saturday, June 6 10:00 a.m.-4:00 p.m. Sunday, June 7 Free admission with online voucher!



WE WILL NEVER FORGET

MEMORIAL DAY
RECOUNTING THE SACRIFICE OF SOLDIERS

Monday, May 25, 10:00am

You are invited to our program honoring Veterans that will include music, guest speakers - including a special guest speaker from 'Honor Flights' Light refreshments will be served.

*To those who courageously gave their lives...
And for those who bravely fight today...
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Wednesday: Wings & Rib Plate
Thursday: Meat loaf dinner



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May 30th: Boomer Nation

Panel Discussion "Enhancing Your Home's Curb Appeal."

Milwaukee/NARI will sponsor a free panel discussion on "Enhancing Your Home's Curb Appeal" on Wed., May 13, in the Ron Ziglinski, CR Education Center in the Milwaukee/NARI office, 11815 W. Dearborn Ave., Wauwatosa, from 6:30 p.m. – 8 p.m. It will include a question and answer session, and light refreshments will be served.

The panel discussion will address the various options for homeowners when it comes to enhancing their home's exterior (windows, doors, roofing, siding, soffit, fascia, gutters, etc.), explaining the differences between the materials used, the installation order and process, and energy conservation benefits. Homeowners will also receive information on what they can expect when giving their home an exterior update, project completion timeline, and the way these types of renovation projects tie into the rest of the home and its operations.

All attendees will receive a pair of tickets for the 16th annual Milwaukee/NARI Tour of Remodeled Homes, May 16 - May 17.

Space is limited, reservations required. Call the Milwaukee/NARI office at 414-771-4071 to reserve your space or e-mail info@milwaukeeenari.org.

For more information or to receive a free copy of an annual membership roster listing all members, and the booklet, *Milwaukee/NARI's Remodeling Guide*, call 414-771-4071 or visit the association website at www.milwaukeeenari.org.

"A weed is a plant that has mastered every survival skill except for learning how to grow in rows."

"Life expectancy would grow by leaps and bounds if green vegetables smelled as good as bacon."

- Doug Larson

What's red and invisible?
No tomatoes.

EARTH TALK

From the Editors of E/The Environmental Magazine

Dear EarthTalk: I pruned back an overgrown bush in my back yard last fall and now the soil around it is covered in dandelions and other weeds. Is there any way to get rid of these weeds without resorting to RoundUp and other chemical herbicides?

Weeds are nothing if not opportunistic. While you may not have bargained for getting one from of eyesore (weeds) by clearing another (an overgrown bush), dandelions and other fast-growing, quickly spreading plants know no bounds when some new territory opens up. They will colonize and spread out given the slightest opening—after all, that's what defines them as weeds.

Of course, conventional herbicides such as Monsanto's RoundUp will take down the weeds in a jiffy, but the negative effects on people, animals and the environment may be both profound and long-lasting. Independent studies of RoundUp have implicated its primary ingredient, glyphosate, as well as some of its "inert" ingredients, in liver damage, reproductive disorders and Non-Hodgkin's Lymphoma, as well as in cardiovascular, gastrointestinal, nerve and respiratory damage.

California's Department of Pesticide Regulation reports that, year after year, RoundUp is the number one cause of pesticide/herbicide-induced illness and injury around that state. RoundUp is also blamed for poisoning groundwater across the U.S. and beyond, as well as for contributing to a 70 percent decrease in amphibian biodiversity and a 90 percent decrease in tadpole numbers in regions where it is used heavily.

Given that you'll have to manually remove dead weeds from your yard after applying RoundUp (or any other "post-emergent" herbicide), why not just pull them up by hand in the first place? No doubt, the most eco-friendly way to get rid of weeds is to yank them out without the aid of poisons. Unfortunately, many weeds have long deep roots which need to be pulled completely if you don't want them to grow back; if need be, use a metal weed puller with a hooked end or a mechanical grabber—available at any local garden supply or hardware store—if you don't want to have to pull those very same weeds next year.

Garden expert Dean Novosat of the Garden Doctor website suggests giving the weed beds a good watering the night before you pull weeds. "...the soil will be softened and will yield the entire weed plant, root and all," he says. Another way to kill weeds, he says, is by pouring boiling hot water over them.

Of course, once you've killed or pulled up all those weeds—and make sure you're thorough or else it's waste of time—you'll want to make sure new ones don't start showing up in their place. Planting some regionally appropriate and ideally native plants in place of the removed weeds would be a good first step—check with a local nursery about what some good choices might be for your neck of the woods.

Once the area is cleared (and replanted), cover it with three to six inches of mulch. Mulch forms a barrier between the soil and the sun, depriving any new germinating weeds of the sunlight they need to photosynthesize. Mulch is composed of large chunky material such as wood chips and bark nuggets, and works well for weed control also because it is low in nutrients and thus won't fertilize plant starts below.

SEND YOUR ENVIRONMENTAL QUESTIONS TO: EarthTalk®, c/o E - The Environmental Magazine, P.O. Box 5098, Westport, CT 06881; earthtalk@emagazine.com. E is a nonprofit publication. Subscribe: www.emagazine.com/subscribe; Request a Free Trial Issue: www.emagazine.com/trial.



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Grand Canyon South Perimeter Facing Urban Development

The U.S. Forest Service has begun paving the way for a sprawling urban development near the southern edge of the Grand Canyon that would include more than 2,100 housing units and 3 million square feet of retail space along with hotels, a spa and conference center.

The superintendent of Grand Canyon National Park has called the project one of the greatest threats to Grand Canyon in the 96-year-history of the park.

The proposal, by the Stilo Development Group, would transform the 580-resident community of Tusayan, Ariz. — which sits near the southern entrance to the national park — from a small, quiet tourist town into a sprawling complex of high-end homes, strip malls, and resorts only a mile from the Grand Canyon National Park boundary.

Stilo has partnered with the town of Tusayan in order to obtain the federal permit needed to expand road and utility access through public lands within the Kaibab National Forest so development can proceed. The agency today began moving forward with the process to approve that special-use permit.

“The Forest Service is putting Grand Canyon National Park in the crosshairs by considering Tusayan’s dangerous, damaging plan for a mega-resort,” said Kevin Dahl of the National Parks Conservation Association. “This proposal is not in the public interest and is one of the greatest threats Grand Canyon National Park has seen in its history. The Forest Service can and should have rejected it out of hand.”

The National Park Service considers the mega-development a significant threat to Grand Canyon because it will require vast quantities of water and could lower the aquifer that feeds seeps, springs and streams that support wildlife and recreation on the park’s South Rim. Groundwater pumping accompanying the development could also lower the aquifer that is the exclusive source of all water for Havasu Falls, the cultural foundation of the Havasupai tribe.

“The Forest Service is paving the way for foreign investors to exploit America’s most treasured natural landmark all to turn a profit,” said Ted Zukoski, Earthjustice

attorney. “The Forest Service is throwing out its responsibility to serve the public interest by endangering the water, wildlife, and wilderness that make the Grand Canyon so special.”

Earthjustice, on behalf of the National Parks Conservation Association, the Grand Canyon Trust, Sierra Club and the Center for Biological Diversity, has submitted a letter protesting the Forest Service’s consideration of the rights-of-way permit. The city of Flagstaff and regional businesses have already passed resolutions opposing this development, saying that it would negatively impact surrounding communities and Grand Canyon National Park.

“When President Theodore Roosevelt protected Grand Canyon in 1908, he stated: ‘Leave it as it is. You cannot improve on it. The ages have been at work on it, and man can only mar it.’ Teddy was right. It will be a stain on President Obama’s legacy if he allows for this defacement of Grand Canyon,” said Sandy Bahr of the Sierra Club.

This latest development project comes amid concerns from conservation groups and tribal communities about proposals for re-starting operations of a nearby uranium mine and another major resort development right outside the park at the confluence of the Colorado and Little Colorado rivers.

“Whether it’s uranium-mining companies or greedy developers, some will always see the Grand Canyon as a cash register, not one of Earth’s most awe-inspiring and precious places,” said Robin Silver, a founder of the Center for Biological Diversity. “This is a place worth fighting for. We plan to fight shoulder to shoulder with millions of other Americans to defeat this latest scheme to commercialize the Grand Canyon. Shopping malls don’t belong here.”

The Environmental Magazine, P.O. Box 5098, Westport, CT 06881; earthtalk@emagazine.com. E is a nonprofit publication. Subscribe: www.emagazine.com/subscribe; Request a Free Trial Issue: www.emagazine.com/trial.



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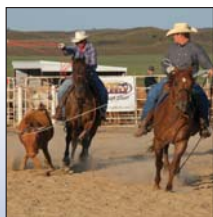
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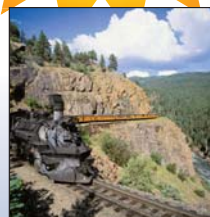
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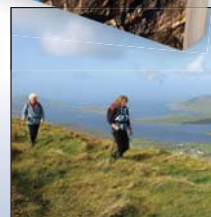
Canadian Rockies & Glacier National Park



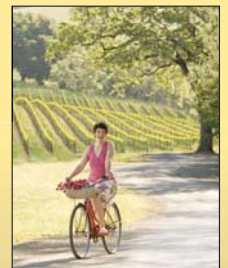
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Colorado's Vintage Railways



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FOSTERING



Continued from page 3

Many in the Baby Boomer generation have grown kids but still feel the need to nurture and invest in young lives. They have empty bedrooms they can offer, in addition to financial and emotional stability. "These children just need a home, a place they can feel loved and supported"

An Open Heart and Home

A foster parent has the opportunity to gift a child with a stable, loving place to stay in the midst of circumstances that are often uncertain and confusing. While differing in background, situation, age, and emotional or behavioral needs, these kids share a common need: a place to call home, even if just for a short time.

According to the Wisconsin Department of Children and Families, over 5,100 families are currently licensed foster care parents in the state of Wisconsin, and on any given day, approximately 8,000 children are living with these families. OneHope27 (www.onehope27.org) indicates that in Milwaukee County alone, there are over 2,000 kids in foster care and only 589 foster homes.

Throughout the state of Wisconsin, many credible organizations exist both to place children who need temporary homes and to assist families who desire to be certified for fostering. Family Works (www.family-works.com) is one of these organizations and is unique from "regular" foster care because their priority is to place

older children, usually ages ten to sixteen years old.

According to Rick Gulbrand, owner of Family Works, many of the children they help have been neglected or abused. As a result, Family Works uses a trauma-informed approach. The success of their program is built largely on the commitment of their foster families, most of whom specialize in certain areas of trauma such as sexual and physical abuse. Through in-home placements, children are given the opportunity for treatment within a family setting rather than in an institution.

Gulbrand indicated finding the right homes for these kids is one of their organization's most significant challenges. "Each child is unique," said Gulbrand. "We do our best not just to find an empty bed for each child, but to match the child to a family perfectly suited to meet their needs." Gulbrand stated one reward of their work is to see a child taken into a home where they start to grow and heal from their wounds, emotional and otherwise.

There are many reasons a person might decide to be-

come a foster parent, according to Gulbrand. Some have never had children of their own. Others have grown kids but still feel the need to nurture and invest in young lives. Many in the Baby Boomer generation have empty bedrooms they can offer, in addition to financial and emotional stability. "These children need a home, a place they can feel loved and supported" said Gulbrand. "The foster parent can provide them guidance and education in a home setting. We are seeing a lot of Baby Boomers becoming involved for that reason," he said.

Sandy Draelos and her husband Tom, publishers of Boomers! Newspaper, are enjoying life in their early fifties, but would never have imagined this decade of their lives would include parenting. In her early-forties, Draelos was diagnosed with cancer. "We prayed for a family," she said, "but after fighting cancer, in vitro seemed overwhelming with very little assurance of success. After

Fostering continued on page 9



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cancer, I was hesitant to jump into more hospital treatments again," Draelos stated. Although they considered foster care as an alternative to adoption, they did not explore the idea.

Then in 2013, their great-niece came for a visit, changing their lives forever. According to Draelos, the outgoing little girl matter-of-factly told them, "I think I want to live here this year." Draelos saw the situation as a gift from God. "I had accepted the fact that we weren't going to have children and was very content with that," she said, "but suddenly here was this little nine-year old looking at us with big puppy eyes and we couldn't say no!"

Draelos described foster parenting in terms of adjustments. "One moment I was living life for me, with free weekends and vacations and room in my schedule for business opportunities," she said. "The next moment, my life revolved around caring for and teaching an impressionable little girl. You give up a lot, but you gain a lot." Their great-niece has given them a fresh sense of energy. "All of the sudden, we have a giggly little girl in our lives," Draelos said. "We're playing games, running around the house, and enjoying life through the untainted eyes of a child."

Draelos tried not to have any preconceived notions about what foster-parenting would be like. She and her husband understood that things could change from minute-to-minute, and they try to take challenges and blessings as they come. They have been pleased with how helpful and supportive 'the system' has been. Draelos stated they have experienced their share of surprises, some big and some small. "I had never registered a child for school before," she said. "I received the school shopping list and was plunged into 4th grade reality." On a humorous note Sandy quipped, "I know my life has changed because now I drive my mini-van more than my convertible!"

In addition to lifestyle changes, Draelos talked about the rewards. "We see how our influence is helping to shape her and make her a better person. Her grades have jumped sky high, she's on the swim team, involved in Girls Scouts and has a lot of friends." Draelos advised anyone considering foster-parenting to jump in and start the process. "If your heart is calling you to do it, don't be afraid," she said. "You might just have all you need to give a child the home and love to thrive."

For more information on the foster care program in Wisconsin or becoming a foster parent, you can call 1-800-947-8074, contact your local county social/human service department, or visit www.dhs.wisconsin.gov. Please see the below list of resources for other local organizations and their contact information.



Family Works: www.family-works.com / 608-233-9204
 Evangelical Child & Family Agency: www.ecfawisc.org / 262-789-1881
 OneHope27: www.onehope27.org
 Foster Care and Adoption Resource Center:
www.wifostercareandadoption.org / 800-762-8063
 Wisconsin Department of Children and Family / www.dcf.wiscosin.gov

According to FosterClub.com, if nothing changes by the year 2020:

- 22,500 children (nationwide) will die of abuse or neglect, most before their fifth birthday.
- More than 10.5 million children (nationwide) will spend some time in foster care.
- More than 300,000 children (nationwide) will age out of our foster care system, some in poor health and many unprepared for success in higher education, technical college or the workforce.
- 75,000 former foster youth (nationwide), who aged out of the system, will experience homelessness.

Who are the children waiting in the U.S. foster care system?

There are 510,000 national children in foster care

- 17% (88,475) of foster children live in group care or institutional settings
- 32% of foster children are between the ages of 0 and 5.
- 28% of foster children are between the ages of 6 and 12.
- 40% of foster children are between the ages of 13 and 21
- Average number of birthdays a child spends in foster care: 2 (28 months)
- Average number of placements children experience: 3
- Average time foster care children have been waiting to be adopted: 39.4 months



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Get a Dog and Get Active!

Studies have shown that dog owners are far more likely to meet their daily exercise requirements than non-owners. Owning a dog leads to a more active lifestyle. Playing with a dog and taking him for a walk, hike, or run are fun and rewarding ways to fit exercise into your schedule.

One year-long study found that walking an overweight dog helped both the animals and their owners lose weight (11 to 15 pounds). Researchers found that the dogs provided support in similar ways to a human exercise buddy, but with greater consistency and without any negative influence.

Public housing residents who walked therapy dogs for up to 20 minutes, five days a week, lost an average of 14.4 pounds in a year, without changing their diets.

If you're not in a position to own a dog, you can volunteer to walk homeless dogs for an animal shelter or rescue group. You'll not only be helping yourself but also be helping to socialize and exercise the dogs, making them more adoptable.

Easy Exercises for Couch Potatoes

"Couchersizing" during TV time (especially commercials) builds quads, calves, and grip strength, and protects mobility. ~helpquide.org

SIT to STAND

Go from sitting to standing to sitting again, 10 times in a row. Rest for a minute, then repeat.

Works the quadriceps in the front of the thigh and gluteal muscles in the buttocks, which helps protect your ability to get up from a chair, out of a car, or off a bathroom seat.

CALF STRETCH

Sit on the edge of a couch with your feet flat on the floor. With one leg, keeping your heel on the floor, lift and point the toes toward the ceiling, so that you feel a stretch in your calf muscle. Hold for 30 seconds, then do the same with the other leg, three times per leg.

Keeping your calves optimally flexible can keep your walking stride longer, reduce your risk of tripping over your toes, and reduce your risk for common foot injuries.

BALANCE/STAND ON ONE LEG

Holding on to the back of a chair for stability, lift one heel toward your buttocks. Hold for 30 to 45 seconds, three times per leg. To improve your balance on unsteady surfaces, try this with shoes off on a balled-up beach towel.

Balance gets better if you practice it, which can decrease the risk of falling.

SHOULDER BLADES SQUEEZE

Pinch your shoulder blades together, but not up (don't shrug). Hold for 10 seconds, then repeat 10 times.

Helps prevent a rounded, shoulders-forward posture that can develop from many years of sitting, especially at a computer.

GRIP STRENGTH

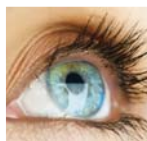
While seated upright, hold a ball (the size of a basketball) over your lap with both hands, then squeeze the ball as if you're trying to deflate it. Hold for a few seconds, then release. Repeat 10 times, rest, then do another set of 10 repetitions. You can also improve your grip strength by squeezing a small rubber ball in one hand.

Keeping your grip strong makes it possible to turn a door knob, open a jar, and grasp a gallon of milk.



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Simple Ways

TO BE

HEALTHIER

According to an annual survey, over 100 million people vow to make improvements to their life, most dealing with various aspects of their health. Whether it is to lose those pesky ten pounds, cut out the junk food or quit a nasty habit, four out of every five people who try to make those changes fail. Don't be one of them.



Big changes are often daunting and hard to fold into your everyday life; they are simply not sustainable. Try a new healthy habit a week. These are small changes that can make a big impact on not only your health, but the environment's health as well. Tape these easy tips to your refrigerator and read weekly. Feel free to skip ahead and to go back.

By Patty James

1. Drink 8 glasses of water a day.
2. Get rid of any junk food in your house. If it's not there, don't get it.
3. Limit your caffeine intake: 1-2 cups of coffee a day.
4. Plan your weekly meals.
5. Spend 30 minutes twice a week cutting up fresh veggies to have them ready at all times.
6. Keep seasonal fruit at home and eat it when you're hungry or when a sweet tooth strikes.
7. Substitute raw nuts and seeds for processed granola bars.
8. Don't drink alcohol on an empty stomach; it's hard on your stomach and burns up B vitamins.
9. Eat raw vegetables every day. Raw veggies contain important enzymes that can be lost when they're cooked.
10. Purchase as much of your food organic as you can. Your body will appreciate it as will our planet.
11. Next time you make cookies or cake, substitute half of the butter with applesauce, pumpkin or prune puree. Less fat; more nutrients.
12. Get 8 hours of sleep a night.
13. Vary your food; if you eat it today, don't eat it for 4 days.
14. Different colored food has different nutrients, so eat from the rainbow. Red peppers, orange carrots, green kale, etc.
15. Thicken soups with pureed beans. Delicious and added nutrition.
16. Don't drink water from plastic bottles. Polycarbonate water bottles (labeled #7) contain bisphenol A (BPA), which leaches from the plastic and has been linked to chromosome damage and hormone disruption.
17. Start your day with a glass of fresh lemon water. 1/2 to 1 juiced lemon in water. Your liver loves it.
18. De-stress. Find out what works for you. Warm baths? Exercise? Reading? Yoga? Walks in the woods? Find out what calms and soothes you and practice daily.
19. Move daily. Find the movement that moves your body and eases your mind and make it a part of who you are. If you enjoy it, you will do it.
20. Eat at a table, cloth napkin on your lap and chew well. Be thankful.
21. Next time you want scrambled eggs (or tofu), sauté some veggies first, then add eggs. Try eating your veggies all day!
22. Dry brush your skin before you shower in the morning. It's good for your lymphatic system and your skin will be so much softer and healthier.
23. Have at least one day a week without meat. Meatless Monday perhaps.
24. Eat more beans! They're high in protein, dietary fiber, and taste so good.
25. Use whole grain flour in your baking instead of white flour. Whole-wheat pastry flour is a fine grind and much healthier than the white stuff.
26. Remove white sugar from your diet or at least limit it. Use maple syrup, honey, agave or stevia instead.
27. Don't eat fake food! No artificial anything!
28. Don't eat out as much. Cook more.
29. Exercise your mind! Learn a new dance, read a good book. Learn a new language. Keep your mind moving as well as your body.
30. Learn to communicate better. Speak your mind, kindly, and be done with it. Don't hold grudges.
31. Make your own vinaigrette for your salads. Olive and/or flax oil, lemon juice or vinegar, a little Dijon mustard, a minced garlic clove and a little salt and pepper.
32. Use sea salt instead of the highly processed salt you find in many grocery stores.
33. Reduce salt intake. Use fresh herbs and lemon juice to boost flavor.
34. Try to stay off computers and away from anything electronic two hours before bed for a better night's sleep.
35. Use plain yogurt instead of sour cream.
36. Switch to whole wheat, corn or quinoa pasta (there are many selections) instead of pasta that uses refined flour.
37. Don't eat or drink any food with trans-fat. Watch those non-dairy creamers!
38. Add more leafy greens to your life-kale, chard, spinach, radicchio, etc. They are wonder foods! Steam the greens for a couple minutes, drain and set aside. In a pan sauté some onions, garlic and shitake mushrooms in olive oil for a few minutes. Add the kale back in, stir and serve. Yum.
39. Use less cheese in casseroles that call for cheese. Instead sprinkle grated cheese on top.
40. Begin each day with a good stretch and some deep breaths.
41. Try new ingredients. Buy a kohlrabi or something you've never tried before and go from there. Keep yourself inspired.
42. Don't reward yourself or your family with food.
43. Try to eat whatever food is in season; it's more nutritious and tastes better.
44. Don't go hungry. Eat healthy snacks so you don't overeat later.
45. Watch what you put on your skin. Many products are loaded with chemicals that you shouldn't rub into your skin.
46. Bake instead of frying your meats and fish.
47. Increase Omega 3 fatty acids in your diet. Sources include walnuts, flax seeds and oil and cold water fish such as salmon. Healthy fats are important to good health.
48. Increase your intake of legumes: lentil, beans and peas. They are good sources of protein, dietary fiber and blood sugar regulators. Try split pea or lentil soup for breakfast! Think outside the box.
49. Take supplements. Begin with a good multivitamin and speak with your health practitioner about others that may be needed for your optimum health.
50. Watch your portion sizes as well as your plate and utensil sizes. Try chopsticks and eat slowly.
51. Shop in the outside aisles of the grocery store. Most of the more processed foods are located in the middle aisles.
52. Play! Everyone needs to have fun!

Patty is a Certified Natural Chef with a Master's degree in Holistic Nutrition and founder/director of the Patty James Cooking School and Nutrition Center, the first certified organic cooking school and nutrition center in the country. She created the Patty James Health Guide, a guide to life-long healthy eating and lifestyle. Website: www.PattyJames.com

Fight Wrinkles with Diet?

Vitamin C and linoleic acid defend against aging process.



*By Gale Maleskey, MS, RD
Registered Dietitian*

Who wouldn't like to avoid wrinkles? If you're hoping for smooth skin as you age, take a look at your diet, a new study suggests.

The study included more than 4,000 women ages 40-74. It used a 24-hour dietary recall to assess people's diets, and trained dermatologists to assess the women's skin for signs of aging.

The researchers found that a high intake of vitamin C-rich foods was associated with less chance of having wrinkled, dry skin, while foods high in linoleic acid were associated with moister, thicker skin.

Vitamin C is needed to make collagen, a connective tissue that provides structure to the skin. It's also needed for skin repair, and protects from sun damage. Linoleic acid reduces dermatitis and dryness.

Foods rich in vitamin C include citrus fruits, red peppers, strawberries, kiwi, guava, Brussels sprouts and green peppers. The best sources of linoleic acid are safflower, sunflower and soy oil.

Researchers also found that women with a higher fat and carbohydrate intake were more likely to have wrinkles and thin skin, perhaps because of impaired microcirculation and oxygen delivery to skin cells. High insulin and blood sugar levels can also damage skin cells, so limiting your intake of sugars and simple carbs may help, as well as managing diabetes appropriately, if you have it. And of course, smoking ages skin beyond what diet can repair

Reprinted with the permission of Jean Carper's Stop Aging Now more articles available online at stopagingnow.com

Skin Saving Orange Ambrosia

This ruby-studded dish contains vitamin C and linoleic acid—nutrients that protect the skin from the effects of aging. The red seeds are from pomegranates and impart a lively, sweet-tart flavor.

- 4 large oranges, peeled
- ¼ c. maple syrup
- 1 tsp. rum-flavored extract
- ¼ tsp. cinnamon
- ¼ c. walnut pieces, toasted
- ½ c. pomegranate seeds



- Carefully peel the oranges and slice ¼-inch thick. Put into a bowl.
- Mix together the maple syrup, rum extract and cinnamon and pour over the orange slices. Toss gently to coat. Refrigerate and marinate several hours or overnight. Reserve 1 tablespoon of the marinade.
- Toast the walnut pieces by tossing over a medium heat in a heavy pan. Be careful. Walnuts burn easily.
- Peel a pomegranate and extract ½ c. of seeds.
- Arrange the orange sections in individual dessert bowls or plates, add remaining marinade, sprinkle with walnuts and pomegranate seeds and serve.

Nutritional Information per Serving: 168 calories, 1.6 g protein, 31 g carbohydrates, 5 g fat (.5 g saturated), 0 mg cholesterol, 3.7 g fiber, 2.2 mg sodium.

People don't really 'retire' anymore...



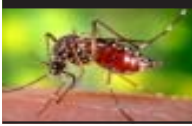
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Pests: Can't We Just Kill Them All? The Pros of Letting Creepy Crawlies Be

continued from page 3

HOUSE FLIES

Houseflies are undeniably a nuisance as they carry many pathogens dangerous to humans, like typhoid, dysentery and tuberculosis. They feed by sucking up liquefied materials and are equipped to liquefy solid foodstuffs by adding their saliva or vomit. They consume whatever is available, from sugar to feces. Pathogens can be spread from contacting their body parts, vomit or feces.

Houseflies evolved some 65 million years ago and live virtually everywhere but the Antarctic. Females lay thousands of eggs which hatch into larvae (maggots) that feed voraciously for a week on dead and rotting matter before forming a pupae from which the adult fly emerges.

Thus both larval and adult stages provide the vital service of cleaning up all manner of decaying organic materials and returning the nutrients to nature. Both also figure heavily in the diet of widely varied species, like lizards, birds and spiders. Given these easily appreciated contributions to ecosystems worldwide, humans have adopted a largely live and let live attitude toward houseflies, though few would advocate doing away with the flyswatter.

In fact, humans are looking to housefly larvae to solve the problem of managing the huge volume of manure generated on pig farms. Pig waste is often spread on nearby cropland or forests after storage first in big lagoons, with potential for polluting both soil and water from the pathogens and excess nitrogen in manure. Scientists are tinkering with mass-rearing maggots in pig waste as an ecologically safer way to biodegrade it. What's more, before the maggots transform into flies, they're harvested as a protein source for animal feed.

ANTS

When reflecting on blemishes to city sidewalks and parks left by humans, we're likely to picture discarded food wrappings and cigarette butts. But if it weren't for ants, our cities would also be heavily littered with the droppings from human foodstuff, everything from crumbs of bread, potato chips and cookies to blobs of sticky ketchup, mustard and ice cream.

According to urban ecologist Amy Savage of North Carolina State University, who is researching the fate of human food droppings in New York City, we owe a special debt of gratitude to "pavement ants," so-named because they make nests in pavement cracks. These dark-brown/black ants function as mini garbage collectors, cleaning up our streets and parks in their tireless foraging for a meal. Using a technique called stable isotope analysis to see what an organism typically eats, Savage finds that most of what city-dwelling pavement ants consume is residue of human foods, as described in a January 2015 issue of Science News.

One might assume that biologists would unanimously oppose mosquito eradication. Not so. Some biologists believe the world would get along fine without the disease-transmitting species. They envision only temporary disruption to ecosystems, as other insects move into vacated niches. They point also to evidence that the decline in one disease-vector mosquito species might just encourage another disease-carrying species to take root. Looks like mosquitos are here to stay for the foreseeable future.

While learning about the contributions of houseflies and ants to sanitation makes me feel friendlier toward them, it's doubtful I'll ever conjure up amiable emotions when under attack at night by a bloodsucking mosquito. But I have eliminated standing water outside my house and repaired window screens to minimize such skirmishes. And, if a mosquito penetrates these defenses, I'll just move to another room, because I never find the bugger anyway when I turn on the light.



Q: Did you hear about the two bed bugs who met in the mattress?

A: They got married in the spring.

Q: What's worse than a worm in your apple?

A: Half a worm.

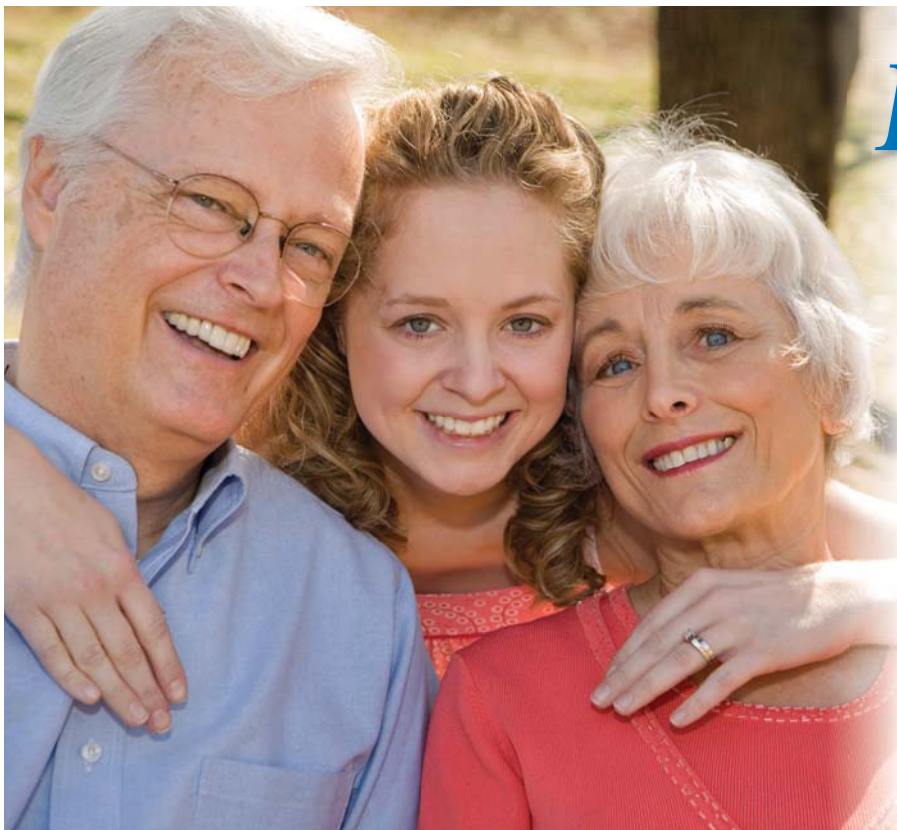
Q: What do frogs order when they go to a restaurant?

A: French Flies.

Q: Why wouldn't they let the butterfly into the dance?

A: Because it was a mothball

If cockroaches can survive a nuclear blast.... What the heck is in Raid?



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Letting Go Of Your Belongings and Overcoming the Fear of Downsizing

By Migdalia Zanon

If you are an older adult who has been forced to move or downsize because your home has become too large or difficult to maintain, you are not alone if you are feeling overwhelmed. Or perhaps you are re-locating due to medical reasons and wondering how you will manage a move on your own. In any case, deciding how to sort, organize and dispose of the items you leave behind can be intimidating.

How can the downsizing process be enjoyable while sorting through memories and parting with your treasures? For every family, the process is unique. However, a simple method is often the most effective. Start where you are and persevere. Adhere to the belief that "More is not better...less is better." Keep in mind some general tips as you identify what strategy will work best for you and your family:

- **Make a checklist and have a plan-of-action.**
- **Break tasks into small sections.**
- **Work in one room at a time.**
- **Involve family in the sorting process.**
- **Remember to eat your meals! Take care of yourself.**
- **Relax/keep perspective.**

Downsizing is a cleansing process. The reward is a sense of freedom, more time to invest in relationships, and more time to enjoy the activities you love. In addition, "rightsizing" is not a sprint but a marathon. After all, many of us spend a lifetime collecting so many things that we can hardly remember what is in all those boxes stored in our homes. According to renowned minimalist Joshua Becker (www.beingminimalist.com), by 2007, a full fifteen percent of customers told the Self Storage Association they were storing items they "no longer need or want." If you have not used an item or belonging that you have stored for over a year, typically it is time to consider finding a new home for that item.

Migdalia Zanon and her late husband Rick, owners of senior-move-management firm Universal Services, have been helping older adults downsize and move for over twenty years. They developed a method to help families with moving details that can be stressful for seniors. The Zanons believe that helping families understand the emotional value of their parents' items makes the process of downsizing a respectful process, rather than simply showing up prior to moving day and throwing it all away. They encourage families to allow their parents to share experiences and knowledge about the things they have collected, which often helps them emotionally find the right "home" for their possessions.

Instead of looking at downsizing as a huge task, look at downsizing as an opportunity for your family to share memories and enjoy flashbacks to the past. The emotional value of our possessions often outweighs the financial value, as many memories and treasures tell the story of the lives we chose to live. Although many items need to be re-homed or discarded, some personal possessions may have deeper significance that beckon us to preserve them for future generations.

For more information about down-sizing and the types of moving assistance offered by Universal Services, including packing and unpacking, they can be reached at 262-257-0250 for a complimentary home survey and a list of donation centers. Universal Services also offers a consignment store, Consign w/US.



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Are Books Doomed to Extinction?

Publishers Must Innovate to Save the Book as We Know It



Best-Selling Author Michael Levin says he can see the writing on the iPad. "Unless something changes, books as we know them are doomed, and not simply because people prefer to read on their iPads or Kindles," says Levin, a New York Times best-selling author, as well as editor, publisher, co-writer and ghostwriter.

"You'll see the major publishing houses starting to go away in three to five years," Levin says. "Their business model is in free fall. Already, we're seeing books becoming shorter, cheaper, and diminishing in quality. You'll soon see fewer really good authors bothering to write books, because books are no longer a meaningful source of revenue."

Levin points to several developments he says foreshadow a sad ending for books: Attention spans are diminishing. Three-fourths of teachers said their students' attention spans are shorter than ever, according to a poll released in June. By 11 years old, nearly half of the kids had stopped reading for pleasure. The poll, by publisher Pearson UK, is just the most recent survey/study documenting shrinking attention spans and a corresponding drift from books. "Part of the problem is children don't see their parents reading," Levin says. "Obviously, the kids' aren't the only ones with diminishing attention spans."

Major publishers are producing lower-quality books. The big publishing houses today are more interested in a quality marketing plan than in the quality of the book, so we're being deluged by low-quality books. One reason is that many large publishers have stopped taking on the expense of marketing books, but they know it's necessary for sales. So they take on authors with a marketing plan and budget. They're also less interested in "star" authors, who demand higher royalties. They also lost authors when they eliminated advances in response to the 2008 recession.

Books are moving to devices, where content is free and time is thin-sliced. Online, you don't expect to pay for content. People will expect books available online to be either free or very inexpensive, and if those books turn out to be one chapter of ideas and eleven chapters of Hamburger Helper, they will be less willing to pay for them. Also, people don't spend much time going into depth online; books are supremely inappropriate for the surface-skimming nature of the Internet. Once people have bought a bunch of ebooks they've never started, they'll stop buying them altogether.

Authors have a more difficult time earning a livable wage. Fewer authors can earn enough to make writing a full-time job. The audience is shrinking and fewer people are

willing to pay \$15 for a paper book when cheap alternatives are available. "We've already seen more books written to promote a product, service or company, or to brand the writer so he or she can pursue a more lucrative field," Levin says. "Most books of the future will be marketing tools, since that's the only way they'll be profitable."

Levin does find reason for hope, but it will require publishers to change how they do business.

"They need to stop trying to go after the mass market, which doesn't exist anymore, settle on a niche and develop a brand. Publishers that stand for something in the reader's mind – like Harlequin stands for romance – are built for the long haul," he says.

Instead of publishing 500 low-quality books every year, major publishers should bring out only 50 top-quality winners and actually *market* them, he says. And publish how-to and other guidance and instructional books in concentrated form: short, powerful and to the point.

The rest of us have a job to do, too, Levin adds.

"People need to read, and they need to read to their kids or buy them books. If people stop demanding good books, there eventually will be none available," he says. "The winners, going forward, will be that minority who still read and think for themselves. It's a lot easier for government, the military, and the corporate world to control the way people think if they aren't reading for themselves. That ought to be reason enough to save the book."

Michael Levin, founder and CEO of BusinessGhost, Inc., www.BusinessGhost.com has written more than 100 books, including eight national best-sellers; five that have been optioned for film or TV by Steven Soderbergh/Paramount, HBO, Disney, ABC, and others; and one that became "Model Behavior," an ABC Sunday night Disney movie of the week.

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Financial Fraudsters Preying on Boomers & Elders

You've heard it before. I'll tell you again. If something sounds too good to be true, guess what: it probably is.

Provided by Tim Stasinoulis, RFC

If you are in or near retirement, it is a safe bet that you would like more yield from your investments rather than less. That truth sometimes leads liars, scammers and fraudsters to pitch any number of too-good-to-be-true "investment opportunities" to retirees. Given all that and the classic money scams perpetrated on elders, you have good reason to be financially skeptical as you get older.

Beware of unbelievable returns. Sometimes you hear radio commercials or see online ads that refer to "an investment" or "an investment opportunity" that is supposedly can't-miss. Its return beats the ones achieved by the best Wall Street money managers, only the richest Americans who know the "secrets" of wealth know about it, and so forth.

Claims like these are red flags, the stuff of late-night infomercials. Still, interest rates are so low today – and retirees so hungry for decent yields – that every once in a while, someone takes the bait. Sometimes the return doesn't match expectations; sometimes their money vanishes in a Ponzi scheme or pyramid scheme of sorts. Any monthly or quarterly statements – if they are sent to the investor at all – should be taken with many grains of salt. If they seem to be manually prepared rather than sent from a custodian firm, that's a hint of danger right there. Beware of equity investments with "guaranteed" returns. On Wall Street, nothing is guaranteed.

Beware of unlicensed financial "professionals." Yes, there are people operating as securities professionals and tax professionals without a valid license. If you or your friends or relatives have doubts about whether an individual is licensed or in good standing, you can go to finra.org, the website of the Financial Industry Regulatory Authority (formerly the National Association of Securities Dealers) and use their BrokerCheck feature.

Beware of the pump-and-dump. In the earlier days of the Web, you used to see online ads linked to this scam, but now email is the preferred route. This is the one where someone sends you an email – maybe it goes straight into your spam folder, but maybe not – telling you about this hot new microcap company about to burst, the shares are a penny each right now but they will be worth a thousand times more in the next 30 days. The offer may be entirely fraudulent, and you will simply say goodbye to whatever money you "invest" if you pursue it. Last year, McAfee's Threats Report noted a big jump in the frequency of such emails.

Watch out for elder scams. In addition to phony financial services professionals and exaggerated investment opportunities, we have fraudsters specifically trying to trick septuagenarians, octogenarians and even folks aged 90 and above. They succeed too often. To varying degrees, all these ploys aim to exploit declining faculties or dementia. That makes them even uglier.

You still see stories about elders succumbing to the "grandparent scam," a mod-

ern-day riff on the old "Spanish prisoner" tale. Someone claiming to be a grandson or granddaughter calls and says they are in prison in another country or stranded without a car or return ticket in some remote or hazardous location, could you wire or transfer me some money, etc. A disguised voice and personal information gleaned from everyday Internet searches still make this one work.

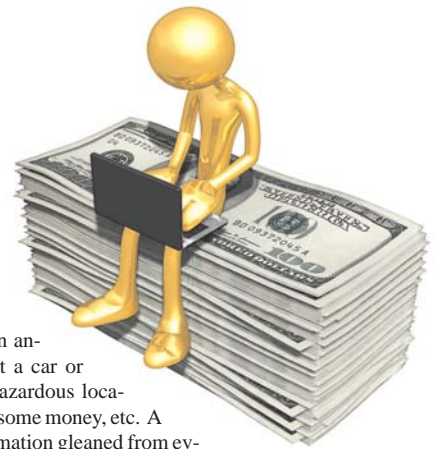
Some elder scams seem recycled from old television plots. On old episodes of *Dragnet*, people used to get busted for magazine subscription scams – either falsely selling them door to door or over the phone for "charity," or checking mailboxes in the neighborhood to see who gets what magazine, then phoning the elder to tell them that they've actually been getting the last X issues for free, their subscription has expired, the grace period is over, now they have to pay via credit card. This scam is still being used, successfully. Another one from the *Dragnet* archive is the "fake FDIC inspector" scam, where someone calls an elder up, claims to be with the FDIC and spins a convoluted story about an investigation of his or her bank. The elder can help the "FDIC" by coming down to the bank and withdrawing a few thousand bucks – handing it over to the "inspector" parked a few hundred feet from the bank as evidence.

Widows and widowers may be victimized by the "debt collector" scam – a crook looks at local obituaries, then calls up the bereaved and claims unpaid debts of the late spouse need to be collected very soon. The caller is quite pushy, and forcefulness is also a hallmark of the tried-and-true "home improvement" scam, in which a call or email mentions that the elder's new refrigerator, air conditioner, septic tank, etc. has arrived and that a credit card number is needed to proceed with the installation.

A little healthy skepticism can't hurt. If you are recently retired or approaching retirement age, be aware of these scams and schemes – and inform your elderly parents about them, too.



Timothy M. Stasinoulis is the Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Advisory firm in Hartland, WI. Call 262.369.5200, or visit us at www.BoomersWealth.com to learn more. Specializing in providing guidance in transition as a result of retirement planning, sale of a business, divorce, or death. Frequent guest on FOX6 Wake-Up and has been named a Five Star Wealth Manager. These views were adapted from non-affiliated independent sources and should not be construed as investment or tax advice. Data sources available upon request.



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Track Your Spending Habits With a Money-Management App



By Reid Abedeene

While everyone should have a long-term plan for their investments, yours will do you no good if you aren't also watching your money on a day-to-day basis. You should have a monthly budget, spending categories with soft and hard caps, and a system to keep track of it all and rein in your spending. If you don't have responsible spending habits, you don't have responsible saving habits; it's that simple.

There are a multitude of technologies that can help you pay attention to your spending budgets. These include money-management apps on your mobile phone or banking websites that let you categorize your expenditures for easier totaling, among other things.

When you have to notice every dollar as it comes in and goes out, the awareness of your accounts creates its own incentive to spend carefully. It's the same principle behind calorie counting: Even if you don't adopt any special diet, having all the information in front of you will tug you gently in the direction of prudent decision-making. Here are a few of our few favorite daily money-management hacks.

EveryDollar

Financial guru Dave Ramsey has plugged this iPhone app (there is not yet an Android version). It's simple, yet elegant and effective. After installing it, you create a monthly budget on the app's corresponding website. You link it to your various credit, debit, savings and investment accounts, and the app tracks your expenditures proportionate to your budgets. When you spend money in a category, the app shows you how much you have left to spend for the month.

For one-time or annual expenditures, EveryDollar has you create a Fund that's paid into every month and then zeroes out when the expenditure is made.

The basic version of EveryDollar is free. If you get the premium version of the app, you can drag and drop transactions from your bank to one of your budgets, making it easier to ensure that every expenditure is properly accounted for.

Mint


Another budgeting and money-management app, Mint (available on iOS and Android) has the same basic functionality. You create monthly budgets in several different areas, taking up a portion of your monthly projected income. You can then set goals with the remaining funds. An example goal might be "Pay off credit card" or "Save for vacation." Most of the differences between this app and EveryDollar are cosmetic. Assigning categories to credit or debit card transactions in Mint is a little more tedious. Then again, this is a premium feature on EveryDollar, so it comes at a price of \$99 yearly. Mint is free for all users, although the app does offer "advice" in the form of advertisements for credit cards and other financial solutions. These are customized to your spending and saving habits, which could make some users leery of just how much financial data they are sharing with the manufacturer.

Mint's main screen is a snapshot that shows every connected account balance and a summary of those accounts. (You can get this in EveryDollar as well, but it requires paying for the Plus version.) One-time or annual expenditures are also a little trickier to manage on Mint, but there are workarounds that can make them feasible. At free, it's a bargain at twice the price.

Know Thyself and Save

Whatever money-management app you decide to use, the automatic transaction tracking will make it easy to keep track of your budget and find corners to cut. When you do, make sure to turn those extra discretionary funds into progressive investments, to make your retirement richer – and possibly sooner!


Reid Abedeene is a partner at Safeguard Investment Advisory Group, LLC (www.safeguardinvestment.com). As an investment advisor, Abedeene has helped retirees for nearly two decades with issues such as insurance, long-term care planning, financial services, asset protection and many other areas.



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So you think that grandmothers are a bunch of elderly ladies who sit around in rocking chairs, knitting mittens and scarfs?

Here's a group of women who are out to prove you wrong. They are The Milwaukee Dancing Grannies.

The group is comprised of grandmas from the Milwaukee, Racine and Waukesha County areas. They range in age from their early 50s to the mid-70s. They spend some of their weekends during the summer and holiday seasons entertaining enthusiastic crowds who come to see them perform their

perky, energetic dance routines in a variety of local and small-town parades. They have performed in many July 4th celebrations, appearing at two parades in one day. They also do several Christmas parades, including the ones in downtown Milwaukee, Menomonee Falls and Racine.

The group originated in Milwaukee as an exercise group and in 1984 evolved into The Milwaukee Dancing Grannies. The group began getting invitations to perform in parades. Over the years, their numbers and membership have changed, but they remain a popular group for local festivities, such as firemens' picnics, small-town celebrations and the Wisconsin State Fair.

Last year they wowed crowds at 23 parades. The group practices every Wednesday evening. When weather permits, you will find them practicing in one of the parking lots at Wilson Park in Milwaukee.

The group is seeking new members. Any grandmas who love music, dancing and people are encouraged to join the group.

It's a good way to stay fit and active and meet new people, all the while you are having lots of fun.

For more information visit www.milwaukee dancing grannies.com, like us on Facebook, or call 414-630-4493



Charley, a new retiree-greeter at Wal-Mart, just couldn't seem to get to work on time. Every day he was 5, 10, 15 minutes late. But he was a good worker, really tidy, clean-shaven, sharp-minded and a real credit to the company and obviously demonstrating their "Older Person Friendly" policies.

One day the boss called him into the office for a talk.

"Charley, I have to tell you, I like your work ethic, you do a bang-up job when you finally get here; but your being late so often is quite bothersome."

"Yes, I know boss, and I am working on it."

"Well good, you are a team player.

That's what I like to hear."

"Yes sir, I understand your concern and I'll try harder."

Seeming puzzled, the manager went on to comment, "It's odd though your coming in late. I know you're retired from the Armed Forces. What did they say to you there if you showed up in the morning so late and so often?"

The old man looked down at the floor, then smiled.

He chuckled quietly, then said with a grin, "They usually saluted and said, 'Good morning, Admiral, can I get your coffee, sir?'"

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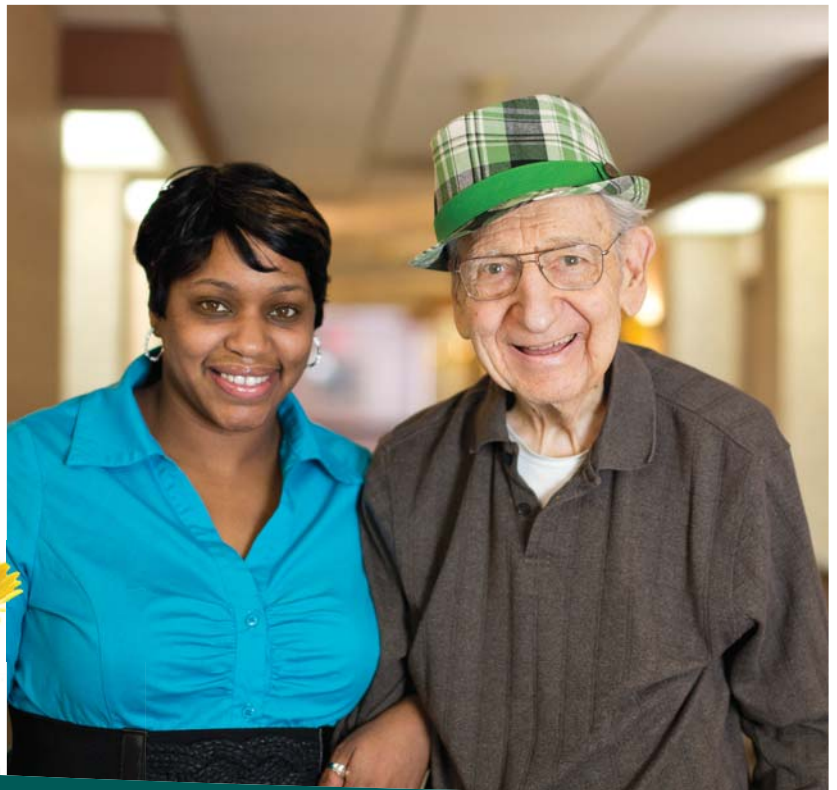
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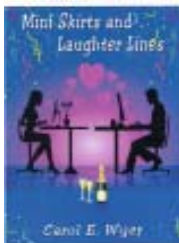
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Facing 50 with Humor

Mini Skirts and Laughter Lines

by Carol E. Wyer

Looking in the fridge at out of date milk, I was torn between murder, insanity and another glass of red wine. As if facing 50 weren't problematic enough, my life had rapidly spiralled out of control.

Relations between my husband Phil and I were at an all time low, along with my self esteem. Having reluctantly taken early retirement, he was constantly under my feet. No longer interested in me, our son or indeed anything other than a strange obsession for financial markets, he became someone I no longer recognised.

The same year, Tom, our only son, boomeranged back into the nest. He used to be the apple of my eye but had now transformed into a testosterone fuelled wastrel. His room resembled a hovel, the bathroom permanently stank thanks to him and his lackadaisical attitude did nothing to improve the tensions within the household. It required more than average maternal skills to prevent war from breaking out in our home.

As if my life weren't dreary enough, I had to endure the weekly ordeal of the hour long phone call from my mother. Just when are we allowed to grow up? My mother seems to think I am still fifteen. What makes it worse is that when she speaks to me; I feel fifteen. She may only be five feet high (and wide) but she still terrifies me.

In sharp contrast to me, my mother is partying her twilight years away with enthusiasm that I have never possessed. During a prolonged visit to Cyprus she hosted all-night 'Twister' parties and Karaoke evenings

for her sozzled friends. I had more to worry about than just my mother's usual criticisms, as she embarked on uncharacteristic wild and youthful behaviour.

At home in my rural English village of Snittington where the highlight of the week is a trip to the Post Office or Butcher's shop, the mediocrity and frustration of life threatened to crush my spirit once and for all. However, I was not to be beaten and in an attempt to chart the perils and pitfalls of growing old gracefully, I began my blog 'Facing 50 With Humour' where I rapidly found myself making friends and finding other people who completely understood my situation. At last, there were others who understood why I burst into tears in the department store while looking at a stuffed rabbit.

There were other people out there who laughed at the same ridiculous episodes as me. I shared my observations and thoughts with them. I wrote a series of witty posts which captured their imagination and within a short time I was no longer lonely old me.

I turned increasingly towards the internet for my social rewards and answers to the difficulties I encountered. I shared my anti-aging tips with my ever increasing followers; from 'minking' to exercise 'faux pas'. It was here that I vented my feelings, made friends and rather foolishly began a steamy relationship with my ex boyfriend on-line. A regular game of 'Lust Scrabble' and saucy messages was only the beginning. Before long I had a real dilemma; one that required more than my usual few glasses of wine. Would I, or should I meet Todd?

Ironically, just as I was about to make the all important decision, I imagined Phil in the arms of a raven beauty!

I wrote at length about my life that year. There were hilarious times, bad times and worrying times but I found strength and support from the unlikely places and certainly more than one or two surprises along the way.

It seems my year long journey along with my pithy musings of a washed up woman, turning fifty, reflected similarities in others' lives. The humorous tone of the blog entries which deliberately highlight our society's mindless denigration of older women and the shame attached to aging captured my followers' imagination. The issues I confronted in my blog are often considered to be taboo; including loneliness, financial insecurity, fading interest in physical relationships and the isolation from contemporary culture. Through these blog entries I brought to light the coping mechanisms of the lost midlife generation's attempts to reconcile their vigorous and vibrant lifestyles with their increasing mileage.

We may be getting older but we are mentally youthful and will be able to keep the ravages of time at bay a little longer if we face life and its challenges with humour. As *Erma Bombeck* said: 'He who laughs...lasts.'

Carol E Wyer is the author of *Mini Skirts and Laughter Lines* which is largely autobiographical and is a humorous series of blog entries charting a year in the life of a woman facing fifty. You can also find out more about Carol at www.carolewyer.co.uk or follow her blog Facing50withHumour

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I love you Mom



After 17 years of marriage, my wife wanted me to take another woman out to dinner. She said, 'I love you, but I know this other woman loves you and would love to spend some time with you.'

That other woman was my MOTHER, who has been alone for 20 years. The demands of my work and my two boys had made it possible to visit her only occasionally. That night I called to invite her to go out for dinner and a movie. 'What's wrong, aren't you well,' she asked? My mother is the type of woman who suspects that a late night call or a surprise invitation is a sign of bad news. 'I thought it would be pleasant to spend some time with you,' I responded. 'Just the two of us.' There was a long pause, and then she said, 'I would like that very much.'

That Friday after work, as I drove over to pick her up I was a bit nervous. When I arrived at her house, I noticed that she, too, seemed to be nervous about our 'date'. She had curled her hair and was wearing the dress that she had worn to celebrate her last birthday. She smiled from a face that was as radiant as an angel's. 'I told my friends that I was going to go out with my son, and they were impressed,' she said, as she got into my van. 'They can't wait to hear about our date'.

We went to a restaurant that, although not elegant, was very nice and cozy. My mother took my arm as if she were the First Lady. After we sat down, I had to read the menu. Her eyes could only read large print. Half way through the entries, I lifted my eyes and saw Mom sitting there staring at me. A nostalgic smile was on her lips. 'It was I who used to have to read the menu when you were small,' she said. 'Then it's time that you relax and let me return the favor,' I responded. During the dinner, we had an agreeable conversation - nothing extraordinary but catching up on recent events of each other's life. We talked so much that we missed the movie. As we arrived at her house later, she said, 'I'll go out with you again, but only if you let me invite you.' I happily agreed.

'How was your dinner date?' asked my wife when I got home. 'Very nice. Much more so than I could have imagined,' I answered. A few days later, my mother died of a massive heart attack. It happened so suddenly that I didn't have a chance to do anything for her. Some time later, I received an envelope with a copy of a restaurant receipt from the same place mother and I had dined. An attached note said: 'I paid this bill in advance. I wasn't sure that I could be there... but nevertheless, I paid for two plates - one for you and your wife. You will never know what that night meant for me. I love you, my son.'

At that moment, I understood the importance of saying in time: 'I LOVE YOU' and to give our loved ones the time that they deserve. Nothing in life is more important than your family. Give them the time they deserve, because these things cannot be put off until 'some other time.' ~email submission

.....

Somebody said it takes about six weeks to get back to normal after you've had a baby.... somebody doesn't know that once you're a mother, 'normal' is history.

Somebody said you learn how to be a mother by instinct ... somebody never took a three-year-old shopping.

Somebody said being a mother is boring somebody never rode in a car driven by a teenager with a driver's permit.

Somebody said you don't need an education to be a mother.... somebody never helped a fourth grader with his math.

Somebody said you can't love the second child as much as you love the first somebody doesn't have two children.

Somebody said the hardest part of being a mother is labor and delivery.... somebody never watched her 'baby' get on the bus for the first day of kindergarten, or on a plane headed for military 'boot camp.'

Somebody said a mother can stop worrying after her child gets married.... somebody doesn't know that marriage adds a new son or daughter-in-law to a mother's heartstrings.

Somebody said your mother knows you love her, so you don't need to tell her.... somebody isn't a mother.



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5 Fast Facts About AMD

By Cheryl L. Dejewski

Age-related macular degeneration (AMD) is an eye disease that can greatly impact quality of life. Prompt diagnosis and treatment are key to maintaining independence.

1. How AMD affects vision

"With AMD, the macula (a highly sensitive area of the retina) becomes damaged causing loss of straight-ahead central vision (as needed for driving a car, reading fine print and recognizing faces)," explains Mark Freedman, MD, a leading ophthalmologist and continuing education lecturer. "'Dry' AMD is more common (90% of cases), progresses slowly and is less severe. 'Wet' AMD is less common, but can progress quickly and cause profound loss of central vision. Without treatment, about 70% of wet AMD patients become legally blind within two years."

2. Risk Factors

"AMD is the leading cause of central vision impairment in Americans over age 50 and a growing health and economic concern as baby boomers age and life expectancy increases," notes Brett Rhode, MD, Head of Ophthalmology at Aurora Sinai Medical Center. "Age is the greatest risk factor (AMD affects one-third of adults age 75+). Other factors include heredity, race (Caucasian), gender (female), sun exposure, smoking, light eye color, circulatory problems, obesity, inactivity, and poor diet."

3. Warning Signs

AMD usually develops gradually and painlessly, and good vision in one eye can mask problems in the other. As it progresses, however, signs may become obvious, including:

- Difficulty reading or doing close-up work
- Blurriness of faces, clocks and words
- Distortion of colors, sizes, edges and fine details
- Straight lines appear bent or wavy
- Blind spots (dark or empty spaces) in the center of vision

"Don't assume you simply need new glasses and wait to make an appointment. A comprehensive eye exam is necessary to evaluate the presence, type and severity of AMD and whether treatment might help," advises Daniel Ferguson, MD, a partner at Eye Care Specialists, where thousands of AMD patients are diagnosed and treated each year.

4. Treatment

"For dry AMD, we usually recommend vitamin supplements, sun protection, and not smoking to stop or slow progression. For wet AMD, we review candidacy for injections of medications that can inhibit the growth of abnormal blood vessels," says Daniel Paskowitz, MD, PhD, an ophthalmologist with credentials from Harvard and Johns Hopkins. "Although there are NO guarantees, we have seen remarkable results with regular treatments (about every 4-8 weeks), including stopping wet AMD progression in 90% of patients and having up to 30% gain improvement in vision."

5. Tips for Preventing Vision Loss

"A comprehensive eye exam is the only way to accurately detect AMD and other disorders," says eye care specialist Michael Raciti, MD. He recommends the following steps to protect vision:

- Schedule regular dilated eye exams (every 2 years after age 50).
- If you notice a problem with your vision, don't ignore it.
- Wear sunglasses and hats with brims to protect against AMD and cataracts.
- Don't smoke. It increases the risk of AMD (2-5 times) and other eye diseases.
- Eat a diet high in vitamins, minerals and antioxidants and low in fat and sugar. Ask your eye care specialist if and what supplements may be beneficial.

FREE Booklets & Information

"Prompt diagnosis and treatment are vital to protecting and preserving vision," says David Scheidt, OD. If you do not have an eye care specialist, call 414-321-7035 for free booklets on AMD, cataracts, glaucoma or diabetes, or information about scheduling an exam (typically covered by Medicare and insurance) at their offices on 7th & Wisconsin Ave., Mayfair Road, or 102nd & National Ave. Or, visit www.eyecarespecialists.net.

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5 Real-Life Tips for Widowhood from Former Romance Novelist

Life after 'Till Death Do Us Part'

Perhaps the only bad thing about a lifelong romance is, eventually, someone has to die. Eventually a wife or a husband will be forced to go on alone.



Short of an unnatural occurrence – a violent crime, a suicide pact, a plane crash – a wife or a husband will be forced to go on alone. After decades of shared life, love and happiness with her husband, Ralph, Thelma Zirkelbach says surviving “till death do us part” can be like wandering lost in a foreign wilderness.

“Ralph has been gone for 7½ years now; when I first lost him I had no idea that I’d have to get used to an entirely new lifestyle,” says Zirkelbach, author of “Stumbling Through the Dark,” (www.widowsphere.blogspot.com), a memoir about an interfaith couple facing one of life’s greatest spiritual challenges.

“When you’re grieving – whether your loved one is suffering from a terminal condition, or he or she has recently passed – practical things like funeral arrangements, short- to long-term financial issues or even what’s for dinner can seem very conceptual, abstract and far removed from what you’re feeling.”

But the biggest challenge is having no one with whom to share your life, she says.

“Family milestones, major news stories and technological changes are just a few things Ralph has *not* experienced with me,” says Zirkelbach, a grandmother, speech pathologist and Harlequin Romance author.

She offers five areas in which couples can prepare for both the process of dying, and life after death:

At the hospital: We tend to take our health for granted until we don’t feel well. Sometimes, it’s something we can’t shake; for Ralph, flu-like symptoms would prove to be leukemia. At one point during her life at the hospital with Ralph, Zirkelbach kissed her husband before he was sent off to isolation as part of his treatment; it would be the last kiss for an entire month. When a spouse gets sick and requires extended hospital treatment, be ready for a shortage of parking, general uncertainty and an irregular schedule. Zirkelbach’s sanctuary during Ralph’s time at the hospital was the hospital’s café, where she “gorged on smoothies and cookies – sweets are my comfort food,” she says.

Finances: This can be one of the most difficult areas because, too often, couples don’t prepare for the eventuality of a death well in advance. While older couples are more likely to be financially prepared for a death, younger couples are often caught blindsided by the loss of a spouse. Consider getting professional assistance from a financial expert.

Spirituality: What is often put aside as secondary in daily life can quickly become the primary thought for someone who is grieving. Zirkelbach and her husband were an interfaith couple – he came from an evangelical Christian background and she is Jewish. Ralph was admitted to the hospital as Jewish; he had planned to convert, but as his condition worsened and his family became more involved, he stuck with Christianity. This was emotionally confusing to Zirkelbach during an already stressful period. Understanding each other’s views on matters of life and afterlife *before* a loss is helpful.

Bad things can still happen: When Ralph got sick, Zirkelbach’s mother was also beginning a rapid decline, and ultimately died before Ralph. “Just because a terrible thing is happening to you doesn’t cancel out the possibility of another one happening,” she says. “There’s no credit limit for misfortune, which is all the more reason to show love, regularly, to the people you care about the most.”

The journey of letting go: Zirkelbach quotes Mary Oliver’s poem “In Blackwater Woods”: *To live in this world / You must be able ... To love what is mortal ... knowing / Your own life depends on it; / And when the time comes to let it go, / To let it go.* “I had no idea I could survive all by myself; it seemed like I needed help with everything,” she says. “But I’ve learned a very important lesson — I’m much more resourceful, much stronger and much more independent than I ever thought I was.”

Thelma Zirkelbach received a bachelor’s degree in speech pathology from the University of Texas, a master’s in speech pathology and audiology from the University of Houston and an education doctorate in curriculum and instruction with emphasis on reading disorders from the University of Houston. She began her writing career as a romance novelist, publishing with Harlequin, Silhouette and Kensington. Her husband’s death from leukemia in 2005 propelled her to creative non-fiction.



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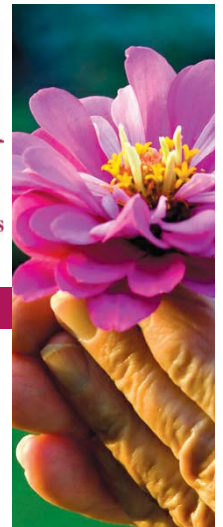
about mid-life is that the glass is still half-full. Of course, the bad news is that it won’t be long before your teeth are floating in it.

TV commercials now show you how detergents take out bloodstains, a pretty violent image there. I think if you’ve got a T-shirt with a bloodstain all over it, maybe laundry isn’t your biggest problem. ~Jerry Seinfeld



Reflection

~email submission

[illegible]

New Cowboy Boots

Bert at 80 years old, always wanted a pair of authentic cowboy boots, so seeing some on sale, he bought them and wore them home. Walking proudly, he sauntered into the kitchen and said to his wife, "Notice anything different about me?" Margaret at age 75, looked him over and replied, "Nope."

Frustrated as all get out, Bert stormed off into the bathroom, undressed and walked back into the kitchen completely naked, except for the new boots.

Again he asked Margaret, a little louder this time,

"Notice anything different NOW?"

Margaret looked up and said in her best deadpan response, "Bert, what's different? It's hanging down today, it was hanging down yesterday, and it'll be hanging down again tomorrow."

Furious, Bert yells out, "AND DO YOU KNOW WHY IT'S HANGING DOWN, MARGARET?"

"Nope. Not a clue", she replied.

"IT'S HANGING DOWN, BECAUSE IT'S LOOKING AT MY NEW BOOTS!"

Without missing a beat, old Margaret replies, "Shoulda bought a hat, Bert. Shoulda bought a hat."



LAUGH OUT LOUD! COFFEE BREAK

Pastor Graham had a request to make to the congregation. His wife Jany was expecting and he wanted a raise.

So, a meeting was held and it was decided that every time Pastor Graham's family grew, his remuneration would increase.

Years passed by and the good pastor had 7 children. The expense on the pastor's family was becoming a matter of concern for the entire congregation. There was a lot of discussion on how the pastor's ever-growing family was putting a hole in the church's purse. Also how much more would it cost in the future.

Pastor Graham interrupted the discussion and said, "Children are the Lord's gift, and we shall have as many as He chooses to give us." There was a pin-drop silence.

A fiery old woman got up and said, "Rain is also God's gift, but when there is too much of it, we wear rubbers."

Five Horses Is Her Name

This is mythical and deep. Truly beautiful... A man asked an American Indian what was his wife's name. He replied, "She is called Five Horses".

The man said, "That's an unusual name. What does it mean?"

The Old Indian answered,

"It old Indian Name. It mean...NAG, NAG, NAG, NAG, NAG!"

Little Amy was in the garden filling in a hole when her neighbor peered over the fence. Interested in what the cheeky-faced youngster was doing, he politely asked, "What are you up to there, Amy?"

"My goldfish died," replied Amy, "and I've just buried him."

The neighbor was concerned, "That's an awfully big hole for a goldfish, isn't it?"

Amy patted down the last heap of earth then replied, "That's because he's inside your cat."

A **SPANISH Teacher** was explaining to her class that in Spanish, unlike English, nouns are designated as either masculine or feminine. 'House' for instance, is feminine: 'la casa'. 'Pencil,' however, is masculine: 'el lapiz'.

A student asked, "What gender is 'computer'?" Instead of giving the answer, the teacher split the class into two groups, male and female, and asked them to decide for themselves whether 'computer' should be a masculine or a feminine noun.

The men's group decided that 'computer' should be the Feminine gender:

1. No one but their creator understands their internal logic
2. The native language they use to communicate with other computers is incomprehensible to everyone else
3. Even the smallest mistakes are stored in long term memory for possible later retrieval
4. As soon as you make a commitment to one, you find yourself spending half your paycheck on accessories for it.

The women's group, however, concluded that computers should be Masculine because:

1. In order to do anything with them, you have to turn them on
 2. They have a lot of data but still can't think for themselves
 3. They are supposed to help you solve problems, but half the time they ARE the problem
 4. As soon as you commit to one, you realize that if you had waited a little longer, you could have gotten a better model.
- The women won.



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WATER in HEAVEN

Harry died in a road accident and found himself walking down a lonely road. He found his dog, Booze, walking next to him. Harry remembered Booze dying many years back, and realized they were in the afterlife.

They arrived at a glorious big white gate and walked to the man guarding it. Harry asked the man, "What is this place called?"

The man replied, "This is Heaven."

Harry asked, "Can we have some water to drink?"

The man replied, "Yes, of course. Go straight ahead and take a left. You will find a water cooler there."

Harry gestured towards the dog and asked, "Can Booze here come in too?"

The man said, "I am sorry but we do not allow pets."

Harry thought for a moment, nodded to the man and turned back toward the road with Booze in tow.

They walked for a long time, and came across a dirt road which lead to a farm with no gate. A man was relaxing on a chair, his face covered with a straw hat. Harry approached the man and asked if he could get some water.

The man replied, "Sure, there's a pump in the corner. Help yourself."

"What about my friend here?" Harry asked, "Can he join me?"

The man replied, "That's no problem, you should find a bowl by the pump."

Harry thanked him and walked up to the pump. He quenched his thirst and gave Booze water in the bowl to drink after the long walk.

When they were ready to go, Harry asked the man, "What is this place?"

The man replied, "This is Heaven."

Harry was confused and asked, "Well I went to another place and they also called themselves Heaven." The man replied, "Oh, that fancy place with the big white gate? That's hell."

Harry said, "I am sure you are upset with those people using your name."

The man said, "No, in fact we are pleased that they weed out the people who leave their best friends behind."

~email submission



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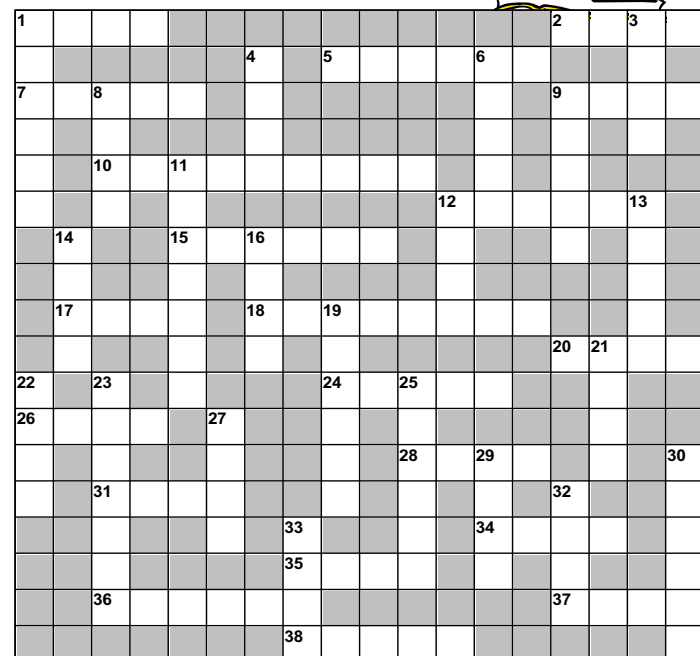
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Crossword junkie!

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FROM BOOMER'S NEWSPAPER



ACROSS

1. Contains items for travel
2. Not smart
5. Sewing implement
7. The remaining one of two
9. Money in its raw form
10. To go with
12. Another name for quiet voice
15. Baby
17. Place you earn money
18. A coat worn over clothes
20. Companion
24. Reached maturity
26. Fibbed
28. To leap
31. Void of money resources
34. An unused check
35. Beware of Greeks bearing this
36. World wide
37. Adolescent
38. Oh to be _____ again

DOWN

1. More than one person
3. Disarray
4. Without the openings, it's a box
6. Future action based on past result
8. over heels
9. Miners stake
11. Yard bird
12. Not out of
13. To move into
14. In boxing, ".... for the count"
16. Preposition
19. Ask to marry
21. Two or more, Considered individually
22. Otherwise
23. Hard part of knowing a secret
25. Something material
27. Where you are
29. Reposition an object
30. Kings chair
32. Planting medium
33. Not pretty

Two Irish guys are fishing. The first guy reels in his line and sees that he's snagged an old bottle. As he's taking it off the hook, a genie pops out and promises to grant him one wish. "Turn the lake into beer," he says. The genie goes "Poof!" and the lake turns into beer. He says to the other guy, "So what do you think?" The other guy says, "You jerk. Now we've got to pee in the boat."

A father is explaining ethics to his son, who is about to go into business. "Suppose a woman comes in and orders a hundred dollars worth of material. You wrap it up, and you give it to her. She pays you with a \$100 bill. But as she goes out the door you realize she's given you two \$100 bills. Now, here's where the ethics come in: should you or should you not tell your partner?" (Henny Youngman)



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