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November 2015

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FOR ALL GENERATIONS

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



## HOW WILD ARE WE?

With the popularity of shows like Alaskan Bush People and Dual Survival, are we ready to trade in our urban lifestyles for a more natural existence? ~page 3

### Mobile apps are becoming big business for businesses.

Bank customers now check their account balances or transfer funds through an app. Savvy retail shoppers can use a favorite app to learn about discounts, access coupons and find daily deals, but...

### Is your Mobile APP Putting You at Risk for Fraud?

~page 3

### The APPALACHIAN Trail

The Appalachian Trail, which passes through 14 states from Georgia to Maine, has become a modern-day pilgrimage rather than a mere journey through the woods.

~page 8

### BELLY FAT in MEN

If you're carrying a few extra pounds, you're not alone. But in this case it isn't a good idea. Belly fat... can be risky.

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*The day is long. The night is long. And yet the journey is good.*

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THRU  
Jan 3, 2016**

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## FROM THE PUBLISHERS

NOVEMBER 2015



Fishing on the Menomonee River, Crivitz, WI.

It wasn't until the weekend was over that Tom casually mentioned that we were the only 50+ parents at Mt Olympus Waterpark in the Dells continually running up the highest set of stairs to the steepest waterslide to enjoy the biggest plunge with our 11 year old daughter. And standing in line for the biggest rollercoaster... laughing the loudest during the go-cart race... riding the 'swings' like a

bunch of kids... screaming together during the haunted tours. Yes, we were probably the oldest parents there. Playing, Laughing, Splashing. I was pretty darn proud of that. Life is good.

Approaching the Holiday madness always brings a mixture of expectation and dread. In our already-too-busy lifestyles, it's hard to add party dates, baking duties, gift buying, budget pinching, and festive smiles to our over-booked schedules.

Between all those hectic break-downs, do save a few minutes to treasure the moments that truly reflect this season of love and generosity. A genuine smile, a small act of kindness - these are just as important as the gifts with the biggest bows.

So have a wonderful journey into the chaos of the Holidays! Count your blessings. Count your pennies. Enjoy the fall air. Eat lots of turkey... and stuffing... and gravy... and pie.

During this season of giving thanks to all the things that bring joy, fulfillment and substance to our lives, we thank YOU for reading Boomers! Newspaper. We thank our advertisers and business associates, friends, foes, and family - we wish you all the "blessings of fruitful years and healthful skies." (page 5)

*And always remember to...*

***Celebrate Life!***

Sandy and Tom Draelos



*As we embrace comfort and security, are we losing our natural edge?*

## HOW WILD ARE WE?

By Hannah Owen/EarthTalk

The story of Chris McCandless, a 24 year old American who traded in his materialistically comfortable life for one in the wild and who in 1992 two years into his voyage died in the Alaskan outback, has resurfaced recently due to the book 'The Wild Truth' published by his sister Candice McCandless in 2014. Over the years the explorer has been criticised for being unprepared for the merciless, unrelenting and specialised Alaskan lifestyle. I write from my own materialistically comfortable life, whilst recovering from an Amazonian viral disease. And I wonder, how wild are we? Have we lost the ability to move at nature's pace, to live in the wild and live well, both socially and practically?

From Walden (1854) we hear of Thoreau's two year wild experience, living in a cabin he built near Walden Pond, and of how he views society's departure from nature. The English industrial revolution, from the mid 18th century onwards, played a key part in catalysing the perceived distance between 'us' and 'nature' as entities. Rather dramatically our direct contact with nature, for example through farming,

**WILD** continued on page 6

## Is Your Mobile App Putting You AT RISK FOR FRAUD?



*New Forms Of Malware Make Bank And Retail Apps Vulnerable, Says Cyber Security Expert*

**Mobile apps are becoming big business for businesses.**

Many bank customers now check their account balances or transfer funds through an app on their cell phones. Savvy retail shoppers can use a favorite store's apps to learn about discounts, access coupons and find daily deals.

"The apps for financial institutions and retailers are getting greater use and that can be wonderful for business," says Gary Miliefsky, CEO of SnoopWall (www.snoopwall.com), a company that specializes in cyber security.

But as with so many things in the cyber world, caveats are connected. Even as companies provide additional services through those apps, they may be putting their customers at risk for

**Mobile App Fraud** continued on page 16

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

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

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# AROUND TOWN

A collection of local events



## ICC Holiday Boutique

November 7, 10am  
Italian Community Center  
Featuring artists, designers, and the brilliantly creative to showcase their work in a festive atmosphere. The ICC Holiday Boutique boasts a number of artisan booths where shoppers will find a variety of magnificent merchandise, creations and artwork – handcrafted only – unique items and gifts that you won't find in stores. Visit the Boutique Pantry, where vendors will offer chocolates, pies, pickles, pecan bread, Italian cookies, homemade bakery and jellies. Pre-registration not required.

## Milwaukee Holiday Lights Festival Kick-Off

November 19, at 6pm  
Pere Marquette Park  
This ceremonial switch-flipping comes packed with live music, holiday entertainment, a visit from Santa and a dynamic fireworks show. Free hot cocoa, coffee and cookies will keep guests toasty all night. After the unveiling of downtown's park and street-level décor, fest-goers can hop aboard the Jingle Bus, free on kick-off night, to take in the panorama.

## Celtic Christmas Boutique

Milwaukee Irish Fest Center  
November 21, 9am  
15th annual Celtic Christmas Boutique at the Milwaukee Irish Fest Center. This unique event showcases gifts from the Emerald Isle and beyond.

## Mobcraft Beer and Cheese Pairing

November 21, 7pm  
Uber Tap Room  
Talk and taste of exciting and innovative brews and pair them expertly with cheese of course! Tasting of 4 Mobcraft Brews and 4 Wisconsin Cheeses. The tasting will take around 1.5 to 2 hours, and there will be plenty of opportunities to win cheese!

## Milwaukee Holiday Parade

Saturday, November 21, 9:30am  
From its start in 1927, the Milwaukee Holiday Parade remains a cherished holiday tradition featuring approximately 100 units including marching bands, floats, giant helium balloons, local personalities, costumed characters, live animals, specialty vehicles and, of course, Santa Claus! Please visit [www.milwaukeekeeparade.com](http://www.milwaukeekeeparade.com).

## USS Naval Ship Commissioning

November 21, 1pm  
Veterans Park  
See the USS Milwaukee Commissioning. The 390-foot-long ship – the fifth and fastest ship to be named Milwaukee – will enter service in the Navy on Milwaukee's lakefront. (The Commissioning will follow the Milwaukee Holiday Parade). Free.

## 2015 Student/Alumni Art & Design Sale

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# Thanksgiving Proclamation Address

by the President Abraham Lincoln

The year that is drawing toward its close has been filled with the blessings of fruitful years and healthful skies. To these bounties, which are so constantly enjoyed that we are prone to forget the source from which they come, others have been added which are of so extraordinary a nature that they can not fail to penetrate and soften even the heart which is habitually insensible...

In the midst of a civil war of unequalled magnitude and severity, which has sometimes seemed to foreign States to invite and to provoke their aggression, peace has been preserved with all nations, order has been maintained, the laws have been respected and obeyed, and harmony has prevailed everywhere... Needful diversions of wealth and of strength from the fields of peaceful industry to the national defense have not arrested the plough, the shuttle or the ship; the axe has enlarged the borders of our settlements, and the mines, as well of iron and coal as of the precious metals, have yielded even more abundantly than heretofore.

Population has steadily increased... and the country, rejoicing in the consciousness of augmented strength and vigor, is permitted to expect continuance of years with large increase of freedom...

It has seemed to me fit and proper that they should be solemnly, reverently and gratefully acknowledged as with one heart and one voice by the whole American People. I do therefore invite my fellow citizens in every part of the United States, and also those who are at sea and those who are sojourning in foreign lands, to set apart and observe the last Thursday of November next, as a day of Thanksgiving...

Done in the City of Washington, this Third day of October, in the year of our Lord one thousand eight hundred and sixty-three.



Shop select retailers in the Third Ward and take advantage of their special offers!

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Join us Friday for the official tree lighting ceremony with Santa, fireworks, live reindeer, cookie sale, carriage rides and more! The fun continues Saturday with Holiday Shopping throughout the Third Ward!

VISIT [HISTORICTHIRDWARD.ORG](http://HISTORICTHIRDWARD.ORG)



Gallery Night and Day presents the 13th Annual Ice Sculpting Competition *Sculptures on Ice* on Friday, January 22. This VERY COOL event takes place in Catalano Square and along Broadway.

VISIT [GALLERYNIGHTANDDAY.ORG](http://GALLERYNIGHTANDDAY.ORG)





# WILD WILD WILD HOW WILD ARE WE? WILD WILD WILD

Continued from page 3

was replaced by machinery and spurred on this gap. It could be so that with that separation we have lost our connection to the plethora of precious information developed alongside the evolution of our ancestors that came before. Without it maybe it is no longer so achievable to go back to nature or more specifically to be connected to nature in the way we once were.

Still, there are people that attempt it and take the plunge to leave the rat race and live back in the wild. Ben Fogle in his recent BBC documentary series 'New Lives in the Wild' follows countless people from the Namibian desert to the Himalayan foothills on their journeys back to the wild. And there seems to be a running theme in their capability to do so, a depth of knowledge and an air of open-mindedness. One such person is Justin who Fogle met in the Appellation Mountains, at the age of 25 the mountainous woodland has been Justin's home for 7 years. He is a mostly self-taught master in primitive skills and explains, "If you don't have a basis in primitive skills and technology, you're relying on gear and gear breaks".

Justin provides one insight into the knowledge of the Native Americans who once inhabited the region independently, tribes such as the Cherokee. They learnt that when mashed and boiled into a broth a deer's brain softens the hide well enough to make clothes and blankets, and provides vital warmth. Justin heard that one fact and tried over and over again with countless deer hide to discover the technique. There's things about the wild we can't possibly know as individuals, knowledge that humans took thousands of years to discover. To succeed in nature's world we need to tap into that collective knowledge, just like all species on earth do with their own kind, they learn from their past ancestors each generation to the next.

Often in South America the term 'Gringo' is used by a local to insult another local on their farming skills, building technique or on their general ability to use tools. It would often take us westerners, often referred to as Gringos, four times as long to make firewood, mix cement mud or harvest the vegetables. Our skill sets were slightly different let's say. Of course in every country there are truly skilled individuals well equipped

for the wild, I know a fair few in deepest darkest Devon: the mossy English county nestled between the South and West coastlines. Yet in certain cultures communities seem to have held onto their connection to wild living more robustly and often in those countries less developed. They rely directly on the land to survive and work with nature every day in their hands.

José Becerra, a 70 year old Brazilian/Peruvian wildlife and Amazonian expert showed me around

his river town, Puerto Nariño, and through his wisdom of the area I experienced the wonders of the life that surrounds it. Being amongst the river every day and building up an expanse of knowledge over his years José is a testament to the theory that "There's no better way to learn than through actual experience, you are not going to learn this in the classroom" as similarly 'wild' Justin stated.

Many of the naturalistic people that I met on my travel and those I know back home rely in some way on electricity or fuel for transport or have a TV in their living room. From my experiences across Central and Southern America this gradual dispersion into 'unwild' things often coincides with development. The air of open-mindedness of those who had packed up and left their bustling lives for unknown depths of the wild to me reflects their realist outlook as they are willing to straddle the 'two worlds' between an ancestral style of living and one of conventionality. As we are now, we have access to a whole world of knowledge on one collective platform, the internet, and we have the ability to contact someone requesting knowledge from the other side of Earth. Something our ancestors didn't have. Maybe we can't go back to living in the wild like we once did but maybe that's not so much of a bad thing.

Here an opportunity can be seized, through use of our modern research skills and the World Wide Web of knowledge we can bring the wisdom of the past with the knowledge of today to combine the two worlds. We can move forward living faintly on the Earth and with nature in mind. We just have to hope that old-age knowledge can be pieced back together and not lost forever. On living in the wild and really living in the wild, utilizing a long drop latrine and hunting for your dinner, Ben Fogle in his documentary questions, "Is it daring or just down right crazy?" Potentially it's a little of both but for most people I think more it's an endeavor to experience life like Thoreau did and embark on an 'experiment of living well'.

## GOT AN ENVIRONMENTAL QUESTION?

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## EARTH TALK

From the Editors of  
E/The Environmental Magazine

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# The Mayonnaise Jar and 2 Beers

*When things in your life seem almost too much to handle, when 24 hours in a day are not enough, remember the mayonnaise jar and the two beers.*

A professor stood before his philosophy class. When the class began, he wordlessly picked up a very large and empty mayonnaise jar and proceeded to fill it with golf balls. He asked the students if the jar was full. They agreed it was. The professor then picked up a box of pebbles and poured them into the jar. He shook the jar lightly. The pebbles rolled into the open areas between the golf balls. He then asked the students again if the jar was full. They agreed it was. The professor next picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else. He asked once more if the jar was full. The students responded with an unanimous 'yes.'

The professor then produced two beers from under the table and poured the entire contents into the jar effectively filling the empty space between the sand. The students laughed.

"Now," said the professor as the laughter subsided, "I want you to recognize that this jar represents your life." And he went on to explain... "The golf balls are the important things—your family, your children, your health, your friends and

your favorite passions—and if everything else was lost and only they remained, your life would still be full.

The pebbles are the other things that matter like your job, your house, your car. The sand is everything else—the small stuff.

"If you put the sand into the jar first," he continued, "there is no room for the pebbles or the golf balls. The same goes for life. If you spend all your time and energy on the small stuff you will never have room for the important things.

Pay attention to the things that are critical to your happiness. Spend time with your children. Spend time with your parents. Visit with grandparents. Take time to get medical checkups. Take your spouse out to dinner. Play another 18. There will always be time to clean the house and fix the disposal.

Take care of the golf balls first—the things that really matter. Set your priorities. The rest is just sand."

One of the students raised her hand and inquired what the Beer represented.

The professor smiled and said, "I'm glad you asked."

"The beer just shows you that no matter how full your life may seem, there's always room for a couple of beers with a friend." ~anon email

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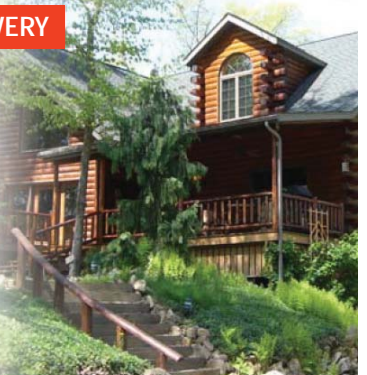
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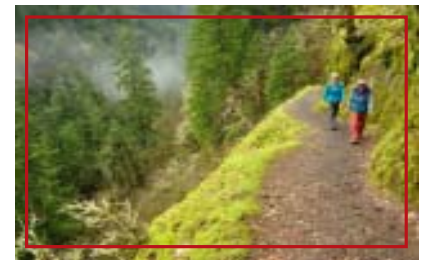
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# Hitting the Trail



## Rejuvenation of Body, Mind and Soul Draws Hikers to an Appalachian Journey

When people set out on a 2,180-mile trail, they may be looking for recreation, gorgeous landscapes or an escape from day-to-day existence. But the Appalachian Trail, which passes through 14 states from Georgia to Maine, also has become a modern-day pilgrimage rather than a mere journey through the woods.



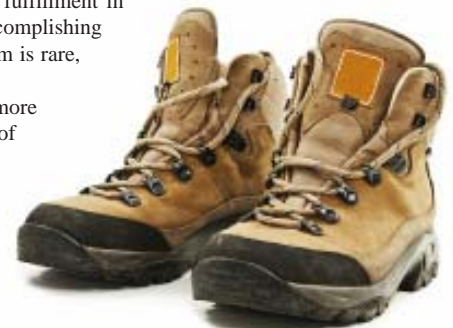
Each year, an estimated 2 million to 3 million people visit the trail, with almost 2,000 of those attempting a "thru-hike" of the entire distance, says Baylor University environmental scientist and author Susan Bratton. She's an aficionado of the trail – dubbed AT – as well as a researcher who has examined its spiritual dimensions. Besides hiking the trail through the years, Bratton investigated why others hike, talking with them and reading their trail journals. More than 200 hikers responded to a lengthy survey about their trail experiences. Bratton also got input from "Trail Angels" — volunteers who live in small towns on the trail and help hikers who need food, shelter and sometimes medical and spiritual care."

Hikers often speak of how their experience as thru-hikers changes them spiritually, but this is the first study to evaluate these religious or quasi-religious claims critically," Bratton said."

Some hikers have very intense religious experiences on the Trail, including interactions with natural features. About a third reported experiencing God in nature, or the trail as a spiritual environment . . . Some are very social and find fulfillment in camaraderie and constant interactions with new people. Others are very oriented toward the journey itself – accomplishing mileage, crossing the highest points. Some are just getting away from their day-to-day lives. Disciplined mysticism is rare, however. For most hikers who report a religious or spiritual experience, it is a secondary priority."

One finding is that frequency of prayer or meditation along the trail played a role in helping some hikers feel more positive about life and promoting physical or emotional healing, Bratton said. From a personal standpoint, "Some of my greatest aesthetic and natural history experiences have been on the AT — memorable wildflowers, sunsets, and even meteor showers," she said. "I've met interesting people and had some great conversations around the camp stove. I also find the Trail to be a friendly environment for conversations with God."

Bratton has written a book about her experiences and research, *The Spirit of the Appalachian Trail: Community, Environment, and Belief* (University of Tennessee Press). It has been nominated for The Crader Family Book Prize, awarded to a book that exemplifies the American values of individual liberty, constitutional principles and civic virtue.



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### Milwaukee Hunter's Unique Deer Stand

By Michael Edmonds

Fallen leaves are frost-covered at dawn these days, a sure sign that deer season is just around the corner. In pioneer Wisconsin, hunting was both a sport and a necessity.

In 1840, the best hunter in Milwaukee was Dr. Erastus Wolcott (1804-1880), who had a peculiar method for bringing down game. "The doctor owned at that time a very celebrated horse called Gunpowder," recalled an acquaintance. It was old, weak-kneed, and rickety, but "notwithstanding all these imperfections, he was the best hunter in the west and the doctor seldom or ever went out for deer without him.

"When a deer was once sighted and brought within range, Gunpowder would erect his head, upon the top of which the doctor would rest his rifle, the old veteran standing like a statue while the game was shot from the saddle.

"The doctor would then dismount, fasten the deer to the old horse's tail with a rope or a strip of bark if no rope was at hand, after which he would remount and start for home. It was a common occurrence in the winter of 1838-39 to see him trotting up Wisconsin street in this manner, with a deer dragging behind him in the snow."

Wolcott went on to found the State Medical Society, serve as Wisconsin's surgeon general during the Civil War, advocate for veterans' hospitals, and become a regent of the University of Wisconsin. A statue of him astride his horse stands in Milwaukee's Lake Park.

Source: James S. Buck, Pioneer History of Milwaukee, vol. 1 (Milwaukee, 1890), page 212

\*\*\*\*\*

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

\*\*\*\*\*

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# Are You Passing Down the Wrong Family Traditions?

*Grandma's Recipes May Also Carry a Legacy of Ills; Expert Shares Tips for Change*

By About Dee Louis-Scott

High blood pressure ran in Dee Louis-Scott's family, along with a talent for preparing delicious, beautiful meals that kept everyone at the table for hours.

"I hear many families with a history of medical problems who say they can't do anything about it because it's 'genetics,'" says Louis-Scott, author of "Believe in the Magic," [www.mattiefisher.com](http://www.mattiefisher.com), an inspirational biography of her late mother, Mattie Fisher.

"For families like ours it wasn't just 'genetics.' It was handing down treasured family recipes for great-tasting foods loaded with unhealthy fats and salt."

After a frightening emergency room visit during which mother and daughter learned Fisher's blood pressure was an alarming 240/180, Louis-Scott's mom made changes. For starters, she cut most of the sodium out of her diet.

"The first time she made collard greens without ham hocks or salt pork, they tasted awful," Louis-Scott says. "But she kept experimenting and after a few tries, she had a healthy version that tasted good!"

A year after starting to monitor her sodium, Fisher's weight had dropped from 250 pounds to under 200.

Louis-Scott shares this story because she sees that many families, especially African-Americans, are prone to preventable, diet-related chronic health issues. She offers these suggestions for new family traditions:

• **Explore complementary and alternative medicine**



**traditions, which often include a dietary component.** "I'm a big believer in the mind-body-spirit connection," Louis-Scott says. "If you find an integrated approach that works for you and your family, you'll have a much easier time making lifestyle changes." She practices many of the elements of Ayurveda, an ancient natural healing system that originated in India. It starts with a questionnaire to determine your body type, or dosha – Vata (airy); Pitta (fiery); Kapha (earthy). Once you know your body type, you learn which foods, exercises and lifestyle elements will best support your health.

• **Cut back on sodium without cutting back on flavor.** You'll be surprised by how much you don't miss mega-amounts of sodium in your food. People generally *don't* detect a 25 percent reduction in sodium, according to the Harvard School of Public Health. Some tricks for reduc-

ing sodium intake: When buying frozen or prepared foods, check the nutrition label. If one serving has more than 1 milligram of salt for each calorie, put it back on the shelf, Louis-Scott says. Skip the fat-free salad dressings, which usually have more sodium to make up for the reduction in fat. (And a little bit of fat won't make you fat!) Avoid or limit popular high-sodium foods such as pizza with meat toppings, catsup, hot dogs and white bread.

• **Establish fun new weeknight traditions, like Meatless Taco Tuesdays.** Like adults, children are more apt to accept and even embrace change if they're invited to participate – and if it's fun. Instead of a rushed fast-food meal on a busy school night, make it Meatless Taco Tuesday. Come up with some recipes for vegetarian tacos or fish tacos (hint: you can get lots of great ideas online) to prepare together. Or, older kids can take turns being the Tuesday taco chef. Who can come up with the tastiest original combination? "Another idea is to explore new vegetables at the produce stand," Louis-Scott says. "When was the last time you had a turnip? Have the kids help you pick one new vegetable to try each week. You just might discover flavors you never expected to love!"

Today, Louis-Scott points out, developing a chronic condition such as diabetes, high blood pressure or heart disease can be as financially devastating as it is physically. "At some point, one generation needs to say, 'It's time to stop passing down these traditions and create some new ones,'" she says.

Dee Louis-Scott is retired after working 30 years as a federal employee. Scott has co-chaired the Black Family Technology Awareness Association's Youth STEM Fair to encourage studies in the Science, Technology, Engineering and Math curriculum in urban communities. Twenty years since the death of her heroic mother, Mattie Fisher, Louis-Scott honors her life.



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## Why is belly fat a concern for men?

The trouble with belly fat is that it's not limited to the extra layer of padding located just below the skin (subcutaneous fat). It also includes visceral fat — which lies deep inside your abdomen, surrounding your internal organs.

Regardless of your overall weight, having a large amount of belly fat increases your risk of:

- Cardiovascular disease
- Type 2 diabetes
- Colorectal cancer
- Sleep apnea

Aging plays a role. As you age, you lose muscle — especially if you're not physically active. Loss of muscle mass decreases the rate at which your body uses calories, which can make it more challenging to maintain a healthy weight. In addition, in some men fat cells in the arms and legs lose the ability to store fat, which causes any excess fat to go to the abdomen.



## Belly FAT in Men

If you're carrying a few extra pounds, you're not alone. But this is one case where following the crowd isn't a good idea. Carrying extra weight — especially belly fat — can be risky.

## Can you really get a beer belly from drinking?

Drinking excess alcohol can cause you to gain belly fat — the "beer belly." However, beer alone isn't to blame. Drinking too much alcohol of any kind can increase belly fat, although some research suggests wine might be an exception.

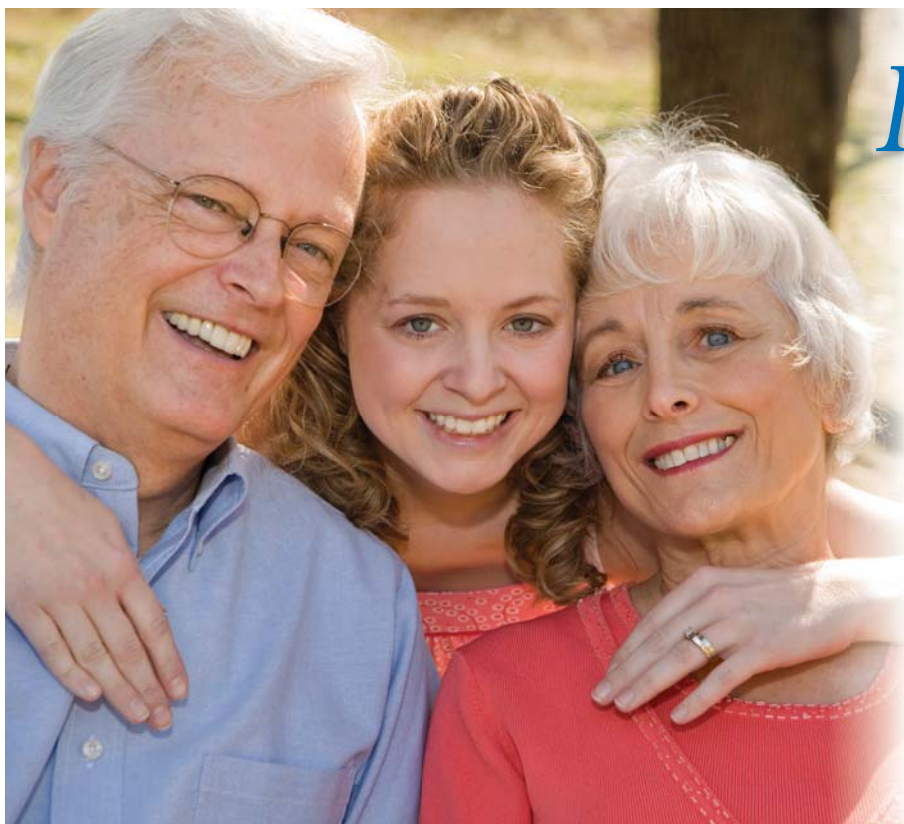
If you drink alcohol, do so only in moderation. The less you drink, the fewer calories you'll consume and the less likely you'll be to gain belly fat.

How can you tell if you have too much belly fat?

So how do you know if you have too much belly fat? Simply measure your waist:

- **Stand** and place a tape measure around your bare stomach, just above your hipbone. If your belly droops, lie down to take the measurement.
- **Pull the tape measure** until it fits snugly around you, but doesn't push into your skin. Make sure the tape measure is level all the way around.
- **Relax**, exhale and measure your waist, resisting the urge to suck in your stomach.

**BELLY FAT** continued on page 14



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## TRUE Super Bowl wife

As woman sat down at her seat on the 50 yard line for the Super Bowl, a man came along and asked her if anyone is sitting in the seat next to her. "No," she said, "the seat is empty."

"This is incredible," said the man. "Who in their right mind would have a seat like this for the Super Bowl, the biggest sporting event in the world, and not use it?"

Somberly, the woman says, "Well... the seat belongs to my husband. He and I were to come here together, but he passed away. This is the first Super Bowl we have not been to together since we got married in '67."

"Oh I'm sorry to hear that, that's terrible. But couldn't you find someone else - a friend or relative or even a neighbor to take the seat?"

The woman shakes her head, "No, they're all at the funeral."

\*\*\*\*\*

**Q: Why do men's clothes have buttons on the right while women's clothes have buttons on the left?**

**A:** When buttons were invented, they were very expensive and worn primarily by the rich. Since most people are right-handed, it is easier to push buttons on the right through holes on the left. Because wealthy women were dressed by maids, dressmakers put the buttons on the maid's right! And that's where women's buttons have remained since.

\*\*\*\*\*

### Puzzle on page 23

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A man goes to a pet shop and buys a talking parrot. He takes the parrot home and tries to teach the parrot how to say a few things, but instead, the parrot just swears at him. After a few hours of trying to teach the bird, the man finally says,

"If you don't stop swearing, I'm going to put you in the freezer as punishment." The parrot continues, so finally the man puts the bird in the freezer.

About an hour later, the parrot asks the man to please open the door. As the man takes the shivering bird out of the freezer, it says, "I promise to never swear again. Just tell me what that turkey did!"

**Billy Bob and Luther** were talking one afternoon when Billy Bob says to Luther, "Yaw know, I recon I'm 'bout ready for a vacation. Only this year I'm gonna do it different. The last few years, I took your advice about where to go.

Three years ago you said to go to Hawaii. I went to Hawaii and Earlene got pregnant.

Then two years ago, you told me to go to the Bahamas, and Earlene got pregnant again.

Last year you suggested Tahiti and darned if Earlene didn't get pregnant again."

Luther asks Billy Bob, "So, what you gonna do this year that's different?"

"I'm taking Earlene with me."



**A blonde and a redhead have a ranch.** They have just lost their bull. The women need to buy another, but only have \$500. The redhead tells the blonde, "I will go to the market and see if I can find one for under that amount. If I can, I will send you a telegram."

She goes to the market and finds one for \$499. Having only one dollar left, she goes to the telegraph office and finds out that it costs one dollar per word. She is stumped on how to tell the blonde to bring the truck and trailer. Finally, she tells the telegraph operator to send the word "comfortable." Skeptical, the operator asks, "How will she know to come with the trailer from just that word?"

The redhead replies, "She's a blonde so she reads slow: 'Come for ta bull.'"

\*\*\*\*\*

**A 92 year old man** is walking through a park and sees a talking frog. He picks up the frog and the frogs says, "If you kiss me, I will turn into a beautiful princess and be yours for a week." The old man puts the frog in his pocket. The frog screams, "Hey if you kiss me, I will turn into a beautiful princess and make love to you for a whole month." The old man looks at the frog and says, "At my age I'd rather have a talking frog."

## PSYCHOLOGY-101

### HUMAN BEHAVIOR EXPERIMENT

If you start with a cage containing five monkeys, and inside the cage hang a banana on a string from the top, and then you place a set of stairs under the banana, before long a monkey will go to the stairs and climb toward the banana. As soon as he touches the stairs, you spray ALL the monkeys with cold water. After a while another monkey makes an attempt with same result — ALL the monkeys are sprayed with cold water. Pretty soon when another monkey tries to climb the stairs, the other monkeys will try to prevent it. Now, put the cold water away. Remove one monkey from the cage and replace it with a new monkey. The new monkey sees the banana and attempts to climb the stairs. To his shock, ALL of the other monkeys beat the Monkey Crap out of him. After another attempt and attack, he knows that if he tries to climb the stairs he will be assaulted. Next, remove another of the original five monkeys, replacing it with a new monkey. The newcomer goes to the stairs and is attacked. The previous newcomer takes part in the punishment — with enthusiasm — because he is now part of the "team." Then, replace a third original monkey with a new monkey, followed by the fourth, then the fifth. Every time the newest monkey takes to the stairs, he is attacked. Now, the monkeys that are beating him up have no idea why they were not permitted to climb the stairs. Neither do they know why they are participating in the beating of the newest monkey. Finally, having replaced all of the original monkeys, none of the remaining monkeys will have ever been sprayed with cold water. Nevertheless, not one of the monkeys will try to climb the stairway for the banana. Why, you ask? Because in their minds, that is the way it has always been! This, my friends, is how today's House and Senate operates; and this is why, from time to time: ALL of the monkeys need to be REPLACED AT THE SAME TIME!



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## BELLY FAT continued from page 11

For men, a waist measurement of more than 40 inches (102 centimeters) indicates an unhealthy concentration of belly fat and a greater risk of health problems.

**How do you get rid of belly fat?** You can tone abdominal muscles with crunches or other targeted abdominal exercises, but just doing these exercises won't get rid of belly fat. However, visceral fat does respond to the same diet and exercise strategies that can help you shed excess pounds and lower your total body fat. To battle the bulge:

Eat a healthy diet. Emphasize plant-based foods, such as fruits, vegetables and whole grains, and choose lean sources of protein and low-fat dairy products. Limit saturated fat, found in meat and high-fat dairy products, such as cheese and butter. Choose moderate amounts of monounsaturated and polyunsaturated fats — found in fish, nuts and certain vegetable oils — instead.

Keep portion sizes in check. Even when you're making healthy choices, calories add up. At home, slim down your portion sizes. In restaurants, share meals — or eat half your meal and take the rest home for another day.

Include physical activity in your daily routine. For most healthy adults, the Department of Health and Human Services recommends moderate aerobic activity, such as brisk walking, for at least 150 minutes a week or vigorous aerobic activity, such as jogging, for at least 75 minutes a week. In addition, strength training exercises are recommended at least twice a week. If you want to lose weight or meet specific fitness goals, you might need to exercise more.

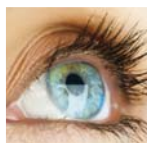
To lose excess fat and keep it from coming back, aim for slow and steady weight loss — up to 2 pounds a week.

Remember, you can lose belly fat — it just takes effort and patience. And a little less beer!



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**Peter, Peter, pumpkin eater  
Had a wife and couldn't keep her.  
He put her in a pumpkin shell  
And there he kept her very well**



Was Peter looking for a way to keep his wife or a creative way to bake a pumpkin shell? The hollow shell makes a stylish and festive soup or stew bowl. Imagine serving soup out of a pumpkin at your next fall dinner party! A large pumpkin shell can hold enough soup for a family gathering or dinner parties and small pumpkins are perfect for individual servings.

## Pumpkin Bowl Tureen

*Preparing the pumpkin shell:*

Start by washing the pumpkin in warm soapy water rinse well and dry.

Using a sharp knife, insert the tip about 1/3 of the way down, and cut away the top to form a lid. Scoop out the seeds (reserve for roasting) and stringy mass.

Lightly oil the pumpkin inside and out and sprinkle the inside with salt.

Place the pumpkin and lid on a parchment lined baking sheet or spray with an oil cooking spray. Bake a 325°F from 30 minutes to 1-1/2 hours depending on the size of the shell.

This is the tricky part. An over baked shell will not support the weight of the soup so under-baking is preferred. Bake the pumpkin shell until it begins to soften.

Remove from the oven and cool.

Gently scoop out some of the soft pumpkin from the wall, being careful not to puncture the shell. Scrape the cooked pumpkin from the lid as well. Use this cooked portion for the pumpkin soup recipe on this page or freeze it for later use.

Ladle hot soup, stew or recipe of choice into the pumpkin and serve. The lid can be used as a cover to keep warm.

- 1 large pumpkin
- Melted butter
- Sugar
- 2 large onions, chopped
- 4 large garlic cloves, chopped
- Olive oil
- 3 pounds chuck steak, cubed
- 1 pound tomatoes, peeled and chopped
- 1 tablespoon tomato paste
- 3 1/2 pints beef stock
- 2 pounds sweet potatoes, peeled and cubed
- 2 pounds white potatoes, peeled and cubed
- 2 pounds raw pumpkin, cut in chunks
- 2 cans sweet corn
- 12 canned yellow peach halves, sliced
- Syrup from canned peaches

Bouquet garni: 1 heaping teaspoon dried oregano. Salt and pepper

Clean the pumpkin, as directed to the left, without baking it until directed. Measure out 2 pounds of the pumpkin flesh, cut in chunks, for the stew.

Brush the inside of the cleaned pumpkin with melted butter and sprinkle lightly with sugar. Replace the lid and set the pumpkin aside on a baking sheet.

Cook the onion and garlic in a little oil until soft but not browned. Transfer to a large saucepan. Brown the beef in the oil and add it to the onion mixture in the saucepan. Add the tomatoes, tomato paste, half the stock, the bouquet garni, a little salt and plenty of pepper to the meat and onions. Cover and simmer until the meat is almost cooked. This should take about 1 hour.

At this time, put the pumpkin shell in the oven at 375 degrees. Leave it for 30 minutes, or longer if the walls are thick. But be careful not to collapse the walls. You can use a large casserole as a support for the walls.

Add the sweet potato, potato and pumpkin to the saucepan and cover with more stock. Return to a boil and simmer for 20 to 30 minutes, or until the meat is tender, the potatoes are cooked, and the liquid is thickened with the dissolved pumpkin.

Stir in the sweet corn and peaches and simmer for another 15 minutes. Taste, correcting the seasoning and adding a little of the peach syrup. Remove the bouquet garni and discard. Ladle the stew into the pumpkin and put back into the oven for 10 to 15 minutes. Makes 6 to 8 servings.

## Beef Stew in a Pumpkin

## Quick and Easy Creamy Pumpkin Soup

Although this soup is rich and creamy there is actually no cream in it. The thick body of the soup comes from the pumpkin puree and evaporated skim milk.

- 2 cups finely chopped onions
- 2 green onions, sliced thinly, tops included
- 1/2 cup finely chopped celery
- 1 green chili pepper, chopped
- 1/2 cup canola or vegetable oil
- 3 cans chicken broth (14-1/2 oz cans) or 6 cups homemade chicken stock
- 2 cups pumpkin puree or 1 can (16 oz) solid pack pumpkin
- 1 bay leaf
- 1-1/2 teaspoons ground cumin
- 1 cup undiluted, evaporated skim milk
- Salt and pepper to taste (Canned chicken broth and canned pumpkin may contain added salt. Taste the finished soup before adding salt, as additional salt may not be needed.)
- Parmesan cheese and fresh chopped parsley

In a 6-quart saucepan, sauté onions, green onions, celery and chili pepper in oil. Cook until onions begin to look translucent.

Add broth, pumpkin, bay leaf, and cumin. Bring to a boil. Reduce heat and simmer, uncovered for 20 minutes, stirring occasionally.

Remove bay leaf. Add evaporated milk and cook over low heat 5 minutes. Do not boil. Taste and adjust seasoning, if necessary. Add 1/2 teaspoon salt and 1/2 teaspoon black pepper, if desired. Transfer hot soup to pumpkin tureen. Garnish with grated Parmesan cheese and chopped parsley. Serve hot. Makes 6 to 8 servings.



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## Is Your Mobile App Putting You AT RISK FOR FRAUD?



Continued from page 3

fraud.

"Most companies don't realize just how vulnerable their apps are and what the potential is for leaking their customers' personal information," Miliefsky says. "And when that happens, it's bad for business."

He suggests a few reasons why most companies need better protection for their mobile apps:

- New forms of mobile malware are being widely deployed in the major app stores and can eavesdrop on a customer through a company's app. "These new forms of malware are undetected by anti-virus engines and are able to circumvent encryption, authentication and tokenization," Miliefsky says. "That makes it easy for cyber criminals to exploit the personal information of a company's customers and commit fraud."

- The PCI Data Security Standard requires merchants to protect credit-card holder data. Likewise, mobile-commerce providers must protect any payment card information, whether it is printed, processed, transmitted or stored, Miliefsky says. "Even though a customer has the breach on their mobile device, the retailer is responsible because it was their app that allowed the eavesdropping," he says. A breach of credit-card information potentially could result in fines for the retailer, Miliefsky says.

- The FDIC requires banks that are providing an ATM-like online or mobile-banking experience to protect access to the confidential records of the consumer, the consumer's bank account information, user name and password credentials, and bill payment and check-deposit services. Just like with retailers, it doesn't matter that the breach happened on the customer's mobile device, Miliefsky says. The bank's app caused the problem because it allowed the eavesdropping, so "the risk and the responsibility is the bank's not the consumer's," he says. And, as in the case with retailers, banks could face fines for a breach.

"Businesses have become great at creating useful apps that their customers eventually feel they can't live without," Miliefsky says. "But the failure to secure that app is going to come back to haunt the business over the long haul."

Gary S. Miliefsky is CEO of SnoopWall ([www.snoopwall.com](http://www.snoopwall.com)) and the inventor of SnoopWall spyware-blocking technology. His company produces AppCrusher, which gives companies a detailed analysis of any vulnerabilities or risks in their mobile apps. Miliefsky is a founding member of the U.S. Department of Homeland Security and serves on the advisory board of MITRE on the CVE Program, and is a founding board member of the National Information Security Group.



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# "Stuff" We Can Learn from the Behaviors of Children

There are many important things that we need to teach children as they grow – but they have many natural behaviors that we shouldn't try to change. In fact, we can learn a few things from kids! Here are some important lessons!

By Michelle May, M.D.

Eat when you're hungry. From the time they are born, babies know when and how much they need to eat. As they grow, this important instinct can be un-learned. By the time we are adults, most of us have learned to eat for many other reasons besides hunger – mealtimes, tempting food, advertising, free food, stress, anger, boredom, reward and celebration. Adults *can* re-learn when and how much to eat too. **Stop eating when you're full.** Infants turn their head away when they have had enough to eat, and toddlers will throw a plate of food on the floor when they're done. But as adults, we clean our plates because "there are starving children" somewhere, out of obligation or just because something tastes good. I am not suggesting that we start throwing our plates on the floor again, but we need to remember that food is abundant in our society so there is no need to eat it all now.

**Being hungry makes you grouchy.** Being hungry, tired, or frustrated are sure to make a child crabby and they affect adults the same way. Become your best self-parent and take care of your needs –instead of taking it out on everyone around you.

**Snacks are good.** Kids naturally prefer to eat smaller meals with snacks in between whenever they get hungry. That pattern of eating keeps their metabolism stoked all day. Adults who need to fire up their metabolism should try this too.

**Play with your food.** Most kids love to examine, smell, and touch their food. They get the most from every morsel. This childlike approach will help you eat less food while enjoying it more. You'll appreciate the aroma, appearance, and flavors more if you aren't driving, watching TV, or standing over the sink.

All foods fit. Children are born with a natural preference for sweet foods and quickly learn to enjoy fatty foods. Though parents sometimes worry about it, these **"fun" foods can be part of a healthy diet.** In fact, studies show that overly restrictive food rules cause children to feel guilty, ashamed and lead to rebellious eating. Sounds familiar, doesn't it? We eat healthier when we learn to enjoy nutritious foods in moderation without deprivation.

**Be a picky eater.** Kids won't easily eat something they don't like. Think of how much less food you'd eat if you didn't settle for tasting "so-so."

**Invite a child to a party** and they'll want to know what they are going to get to do. Invite an adult and they'll wonder when they can leave. Be social and have fun!

**Being active is natural.** The best gym in the world is the playground. Most adults have learned to associate physical activity with punishment. Our kids will learn to hate it too if they hear us express our dislike.

**It's boring to just sit around!** Toddlers seem to be in perpetual motion while they are constantly exploring their world. Young kids love to run in the grass, play on the playground, and challenge themselves and each other to increasingly more difficult activities. Explore your world a little more.

**Sleep is good.** After a full day, children need a good night's sleep to prepare for all of the adventures that tomorrow will hold. Wouldn't we all benefit from a consistent bedtime to make sure we get our rest too?

**Live in the moment.** Kids don't waste a lot of energy worrying about what has already happened or what might happen tomorrow. They are fully engaged in small pursuits like discovering where the ants are going. We, on the other hand, continue to scurry around, chasing after our dreams, and all the while, digging ourselves deeper and deeper into that same hole.

Michelle May, M.D. is the award-winning author of *Eat What You Love, Love What You Eat: How to Break Your Eat-Repent-Repeat Cycle* and the founder of the Am I Hungry?® Mindful Eating Program ([www.AmIHungry.com](http://www.AmIHungry.com))



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Rhonda Pelk, docent at Milwaukee Art Museum,

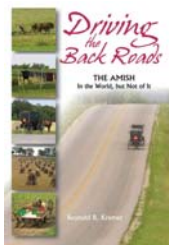
presents a program on MAM's recent exhibit **Larry Sultan: Here & Home**. The exhibition is the first retrospective of celebrated California photographer Larry Sultan (1946–2009); which explores his thirty-five-year career, from his early conceptual and collaborative projects of the 1970s to his solo, documentary-style photographs.



### The Plain People: Hutterites, Mennonites and THE AMISH

Mon., November 23, 2 pm

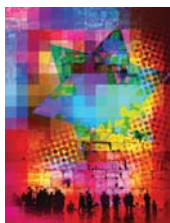
Mr. Kremer, author of *Driving the Back Roads*, will take us on a trip into the interesting world of the Anabaptists with special emphasis on the history, religion and heritage of the Amish people.



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## Can A Family Member Be Forced to Take On Financial Responsibility For A Nursing Home Resident?

*When helping your loved one enter a nursing home, you may hear something like: "We can't admit your mom until you agree to sign as responsible party."*

***Don't believe it.***

You should be aware the Nursing Home Reform Law prohibits a nursing home from requiring a family member or a friend to become financially liable for nursing home costs. (See Section 483.12(d)(2) of Title 42 of the Code of Federal Regulations). As a result, the signature of a family member (or friend) may be required only if they are signing on the resident's behalf, which is common when you are signing as a named agent under the resident's power of attorney.

This law makes perfect sense. Nursing homes are already financially protected because if a resident runs out of money the government will pay the nursing home facility. And, this isn't a situation like when a family member co-signs on a loan for a vehicle, and they are liable for a specified loan amount of, say, \$15,000. A family member who becomes liable for long-term care costs could be liable for \$1,500 or \$150,000, or more, depending on the length of stay of the nursing home resident.

As you might imagine, some nursing homes try to get around this law. Some nursing homes use "Responsible Party" signature blocks as a ploy to get family or friends to believe they are financially liable. The family member or friend then signs the contract, usually thinking "Responsible Party" simply means the person the nursing homes will contact with questions about mom. What they don't realize is that buried in the middle of the contract "Responsible Party" means financial liability for whomever signed.

Nursing homes maintain that "Responsible Party" provisions are not prohibited under the Nursing Home Reform Law because the responsible party is actually *volunteering* to be financially liable. The nursing homes are wrong. "Responsible Party" provisions are illegal and unenforceable.

If your loved one is already in a nursing home, and now you are being asked to sign as "Responsible Party", be aware that the nursing home resident cannot be evicted for your failure to sign that document. If your loved one is not yet in a nursing home, then the situation is trickier. If that is the case then you should politely refuse and explain to the nursing home why "Responsible Party" provisions are illegal and unenforceable. The nursing home will probably allow admission at that point, but if they do not, it is generally not worth it to sign the agreement. It is better to find a different nursing home.

This article was written by Attorney Vincent Heine of the law firm of Timothy P. Crawford, S.C. which currently has three offices in the Milwaukee area. See our website at [www.TpcLaw.com](http://www.TpcLaw.com) for more information.

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## Dealing With Sudden Retirement? How ready are you?

By Tim Stasinoulis, RFC

### What if you are laid off or forced into retirement

**before 65, or even before 60?** If that happens to you, what do you do in response now that the next phase of your life is starting sooner than you planned?

**As a first step, gauge where you stand financially.** It could be that the full-time job you just left will be your last. It could be that you have been thinking seriously about retirement. You may see your glass as half-empty or half-full. You need to assess your financial position.

With no income from work, your household will be more reliant on your spouse's income or savings. So how big is your emergency fund? Is your cash position strong enough so that you can lean on it for a while until you decide how much you need to keep working?

Do you want (or need) another full-time job? Do you see yourself transitioning into part-time work? Or are you looking forward to retirement? Regardless of your employment prospects, you will have to calculate the amount of income you receive (or can potentially receive) from other sources – the pension or termination payout you were (hopefully) given, your investments, and other sources of passive income.

If that income doesn't appear to be enough, should you apply for Social Security as soon as you can? Many financial professionals will tell you no, and here is why: for each year you delay filing for Social Security benefits, your benefits grow by about 8% (from age 62 to age 70). If you were born in 1954 and you file for Social Security benefits at 62 in 2016, you will reduce your

monthly Social Security benefit by 25% as a consequence.

On the other hand, some people really need the money and/or are in poor health, so they would rather have the income sooner rather than later. Your projected lifetime Social Security benefit remains the same regardless of when you first file for benefits, so even healthy retirees sometimes sign up as early as they can.

Nevertheless, a time like this is a great time to examine Social Security claiming strategies with help from a qualified financial advisor – especially if you are married or have been married. The wrong move could leave a great deal of money on the table.

**Can you take advantage of any benefits as you leave work?** Talk to the HR officer. If you have not been informed of your eligibility for severance pay or an early retirement package, ask about it. Depending on the circumstances of your exit, you may also qualify for Social Security disability benefits or unemployment benefits.

It may not be cheap to secure health insurance if you need it. If you are lucky, you worked for a big company that offered you the option of retiree health benefits when you were hired. (Hopefully, that offer still stands.) If not, speak with a local Health Insurance Broker who can help you shop around for plans available in your area and budget.

**See what you can do to reduce spending & taxes.** Leaving work early might mean that your retirement is longer than anticipated. This calls for a reassessment of your retirement income strategy and your probable retirement expenses, including your day-to-day spending habits.

What fixed expenses are non-negotiable? What can you trim? If you are married, you and your spouse should be on the same page regarding how much you spend and what you spend money on. Perhaps gifts to children or grandchildren should be ceased. Maybe you could sell the house and move someplace cheaper. Maybe just one car is enough. You could eat out less. Spending less on mere wants is appropriate in your situation.

Every tax dollar you can save is a dollar back in your wallet. So pay attention to investment location and the impact of taxes on your portfolio, as you may be deriving income from investment accounts.

**Stay positive.** You may not have left work on your own terms, but you have an opportunity in your hands – the chance to change, and perhaps even reconceive, the way you live and work from this moment forward. If you have significant retirement savings, you may even be surprised at the potential your future holds.

First and foremost, don't try this alone. Speak with a Financial Advisor who is knowledgeable about Social Security and Retirement Planning who will educate you about ALL your options, and help you plan a secure and productive retirement.



Do you have a financial planning question? Tim can be reached at 262.369.5200 or [tims@aegiswi.com](mailto:tims@aegiswi.com). Timothy M. Stasinoulis is the Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Advisory firm in Hartland, WI. Tim and his team specialize in providing financial guidance to individuals and families.

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## Protect your vision for tomorrow. Learn the facts today.

*With diabetes at epidemic levels, you probably know (or are) one of the 29+ million Americans with the disease. Be aware. Diabetes does more than affect blood sugar levels. Without proper precautions, it can rob a person of their sight. The doctors at Eye Care Specialists, a local ophthalmology practice that specializes in the care of diabetic patients, provide the following information to help you protect your vision.*

### How does diabetes affect the eyes?

With diabetes, fluctuating and high blood sugar levels can cause the blood vessels that nourish the retina in the back of the eye to become weak or abnormal. This promotes leakage and bleeding that can blur vision and permanently impair sight. Diabetic eye disease can appear as early as a year after the onset of diabetes. All diabetics—type 1 or 2, insulin-dependent or not—are at risk, which increases with the number of years you are diabetic. Of the more than 29 million Americans diagnosed with diabetes, up to 45% have some degree of diabetic retinopathy (damage to the retina).

### What are the symptoms of diabetic eye disease?

Usually, there are none. Most people don't notice a problem until retinopathy is so far advanced that lost vision can't be restored. That's why annual dilated eye exams are crucial. Also, call your doctor immediately if you notice vision changes in one or both eyes (not associated with blood sugar fluctuations), numerous floating spots (like spider webs), or a veil over your vision.

### How is it detected?

Because blood sugar level fluctuations can temporarily affect vision and significant retinopathy can exist even if a person's vision appears to be good, diabetes-related eye damage can only be diagnosed through a comprehensive eye exam that includes pupil dilation (enlargement with drops) to best see inside and thoroughly check the back of the eye.

### How is it treated?

Some eye care specialists are specially trained in the use of medication (Avastin, Eylea and Lucentis) injections into the eye to decrease blood vessel leakage and inhibit abnormal new growth—thus staving off progression of diabetic eye disease. Results from the use of injection treatment can be quite successful, including stabilization of vision and actual improvement in sight.

### How can I prevent diabetes-related vision loss?

Diabetes-related sight loss is often preventable with blood sugar control, yearly exams and early intervention. But an eye care specialist's expertise and treatments are of no use if you don't go in for regular checks.

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## THE GARAGE DOOR



The boss walked into the office one morning not knowing his zipper was down and his fly area wide open. His assistant walked up to him and said,

"This morning when you left your house, did you close your garage door?" The boss told her he knew he'd closed the garage door, and walked into his office puzzled by the question.

As he finished his paperwork, he suddenly noticed his fly was open, and zipped it up. He then understood his assistant's question about his 'garage door.'

He headed out for a cup of coffee and paused by her desk to ask, "When my garage door was open, did you see the Jaguar parked in there?"

She smiled and said, "No, I didn't. All I saw was an old minivan with two flat tires."

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Checks must accompany order and be made payable to: **Philoptochos**.  
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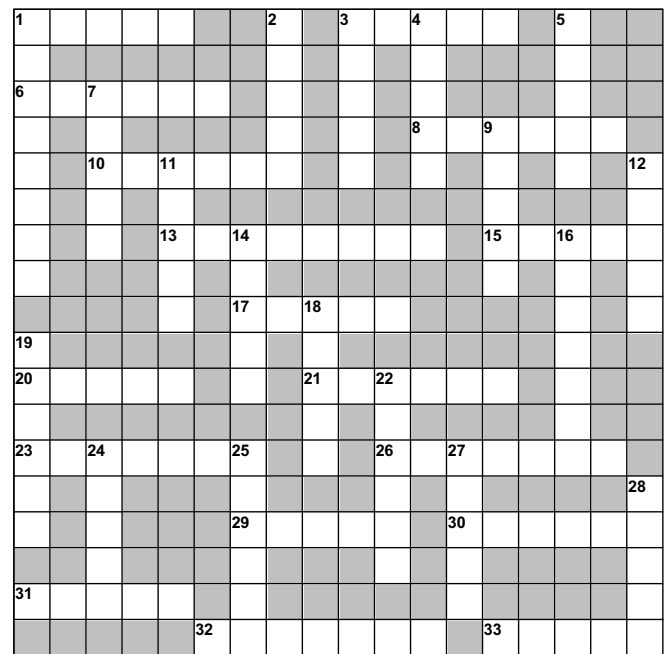
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SOLITARY  
STAGE  
STOLE  
STONE  
TONIGHT  
TRAIN  
TRICK  
WATER  
WHOEVER  
WICKED  
WINDOW  
WORRY



Answers on page 12

#### ACROSS

1. Choppers
3. Beneath something
6. Reflexive form of it
8. To come, to be, or to grow
10. Dollar value
13. Live forever
15. Once more
17. Performance platform
20. To move into
21. To not accept
23. Extreme or severe
28. Adverb as an alternative to
29. Charmed
30. Bids
31. To or into that place
32. Established beyond doubt
33. Mistaken

#### DOWN

1. One may be titled right
2. Absence of noise
3. Function word to indicate continuance
4. Wondering if accurate
5. To hold responsible
7. Opposite of master
9. Sanitary
11. Edible bulb
12. Bee's product
14. Opposite of neat
16. Rabbit ears
18. To concur
19. Likely to cause death
22. Only one is your best
24. Measured in degrees
25. Many cows
27. Retail outlet
28. Put into service

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\*\*\*\*\*



Question: What do you call a dinosaur that sits on nails?  
Answer: Megasauruss

Question: What do you call a cow that just gave birth?  
Answer: Decaffeinated.

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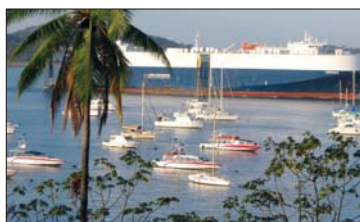
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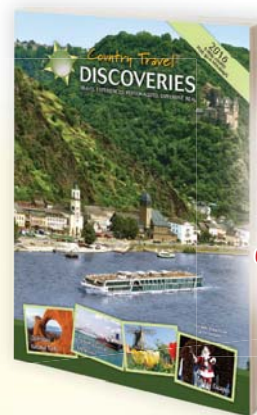
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