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

PROMISE ME
YOU'LL ALWAYS REMEMBERS
YOU'LE BRAVER
THAN YOU BELIEVE,
AND STRONGER
THAN YOU SEEM,
AND SMARTER
THAN YOU THINK.

~CHRISTOPHER ROBIN TO POOH

Stay Home. Stay Safe. Stay Happy.





I Want to Be a Coffee Bean

Your reaction matters!

"Once upon a time a daughter complained to her father that her life was miserable and that she didn't know how she was going to make it. She was tired of fighting and struggling all the time. It seemed just as one problem was solved, another one soon followed.

Her father, a chef, took her to the kitchen. He filled three

pots with water and placed each on a high fire. Once the three pots began to boil, he placed potatoes in one pot, eggs in the second pot, and ground coffee beans in the third pot.

He then let them sit and boil, without saying a word to his daughter. The daughter, moaned and impatiently waited, wondering what he was doing.

After twenty minutes he turned off the burners. He took the potatoes out of the pot and placed them in a bowl. He pulled the boiled eggs out and placed them in a bowl.

He then ladled the coffee out and placed it in a cup. Turning to her he asked. 'Daughter, what do you see?'

'Potatoes, eggs, and coffee,' she hastily replied.

'Look closer,' he said, 'and touch the potatoes.' She did and noted that they were soft. He then asked her to take an egg and break it. After pulling off the shell, she observed the hard-boiled egg. Finally, he asked her to sip the coffee. Its rich aroma brought a smile to her face.

'Father, what does this mean?' she asked.

He then explained that the potatoes, the eggs and coffee beans had each faced the same adversity- the boiling water.

However, each one reacted differently.

The potato went in strong, hard, and unrelenting, but in boiling water, it became soft and weak.

The egg was fragile, with the thin outer shell protecting its liquid interior until it was put in the boiling water. Then the inside of the egg became hard.



However, the ground coffee beans were unique. After they were exposed to the boiling water, they changed the water and created something new.

'Which are you,' he asked his daughter. 'When adversity knocks on your door, how do you respond? Are you a potato, an egg, or a coffee bean?'



Stop Stressing So Much

Just put it down!

Once upon a time a psychology professor walked around on a stage while teaching stress management principles to an auditorium filled with students. As she raised a glass of water, everyone expected they'd be asked the typical 'glass half empty or glass half full' question. Instead, with a smile on her face, the professor asked, 'How

heavy is this glass of water I'm holding?'

Students shouted out answers ranging from eight ounces to a couple pounds.

She replied, 'From my perspective, the absolute weight of this glass doesn't matter. It all depends on how long I hold it. If I hold it for a minute or two, it's fairly light. If I hold it for an hour straight, its weight might make my arm ache a little. If I hold it for a day straight, my arm will likely cramp up and feel completely numb and paralyzed, forcing me to drop the glass to the floor. In each case, the weight of the glass doesn't change, but the longer I hold it, the heavier it feels to me.'

As the class shook their heads in agreement, she continued, 'Your stresses and worries in life are very much like this glass of water. Think about them for a while and nothing happens. Think about them a bit longer and you begin to ache a little. Think about them all day long, and you will feel completely numb and paralyzed – incapable of doing anything else...'

"The gem cannot be polished without friction, nor man perfected without trials." – Chinese Proverb

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy." —Martin Luther King, Jr.





From the Publishers

APRIL 2020



Study-buddy Cuda enjoys having Amara Safe-At-Home!

Spring should be a time of renewal, fresh air, lilac blossoms and neighbors reconnecting at the mailbox. Not quite the scene we're embracing right now. There is a new normal which includes distancing, fear and encouraged isolation. The world is full of stress and the fear of the unknown with ugly virus bugs lurking around every corner. At a time of unprecedented challenge and uncertainty, what do Americans do... we embrace the challenge and become bigger and better people then we

ever knew we could be!! There are so many news stories of unconditional giving and sacrifice on every channel every day that encourages our nation will

We wondered if we should have an issue this month - trust me there is no profit margin on this one! Most free publications are going online, but if the small thing I can do right now is publish a light-reading, uplifting issue with crosswords and jokes to keep your mind in a happier place... well I hope that is our small contribution. We do always offer our online version as well at www.yourlifemagazine.net if it's hard for you to get out and pick one up.

It's been wonderful having Amara home with me everyday but I do hope



Safer-At-Home? &^%\$!!??

schools are able to resume soon. It took a week of quarrels and testing before we came to a happy place, but she is my joy (on most days) and I really like having her around to cook, talk and hang out with. And she's a great babysitter for my spoiled, old dog! Tom is busy, busy renovating our apartment rentals (beautiful 3 bedroom available on Howard Avenue!) but usually works with a very small team so I know he is staying germ-free

I had to cancel my LA vacation with my high school girlfriends this month and I am feeling the pain of a beach-less winter. These friends are the

crème de la crème of girlfriends... a publisher, a prison warden, a HR ceo and a nutritionist - not bad for a bunch of country girls from Reedsville, WI! We know this will pass and are rescheduling for a fall reunion and looking forward to life getting back to normal.

Our family is safe and healthy and I hope you are too. It's important to remember that setbacks and tragedies - however painful they may be - are a part of life. Whether we manage to find joy and success in the daily struggle is a matter of choice. CHOOSE to persevere. This too shall pass.

God bless us all. Stay united. And have a few laughs on our LOL page!

LIFE. Enjoy it!

Sandy and Tom Draelos

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TOILET PAPER.

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Hello Sandy and Staff,

I have enjoyed your paper since you began. I share your paper with a lot of people, even sending articles to friends in Massachusetts, Michigan and California. We prayed for your healing of cancer and the many trials of sharing the growth of your paper (it is truly a gift!) and to also have good people to work with. ~ a loyal reader

Your LIFE! is a monthly publication serving the 45 and above readership 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!

PUBLISHER / Editor Sandra (Hill) Draelos

OPERATIONS MGR

Thomas Draelos

ADVERTISING

Advertising Sales Associates Vicki Huber | Kelly Larson

SUPPORT / Amara May



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PHONE: (414) 586-9212 FAX: (414) 586-9474 milwaukeepublishing@wi.rr.com www.yourlifemagazine.net

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Wisconsin Senior Medical Patrol

Fraud Alert



March 23, 2020

Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report heath care fraud, errors, and abuse through outreach, counseling, and education.

Please feel free to share this publication with others who may benefit from its contents.

TO CONTACT WI SMP

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

Website: https://gwaar.org/senior-medicare-patrol

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Fraud Surrounding COVID-19 is On the Rise

As the number of people and communities affected by the COVID-19 pandemic grows, so do the scams associated with it. Scammers use public health emergencies as opportunities for new fraud schemes. And because older adults are at greater risk for serious illness from this virus, they are at increased risk of being targets.

During this medical crisis facing our nation, it is important to have the facts surrounding COVID-19, to be aware of the potential for scams, and to know what you can do to protect yourself.

Currently there is no FDA-approved vaccine for COVID-19 and although there may be treatments for symptoms, there is no "cure". However, scammers often use fear-based tactics to convince people that a vaccine or cure is now being offered.

Key Points

Beware of anyone contacting you in person, on the computer or by phone, claiming to have a cure or vaccine.

- Do not give your Medicare number, Social Security number, or any personal information in response to unsolicited calls, text, email, or home visits.
- Hang up (or shut the door) on anyone who claims they have a test kit for the virus.
- Be suspicious of anyone offering anything related to COVID-19 such as testing kits, any supplies, or treatments.
- Don't succumb to fear-based tactics of scammers. Cut off those who make you afraid and contact familiar sources instead.

Also, remember that although the Centers for Disease Control and Prevention (CDC) and other public health officials may contact you, they **will not** ask for your insurance number or financial information.

Funding: this project was supported, in part by grant number 90MPPG0041-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



What Does Medicare Cover in Relation to COVID-19?

- Medicare Part B covers COVID-19 tests when ordered by your doctor or health care provider on or after February 4, 2020.
- Medicare covers all medically necessary hospitalizations, including extra days in the hospital for patients who had to stay longer under COVID-19 quarantine.
- There is no vaccine for COVID-19 at this time; however, if one becomes available, Medicare Part D will cover it.
- Medicare also recently expanded coverage of telehealth services to enable beneficiaries to access
 a wider range of services from their provider without having to travel to a facility.
 - This includes access to doctors, nurse practitioners, clinical psychologists, and licensed clinical social workers.
 - During this emergency, there are also more options for the ways your provider can talk with you under this provision.

What You Can Do

- Contact your own doctor if you are experiencing potential symptoms of COVID-19.
- Carefully review your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB) looking for errors or claims for products or services that weren't received.
- Follow the instructions currently outlined by the CDC, the governor, and your living complex.
- Be prepared to take further action if instructed in response to COVID-19.

How Your Wisconsin Senior Medicare Patrol Can Help

SMP is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, abuse, and errors; DETECT potential fraud, abuse, and errors: and to REPORT your concerns. SMP helps educate and empower Medicare beneficiaries in the fight against health care fraud. SMP can help you with your questions, concerns or complaints about potential fraud and abuse issues. SMP can also provide information and educational presentations.

Wisconsin SMP is available for outreach events, educational sessions for beneficiaries, caregivers and professionals, workshops and exhibits at events.

Please contact us at smp-wi@gwaar.org for more information



@WisconsinSeniorMedicarePatrol



What's the difference between sea salt and table salt?

Answers from Mayo Clinic Katherine Zeratsky, R.D., L.D.
The main differences between sea salt and table salt are in their taste, texture and processing.

Sea salt is produced through evaporation of ocean water or water from saltwater lakes, usually with little processing. Depending on the water source, this leaves behind certain trace minerals and elements. The minerals add flavor and color to sea salt, which also comes in a variety of coarseness levels.

Table salt is typically mined from underground salt deposits. Table salt is more heavily processed to eliminate minerals and usually contains an additive to prevent clumping. Most table salt also has added iodine, an essential nutrient that helps maintain a healthy thyroid.

Sea salt and table salt have the same basic nutritional value, despite the fact that sea salt is often promoted as being healthier. Sea salt and table salt contain comparable amounts of sodium by weight.

Whichever type of salt you enjoy, do so in moderation. The Dietary Guidelines for Americans recommend limiting sodium to less than 2,300 milligrams a day.

"Paced Breathing"

Relieve anxiety, lower blood pressure, decrease hot flashes and RELAX!!



Paced breathing is slow, deep, diaphragmatic breathing. With normal breathing, you take about 12 to 14 breaths a minute. By comparison, with paced breathing you take only 5 to 7 breaths a minute. The paced breaths are slow, smooth and deep enough to move your diaphragm — the muscular wall located beneath your lungs — as you take deeper breaths. The goal of paced breathing is to reduce the stress chemicals your brain produces and facilitate a relaxation response.

Some evidence shows that paced breathing may be effective in reducing menopausal hot flashes, including how often they occur and how severe they are. Paced breath-

ing may also help lower blood pressure, decrease anxiety and promote relaxation. You can teach yourself paced breathing — for instance, from an app, podcast or Web-based program — or you can seek the help of an expert.

Paced breathing may not be appropriate if you experience dizziness or have hyperventilation problems. Otherwise, paced breathing is a generally safe mind-body approach to enhance relaxation.

Basic Breathing

The most basic way to practice paced breathing is simply to be aware of the breaths you are taking so that you may then gradually let them become deeper to the point where your lungs are filled to capacity. When you breathe in, your abdomen should expand as well as your chest. Hold the deep breath for a second or two and then let it out slowly.

Qigong Slow Breathing

This is a method that comes from the Chinese discipline of Qigong, a series of health and wellness techniques based on breathing exercises and body positions. For paced breathing, a general slow breathing technique is to make one in-and-out breath last one minute. Inhale for 20 seconds, then pause and retain the breath for 20 seconds and finally let the breath out in a long exhalation lasting 20 seconds.

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Milwaukee Residents Fought Controversial Health Care Law



Library of Congress

By Michael Edmond

This year's measle outbreak called to mind an outbreak that pitted public interest against public outrage in the streets of Milwaukee.

Smallpox broke out on the city's south side in June of 1894. The neighborhood's Polish immigrants preferred to care for their sick in their own homes, as they had in the old country. But the progressive city government, fearing an urban epidemic, insisted that infected patients be quarantined inside a local hospital.

When patients began dying there, neighborhood residents denounced the hospital as a slaughterhouse and

turned their backs on it. City officials demanded the public health ordinances be obeyed and ordered ambulances to take patients there anyway, for the public good.

But ambulances arriving at homes were met by barricaded doors. Beginning on August 5th, angry mobs surrounded the vehicles and drove them away.

"I am here to enforce the laws," proclaimed the health commissioner, "and I shall enforce them if I have to break heads."

When police dispersed the first protesters with billy clubs, women moved to the fore since patrolmen hesitated to beat them up. Women "armed with baseball bats, potato mashers, clubs, bed slats, salt and pepper, and butcher knives lay in wait all day" for the approaching ambulances

Residents also organized politically and in early September the City Council prohibited authorities from moving patients without their consent. In February 1895 the city health commissioner was fired.

By then the smallpox epidemic was waning. 1,000 people had been infected and more than $200\,\mathrm{had}$ died.

Sources: The Sentinel Almanac and Book of Facts (Milwaukee: Sentinel Co., 1899), "How rough and ready Janssen handled unruly crowds in riots." Milwaukee Journal, 1934.



Back Pain Relief: Ergonomic chair or fitness ball?

For back pain relief, is it better to sit on an ergonomic office chair or a fitness ball?

Mayo Clinic / Edward R. Laskowski, M.D.

If long periods seated at a desk are giving you a sore back, your office chair may need adjusting to give you better back support — or you may even need a new chair designed to reduce back pain. Sitting on a fitness ball for office work is not recommended.

To stay upright on a fitness ball, you have to make constant, small adjustments in muscle tension and weight distribution. This effort helps you achieve the benefits of corestrengthening exercises performed with a fitness ball. Prolonged balancing on a fitness ball during a full day of work, however, may lead to increased fatigue and discomfort in your back.

Safe and 'Happy' at Home!

"Food is the most primitive form of comfort." - Sheila Graham

A Comforting EASY Casserole

Almost nothing says comfort food quite like a freshly baked casserole. Next time your family asks for a warm, comforting meal, try this Rotisserie Chicken-Biscuit Casserole with just a handful of ingredients and less than 15 minutes of cook time.

Rotisserie Chicken-Biscuit Casserole

- 1 whole rotisserie chicken
- 8 refrigerated biscuits
- 1 can (10 3/4 ounces) cream of mushroom soup
- 1/2 cup milk
- 1/4 cup sour cream
- 2 cups frozen vegetables
- 1/2 teaspoon dried basil
- 1/8 teaspoon pepper



Heat oven to 450 F.

Remove meat from rotisserie chicken and shred; set aside. Discard bones Cut biscuits into quarters: set aside.

In saucepan, stir soup, milk, sour cream, chicken, vegetables, basil and pepper. Cook until boiling. Spoon chicken mixture into baking dish. Arrange quartered biscuits over filling. Bake 10-12 minutes, or until biscuits are golden brown.

Find more comfort food recipes at Culinary.net.

sallysbakingaddiction.com

And when chicken casserole doesn't work, well... try a cocktail...



Deep Cleanse

1.5 oz Hendrick's Gin 2 oz Aloe Vera Juice .5 oz simple syrup 3 slices cucumber Squeeze of fresh lime

Muddle cucumber and simple syrup. Add other ingredients and shake well. Strain and serve up in a cocktail glass. Garnish with a cucumber slice.

Sparkling Champagne Sangria

A crowd-pleasing bubbly, fruity white sangria that is perfect for any occasion!

- 1 orange, thinly sliced
- 1/2 lemon, thinly sliced
- 1/2 lemon, thinly sill 1 cup blueberries
- 1 cup blueberries
- 10 large strawberries, sliced
- 1 cup orange juice
- 1 750ml bottle sweet white wine (I use Riesling)
- 1 750ml bottle your favorite champagne

Place all fruit and orange juice in a large pitcher or bowl, add wine and allow to sit in. Serve and enjoy!

**Brandy: Traditional sangria usually includes a little brandy. By all means, go ahead and add 1/4 cup to the pitcher.



Women unaware of greater risk for vision concerns

by Cheryl L. Dejewski

April is "Women's Eye Health Month"

Despite being 66% more likely than men to incur blindness from cataracts, glaucoma and macular de-generation (AMD), a poll found that 91% of U.S. women were unaware of their greater risk for developing these conditions. "Women face these odds because they

tend to live longer and have a biological pre-disposition (perhaps immunological or hormonal) to certain eye concerns," says Mark Freedman, MD, senior partner at Eye Care Specialists, a leading ophthalmology practice.

Decreased Vision

"Decreased vision in women is linked to an increased risk of falling, which leads to more serious concerns, including hip fractures; the need for canes, walkers, and/or nursing home care; and complication-related death. Decreased vision also increases the risk of car accidents and can have a devastating effect on quality of life in terms of limiting daily tasks, independence, social interaction, and overall health," explains Brett Rhode, MD, Head of Ophthalmology at Aurora Sinai Medical Center.

"Poor vision, however, is not a fact of life as you grow older. If your eyesight is getting worse, you need to schedule a comprehensive, dilated eye exam to rule out causes," advises Daniel Paskowitz, MD, PhD, an eye surgeon with credentials from Harvard and Johns Hopkins. "Upon examination, we often find that cataracts (age-related clouding of the natural lens inside the eve) are the cause of the problem and, in most cases, a 15-30 minute outpatient surgery procedure to remove and replace the cataract with a customized lens implant is a relatively



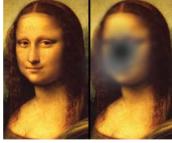
Cataracts — Loss of Clear Vision Blurry vision due to cataracts increases the risk of falls, car accidents, and depression.

easy and painless solution. . . . Early detection and removal can prevent needless pain, suffering and cost. I can't tell you how many cataract patients say that they wish they had done it sooner."

AMD & Central Vision Loss

Age-related macular degeneration (AMD) is a major cause of vision impairment in people over age 50. Although the exact cause is unknown, AMD affects more women than menleading to a loss of central or straightahead vision that impacts the ability to drive, read, see faces, etc.

"If significant 'dry' AMD is diagnosed (the more common but less severe form), we usually recommend vitamin supplements, sun protection, and not smoking, to prevent or slow progression. If 'wet' AMD is diagnosed (less common but much more severe), we review the risks, benefits and candidacy for injections of special medications (Avastin, Eylea and Lucentis), which inhibit the growth of the abnormal blood vessels that cause wet AMD," explains Michael Raciti, MD, who performs injection treatment for AMD and dia-



AMD — Loss of Central Vision Macular degeneration destroys straight-ahead vision, affecting the ability to see faces, clocks, words, etc.

betes on a daily basis. "We have seen remarkable results, including stopping the progression of wet AMD in 90 percent of patients, and having up to 30 percent gain improvement in vision."

Dry Eye Disease

A medical optometrist who sees patients at three area locations, David Scheidt, OD, reports, "Dry scratchy, irritated eyes are a common problem, especially for women over age 40 due to the natural decrease in tear production that occurs with aging. Dry eyes are also linked to rheumatoid arthritis. lupus, psoriasis, thyroid issues, Parkinson's disease, eyelid problems, medications, and hormonal changes."

For most people, dry eye disease is uncomfortable but not vision-threatening. Sometimes, however, a faulty or diminished tear film can affect the cornea's focusing ability and increase the risk of infection. Dry eyes are usually a life-long condition that can't be cured, but can be controlled. If artificial tears don't help, you may be a candidate for tiny silicone plugs placed in the drain



Dry Eye Disease — Loss of Comfort Left untreated, dry eye disease can affect focusing ability and increase the risk of infection.

openings of the eye, prescription drops that attack the underlying inflammation behind dry eye disease, or a Lipiflow procedure to remove gland blockage and improve tear film production.

Tips to Protect Vision

- Schedule regular comprehensive dilated eve examinations
- Review the risks/benefits of all possible prevention and treatment options with your eye care specialist
- Always wear sunglasses
- Avoid smoking
- Maintain a healthy diet low in saturated fats and high in Omega 3s

Free Info & Booklets

"Prompt diagnosis and treatment are vital to protecting and preserving vision," says Freedman. If you do not have an eye care specialist, call 414-321-7035 for free booklets on AMD, cataracts, diabetes, dry eyes or glaucoma, or information about scheduling an exam (typically covered by Medicare and insurance) at the offices below. Or, visit www.eyecarespecialists.net

WARNING SIGNS







Daniel Ferguson, MD, an ophthalmologist who treats thousands of patients each year, advises "Don't dismiss vision changes. Schedule eye exams every 1-2 years to check for hidden issues and schedule ASAP if you notice concerning symptoms." These include:

- Foggy, fuzzy, double or blurred vision
- Sensitivity to light and glare
- "Starbursts" around lights
- Holding items closer to view
- Needing brighter light to read
- Fading or yellowing of colors ■ Difficulty judging stairs/curbs
- Difficulty seeing to drive at night
- Vision affects ability to do daily tasks
- Vertical lines appear wavy
- Dark or blind spots in vision
- Glasses/prescription changes don't help to improve vision

See the best you can see, when you see Wisconsin's leaders in ophthalmology.



Are you putting your vision at risk?

Most people aren't motivated to make an eye appointment unless they notice a problem—and often not even then. However, many sight-threatening conditions have no warning signs. We can help. If you know the risks, symptoms, tests and treatment options for common eye concerns, you're more likely to take action. Call 414-321-7035 for detailed free booklets on cataracts, glaucoma, AMD, and diabetes. Read. Educate yourself. And, take action. If your last eye exam was more than a year ago, call today to protect your vision for tomorrow.

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Mark Freedman, MD West Allis

10150 W. National Ave.

414-321-7520



Brett Rhode, MD

414-258-4550







Daniel Paskowitz, MD, PhD Milwaukee

414-298-0099



Michael Raciti, MD





www.eyecarespecialists.net Practice profile & common





With Increased Isolation We Need to Reconnect

Emotional isolation is a problem, with more than one out of three adults aged 45 and older describing themselves as chronically lonely, up from one out of five a decade earlier. Add to this the isolation brought on by the Safe-At-Home Coronavirus regulations and quarantines and we have some lonely people out there right now.

"The main problem right now is that people are becoming inwardly focused and cut off from their neighbors," says Christian E. Megrelis, www.christian-megrelis.com, vice chair of the International Union of Economists, biblical scholar, and author of "Glossary of Hope," a contemporary distillation of New Testament teachings and their applications today.

The global Corona crisis is not only financial but individual.

Emotional isolation has been found to cause or exacerbate a number of diseases, from Alzheimer's to cancer, and is as high a risk factor for mortality as smoking.

"There's quality of life to consider as well," Megrelis says. "Lonely people are not happy people, hence the increased stress that causes physical illness. But we can change, individually and collectively, if we heed the wisdom that has endured for 2,000 years."

He offers five tested steps anyone can take to reconnect and restore happiness: Work on loving everyone - from the stranger on the bus to your worst enemy. "This is difficult, I admit, but you don't need to do it perfectly to see the benefits," Megrelis says. How does one take this from intellectual concept to practice? With humanitarian acts, Megrelis says.

Stop and help the person who has fallen down. Smile and say something kind to the harried store clerk. And give - not just what's easy to give, like the old clothes you no longer wear. Share your money, your time, your resources.

Don't judge! Another that's deceptively simple but gets easier with practice, Megrelis says. "Passing judgment on others is actually a very selfish act; we do it in order to feel better about ourselves, but it really isn't effective in that regard," he

CapTel 2400i says. When you catch yourself commenting negatively about someone else, whether loud or in your mind, stop yourself and consider your own flaws. Honesty demands you focus on and correct those before your neighbor's.

Forgive. Holding a grudge or seeking revenge for perceived wrongs is a primitive impulse response. Forgiveness is a cerebral sentiment that comes from the cortex of the brain - the source of reason. Reason is what allows us to resist dangerous primitive impulses in able to achieve more far-sighted objectives, such as social life, which is impossible without forgiveness.

Do good that makes a difference. Feeling we have no purpose in life or being unsure what our purpose is can lead to despair or indifference often resulting in sterile ambition, delusion or conceit, all of which serve to isolate us from others. We all have a purpose, whether or not it's easily discernible. "Whatever place is yours in society, bring your brick every day to the never-ending construction of a happier world and you will quickly recognize your purpose," Megrelis says.

Have faith. You don't have to subscribe to a particular religion or follow dogmatic rules to have faith. "It's actually harder than that!" says Megrelis. Faith is the belief that there is something greater than us, the creator of the world in which we live, guiding all with an order and a purpose. Faith may be - and often is - marked by periods of doubt, but it should be the compass to which you return. Faith brings with it a connection to all other living things.

Christian E. Megrelis holds master's degrees in engineering, business and political studies and is vice chairman of the International Union of Economists. He is also the former vice chair of the United Bible Societies, a major world publisher of the Bible.

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Tom Slattery, 262-409-9370 tom.slattery@oeius.org

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The COVID-19 outbreak and presidential election cycle have put tremendous pressure on stock prices, prompting some investors to blindly and indiscriminately sell positions at a time when the entire market is trending lower. Worried investors may believe "this time it's different." When the market drops, some investors lose perspective that downtrends - and uptrends - are part of the investing cycle. When stock prices break lower, it's a good time to review common terms that are used to describe the market's downward momentum.

Bear Markets Pullbacks, Corrections, and

Pullbacks. A pullback represents the mildest form of a selloff in the markets. You might hear an investor or trader refer to a dip of 5% to 10% after a peak as a

Corrections. The next degree in severity is a "correction." If a market or markets retreats 10% to 20% after a peak, you're in correction territory. At this point, you're likely on guard for the next tier.

Bear Market. In a bear market, the decline is 20% or more since the last peak. All this is normal. Pullbacks, corrections, and bear markets are a part of the investing cycle. When stock prices are trending lower, some investors can secondguess their risk tolerance. But periods of market volatility can be the worst time to consider portfolio decisions.

Pullbacks and corrections are relatively common and represent something that any investor may see in their financial life, from time to time - often, several times over the course of a decade. Bear markets are much rarer. What we are experiencing now represents the start of the ninth bear market since 1926. The average bear market lasts 146 days for the Standard & Poor's 500, and this bear market follows the longest bull market on record.

How is this market going to affect me? Knowing how such events might affect the financial markets, it's also easy to wonder how your investments and retirement strategy might fare. The truth? Political ups and downs, virus outbreaks, and other circumstances might lead to some short-term volatility on Wall Street. But it's important to remember two things: 1) Your portfolio should be positioned to reflect your risk tolerance, long-term time horizon, and goals. 2) The way we experience news has changed over the years.

Never-ending news. In 1980, the world's first 24-hour television news channel debuted. In the four decades since, numerous other 24-hour television news channels have appeared. With the emergence of the internet, smartphones and social media, we're often receiving news updates immediately throughout the day. Collectively, they changed how the world experiences news.

Before 1980, news was very different. Major newspapers might have published several editions during a day, but most areas only had a morning or evening edition. Radio might offer news break updates at the top of the hour, with news programs in the morning, afternoon, and evening. Television followed a similar pattern. The neverending news cycle means that news organizations have an interest in continuing to report on the same news story even though little has changed. 24 hours is a lot of time to fill, and they need ratings in order to be of value to advertisers. One of the biggest criticisms of our 24-hour news cycle is that news can become sensationalized. While this doesn't necessarily mean that the news has become inaccurate, it can be perceived as alarming to some investors.

Keep informed, but don't be rattled. A comprehensive long-term investment and retirement strategy, should already have market volatility factored in. An experienced professional knows the difference between something that may be a minor force in your financial life and something that might require you to make some adjustments. Staying the course is often the smartest move, so you aren't making emotional decisions when reacting to a market downturn, and you are still appropriately invested when the markets recover.

So, keep yourself informed, but if you get too worried, have a conversation with your financial professional. They can help you understand what the news means for your financial life and offer you the context you need to remain confident in your longterm strategy.

Do you have a financial question for Tim? He can be contacted at (262)369-5200, info@aegiswi.com, or www.aegiswi.com. He is the Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Adviser firm in Hartland, WI. Tim and his team specialize in providing insightful and objective financial guidance to individuals, families, and small business owners. This material was prepared from independent sources and should not be construed as investment advice.



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EDITOR'S PICKS

Beloved by Toni Morrison **Gulliver's Travels** by Jonathan Swift **Great Expectations** by Charles Dickens To the Lighthouse by Virginia Woolf The Adventures of **Huckleberry Finn** by Mark Twain Alice's Adventures in

Wonderland

by Lewis Carroll

The Catcher in the Rye by J. D. Salinger

Lolita

by Vladimir Nabokov **One Hundred Years of Solitude**

> by Gabriel Garcia Marquez **Don Quixote**

by Miguel de Cervantes **David Copperfield** by Charles Dickens

The Lord of the Rings

by J. R. R. Tolkien The Color Purple by Alice Walker

Lord of the Flies by William Golding **Emma**

> by Jane Austen **Animal Farm** by George Orwell

Bored at Home? Time to read a great book...



"You could read any number of books, for reasons ranging from guilty pleasure to Safe-At-Home boredom. You should read any number of classic novels that will expand your literary palate or teach you a thing or two. And then there are the books you must read, no matter who you are. There are a lot of reasons books becomes "must reads..."

5 Top Reads excerpted from '25 Books You Probably Should Have Read Already' by Jeff Somers/Barnes & Noble

The Murder of Roger Akroyd, by Agatha Christie

Christie invented a whole mess of what we think of as modern thriller tropes, and you can draw a direct line between Ackrovd and books like Gone Girl and The Woman in the Window. The term "unreliable narrator" might as well have a small portrait of Roger Ackroyd next to it in the dictionary, and the only way you'll ever appreciate the term is to read this book. Probably twice.

Invisible Man, by Ralph Ellison

Ellison combines a fluid, compelling writing style with a robust exploration of life as a black man in mid-century America. The unnamed narrator tells his story from his youth in a small Southern town, where he wins a scholarship to college that he can secure only after taking part in a brutal fight for the amusement of rich white sponsors, to his engagement with rising black nationalism and his realization that his color renders him, for all

Schindler's List, by Thomas Keneally

You must read this book because it's essential to understand the Holocaust not just as a frozen exhibit in history, but as a study of the lowest depths a supposedly modern civilization can sink—and how quickly and easily it can happen. Keneally brings it home by focusing on the efforts of Oskar Schindler, whose slow moral awakening to the grim reality around is something that anyone can identify with—and then ask themselves, what would they do in a similar scenario?

Glengarry Glen Ross, by David Mamet

Few other writers have so ably conveyed the crushing desperation of the modern working class—specifically, the crushing pressures facing salespeople, whose job is to somehow dominate the wills of others in order to gain a small commission. The inhumanity of our society and economic system is disguised by toxic masculinity, sheer dumb luck, and the mental gymnastics required to turn a terrible job and fraught existence into something we can pretend is worthwhile.

Tell Me a Riddle, by Tillie Olsen

Largely overlooked today, Olsen's greatest work finds beauty and poetry in the plight of the American middle-class housewife. Even in the modern day, the slow suffocation of those who follow the expected path of their lives, to the detriment of their dreams, resonates. There is immense power in these stories, and the book is a must-read for anyone needing a reminder that true beauty can be found anywhere, by someone with clear-eved ability to see it.

A Brief History of Time, by Stephen Hawking

Despite the breathless proclamations from self-described social-media mavens telling you that video is how the youths absorb information, reading remains the best way to learn anything. Hawking's classic book comes from one of the best minds of any generation, boiling down the most awe-inspiring concepts of modern physics into an understandable form that will help you dip at least a toe into an ocean of knowledge. Dare we say it, it's a must-read for everyone living in the universe.



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Quarantine Diary

Day 1. I have stocked up on enough non-perishable foods to last me for months in isolation or as long as it's needed to see me through this pandemic.

Day 1 + 45 minutes. I am in the super market because I wanted a Twix.

A farmer drove to a neighbor's farmhouse and knocked at the door. A boy, about 9, opened the door. "Is your dad or mom home?" asked the farmer.

"No, they went to town" said the boy. "How about your brother, Howard? Is he here?" asked the farmer. "No, he went with Mom and Dad" the boy answered.

The farmer stood there for a few minutes, shifting from one foot to the other, and mumbling to himself. "I know where all the tools are, if you want to borrow one, or I can give Dad a message," said the boy.

"Well," said the farmer uncomfortably, "I really wanted to talk to your Dad. It's about your brother Howard getting my daughter Suzy pregnant".

The boy thought for a moment... "You would have to talk to Dad about that. I know he charges \$500 for the bull and \$50 for the pig, but I don't know how much he charges for Howard."

Why our medical costs are so high...

Here's what happened to Kevin: Kevin walked into a doctor's office and the receptionist asked him what he had. Kevin said: 'Shingles.' So she wrote down his name, address, medical insurance number and told him to have a seat. Fifteen minutes later a nurse's aide came out and asked Kevin what he had. Kevin said, 'Shingles.' So she wrote down his height, weight, a complete medical history and told Kevin to wait in the examining room.

A half hour later a nurse came in and asked Kevin what he had. Kevin said, 'Shingles..' So the nurse gave Kevin a blood test, a blood pressure test, an electrocardiogram, and told Kevin to take off his clothes and wait for the doctor.

An hour later the doctor came in and found Kevin sitting patiently in the nude and asked Kevin what he had

Kevin said, 'Shingles.' The doctor asked, 'Where?' Kevin said, 'Outside on the truck. Where do you want me to unload 'em??'

I wanted to grow my own garden this year but I couldn't find bacon seeds anywhere.

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This month's puzzle on page 14

TOILET PAPER.

Need I say more? Sometimes it's good to read something that makes you smile!

Packaged toilet paper wasn't sold in the United States until 1857.

Global toilet paper demand uses nearly 30,000 trees every day. That's 10 million trees a vear.



My Christmas shopping is complete.

It wasn't until 1935 that a manu-

facturer was able to promise Splinter-Free Toilet Paper. Seven percent of Americans admit to stealing rolls of toilet paper from hotels.

Americans use an average of 8.6 sheets of toilet paper per trip to the bathroom.

Historically, what you use to wipe depended on your income level. In the Middle Ages, they used something called a gompf stick, which was just an actual stick used to scrape. Wealthy Romans used wool soaked in rose water, and French royalty used lace. Other things that were used include hay, corn cobs, sticks, stones, sand, moss, hemp, wool, husks, fruit peels, ferns, sponges, seashells and knot-

Colored toilet paper was popular in the U.S. -pink, yellow and blue.

In 1973, Johnny Carson caused a toilet paper shortage. He said as a joke that there was a shortage, which there wasn't, until everyone believed him and ran out to buy up the supply. It took three weeks for some stores to get more stock. The most expensive toilet paper in the world is the Portuguese brand, Renova. Renova is three-ply, perfumed, costs \$3 per roll, and comes in several colors including black, red, blue, and green. Beyonce uses only red Renova toilet pa-

When asked what necessity they would bring to a desert island, 49% of people said toilet paper before food.

Queen Elizabeth II wipes her royal bottom with silk hand-

Who knew? I just want to find some on the shelves now!

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ACROSS

- 1. To receive
- 2. Having insight
- 3. Good dish soap
- 5. Form of public transportation
- 6. Frightened
- 8. ... to the lou my darling
- 9. Good intent
- 11. Not messy
- 13. Workers report to
- 15. Dispatching of a habit
- 17. A foretelling of an event
- 20. Present in reality
- 22. Container used to protect something
- 23. Nut house
- 25. Not private
- 27. H2O at 212
- 28. Misplace something
- 30. Sole
- 32. Garment of Mink
- 33. Colt
- 34. Location
- 35. Tidy

DOWN

- 1. Not here
- 2. Strike from foot
- 3. Bother
- 4. Most unfavorable
- 5. Basis of a secret
- 7. Path in front of buildings
- 8. Frighten
- 10. The last straw
- 12. To be fond of
- 14 Shriek of terror
- 14. Office of terror
- 16. Less expensive
- 18. Airwaves listening device19. Easily parted from his money
- 21. Davdream
- 24. Using your loud voice
- 25. Turn the soil
- 26. Appointed

Prediction: There will be a baby boom in 9 months and then in 2033 we will see the rise of The Quaranteens.

- 27. First breath
- 29. To kill a dragon
- 31. Large puzzle

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Answers to this month's puzzle on page 13

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COURT **ABOARD FACE MEANT ROCKING CROWD FAULT** MISS ACID RIJIN **ATTACK** DARF FFFD MULE SAID **DEADLY FIRE NAMES BEST** SAME **BODY DEAL GRUNT** NONE SFXY HOOT **SORRY** BOSSY **DFBT OVFN CABLE DECIDE KNOW PONY STREAM LAWYER** CAKE **DECK POTATO STRANGE DOES** MANAGE **PRAY** CLOCK **SWALLOW** DRAW **MARKET REVEAL CLOSE** WANT

World's Shortest Fairy Tale

Once upon a time, a Prince asked a Princess "Will you marry me?" She said "No."

...And the guy lived happily ever after and went fishing and hunting and drank beer all day every day for the rest of his natural days. **THE END**

EASTER BUNNY HUMOR

A man is driving along a highway and sees a rabbit

jump out across the middle of the road. He swerves to avoid hitting it, but unfortunately the rabbit jumps right in front of the car. The driver, a sensitive man as well as an animal lover, pulls over and gets out to see what has become of the rabbit.

Much to his dismay, the rabbit is the Easter Bunny, and he is DEAD . The driver feels so awful that he begins to cry.

A beautiful blonde woman driving down the highway sees a man crying on the side of the road and pulls over. She steps out of the car and asks the man what's wrong.

"I feel terrible!" he explains,

"I accidentally hit the Easter Bunny with my car and KILLED HIM." The blonde says,"Don't worry."

She runs to her car and pulls out a spray can. She walks over to the limp, dead Easter Bunny, bends down, and sprays the contents onto him.

The Easter Bunny jumps up, waves its paw at the two of them and hops off down the road.

Ten feet away he stops, turns around and waves again, he hops down the road another 10 feet, turns and waves, hops another ten feet, turns and waves, and repeats this again and again and again and again, until he hops out of sight. The man is astonished.

He runs over to the woman and demands,

"What is in that can? What did you spray on the Easter Bunny?"
The woman turns the can around so that the man can read the label.

It says...

Hair Spray: Restores life to dead hair, and adds permanent wave."

The other day, it was my turn to prepare dinner, so I asked my wife to go over to the local market and buy some organic vegetables. She came back rather upset. When I asked her what was wrong, she said, "I don't think I like that produce guy. I went and looked around for your organic vegetables and I couldn't find any. So I asked him where the organic vegetables were. He didn't know what I was talking about, so I said, 'These vegetables are for my husband. Have they been sprayed with any poisonous chemicals?' And he said, 'No, ma'am. You'll have to do that yourself.'"





#AloneTogether

Staying home saves lives.





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