

# *Your* LIFE!

MAGAZINE

**SEPTEMBER  
2020**

**A FREE PUBLICATION**

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PRINT and ONLINE EDITIONS

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

## NATURE THERAPY

Page 5



**BOOST Your  
IMMUNE SYSTEM**

~Page 13

**WISCONSIN  
COLOR EXPLOSION**

~Page 6

**INSIDE  
THIS ISSUE** ~page 3



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# From the Publishers

SEPTEMBER 2020



## A Great Day on a Great Lake!!

And it's another beautiful day!! For the past few months we have been waking up to sunshine and glorious summer weather with the occasional perfect rain. Things may still seem a bit Covid-depressing but we will stay POSITIVE, happy and encouraging in this September issue of Your LIFE!

What better way to enjoy Wisconsin's spectacular season this month than with a bit of Nature Therapy featured on page 5 and winding road trips on page 7 to alleviate any stuffy indoor isolation air!

We've been taking our old lab Cuda (now a stylin' 14+) to Ottawa Lake every weekend to enjoy a therapeutic swim and hang time with his favorite people and pups. Wading around a beautiful lake, beach noises in the background, dogs jumping off piers, fetching tennis balls and splashing with so much joy... that's therapy. No heavy news of Covid in those splashes and barks and every one of those days brings positive brain cells coming our way! Fresh air, laughter (always a LOL moment on page 19) and finding JOY.

With joy comes panic... Amara now has her temp license and I insist that taking her driving is a 'Dad' duty! One more step into adulthood. At 16, she is conquering virtual learning, finishing her Girl Scouts Gold Award, working at Cousins (and makes the best sandwiches!), is a swim team devotee and considering the military when she graduates from Brown Deer. We couldn't be prouder. Did I mention she has her temps... \*^%#\$^&!! And she is NOT allowed to drive my convertible!

I will never serve as a manipulative mouthpiece for any party, but good people, pay attention to those debates and do your homework on factual political information in the months ahead. Remember it is "we the people" not "we the politicians" or "we the media" who live the day-to-day embodiment of the American way of life. As a small business during this confusing time I have obviously taken a hit, but we will keep keeping on every month with the support of our loyal advertisers (thank you)! And to our faithful readers, please appreciate them as well and take a second look at the ads that support this publication!

With the faith and knowledge that the American Spirit never quits... God Bless the USA!

**LIFE. Enjoy it!**

Sandy and Tom Draelos

# INSIDE THIS ISSUE



## NATURE Therapy

Ecotherapy is based on the idea that people are connected to and impacted by the natural environment. Research highlights the positive benefits of connecting with nature and the earth.

-page 5



## Working at Home

Teleworking during the COVID-19 pandemic can make you feel like you're working all the time. Know how to set boundaries between your work and personal life

-page 10



## Reclaiming the American Dream

Change. The one thing you can count on. A predictable career, financial security, home equity, retirement savings isn't always promised. But you can succeed in this changed world

-page 11



## Boost Your Immune System

A weakened immune system can make you more prone to infections, including COVID-19. Take these steps that strengthen your immunity.

-page 13-15

Local CALENDAR.....	page 4
Travel Wisconsin Virtual Tours.....	page 6
Chasing FALL Color.....	page 6
Exploring Mackinac Island.....	page 7
FINANCE/Medicare.....	page 14
Fall RECIPES.....	page 16
WORD SEARCH.....	page 17
CROSSWORD.....	page 18
LAUGH out LOUD.....	page 19

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!

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## SEPTEMBER HIGHLIGHTS

### Now thru Sep 19

#### Around the Ward in 90 Minutes

Milwaukee Food & City Tours at Historic Third Ward

At one time an unfortunate victim to a devastating fire and some bloody history, the Historic Third Ward is now one of the most beautiful and most frequently visited neighborhoods in Milwaukee. Once-empty factories and vacant lots now house delicious restaurants, enticing boutiques, and lavish condos...and an official plaque recognizing the birthplace of pizza in Milwaukee! An approximately 1.2-mile walking tour with stops inside historic buildings. And sweet ending with a small dessert from one of our favorite spots in the Milwaukee Public Market. Narrated and guided tour. 414-216-9426

### September 9-October 3

#### Oktoberfest 2020

5 consecutive weekends Thursday-Sunday Heidelberg Park, Bavarian Bierhaus Don your favorite dirndl or lederhosen and stop by the Bavarian Bierhaus for an Oktoberfest celebration full of polka, beer, and fun! Featuring music from favorite bands like Austrian Express and Die Freistadt Alte Kameraden, and Alpine Blast as well as new additions. Free Parking, a midway for kids and plenty of spaced out tables makes this a safe and fun place to be

### September 12-19

#### Do-It-Yourself Ultimate Beer Run

This year's event will look quite different due to COVID-19—it's going virtual! You can run, jog, walk, or crawl this 3.7k on your own time between Saturday, September 12 and Saturday, September 19. Follow governmental and CDC guidelines—wear a mask, stay 6 ft apart from others. You'll receive a package in the mail with special 2020 swag. Sport a Valley mask and enjoy coupons for complimentary beers at each Valley brewery as a congratulations for participating in the first ever Do-It-Yourself Ultimate Beer Run! \$25/person – includes a Valley mask and coupons for a beer at Third Space Brewing and City Lights Brewing Company. 414-221-5509

### September 17-18

#### Valley Blood Drive

The Garage at the Harley-Davidson Museum. 500 W Canal St

Thursday, September 17 – 11am-7pm

Friday, September 18 – 7am-2pm

Let's rally in the Valley blood drive to support local Wisconsin patients. There's a higher need for blood donations during the COVID-19 pandemic, and you can help! All donors will also receive a gift discount from the Harley-Davidson Museum and Motor Bar and Restaurant

### September 19

#### Bayview Bash

11am-10pm

Between Potter and Clement on Kinnickinnic Avenue in Bay View, a community festival of food, art, music, crafts, books and community organizations

### September 20-27

#### Walker's Point 5th Street Festival

See what makes Walker's Point one of Milwaukee's most vibrant and exciting neighborhoods at its annual 5th Street Festival! Due to the current healthcare situation, we are hosting Walker's Point Appreciation Week. We encourage you to explore the neighborhood this week and support our local businesses

### September 20

#### Milwaukee Makers Market

Discovery World Museum

Meet Milwaukee jewelry makers, artists, designers, and other skilled artisans. Shop one-of-a-kind, locally-made products including ceramics, women's clothing, leather goods, candles, and more

### September 26-October 11

#### Doors Open Milwaukee

Online Building Tours. Milwaukee buildings that typically open for in-person tours during this event will showcase their sites through photos, videos, and 360 virtual reality tours. Visitors will also be invited on virtual tours of Fund for Lake Michigan Water Passport sites the relationship between Milwaukee's water and the city's industrial, commercial, and residential development. Virtually tour more than 170 sites throughout Milwaukee including skyscrapers, art galleries, community gardens, theaters and more. More online at <https://historicmilwaukee.org/doors-open>

### Now thru Sep 19

## InstaMKE Photo Walk

Sep 5, 12 and 19.

10-12:pm

Milwaukee Food & City Tours at Historic Third Ward



Whether you're a local looking to show off this city to friends and family, or a tourist passing through and wanting photographic evidence to answer your friends' question of "Why Milwaukee?," the InstaMKE tour is a great way to explore the city through a new lens! Engaging historic commentary will be accompanied by pro photo tips to help you be confident that your photos are not just beautiful, but Instagram-worthy. Our tour guides are professional photographers ready to give tips on photography composition and also ready to treat you to a little sweet treat along the way. One of the many highlights of the tour is Wisconsin Avenue, which boasts a stunning then-and-now view of Downtown Milwaukee, and the largest contemporary urban art exhibition in the world known as SculptureMKE. This tour concludes at the Milwaukee lakefront, with the dramatic backdrop of the architecturally innovative Milwaukee Art Museum, its accompanying scenic gardens, and the I-can't-believe-it's-not-an-ocean view of Lake Michigan.

Whether you're a novice, a professional photographer, or just interested in history, you'll enjoy this tour! Don't have a camera? That's okay! Cell phones work great!

Family-friendly (free for children 8 and younger; discounted rate for children 9 – 15) and fun for all, this guided walking tour is focused on teaching guests to take more creative photos while learning about Milwaukee's history. Your tour guide will escort the group along the route, giving tips on photography composition and historical background on the sights along the way. Each attendee will receive a map highlighting some of our favorite photo opportunities on the route, along with recommended tips and techniques. Although we don't focus on food with this tour, we do make a stop for chocolate along the way!


Discover the stunning beauty of downtown Milwaukee with your camera in your hand! Photo opportunities include:

- Historic Third Ward
- Milwaukee Public Market
- Scenic RiverWalk
- Picturesque Wisconsin Avenue plus the Wisconsin Avenue sculptures
- Milwaukee Art Museum and lakefront

**Adam & Eve were the first ones to ignore the Apple terms and conditions.**

[visitmilwaukee.org](http://visitmilwaukee.org) to stay current on event times and postings

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# Ecotherapy/Nature Therapy

Frederick Law Olmstead, architect-in-chief of Central Park in New York City, wrote 1865 an early synthesis of the connection between nature and mental well-being: "It is a scientific fact that the occasional contemplation of natural scenes of an impressive character ... is favorable to the health and vigor of men and especially to the health and vigor of their intellect beyond any other conditions which can be offered them."



**Ecotherapy**, also known as nature therapy or green therapy, is the applied practice of the emerging field of ecopsychology, which was developed by Theodore Roszak. Ecotherapy, in many cases, stems from the belief that people are part of the web of life and that our psyches are not isolated or separate from our environment. It allows individuals with an opportunity to explore their relationship with nature—an area that may be overlooked in many other types of psychotherapy. While some professionals teach and practice ecopsychology exclusively, other mental health practitioners incorporate aspects of ecotherapy into their existing practices.

**Connection with Earth: The Core of Ecotherapy.** Connection with the earth and its systems are at the core of ecotherapy. Many clinicians who practice ecotherapy believe that the earth has a self-righting capacity which operates through systems

of integrated balance, and that if you can harmonize with these systems, you may experience improved mental health. Personal well-being and planetary well-being, as proposed in ecotherapy, are not separate from each other.

**Nature and Mental Health.** Ecotherapy is based on the idea that people are connected to and impacted by the natural environment. A growing body of research highlights the positive benefits of connecting with nature. In one study conducted by psychologist Terry Hartig, participants were asked to complete a 40-minute cognitive task designed to induce mental fatigue. Following the task, participants were randomly assigned 40 minutes of time to be spent in one of three conditions: walking in a nature preserve, walking in an urban area, or sitting quietly while reading magazines and listening to music. Participants who had walked in the nature preserve reported less anger and

more positive emotions than those who engaged in the other activities. In a similar study conducted by Mind, a mental health charity organization, a nature walk reduced symptoms of depression in 71% of participants, compared to only 45% of those who took a walk through a shopping center.

The beneficial effects of nature result not only from what people see but from what they experience through other senses as well. For example, in one recent study, participants recovered more quickly from psychological stress when they were exposed to nature sounds (from a fountain and tweeting birds) than when they were exposed to road traffic noise. In another study, food and fruit fragrances inhaled by hospital patients resulted in reduced self-reports of depressive mood.

While direct contact with nature has many benefits, individuals need not spend time in a green environment to experience

the positive effects of nature. Several studies have found that a mere glimpse of nature from a window or even photographs of nature can improve people's overall mood, mental health, and life satisfaction. For example, in a study conducted by Roger Ulrich, a prominent researcher in this field, heart surgery patients in intensive care units were able to reduce their anxiety and need for pain medication by viewing pictures depicting trees and water. Another researcher, Rachel Kaplan, also found that office workers who had a view of nature from a window reported higher job/life satisfaction than those who did not have such a view.

Many other studies help to demonstrate the positive effects of nature on both physical and mental health. Studies have

**Nature Therapy** continued on page 7



Research results could hardly be clearer:

**Taking a walk is one of the best things you can do for your health.**

\*\*\*\*\*

My grandmother started walking five miles a day when she was sixty. She's ninety-seven now, and we don't know where the heck she is.

"I only went out for a walk and finally concluded to stay out till sundown, for going out, I found, was really going in." ~ John Muir

A beautiful natural walk in the sunshine will challenge your body and expand your mind and spirit. Walking is the exercise most recommended by physicians and a great way to achieve cardiovascular fitness. Convenient, inexpensive, and easy on your joints, walking helps reduce stress, burn fat, and speed up your metabolism. A study in the *Journal of the American Medical Association* showed that walking briskly for half an hour just six times a month cut the risk of premature death in men and women by 44 percent. A study in the *New England Journal of Medicine* reported 61 to 81 year olds sharply reduced their risk of death from all causes, including cancer and heart disease, by walking two miles a day.

If you are new to exercise, you can aim to walk for 20 to 45 minutes four or five days a week at the good fitness walking speed of three miles an hour. When (and if) you want to power up, take longer walks and work up to walking each mile in 15 minutes or less. Walking instructor Kate Larsen, who has developed the LifeWalk™ Easy Audio Coach tape (888-LIF-WALK), offers these practical tips for getting maximum aerobic, strength, postural and conditioning benefits from your walking program. All you have to do is take the first step!

- 1. Warm Up First, Then Stretch.** Start by walking for just seven to 10 minutes and then do a few gentle stretches. Muscles will stretch better if you've warmed them up first.
- 2. Take Short, Quick Steps.** By taking short, quick steps, rather than long strides, you will work your glute muscles (buttocks) as you log miles.
- 3. Practice the Heel-Toe Roll.** Push off from your heel, roll through the outside of the foot, then push through the big toe. Think of the big toe as the go button and push off with propulsion. Keep the other toes relaxed. (This takes practice.)
- 4. Squeeze Your Glutes.** Imagine squeezing and lifting your glutes up and back, as if you were holding a \$50 bill between them! This will strengthen your low-back

muscles. Developing the ability to maintain this deep contraction throughout your walk will take a while.

**5. Zip Up Your Abs.** During your walk, imagine you're zipping up a tight pair of jeans. Stand tall and pull your abdominal muscles up and in.

**6. Pump Your Arms.** Imagine you are holding the rubber grips of ski poles in your hands. Stand straight, drop your shoulders, squeeze your shoulder blades behind you and push back your elbows with each step. Swing faster and speed up the pace of your feet.

**7. Keep Your Chest Up, Shoulders Back.** Use your walk as an opportunity to practice perfect posture. Imagine someone dumped ice down your back. That's the feeling you want: your chest up and shoulders back.

Count your steps for 20 seconds to gauge your speed (count just one foot, then multiply by two). 40 steps in that time is a "healthy pace," 45 is "moderately aerobic" and 50 is considered "power walking."



## #HowWiHelp

Wisconsin is full of friendly, kind and compassionate people. That's just who we are. And when we're faced with challenges, our true colors shine even brighter. Right now, across the entire state, Wisconsinites are working to lift each other up and provide support to one another in unique ways.

We've started a grassroots movement to share the good-spirited things we're seeing and doing in Wisconsin to help each other during the COVID-19 pandemic. Join in the movement with us on social by sharing photos of the many ways people, businesses and communities are helping one another and add the #HowWiHelp hashtag.

It's a challenging time for us all. Let's make it better by seeking out the positive and sharing with #HowWiHelp.



## Bring Wisconsin To You with These Virtual Experiences

Did you know you could explore the American Birkebeiner trail from your kitchen? How about tour the estate of architect Frank Lloyd Wright without leaving the couch? While we're all working together to support safe social distancing, Wisconsin is bringing our destinations to you through 360-degree tours, virtual events, POV videos and much more.

These Wisconsin attractions are currently offering unique virtual experiences for you to enjoy now from home, and will all be ready to welcome you in person when the time is right. Take a look at [www.travelwisconsin.com/article/things-to-do/bring-wisconsin-to-you-with-these-virtual-experiences](http://www.travelwisconsin.com/article/things-to-do/bring-wisconsin-to-you-with-these-virtual-experiences)!

## Know Before You Go Fall Color in Wisconsin



By Hilary Burg/travelwisconsin.com

Fall color fans: The wait is finally over! As days grow shorter and the weather cools down, Wisconsin is thrilled to welcome one of the most special, scenic times of year to our state.

Wondering where you'll be able to spot color this fall? Which trees will be the brightest red? It's all up to Mother Nature, but we've done our best to compile the resources, info and tips you need to plan your perfect fall trip.

You asked, so we answered: What do I need to know about fall color in Wisconsin?

How does fall color develop?

Daylight hours and weather conditions are the two major players in fall color development. As sunlight hours wane, trees respond by producing less chlorophyll, bringing out a medley of yellow, brown and orange leaves.

Colors, especially reds, thrive in warm days and cool (but not freezing) nights. Severe weather conditions can delay or impact the season's color – an early frost, strong winds and heavy rain are the biggest culprits.

Different trees produce a range of colors: In Wisconsin, you'll find oaks (red/brown), birch (bright yellow), dogwood (purple/red), poplar (golden yellow) and maple trees (orange/red/yellow) in abundance.

When will the leaves change?

Fall color develops from north to south, typically starting in mid-September and going through October. The Wisconsin Fall Color Report at [travelwisconsin.com](http://travelwisconsin.com) is your place to go for timely updates as the season progresses – the report breaks down the percentage of color change county by county, updated regularly by Fall Color Reporters in every corner of the state. Find the estimated week of peak, descriptions of the color's progress, weather forecasts and photos specific to location, all in one place. You can find fall color in every region of Wisconsin, from the deep woods of Northern Wisconsin to the rolling hills of the Driftless region. Some of fall's festivities. Communities like Boulder Junction, Bayfield, Manitowish Waters and Eagle River host annual fall events to celebrate the season, each with its own unique flavor. Take a hayride, tour a cranberry marsh and snack on caramel apples under a canopy of orange and yellow leaves.



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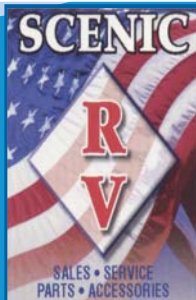
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shown, for example, that children who live in buildings with a nearby green space may have a greater capacity for paying attention, delaying gratification, and inhibiting impulses than children who live in buildings surrounded by concrete. Children who have been diagnosed with attention-deficit hyperactivity (ADHD) display fewer symptoms after spending time in a green environment than when they spend time indoors or in non-green outdoor environments. The addition of flowers and plants to a workplace can positively affect creativity, productivity, and flexible problem solving, while the presence of animals may reduce aggression and agitation among children and those diagnosed with Alzheimer's disease.

**Ecotherapy Activities and Techniques.** Since ecotherapy is an umbrella term for nature-based approaches to healing, the types of interventions used are many. Some activities take place with the guidance of a therapist while others are carried out individually. Some interventions are done in groups while others require a one-on-one setting. Additionally, while some ecotherapy sessions take place within the confines of an office, an effort is often made to conduct sessions in natural settings whenever possible. Some of the common ecotherapy activities are described next:

**Nature meditation:** This meditation takes place in a natural setting, such as a park, and is sometimes done as group therapy. Members of the group may identify something in nature which attracts them and then spend a few minutes contemplating how this aspect of nature relates to them and what they can learn from it. For example, an elderly person struggling with feelings of worthlessness might develop greater self-respect after meditating on how the older trees in a forest provide shelter for birds and shade for younger plants.

**Horticultural therapy:** The use of plants and garden-related activities can be used to promote well-being. Activities may include digging soil, planting seedlings, weeding garden beds, and trimming leaves. This is recommended in cases of stress, burnout, and substance abuse. Programs such as Thresholds, a Chicago-based mental health agency, has also helped military veterans experiencing posttraumatic stress through horticultural and ecotherapies.

**Animal-assisted therapy:** In animal-assisted therapy, one or more animals is introduced into the healing process. Some studies have demonstrated that petting or playing with a dog, for example, reduces aggression and agitation.

**Physical exercise in a natural environment:** This can include activities such as walking, jogging, cycling, or doing yoga in a park. These types of activities foster increased awareness of the natural world and are sometimes recommended for reducing stress, anxiety, depression, and anger.

**Involvement in conservation activities:** The act of restoring or conserving the natural environment can assist in creating a sense of purpose and hopefulness. Since this activity is usually done in groups, it may also help foster a sense of belonging and connectedness while simultaneously improving one's mood.

[www.goodtherapy.org](http://www.goodtherapy.org). Millions of people use GoodTherapy to find therapists and counselors, rehab and residential treatment centers, and mental health resources.



## The Magic of Magical Mackinac Island

By Arlene Becker / Travel Writer

Just an eleven minute ferry ride away from the small town of St. Ignace on Michigan's Upper Peninsula is the Magical Mackinac Island in Lake Huron, a getaway to a gentler slower moving pace where there are no motor vehicles, and the transportation is via horse drawn carriages, bicycles, and by foot. Once your ferry docks you'll feel that you are back

in the 19th century with the clip clop of horses hooves transporting people on Main Street. There are even 24 hour horse drawn taxis! The island has the only highway in the US where no cars are allowed. It's eight miles around the island and visitors bike it, walk it, or can rent a horse and buggy to drive around it.

Bike around town and around the gorgeous island. You can bring your own bicycle or rent one on the island. Tandems and bikes with attachments for children are offered as well as single person bikes.

Along with its beauty, surrounded by Lake Huron and limestone cliffs, the Island is an historic place, as well. Here John Jacob Astor had his fur trading company and though he never set foot on the island the house where his son lived is still here. One of the first acts of the War of 1812 occurred here, the taking of the American held 18th century fort which still stands in all its glory and can be toured. Here during the summer. Rifle and cannon demonstrations are offered.

The town has two major streets, Main and Market. Many of the houses on Market date back to the 18th century with the Biddle House being the oldest. Several are open for touring during the summer. Main Street is full of fudge shops including the famous Mackinac Island Fudge. You can watch the fudge being made. Boutique shops and small hotels and bed and breakfast places line the streets.

The best way to tour the island is with a public horse drawn carriages through the forest and around the island. Eighty percent of the island is state park land with three cemeteries and riding trails.

The road around the island is very scenic with limestone formations, the famous being the perfectly curved tall Arch Rock which towers above the road. The highway borders the lapping shore of Lake Huron and passes the famous Mackinac Island Bridge, the longest suspension bridge in the Western Hemisphere.

Restaurants are quite good on the island. Mary's Bistro Draught House right on

Main Street with a lovely porch like dining area overlooking the water is an excellent causal choice. The food is fresh and tasty and the service is friendly. You can also lunch here.

Another great place to eat is the 1852 Grill Room at the Island House Hotel which was built in 1852. This eatery is quite elegant with white table clothes, beautifully arranged food offerings and a great view of the town and a lovely bay.

The Island House Hotel itself is a fantastic place to stay with great hotel service and breakfast offerings. This is not a cookie cutter place. The hotel may be 168 years old but the interior and accommodations are definitely 21st century. Each accommodation is different and decorated differently, both luxuriously and cheerfully.

Bicycles can be rented at the hotel. The Island House closes on October 11th.

After dinner at the hotel you can relax on its very spacious wrap around porch, on a rocker watching the water and passersby or in the indoor pool with a hot tub.

All efforts by businesses have been made to comply with Michigan health mandates. All restaurants are continually cleaned and practice social distancing. The island tour carriage has plastic panels between rows of seats and try to minimize seating arrangements.

If there were any downside about Mackinac Island it is when you have to leave it. Once you have visited this magical island you will want to return again and again. I know that's the way I have felt for the twelve summers I have gone there.



Arlene is a world traveler that has been published in over fifty periodicals nationwide, including USA Today, The Chicago Tribune, Milwaukee Magazine, The Milwaukee Journal. She is a host of Travel Television and radio shows.

# It's Time to Review Your Medicare Plan

## *Prepare Early This Year!*

The Wisconsin Senior Medicare Patrol, SMP, informs and empowers Medicare beneficiaries, their families and caregivers to prevent, detect, and report health care fraud, abuse and errors by providing outreach and education in their communities. At this time of year, SMP wants every Medicare beneficiary to ask three key questions.

1. **Do I have a Medicare Prescription Drug (Part D) plan?** Every year Medicare Part D plans can change the list of prescription medications they will cover. That means even if you are taking the same medications, the amount you pay for your medications may change in 2021! The plans' premiums, deductibles, and co-pays can also change each year.
2. **If I do, what should I do about this?** All Medicare beneficiaries should check their Part D coverage each year during Medicare's annual open enrollment period which runs from **October 15 through December 7<sup>th</sup>**. This is the time of year to find out if your current plan will cost you more or less than other Part D plans in 2021. If it is no longer the best plan for your medications, this is the time to make a switch to a Part D plan that will suit you better.

Make sure you will have appropriate prescription drug coverage in the new year. You can compare plans on the official Medicare website at [Medicare.gov](http://Medicare.gov). Medicare beneficiaries can also receive free, unbiased assistance with plan comparisons from the Elder Benefit Specialists at the Aging and Disability Resource Center, ADRC, in your area. To find your local ADRC, go to: [www.dhs.wisconsin.gov/adrc/consumer/index.htm](http://www.dhs.wisconsin.gov/adrc/consumer/index.htm).

3. **Where else can I get help?** Assistance is also available through the following resources:

- 1-800-MEDICARE or [www.medicare.gov](http://www.medicare.gov)
- Medigap helpline 1-800-242-1060
- Disability Drug Helpline 1-800-926-4862 (if under age 60)
- Wisconsin Medigap Prescription Drug Helpline 1-855-677-2783

If you have questions about enrolling in Medicare or in understanding the A, B, C, and Ds of Medicare, please consider attending the virtual webinar, Medicare 101, hosted by the Milwaukee County Department of Aging and several other partner organizations, to learn more. Please know that the Wisconsin Senior Medicare Patrol is here to help if you have been receiving scam phone calls or have other concerns about suspected Medicare fraud, abuse, or errors. We can also help if you shared your Medicare number with someone over the phone. Our toll-free Helpline number is: (888) 818-2611.

## Medicare 101

Join us for a virtual webinar on the basics of Medicare. The session will include an objective overview of the options and benefits offered through Medicare. Understand the A,B,C, and D of Medicare. Learn how to enroll and access free enrollment assistance.

### Medicare 101

Wednesday, September 9

1:00-2:00pm

For complete details visit : [county.milwaukee.gov/aging/Medicare101](http://county.milwaukee.gov/aging/Medicare101)



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# Medicare Fraud and Scams Surrounding COVID-19 Continues to Rise

## Don't Let Your Guard Down!


Fraudsters are attempting to bill Medicare for sham tests or treatments related to the coronavirus (COVID-19) and are targeting individuals to illegally obtain money or Medicare numbers. Scammers use public health emergencies as opportunities to create new fraud schemes and to put new twists on existing scams. And because older adults are at greater risk for serious illness from this virus, they are at elevated risk of being targeted relative to others.



**Toll-free Helpline:  
888-818-2611**

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[gwaar.org/senior-medicare-patrol](http://gwaar.org/senior-medicare-patrol)

 [WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)

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

SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL).

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- Staff a Table at Events & Fairs

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**Call us with questions about billing errors, scams and medical identify theft**



 [www.gwaar.org](http://www.gwaar.org) 

**We must be vigilant. Here are some ways that you can beat the scammers and protect your personal information.**

- Hang up (or shut the door) on anyone offering anything related to COVID-19 such as testing kits, any supplies, or treatments.
- Ignore any ads or computer links or attachments related to COVID-19 such as testing kits, any supplies, or treatments.
- Do not give your Medicare number, Social Security number, or any personal information in response to unsolicited calls, text, email, or home visits.
- Don't succumb to fear-based tactics of scammers. Cut off those who make you afraid and contact familiar sources instead.
- Only give your Medicare number to your health care professionals
- 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. Be especially vigilant for any Telehealth calls that you did not have.

**Please know that the Wisconsin Senior Medicare Patrol is here to help if you have been receiving these calls or if you shared your Medicare number with someone over the phone. Our toll-free Helpline number is:  
**(888) 818-2611.****



## Teleworking During the Coronavirus: Tips for Coping

Teleworking during the COVID-19 pandemic can make you feel like you're working all the time. Know how to set boundaries between your work and personal life

By Mayo Clinic Staff

If your office is closed due to the COVID-19 pandemic, you might be working from home for the first time. While teleworking can offer many benefits, teleworking during the pandemic poses unique challenges. Consider these tips for maintaining work-life balance

and avoiding professional isolation while social distancing.

**Pros and cons of teleworking.** Before the pandemic, research suggested that teleworking can increase employees' job satisfaction and commitment to an organization and even slightly improve their performance at work. It can also reduce exhaustion and work-related stress, possibly due to a reduced commute or more-flexible hours.

However, teleworking has always had drawbacks, including social and professional isolation, decreased information sharing opportunities, and difficulty separating work and personal time. The lack of a physical separation between these two worlds can cause family obligations to intrude on work and work obligations to bleed into family time. This can cause teleworkers to work extra hours to prove themselves, resulting in burnout. The ability to be constantly connected to work through a variety of technologies also can cause employees to feel like they are always on or unable to unplug at the end of the day.

**Teleworking during the pandemic brings extra challenges.** Those new to working from home likely aren't used to being isolated from co-workers and might not have a home office or area conducive to doing work. With other family members also potentially at home, including children or a partner, avoiding distractions and interruptions might be next to impossible. To find privacy, employees could find themselves in the awkward position of conducting meetings from their bedrooms or kitchens. And getting virtual meeting technology to work properly isn't always easy. These changes can cause anxiety, stress and frustration.

**Preventing professional isolation while teleworking.** For those new to teleworking, the biggest challenge of working from home during the pandemic might be the lack of in-person collaboration with colleagues. Teleworkers don't get to see their managers, staff or team members in the hallway or at the watercooler. As a result, regular contact through email, phone calls and virtual meetings is crucial.

Managers might consider having a regular five-minute check-in with each staff member, even if there is no pressing business to discuss. For colleagues, consider scheduling virtual lunch and coffee meetings to catch up on each other's projects and maintain your relationships.

**Teleworking and work-life balance during the coronavirus.** The key to work-life balance as a teleworker is being able to set boundaries — both for your work and personal obligations. To get started:

**Develop a routine.** Come up with rituals that help you define the beginning and end of your workday. For example, make your bed and get dressed each morning as if you were going into the office. When you're done working each day, change your outfit, take a drive or walk — in place of your normal commute — or do an activity with your kids. Starting and stopping work at around the same time each day might help, too.

**Exercise your willpower.** Take care of yourself by eating healthy and working out. Resisting the temptation to do otherwise will help you when you need the discipline to set boundaries for your work and personal life.

**Talk to your manager.** Discuss your manager's expectations for your availability and the obstacles you might be facing at home. Ask what time of day is acceptable for you to stop checking your work emails or responding to work requests.

**Talk to your family.** Try to establish guidelines regarding interruptions. If your children are young, you'll likely need to regularly talk to them about when you are working and can't play, as well as come up with activities or temporary distractions for them. If there is more than one caregiver at home, you might take turns caring for the kids. You might also remind family and friends what times of day you can and can't talk or text.

**Think before you press send.** Working from home might mean emailing, messaging or texting every time you want to talk to a co-worker. Reduce the burden on your colleagues by making it clear when a request is urgent or important. If you're in a leadership role, consider how sending late-night emails might affect the ability to unwind and enjoy time away from work.

**Prioritize your work.** Focus on your most important work right now. Working all of the time isn't good for you — or your family.

Working from home during the COVID-19 pandemic requires patience, creativity and persistence. Keep experimenting to figure out what works best for you.

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One Thing You Can Always Count On

# CHANGE

Can you succeed in this changed world?

## Reclaiming the American Dream



By Peter Weddle

A predictable career, financial security, home equity, retirement savings.

"America is still the leader of the global economy and its future is as bright as it ever was. Why? Because Americans are individually prone to innovation and creativity, and collectively, the most diverse pool of workers in the world", says Peter Weddle, former CEO of Job Bank USA, Inc., and author of *A Multitude of Hope: A Novel About Rediscovering the American Dream* ([www.AMultitudeofHope.com](http://www.AMultitudeofHope.com)).

"For all the unresolved issues we have in the United States, we still have the best workforce on the planet. Our diversity gives us a huge advantage over the competition in the global economy," Weddle says. "We have every kind of talent the world has to offer, while other countries such as China, India and Japan have very homogenous cultures so everyone basically brings the same talent to the table."

If every American stands up and demands their right to be employed as a person of talent – and if they then elevate that talent and bring it to work with them – they can reclaim the American Dream, Weddle says.

"These are the people who see this time as a moment of liberation – a chance to reinvigorate their talent so they can perform at their peak on-the-job," Weddle says. "And that self-reliance and individual determination is how our country will recapture and maintain its mojo."

A national human resources expert, Weddle says people don't necessarily have to go back to school or reinvent themselves. But they do need to identify their talent – their innate capacity for excellence – and take a proactive approach to integrating it into their career.

"It may be a gift for getting things organized, for resolving conflicts, for explaining complex topics in simple terms," he says. "Every single one of us has a talent and when we apply it at work, our job satisfaction – and our pay – goes up."

"Instead of work being a four-letter word, it becomes something to get excited about and to feel good about. We rekindle our self-confidence, self-respect and determination and we produce an economic revolution that restores democratic capitalism."

Peter Weddle, a former recruiter and human resource consultant, is the CEO of the International Association of Employment Web Sites, a trade organization. He has written or edited more than two dozen non-fiction books regarding careers and employment; "A Multitude of Hope" is his first work of fiction. Weddle is the founder and former CEO of Job Bank USA, Inc., one of the largest electronic employment services companies in the United States.

## SO YOU THINK YOU ARE READY TO RETIRE? What you REALLY want to know before you take the leap!



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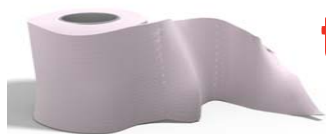


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## EARTH TALK

From the Editors of  
E/The Environmental Magazine

**Some 60 percent of our household indoor water usage happens in the bathroom. Updating old leaky fixtures and changing a few basic habits could go a long way to not only saving fresh water, an increasingly precious resource, but also money.**



## Over half of our household water usage takes place...in the BATHROOM

### How do you unplug that!!?

Undoubtedly, the toilet is the biggest water hog in the bathroom. Those made before 1993 use up to eight gallons of water per flush, five times what modern toilets use. "It's a good idea to replace pre-1993 toilets if you can," says Patty Kim of National Geographic's *Green Guide*. (FYI, usually a toilet's manufacture date is stamped under the lid if you want to check how old it is.)

If it is older and you can't or don't want to upgrade it, Kim recommends rescuing a two liter soda bottle from the recycling bin and filling it partially with some water and sand or pebbles and then putting it into your toilet's tank, where it will take up space and force your toilet to use less water every flush. Or get a Toilet Tank Bank for less than two bucks; it hangs in your toilet tank and displaces almost a gallon of water to save water on every flush.

Plumbing leaks account for some 14 percent of the total water usage in an average U.S. home. Toilets are often a major culprit. Kim recommends testing your toilet by putting 5-10 drops of food coloring into the tank, then put the lid back on but don't flush. Check back in 15 minutes or so to see if any of the colored water leaked down into the bowl. If so, you have a water-wasting leak, and it might finally be time to replace that aging toilet after all. The EarthEasy website reports that replacing an older 18 liter per flush toilet with an ultra-low volume (ULV) 6 liter flush model "represents a 70 percent saving in water flushed and will cut indoor water use by about 30 percent."

The shower can also be problematic as a water-waster, especially if the shower head in question was made before new regulations went into effect in 1992 mandating lower flow. Kim says you can check to see if your shower head is older or not by turning the shower on full blast and catching its output for two minutes in a bucket. If the bucket is overflowing, then your shower head is an older, more wasteful model. Newer low flow shower heads won't come anywhere near to filling the bucket after two minutes. A new shower head costs around \$10 and is a great investment because you can save water and money with every ensuing shower. Regardless of whether or not you have a newer shower head, you can save more water by turning off the shower to soap up, then turning it back on to rinse. Eartheasy reminds us that even with a new shower head, even a moderately short shower can still use between 20 and 40 gallons of water. But that's nothing compared to a bathtub, which can hold as much as 50-60 gallons of water.

Additional pearls of wisdom in regard to reducing bathroom water waste include turning off the faucet while brushing teeth. Better yet, fill up a glass with just enough water to rinse after brushing. Likewise for shaving, stop up the sink with a little warm water in it and wiggle your razor around in the basin between strokes. And if you suspect your faucet may be spraying harder than it needs to, unscrew the aerator tip where the water comes out and take it into a hardware store for a more stingy replacement.

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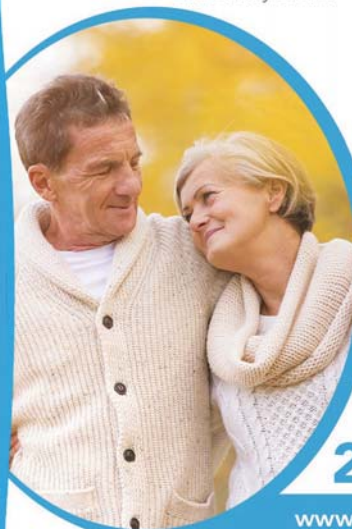
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# Give Your Immune System a Boost!

**A weakened immune system can make you more prone to infections, including COVID-19. Experts warned that people with underlying conditions and a weakened immune system have a higher risk for serious complications from the disease. Therefore, taking steps that strengthen your immunity is paramount at this juncture.**

If you've often wondered how your immune system is doing, here are four signs to look out for that could indicate a weak immune system.

**1. Frequent infections and longer healing time.** This is probably the most obvious sign of weak immunity. A weakened immune system cannot properly eliminate harmful bacteria, fungi and viruses and as a result, you become prone to frequent infections.

According to experts, if you tend to catch a cold more than three times a year and you take longer than usual to recover from a common cold, it indicates that your immune system is not working at its best. Same goes for any wounds or cuts you have. If you have weak immunity, your skin would take much longer to heal itself.

As per the American Academy of Allergy Asthma and Immunology reports, if you need more than two courses of antibiotic treatment in a year or if simple bacterial infections tend to turn severe for you, you may have an immunodeficiency disorder and it is best to consult with a doctor.

**2. Excessive tiredness.** If you are constantly tired and even catching on some extra hours of sleep does not help, it might be a sign that your immune system is struggling. Your body needs energy for all of its functions and a weak immune system would need more than the normal levels of your body's energy reserves to keep on fighting infections. As a result, you may end up feeling tired all the time.

**3. Stomach issues.** According to Johns Hopkins, a big part of your immune system lies in your gut. Your gastrointestinal tract has a lot of good bacteria that release antibodies and other useful substances to maintain your immunity. When there is an imbalance in your gut bacteria or when you have low gut bacteria, you may become prone to more infections. It may also make you prone to autoimmune diseases and various inflammatory conditions. Gut bacteria also play a role in digestion. So, if you tend to get frequent stomach issues like constipation or diarrhea, it may be a sign that you need to have your immune system checked.

The antioxidants found in whole plant foods like fruits, vegetables, nuts and legumes can decrease inflammation by fighting free radicals. Besides harming your immune system, chronic inflammation is linked to other health conditions like heart disease, Alzheimer's disease and some cancers.

The fiber in plants also helps to feed your gut microbiome, which has a direct impact on immunity. Fermented foods such as yogurt, sauerkraut and kefir help increase a type of beneficial gut bacteria called probiotics.

There is a wealth of reasons to limit processed foods—avoiding added sugars and refined carbs lowers your risk of obesity, heart disease and type 2 diabetes. Add to the list a boosted immune system.

Curbing your intake of processed foods decreases inflammation, which can increase your chances of avoiding sickness. Try to limit your sugar intake to less than 5% of your daily calories. For someone eating 2,000 calories, this equals out to less than two tablespoons of sugar per day.

**4. Mouth ulcers.** Mouth ulcers can occur due to a number of causes such as when you accidentally bite down your tongue or cheek. However, a weak immune system (due to cold or flu) may also be the reason for a mouth ulcer.

Also, stress is another cause of mouth ulcers and it is known that constant stress can weaken the immune system. [www.myUpchar.com](http://www.myUpchar.com). At myUpchar, researchers and journalists work with doctors to bring you information on all things health.



## Drink Plenty of Fluids

Water is the best. Many of us have heard that we should drink eight, eight-ounce glasses of water per day. That can be hard to do. Instead, try drinking a glass of water when you wake up to start your day off right. Your body is dehydrated from sleeping, so this is a great way to remedy.

Water helps your body produce lymph, which carries white blood cells and other immune system cells. Try to avoid overdoing beverages that can make you dehydrated, like coffee. Or try eating more hydrating foods, such as cucumbers, celery or watermelon.



## More Immunity Tips

from [adventisthealth.org](http://adventisthealth.org) on page 15

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## Your Money



# FINANCE QUESTIONS AND ANSWERS

## Why Medicare Should Be Part of Your Retirement Strategy

Confused about your options? You're not alone!

**Medicare takes a little time to understand.** As you approach age 65, familiarize yourself with its coverage options, costs, and limitations. Some retirees may be okay with original Medicare (Parts A and B), but many find it lacking and opt for additional coverage with a Medicare Supplement and Part D, or a Medicare Advantage Plan (aka Part C). Not all plans are created equal, so it's important to make a decision that is the best fit for your physical and financial health.

**How much do Medicare Part A and Part B cost, and what do they cover?** Most people have been paying for Medicare Part A their whole lives through payroll taxes, so Part A is usually provided with no charge when you become eligible. Part A is hospital insurance and covers up to 100 days of hospital care, home health care, skilled nursing care, and hospice care. However, most people will have to pay a premium for Part B, and your Part B premium is based on your income. Part B covers doctor visits, outpatient procedures, and lab work. Original Medicare does not cover routine dental, vision, or hearing care, nor prescription medicines or health care services outside the U.S., may lead you to look for additional coverage options.

**Medicare Supplement (Medigap) policies help with some of the copays and deductibles that Medicare does not cover.** Sold by private companies, these health care policies can pay a share of certain out-of-pocket medical costs not covered by original Medicare. You must have original Medicare coverage in place to purchase one. The Medigap policies being sold today do not offer prescription drug coverage, so it is also recommended to have drug plan (Part D) to compliment the Medigap plan.

**Part D plans cover some (but not all) prescription drug expenses.** These plans are offered by private insurance companies, and their monthly premiums and list of covered medications can vary greatly. When comparing drug plans, it's important to review your medications and preferred pharmacy to make sure they are covered under the plan. It's also important to note that if you don't sign up for Part D or other creditable drug coverage when you turn 65, Medicare may apply a penalty to future

premium payments. The Medicare.gov website has a great tool available for comparing drug plans.

**Medicare Advantage Plans (aka Part C) combine Medicare Part A, Part B, and usually Part D into a single plan with a private insurance company.** These plans are part of the Medicare Program, but administered by a private insurance company. Premiums, copays, networks, and coverage can vary greatly by company, so it's important to take a close look at all the details of these plans when comparing your options.

**Many Medicare Plans offer additional "Value Added Services".** These added services may include fitness center benefits, telehealth services, home safety devices, transportation to appointments, and other health related services. Please note that these "added services" may change from year to year.

**Creating a Medicare strategy is integral to your retirement preparation.** Which option is best for you? That's something to discuss with a qualified Medicare Insurance Agent or Broker, who is familiar with the companies and plans available in your area. A good agent will be able to provide you with an educational overview of all the options available in your area, the pros and cons of each option, make sure your doctors and medications are covered, and help you compare which insurance companies and plans are the best fit for your needs. Discuss your concerns about Medicare with your fiduciary financial professional, and they should be able to connect you with a trusted independent Medicare Insurance Agent to assist you.

Do you have a financial question for Tim? Tim can be contacted at (262)369-5200, emailed at [info@aegiswi.com](mailto:info@aegiswi.com), or his website at [www.aegiswi.com](http://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.

## Strengthen Your Immunity Through Food Sources that are High in Vitamin C

Oranges/orange juice

Grapefruits

Strawberries

Kiwis

Broccoli

Brussels sprouts

Spinach

Kale

Red and green peppers

Potatoes

Vitamin C, also known as ascorbic acid, is a water-soluble vitamin that has several important functions. A lack of vitamin C can lead to scurvy - a condition characterised by weakness, fatigue, anaemia, shortness of breath, poor wound healing, mood changes and depression, etc. Low vitamin C levels are also linked to many health problems such as poor immunity, bleeding gums, and tooth loss. Since your body cannot produce vitamin C, it's important to include this essential nutrient in your daily diet.

Fortunately, vitamin C can be found in a variety of fruits and vegetables. Vitamin C has received a great deal of attention due to its health benefits. Perhaps, the coronavirus pandemic has turned our attention to immunity-boosting vitamins and supplements. This is due to the fact that a weakened immune system can make you more prone to infections, including COVID-19. Experts warned that people with underlying conditions and a weakened immune system have a higher risk for serious complications from the disease. Therefore, taking steps that strengthen your immunity is paramount at this juncture. Vitamin C is considered as one of the best vitamins for boosting the immune system.

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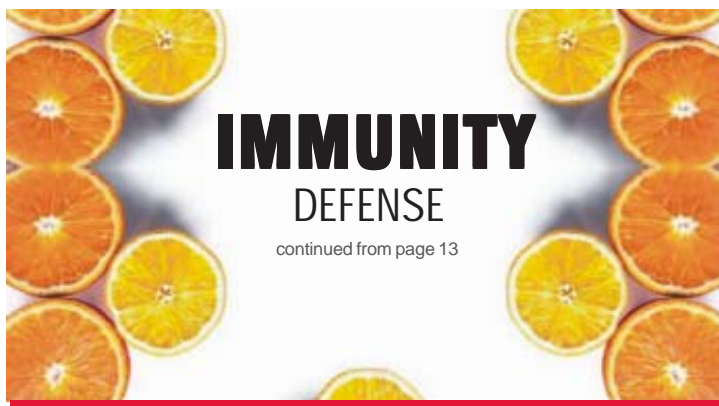


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# IMMUNITY DEFENSE

continued from page 13

## How to Grocery Shop to Boost Your Immunity

A simple rule can help you when choosing fruits and vegetables at the grocery store or farmers market: The more colorful the fruits and vegetables are, the better.

Try to eat a wide variety of foods, and aim to eat fruit and vegetables from every color of the rainbow. Your plate will be more enticing to look at, and you will ensure that you're getting as many health-boosting vitamins and nutrients as possible.

It's also important to know that you build a strong immune system by maintaining healthy eating habits over time. You can't eat four oranges at breakfast and expect to be protected that day against catching a cold.

## Supplements?

**Can supplements help your immunity?** While vitamins and supplements can help fill in the gaps in your diet, the best way to load up on essential nutrients is to get them straight from food.

Your body absorbs and uses vitamins and nutrients better when they come from a dietary/food source. When it's a vitamin or supplement, it's often questionable how much you're actually getting. Because supplements are regulated as foods, not as drugs, the Food and Drug Administration doesn't evaluate the quality of supplements or assess their effects on the body.

Some specific vitamins and nutrients have a significant impact on strengthening immunity.

**Vitamin C** is perhaps the most well-known immune-boosting supplement. While taking the vitamin doesn't necessarily prevent a cold, supplementing with vitamin C can help you get over a cold more quickly.

**Zinc** can also be effective in shortening the duration of the common cold. In one review, a zinc supplement helped reduce the length of colds by 33%.

**Vitamin B6** is vital to supporting biochemical reactions in the immune system. Vitamin B6-rich foods include chicken and cold-water fish such as salmon and tuna. Vitamin B6 also is found in green vegetables and in chickpeas, which is the main ingredient in hummus.

**Vitamin E** is a powerful antioxidant that helps the body fight off infection. Foods rich in vitamin E include nuts, seeds and spinach.

**Vitamin D** deficiency is common—especially for people who live in overcast climates. Not getting enough vitamin D can increase the chance of getting sick. However, if you already have adequate levels of this vitamin, a supplement won't provide added benefits. Always check with your healthcare provider before starting a vitamin D supplement.

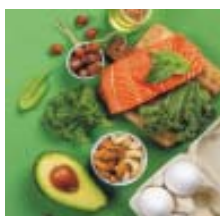
### Practice Good Sleep Hygiene

Research has shown a direct correlation between quality sleep and the immune system. In one study, adults who got less than six hours of sleep per night were much more likely to catch the common cold than those who got seven hours or more.

To maximize your sleep hygiene, turn off all electronics at least an hour before bedtime and sleep in a completely dark room. Try to go to bed around the same time each night and get up at the same time each morning—even on weekends.

### Practice Hand Hygiene

While handwashing itself doesn't specifically boost the immune system, washing your hands regularly is one of the most significant steps you can take to stay well. According to the Centers for Disease Control and Prevention, handwashing can decrease the number of people who catch a respiratory illness by up to 21%.



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## Roasted Tomatoes Caprese

4 large tomatoes  
1-1/2 tablespoons olive oil  
1 clove garlic, pressed  
Salt and freshly ground black pepper  
3 to 4 ounces fresh mozzarella, thinly sliced  
2 tablespoons fresh basil, finely chopped  
Panko bread crumbs (or regular bread crumbs)

Preheat the oven to 400°F and coat a shallow baking pan with nonstick spray.

Remove the cores from the tomatoes and cut away a very thin slice from both the top and bottom of each to expose the flesh.

Cut each tomato into 3 thick slices (about 5/8-inch) and arrange them on the prepared baking pan.

Combine the olive oil and garlic in a small bowl and brush some onto each slice of tomato, then season with salt and pepper. Sprinkle lightly with Panko bread crumbs.

Roast until the tomatoes are tender and the skins are slightly wrinkled, 9 to 12 minutes. Remove from the oven, top with mozzarella, then continue roasting until the cheese is nicely melted, 2 to 3 minutes longer. Top with the chopped basil and serve immediately.

*(Just had this for dinner appetizers last night and they were delicious! ~Sandy)*



## The Easiest Crockpot Applesauce Recipe

12 beautiful apples (check for sale prices)  
1/2 cup sugar  
1/2 tsp. cinnamon  
1/2 cup water  
1 Tbsp. lemon juice

Peel and core apples. Cut into fourths and place in crock pot. Toss apples in lemon juice and then add in sugar and cinnamon, stirring to combine. Add in water.

Cover with crock pot lid. Cook on HIGH for 3-4 hours, until apples are very softened. Eat immediately or store in a sealed container in the refrigerator. Enjoy!

So as not to be outdone by all the redneck, hillbilly, blonde and Texan jokes, somebody had to come up with...

## You Know You're from California if...

- 1) Both you AND your dog have therapists, psychics, personal trainers and cosmetic surgeons.
- 2) Your coworker has 8 body piercings and none are visible.
- 3) You make over \$300,000 and still can't afford a house.
- 4) Your child's 3rd-grade teacher has purple hair, a nose ring, and is named Flower.
- 5) You can't remember ... is pot illegal?
- 6) You have a very strong opinion about where your coffee beans are grown, and you can taste the difference between Sumatran and Ethiopian.
- 7) You can't remember ... is pot illegal?
- 8) A really great parking space can totally move you to tears.
- 9) Gas costs \$1.00 per gallon more than anywhere else in the U.S.
- 10) The guy at 8:30 am at Starbucks wearing a baseball cap and sunglasses who looks like George Clooney really IS George Clooney.
- 11) Your car insurance costs as much as your house payment.
- 12) You can't remember ... is pot illegal?
- 13) It's barely sprinkling rain and there's a report on every news station: "STORM WATCH." Or it's barely sprinkling rain outside, so you leave for work an hour early to avoid all the weather-related accidents.
- 14) The Terminator was your governor.
- 15) Hey! Is pot illegal???

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# Think About This...

An Economics professor at Texas Tech said he had never failed a single student, but had once failed an entire class.

The class (students) insisted that socialism worked since no one would be poor and no one would be rich, a great equalizer. The professor then said, "OK, we will have an experiment in this class on socialism. All grades will be averaged and everyone will receive the same grade so no one will fail and no one will receive an A."

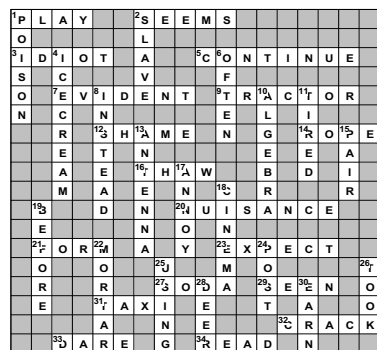
After the first test, grades were averaged and everyone got a B. The students who had studied hard were upset while the students who had studied very little were happy. But, as the second test rolled around, the students who had studied little studied even less and the ones who had studied hard decided that since they couldn't make an A, they also studied less. The second test average was a D.

No one was happy. When the 3rd test rolled around the average grade was an F. The scores never increased as bickering, blame, name calling, all resulted in hard feelings and no one would study for anyone else.

To their surprise all failed the class.

The professor told them that socialism would ultimately fail. The harder people try to succeed, the greater their reward (capitalism) - but when a government takes all the reward away (socialism) no one will try or succeed.

(This one has bounced around the Internet for years!)



Crossword on page 18

**A wise man once  
told his son....**

**My boy, when you accumulate the understanding that a pizza is made round, to be put in a square box and is eaten in triangles, then and only then, will you be able to understand women.**



ADOPT  
ADVENTURE  
ANYONE  
APPEAR  
APPRECIATE  
AROUND  
ARTIST  
BROWN  
CONCERN  
COULD

CROWDED  
DOLLAR  
EAR  
EGG  
FAUCET  
FEET  
FORK  
GROWN  
HANG  
HELP

HOLES  
HONEYMOON  
HORN  
LETTUCE  
LITTLE  
LIVING  
MARBLE  
MARRY  
MEET  
MORAL

NET  
OVERCOAT  
PICK  
POST  
REGRET  
RELIEF  
RUDE  
RUST  
SEW  
SIGN

SOLD  
STUDY  
TAME  
TOUR  
VILLAGE  
WASH  
WHEEL  
WONDER  
YEAR  
YOUR



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# Crossword junkie!

abcdefghijklmnopqrstuvwxyz

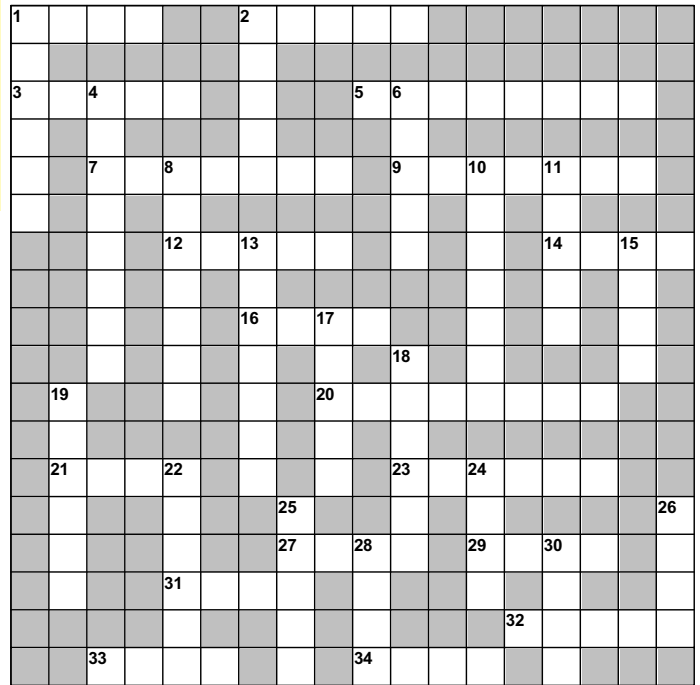


## ACROSS

1. Frolic
2. Have the aspects of
3. Foolish person
5. On and on and on
7. Obvious
9. Farm equipment
12. Have you no .....?
14. Tie a knot and hang in there
16. To unfreeze slowly
21. Pestering
23. To consider probable
27. Carbonated beverage
29. Having saw
31. Form of public transportation
32. Fracture
33. To challenge
34. Process written language

## DOWN

1. Mr. Yuk's warning
2. Opposite of master
4. We all scream for this
6. Frequently
8. Adverb as an alternative to
10. Course before Trigonometry
11. Exhausted
13. Rabbit ears
15. Twosome
17. To pester
18. Motion picture house
19. Previous to
22. Holds bricks in place
24. To affix a notice
25. Put into service
26. Past tense of take
28. Antlered animal
30. Obtain by hard work



Just burned 2,000 calories. That's the last time I leave brownies in the oven while I nap.

Answers on page 17

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absurd stages...  
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computer and the anti-virus  
started a scan on its own.

Feeling guilty that your  
kids are watching too much  
TV? Just mute it and put  
the subtitles on. BOOM!  
Now they're reading.

Does anyone know which page  
of the bible explains how to  
turn water into wine?  
Just asking for a friend.

Cinema closed until  
real life doesn't feel  
like a movie.

People keep asking if Covid-19  
is that serious. Listen up...  
Casinos and churches are  
closed. When heaven and hell  
agree on the same thing it's  
probably pretty serious.

RESOURCES: jokesoftheday.net/best-new-  
jokes, laughfactory.com/jokes, short-  
funny.com, and many anonymous emails!

## ISOLATION THERAPY



Steve has lived a long life but is now on his deathbed and knows the end is near. His nurse, his wife, his daughter and two sons, are with him. He asks for two witnesses to be present and a camcorder be in place to record his last wishes, and when all is ready, he begins to speak:

"My son, I want you to take the Ocean Reef houses."

"My daughter Sybil, you take the apartments between mile markers 100 and Tavernier."

"My son, Jamie, I want you to take the offices over in the Marathon Government Center."

"Sarah, my dear wife, please take all the residential buildings on the bayside on Blackwater Sound."

The nurse and witnesses are blown away as they did not realize his extensive holdings, and as Doug slips away, the nurse says, "Mrs. Pender, your husband must have been such a hard-working man to have accumulated all this property."

The wife, with a bit of attitude replies, "He has a paper route."

Yesterday my husband thought he saw a cockroach in the kitchen. He sprayed everything down and cleaned thoroughly. Today I'm putting the cockroach in the bathroom.

A Buddhist walks up to a  
hotdog stand and says, "Make me one with everything."

Mrs. Ravioli comes to visit her son Anthony for dinner. He lives with a female roommate, Maria. During the evening, his mother couldn't help but notice how pretty Maria is.

While watching the two interact, she started to wonder if there was more between Anthony and his roommate than met the eye. Reading his mom's thoughts, Anthony volunteered, "I know what you must be thinking, but I assure you, Maria and I are just roommates."

About a week later, Maria came to Anthony saying, "Ever since your mother came to dinner, I've been unable to find the silver sugar bowl. You don't suppose she took it?"

"Well, I doubt it, but I'll email her, just to be sure." So he emailed her:

Dear Mama,

I'm not saying that you "did" take the sugar bowl from my house; I'm not saying that you "did not" take it. But it has been missing ever since you were here for dinner.

Your Loving Son, Anthony

Several days later, Anthony received a response email from his Mama which read:

Dear son,

I'm not saying that you "do" sleep with Maria, and I'm not saying that you "do not" sleep with her. But the fact remains that if she was sleeping in her OWN bed, she would have found the sugar bowl by now.

Your Loving Mama

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Twin Set	Full Set	King Set
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Mattress Only Price		
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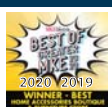
FLIP-ABLE 2-SIDED		
<b>Comfort sleep</b>		
<b>Murry</b>		
13.5" Firm or Plush with 650 Coil Innerspring, Gel Poly Foam		
<b>\$695</b>		
Queen Set <b>\$565</b> <b>WI MADE</b>		
Twin Set	Full Set	King Set
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Mattress Only Price		
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FLIP-ABLE 2-SIDED		
<b>Medicoil 2</b>		
<b>Cortland</b>		
11.25" Extra Firm or 12.25" Gentle Firm Innerspring, Edge Support		
<b>\$1049</b>		
Queen Set <b>\$799</b> <b>USA MADE</b>		
Twin Set	Full Set	King Set
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Mattress Only Price		
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