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**NEW**  
**DAY**

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Find Your  
**GRATIFICATION**

**INSIDE**  
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# From the Publishers

NOVEMBER 2020



Tom is playing with his toys again!  
Another crock of sauerkraut on great-grandma's kraut shredder.

It's time to start closing up the windows, bringing out the flannel sheets and hunkering down for another 'long winters nap'. These early evenings remind me of our ancestors nestling in with their fires and kerosene lamps when the sun went down. Growing up, my family's farmhouse was warmed with a wood furnace. Our family "made wood" on the family farm and stored it in the basement and 'wood shed' to fuel the furnace all winter long. And that house was warm! "Whose turn is it to 'fire up'?" was a common nag early in the morning. After a few decades of living in the urban-state-of-mind, it is still a pleasure to simply flip up that thermostat!

What are you thankful for today? It's easy to list the obvious - family, friends, good health or financial stability. Happiness and thankfulness doesn't have to come in big packages. Think about the little things that happen every day. I am thankful for a good book, a hot shower and bubble baths, clean sheet night and automatic doors when you walk into a store, a bomb pop (those red, white and blue ones) or a bowl of vanilla ice cream before I go to bed at night, the warm smell of my dog's ears, fleece pajamas and a good afternoon nap on the couch without any guilt. I am thankful my

computer doesn't have a virus, Amara doesn't need braces and Tom is always the first to apologize even when it's my fault. Being aware of these little things can make every day a good day, a good month, a good year and yes, a good life. So this month, as we count our thanksgiving blessings, remember the little 'big' things that happen every day.

An election on steroids! By the end of this month, we'll know where the country is headed for the next four years. (Hopefully...if the ballot counting is comparable to standing in line at the DMV we are in trouble!) I put my trust in God, the American Spirit and hard work. I am a small country girl from a Taus, Wisconsin farming family (6 brothers, 1 sister) who grew up very frugally with hand-me downs and trips to the doctor only if you were on the fringe of an emergency (did you know a lot of Band-Aids work almost as well as stitches? :) My college education was a privilege and a gift, not an entitlement; I close the refrigerator door; do not over-use paper towel; shut the lights off when I leave the room and turn the heat down to 62 at night (whoops! that's the hot flashes talking!) Hard work. Common sense. Goals. Character. Hard work. Did I mention hard work? If you don't want to work hard, think hard, then don't expect success. In these fine United States of America, you do have that choice.

My Life 101 lesson is this - life does not promise you roses. There is struggle, disappointment and a lot of heartache - but the garden is always beautiful!

Just made another batch of slow-cooker applesauce -recipe on page 15, delicious and easy to freeze as well. My basement 'icebox' is stacked with dozens of canned dill pickles and beans, frozen zucchini, strawberries, raspberries and tomato sauce. Just another blessing of goodness stored throughout a Wisconsin winter.

Hoping you find your 'thank you' moment today!

**LIFE.** *Enjoy it!*

Sandy and Tom Draelos

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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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FAX: (414) 586-9474

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# NOVEMBER HOLIDAY *Calendar*

**Due to COVID-19, listings may change unexpectedly. Please contact businesses directly for up-to-date details. For more events, go to [visitmilwaukee.com](http://visitmilwaukee.com)**

## Nov 18 - Jan 3

**Racine County Zoo**  
2131 N. Main Street, Racine  
An illuminated drive-through holiday adventure for the season. \$5 per person

## Now thru Nov 30

**The Milwaukee War Effort**  
Milwaukee County War Memorial Center  
750 N. Lincoln Memorial Drive  
Freedom Gallery  
Along with the newly added WWII posters will be the On The Homefront exhibit. Temporary exhibit focuses on Wisconsin manufacturing in support of the war effort, 1941-1945.

## November 28-Dec 27

**Christmas Lights & Desserts Bus Tour**  
Milwaukee Food & City Tours Downtown  
If the best way to spread Christmas cheer is singing loud for all to hear than this tour is for you. Not only does it highlight the Christmas happenings as well as great desserts all over Milwaukee but it also includes caroling on the bus from stop to stop. A perfect mix of history, Milwaukee Christmas traditions, tasty treats and a dash of light-hearted holiday spirit. Whether you feel like showing off your ugly Christmas sweater or not you are sure to have a good time on this tour.  
The 2.5-hour narrated bus tour departs from downtown Milwaukee and features holiday displays with walking stops in Cathedral Square and Zeidler Union Square, plus viewing opportunities through light displays that may include areas such as Red Arrow Park, Pere Marquette Park and Historic Third Ward. Sample hot chocolate (or coffee, if preferred) and desserts from three local restaurants. And, to quote Buddy the Elf,

"The best way to spread Christmas cheer is singing loud for all to hear" – therefore, your SINGING TOUR GUIDE will lead the bus in a Christmas caroling sing-a-long!

AND...

## December 4-26

**Christmas Around Milwaukee Bakery Bus**  
Milwaukee Food & City Tours Downtown  
Travel around the world and back in Milwaukee on our Christmas Around Milwaukee Bakery Bus Tour! An excellent opportunity to celebrate the holidays with friends while sampling delicious holiday cookies from a collection of favorite bakeries in Milwaukee. 3-hour bus tour departs downtown Milwaukee and feature stops at bakeries throughout the area while enjoying stories of ethnic holiday traditions. Guests will be treated to signature cookies, candies and pastries at each stop. 414-255-0534

## November 7-Jan 3

**Afternoon Tea at The Pfister hotel**  
Saturdays & Sunday Weekly  
The Afternoon Tea experience at The Pfister Hotel is unlike that of any other hotel. On the 23rd floor lounge of the Pfister, guests will enjoy a spectacular view of the city and a tableside tea blending, presented in all-silver service by our very own Pfister Tea Butler. You'll learn about each variety of tea, the origins, unique flavors, effects on mood and health, blending options, and perfect pairings. The afternoon tea is complete with traditional sandwiches and pastries

## November 11-12

**Veterans Day at the Harley-Davidson Museum**  
We salute you! Free Museum admission for all active Military, Veterans and their families. Learn more about H-D's military involvement during the Military Gallery Talks on November 11th at 11am. and 2:30 pm and November 12th at 11am 2:30pm and 6pm. Harley-Davidson has always been on the front line – right next to the troops. The first American to enter Germany after World War I did so on a Harley-Davidson® motorcycle

## November 15

**Lake Country Wedding Show**  
The Ingleside Hotel  
2810 Golf Rd, Pewaukee 10am to 2pm  
Attendees will have the opportunity to visit with local vendors in the newly renovated Lake Country Ballroom. Welcome bags for the first 200 couples. Newly renovated event space. View decorated room layouts. Visit with local vendors. Enjoy complimentary Hor d'oeuvres. Cash Bar will be available. Admission is free if you pre-register. For guests who do not pre-register, there will be a \$5 admission at the door

## November 20-22

**Illuminated Walk Through Country Christmas**  
The Ingleside Hotel  
2810 Golf Rd, Pewaukee  
Help benefit the Christmas Clearing Council of Waukesha County. Dress for the weather. Hot Chocolate and other concessions available in Christmas Village. 5pm – 9pm, last admission tickets sold at 8pm. \$7 per person

## November 21-Dec 31

**Wisconsin Christmas Carnival of Lights**  
Jellystone Park Camp-Resort in Caledonia  
One of Wisconsin's biggest, brightest, & most dazzling holiday lights display. Over 2 million lights on a 1.6 mile path that dance along to the music with synchronized lights, from the comfort of your own vehicle! For a unique experience, check out our giant Sleigh Ride or the Golf Cart Holiday Train to view the show in open air. Visit Santa's Workshop at the end of the show for a hot beverage & a photo with Santa. Be sure to browse our gift shop for fun and unique holiday gifts. Per Car (up to 8 people): \$25 Large Passenger Van, Senior Home Mini Bus: \$35

## November 28

**Milwaukee Makers Market**  
Discovery World  
500 N. Harbor Drive, Milwaukee  
Explore the market, have fun, meet amazing artists and artisans, shop, and support independent maker spirit in Milwaukee. Join us as we transform our promenade into a stunning and lively indoor market. 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. The Market is free, but General Admission applies if visiting entire museum.

## November 27-January 2

**Country Christmas**  
The Ingleside Hotel  
2810 Golf Rd, Pewaukee  
Celebrating the 25th year as one of Wisconsin's largest and most spectacular drive-through holiday lights events. As part of admission to Country Christmas, you can experience the Country Christmas Trail, Christmas Village, and the Streets of Bethlehem. \$20 carload or minivan



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## How to Achieve *Gratification* Study 101

By Robert J. Cerfolio, MD, MBA

"Habitual procrastination can really hurt you in the long run because waiting to take care of something that's obviously important to you - health, money, family matters - weighs on your subconscious," says Dr. Cerfolio, known as "the Michael Jordan of lung surgery."

Understanding one's personal "line of gratification" is the foundation for sticking to self-improvement goals, he says. "There are many kinds of lines of gratification," he says. "For some, they're the number of zeroes in their bank statement; for others, the curves of their muscles after they leave the gym. It's good and healthy to look back on your hard work and admire what you have accomplished before moving on to the next task."

Dr. Cerfolio, author of "Super Performing at Work and at Home: The Athleticism of Surgery and Life," shares tips on how to make those lines of gratification more impressive.

**~Be an early riser.** The main reason operating rooms hum into action at 7 a.m. is tied to human physiology; the bodies of patients are better able to handle the stress of surgery at that time.

"People are generally better off getting work done early in the day when we're better prepared for stress and performance," he says. "And getting a job done early frees you up later in the day."

**~Love what you do.** Why wouldn't you want to take ownership, responsibility and pride in what you do for a living? When you treat a job as only a means to a paycheck, you are missing the point. If your job isn't the one you'd really love to have, don't make it worse with a negative attitude. Instead, make it your own. Make it a point of personal integrity and principle to challenge yourself to achieve something every day. After all, 40 hours a week is a long time to stay anywhere.

**~Ask yourself: Did I really try my best?** "I tried my best" is a common refrain from those who haven't reached their goals. An honest response you can ask yourself is, "Am I sure?" This question is not about being overly critical. It's simply about realizing that, if you had practiced or studied an extra 10 minutes each day, you would've been that much closer to your goals.

**~Set specific, measurable goals.** Results define goals. Every individual should have clear goals that are objective and measurable. Goals such as "to be happy," "to do well at work" or "to get along" are too nebulous. To be successful, you have to be able to define your goals by measurable results.

**~Find the high ground.** In anything you do, aspire to live up to the noblest, highest aspect of your job. Certain jobs - such as police work, firefighting, teaching or working in health care - are service oriented, so it's easier to feel good about your contributions. Look for the contributions you're making in your job and take pride in what you're doing to make the world a little better.

**~Be the go-to guy or girl.** This takes time, practice and the confidence necessary to want the ball in a critical situation. Being the go-to guy or girl means being willing to take responsibility and risk failing. A go-to person is also willing to speak up about problems or changes necessary in a business or organization, and suggest solutions.

Robert J. Cerfolio, MD, MBA, received his medical degree from the University of Rochester School of Medicine, surgical training at the Mayo Clinic and at Cornell-Sloan Kettering hospital, and has been in practice for more than 26 years. The author of "Super Performing at Work and at Home."

## I AM THANKFUL

FOR MY WIFE WHO SAYS IT'S HOT DOGS TONIGHT...  
BECAUSE SHE IS HOME WITH ME, AND NOT OUT  
SOMEWHERE ELSE.

FOR THE HUSBAND WHO IS ON THE SOFA BEING A COUCH  
POTATO... BECAUSE HE IS HOME WITH ME AND NOT OUT  
SOMEWHERE ELSE.

FOR THE TEENAGER WHO IS COMPLAINING ABOUT  
DOING DISHES... BECAUSE IT MEANS SHE IS AT HOME,  
NOT OUT SOMEWHERE ELSE.

FOR THE TAXES I PAY BECAUSE IT MEANS I AM  
EMPLOYED.

FOR THE MESS AFTER A PARTY BECAUSE IT MEANS I HAVE  
BEEN SURROUNDED BY FRIENDS.

FOR THE CLOTHES THAT FIT A LITTLE TOO  
SNUG ...BECAUSE IT MEANS I HAVE ENOUGH TO EAT.

FOR A LAWN THAT NEEDS MOWING, WINDOWS THAT  
NEED CLEANING, AND GUTTERS THAT NEED FIXING  
BECAUSE IT MEANS I HAVE A HOME.

FOR ALL THE COMPLAINING ABOUT THE GOVERNMENT  
BECAUSE IT MEANS WE HAVE FREEDOM OF SPEECH.

FOR THE PARKING SPOT I FIND AT THE FAR END OF THE  
PARKING LOT BECAUSE IT MEANS I AM CAPABLE OF  
WALKING AND BLESSED WITH TRANSPORTATION.

FOR MY HUGE HEATING BILL BECAUSE IT MEANS I AM  
WARM.

FOR THE LADY BEHIND ME IN CHURCH WHO SINGS OFF  
KEY... BECAUSE IT MEANS I CAN HEAR.

FOR THE PILE OF LAUNDRY ... BECAUSE IT MEANS I HAVE  
CLOTHES TO WEAR.

FOR WEARINESS AND ACHING MUSCLES AT THE END OF  
THE DAY... BECAUSE IT MEANS I HAVE BEEN CAPABLE OF  
WORKING HARD.

FOR THE ALARM THAT GOES OFF IN THE EARLY MORNING  
HOURS BECAUSE IT MEANS I AM ALIVE.

AND FINALLY, FOR TOO MUCH E-MAIL BECAUSE IT  
MEANS I HAVE FRIENDS WHO ARE THINKING OF ME.

~anon

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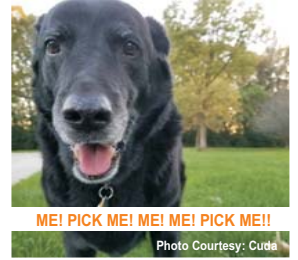
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## NOVEMBER is ADOPT a SENIOR PET Month!

### Dear Reader,

*Are you looking for a mature, wise companion? One who will love you unconditionally? Day and night? I dedicate my heart to yours for a simple offering of a warm bed and a good meal. Keep me close and treat me kindly and you will never know any deeper love than mine.*



~Cuda is the well-loved editor-companion-in-residence of Your LIFE! and not up for adoption. At 14+ years and still a healthy 90 pounds, we all survive on love... and ham!



**My name is Lilly,** and I am looking for love and a home! Lilly is loved and well but she deserves a forever home! This gorgeous, 8 year old brindle girl loves to snuggle on comfy beds or sofas and adores stuffed squeaky toys! Lilly asks for a home with no other animals or small children – a bit of a diva but has such a wonderful personality! She's waiting for HER people to come and find her – could you be who she is looking for?  
**Call Elmbrook Humane Society at 262-782-9261.**

### Looking for Some Mature Companionship?

November is national Adopt-a-Senior-Pet Month and the seniors at the Wisconsin Humane Society can't wait to celebrate – in a new home. WHS has many spry seniors waiting for that perfect someone to provide them lots of love in their golden years. These special elders have a lot of love to give.

In addition to their loving personalities, senior companion animals have a lot of other positive qualities that a younger furry friend may yet to have developed. Qualities that make senior animals such superb companions include:

- Older animals know the ropes. They're patient and wise, making it easier to assimilate them into a new home.
- Mature animals may often give you some time to yourself, as their physical demands are not as high.
- Older animals can learn very quickly. Their ability to focus is leaps and bounds ahead of those impetuous puppies and kittens.
- Senior animals will return the love that you give them tenfold!

The Wisconsin Humane Society always has wonderful senior ambassadors. As with all of the companion animals, these seniors come with the full behavior and veterinary package available at the Wisconsin Humane Society.

\*\*\*\*\*

If you can **start the day** without caffeine,  
If you can be **cheerful**, ignoring aches,  
If you can **resist complaining** and boring people with your troubles,  
If you can **eat the same food** everyday and be grateful for it,  
If you can **understand** when loved ones are too busy to give you time,  
If you can **overlook** when people take things out on you when, through no fault of yours, something goes wrong,  
If you can **take criticism and blame** without resentment,  
If you can **face the world** without lies and deceit,  
If you can **conquer tension** without medical help,  
If you can **relax** without liquor,  
If you can **sleep** without the aid of drugs,  
If you can do all these things....*you must be the family dog!*



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Freedom is an 8 ½ year old pit bull. She is a spunky girl full of zest and loves attention. Wriggling her butt and "pounce playing" are two of her favorite things. Freedom came to us with a chronic ear infection which is clearing up nicely and skin allergies so she needs to be on a Duck & Potato food and treats. She also needs medication for her allergies and a home with children 12 and up because she is still sensitive about her ears being touched. She is picky about her dog friends but when she finds the right one, loves to play, gets the zoomies and gives them kisses. She also may do well with a feline friend. Freedom is a staff favorite because of her good nature and beautiful brown eyes!

**Could you be her FURever home?**

**The Washington County Humane Society**  
**262-677-4388**  
[www.wchs@wchspets.org](mailto:www.wchs@wchspets.org)  
[exec@wchspets.org](mailto:exec@wchspets.org)

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- Humane Officer/ Animal Control services for five municipalities in Waukesha County
- Relinquishment assistance

20950 Enterprise Ave., Brookfield, WI 53045 | 262-782-9261  
 Visit [ebhs.org](http://ebhs.org) for adoption hours, special events, and educational opportunities.

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**Don't HATE IT! LOVE IT!!**

## Five Ways to Enjoy the WINTER Season in WISCONSIN!

By Nick Erickson/TravelWisconsin.com

Winter isn't something that just happens in Wisconsin: It's part of who we are. Embracing winter is our way of life, made easier by the bounty of cold-weather activities waiting right outside our door – some of which you can't find just anywhere! This winter, bundle up and try your hand at these unique Wisconsin winter sports.

### Skijoring



Looking to escape cabin fever without leaving your dog at home? Luckily, Scandinavians were thinking ahead for you. While skijoring, the skier is connected to a dog via a harness for a faster form of cross-country skiing. Even better, your furry friend can help bear the brunt of the endurance cross-country skiing requires.

Give it a try at Minocqua Winter Park, Justin Trails B&B Resort in Sparta, or Chase's Point in Superior. Plus.

### Speedskating

Did you know Wisconsin boasts some of the most prestigious speedskating facilities out there? Milwaukee is home to the Pettit National Ice Center, which is the official training facility for the U.S. Olympic team. We've had our successes on the Olympic stage, like gold medals for skaters Eric and Beth Heiden, Bonnie Blair and Casey FitzRandolph, but the Pettit isn't just for those seeking international glory. The 400-meter Olympic Oval is open year-round and open to the public.

### Fat Tire Biking

They make cars specific for winter driving in snowy areas, and in Wisconsin, they do the same for bikes. Winter fat biking is a trend that gets riders out on snow-covered paths with extra-wide rims and low-pressure tires to cruise across the soft winter terrain.

Be sure to refer to the Department of Natural Resources [www/dnr.wisconsin.gov/topic/parks/recreation/biking](http://www/dnr.wisconsin.gov/topic/parks/recreation/biking) to see which trails are designated for the sport, and if you're really feeling adventurous, check out the Bike Across the Bay event in Washburn, where you can ride your bike across frozen Lake Superior.

### Ziplining

You don't have to borrow a drone to get a bird's eye view of snow-covered canopies and trees. Instead, head to Wisconsin Dells for a pair of ziplining experiences only a cold-weather destination can offer. Vertical Illusions offers a tour that begins at Chimney Rock Park, flying you through Aspen Grove and over Friendship Lake Canyon. You can also snowshoe to the summit if the weather calls for it. BigFoot Zipline Tours is also open year-round and provides spectacular views of Northwoods pines on seven separate lines.

### Ice Boating



Just as fun to watch if you aren't up for gliding 100 MPH across a frozen lake, this sport is like Formula 1, Wisconsin style. The boats, propelled by wind-driven sails, glide across the ice at speeds that can be six-times that of the wind. Catch it on Geneva Lake, Lake Winnebago in Central Wisconsin, or Lakes Mendota and Monona in Madison.

**Keep up-to-date on all things winter weather with the Wisconsin Snow Report, [www.onthesnow.com](http://www.onthesnow.com) featuring updated ski, snowboard and snowmobile conditions from every corner of the state.**

Editor's Note: Due to COVID-19, offerings may change unexpectedly. Please contact businesses directly for up-to-date details.

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## EARTH TALK

From the Editors of  
E/The Environmental Magazine

**There's no question about it: all the disposable Personal Protective Equipment (PPE) in our waste stream is taking a toll on the environment. A recent study in the journal Environmental Science & Technology found that we are using some 129 billion disposable masks and 65 billion disposable gloves every month around the world nowadays as we try to stay safe in the midst of the worst pandemic to hit the human race in a century.**

\*\*\*\*\*

**I am deeply disturbed by how many people think washing their hands is a new thing!**

## Dear EarthTalk:

**What's the environmental impact of all the single-use PPE we are throwing away now in huge numbers as a result of responding to the COVID-19 crisis?**

Most of the masks in the U.S. are made out of polypropylene-based plastic but some are made from related forms of plastic such as polystyrene, polycarbonate, polyethylene or polyester. These synthetic fibers are designed to resist liquids and do not biodegrade in the environment once discarded, instead breaking down into smaller and smaller pieces of plastic that end up in landfills or, even worse, as litter that finds its way into waterways and the ocean.

Some of the discarded PPE ends up in medical waste bins and is shipped off to an incinerator for disposal, which unfortunately may not be any better for our health or the environment. According to the U.S. Environmental Protection Agency (EPA), incinerators send particulate matter, heavy metals, acid gases, nitrogen oxides, carbon monoxide and other noxious pollutants airborne. As such, environmental advocates aren't happy about a plan by the United Nations to help communities around the world set up their own small local incinerators to deal with PPE and other COVID-related waste.

Meanwhile, reusable masks may have a longer life as a useful product, but that doesn't mean they'll necessarily biodegrade in the environment when their time comes. Most are made from cheap synthetic fabrics like nylon or polyester and are prone to breakage and short lifespans, and can last even longer and wreak more havoc when littered into the environment.

The upshot of all this is that we'll have discarded PPE from the pandemic around for a lot longer than we would like. It joins the rotting plastic that sits in landfills, washes up on beaches and floats in oceans, amounting to more than five trillion plastic particles contaminating the world's surface waters. The particles are toxic to ecosystems and wildlife. Marine creatures can mistake mask remnants and fibers for food, and/or can get entangled in them so they can't hunt, feed or eat.

So what can we do to offset, or even halt the impact? The pandemic continues, but by choosing reusable, biodegradable masks, we can reduce the demand and consumption of PPE. Eco-friendly alternatives are available—or you can make your own using salvaged fabric and online craft guides. The Hemp Foundation and Tentree sell masks made from biodegradable and repurposed materials. Meanwhile, Bambooo's bamboo masks are made out of sustainably sourced, pesticide-free bamboo, and Planet Organics' cotton/rubber varieties are also attractive and easy on the environment.



EarthTalk® is produced by Roddy Scheer & Doug Moss for the 501(c)3 nonprofit EarthTalk. See more at <https://emagazine.com>. To donate, visit <https://earthtalk.org>. Send questions to: [question@earthtalk.org](mailto:question@earthtalk.org).



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# Medicare Fraud....

## Tips to Keep You Safe

Medicare fraud happens every day. In every state, including Wisconsin. To lots of people. Did you know that BILLIONS of dollars are lost on an annual basis due to improper claims to Medicare? Improper claims include fraud, abuse, and errors. Here are some important tips to help protect you from Medicare fraud.

- You will NOT be receiving a new chip card to replace your paper Medicare card. If someone calls you to tell you that, they are lying. It's the one of the latest Medicare scams. HANG UP!
- There are lots of COVID-19 related scams out there right now, including testing kits, personal protective equipment, vaccines, and other promised treatments or cures. If someone calls you about these things, HANG UP! Talk directly with your health care provider if you have questions or concerns about the coronavirus.
- Durable Medical Equipment or brace scams are the most popular form of Medicare fraud. If someone calls you out of the blue, asking you about pain and offering to send you a "free" brace, HANG UP! Talk to your health care provider about any sort of medical equipment you may need.
- Medicare's annual Open Enrollment Period is happening now, October 15 – December 7. This is the time that you can make changes to your Medicare benefit plans. Be aware that some

insurance companies/agents may try to pressure you into enrolling in a plan that isn't right for you. Take your time and ask lots of questions to make sure you choose the right plan for you.

- If you receive a call from an unfamiliar number, let it go to voicemail.

- If the caller claims to be from Medicare, the Social Security Administration, or another government agency, HANG UP! Those agencies will not call you.

- If anyone asks for sensitive information, HANG UP! Don't ever share personal information, including your Medicare number, Social Security number, other health insurance information, bank account, or credit card information with people who call you unexpectedly.

- Be aware of suspicious email messages, text messages, online advertisements, and social media advertisements. The fraudsters are very creative in the ways that they hope to catch you off guard.

- If you have questions or are concerned that you might have been involved in some sort of Medicare scam, please call the Wisconsin Senior Medicare Patrol toll-free, (888) 818-2611, for assistance.

**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.**



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

Fax: 866-813-0974 | Email: [smp-wi@gwaar.org](mailto:smp-wi@gwaar.org)

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

[f 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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**Join the SMP program as a volunteer!**

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



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



# Medicare 101

## Virtual Series

Do you have questions about Medicare? Medicare's annual Open Enrollment Period is October 15-December 7. Join us for one of our upcoming virtual webinars to learn more about the basics of Medicare. These sessions will include an objective overview of the options and benefits offered through Medicare including Part A, B, C, and D, how to enroll or change plans and details on programs that may be able to help you save money on Medicare costs and prescription drug costs.

### Medicare 101

Tuesday, November 10

10:00am-11:30am

Webinar via Zoom or call-in option

Hosted by Greenfield Public Library

### Medicare 101

Monday, November 16

1:00-2:30pm

Webinar via Zoom or call-in option

Hosted by West Allis Public Library

### Medicare Basics in 5 Minutes

November 5 at 10:00am

Facebook Live Event

For complete details and links to each event visit :

[county.milwaukee.gov/aging/Medicare101](https://county.milwaukee.gov/aging/Medicare101)

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## BRAIN THREATS

**Saturated fats**, found in meats, dairy products, and eggs, appear to encourage the production of beta-amyloid plaques within the brain. The Chicago Health and Aging Study reported in the Archives of *Neurology* in 2003 that people consuming the most saturated fat had more than triple the risk of developing Alzheimer's disease, compared with people who generally avoided these foods.

**Trans fats**, found in doughnuts and snack pastries, have been shown to increase Alzheimer's risk more than five-fold. These "bad fats" raise cholesterol levels and apparently increase production of the beta-amyloid protein that collects in plaques in the brain as Alzheimer's disease begins.

**Excess Iron**. While we need iron to make the hemoglobin that carries oxygen in the bloodstream, excess iron can build up in the brain, sparking the production of damaging free radicals. Sources of excess iron include cast-iron cookware, meats, and iron supplements.

**Excess Copper**. The body needs traces of copper to make enzymes. In excess, copper impairs cognition—even in mid-adulthood—and ends up in the plaques of Alzheimer's disease. It comes from copper pipes and nutritional supplements.

**Aluminum**: Aluminum's role in the brain remains controversial. However, because aluminum has been found in

the brains of Alzheimer's patients, it pays to err on the side of caution. Avoid uncoated aluminum cookware and read labels when buying baking powder, antacids, and processed foods.

## BRAIN PROTECTING:

**Nuts and seeds** are rich in vitamin E, which has been shown to help prevent Alzheimer's disease. Especially good sources are almonds, walnuts, hazelnuts, pine nuts, pecans, pistachios, sunflower seeds, sesame seeds, and flaxseed. Just one ounce—a small handful—each day is plenty.

**Blueberries and grapes** get their deep colors from anthocyanins, powerful antioxidants shown to improve learning and recall in studies at the University of Cincinnati.

**Sweet potatoes** are the dietary staple of Okinawans, the longest-lived people on Earth who are also known for maintaining mental clarity into old age. Sweet potatoes are extremely rich in beta-carotene, a powerful antioxidant.

**Green leafy vegetables** provide iron in a form that is more absorbable when the body needs more and less absorbable when you already have plenty, protecting you from iron overload which can harm the brain. Green vegetables are also loaded with folate, an important brain-protecting B-vitamin.

**Beans and chickpeas** have vitamin B6 and folate, as well as protein and calcium, with no saturated fat or trans fat.

Protect Your Brain continued on page 15

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**I would much rather be morally right  
than politically correct.**

**The thing about political jokes.... too  
many of them get elected.**

**You may not like guns.**

That is your right.

**You may not believe in God.**

That is your choice.

But if someone breaks into your home, the first  
two things you are going to do are...

- 1) Call someone with a gun
- 2) Pray that they get there in time

**The buzzword of every election is  
"CHANGE."**

Candidates toss it around without saying what they want to  
change to. Just that we need CHANGE! This brings to mind the  
following illustration...

Many ears ago, there was an old tale in the Marine Corps about  
a lieutenant who inspected his Marines and told the "Gunny" that  
they smelled bad. The lieutenant suggested that they change their  
underwear.

The "Gunny" responded, "Aye, aye, sir. I'll see to it immediately."

He went into the tent and said, "The lieutenant thinks you guys  
smell bad, and he wants you to change your underwear. Smith,  
you change with Jones, McCarthy, you change with Witkowski,  
Brown, you change with Schultz..."

"Change, now get on with it!"

And the moral is: A candidate may promise change in  
Washington... but the stink remains!

## The MARKETS AND Election 2020

### A Lesson for Patience

#### FINANCE QUESTIONS and ANSWERS

The upcoming election cycle is  
prompting some people to reconsider  
their investment strategy. In fact, 45%  
of consumers with \$100,000 or more  
investable assets expect to make  
changes to their portfolio due to the  
upcoming 2020 presidential election.

But if history is any guide, patience may be the answer. For the past 12 presidential elections,  
the Standard & Poor's 500 index has notched a 4% gain, on average, in the 90 days after the  
election.

Of course, past performance does not guarantee results. And there have been some notable  
exceptions to the trend. In 2008, for example, the S&P 500 dropped more than 10% in the three  
months following the election as the global financial crisis gripped the markets. And in 2000, the  
S&P 500 fell 4.1% from election day until December 12, when the Supreme Court ruled on the  
election between George Bush and Al Gore.

Investing involves risks, and your goals, time horizon, and risk tolerance should be what drives  
any changes to your portfolio strategy. If you're concerned that the upcoming election may  
change one of these critical factors, perhaps it's time to review your investment approach with  
your financial advisor.

When patience may be the answer, it's a good time to reflect on a quote from legendary investor  
Warren Buffett, who reminded us that, "The stock market is a device for transferring money  
from the impatient to the patient."



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  
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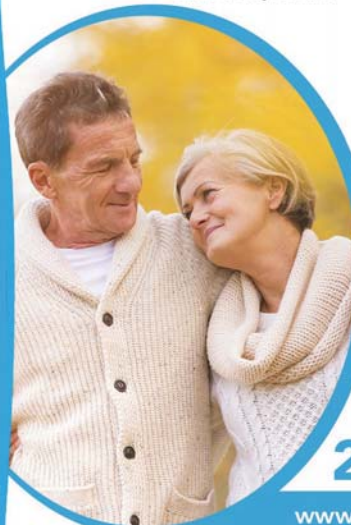
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# THE EATING SEASON

## 5 Tasty Ways to Tweak Recipes for Healthier Eating

Want to cook healthier? These 5 tips will help you slice and dice recipes to cut fats and sugars, but pump up flavors.

By Mayo Clinic Staff

Most of us have gotten the message: Upping our quota of fruits and veggies, and lowering our intake of salt, sugar, processed foods and red meat is a good idea. But if you're struggling to master the art of cooking for wellness, you're definitely not alone.

Nutrition pros have developed many techniques and tricks that can help you modify recipes for healthier eating — and evidence-based research tells us they taste great, too.

These five tips will help you get started.

### 1. Start fresh, stay positive

Nutrition experts often recommend starting with some new-to-you recipes to launch your healthier eating journey. But you'll soon be savvy enough to transform favorite recipes into healthier versions, too.

Remember: "Healthier" doesn't mean "less tasty." Keep your mind open to experiencing new flavors. Enjoy the process as you experiment with fresh ingredients and create dishes that don't rely on fat and salt for taste.

### 2. Reduce fats, sugars and salt, increase herbs and spices

Most of us consume too much saturated fat. But fat adds flavor, so scaling back fat alone is not the answer. Studies have found, though, if you scale back fat and pump up flavor by adding herbs and spices, you can get the great taste you crave.

For instance, instead of 80 percent lean meat, choose 95 percent lean meat. Then, use a heavier hand with the basil, oregano, garlic and other favorite flavors for a really satisfying result.

Researchers have tried the approach with dessert, too. In one study, they cut the sugar content of apple crisp by more than a third, but added an extra jolt of Saigon cinnamon to compensate. It worked: Tasters liked that version just as much as the full-sugar original.

Build up your store of herbs and spices, set the salt aside and you've got a solid formula for healthier, tastier eating.

### 3. Swap this for that

Learn some basic ingredient swaps and you'll instantly up your healthy cooking quotient. Here are just a few examples:

Heavy cream or half-and-half = fat-free half-and-half

1 egg = 2 egg whites

Garlic salt = garlic powder

Syrup = pureed fruit

Ground beef = extra-lean beef, or ground chicken or ground turkey

White rice = wild rice, pearl barley or bulgur wheat

### 4. Learn new cooking techniques

Beware the fryer! Eating a lot of fried food has been associated with a higher risk of type 2 diabetes, obesity and heart disease. Instead, learn to bake, grill, steam and roast.

Pre-heat your saute pan. Adding cold ingredients to a cold pan results in drier, less tasty food; starting with a hot pan lets you sear in flavor.

### 5. Stock the right tools

Nonstick pan. Does your recipe call for sauteing vegetables in oil? Using a good nonstick pan, you can usually saute without added fat.

Steamer basket. Many top chefs steam fish, chicken or seafood atop a layer of aromatic herbs or vegetables for moist, flavorful results without adding fat.

Kitchen shears. Invaluable for snipping away fat from meat, cutting up dried fruit for sauces and toppings, or quickly clipping fresh herbs.

Armed with your new knowledge and a few essential techniques and tools, you'll be able to tackle any recipe, and make it your way — the healthy, delicious way.

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# Protect Your BRAIN

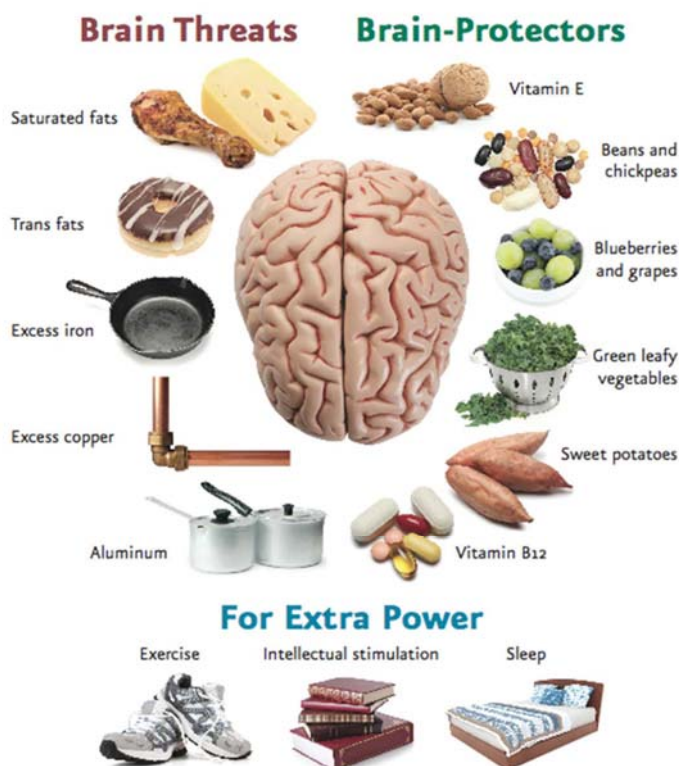
Continued from  
page 12

**Vitamin B12** is essential for healthy nerves and brain cells. While many people have trouble absorbing vitamin B12 from foods, B12 in supplements is highly absorbable. Together, folate, vitamin B6, and vitamin B12 eliminate *homocysteine*, which can build up in the bloodstream—rather like factory waste—and damage the brain.

**Get Your Heart Pumping:** A 40-minute brisk walk three times per week brings oxygen to your brain and has been shown in University of Illinois studies to reverse brain shrinkage and improve memory.

**Mental Exercises:** Brain stimulation—from books, newspapers or online brain-training exercises—measurably strengthens the brain.

**Sleep.** Sleep is essential for preserving memories. The first half of the night is important for slow-wave sleep, when your brain integrates facts and words learned during the day. The second half of the night emphasizes REM sleep, when emotions and physical skills are integrated.



Neal Barnard, MD, is one of American's most well-respected nutrition authorities. His new work aims to put the findings of research to work to prevent risks to brain health. He is the author of 15 books and host of three PBS television specials.

\*\*\*\*\*



## EDITOR'S PICK

# Crock Pot Applesauce

6 lbs apples -peeled, cored and sliced (Mcintosh preferred)  
1 cup water  
1/3 cup sugar (start with less than add to taste)  
1 tablespoon lemon juice  
1-2 teaspoon cinnamon (add to taste)

Place sliced apples in slow cooker. Mix in remaining ingredients. Cook on high approx. 3 hours or low for 5-6 hours. Consistency and 'chunkiness' is up to you! (Pour immediately into prepared mason jars (pints or quarts) lid seal, let cool and preserve in fridge for a few months) I also freeze it and it will last longer!

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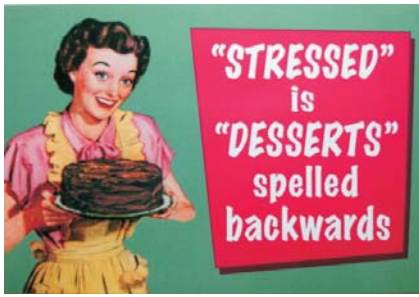
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# Women: How to Say 'No' during the Holidays (& Year-Round)

Acclaimed Therapist Offers Perspective on Managing a Woman's Many Roles

Dr. Jaime Kulaga, Ph.D., LMHC, CPC

Men expect more than women when it comes to "having it all," according to a new study by Citi and LinkedIn titled, "Today's Professional Woman Report."

More men than women define the good life as including a strong and loving marriage with children – 79 percent, compared to 66 percent of women. And 9 percent of women do not include personal relationships in their pursuit of success – up from 5 percent in the previous survey.

"This study may be an indicator not so much that women want less than men; it may simply mean that women are feeling overwhelmed by the many roles they accept in life, and they believe wanting a happy work-life balance is asking for too much," says Dr. Jaime Kulaga, a practicing therapist, life coach and author of "Type 'S'uperWoman – Finding the Work-Life Balance: A Self-Searching Book for Women," (www.mindfulrehab.com).

"In fact, I haven't met a woman in my life who hasn't taken on an exponential amount of roles – far more than is good for any one person. From wife to professional to cook to chauffeur, women simply do not know how to say *no*, even when they want to."

While the holiday season is supposed to be a time when family members rejoice with family and free time, Dr. Kulaga says women often dread this time of year because of the additional roles to be taken on. She offers perspective for why saying "no" more often is good for them.

• **An inability to say "no" is based in fear.** Why can't we just say *no*? It's because we're afraid of the consequences. Mostly, we are afraid of feeling

guilt, feeling a sense that we are diminished in the eyes of others and, overall, that we will somehow *lose* something. Decisions based in fear, however, are often negative ones as they tend to be entrenched in irrationality or impulsivity. Try to decide things based on what you want, and not what you're attempting to avoid.

• **Women who can't say "no" have less, not more; be mindful.** Mindfulness is an excellent way to pare down the number of roles so many women assume; it's the antidote for women who smile and nod "yes" when their brains are screaming "no," and then go into the bathroom to cry. There is plenty of talk about women who "want it all" – and we can have it all, if we focus on what is really important and narrow the list of roles down to a manageable number.

• **By saying "no" to some things, you're saying "yes" to others.** As mortal individuals, our time and resources are limited. We simply cannot take on all the roles others would have us accept and still have time for the things that truly matter to us. Working late each night, for example, means having less time for your family – or yourself! When women list their priorities, it's almost always in relation to the needs of others, and not themselves. It's not only OK, it's healthy to want time and other things for oneself!

Motivated by watching those she coaches, Dr. Kulaga became successful with a true passion for helping others. Dr. Jaime Kulaga earned her bachelor's degree in psychology, and master's and doctorate's in counseling. As a licensed mental health counselor and certified professional coach, she has a special interest in the complex lives of today's women.

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## FIVE SURGEONS from big cities....

are discussing who makes the best patients to operate on.

The first surgeon, from New York says, "I like to see accountants on my operating table because when you open them up, everything inside is numbered."

The second, from Chicago, responds "Yeah, but you should try electricians! Everything inside them is color coded."

The third surgeon, from Dallas, says, "No, I really think librarians are the best. Everything inside them is in alphabetical order."

The fourth surgeon, from Los Angeles chimes in: "You know, I like construction workers. Those guys always understand when you have a few parts left over."

But the fifth surgeon, from Washington, DC shut them all up when he observed "You're all wrong. Politicians are the easiest to operate on. There's no guts, no heart, no brains, and no spine. Plus, the head and the butt are interchangeable."

**I'm looking for a moisturizer that hides the fact that I've been tired since 2010.**

**They call it a 'selfie' because a 'narcissistie' is too hard to spell.**

**Sign on a Plumber's truck:  
"Don't sleep with a drip. Call your plumber."**

**I want to be 14 again and ruin my life differently. I have new ideas...**

**I hate it when I think I am buying organic vegetables and when I get home they're just regular donuts.**

Joke resources: short-funny.com, laffgaff.com, pun.me, jokesoftheday.net, reader emails



**It amazes me how much 'exercise' and 'extra fries' sound alike.**

**Whoever decided a liquor store is more essential than a beauty salon is obviously a bald headed alcoholic.**

**I THINK...**

**Therefore, we have nothing in common.**

**On my parents' 50th anniversary, I remarked to my Father that he and Mom never seemed to fight.  
"We battled," he said, "but it never amounted to much.  
After a while, one of us always realized that I was wrong."**

**Dear Life:  
I have a complete grasp on the fact that you are not fair.  
Please stop teaching me that lesson.**

## A little boy wanted \$100...

and prayed for two weeks but nothing happened.

Then he decided to write a letter to the Lord requesting the \$100.

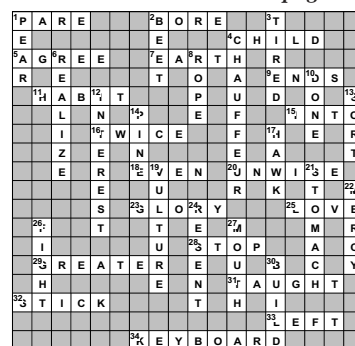
When the postal authorities received the letter addressed to the Lord, USA, they decided to send it to Washington.

The President was so impressed, touched, and amused that he instructed his secretary to send the little boy a \$5.00 bill, as this would appear to be a lot of money to a little boy.

The little boy was delighted with the \$5.00, and sat down to write a thank-you note to the Lord.

It said: Dear Lord, Thank you very much for sending me the money. However, I noticed that for some reason you had to send it through Washington, DC and as usual, they deducted \$95.

*Puzzle on page 18*



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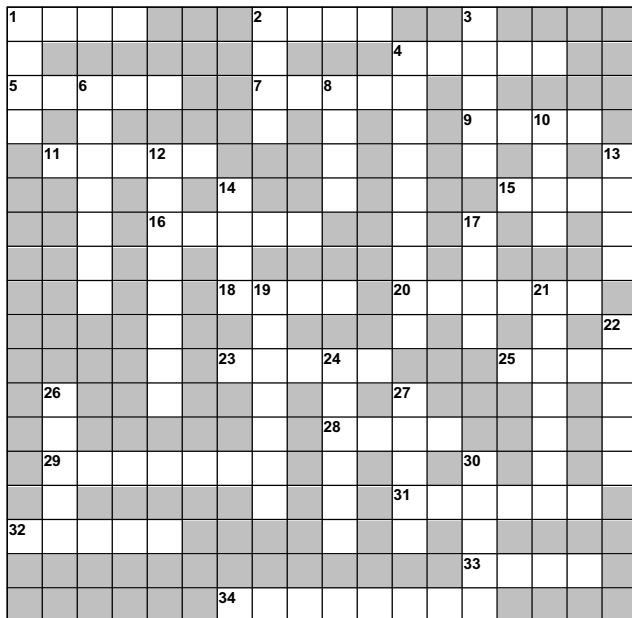
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#### ACROSS

1. To cut away outer edges
2. Dull and uninteresting
4. Parents offspring
5. To concur
7. Our world
9. Justifies the means
11. Nuns uniform
15. Not out of
16. Once times two
18. Two, four, six, etc.
20. Polite term for stupid
23. Honor won by achievement
25. Agape
28. To cease movement
29. Beyond average
31. Past tense of teach
32. Piece of branch
33. One of two hands
34. Electric piano

#### DOWN

1. Body shaped fruit
2. Purple vegetable
3. Exhausted
4. Driver
6. Come to an understanding
8. Tie a knot and hang in there
10. Finished
12. Description of earnings on a CD
13. Arrange according to class
14. Type of evergreen
17. Bird of prey
19. Scavenger bird
21. Food digester
22. Show kindness
24. To hold a grudge
26. Physical altercation
27. Used to consume the tree a day
30. Construct

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\*\*\*\*\*

To those of you in your teens and twenties who think life sucks...

it hasn't begun messing you up yet.

**BUCKLE UP BUTTERCUP!**

\*\*\*\*\*

My boss said "Dress for the job you want, not the job you have." Now I am sitting in a disciplinary meeting dressed like Batman.

\*\*\*\*\*

I'm returning these glasses I bought for my husband.

He's still not seeing things my way.

\*\*\*\*\*

Some days you eat salads and go to the gym.

Some days you eat cupcakes and refuse to put on pants. It's called balance.

\*\*\*\*\*

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HELPED  
HILL  
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INTEREST  
INTERRUPT  
KNEE  
LATE

LEFT  
LIME  
LIMIT  
LINEN  
MOMENT  
MOUSE  
NEATLY  
NOPE  
NURSE  
OBJECT

OFFICE  
OUTSIDE  
PATIENCE  
PLENTY  
QUIT  
RABBIT  
SAID  
SEEN  
SENSE  
SICK

SIGN  
SLAVE  
SPARED  
STRONG  
SWELL  
THAW  
THOUGHT  
VERY  
VOLUME  
WHISKEY

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N	E	H	C	U	N	T	R	P	E	H	P	O	O	E	O	O	I
H	U	E	K	A	F	I	B	Y	L	A	T	L	W	C	U	Q	T
E	N	C	S	C	L	B	E	F	N	I	O	U	E	O	S	U	P
T	S	N	E	E	S	B	K	S	E	N	N	M	R	N	E	I	U
F	I	E	M	B	L	A	L	C	A	S	O	E	R	C	T	T	R
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T	S	W	Q	C	C	E	T	I	F	I	L	I	G	I	A	E	L

**If your cup is half empty, you probably need a different bra.**

**Accidentally went shopping on an empty stomach and now I'm the proud owner of Aisle 4.**

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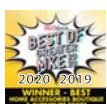
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