

LAUGH OUT LOUD!

ANNUAL Collector's Edition



WINTER FUN
In WISCONSIN

UPDATE
HERD IMMUNITY

INSIDE
THIS ISSUE ~page 3



"What a wonderful thought it is that some of the best days of our lives haven't even happened yet." - Anne Frank

It's been an interesting journey through 2020 and I am sure we are all looking with hope and anticipation to a brand new healthy, prosperous and mask-free NEW year in 2021. Happiness, peace and laughter to all !

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From the Publishers

JANUARY 2021

Out with the old and in with the NEW! 2020 has certainly been rich in challenges...

Naturally the eve of a new year brings a time for self-reflection and inner dialogue but this one brings in a whopper of day-to-day lifestyle changes, health and financial worries and an uncertain path into the near future for all of us. And this month we are encouraged to resolve to do even better for a calendar-driven obligation. Nope not here! I have personally had my fill of 'challenge' and I resolve to 'not resolve'! Just trying to be the best person we can be every day is the highest and simplest goal of all.

Tom and I were fortunate to get through our bout of Covid without any serious consequences (although for a Greek household losing your taste is pretty serious) but we truly needed to rest and recover for some time. Sweat pants, cable tv and chicken soup were definitely on the daily agenda. Been there, done that and now let's hope the vaccines do their job. Prayers to all. Ironically our teenager tested negative throughout the ordeal - 'Weebles wobble but they don't fall down' may apply to the stamina of youth!

Sadly, we also lost our special boy Cuda, our lab and trusted buddy for almost 15 years. Our house is quiet and hearts are heavy. Thank you to Lap of Love for making the in-home journey so peaceful. We'll take some time and then I'm sure there will be puppy-love in our lives again. I'll be looking for those big brown eyes in our next rescue - I warned Cuda not to re-incarnate as a chihuahua - I have a weakness for really big fat puppy paws :)



Starting the year with a few laughs is our New Year tradition for our readers. My favorite work day of the month is perusing the web and emails for the funniest laugh out loud gaffaw. Enjoy the chuckles scattered throughout the issue and remember, even behind the masks, you're smiling eyes can make a difference!!

So perhaps the best resolution has nothing to do with giving up all those not-so-healthy things and everything to do with adopting a new mindset of peace, joy, happiness... and sharing it with everyone in your life!

LIFE. *Enjoy it!*

Sandy and Tom Draelos

INSIDE THIS ISSUE



WINTER Fun in the Snow

If playing in the Wisconsin snow is fun to you, we've got some of the most fun frosty destinations for you to get your winter fix.

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HERD IMMUNITY

Herd immunity and its potential impact on the COVID-19 pandemic.

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Feeding Mind, Body & Soul

Healthy eating doesn't have to be about dieting and sacrifice. Eating well should be all about fresh, colorful food, creativity in the kitchen, and eating with friends.

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The ETHICAL WILL

This ancient tradition of creating and sharing a message of your beliefs, values, and life lessons has morphed dramatically over the centuries to reflect the media of the times.

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On average, a child laughs 300 times a day while an adult laughs only 17 times a day. NOT TODAY!

Let's improve those averages!

Laugh Out Loud / pages 10-11+

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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5 Places You Can't Miss this

WINTER IN WISCONSIN!

By Jonathan Eckelberg / Travelwisconsin.com

If playing in the Wisconsin snow is fun to you, we've got some of the most fun frosty destinations for you to get your winter fix...and they're full of beauty too. Get out there and explore!

1. Snow tubing at Cascade

A great activity for the whole family, Cascade Mountain in Portage offers up a 900' chute to glide down on a tube. Fear not. There's no need to walk back up the hill. Hop on the magic carpet ride back to the top, with tube in tow.

2. Merrill Sled Dog Race

See something impressive and adorable at the same time. Head to Merrill for their annual Winterfest Sled Dog Race. There's skijoring, kiddie and celebrity races too. Grab a spot on the sidelines and gaze on as 100 mushers and their dog teams rush by. Pine River Elementary School, Merrill (715-873-4787) Jan 23-Jan 24.

3. Snowshoe Nine Mile

Slip on the snowshoes and hit the trails at Nine Mile Forest in Wausau for a heavily wooded blend of snowy, scenic views. A 4-mile trail is also available if you're looking for a shorter trek.

4. Ice Fish Lake Winnebago

The largest inland lake in Wisconsin is home to species like walleye, perch, white bass and sturgeon. The lake sturgeon population here is rated as one of the finest in the country. Celebrate this big fish with a visit to the Sturgeon Spectacular at Lakeside Park, Fond du Lac (920-923-6555) Feb 12 through the 14th.

5. Ice Skating at The Edgewater

Right in the heart of Madison, is a prime ice skating spot along the shores of Lake Mendota. The Edgewater's 4000-square-foot ice rink also sits in the shadow of the State Capitol, so the views you have no matter which way you spin are extraordinary.

6. Be Mystified by the Ice Caves

If conditions permit them to be accessible by foot, explore an ice cave this winter. Yes, we said ice caves and, no, it's not the standard winter island experience, but that's why more than 135,000 people visit the Apostle Island National Lakeshore in a year. The cold won't take your breath away if you're bundled up, but Mother Nature's artistry will.

Be sure to keep an eye on the ever-changing winter conditions of the caves, and fingers crossed for a freeze over this year!

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



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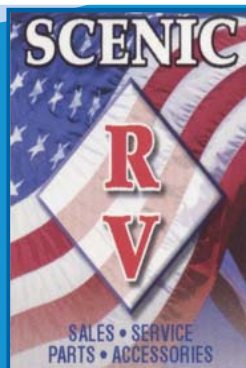
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January 7

Virtual Delicious Detox with Patty Stark.
National Board Certified Health and Wellness Coach, Patty Stark will guide you through 3 simple recipes to support your body's built-in cleansing systems. In this class, we will discuss how the body detoxes naturally (through the lymphatic system, kidneys, liver & skin) and how we can regain vitality by eating specific, therapeutic, and delicious foods. Get ready with this delicious mojito mocktail, curried vegetable stew, and a superfruit parfait. Fun and interactive hands-on class – in your own kitchen. Once registered, you will receive a Crowdcast invitation with all the details you need to get ready for class. Once registered, you will have access to both the live class, as well as the option to replay the video after the class has concluded

January 9

Overeaters Anonymous Virtual Newcomer Workshop
10am–12 noon
For new and prospective members. The workshop will educate about the disease of compulsive eating. The web and phone-based workshop will offer a chance to ask questions, engage in conversation with current and prospective members, and identify local small group support meetings. No fees to attend, and participant anonymity is assured. Held online via Zoom, and also by telephone. Visit www.OAMilwaukee.org or Newcomers@OAMilwaukee.org (414) 259-0640

January 16-17

Late and Alone: An Intimate Portrait of Johnny Cash
The Fireside Dinner Theatre
Using anecdotes from Johnny's autobiography, multiple interviews, live concerts and documentaries, Scott Moreau assumes the persona and tells Johnny's story with the artist's own words and songs. Featuring more than 20 songs from Johnny's 40+ years in the music business, Scott creates a stripped down look into the life of this American icon. Three shows only with limited seating to allow for social distancing

January 18

MLK Day Kid's Summit
i.c. stars at Online/Virtual Space
10am-12pm. Every year, i.c. stars hosts an event on Martin Luther King, Jr Day to honor his speech and the legacy. This year we will be hosting virtually and focusing on MLK's legacy to the future leaders of the world, our kids. We'll be hosting interactive sessions for kids and parents around social justice, global climate, and racial equality-with an emphasis on the power of technology as a tool for social change. Email pberi@icstars.org with any questions

January 19

H-D 21 Virtual Launch Event
Harley-Davidson Motor Company at Online/Virtual Space
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LOVELY SURPRISE

A husband and wife were golfing when suddenly the wife asked, "Honey, if I died would you get married again?" The husband said, "No sweetie." The woman said, "I'm sure you would." So the man said, "Okay, I would" Then the woman asked, "Would you let her sleep in our bed?" And the man replied, "Ya, I guess so." Then the wife asked, "Would you let her use my golf clubs?" And the husband replied, "No, she's left handed."

The only time to eat diet food is while you're waiting for the steak to cook.

~Julia Child

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EARTH TALK

From the Editors of
E/The Environmental Magazine

Dear EarthTalk:

My New Year's resolution is to eat healthier. Which fruits and vegetables are worth spending extra money on for organic varieties? Is it worth it to also pay a premium for organic meat, cheese and eggs?

It is indeed difficult to figure out which foods are worth spending more money on for organic varieties. Sure, you can just buy only organic in every category, but you'd end up spending upwards of 20 percent more every time you shopped. And certain "conventional" (i.e., non-organic) foods contain lots of pesticides and chemicals while others do not. Knowing where to draw the line in the grocery aisle is increasingly difficult given the profusion of organic choices these days. But luckily if you are armed with a few facts, you can eat healthier without breaking the bank.

As for produce, many conventionally grown fruits and vegetables don't contain or pass along significant amounts of pesticides or other noxious chemicals. The non-profit Environmental Working Group (EWG) suggests only buying organic for their so-called "dirty dozen" list of common produce items that do tend to harbor larger amounts of chemicals: strawberries, spinach, nectarines, apples, peaches, pears, cherries, grapes, celery, tomatoes, sweet bell peppers and potatoes. Going for organic varieties of these fruits and vegetables is one of the most affordable ways to eat healthier because the price premium on organic produce is in many cases negligible given more consumer demand driving increased production and supply. On the flip side, EWG also produces the "Green Fifteen" list of produce that tends to be contaminant-free even when not organic: avocado, pineapple, onion, papaya, frozen sweet peas, sweet corn, eggplant, asparagus, cauliflower, cantaloupe, broccoli, mushrooms, cabbage, kiwi and honeydew melon.

<i>Dirty Dozen</i> (always buy Organic)	<i>Clean 15</i> (OK to buy Regular)
1. Strawberries	1. Avocados
2. Spinach	2. Sweet Corn
3. Nectarines	3. Pineapples
4. Apples	4. Cabbage
5. Peaches	5. Onions
6. Pears	6. Sweet Peas
7. Cherries	7. Papayas
8. Grapes	8. Asparagus
9. Celery	9. Mangos
10. Tomatoes	10. Eggplant
11. Sweet Bell Peppers	11. Honeydew
12. Potatoes	12. Kiwi
	13. Cantaloupe
	14. Cauliflower
	15. Broccoli

As for animal products, organic varieties can only bear the U.S. Department of Agriculture (USDA) "Organic" stamp if they are "raised in living conditions accommodating their natural behaviors (like the ability to graze on pasture), fed 100% organic feed and forage, and not administered antibiotics or hormones." As to whether organic meat is better for your health, don't bet on it. A 2015 Spanish study found that consumption of organic meat does not diminish—and in fact might slightly increase—the risk of getting cancer. That said, other research has shown that organic meat contains more healthy Omega-3 unsaturated fats—this results from the animals eating grass not grain. Another good reason to go organic if you eat meat is ethics: Conventionally raised livestock are subject to confinement and overcrowding while being dosed with antibiotics to prevent the spread of bacterial infection in their midst. The same applies to organic versus conventional dairy products: organic milk and cheese may contain more Omega-3s but otherwise the health differences are negligible.

It is a balancing act today to shop with your family's health and your own conscience in mind while not breaking the bank. The bright side of this conundrum is that we do have so many healthier choices overall these days, and it's easier than any time in the last 75

years to avoid chemicals in your food if that's the way you want to roll.

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.

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Herd Immunity and COVID-19

Curious as to whether herd immunity against the coronavirus disease 2019 (COVID-19) might slow the spread of the disease? Understand how herd immunity works and what experts are saying about its potential impact on the COVID-19 pandemic.

Why is herd immunity important?

By Mayo Clinic

Herd immunity occurs when a large portion of a community (the herd) becomes immune to a disease, making the spread of disease from person to person unlikely. As a result, the whole community becomes protected — not just those who are immune.

Often, a percentage of the population must be capable of getting a disease in order for it to spread. This is called a threshold proportion. If the proportion of population that is immune is greater than this threshold, the spread of disease will decline. This is known as the herd immunity threshold.

What percentage of a community needs to be immune in order to achieve herd immunity? It varies from disease to disease. The more contagious a disease is, the greater the proportion of the population that needs to be immune to the disease to stop its spread. For example, the measles is a highly contagious illness. It's estimated that 94% of the population must be immune to interrupt the chain of transmission.

How is herd immunity achieved?

There are two paths to herd immunity for COVID-19 — vaccines and infection.

Vaccines. A vaccine for the virus that causes COVID-19 is an ideal approach to achieving herd immunity. Vaccines create immunity without causing illness or resulting complications. Herd immunity makes it possible to protect the population from a disease, including those who can't be vaccinated, such as newborns or those who have compromised immune systems. Using the concept of herd immunity, vaccines have successfully controlled deadly contagious diseases such as smallpox, polio, diphtheria, rubella and many others.

Reaching herd immunity through vaccination sometimes has drawbacks, though. Protection from some vaccines can wane over time, requiring revaccination. Sometimes people don't get all of the shots that they need to be completely protected.

In addition, some people may object to vaccines because of



HERD IMMUNITY

religious objections, fears about the possible risks or skepticism about the benefits. People who object to vaccines often live in the same neighborhoods or attend the same religious services or schools. If the proportion of vaccinated people in a community falls below the herd immunity threshold, exposure to a contagious disease could result in the disease quickly spreading. Measles has recently resurged in several parts of the world with relatively low vaccination

rates, including the United States. Opposition to vaccines can pose a real challenge to herd immunity.

Natural infection. Herd immunity can also be reached when a sufficient number of people in the population have recovered from a disease and have developed antibodies against future infection. For example, those who survived the 1918 flu (influenza) pandemic were later immune to infection with the H1N1 flu, a subtype of influenza A.

However, there are some major problems with relying on community infection to create herd immunity to the virus that causes COVID-19. First, it isn't yet clear if infection with the COVID-19 virus makes a person immune to future infection.

Research suggests that after infection with some coronaviruses, reinfection with the same virus, usually mild and only happening in a fraction of people — is possible after a period of months or years. Further research is needed to determine the protective effect of antibodies to the virus.

Even if infection with the COVID-19 virus creates long-lasting immunity, a large number of people would have to become infected to reach the herd immunity threshold. Experts estimate that in the U.S., 70% of the population — more than 200 million people — would have to recover from COVID-19 to halt the epidemic. If many people become sick with COVID-19 at once, the health care system could quickly become overwhelmed. This amount of infection could also lead to serious complications and millions of deaths, especially among older people and those who have chronic conditions.

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Wisconsin Senior Medical Patrol Fraud Alert



December 2020

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.

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

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COVID-19 Vaccine is in the Pipeline. The Scammers Won't be Far Behind!

The Food and Drug Administration, FDA, has authorized two vaccines from pharmaceutical manufacturers, these vaccines are now being distributed to federal- and state-approved locations. For most people living in the U.S., states and territories will make the final decisions on who will get the vaccines and when. States are also working on their own specific vaccination plans. You can check with Wisconsin Department for Health Services for the latest information regarding the vaccine:

<https://www.dhs.wisconsin.gov/covid-19/vaccine-about.htm>.

While we enter the distribution phase of the vaccine, there's no doubt scammers are scheming. Here's what you need to know to avoid a vaccine-related scam:

- You likely will not need to pay anything out of pocket to get the vaccine during this public health emergency.
- You cannot pay to put your name on a list to get the vaccine.
- You cannot pay to get early access to the vaccine.
- No one from a vaccine distribution site or health care payer, like a private insurance company, will call you asking for your Social Security number or your credit card or bank account information to sign you up to get the vaccine.
- Beware of providers offering other products, treatments, or medicines to prevent the virus. Check with your health care provider before paying for or receiving any COVID-19-related treatment.
- If you get a call, text, email, see an advertisement — or even someone knocking on your door — claiming they can get you early access to the vaccine, STOP. That is a scam. Do not pay for a promise of vaccine access or share personal information. Instead, contact the WI SMP Helpline at (888) 818-2611 to notify them of this development and you can also report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

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



Fraud Alert

SMPSCAM WATCH: COVID-19 VACCINE

Be on the lookout for COVID-19 scams:

- ☑ You *likely* will not need to pay anything out-of-pocket to get the vaccine during this public health emergency.
- ☑ You cannot pay to put your name on a list to get the vaccine early.
- ☑ No one from Medicare or the Health Department will contact you.
- ☑ Beware of providers offering other products, treatments, or medicines to prevent the virus.
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A lady comes home from her doctor's appointment grinning from ear to ear. Her husband asks, "Why are you so happy?" The wife says, "The doctor told me that for a forty-five year old woman, I have the bosoms of an eighteen year old." "Oh yeah?" quipped her husband, "What did he say about your forty-five year old butt?" She said, "Your name never came up in the conversation."

During an antiharassment seminar at work, I asked, "What's the difference between harassment and good-natured teasing?" A co-worker shouted, "A million dollars."

I decided to make my password "incorrect" because if I type it in wrong, my computer will remind me, "Your password is incorrect."

They say marriages are made in Heaven. But, so is thunder and lightning.

A blonde and a redhead have a ranch. They have just lost their bull. The women need to buy another, but only have \$500. The redhead tells the blonde, "I will go to the market and see if I can find one for under that amount. If I can, I will send you a telegram to bring the trailer." She goes to the market and finds one for \$499. Having only one dollar left, she goes to the telegraph office and finds out that it costs one dollar per word. She is stumped on how to tell her friend to bring the truck and trailer. Finally, she tells the telegraph operator to send the word "comfortable." Skeptical, the operator asks, "How will she know to come with the trailer from just that word?" The redhead replies, "She's a blonde so she reads slow: 'Come for ta bull.'"



My sister asked where Nicaragua was. I said, "Central America." She said, "Oh so near Kansas?" I see a pole and body glitter in her future.

So much has changed since my girlfriend told me we're having a baby. For instance my name, address and telephone number!

Did a wash load of pajamas so I could have clean work clothes this week.

Dear Tech Support,

Last year I upgraded from Boyfriend 5.0 to Husband 1.0 and noticed a distinct slow down in overall system performance -- particularly in the flower and jewelry applications, which operated flawlessly under Boyfriend 5.0.

In addition, Husband 1.0 uninstalled many other valuable programs, such as Romance 9.5 and Personal Attention 6.5 and then installed undesirable programs such as NFL 5.0, NBA 3.0, and Golf Clubs 4.1. Conversation 8.0 no longer runs, and Housecleaning 2.6 simply crashes the system. I've tried running Nagging 5.3 to fix these problems, but to no avail.

What can I do?

Signed, Desperate

Dear Desperate,

First keep in mind, Boyfriend 5.0 is an Entertainment Package, while Husband 1.0 is an Operating System.

Please enter the command "! http: I Thought You Loved Me.html" and try to download Tears 6.2 and don't forget to install the Guilt 3.0 update. If that application works as designed, Husband 1.0 should then automatically run the applications Jewelry 2.0 and Flowers 3.5.

But remember, overuse of the above application can cause Husband 1.0 to default to Grumpy Silence 2.5, Happy Hour 7.0 or Beer 6.1. Beer 6.1 is a very bad program that will download the Snoring Loudly Beta.

Whatever you do, DO NOT install Mother-in-law 1.0 (it runs a virus in the background that will eventually seize control of all your system resources). Also, do not attempt to reinstall the Boyfriend 5.0 program. These are unsupported applications and will crash Husband 1.0.

In summary, Husband 1.0 is a great program, but it does have limited memory and cannot learn new applications quickly. You might consider buying additional software to improve memory and performance. We recommend! Food 3.0 and HotLingerie 7.7.

Good Luck, Tech Support

Dear Tech Support:

Last year I upgraded from Girlfriend 7.0 to Wife 1.0. I soon noticed that the new program began unexpected child processing that took up a lot of space and resources.

In addition, Wife 1.0 installed itself into all other programs and now monitors all other system activity-applications such as Poker Night 10.3, Football 5.0, Hunting and Fishing 7.5, and Racing 3.6.

I can't seem to keep Wife 1.0 in the background while attempting to run my favorite applications. I'm thinking about going back to Girlfriend 7.0, but the uninstall doesn't work on Wife 1.0. Please help!

Thanks,

Troubled User

Dear Troubled User,

Many people upgrade from Girlfriend 7.0 to Wife 1.0, thinking that it is just a Utilities and Entertainment program. Wife 1.0 is an operating system and is designed to run everything! It is also impossible to delete Wife 1.0 and to return to Girlfriend 7.0. It is impossible to uninstall, or purge the program files from the system once installed.

You cannot go back to Girlfriend 7.0 because Wife 1.0 is designed to not allow this. Look in your Wife 1.0 manual under Warnings-Alimony/Child Support. I recommend that you keep Wife 1.0 and work on improving the situation. I suggest installing the background application "Yes Dear" to alleviate problems.

The best course of action is to enter the command C:\apologize! because ultimately you will have to give the apologize command before the system will return to normal.

Wife 1.0 is a great program, but it tends to be very high maintenance. Wife 1.0 comes with several support programs, such as Clean and Sweep 3.0, Cook It 1.5, and Do Bills 4.2. However, be very careful how you use these programs. Improper use will launch the program Nag Nag 9.5. The only way to improve the performance is to purchase additional software. I recommend Flowers 2.1 and Diamonds 5.0!

WARNING!!! DO NOT, under any circumstances, install Secretary With Short Skirt 3.3. This application is not supported by Wife 1.0 and will cause irreversible damage to the operating system!

Best of luck, Tech Support

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Nutrition and Diet Tips for Healthy Eating at Any Age

For adults over 50, the benefits of healthy eating include increased mental acuteness, resistance to illness and disease, higher energy levels, faster recuperation times, and better management of chronic health problems. But healthy eating doesn't have to be about dieting and sacrifice. Whatever your age, eating well should be all about fresh, colorful food, creativity in the kitchen, and eating with friends.

Live longer and stronger – Good nutrition keeps muscles, bones, organs, and other body parts strong for the long haul. Eating vitamin-rich food boosts immunity and fights illness-causing toxins. A proper diet reduces the risk of heart disease, stroke, high blood pressure, type-2 diabetes, bone loss, cancer, and anemia. Also, eating sensibly means consuming fewer calories and more nutrient-dense foods, keeping weight in check.

Sharpen the mind – Key nutrients are essential for the brain to do its job. People who eat a selection of brightly colored fruit, leafy veggies, and fish and nuts packed with omega-3 fatty acids can improve focus and decrease their risk of Alzheimer's disease.

Feel better – Wholesome meals give you more energy and help you look better, resulting in a self-esteem boost. It's all connected—when your body feels good you feel happier inside and out. Of course, balanced nutrition is more than calorie counting - create a nutritious lifestyle.

What your body NEEDS

Adults over 50 can feel better immediately and stay healthy for the future by choosing healthy foods. A balanced diet and physical activity contribute to a higher quality of life and enhanced independence as you age.

Fruit – Focus on whole fruits rather than juices for more fiber and vitamins and aim for around 1 ½ to 2 servings each day. Break the apple and banana rut and go for color-rich pickings like berries or melons.

Veggies – Color is your credo in this category. Choose antioxidant-rich dark, leafy greens, such as kale, spinach, and broccoli as well as orange and yellow vegetables, such as carrots, squash, and yams. Try for 2 to 2 ½ cups of veggies every day.

Calcium – Maintaining bone health as you age depends on adequate calcium intake to prevent osteoporosis and bone fractures. Older adults need 1,200 mg of calcium a day through servings of milk, yogurt, or cheese. Non-dairy sources include tofu, broccoli, almonds, and kale.

Grains – Be smart with your carbs and choose whole grains over processed white flour for more nutrients and more fiber. If you're not sure, look for pasta, breads, and cereals that list "whole" in the ingredient list. Older adults need 6-7 ounces of grains each day (one ounce is about 1 slice of bread).

Protein – Adults over 50 need about 0.5 grams per pound of bodyweight. Simply divide your bodyweight in half to know how many grams you need. A 130-pound woman will need around 65 grams of protein a day. A serving of tuna, for example, has about 40 grams of protein. Vary your sources with more fish, beans, peas, nuts, eggs, milk, cheese, and seeds.

Important VITAMIN and MINERALS

Water – As we age, some of us are prone to dehydration because our bodies lose some of the ability to regulate fluid levels and our sense of thirst is may not be as

sharp. Post a note in your kitchen reminding you to sip water every hour and with meals to avoid urinary tract infections, constipation, and even confusion.

Vitamin B – After 50, your stomach produces less gastric acid making it difficult to absorb vitamin B-12—needed to help keep blood and nerves vital. Get the recommended daily intake (2.4 mcg) of B12 from fortified foods or a vitamin supplement.

Vitamin D – We get most of our vitamin D intake—essential to absorbing calcium and boosting muscles—through sun exposure and certain foods (fatty fish, egg yolk, and fortified milk). With age, our skin is less efficient at synthesizing vitamin D, so consult your doctor about supplementing your diet with fortified foods or a multivitamin, especially if you're obese or have limited sun exposure.

TIPS for WHOLESOME EATING

Once you're used to eating nutrient-dense food, your body will feel slow and sluggish if you eat less wholesome fare. Here's how to get in the habit.

Reduce sodium (salt) to help prevent water retention and high blood pressure. Look for "low sodium" labels and season meals with garlic, herbs, and spices instead of salt.

Enjoy good fats. Reap the rewards of olive oil, avocados, salmon, walnuts, flaxseed, and other monounsaturated fats. The fat from these delicious sources can protect your body against heart disease by controlling "bad" LDL cholesterol levels and raising "good" HDL levels.

Add fiber. Avoid constipation, lower the risk of chronic diseases, and feel fuller longer by increasing your fiber intake from foods such as raw fruits and veggies, whole-grains, and beans.

Avoid "bad" carbs. Bad carbohydrates—also known as simple or unhealthy carbs—are foods such as white flour, refined sugar, and white rice that have been stripped of all bran, fiber, and nutrients. Bad carbs digest quickly and cause spikes in blood sugar

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Blizzard of 1881 Went Down in History

Every Wisconsin winter is memorable but it's nothing compared to the storm that hit on March 2, 1881, and was talked about for a lifetime.

By Michael Edmonds, Wisconsin Historical Society

The previous Saturday had been warm enough for a thunderstorm. But temperatures plummeted on Sunday, wrapping southern Wisconsin in ice. Then, 48 hours later, the real bad weather arrived.

Strong winds and heavy snow continued without interruption for 24 hours. The blizzard stopped to catch its breath on Wednesday before starting up again and blasting into the next weekend.

When it ended, snow drifts had blown 40 feet high. Streams, roads, and even small buildings had completely disappeared from view. In towns, streets were filled to the second story. On farms, families dug tunnels to their barns.

In Madison, coal had just been delivered so authorities thought nobody would freeze to death. They might starve, though. All roads into town were blocked and food couldn't be shipped in for days. Families with cows or chickens did a brisk business.

"One peculiar fact to be noted," observed the Wisconsin State Journal, "is that the first persons to break a road are the drivers of brewery teams, who rush in where milkmen fear to tread and butchers stand back in mute admiration."

The snow crusted so solid that sleighs sailed over fences and new routes evolved between rural towns. In the northwoods, loggers hauled ox teams on top of the crust and cut off trees at snow level. Years afterward, 15- and 20-foot-tall stumps were still standing in many places.



Winter scene looking north along First Street to its intersection with Main Street, Whitewater, Wisconsin. Shows aftermath of a big snowstorm which occurred between 27 Feb. and 3 March, 1881. According to the Whitewater Register newspaper "nothing like it was ever seen before in Wisconsin...". Photo was probably taken from the second story of the Bowers Opera House.

Looking for a place to make money-saving energy cuts? Start at your thermostat



Some of the best energy saving tactics are the ones that don't require any sacrifice, like turning off the lights when you leave the room. But lighting doesn't account for up to 48 percent of home energy consumption — heating and cooling does, according to the Department of Energy.

Setting the thermostat at the most comfortable temperature is more valuable to some people than to others, so it's understandable that homeowners want to put a price on every degree. What's the energy cost of lowering the thermostat 1 degree during the sweltering summer, or the energy cost of raising the thermostat 1 degree in the frigid winter?

The Department of Energy estimates savings of about 1 percent for each degree of thermostat adjustment per 8 hours, and recommends turning thermostats back 7 to 10 degrees from their normal settings for 8 hours per day to achieve annual savings of up to 10%.

During colder weather, try keeping your thermostat at 68 degrees while people are awake but turning it down by up to 10 degrees while everyone is sleeping or away. In warm seasons, shoot for 78 degrees and push it up to 85 degrees when no one is home. According to the Department of Energy's analysis, homeowners who do this will save an average of \$83 per year.



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Number One On Your Heirs' Wish List?

YOUR ETHICAL WILL

This ancient tradition of creating and sharing a message of your beliefs and values, life lessons and hopes for the future has morphed dramatically over the centuries to reflect the media of the times.

By Jo Kline Cebuhar, J.D.

Seventy-seven percent of middled-aged adults and their parents say that the most important inheritance to receive and provide is the legacy of values and life lessons—more important than financial assets or real estate. Then what explains why less than one-third of each group has actually discussed the most important legacy with loved ones?

Whether or not you are surprised by the above findings of the Allianz American Legacies Study, it begs the question: how do you articulate your beliefs, life lessons and hopes for the future or get your loved ones to share theirs? Well, the hard work has already been done. It began over 3,500 years ago with the first Ethical Will, spoken by Jacob to his twelve sons. This ancient tradition of creating and sharing a message of your beliefs and values, life lessons and hopes for the future has morphed dramatically over the centuries to reflect the media of the times. From the story of Jacob's Ethical Will scratched on a clay tablet to *The Last Lecture* video delivered by Professor Randy Pausch, the core elements of an Ethical Will remain intact: as a way to record what you stand for, the Ethical Will is unrivaled.

As well as being a part of your intangible estate, creating an Ethical Will can help you sort out what principles you want to nurture with your bequests and lays the groundwork for Footprint Philanthropy™: the practice of choosing charities that demonstrate standards and goals that foster your own core values. For heirlooms with sentimental value, consider coupling your gifts with stories of their meaning as reminders of past times or of the values of passed loved ones.

The goal of creating a special legacy may be what starts you thinking about an Ethical Will, but there are other rewarding reasons to create one. The creative process can be a constructive exercise in self-reflection and goal setting throughout life. Whether triggered by a career change, first home, anniversary, empty-nesting, your first grandchild or even a serious illness, identifying and examining your core values and real passions can guide future aspirations—a “personal mission statement.” And what better way for young parents to express their hopes for a child's future than to create Ethical Will messages at birth, the first day of school, graduation and marriage? Any one of life's milestones, jubilant or painful, can be a motivator and opportunity to reflect and then share wisdom and stories in an Ethical Will.

The form of an Ethical Will is only limited by the imagination of the creator:

- A simple, handwritten letter.
- An elaborate multimedia slideshow, with pictures, words and music.
- An embellished photo album or scrapbook, affirming the values, life lessons and hopes practiced by those pictured.



• An Ethical Cookbook, recalling the memories and values that accompanied those prized family recipes and the people who created them.

• An Ethical Genealogy, weaving through your family history the stories of the values, life lessons and hopes of your ancestors, illustrating what you came from as well as who you came from.

• Tape recorded stories or an amateur video, capturing one-of-a-kind voices and faces.

Any media, and today's technology can't be beat, that includes the elements of an Ethical Will takes memories and stories to a different level.

Before you turn your creative juices loose, the first step in crafting an Ethical Will is identifying what your beliefs and values, life lessons and hopes for the future are. Don't know how to begin to create this legacy of values and life lessons? The steps are simple:

- First, know your reason for creating an Ethical Will and whom you plan to share it with.
- Use familiar prompts to organize your thoughts such as family photographs, special occasions, historical events or favorite music. If you want more structure, find an Ethical Will outline or template with prompting questions such as *What value has served you best throughout life? What accomplishment are you most proud of? What do you hope life will bring for your loved ones?*
- Decide what medium you want to use: a recording, a simple letter, a video or slideshow, a collection of favorite quotations, an essay, a list of adjectives or a collage of photographs and messages.
- Put it all together. Don't worry about style at first, just get your thoughts on paper and polish it later. And don't forget that your Ethical Will can evolve over time.
- Set a deadline to have your Ethical Will completed and decide when you want to share it with loved ones. Then do so or put it in a safe place where others can find it when the appointed time comes.

Our most important legacy cannot be measured in dollars and cents. It is what we believe, what we know and what we hope for. Take the time to practice the ancient tradition of creating and sharing an Ethical Will. As Oscar Wilde put it best: *“The only thing to do with good advice is to pass it on. It is never any use to oneself.”*

Jo Kline Cebuhar is an attorney and former chair of Iowa's largest hospice. She is also the author of *SO GROWS THE TREE – Creating an Ethical Will – The legacy of your beliefs and values, life lessons and hopes for the future*. For more information, please visit www.SoGrowsTheTree.com.



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Building a Healthy Financial Foundation

When you read about money matters, you will sometimes see the phrase, “getting your financial house in order.” What exactly does that mean?

Your Money



with Tim Stasinoulas

When your financial “house is in order,” it means it is built on a solid foundation. It means that you have the fundamental “pillars” in place that are either crucial for sustaining your financial well-being or creating wealth.

#1: A checking account. This is your go-to account for every-day expenses, whether you pay your bills digitally or the old-fashioned way. Some checking accounts may pay a modest interest rate. Some accounts may have minimum balance requirements, so it’s best to closely read the new account information.

#2: A savings account. This is a place where you can store and build cash for large purchases or transferring into other investments. Savings accounts pay a modest interest rate. You should still consider having a savings account, even in today’s low-interest rate environment. Banks and credit unions often limit the number and amount of withdrawals you can make from savings accounts per month.

#3: An emergency fund. This account helps you deal with the unexpected. You know that label you see on fire extinguisher boxes – “break glass in case of emergency?” Only in a financial emergency should you “break into” this account. What is a financial emergency? Everyone’s definition varies, but examples include hospital bills, major car repairs, and unemployment. Different people choose to keep their emergency funds in different places, so they could be stored in a checking, savings, or

#4: A workplace retirement plan account. Some want to start saving for retirement as soon as possible. Workplace retirement plans offer you a convenient way to get started. In most of these plans, your contribution is made with pre-tax dollars. Money saved and invested in these accounts can compound, and the compounding may become greater with time. Consistent monthly investment is the “fuel” for your account.

#5: An Individual Retirement Arrangement (IRA). This is a tax-advantaged retirement savings account that you own. There are traditional IRAs (up-front contribu-

tions are not taxed; retirement withdrawals are) and Roth IRAs (up-front contributions are taxed; retirement withdrawals are not, provided federal tax laws are followed).

Mandatory annual withdrawals are required from traditional IRAs starting at age 72. The money distributed to you is taxed as ordinary income; if such distributions are taken before age 59½, they may be subject to a 10% federal income tax penalty. No mandatory annual withdrawals are required from Roth IRAs while the original owner lives. To qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawal can also be taken under certain other circumstances, such as the owner’s death. The original Roth IRA owner is not required to take minimum annual withdrawals.

Thanks to the SECURE Act, you may contribute to Roth and traditional IRAs all your life if you meet the earned-income requirement for account contributions.

#6: A taxable investing account. This is also popularly called an investment account or brokerage account. Unlike an IRA or workplace retirement plan, the invested assets in these accounts are taxed each year. A taxable investing account gives you access to a wide range of investment products, which can help complement the other accounts in your financial foundation.

It should be noted that regular monthly investing does not protect against a loss in a declining market or guarantee a profit in a rising market, and individuals should evaluate their financial ability to continue making purchases through periods of declining and rising prices. The return and principal value of stock prices will fluctuate.

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Nutrition and Diet Tips for Healthy Eating as You Age

continued from page 13

levels and short-lived energy. For long-lasting energy and stable insulin levels, choose “good” or complex carbs such as whole grains, beans, fruits, and vegetables.

Look for hidden sugar. Added sugar can be hidden in foods such as bread, canned soups and vegetables, pasta sauce, instant mashed potatoes, frozen dinners, fast food, and ketchup. Check food labels for other terms for sugar such as corn syrup, molasses, brown rice syrup, cane juice, fructose, sucrose, dextrose, or maltose. Opt for fresh or frozen vegetables instead of canned goods, and choose low-carb or sugar-free versions of products such as tortillas, bread, pasta, and ice cream.

Cook smart. The best way to prepare veggies is by steaming or sautéing in olive oil—it preserves nutrients. Forget boiling—it drains nutrients.

Put five colors on your plate. Take a tip from Japanese food culture and try to include five colors on your plate. Fruits and veggies rich in color correspond to rich nutrients (think: blackberries, melons, yams, spinach, tomatoes, zucchini).

CHANGING dietary needs based on PHYSICAL CHANGES

Every season of life brings changes and adjustments to your

body. Understanding what is happening will help you take control of your nutrition requirements.

Metabolism. Every year over the age of forty, our metabolism slows. This means that even if you continue to eat the same amount as when you were younger, you're likely to gain weight because you're burning fewer calories.

Weakened senses. Your taste and smell senses diminish with age. Older adults tend to lose sensitivity to salty and bitter tastes first, so you may be inclined to salt your food more heavily than before. Use herbs, spices, and healthy oils—like olive oil—to season food instead. Similarly, older adults tend to retain the ability to distinguish sweet tastes the longest, leading to over-indulgence in sugary foods and snacks.

Digestion. Due to a slowing digestive system, you generate less saliva and stomach acid as you get older, making it more difficult for your body to process certain vitamins and minerals, such as B12, B6 and folic acid, which are necessary to maintain mental alertness, a keen memory and good circulation. Up your fiber intake and consider possible supplements.

Reprinted with permission from Helpguide.org

How many calories do adults over 50 really need?

A woman over 50 who is:

- Not physically active needs about 1600 calories a day.
- Somewhat physically active needs about 1800 calories a day
- Very active needs about 2000 calories a day.

A man over 50 who is:

- Not physically active needs about 2000 calories a day.
- Somewhat active needs about 2200-2400 calories a day.
- Very active needs about 2400-2800 calories a day.

Source: National Institute of Aging



Finance



continued from page 16

ate as market conditions change, so it is important to build a diverse investment plan based on your long-term goals and values.

It's also important to look beyond the places you “house” your money, and make sure your “financial house” is protected with suitable insurance coverage (health, home, auto, life, etc...) and an estate plan if appropriate. If your financial house has room for improvement, then make a New Year's resolution to ensure your financial house is in order and seek out the help of a fiduciary financial advisor if you need assistance.

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



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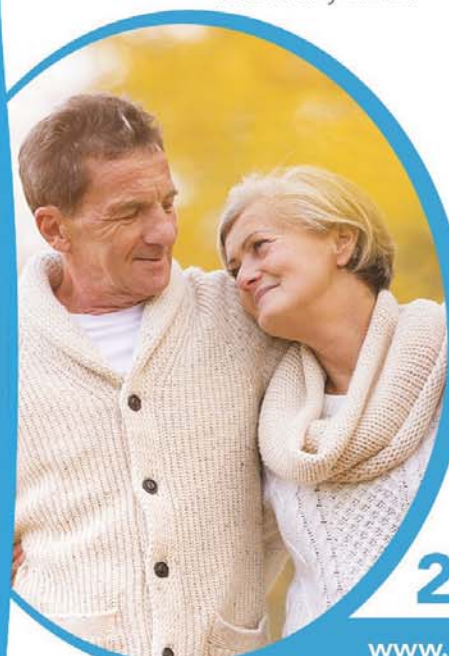
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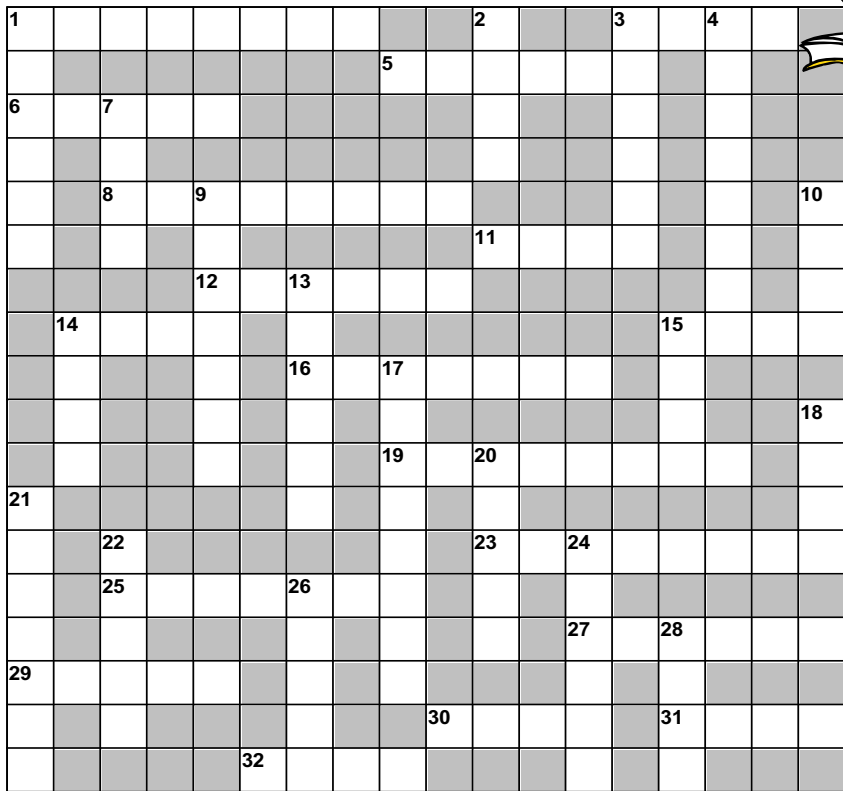
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Answers on page 11

ACROSS

1. Feel bitter about
3. Domesticate
5. Motion picture house
6. Between yesterday and tomorrow
8. Scholar
11. Without the openings, it's a box
12. To make a choice
14. Measure of time
15. Next to: along side of
16. To make understood
19. Wholly
23. Aardvark
25. Rabbit ears
27. Not messy
29. Penniless
30. Form of public transportation
31. Rectangles height by width
32. One of two hands

DOWN

1. Take item back
2. Prone to ACL damage
3. A bike for two
4. Pasta and cheese
7. Move toward a direction
9. House number
10. Friday fry
13. Sharp
14. Physical or emotional pain
15. Cylindrical stone aqueduct
17. Agreeable qualities
18. Measure of time
20. On floor behind bride
21. Worse if it's double
22. Brick worker
24. A racket sport
26. Your siblings daughter
28. Not here

**I didn't make it to the gym today.
That makes five years in a row.**

**Q: What's Forrest Gump's password?
A: 1forrest1**

What's the difference between a golfer and a skydiver?
A golfer goes *whack* "darn" and a skydiver goes "darn" *whack*.

A man was sitting reading his papers when his wife hit him round the head with a frying pan.

"What was that for?" the man asked.

The wife replied, "That was for the piece of paper with the name Jenny on it that I found in your pants pocket."

The man then said "When I was at the races last week, Jenny was the name of the horse I bet on."

The wife apologized and went on with the housework. Three days later the man is watching TV when his wife bashes him on the head with an even bigger frying pan. Upon regaining consciousness the man asked why she had hit him again.

Wife replied. "Your horse phoned."

A magician worked on a cruise ship in the Caribbean. The audience would be different each week, so the magician did the same tricks each week. However, there was a problem, the captain's parrot saw the shows each week and began to understand how the magician did every trick.

Once he understood, he started shouting out the secrets in the middle of the show, "Look, it's not the same hat." "Look, he is hiding the flowers under the table." "Hey, why are all the cards the Ace of Spades?" The magician was furious but couldn't do anything, it was, after all, the captain's parrot.

One day, the ship had an accident and sank. The magician found himself with the parrot, adrift on a piece of wood, in the middle of the ocean. They stared at each other with hatred, but did not utter a word. This went on for a day, then another, and another.

Finally, after a week, the parrot said, "Okay, I give up. Where the heck is the boat?"

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The LEMON Secret



TIP: Place your washed lemon in your freezer, and then grate it on your meal every day.

Once the lemon is frozen, get your grater, and shred the whole lemon (no need to peel it) and take it out as needed to sprinkle on top of your foods.

Sprinkle it to your vegetable salad, ice cream, soup, cereals, noodles, spaghetti sauce, rice, sushi, fish dishes.... the list is endless. Lemon peels contain as much as 5 to 10 times more vitamins than the lemon juice itself. And that's what you've been wasting! lemon peels are also health rejuvenators in eradicating toxic elements in the body.

TIP: Muscle injury? Fill a sandwich bag with dish soap and freeze it. The soap will stay cold longer, can be refrozen multiple times, and will actually shape itself around whatever area of the body you're trying to cool down.

Overnight Refrigerator Oatmeal

Loaded with calcium, protein and fiber, this oatmeal will keep in the fridge up to 2 days. Try unsweetened almond or soy milk for a dairy-free option.

Ingredients

- 1/3 cup skim milk (or soy milk)
- 1/4 cup unsweetened applesauce
- 1/4 cup old-fashioned rolled oats
- 1/4 cup Greek low-fat plain yogurt
- 1/4 cup diced apples
- 1 1/2 teaspoons dried chia seeds or nuts
- 1/4 teaspoon cinnamon

Place all of the ingredients in a 1-pint mason jar. Screw the lid on and shake until well-combined. Refrigerate overnight and eat chilled. And get creative with ingredients!

Serving size: 1 cup



WORD SEARCH

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

ADVENTURE
AGAIN
AHEAD
ALMOND
ATTENTION
BELL
BIRTHDAY
CABLE
CAKE
CIRCULAR
CLASS
CONCRETE
DOORKNOB

DRASTIC
EARS
FAMILY
FLOOR
FOOLISH
HAMBURGER
HOOT
HORNET
INSIDE
LADY
LEARN
LINING
MILK

MOMENT
NAGGING
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