Quelle | Figure | Fig

February 2021!

A FREE PUBLICATION

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

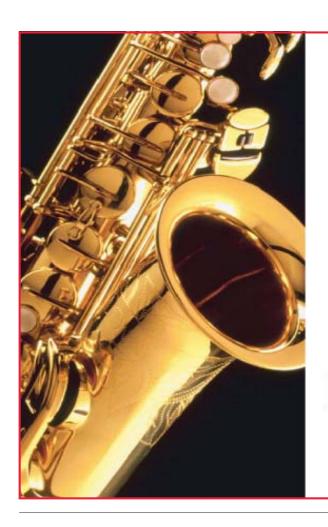


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From the Publishers

FEBRUARY 2021

Every winter it seems we're the only ones in the neighborhood with a huge snowman in our yard - get out and play!! There's no excuse not to appreciate the fun that a well-aimed snowball has to offer. I have great aim -just ask Tom:) I've also seen my chiropractor for a few visits because my cross country skis have a mind of their own;(



Though the snowfall has been daunting, February will see us over the winter hump season

and the days are already just a bit longer We'll take the time to appreciate the remaining cozy, lazy days of winter with a visit to our favorite Door County destinations and mugs of sassy spiked cider. Take a drive in the comfort of your car and watch the winter go by.

We received numerous messages and cards reaching out to us for the loss of our lab companion Cuda and wishing us good health after our post-Covid experience. Wow. Thank you for reading the paper and caring - you have re-stimulated my resolve to work hard and appreciate the kindness of the human heart.

Speaking of hearts - yes it's the *looove month!* Another Hallmark promotion, *but* it should also encourage us to revisit that day when we met our love companion. Life can wear the threads of a relationship down a bit, but that person next to you is still the same person who gave you goosebumps and tingles. Tom swears that when he looks at me he still sees the same face he saw when we met. (Now picture me rolling my eyes because, trust me, it is n-o-t the same face.) 'Laugh' lines, 'character' lines, 'chemotherapy' lines and all these newspaper 'deadlines' have transformed me into the beautifully *aged* women that I am today. There is a saying 'the most beautiful woman in the room is the one who walks in a romm with a confident glide, and humor, wisdom and experience in her eyes.' And I can't resist the man with peppered grey hair who still opens the door for me after 16 years of marriage. That's my guy!

Check out our feature this month on CBD health benefits and let me know what you think. Topicals and sleep gummies have really helped me and I wanted to share that info. Our advertisers who brought the product to market deserve our local business support - support Your LIFE! by supporting *all* our advertisers!

Stay warm, safe and healthy...

LIFE. Enjoy it!
Sandy and Tom Draelos

and play in the snow!

INSIDE THIS ISSUE



Quaint & Cozy Cottages

Whether it's taking a break from a hectic household or celebrating a relationship milestone, sometimes you simply need uninterrupted time together to reconnect. These small, secluded cabins are perfect for two.

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After I get a COVID-19 vaccine, is it safe to visit in person with friends and family? If you've already had COVID-19, should you still get vaccinated?

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The End of a Season

Not the End of a Legendary Team

On August 11, 1919, a score or more of husky young athletes gathered in the dingy editorial room of the old Green Bay Press-Gazette.

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Yes, CBD oil is legal in Wisconsin as long as it contains less than 0.3% THC. Discover the natural health benefits.





Laugh out loud all day and annoy all the mean people with your happiness!

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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Travelers looking for year-round Wisconsin getaway ideas, travel planning, events and free guides can discover their own fun by visiting www.TravelWisconsin.com

Quaint and Cozy: 4 Wisconsin Cabins for Couples

Looking to escape with your partner? Whether it's taking a break from a hectic household or celebrating a relationship milestone, sometimes you simply need uninterrupted time together to reconnect. These small, secluded cabins are perfect for two.

By Mel Grau / TravelWisconsin.com

Percheron Paradise Romantic Hide-

away — **Norwalk.** At Percheron, paradise means absolute privacy. With chalets separated by distance and the elevation of Wisconsin's Coulee region, you won't see or hear anyone but your partner and nature. In fact, some of the chalets come with a 4-wheel drive vehicle to get you there.



Each chalet is tastefully designed for couples; you'll love the two-person whirl-pool, two-person shower, and cozy fireplace. No kids or groups are allowed at Percheron, guaranteeing the luxury of peace and quiet. And to ensure a romantic mood, you'll receive complementary champagne, wine glasses and a homemade birchwood candle when you arrive.

Schultz's Family Cabin – Eagle River.

Schultz's is a small cabin ideal for couples who want a fun home base in the summer. Located on Dam Lake, the tucked-away cabin boasts private lake access and a sandy shoreline for swimming. Rent a pontoon boat or fish side-by-side from your own pier. The yard is large, with a fire pit to roast s'mores and space to play lawn games. Raise your favorite Wisconsin brew and

cheers the good life with your partner. For a merry day beyond the cabin, tour the nearby Three Lakes Winery.

Studio at Shallows Resort — Egg

Harbor. This secluded Door County fieldstone cottage is all about harmony. The space itself is a converted music studio, as well as a product of its natural surroundings. The beautiful stone walls, timber ceiling, hardwood floors, spiral staircase, cathedral ceiling and



two-story fireplace will make you feel like you and your loved one are staying in an enchanted cottage in the woods. The Studio is located in a 17-acre woodland refuge.

A short drive brings you to the main resort, where you can use the bikes, boats and beach. Beyond the resort, romantic Door County is waiting, with countless options for fine dining on the water, exploring art and antiques, and seeing live music.

Hauser's Bayfield Cabin — **Bayfield.** For couples who can't part with their pup but still want a private setting up north, Hauser's Bayfield Cabin is an excellent option. The dog-friendly cabin has a wide wrap-around deck, big windows,

and a bed you will sink into. Plus, it's on a quiet road in the woods, perfect for walking your dog and appreciating the natural beauty of northern Wisconsin.

Because Hauser's is available to rent yearround, you have plenty of options for activities that you and your partner will both enjoy. Hauser's is near the Apostle Islands



sea caves, which you can kayak around in the summer or admire from the trails in the winter. Snowshoes are free at Hauser's. Photos courtesy of TravelWisconsin.



After I get a COVID-19 vaccine, is it safe to visit in person with friends and family?

Answer From Daniel C. DeSimone, M.D. Mayo Clinic

After getting a COVID-19 vaccine, it's still important to take safety precautions, such as avoiding close contact with others, to prevent the spread of the virus that causes coronavirus disease 2019 (COVID-19). Further research is needed to understand the immunity that a COVID-19 vaccine provides and how long protection lasts before experts will consider changing current safety recommendations.

After you get both doses of a COVID-19 vaccine, it takes about two weeks for your body to build up protection. But even then you could become infected with the virus that causes COVID-19. Keep in mind that the Pfizer-BioNTech COVID-19 vaccine is 95% effective in preventing the COVID-19 virus. The Moderna COVID-19 vaccine is 94.1% effective in preventing the COVID-19 virus. While your risk of getting the COVID-19 virus after being vaccinated is low, it is possible.

It's also not clear if the COVID-19 vaccines reduce the spread of the COVID-19 virus. As a result, it's not known if a person who is vaccinated could be a carrier of the COVID-19 virus and spread it to others, even if he or she doesn't become sick. More research is needed to determine if you are still contagious after being vaccinated.

Because of these factors, even once you're vaccinated you could still pose a health risk to unvaccinated family and friends by visiting with them in person. The risks of serious illness from COVID-19 are highest for people who are older. Nursing home residents are at high risk because they often have multiple underlying health problems, combined with advanced age.

Even after getting the COVID-19 vaccine, continue to follow safety precautions and consider avoiding in-person visits with friends and family until more is known about the immunity the vaccines provide. If you choose to have in-person visits, remember to keep distance between yourself and others (within about 6 feet, or 2 meters). Wear a mask. Visit outdoors, when possible, or open windows and doors to make sure the space is well-ventilated. And wash your hands often.

If you've already had COVID-19, should you still get vaccinated?

Andrew Badley, M.D. COVID-19 Research Task Force Chair, Mayo Clinic

The answer is yes. Several reasons for that. One is that the duration of immunity that you receive after having COVID-19 disease is variable. Our current estimates are that immunity goes away over about three months. The vaccine protection can augment that. So our current recommendations are, if you've had COVID-19, wait until you're better and up to about 90 days or three months and then receive the vaccine when you're able to.





BATCH Brings "Wisconsin Nice" to the CBD Industry with Free Samples

Who We Are

Our team is Wisconsin born, raised and educated. We grew up together in the Greater Milwaukee Area and fostered our entrepreneurial spirit while roommates and the University of Wisconsin-Madison. Our combined degrees in Chemical Engineering and Business, coupled with the desire to make a difference in the lives of others, spurred the creation of BATCH CBD. We share a love for craft beer, lake days, and the Packers. We love what we do, and can't wait to get to work every morning. Hard to believe, right?

What We Do

We make a wide range of CBD products from oil tinctures, to gummies, to balms and lotions. The best part though, is that all products are made internally from scratch under one roof. We source our hemp from a local family farm in Neillsville, WI, while all operations take place at our facility in Sussex, WI.

Our company is rooted in three fundamental concepts: Transparency, authenticity, and effectiveness. In everything we do, we show you, and each product focuses on science and function, not fluff. But no need to take our word for it, we will ship you a free sample so you can decide for yourself. Don't be a stranger, give us a call anytime if you want to learn more about CBD in Wisconsin!

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CBD is a naturally occurring compound found in the cannabis (hemp) plant. CBD is an abbreviation for cannabidiol. Unlike THC, CBD is not psychoactive and will not get you high. It is legal to consume and possess in every state and is becoming popular to use to alleviate a wide variety of ailments.

There are a variety of products from foods infused with CBD to oil, pills, bath bombs, skin creams, sprays, vapes, lip balm, even CBD pet products.



7 Surprising Benefits of CBD Oil

The benefits of cannabis continue to make controversial headlines in the arena of wellness and medicine. But with more doctors, scientists and consumers experiencing the many surprising benefits of CBD, oil specifically, it is likely a matter of time before it becomes a federally regulated component of your wellness selections.

www.midlandhealth.com/wellness-services

What is CBD? Cannabidiol (CBD for short) is a naturally occurring cannabinoid derived from the cannabis plant. It is one of over one hundred cannabinoids identified in hemp plants. However, unlike the full cannabis plant, CBD does not contain THC which is responsible for the stoned/high feeling that the recreational drug provides. Extracted from the flowers and buds of the hemp plant, CBD is being pressed into oil and is increasingly popular to treat, and even prevent, a wide array of health issues in states where medicinal marijuana has now been legalized. CBD oil is stronger and more natural than most non-steroidal anti-inflammatory drugs (NSAIDs).

Since the Chinese first utilized marijuana for medicinal purposes in 2900 BC, many civilizations have utilized its benefits, for an array of medical conditions

Most Popular Benefit Backed by Science: Pain Management. CBD oil is widely regarded as an effective product to treat and manage pain. The endocannabinoid system is a specialized system in the human body that aids in the regulation of sleep, appetite, the immune system and pain response. These naturally produced endocannabinoids are neurotransmitters that bind to cannabinoid receptors in the body's nervous system. CBD can help to reduce chronic pain by impacting this receptor activity, thus reducing inflammation and interacting with neurotransmitters. Currently, research is underway to determine the extent to which CBD can help with conditions such as arthritis and multiple sclerosis.

Groundbreaking Research: Brain Health. The Alzheimer's Association estimates that by 2050, nearly 14 million Americans will be diagnosed with the disease and it will cost the nation \$1.1 trillion. A recent article published by MBG Health highlighted recent research into CBD oil and its benefits for brain health, specifically to protect the brain from diseases such as Alzheimer's and dementia, because it can help to prevent free radical damage, reduce inflammation and not only to protect the cells in the brain but to help generate new ones. This is also part of the reason why CBD is increasingly popular for patients suffering from seizures.

Studies are still under way to determine whether CBD can benefit those suffering from epilepsy and multiple sclerosis. Because CBD hosts strong antioxidant (stronger than vitamins C and E), anti-inflammatory and neuroprotective properties, it is widely recognized as a natural way to promote brain health and overall wellness. Earlier this year, the FDA advisory panel unanimously approved a CBD-based medication to treat two rare forms of childhood epilepsy.

Heart Health and Blood Pressure. New research this year, published by the American Society for Clinical Investigation, has indicated that CBD may be an effective, natural treatment to lower high blood pressure. One study revealed that using CBD oil reduced resting systolic blood pressure and stroke volume in subjects who were exposed to stress. Researchers concluded that the anxiety regulating properties of CBD were responsible for the decrease in blood pressure, which ultimately supported heart health. The anti-oxidant and anti-inflammatory properties in CBD oil can also help to prevent heart related illnesses.

Support for Cancer Patients. There is increasing research that supports the efficacy of CBD oil in treating some symptoms related to cancer treatment, such as nausea and pain. In a recent study, patients who were undergoing chemotherapy used CBD oil and found it helped to reduce the side effects of chemo, particularly feelings of nausea. The majority of these patients also reported that CBD helped lessen their discomfort and pain.

Sleeplessness and Anxiety. CBD oil has been safely used to treat anxiety, including sleeplessness and PTSD. CBD has the ability to act on the brain's receptors for serotonin, a neurotransmitter that helps to regulate mood and social behavior. It is similar to anti-depressants, only more natural. You must be careful to use only CBD oil to treat any anxiety-related conditions, as any traces of THC can increase anxiety and have the reverse of the desired effect.

Other Benefits. Research suggests that CBD oil may be used to treat acne. This is due to its proven efficacy in treating inflammation and its ability to reduce the production of sebum and prevent the activation of small secreted proteins called cytokines. CBD-based products are popping up in many sexual health products and skin care products too, as they become a more natural solution to maintaining healthy, young-looking skin. Research is also underway for CBD's effects on arthritis, allergies and other respiratory illnesses, and cancer prevention, to name a few.

The proven efficacy of CBD oil to treat inflammation comes mostly from animals at this point, however, as more scientific evidence suggests that CBD aids in the prevention of inflammation-related diseases, this is becoming a more widely accepted view.

The FDA has not yet taken steps to regulate the production of CBD-based products, and there is much research to be done on safe interactions between CBD and other medications. However, with more and more clinical trials underway and an increasing number of success stories reaching the masses, it is likely that CBD oil will become a more readily available and more widely accepted part of healthcare.

You should always consult your doctor before adding CBD to your health regimen

MORE on CBD -next page



TruCannaBliss is a premier CBD & D8 THC product and accessory dispensary that provides customers with holistic benefits. Our aim is to provide customers with informed and educated choices in understanding beneficial uses and therapeutic application of CBD & D8 THC products.

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WHAT IS CBD

Cannabidiol, or CBD, is a non-intoxicating component of the cannabis plant with enormous therapeutic potential.

WHAT IS DELTA-8-THC?

Delta-8-THC is distinct from the THC that is often mentioned in conversation about cannabis. What we refer to as THC usually means delta-9-THC, the main form of THC found in cannabis. Delta-8-THC is an analog of delta-9-THC, a molecule with a similar structure, but some notable differences. While the two share many similar properties, such as reportedly stimulating appetite, reducing nausea, and soothing pain, delta-8-THC tends to exhibit a lower psychotropic potency than delta-9-THC.

HOW CAN YOU BUY OUR PRODUCTS?

You can shop our products online at www.trucannabliss.com for curbside pickup, in-store pickup or local delivery within 20 miles of our retail location. Our retail location is open to the public daily at 8311 West Brown Deer Road, Milwaukee, WI 53223

If you're still unsure contact us for a personal consultation.

(414) 207-6076

8311 W. Brown Deer Road, Milwaukee trucannabliss.com info@trucannabliss.com

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National Institute of Health Clinical Study

According to a National Institute of Health (NIH) "preclinical and clinical studies suggest that cannabidiol has broad therapeutic value. CBD products can currently be purchased online, over the counter and at Cannabis-specific dispensaries throughout most of the country. Despite the fact it is renounced as a dietary supplement ingredient by the U.S. Food and Drug Administration, consumer demand is growing, but few studies have examined the reasons for increasing use.

In one such NIH study, a self-selected convenience sample was recruited via an online survey designed to characterize whom, how, and why individuals are currently using CBD. The anonymous participants were recruited through social media.

Results: Almost 62% of CBD users reported using CBD to treat a medical condition. The top three medical conditions were pain, anxiety, and depression. Almost 36% of respondents reported that CBD treats their medical condition(s) "very well by itself," while only 4.3% reported "not very well."

An excerpt from the NIH states "CBD is well tolerated in humans and maintains a good safety profile. Neither abuse nor dependence has been demonstrated In preclinical studies, CBD shows potential therapeutic efficacy against a diverse assortment of medical conditions. These include seizure disorders, psychotic symptoms, anxiety, depression, inflammation, cancer, cardiovascular diseases, neurodegeneration, symptoms of multiple sclerosis, and chronic pain, either used alone or when coadministered with THC."

Some may be surprised to hear that your body creates cannabinoids on its own (endocannabinoids).

The human body, and all mammals, have an EndoCannibinoid System (ECS). The ECS manages important body functions like pain perception, body temperature and inflammation. Taking CBD products helps supplement endocannabinoid production,



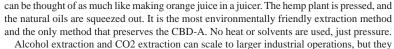
much like how some people take melatonin to account for a perceived lack their body produces. Its effects are more physical and gradually become more noticeable as you establish a CBD regimen that works for you.

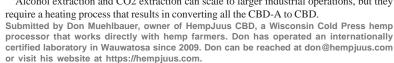
CBD produces its effects by interacting with CB1 and CB2 receptors that are present throughout the body. CBD works through these receptors in the body that manage things like pain perception, body temperature and inflammation, giving your body a chance to heal itself. This helps the body maintain homeostasis.

Cold Pressed vs Extracted CBD

All CBD is not the same; it is affected by how it is extracted from the plant. In the plant, most CBD is stored in the acid form, called CBD-A. Studies have shown that CBD-A is more effective at reducing inflammation. If CBD is heated, the CBD will convert from CBD-A to CBD.

CBD is typically extracted from hemp by Cold Pressing, Alcohol Extraction or CO2 extraction. Cold pressing







MORE on CBD -next page

GOT PAIN? WE HAVE YOUR CBD STRAIN

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LOCAL NATURAL QUALITY

ABOUT US

TerraSol provides a holistic alternative to a variety of health issues. We educate our clients on the benefits of cannabis products and all it can do for you and your family.

Please stop in or call for information on finding the right product for you. Our knowledgeable staff will guide you through the many different options we offer.

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CBD and Your Dog

As with any pet wellness trend, when it comes to CBD oil for dogs, there's a lot of information floating around. Many veterinarians are recommending CBD oils and treats for animals with certain conditions. Studies are slowly being done to look at the potential benefits of CBD for controlling pain from conditions such as osteoarthritis, calming anxious pets and if it may help with treating epilepsy in dogs.

Mixing medications and substances can affect animals' livers.

Like with any product, you should consult with your veterinarian to determine if CBD products are right for your pet, and what the proper dosage should be.

What Is Delta-8 THC? How does it differ from Delta-9?

THC, *CBD*, *Delta-8*, *Delta-9*..... What does it all mean?? You are probably hearing an increasing amount of information lately about Delta-8 THC and wondering what it is. When talking about THC, it is important to understand the variations from a legal and physical standpoint. To start, let's go over a few basics to help clarify their differences.



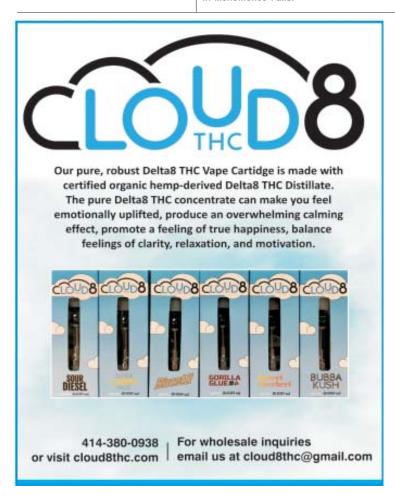
The plant that all of these compounds are harvested from is called **Cannabis**. Cannabis is a species that can be classified into two main plants. These two classes are Hemp and Marijuana. Many people use these terms interchangeably which can add to the confusion. The federal government has laws in place to help distinguish between the legality of the two using the concentration of THC in the plant. Hemp is federally legal, while Marijuana is not. Hemp can however be deemed illegal if its concentration of THC is above .3%. Marijuana typically has levels much higher than that.

THC - is one of the many naturally occurring compounds in the cannabis plant. In fact, there are more than 140 compounds, most of which we haven't begun to study yet. These compounds are called Cannabinoids. CBD, CBG, CBN, CBC, to name a few, are some of the other compounds you may have also heard of. THC can also come in varying forms such as Delta-9 and Delta-8. When we talk about "THC", Delta-9 is what is being referred to. Delta-9 THC is one of the Major cannabinoids in the cannabis plant. This compound is what gives its users the psychoactive effect of being "high". Both Delta-9 and Delta-8 can produce this effect, many people however refer to Delta-8 as a lighter - less anxiety inducing high.

In Wisconsin, Delta-8 is currently completely legal, while Delta-9 is only legal under the .3% limit. Many products are now available on store shelves that contain high amounts of Delta-8 and will potentially produce similar effects as the regulated Delta-9. These products include sublingual oils, infused buds (flowering buds of the cannabis plant), beverages, vape concentrates, and candies/edibles. The variations of products may help the user to obtain their specific desired results. Studies have been done using Delta-8 to show significant help managing nausea and vomiting due to some cancer treatments. Others have reported using THC to aid them in PTSD and other stress related conditions. THC has also been claimed by people to help with pain management and sleep aid.

Please note, every "body" is different. It is important to know the products you use, and it is *important* to consult your doctor or physician first. Please take caution to not mix THC or other cannabinoids with medications unless you are instructed to do so. Please be mindful to not operate machinery or drive while taking THC products. Do your research, start with a low dose, seek help at your local dispensary and enjoy what nature gave us!

For more information, visit www.terrasolbrands.com, call 262-346-8100 or check out their retail outlet at W88N15517 Main Street in Menomonee Falls.





Wisconsin Senior Medical Patrol

Fraud Alert



February 2021

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

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

TO CONTACT WI SMP

Call: (888) 818-2611

E-mail: smp-wi@gwaar.org

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

Facebook:

@WisconsinSeniorMedicarePatrol





Medicare Fraud.... Tips to Keep You Safe from the Wisconsin Senior Medicare Patrol COVID-19 vaccine scams are on the rise. Here is what you should know:

- Medicare will cover the cost of the COVID-19 vaccine at no cost to you. That means no co-payments, coinsurance, or deductibles apply.
- Be sure to bring your Medicare card with you when you get your vaccine. Your health care provider or pharmacy will need that information to bill Medicare.
- If someone asks you for your Medicare number to get early access to the vaccine, you
 can bet it is a scam!
- You cannot pay to put your name on a list to get the vaccine.
- You cannot pay to get early access to the vaccine.
- Do not share your personal or financial information is someone calls, texts, or emails you promising access to the vaccine for a fee.
- If you have questions about this information or would like to report a concern, please call the Wisconsin Senior Medicare at (888) 818-2611.

Other important reminders to protect yourself or your loved one 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 is the one of the latest Medicare scams. HANG UP!
- 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.
- 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! Please do not 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.
- 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.

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.





Be on the lookout for COVID-19 scams:

- You *likely* will not need to pay anything out-ofpocket 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.
- No one from a vaccine distribution site or health care payer will call and ask for your Medicare number, Social Security number, or banking information to sign you up for a vaccine.

Contact the SMP to report Medicare fraud, errors, or abuse at 877.808.2468 or at smpresource.org.

SUPPORTED BY GRANT # 90MPRC0002 FROM ACL

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

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



@WisconsinSeniorMedicarePatrol

DOWNSIZING



AND SIMPLIFYING

Overcoming The Fear

It is the end of one chapter and the start of a new one. So how do we begin the process?

How can we make the downsizing process enjoyable, while sorting through memories and parting with your treasures? Downsizing is a cleansing process. Most people, once they downsize, feel free to look forward to the future and have more time to enjoy relationships. We spend a lifetime collecting and storing items and many times we can not even remember what is in those boxes. As we approach retirement, many of us will look to the future and decide how we want to spend the rest of our life, the lifestyle we want to live and how we will downsize our life as well.

Downsizing is not a horrific task if you plan ahead, recruit help and a hire a senior move manager to help you downsize in a practical way.

Don't get me wrong, change is hard, as well as saying good by to a familiar place and our possessions.

However, it will help embrace change that will allow others in. Look at it as an opportunity for families to share memories and treasures. Each memory tells our story and the legacy of our lives.

It is the end of one chapter and the start of a new one. So how do we begin the process? Migdalia Zanon and her late husband Rick are owners of the senior move management firm Universal Services and have been helping seniors for over twenty years. They developd a method for helping families understand the emotional value of their parents belongings, making "downsizing" a respectful process. They refer to it as "Five homes for Everything You Own" They encourage families to savor the moments and allow senior-age parents to share their experiences and knowledge about the things they have collected.

- 1) Your Home: Things you want to take with you to your new retirement home or apartment.
- 2) Family and Friends: Items to give to family and friends. Have your children spend some time with you learning about the items you want to pass to family and friends.
- 3) Sales: Consignment, Estate Sales. Much of the furniture that we have in our home does not fit the scale of the new residence or retirement home we are moving into. Consider a consignment shop like Consign w/ US to sell the furniture and treasures you do not need and get back money to offset the cost of the move.
- 4) Donation: Things to give to others. As you sort through your items you will find some things that are too good to throw away. You might consider others who will have a use for them. If you have not used an item within a year, get rid of it. Southeastern Wisconsin has a long list of charities with a list of "wish items". Some charities are Salvation Army, Homeless Veterans, Women's shelters and Goodwill.
- 5) Dispose of: Items not worth anything or useful to others. Some seniors raised by parents who lived during the depression have a hard time parting with their possessions. If the quantity is quite large, consider a dumpster service. Call in for extra garbage pick-ups.

Migdalia Zanon, Senior Move Specialist can be reached at 262-257-0250 or visit www.universalseriveswi.com



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Managing Money as a Couple

What are the keys to prepare to grow wealthy together?

When you marry or simply share a household with someone, your financial life changes—and your approach to managing your money may change as well. The good news is that it is usually not so difficult.

At some point, you will have to ask yourselves some money questions-questions that pertain not only to your shared finances but also to your individual

finances. Waiting too long to ask (or answer) those questions might carry a price. In the 2019 TD Bank Love & Money survey of consumers who said they were in relationships, 40% of younger couples described having weekly arguments about their

First off, how will you set priorities? Your first priorities should be simply setting aside money that may help you build an emergency fund. But there are other questions to ask. Should you open joint accounts? Should you jointly title assets?

How much will you spend & save? Budgeting can help you arrive at your answer. A simple budget, an elaborate budget, or any attempt at a budget can prove more informative than none at all. A thorough, line-item budget may seem a little over the top, but what you learn from it may be truly eye-opening.

How often will you check up on your financial progress? When finances affect two people rather than one, credit card statements and bank balances become more important. Checking in on these details once a month (or at least once a quarter) can keep you both informed, so that neither one of you have misconceptions about household finances or assets. Arguments can start when money misunderstandings are upended by reality.

What degree of independence do you want to maintain? Do you want to keep some money separate? Some spouses need individual financial "space" of their own. There is nothing wrong with this approach.

Can you be businesslike about your finances? Spouses who are inattentive or nonchalant about financial matters may encounter more financial trouble than they anticipate. So, watch where your money goes, and think about ways to pay yourselves first rather than your creditors. Set shared short-term, medium-term, and long-term objectives, and strive to attain

Communication is key to all this. Watching your progress together may well have benefits beyond the financial, so a regular conversation should be a goal.

Do you have a financial question for Tim? Tim can be contacted at (262)369-5200, emailed at info@aeqiswi.com, or his website at www.aeqiswi.com. He is the Founder and CEO of Aeqis 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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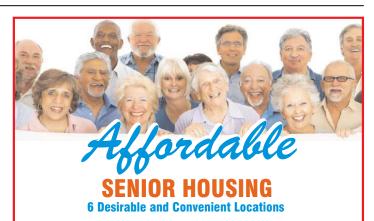
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GREEN BAY PACKERS 1919

The End of a Season.

Not the End to a Legendary Team

On Aug. 11, 1919, a score or more of husky young athletes, called together by Curly Lambeau and George Calhoun, gathered in the dingy editorial room of the old Green Bay Press-Gazette building on Cherry Street and organized a football team. They didn't know it, but that was the beginning of the incredible saga of the Green Bay Packers.

Lambeau and Calhoun struck the initial spark a few weeks before, during a casual street-corner conversation. It was apparently a "Why not get up a football team?" remark, but once they were interested, they wasted no time.

First they talked Lambeau's employer — a war-time industry called the Indian Packing Company, where he worked as a shipping clerk for \$250/month — into putting up money for jerseys.

Because the company provided jerseys and permitted the use of its athletic field for practice, the club was identified in its early publicity as a project of the company. With this tie-in, the name "Packers" was a natural, and Packers they have been ever since, although the Indian Packing Company had practically faded out of the picture before that first season was half over.

That first season the team won 10 and lost only one, against foes from Wisconsin and Upper Michigan. Games were played in an open field with no fences or bleachers, and interested fans "passed the hat." But the team was so successful by 1921 that Lambeau was backed by two officials of the packing plant in obtaining a franchise (Aug. 27, 1921) in the new national pro football league that had been formed in 1920. Cash customers didn't quite pay the freight and the team had to be forfeited at year's end.

This was the first in a long series of troubles that the now famous team overcame, for

in 1922 Lambeau gained other backers and bought the franchise back for \$250, including \$50 of his own money. Troubles continued during that season. One game was rained out and the insurance company wouldn't pay off because the official amount of rain was one one-hundredth of an inch short of that required in the policy.

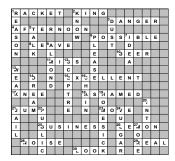
However, another storm late in the season, when the Packers were scheduled to play the Duluth Kelleys, threatened to throw Lambeau further into debt. But A.B. Turnbull, *Green Bay Press-Gazette* general manager, advanced Lambeau the Duluth guarantee. He then lobbied town businessmen ("The Hungry Five") behind the team, and formed the Green Bay Football Corporation.

From those modest and somewhat tenuous beginnings, the Packers have gone on

to earn national stature and virtual worldwide recognition by winning more championships over the intervening 80-plus years than any team in pro football.

These achievements, while representing a town of approximately 100,000 in competition with the country's largest markets, have endeared the Packers to the nation. The David vs. Goliath concept and the team's unique status as a publicly owned corporation has intrigued generations.

Excerpt Green Bay Packer.com and NFL Team History.com



Crossword on page 19





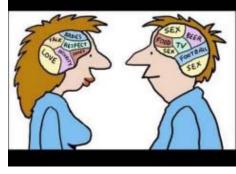


When you're in love, it's the most glorious two-anda-half days of your life.

I'll never join one of those online dating sites. I prefer the old fashioned way. Through alcohol and bad judgement.

I bought my wife a mood ring, and when she's in a good mood the ring turns blue. But when she's in a bad mood, it leaves a big red spot in the middle of my forehead

The other night I went out on a blind date. Well it didn't start out that way, she had mace.





Yeah, I love you but have you ever had stuffed-crust pizza?

"Cash, check or charge?" I asked after bagging items the woman purchased. As she fumbled for her wallet I noticed a remote control for a television set in her purse. "Do you always carry your TV remote?" I asked. "No," she replied. "But my husband refused to come shopping with me, so I figured this was the most evil thing I could do to him."

You can't make some one love you. You can only stalk them and hope for the best.

An old man goes into the Social Security Office and fills out an application. He is asked to prove he is old enough. He opens his shirt and shows them the gray hair on his chest and they accept that as proof. He goes home to his wife, shows her the check, and explains to her what has happened. She replies, "Well get back down there, pull down your pants, and see if you can get disability!"

A wife was sitting peacefully in her cozy armchair knitting. Her husband came in to the room and glanced at what she was doing, and started badgering, "Honeeeey be more careful! Pleeease watch what you're doing! You don't wan't to poke your finger! How many times do I have to tell you? Don't look up when you're sewing! There you go now slow and steady, nice even stitches. The wife puts down the needle and thread, looks up at her husband, and says, "What the heck is wrong with you? Do you know how many times I've knit?! "EXACTLY THE POINT I WAS TRYING TO GET AT". hollered the husband. "DO YOU KNOW HOW MANY TIMES I'VE DRIVEN A CAR BEFORE!?

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

"I miss crawling into a man's arm, kissing his neck, saying those three little words into his ear, 'And another thing ...'"

One day, a man came home and was greeted by his wife dressed in stunningly sexy lingerie. "Tie me up," she purred, "And you can do anything you want." So he tied her up and went golfing.

> Ralph is driving home one evening, when he suddenly realizes that it's his daughter's birthday and he hasn't bought her a present. He drives to the mall, runs to the toy store, and says to the shop assistant, "How much is that Barbie in the window?" In a condescending manner, she says, "Which Barbie?" She continues, "We have Barbie Goes to the Gym for \$19.95, Barbie Goes to the Ball for \$19.95, Barbie Goes Shopping for \$19.95, Barbie Goes to the Beach for \$19.95, Barbie Goes Nightclubbing for \$19.95, and Divorced Barbie for \$265.00." Ralph asks, "Why is the Divorced Barbie \$265.00 when all the others are only \$19.95?" "That's obvious," the saleslady says. "Divorced Barbie comes with Ken's house, Ken's car, Ken's boat, Ken's furniture..."

5 Ways to Tell She's Mad at You

- 1) She's silent.
- 2) She's yelling.
- 3) She's acts the same.
- 4) She acts different.
- 5) She murders you.

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| ASLEEP BESIDE BETTER | FREAK IDEAL INFLUENCE | NEST NIGHTGOWN OPEN | REMIND RIGHT SCHOOL | TAUGHT TELEPHONE THIEF |
|----------------------------|-----------------------------|---------------------------|---------------------------|------------------------------|
| BORN | JOURNEY | OTHERS | SEASON | TRUNK |
| BURP | MARRIED | PICTURE | SLAVE | USED |
| CALL | MILK | PIPE | SOLID | WERE |
| CONTINUE | MONTH | PISTOL | SOUP | WIND |
| DINNER | MOST | POISON | SPACESHIP | WIRE |
| EXCUSE | NASTY | PULL | SPLENDID | WORK |
| FINISH | NAUGHTY | RAISIN | SUICIDE | YOURSELF |



A woman walks into a post office and notices a middleaged, well-dressed man standing at the counter methodically placing "Love" stamps on bright pink envelopes with hearts all over them. As he seals each envelope, he sprays it with a puff of perfume.

The woman's curiosity gets the better of her, so she goes up to the man and asks what he is doing.

The man replies, "I'm sending out 1,000 Valentine cards signed, 'Guess who?'" "But why?" she asks......

"Because I'm a divorce lawyer," the man replies.

A man was driving his wife home after a night out, when they were stopped by the police. "Sir, did you know you were speeding?" asked the officer. "No, I had no idea that I was speeding," replied the husband. "Of course you were," interrupted the wife, "you're always speeding." The officer looked at the rear of the vehicle and said, "And did you know your brake light is broken sir?" "No, I had no idea that it was broken," replied the husband. Again the wife interrupted, "Of course you knew it was broken. You're always saying you'll get it repaired, but you never have." The officer began to sympathize for the husband and said, "Does she always talk to you like this?" The wife said, "Only when he's drunk."

"Real love amounts to withholding the truth, even when you're offered the perfect opportunity to hurt someone's feelings." — David Sedaris?

"Marriage is really tough because you have to deal with feelings and lawyers." — Richard Pryor

A country wife came home just in time to find her husband in bed with another woman. With superhuman strength, borne of fury, and cutting firewood, lifting sacks of feed, and bales of hay, she dragged him down the stairs, out the back door, and into the barn. She put his privates in a vice, secured it tightly, and removed the handle. Next, she picked up an old carpenter's saw. The banged up cheater was terrified and hollered, "Stop! Stop! You're not gonna cut it off with that rusty saw, are you?" The wife, with a gleam of revenge in her eye, put the saw in her husband's hand and said, "Nope. You are! I'm gonna burn down the barn!"

A couple are sitting in their living room, sipping wine.
Out of the blue, the wife says, "I love you."
"Is that you or the wine talking?" asks the husband.
"It's me," says the wife.
"Talking to the wine."

In the first year of marriage, the man speaks and the woman listens. In the second year, the woman speaks and the man listens. In the third year, they both speak and the neighbors listen.



ACROSS

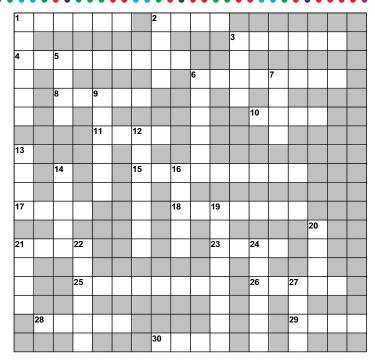
- 1. Loud noises
- 2. e1 & e8 in chess
- 3. Potential harm
- 4. 12 pm to 6 pm
- 6. It could happen
- o. it could happe
- 8. To exit an area10. Fizzy malt beverage
- 11. Single woman's title
- 15. Beyond great
- 17. Prone to ACL damage
- 18. Embarrassed of ones actions
- 21. To leap
- 23. Reposition an object
- 25. Mind your own
- 26. Citrus fruit
- 28. Unintelligible sound
- 29. Not fake
- 30. Act of seeing

DOWN

- 1. Thinking an issue through
- 2, Having insight
- 3. Floating particles
- 5. Verbalize
- 6. The magic word
- 7. Picture in your mind
- 9. Eye shaped nut
- 12. Ornamental staff
- 13. No muscle strength
- 14. Sleep adventure
- 16. Saw for tree trimming
- 19. Longing for family
- 20. Not out of
- 21. Incarceration.
- 22. Not private
- 24. Gutter speak
- 27. '.... or less'

If I meet you for a date and you don't look anything like your internet picture, then you're buying the drinks until you do.

Did you know... Cupid rhymes with Stupid.



Answers on page 16











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