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March 2021

A FREE PUBLICATION

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**INSIDE**  
THIS ISSUE ~page 3



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# From the Publishers

MARCH 2021



Snow? Sludge? I'll bet my money on another month of mud. BUT it's Feb 26th today as I finish deadline and I saw two robins flirting in my backyard!

Snow or sun, March brings spring to my spirit in the form of garden seedlings! I bring out the little greenhouses, plant the tomato, green pepper, cucumber and summer

squash seeds and let them come to life on every sunny surface in my kitchen. It brings an anticipation of a summer garden to my soul. I am in a hurry to get this deadline done and start playing in the dirt - even if it's only on my kitchen counter!

With Easter on the way and Lenten fish fries on every menu, find out why Christians fast and eat fish on Friday (article on page 13). Try my personal favorite Greek recipe for Fish Plaki on page 12.

Our family, as Greek Orthodox, will be celebrating our Easter on May 2nd according to the Orthodox calendar. It is a beautiful celebration with much tradition and spiritual re-birth and we look forward to the Lenten and Holy Week traditions. Lent is a celebration of sacrifice, a willingness to do without that renews the spirit and prepares us for an abundant life. As a Christian, I totally understand the need to clean up my life from messes that I've made and bad habits that have developed. It's a quiet time of devotion and a time for re-establishing my relationship with God that energizes me for the year ahead.

With the season and reason of sacrifice on the table, would it hurt to try to be a bit happier with a little bit less? Life is such a sweet gift - do we need all that frosting? Our super-size-it society does not appreciate the thought of "giving up" our pleasures. Perhaps it's the simple idea of 'giving' rather than 'giving up'. I'm sure we can all think of one little act of kindness we can offer that could change someone's day. Do it!

Our snow fort is melting, a daffodil is poking it's head out of our garden, the fish in our pond are getting ancy and Tom is busy getting the garage in order for spring chores. Life is good.

It's always a pleasure to share a bit of our lives with you and certainly a blessing that you continue to read our publication. Please take a second look at the advertisers that support us... and support them as well! Happy Spring...

**LIFE.** *Enjoy it!*  
Sandy and Tom Draelos

# INSIDE THIS ISSUE



## TRAVEL: IRELAND

Even without a drop of Irish blood in your veins, it's easy to fall in love with Ireland's charms, traditions, and strong sense of community. **-page 4**



## STRESSED OUT?

Your body is hard-wired to react to stress in ways meant to protect you against threats from predators and other aggressors. Such threats are rare today, but that doesn't mean that life is free of stress. **-page 6**



## FISH on FRIDAY

Nothing in the Bible absolutely requires us to fast. However, when Jesus discusses fasting in Matthew 6, He clearly assumes we fast as part of our spirituality. **-page 13**



## Moving to Assisted Living

Making life changes is always difficult for all of us. Helping aging parents make these decisions can involve many challenges. Strategies to ease the transition. **-page 16**

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**FROM OUR READERS:** "I won't send flowers but I want to wish you a Happy Spring. Life is good and the older I get, the more to be happy about. Your paper is one of those things I've enjoyed for a long time now. I pass it out to as many people as I can. God Bless! ~G

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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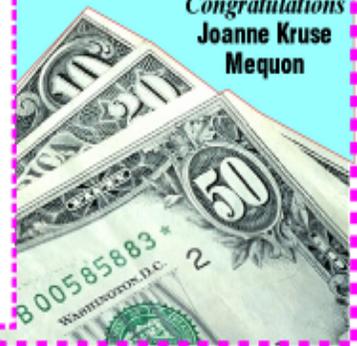
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**Entry Deadline**  
**March 25, 2021**





By InternationalLiving.com

Everywhere in Ireland, history comes at you in torrents. The Celtic age of wonder, mystery, and heroic deeds never seems too far away. If Ireland appeals to you, now is the time to start taking a closer look.

It may be a cliché, but it's true...

*The literal translation of "hello" in Irish is "a hundred thousand welcomes to you."*

Maybe it's the music. Or the breathtaking landscapes. Or the witty humor and long, effortless conversations. Even without a drop of Irish blood in your veins, it's easy to fall in love with Ireland's charms, traditions, and strong sense of community.

Ireland's charm remains as strong as ever. The whole nation—but particularly the countryside—takes a small-town approach to life. Everyone in Ireland speaks English (even in the few Irish-speaking areas). The Irish are friendly, hospitable people.

Living here, you don't have to make a hard choice between seascapes and mountains, between tranquil lake lands or verdant river valleys. Ireland has them all.

In most towns and villages, you're never too far from the ocean...from golden beaches swept clean by rolling Atlantic waves...the views of mysterious smaller islands shimmering offshore...and quaint harbor towns with their hand-painted shop fronts and color-washed cottages.

There's never been a better time to consider Ireland as a retirement destination. Read on for 10 great reasons why spending time there makes sense.

**1. English-Speaking Country.** It's simple. Fitting in and making friends is easy in Ireland as you will speak the same language.

**2. Breathtaking Natural Beauty.** The natural beauty of Ireland is undeniable. From the rolling green hills of Kerry to the golden beaches swept by wild Atlantic waves...Ireland is one of the most scenic countries in the world.

**3. Ceoil agus Craic (music and fun).** Enjoying life is something the Irish like to do. Whether it's having a drink in the local pub while listening to traditional music with friends or gossiping over a freshly brewed pot of tea, Ireland is a nation full of wit and humor.

**4. The People.** The Irish really are the warmest people in the world. Friends and family are an important part of Irish life and you'll never be short of someone to share a drink with. In quiet countryside villages everybody knows their neighbor—and also all there is to know about their neighbor's granny, uncle, and cousin Paddy in New York.

**5. Real Estate Bargains.** Following the fall of the Celtic Tiger there are still many affordable real estate opportunities in Ireland. In the scenic village of Kenmare, for example, you can buy a three-bedroom home set on an acre with a mature garden and mountain views for \$192,368.

**6. Gateway to Europe.** Ireland is an ideal base for anyone looking to travel the rest of Europe. Ryanair, a budget airline, is an Irish company and offers cheap flights for anyone with a wanderlust for other European destinations.

**7. First-World Infrastructure.** Ireland, like the rest of Europe, has modern roads, great infrastructure, high-speed internet, and a good public transport system.

**8. Rich History and Culture.** The history of Ireland is an important part of what makes it the country it is today. The Irish are proud of their history and because of this they uphold a strong sense of culture. From Joyce to Yeats...there is no shortage of literary geniuses in Ireland, either.

**9. Cost of Living.** Outside Dublin, the cost of living in Ireland is still affordable. Supermarkets like Aldi, Lidl or Tesco keep the cost of groceries down. Rent is also affordable outside the capital. A one-bedroom cottage in Killorglin, Kerry can be found for as little as \$500 a month.

**10. The Food.** Ireland produces some of the best dairy products and meat in the world. (The Irish weather is good for something.) There is a new and exciting food scene in Ireland and you won't be disappointed with the world-class chefs there.

The full report with infographic can be read here: [The 10 Best Things About Ireland](http://www.internationalliving.com/2016/03/the-10-best-things-about-ireland)  
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### Why is Ireland the fastest growing country in Europe?

Because it's always Dublin.

\*\*\*\*\*

### Did you hear about the Irish potato that immigrated?

He became a French fry.

\*\*\*\*\*

Old man Murphy and old man Sean were contemplating life when Murphy asked, "If you had to get one or the other would you rather get Parkinson's or Alzheimer's?"  
"Sure, I rather have Parkinson's", replied Sean

"Tis better to spill a couple of ounces of Jameson whiskey than to forget where you keep the bottle!"

# AROUND TOWN

## Thru March 21

### Mitchell Park Domes Garden Train Show: All Aboard Games!

Classic board games come to life! Scrabble, Monopoly, Clue, Candyland, and others create the setting for the annual garden train show, featuring 600 feet of track, G-scale trains, and 4,700 plants.

The new reservation system and one-way routes with physical distancing let you enjoy All Aboard Games!

## March 14-28

### Kohl's Family Sundays: Needle and Thread

Enjoy a special online version of the Milwaukee Art Museum's popular family event: Kohl's Family Sundays.

Explore fiber art in the Museum's collection, and make your own inspired creations. Make a mini quilt from scraps of fabric, a bracelet from yarn, and draw with thread. Share your Family Sundays-inspired art using #MAMStudioAtHome.

## March 13

### City of Festivals Virtual Tour: Exploring Milwaukee's Immigrant History

Nicknamed The City of Festivals, hear the stories of Milwaukee's Irish, German, Polish, Italian and Mexican immigrants that came to the city, plus meet the makers carrying on their many food traditions, during this live, interactive 1.5 hour virtual tour.

Register at [www.milwaukeefoodtours.com/tour/mke-immigrants/\\$10 per screen](http://www.milwaukeefoodtours.com/tour/mke-immigrants/$10 per screen)

## March 20

### Spring in Your Spirit Benefit Concert

South Milwaukee Performing Arts Center 7pm. Featuring local Celtic Bluegrass and Gospel band Paddygrass and special appearance by the Milwaukee Irish Dance Company. Join us to help raise funds and mental health awareness for the American Foundation for Suicide Prevention, WI Chapter. Capacity limited. \$25/adults, \$20/seniors and \$10/students with proceeds benefiting American Foundation for Suicide Prevention (AFPS), Wisconsin Chapter. This show is recommended for audiences 12 years and up. 90 minutes.

## April 3

### Egg Day

Milwaukee County Zoo  
Hop on over to the Milwaukee County Zoo Egg Day Event!

The Easter Bunny himself will be travelling around the Zoo! Guests can grab a pair of bunny ears to mark the occasion, and participate in a scavenger hunt with prizes. Take a trip on the Safari Train to count the Easter Eggs along the train's route (weather permitting).



Send Calendar events, in the format above to:  
[milwaukeepublishing@wi.rr.com](mailto:milwaukeepublishing@wi.rr.com)

## March 6-13

### Call for Artists: 12th Annual PEEPS Art Competition

Artists of all ages are invited to welcome spring by creating art made from or inspired by sugar-coated marshmallow PEEPS® for an upcoming Racine Art Museum exhibition.

Within an award-winning contemporary art museum, Racine Art Museum (RAM) presents the RAM 12th Annual International PEEPS Art Competition, open March 25 – April 10, 2021. This popular, untraditional exhibition showcases fluffy, sugar-coated marshmallow PEEPS® created by hundreds of artists from around the country. Artists of all ages are invited to welcome spring by creating art for the only museum competition of its kind in the world. Entry is FREE, and open to all individuals, families, and organizations. Further information and a downloadable entry form are available on the RAM website, [ramart.org](http://ramart.org). Entries must be dropped off or shipped to arrive at RAM between Saturday, March 6 and Saturday, March 13, 2021, by 4pm.



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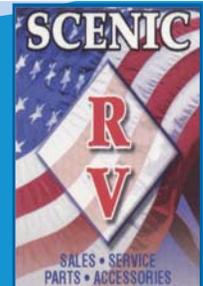
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# CHRONIC STRESS

## Chronic stress puts your health at risk

Chronic stress can wreak havoc on your mind and body. Take steps to control your stress.

By Mayo Clinic Staff

Your body is hard-wired to react to stress in ways meant to protect you against threats from predators and other aggressors. Such threats are rare today, but that doesn't mean that life is free of stress.

On the contrary, you undoubtedly face multiple demands each day, such as shouldering a huge workload, making ends meet and taking care of your family. Your body treats these so-called minor hassles as threats. As a result you may feel as if you're constantly under assault. But you can fight back. You don't have to let stress control your life.

**Understanding the natural stress response.** When you encounter a perceived threat — a large dog barks at you during your morning walk, for instance — your hypothalamus, a tiny region at the base of your brain, sets off an alarm system in your body. Through a combination of nerve and hormonal signals, this prompts your adrenal glands, located atop your kidneys, to release a surge of hormones, adrenaline and cortisol.

Adrenaline increases your heart rate, elevates your blood pressure and boosts energy supplies. Cortisol, the primary stress hormone, increases sugars (glucose) in the bloodstream, enhances your brain's use of glu-



cose and increases the availability of substances that repair tissues.

Cortisol also curbs functions that would be nonessential or detrimental in a fight-or-flight situation. It alters immune system responses and suppresses the digestive system, the reproductive system and growth processes. This complex natural alarm system also communicates with regions of your brain that control mood, motivation and fear.

**When the natural stress response goes haywire.** The body's stress-response system is usually self-limiting. Once a perceived threat has passed, hormone levels return to normal. As adrenaline and cortisol levels drop, your heart rate and blood pressure return to normal, and systems resume their regular activities.

But when stressors are always present and you constantly feel under attack, that fight-or-flight reaction stays turned on.

The long-term activation of the stress-response system — and the subsequent overexposure to cortisol

and other stress hormones — can disrupt almost all your body's processes. This puts you at increased risk of numerous health problems, including:

- Anxiety - Depression - Digestive problems
- Heart disease - Sleep problems - Weight gain
- Memory and concentration impairment

That's why it's so important to learn healthy ways to cope with the stressors in your life.

**Why you react to life stressors the way you do.** Your reaction to a potentially stressful event is different from anyone else's. How you react to stressors in your life is affected by such factors as:

**Genetics.** The genes that control the stress response keep most people on a fairly even keel, only occasionally priming the body for fight or flight. Overactive or underactive stress responses may stem from slight differences in these genes.

**Life experiences.** Strong stress reactions sometimes can be traced to traumatic events. People who suffered neglect or abuse as children tend to be particularly vulnerable to stress. The same is true of victims of violent crime, airplane crash survivors, military personnel, police officers and firefighters.

You may have some friends who seem laid-back about almost everything and others who react strongly at the slightest stress. Most reactions to life stressors fall somewhere between those extremes.

**Learning to react to life stressors in a healthy way.** Stressful events are a fact of life. And you may not be

STRESSS continued on page 7

## FOSTER PARENTS NEEDED!!

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able to change your current situation. But you can take steps to manage the impact these events have on you.

You can learn to identify what stresses you and how to take care of yourself physically and emotionally in the face of stressful situations. Stress management strategies include:

Eating a healthy diet and getting regular exercise and plenty of sleep; Practicing relaxation techniques or learning to meditate; Fostering healthy friendships; Having a sense of humor; and Seeking professional counseling when needed.

The payoff for learning to manage stress is peace of mind and — perhaps — a longer, healthier life.

## Simple Ways to Reduce STRESS and ANXIETY

Look for the tools that will help you manage life's inevitable ups and downs, keeping stress at a manageable level



### Sip Green Tea

Green tea is a source of L-Theanine, a chemical that helps relieve anger.

### Slurp Some Honey

Drown stress in sweetness with a spoonful of honey. Besides being a natural skin moisturizer and antibiotic, honey also provides compounds that reduce inflammation in the brain, fighting depression and anxiety.

### Drip Cold Water On Your Wrists

When stress hits, head for the bathroom and drop some cold water on your wrists and behind your earlobes. There are major arteries right underneath the skin, so cooling these areas can help calm the whole body.

### Try Progressive Relaxation

Anxious? Just squeeze, release, and repeat. Progressive relaxation involves tensing the muscles in one body part at a time to achieve a state of calm. The method (also used by actors) is a great way to help fall asleep.

### Self Given Hand Massage

Whether you work at a computer all day or not, hands carry a ton of tension. But using a fast modified reflexology technique can diminish that clenched-fist feeling and affect the rest of your body. Apply a lotion to make your hands easy to massage. Begin at the base of the large muscle below your thumb. Use the fingers of your opposite hand to rub gently in a circular motion. As you work your way up your thumb to the tip, you will release tightness in your shoulders, neck, and scalp.



### Read

What better way to escape life than to pick up a good book. One study found that reading can reduce your stress by an astounding 68%, because "your mind is invited into a literary world that is free from the stressors that plague your daily life".

### Listen to music

Listening to music is so effective at relieving stress that there's a whole organization named the American Music Therapy Association designed to study and promote music's effects on health. Studies have shown that listening to slow, relaxing music slows down your pulse and heart rate, lowers your blood pressure, and actually decreases levels of stress hormones in your body.

## YOUR INNER VOICE

Nothing affects your stress levels like the voice inside your head. The good news is you are in control. You can exchange negative thoughts for positive ones.

As you notice yourself saying something negative in your mind, stop your thought mid-stream by saying simply "Stop." Saying this aloud will be more powerful.

**Rubber-Band Snap.** Another therapeutic trick is to walk around with a rubber band around your wrist. As you notice negative self-talk, pull the band away from your skin and let it snap back. It'll hurt a little, and serve as a negative consequence that will both make you aware of your thoughts and help to stop them!

**Self-Limiting Statements to Questions.** Self-limiting statements like "I can't handle this!" or "This is impossible!" are damaging because they increase your stress in a given situation and they stop you from searching for solutions. The next time you find yourself thinking something like that, turn it into a question. Doesn't "How can I handle this?" or "How is this possible?" sound more hopeful and open up your imagination to new possibilities?



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## Study Shows These Hobbies Can Increase IQ by 10%



IQ tests are a tool to measure a range of cognitive reasoning skills such as problem-solving and logic. According to VeryWellMind, an average IQ test score is around 100, with different countries around the world varying between 59 and 108.

With over 6,000 people searching Google monthly on how to take up new hobbies due to Covid-19, DIYs.com decided to share their six-month study they conducted whereby they asked volunteers to sit an IQ test before and after to discover which activities improve our cerebral intelligence.

Activity/Average IQ score before/IQ After / Average IQ score after/IQ increase (%)

1. Learning a new instrument / 103 / 113 / 9.71%
2. Knitting / 93 / 102 / 9.68%
3. Exercising / 95 / 102 / 7.37%
4. Reading / 99 / 106 / 7.07%
5. Practising meditation / 94 / 100 / 6.38%
6. Learning a new language / 102 / 108 / 5.88%
7. Gardening / 98 / 103 / 5.10%
8. Joining an online video game group / 104 / 109 / 4.81%
9. Making and editing videos / 94 / 98 / 4.26%
10. Trying new recipes every week / 96 / 100 / 4.17%

- Learning a new instrument proves to be the hobby which increases IQ the most - 9.71%
- In second place, knitting improved participants' IQ by 9.68%
- Exercising (7.37%) and reading (7.07) rank third and fourth respectively
- Volunteers in the category 'joining an online gaming group' commenced with the highest average IQ (104 to 109)

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# Wisconsin Senior Medical Patrol

# Fraud Alert



**March 2021**

*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.

## TO CONTACT WI SMP

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## 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 if 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.
- An important tip from the Better Business Bureau: Please do not share your COVID-19 Vaccine Card on Social Media! While you may be excited to share the good news and encourage others to be vaccinated as well, please do not post a photo of your vaccine card on social media. Scammers use this information to create identity theft and help them create phony versions of the vaccine card. Safe ways to share this information on social media include sharing a photo of your vaccine sticker or set a frame around your profile picture.

## **SCAM ALERT** Other important reminders to protect yourself or your loved one from Medicare fraud:

- We continue to receive calls from Medicare beneficiaries in Wisconsin about new Medicare cards. Here's what you need to know: Medicare is NOT issuing new Medicare cards. Period. Not because of the pandemic. Not for any other reason. There are NO new Medicare cards. If you receive this call, simply hang up, as the caller is trying to get your information to scam you. It's unfortunate, but it's true.
  - If you did receive this call and shared your Medicare number, please call us so that we can talk about next steps and things for you to be on the lookout for. (888) 818-2611
- 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.

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## Fraud Alert



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# GREEK FISH FRY!

## Psari Plaki

Don't be intimidated - it only took me a few tries to perfect this delicious Mediterranean fish dish. In Greek, psari (psah-REE) means 'fish' and plaki (plah-KEE) means 'spread out' or 'flat'. Psari plaki consists of whole small fish or fish fillets, laid flat while cooking in the traditional sauce. The recipe works well with any firm white fish: cod, tilapia, haddock, halibut, mackerel, snapper, or whatever type you have available.

- 2/3 cup olive oil
- 2 large onions, chopped
- 2 celery sticks, chopped
- 4 fat garlic cloves, chopped
- 4 potatoes, peeled and diced
- 4 carrots, diced
- 1 tbsp sugar
- 2 Bay leaves
- 2 lbs approximate fish fillets of choice
- 4 ripe tomatoes, peeled, seeded, chopped
- 2/3 cup dry white wine
- Handful of Kalamata or black olives
- salt and ground black pepper



1. Preheat the oven to 375 degrees F. Heat the olive oil in a large frying pan, add onions and celery and sauté until they are transparent. Add garlic and cook for 2 minutes more. Stir in the potatoes and carrots and fry for about 5 minutes stirring occasionally. Sprinkle with the sugar and season to taste with salt and black pepper.
2. Grease a large baking dish slightly larger than the fish. Spoon the vegetable mixture into the dish and tuck in the bay leaves. Season the fish and lay it on the bed of vegetables. Sprinkle the olives around the edge. Spread the chopped tomatoes over the fish, pour over the wine, season with salt and black pepper and garnish with thin slice lemon if desired. Experiment with additional greek and/italian seasoning.
3. Bake for 30-40 minutes or until the fish is cooked through. Sprinkle with feta cheese for an extra taste explosion!



# Simple, Traditional Irish Meal

## Irish Stout Stew

While everyone else is off drinking green beer, have a 'bite' of Guinness - a true flavor of Ireland!

### INGREDIENTS

- 2 pounds lean beef stew meat
- 3 tablespoons vegetable oil, divided
- 2 tablespoons all-purpose flour
- freshly ground black pepper to taste
- 1 pinch cayenne pepper
- 2 large onions, chopped
- 1 clove garlic, crushed
- 2 tablespoons tomato paste
- 1 1/2 cups Irish stout beer (e.g., Guinness)
- 2 cups chopped carrot
- 1 sprig fresh thyme
- 1 tablespoon chopped fresh parsley for garnish



1. Toss the beef cubes with 1 tablespoon of vegetable oil. In a separate bowl, stir together the flour, salt, pepper, and cayenne pepper. Dredge the beef in this to coat.
2. Heat the remaining oil in a deep skillet or Dutch oven over medium-high heat. Add the beef, and brown on all sides. Add the onions, and garlic. Stir the tomato paste into a small amount of water to dilute; pour into the pan and stir to blend. Reduce the heat to medium, cover, and cook for 5 minutes.
3. Pour 1/2 cup of the beer into the pan, and as it begins to boil, scrape any bits of food from the bottom of the pan with a wooden spoon. This adds a lot of flavor to the broth.
4. Pour in the rest of the beer, and add the carrots and thyme.
5. Cover, reduce heat to low, and simmer for 2 to 3 hours, stirring occasionally. Taste and adjust seasoning before serving. Garnish with chopped parsley.



# Why Do Christians Eat Fish on Friday and During Easter Lent?

Nothing in the Bible absolutely requires us to fast. However, when Jesus discusses fasting in Matthew 6, He clearly assumes we have a discipline of fasting as part of our spirituality. He does not say, "If you should happen to choose the option of fasting," He says, "When you fast".

In the secular world, 'fasting' means abstaining from all food and drink, but in religious circles, 'fasting' means going on a disciplined diet. The purpose of a fast is to find out who is in control, you or your belly, and to win that control. It's also a way of using your appetite as a spiritual snooze alarm that moves you to pray.

So now that we understand that fasting means a diet and not total deprivation, I can answer the question.

In the first century, Jews fasted on Mondays and Thursdays. The original Christians were all Jewish and were used to the fasting as a spiritual discipline. They moved the fast days to Wednesdays and Fridays, because Judas engineered Jesus' arrest on a Wednesday and Jesus was crucified on a Friday. Most often that fast took the form of avoiding meat in the diet. In those days, meat was a luxury food. You either had to buy it in a market or you had to own enough land to keep cattle. On the other hand, anyone could grow vegetables or forage for them, and anyone could catch a fish in a lake or a stream. You could buy better fish and vegetables, but the point is that you could eat without money if you were poor. So meat was rich people's food and fish was poor people's food. That is why the most common form of fasting was to omit meat and eat fish.

I was in elementary school back when dinosaurs still roamed the earth and Catholics still had to eat fish on Friday. Other religious groups didn't care about the menu. As a result, the school cafeteria served fish sticks every Friday. The Wednesday and Friday fasts were a universal Christian custom in ancient times. The Eastern Orthodox still observe these fasts. The Roman Catholic Church downplayed the Wednesday fast, but kept the Friday fast until recently. Anglicans and Protestants also observed these fasts. In the 18th century, a man could not be ordained a Methodist minister if he did not fast on Wednesdays and Fridays, with the reasoning that a person who could not rule his own belly could certainly not rule the church.



The fasts have died out in the west for several reasons. First, we are becoming very narcissistic. We don't care if our bodily appetites have the upper hand, and many people count recreation and luxury as necessities. In the Roman Catholic Church in the United States, the bishops relaxed the fasts because they were not being observed and also because they realized that Lobster Thermidor or even a modest dinner at a seafood restaurant hardly lives up to the spirit of a fast.

Nothing in the Bible absolutely requires us to fast. However, when Jesus discusses fasting in Matthew 6, He clearly assumes we have a discipline of fasting as part of our spirituality. He does not say, "If you should happen to choose the option of fasting," He says, "When you fast":

"When you fast, do not look somber as the hypocrites do, for they disfigure their faces to show men they are fasting. I tell you the truth, they have received their reward in full. But when you fast, put oil on your head and wash your face, so that it will not be obvious to men that you are fasting, but only to your Father, who is unseen; and your Father, who sees what is done in secret, will reward you. —Matthew 6:16-18, NIV

Then John's disciples came and asked him, "How is it that we and the Pharisees fast, but your disciples do not fast?" Jesus answered, "How can the guests of the bridegroom mourn while he is with them? The time will come when the bridegroom will be taken from them; then they will fast."-Matthew 9:14-15, NIV

Historically, Christians did resume fasting after Jesus' Ascension, moving the fasts to Wednesday (the day of the betrayal) and Friday (the day of the crucifixion) and we remained faithful up to the present day.

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# TAX Efficiency in Retirement

## What role do taxes play in your retirement?

While retirees with lower incomes may rely on Social Security as their prime income source, they may pay comparatively less income tax than you in retirement; some, or even all, of their Social Security benefits may not be counted as taxable income.

**What's a pre-tax investment?** Traditional IRAs and 401(k)s are examples of pre-tax investments. You can put off paying taxes on the contributions you make to these accounts until you start to take distributions. When you take distributions from these accounts, you may owe taxes on the withdrawal. Pre-tax investments are also called tax-deferred investments, as the assets can benefit from tax-deferred growth.

Under the SECURE Act, once you reach age 72, you must begin taking required minimum distributions from a traditional IRA, 401(k), and other defined contribution plans in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. Contributions to a traditional IRA may be fully or partially deductible, depending on your adjusted gross income.

**What's an after-tax investment?** A Roth IRA is a classic example. When you put money into a Roth IRA, the contribution is made with after-tax dollars. As a trade-off, you may not owe taxes on the withdrawals from that Roth IRA (so long as you have had your Roth IRA at least five years and you are at least 59½ years old). With distributions from a Roth IRA, your total taxable retirement income is not as high as it would be otherwise.

**Should you have both a traditional IRA and a Roth IRA?** It may seem redundant, but it could help you manage your tax situation. Keep in mind that tax-free and penalty-free withdrawal from a Roth IRA also can be taken under certain other circumstances, such as the owner's death. Smart moves can help you manage your taxable income and taxable estate.

**What about charitable giving?** If you're making a charitable gift, giving appreciated securities that you have held for at least a year is one choice to consider. In addition to a potential tax deduction for the fair market value of the asset in the year of the donation, the charity may be able to sell the stock later without triggering capital gains.

**What about gifting?** The annual gift tax exclusion gives you a way to remove assets from your taxable estate. You may give up to \$15,000 to as many individuals as you wish without paying federal gift tax, so long as your total gifts keep you within the lifetime gift tax exemption of \$11.58 million for the year 2020 and \$11.7 million for 2021. Managing through the annual gift tax exclusion can involve a complex set of tax rules and regulations. Before adjusting your strategy, consider working with a professional who is familiar with the rules and regulations.

**Are you striving for greater tax efficiency?** Consult your tax, legal, and fiduciary financial professionals before modifying your tax strategy. In retirement, it is especially important – and worth a discussion. A few adjustments may help you manage your tax liabilities.

Do you have a financial question for Tim, or want to meet with him... (262)369-5200, email at [info@aegiswi.com](mailto:info@aegiswi.com), or visit his website at [www.aegiswi.com](http://www.aegiswi.com). Timothy M. Stasinoulas is the Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Adviser firm in Hartland, WI. His team specializes in providing 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.



## Will you pay higher taxes in retirement?

Do you have a 401(k) or a traditional IRA? If so, you will receive income from both after age 72. However, if you have saved and invested much of your life, you may also end up retiring at a higher marginal tax rate than your current one. In fact, the income alone resulting from a Required Minimum Distribution could push you into a higher tax bracket.



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# Moving a Parent to Assisted Living

## 12 STRATEGIES to EASE the TRANSITION

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Moving a parent, even a willing one, into assisted living, or any senior living facility, is fraught with emotion. Your parents may mourn the loss of their younger years, their independence, the home they built. They could be scared about aging, making new friends, finding their way in a new place.

You may be mourning all of those things too. You may second-guess your decision. Did we act too quickly? Overreact? Wait too long? And you will feel guilt. Guilt is inevitable. Know that all of these feelings are normal and don't need to last forever. And keep these 12 strategies in mind as you make the transition:

**1. Give it time.** Senior living experts say it typically takes between three and six months for someone to adjust to assisted living. That's an average. Stay focused on the reasons you made the decision (safety, health, security, sanity). Keeping the big picture in mind will help you through the rough patches.

**2. Visit often, or not for two weeks.** Only you know your parent, so only you can decide how best to assist them through the early weeks of the move. Many experts will tell you to visit as often as possible. Frequent visits

can ease any stress your parent may have that they will be abandoned or lonely. It might be easier for them to meet people at activities or in the dining room if they have a companion with them. But if your parent is calling you several times a day, staying in their room, and waiting for you to show up and keep them company, you may need to give them some space in order to branch out. When I went to college my parents wouldn't let me come home to visit for the first few weeks. By forcing me to stay at school on the weekends, they forced me to make friends. Tough love can work both ways.

**3. It takes a village.** Mobilize yours. When we first moved my mother into assisted living, my sisters and I could not visit for a week or two. We had been staying with her before the move and needed to get back to work. Plus, our father was in the hospital. So I called my relatives and asked them to visit in our absence. Just as parenting takes a village, so does daughtering.

**4. Expect setbacks.** Just when you think you are over the hump and your parent is settling in, things will change. They will tell you they are lonely. They will decide they don't like their new dining hall friends. They will ask to

go home. Heart wrenching but knowing that it's normal and it will pass, can help get you through them.

**5. Allow yourself to feel discomfort.** Speaking of home, know that when your parent says they want to go home, they may not necessarily mean their last address. They may be referring to a childhood home or the feeling of home in their mind. Sit with them and talk to them about what they miss. Don't promise to change their situation, just listen to their feelings

**6. Acknowledge the difficult parts.** Yes you want to paint the new move in a positive light, but don't talk at your parents about all the wonderful new activities and people and opportunities. Listen to fears and concerns. Then help them get through it. They will be more likely to listen to what you have to say if they feel like you've listened to what they say.

**7. Surround your parent with their personal belongings.** Moving to assisted living usually means downsizing. The dining room table with two extension leaves and coordinating hutch may not fit in the new apartment. But what does fit, are photographs of family

ASSISTED LIVING Transition continued on page 17

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## ASSISTED LIVING Transition continued from page 16

and friends, photo albums, favorite books, a familiar piece of artwork, a familiar blanket and pillows. The kitchen may be new, but you can pack your mother's favorite teacup.

**8. Limit new things.** You may be tempted to furnish your parent's new place with the latest and greatest in hopes they love their fancy new home. Limit new items. Moving into a new home is new enough. Don't overwhelm your parents with a new phone or remotes. Limit the amount of new things they need to learn.

**9. Be your parent's advocate.** No place is perfect. You and your parents may see opportunities to improve something at their new home but your parent may hesitate to speak up when they move to a new place. Do it for them. My father, who worked nights his entire adult life, likes to sit outside until almost midnight. When he first moved in, the staff would tell him he needed to be inside by 8pm. I asked management if there was any reason he couldn't be on the balcony after 8, and there wasn't. The staff just wasn't used to seeing the residents out of their rooms at night. My father can stay outside as late as he wants—and he does.

**10. Build a team.** The staff at assisted living can and should be a part of your team. Talk to them about your concerns and your parent's concerns and actively enroll them in helping with the transition. Don't assume they will notice what needs to happen. If your parent tells you they are too shy to go to the dining hall, or they forget when activities are happening, ask a staff member to help. If the staff members know what you need, they should be willing to help out.

**11. Set your boundaries.** Yes, you want to be a good daughter and ease your parent's transition. But you have needs too. Free up as much time as you can in the first few months after the move to help, but it's okay if you are not always available. Determine what you are able and willing to do and then stick to your boundaries. Other people will tell you what you should do. Ignore them. You are the judge.

**12. Daughter knows best.** Remember the television show and saying, "Father Knows Best." Well this time, daughter, you may know best as well. The experts may tell you to stay away or visit often. They may tell you to dismiss complaints as normal. But you know your parent best. Trust your instincts in all matters.

Liz O'Donnell is the founder of [www.WorkingDaughter.com](http://www.WorkingDaughter.com) a community for women balancing eldercare, career, kids and life. She is the author of *Working Daughter: A Guide To Caring For Your Aging Parents While Making A Living and Mogul, Mom & Maid: The Balancing Act of the Modern Woman*



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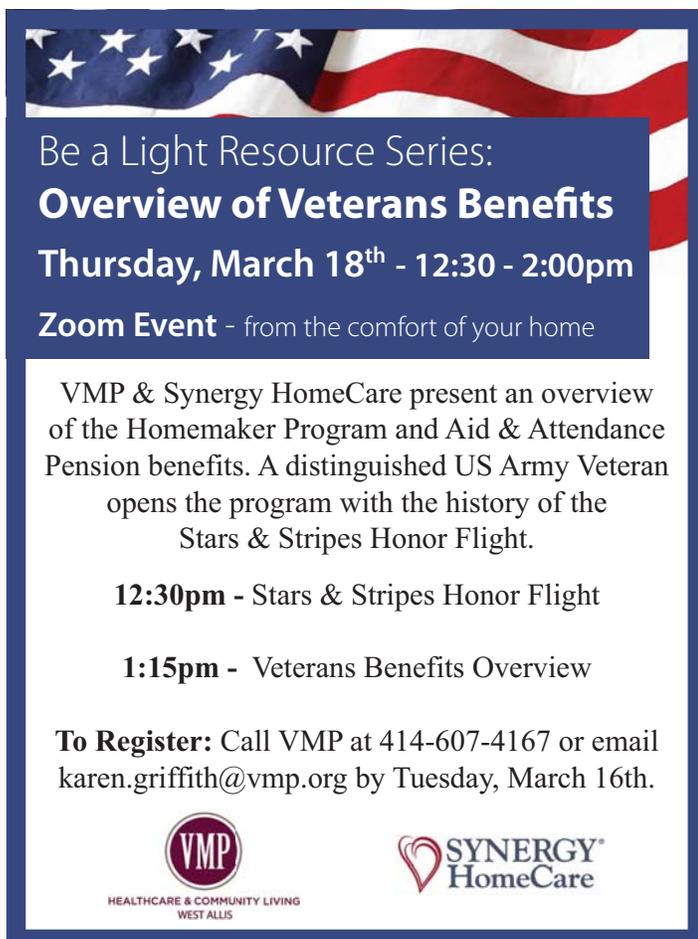
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| CONCERN  | HEAVEN  | SECOND   | TONIGHT |
| CUTTING  | HORNET  | SENSIBLY | WHERE   |
| DESERVE  | LESSON  | SLEIGH   | WHITE   |
| DESTROY  |         |          |         |

Won't say I'm worn out, but I don't get near the curb on trash day.

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My granddaughter wanted a Cinderella-themed party, so I invited all her friends over and made them clean my house.

I hope they don't find life on another planet. Because, sure as heck, the government will start sending them our money.

My girlfriend told me I was one in a million. When I looked through her text messages, I had to admit she was right.

A man tells his doctor, "Help me. I'm addicted to Twitter!" The doctor replies, "Sorry, I'm not following you."

What do you call the wife of a hippie?  
 A Mississippi

Q: Why did the dyslexic agnostic with insomnia stay up all night?  
 A: She was wondering if there really is a dog.

Knowledge is knowing a tomato is a fruit; wisdom is not putting it in a fruit salad.

When someone yawns, do deaf people think they're screaming?

Mother Superior tells two new nuns that they have to paint their room without getting any paint on their clothes. One nun suggests to the other, "Hey, let's take all our clothes off, fold them up, and lock the door." So they do this, and begin painting their room. Soon they hear a knock at the door. They ask, "Who is it?" "Blind man!" The nuns look at each other and one nun says, "He's blind, so he can't see. What could it hurt?" They let him in. The blind man walks in and says, "Hey, nice boobies. Where do you want me to hang the blinds?"

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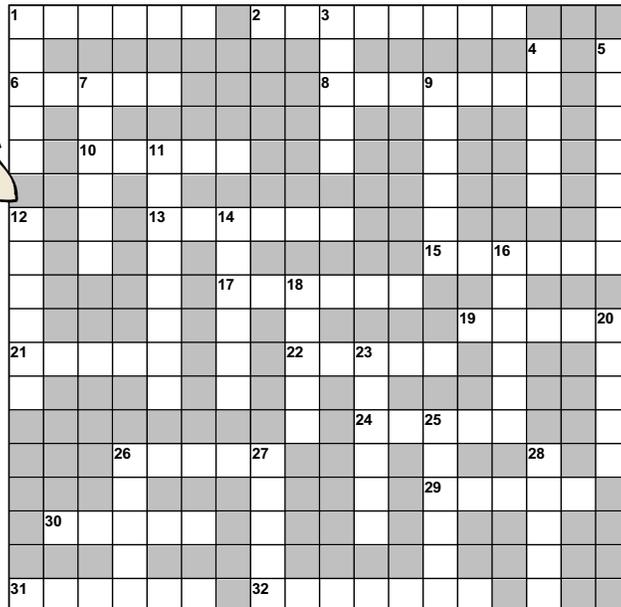
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# Crossword junkie!

abcdefghijklmnopqrstuvwxyz



### ACROSS

1. To consider probable
2. Type of prison confinement
6. Communication Device
8. Cooking room
10. Magistrate
13. Known by many people
15. Consensus
17. Mood of deep sincerity
19. To pay out
21. Slang for should
22. Following noon
24. Present in reality
26. Choppers
28. A tale
30. Hand made blanket
31. Violent winter sport
32. To carry out the terms of

### DOWN

1. .... promises
3. To be fond of
4. Function word to indicate continuance
5. Adverb, as an alternative to
7. Something material
9. Motion picture house
11. Sure about something
12. Pane in wall
14. A pets owner
16. To do it again
18. To exit an area
20. Wondering if accurate
23. XX
25. Reflexive form of it
26. To use the cranium organ
27. To give assistance to
28. Measure of accomplishment

Answers on page 9

Is it ignorance or apathy that's destroying the world today? I don't know and don't really care.

Being an adult is the dumbest thing I have ever done.



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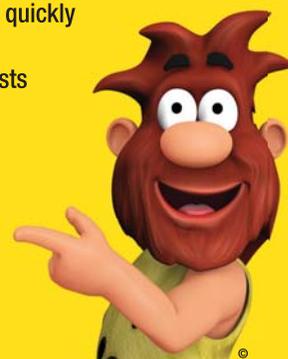
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