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MAY 2021
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HEALTHY SLEEP
Promotes Weight Loss

Foods That Make You
HAPPY

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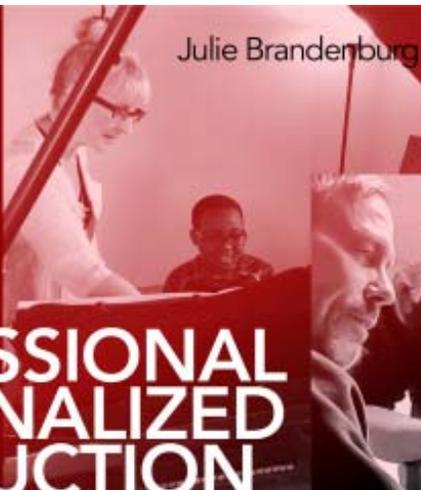


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From the Publishers

May 2021

I love spring in Wisconsin. Last week it was on Wednesday!

ANTICIPATION. That simple word means so much especially during the beginning of the spring and summer season. The first breeze that smells like summer sunshine... the handful of daffodils and lilacs on the kitchen table... fresh sheets on the clothes line... the sound of earthworms working their magic in the garden at night... and that first scream of dismay when you see your winter legs slip into shorts for the first time!

Our May issue welcomes in that transitional season between spring and summer. But how can I start outdoor projects when I haven't even replaced my bathroom wallpaper yet?! Procrastination has always been my second profession, but there is no time of year when it bothers me more than when good weather is pulling me outside, while the unfinished winter projects keep nagging at me! This is the time of year for cleaning up and, for some, cleaning out. This issue provides articles on moving, downsizing and working on home improvements -so get to work!

Our family will do a mini-vacation this month in celebration of Amara's 17th birthday. We gave her the choice of a Florida beach or a city and she chose Chicago. Really?! So we will venture into the urban pleasures of Michigan Avenue, Greektown and a plethora of museums. Check out our feature next month on a great itinerary for a Chicago day trip. Tom and I chose the beach, as usual, so we'll be heading out to St. Petes Beach in Florida for some quality time together and an early cheat to a summer tan. Last year we had the pleasure of kayaking alongside a mama Manatee and her baby at an estuary near Fort Meyers Beach. They were so inquisitive and beautiful we'll never forget it - the unexpected pleasures always seem the best.

No matter the hardships that may come our way or the joys that slip unnoticed into our days - life is good, the sun is warm and attitude is always a choice! Do you plant a garden? Feed the backyard birds and squirrels? Chat with neighbors at the mailbox? Or just quietly enjoy the fresh scents and colors?

New seasons welcome new experiences and memories. Embrace. Enjoy. Plant your seeds.

LIFE. *Enjoy it!*

Sandy and Tom Draelos

INSIDE THIS ISSUE



Poor Sleep = Weight Gain

It's difficult to lose weight and keep it off if you're not getting good sleep. Tips to snooze better include warm milk, and yes, spooning!

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FOOD Can Make You HAPPY

One of life's pleasures is tucking into the bite of ultimate food satisfaction. Which food makes us the happiest?

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MAY Lawn & Garden Tasks

May is a time when the weather can either turn your garden into an Eden, or a wasteland. Start with these projects this month.

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Projects with Payback

On average, homeowners with mid-range priced homes can expect to recoup 90-60% percent of their investment on high return-on-investment projects

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Your LIFE! is a monthly publication serving the 45 and above readership of Milwaukee, Waukesha, Washington and Ozaukee counties.

We provide informative, helpful & entertaining content which relates to the issues facing this diverse, active, mega-consumer market!

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I Did NOT Know THAT! Did You?

ASHOT OF WHISKEY. In the Old West, a .45 cartridge for a six-gun cost 12 cents, so did a glass of whiskey. If a cowhand was low on cash he would often give the bartender a cartridge in exchange for a drink i.e. "shot" of whiskey.

THE WHOLE NINE YARDS. American fighter planes in WW2 had machine guns that were Fed by a belt of cartridges. The average plane held belts that were 27 feet (9 yards) long. If the pilot used up all his ammo he was said to have given it the whole nine yards.

BUYING THE FARM. During WW1 soldiers were given life insurance policies worth \$5,000. This was about the price of an average farm so if you died you "bought the farm" for your survivors.

PASSING THE BUCK / THE BUCK STOPS HERE. Most men in the early West carried a jack knife made by the Buck Knife Company. When playing poker it was common to place one of these Buck knives in front of the dealer so that everyone knew who he was. When it was time for a new dealer the knife was given to the new dealer. If this person didn't want to deal he would "pass the buck" to the next player. If that player accepted then "the buck stopped there".

RIFF RAFF. The Mississippi River was the main way of traveling from north to south. Riverboats were expensive so most people used rafts. Everything had the right of way over rafts which were considered cheap. The steering oar on the rafts was called a "riff" and this transposed into riff-raff, meaning low class.

SHIP STATE ROOMS. Traveling by steamboat was considered the height of comfort. Passenger cabins on the boats were not numbered. Instead they were named after states. To this day cabins on ships are called staterooms.

SLEEPTIGHT. Early beds were made with a wooden frame. Ropes were tied across the frame in a criss-cross pattern. A straw mattress was then put on top of the ropes. Over time the ropes stretched, causing the bed to sag. The owner would then tighten the ropes to get a better night's sleep.

SHOWBOAT. These were floating theaters built on a barge that was pushed by a steamboat because they had no engine. These played small towns along the Mississippi River. They were gaudy and attention grabbing which is why we say someone who is being the life of the party is "showboating".

OVER A BARREL. In the days before CPR a drowning victim would be placed face down over a barrel and the barrel would be rolled back and forth in an effort to empty the lungs of water. It was rarely effective. If you are over a barrel you are in deep trouble.

BARGE IN. Heavy freight was moved along the Mississippi in large barges pushed by steamboats. These were hard to control and would sometimes swing into piers or other boats. People would say they "barged in".

HOGWASH. Steamboats carried both people and animals. Since pigs smelled so bad they would be washed before being put on board. The mud and other filth that was washed off was considered useless "hog wash".

CURFEW. The word "curfew" comes from the French phrase "couvre-feu", which means "cover the fire". It was used to describe the time of blowing out all lamps and candles. In the early American colonies homes had no real fireplaces so a fire was built in the center of the room. In order to make sure a fire did not get out of control during the night it was required that, by an agreed upon time, all fires would be covered with a clay pot called-a "curfew".

BARRELS OF OIL. When the first oil wells were drilled they had made no provision for storing the liquid so they used water barrels. That is why, to this day, we speak of barrels of oil rather than gallons.

HOT OFF THE PRESS. As the paper goes through the rotary printing press friction causes it to heat up. Therefore, if you grab the paper right off the press it is hot. The expression means to get immediate information

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See wchspets.org/wchs-rummage for more info and a list of items we cannot accept

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MAY HIGHLIGHTS

Through May 23

First Lady of Song: Alexis J Roston Sings Ella Fitzgerald

Milwaukee Repertory / Quadracci Award-winning actress salutes America's favorite jazz singer, Ella Fitzgerald in a sultry swing and playful joy that made Ella an American treasure. Classic tunes by Ellington, Gershwin, Porter and more include "Summertime," "The Lady Is a Tramp," and "It Don't Mean a Thing If It Ain't Got That Swing"

May 5-9

Greater Milwaukee Car & Truck Show

Wisconsin State Fair Park New model vehicles, classic cars, test drives, luxury and premier high-end vehicles, restored cars, 18-hole indoor mini golf course and even pet adoptions. Classic Car Show (Sat & Sun) Visit www.autoshowmilwaukee.com

May 8-16

Fouever Fab Performs The Best of The Beatles

Fireside Dinner Theatre Be transported to that magical place of love and happiness as only the music of The Beatles can do! Sound-alike vocals and the original instruments to pay tribute to the songs that defined a generation. Limited seating to allow for social distancing.

May 14-16

SVRA Vintage Festival Weekend Road America

Racing's glorious past will be celebrated with the sights and sounds from motorsport's pioneering age both on and off the track. Many of the entries have previously competed at classic events, including Le Mans and the Indy 500, where they were raced for the honor and glory of a gladiatorial sport

May 15

Bayshore Spring Art and Artisan Fair
Bayshore Mall

Featuring live music, food and entertainment, and more than 75 artists, artisans and makers with selections from art to food, clothing to lotions, stationary to furniture, and candles to home decor.

10am – 1:30pm: Brooklynn & Ben Brooklynn & Ben is a guitar and sax duo.
1:30pm-5pm: Kris Crow & Dani Daly Performing a wide variety of classic hits to modern rock and pop

Through May 15-Oct 23

Brady Street Walking Lunch Tour

Guided walking tour, through the fashionable East Side neighborhood of Brady Street – the ethnic enclave that was settled by Italian and Polish immigrants. Delicious tastings along the way at authentic Italian eateries.

Did you know that the famous book, Psycho, was penned on Brady Street? Or why are many Milwaukee homes referred to as a "Polish Flat?" These are just two fun tidbits you'll learn more about during the tour. Food items enjoyed will include pizza, cannoli, tinga tacos, salami, prosciutto, olives, cottage pie and a Milwaukee brewed beer. Slightly more than one mile with plenty of walking breaks and opportunities to sit down along the way. We spend approximately 20 minutes at each restaurant. 2.5 – 3 hours www.milwaukeefoodtours.com/tour/brady-street-lunch

Spring Floral Show: Seasons of Legend Through May 31

Mitchell Park Domes Spring Floral Show: Seasons of Legend Different cultures used folklore to explain the changing of the seasons. Legends are told with props and more than 3,000 brightly colored plants. Seasons of Legend highlights these five stories:

1. Why Trees Lose Their Leaves (Cherokee) – and why pine trees keep their needles
 2. The Blue Corn Maiden (Hopi) – the origin of spring
 3. Zhulong: The Candle Dragon (Chinese) – the changing of seasons
 4. Persephone and Demeter (Greek) – the origin of spring
 5. Amaterasu: The Sun Goddess (Shinto) – the coming of light
- Plant selection supports each theme with a coordinated color pallet. The new reservation system and one-way routes with physical distancing let you enjoy Seasons of Legend in all 3 domes. To help maintain safe visitor numbers, advance reservations are required. A reservation holds your time slot, and when you arrive, you check in and pay admissions for your group. Wearing face masks is required inside the entire Mitchell Park Domes.

May 22

Havana Nights Dinner Train

on the East Troy RR Board the Train at East Troy Depot 2002 Church Street, East Troy Enjoy a train ride between East Troy and Phantom Lake in Mukwonago while enjoying bacon wrapped plantains, a Cuban avocado & pineapple salad, grilled mojo marinated pork, followed by rum & coke cupcakes. \$59 per person. Advance reservations required. easttroyrr.org/dinner-trains

May 12-31

Traveling Beer Garden

Two restored fire trucks, converted and equipped with tap handles, visit five parks each, on two simultaneously running tours from mid-May through Labor Day. Parks on the tours offer widely spaced tables for a physically distanced beer-garden setting www.travelingbeergardens.com

June 4-5

Spring Art Tour in Greater Sheboygan County

Plymouth Arts Center 40+ artists at 16 venues. Two-day self-guided tour of the greater Sheboygan County area artist's private studios, galleries, and boutiques. Painters, potters, furniture makers; fiber, wood, metal, jewelry, and leather artists, photographers and more. Spend a day or the weekend! Admission is free. There will be demos and door prizes, and the opportunity to purchase original, fine art directly from the artists www.plymoutharts.org, or (920) 892-8409

June 6, 13, 27

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Wing Your Way Through Wild Wisconsin

Grab your binoculars and a birding guide and head out into Wisconsin's birding heaven. More than 400 species of birds have been spotted in Wisconsin, and at least 250 of them are considered regulars. The state's place on the seasonal migration route brings a number of passing visitors in spring and fall as well. Whether you're staying close to home or driving across the state to a hotspot, our abundant green (and blue!) space makes casual or serious birding easy and enjoyable.

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

The **Necedah National Wildlife Refuge**, covering more than 43,500 acres of wetlands, forest, restored oak savanna and prairie, is a prime place for birdwatching. More than 220 species of birds have been recorded here. Birders can spot herons, red-headed woodpeckers common loons, tundra swans, trumpeter swans, turkey vultures, ruffed grouse, wild turkeys and golden eagles. However, the reintroduction of migratory whooping cranes has stolen the birding show at Necedah.



Great Blue Heron

Wildlife biologists, working with ultralight aircraft pilots, conducted flight training with a small flock of whooping cranes at Necedah, and in the fall of 2001, the birds made their first migration guided by ultralight aircraft to their wintering ground in Florida. In April and May 2002, five whooping cranes returned to Necedah, completing their first successful migration on their own.

Spanning 261 miles, the **Upper Mississippi River National Wildlife Refuge** is the longest wildlife refuge in the lower 48 states. The river and its wooded islands, forested bottomland, marshes, sloughs, backwater lakes, sandbars, prairie remnants and surrounding bluffs provide abundant habitats. Almost 300 species of birds have been recorded in the refuge. Among the many species that birders may observe are canvasback ducks, bald eagles, sandhill cranes, white pelicans, ruffed grouse, wild turkeys, turkey vultures, osprey, peregrine falcons, red-shouldered hawks, great egrets and yellow-crowned night herons.

Crex Meadows Wildlife Area is Wisconsin's second-largest state-owned wildlife area and a premier place for wildlife watching. Located just north of Grantsburg in northwestern Wisconsin, it consists mainly of wetlands, flowages and brush-prairie, with some forest and the 79-acre Crex Sand Prairie State Natural Area dedicated to native prairie recovery. More than 270 species of birds have been recorded at Crex Meadows, and half of them nest here. Several endangered and threatened species of birds have found refuge at Crex, including the trumpeter swan, bald eagle, osprey, red-necked grebe, great egret and peregrine falcon.

A perennially popular birdwatching spot, **Horicon Marsh** in southeastern Wisconsin is the nation's largest freshwater cattail marsh, spanning approximately 14 miles top to bottom and five miles side to side. Often referred to as the "Everglades of the North," Horicon Marsh is a seasonal staging area for the largest population of migrating Canada geese in the world. More than 275 bird species have been sighted here, including white pelicans, herons and egrets.

In south-central Wisconsin, **Devil's Lake State Park** and **Baxter's Hollow State Natural Area** in the Baraboo Hills region offer wonderful birdwatching opportunities. The area's many rugged cliffs and deep gorges draw bird species rare to southern Wisconsin. Expansive tracts of undisturbed forest provide habitats for birds not normally found in the state's more developed southern half. Although only open to the public May through October, the International Crane Foundation offers guided and self-guided public tours of the world's most complete collection of cranes -- the tallest flying bird. Experience the beauty of stunning walking trails winding through restored prairie, oak savanna and wetland.

No need to leave the big city to find feathered friends. The **Schlitz Audubon Nature Center** lies along the Lake Michigan shore and offers a variety of family-friendly trails with abundant birdlife. Find shore birds near the water, and expect an abundance of woodpeckers, songbirds, and a screech owl if you're lucky. Other similar nature centers in the area include **Wehr Center** in Franklin and the **Retzer Center** in Waukesha.

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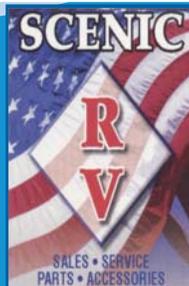
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SUMMER GRILLING AND FIRE SAFETY

It is grilling and fire pit season. My Traeger is ready to smoke. The Weber is ready to grill. The fire pit is ready to make s'mores. My family is ready for it. We all are. And we deserve it. Now more than ever.

By Attorney Christopher Strohhahn Gimbel, Reilly, Guerin & Brown LLP / Grgblaw.com

That being said, I would be remiss to say these family activities can be some of the most dangerous parts of the summer months. Infrequent use of highly flammable items in the winter makes it an important task to make sure they are cleaned and ready.

Grill, bonfire, or campfire accidents are among the most common causes of injuries involving fire. These types of accidents occur when inexperienced people fail to maintain or light their grill properly.

If you are a new or a novice griller, you want to make sure you clean whatever type of grill you have so it's ready to use. Gas grills need to have their lines checked or maintained for propane leaks. You can test your lines periodically while it is turned on by running soapy water on the connections. If you see bubbles after doing that you need to tighten up or replace the connection.

For your Traeger or other pellet smoker, it is important to clean out the ash in the fire pot out regularly. I would recommend an ash vacuum devoted to that cleanup. Your household vacuum may not be designed to deal with the fine particles of ash. Warm ashes could also combust more easily in a regular vacuum and potentially cause a fire.

If you are running a Weber or other charcoal grill, you want to be careful that you use your grill in an area with plenty of ventilation. There is not only a danger of hot embers causing a surrounding structure to catch fire, but also the burning charcoal produces carbon monoxide. If you grill in an enclosed place – like a garage with a door open – you risk exposing yourself to carbon monoxide poisoning. So, make

sure you are getting plenty of air around your Weber.

Now on to the S' mores over the bonfire. There may be a temptation by some to "go big" to get the fire going. You may be sitting comfortably at the fire pit and someone may decide it is a good idea to try to literally "fire it up" with lighter fluid or some other accelerant. Not shockingly, the large "boom" or increased the "burn" that was expected spirals out of control and hurts someone.

When people turn to the use of flammables such as gasoline, lighter fluid, or kerosene to "improve" upon campfires for entertainment purposes is when people get hurt. An inexperienced person using an accelerant to build or maintain a fire is a recipe for disaster. No one can tell how the fire is going to react to the product - and who or where it may result in burning. The danger with burning accelerants on a campfire or bonfire is that they can cause an uncontrollable explosion that may injure and burn nearby people or property. Care should always be taken with bonfires and campfires and the use of accelerants



should always be avoided.

When it comes to fire, there should be no rush to get a fire or grill burning hot. There is always time for safe practices around these activities. The time you use to prepare safely is much better time spent than in a local emergency room.

If you or a loved one has suffered a personal injury or had their property damaged by a defective grill or the negligent handling of burning materials, you may have a claim. GRGB can also assist you with injuries caused from car, motorcycle, and trucking accidents, as well as bicycle and ATV collisions. Contact one of the experienced lawyers at Gimbel, Reilly, Guerin & Brown, LLP to discuss your options.

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May is National Foster Care Month

For 31 days each year, the nation's attention shifts to focus on the stories of children and families whose lives have been affected by foster care.

The pivot is intentional — and dates back to 1988 when President Ronald Reagan issued a proclamation establishing May as National Foster Care Month. Today, this precedent endures. It recognizes the needs of kids and youth in foster care and celebrates the many supporters who are making a powerful and positive difference in their lives.

Some facts related to foster care....

- A child enters foster care every two minutes.
- More than 430,000 children and youth are in foster care on any given day.
- Most kids in care — 61% — enter the system due to neglect.
- The average child in care is about 8 years old.
- Children spend, on average, 20 months in care.
- Kids in care are predominantly white (44%) or African-American (23%).
- One in every five kids in care is Hispanic or Latino (of any race).
- More than 117,000 children and youth are waiting to be adopted.
- Nearly half — 45% — of kids in care joined a household of non-relatives for their most recent placement.
- More than half — 55% — of kids in care are seeking to reunite with their main parent or caretaker, according to their care plan goal.
- Former foster children are almost twice as likely as combat veterans to suffer from Post-Traumatic Stress Disorder.

For thousands of Americans, the focus on foster care does not fade with the month of May. To help support three groups who navigate the system every day — kids in care, foster parents and child welfare professionals, please call 1-800-660-9204.

Kids need good homes

Family Works Programs, Inc is looking for people interested in becoming treatment foster parents.

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Foster Parents Urgently Needed in the Milwaukee County Area



Healthy Sleep Promotes Weight Loss

It's very difficult to lose weight and keep it off if you don't practice another key lifestyle habit: getting good sleep. Being tired all the time makes it harder to eat well or exercise. Lack of sleep can also lead to weight gain.

By Philip T. Hagen, M.D. / Mayo Clinic

Many people think that being healthy is all about diet and exercise. But the truth is it's very difficult to lose weight and keep it off if you don't practice another key lifestyle habit: getting good sleep. Being in a state of constant tiredness makes it that much harder to eat well or be motivated to exercise. Lack of sleep can also lead to weight gain, which contributes to obesity in adults and children as well as serious health conditions, such as sleep apnea.

Many things happen in your body while you sleep. Several types of hormones are released, including growth hormones, testosterone and cortisol, the primary stress hormone. Insulin is also released at night, which affects the amount and regulation of sugar in your bloodstream.

Not getting enough sleep — especially deep, restful sleep called slow wave sleep (nonrapid eye movement sleep) — also affects your "hunger hormones," leptin and ghrelin. Leptin, produced mainly in the fat cells, helps your body monitor energy needs, and high levels of leptin usually suppress hunger. Ghrelin is a hormone produced mainly in the stomach, but also in the brain. It promotes hunger and encourages the desire to eat.

As you might have guessed, ghrelin is at its peak when you are low on sleep. Have you ever noticed that bagels and muffins are harder to resist on mornings you wake up feeling exhausted? Or maybe when you're tired, you're a bottomless pit, snacking all day long but never truly feeling satiated. That may be hormones such as ghrelin at play.

It's also important to note that fragmented sleep has the same effect as too little sleep. If you don't get enough deep, restful sleep, your hunger hormones are likely to be activated, which can lead to weight gain. So it might be time to put away your smartphone or any other nighttime disruptors and focus on getting better quality sleep.



Can a warm glass of milk help me fall asleep better?

Milk contains two nutrients widely known to improve or induce sleep. L-tryptophan: Tryptophan is the precursor to serotonin and melatonin in your brain and gut. If you consume enough tryptophan, your brain and gut will create more serotonin and melatonin a few hours later, which will make you relax.

Yes, it's true...Spooning your partner can help you sleep

Spooning allows for cuddling, which stimulates the release of oxytocin. This is a hormone that promotes bonding, decreases stress, and may help you get to sleep more quickly. Cuddling for as little as 10 minutes is enough to trigger the release of oxytocin.



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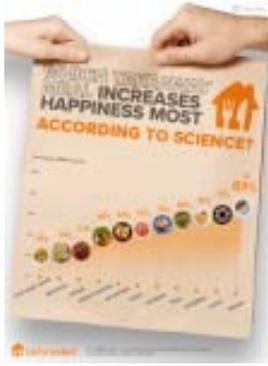
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Which Meal Increases Our Happiness the Most

One of life's pleasures is biting into the delights of local dishes that give us the ultimate food satisfaction. Restaurants across the US have opened up, providing keen foodies that chance to enjoy their favorite meal again!



Have you ever heard the saying: "Good food is fuel for the soul"? The aromatic scent of Indian curry or the sheer joy of opening a pizza box to take a bite (or three) are definitely enough to make us happy and to trigger the release of happiness hormones such as serotonin in the brain. Due to recent events and the limitations on some forms of entertainment, food has become even more powerful in being a tool of happiness.

In a bid to reveal which takeaways boost our serotonin levels most, www.Lieferando.at studied 2,158 people throughout 2020 and analysed their emotional reactions to 11 different takeaway dish gives us the highest levels of happiness! From a psychological perspective, food alters our mood through several pathways. The idea of comfort food is not a myth; we can use food as a coping mechanism when we are feeling stressed, anxious or bored.

When we look at the brain chemicals at play, our favorite takeaway can trigger dopamine release. Even just thinking about it can stimulate this, generating a craving that we can then satisfy. An elevated cortisol level can also induce a craving for foods that create a level of comfort, especially foods with higher levels of fat.

Ghrelin and leptin, our hunger hormones, can also impact our emotions and drive our eating behaviors. When we are hungry, and our blood sugar is low, we find it harder to manage our emotional regulation and balance, and this can lead to moments of becoming 'hangry'.

Our study shows that an **INDIAN** takeaway increases our happiness the most, raising our participants' BMIS from 142 points to a whopping 260 – an average increase of 83%. Is it really any surprise when researchers at UCLA identified that the vibrant spices in foods like turmeric can boost your mood?

Ordering a **SUSHI** takeaway? You can expect your happiness levels to rise by 73%. Participants in our study reported a boost in positive emotions, emphasised through our participants' BMIS score increasing from 142 before eating a sushi takeaway, to 246 after. Fish is high in vitamin B12, which keeps the brain 'happy' and staves off bouts of depression, anxiety, and brain fog. Salmon, in particular, is rich in tryptophan – the precursor to serotonin, the feel-good chemical – so next time you opt for a sushi takeaway, consider ordering salmon rolls!



THAI takeaways made participants in our study 64% happier, with our participants' BMIS score increasing from 142 to 233 after dishing in!

This could be down to the use of hot chilli peppers, as chillies contain capsaicin which can act as a mild antidepressant. Other chillies, including serranos and jalapenos, are also among the top-scoring foods on the Antidepressant Food Score (AFS), which was created to identify foods that prevent and promote recovery from depressive disorders and symptoms.

Looking to boost your mood? Opt for a **CHINESE** takeaway. According to our study, Chinese take-outs improve happiness levels by 58%, as participants' BMIS scores increased from 142 pre-meal to an average of 225 after feasting on Chinese favorites like sweet and sour pork, or chicken chow mein.



FRIED CHICKEN is the epitome of comfort food, and one of those go-to guilty pleasure meals we all know and love. Therefore, it's no surprise to us that fried chicken increased participants' mood by 48% overall, after their BMIS score increased from 142 to 210.



Devouring a **BURGER** makes us 70% happier, according to our research. The American-style takeaway option increased participants' BMIS scores from 142 before eating, to 242 post-meal. This is unsurprising when bearing in mind that burgers are among life's guilty pleasures.

[Happiest Food Choices](#) continued on page 11

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Happiest Food Choices continued from page 10



Following behind is one of the world's favorite takeaways: **PIZZA**. The Italian delicacy was found to increase participants' happiness levels by 52%! In fact, participants in our study documented a BMIS score of 142 out of 400 prior to eating, before recording a score of 216 after eating.

What's more, researchers have also revealed how eating pizza stimulates the brain's endogenous opioid system, thus leading to a significant increase in pleasant feelings. Is there any wonder why so many of us order a pizza delivery when we're feeling a bit down in the dumps?



MEXICAN takeaways improve our overall mood by just 24%, earning 177 points on the BMIS scale, compared to 142 pre-eating. Studies have shown that the beans found in Mexican specialities, like burritos, huevos rancheros, and enchiladas, include a range of nutrients which can help fight against depression including tryptophan, magnesium, and folate (vitamin B).

In last place is **FISH and FRIES**, after participants in our study were found to be just 18% happier after eating their meal. Despite causing a mood boost, this popular takeaway meal earned just 168 BMIS points – 92 points less than the leading takeaway, Indian.



Lieferando.at conducted a study with 2,158 takeaway consumers worldwide, providing them with 11 different options throughout 2020. The Brief Mood Introspection Scale (BMIS) was used to assess participants' general mood, prior to any takeaways being ordered. Once the meal was ordered and within five minutes of finishing each takeaway, participants were then asked to complete the same survey.
www.lieferando.at/en/explore/takeaway-happiness-study/



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May Garden and Yard Work List

Here are a few May gardening projects that you can do to help keep your garden looking its best!



The month of May is a time when the weather can either turn your garden into an Eden, or a wasteland. Gardening guides and hardiness zones are based on past years averages, and can't predict a freak frost or a prolonged spring drought. If cold weather is in the forecast, protect your tender plants with a mulch, newspapers, light cloth or some type of overnight protection or a frost cap made with clear poly film tented over the plants. *(Be sure to remove the plastic tent as soon as the danger is over)*

But if the weather is sunny and dry, don't neglect your watering. Most flowers and shrubs need about an inch of water each week to perform well, and newly planted seedlings will perish if their roots are allowed to dry out. May is also a time of gardening inspirations and dreams. Look around yourself and notice what your neighbors are growing in their gardens and what they are creating in their landscapes. Think of how you might utilize their ideas along with your own brainstorm to make your garden just a little bit better.



Shrubs and trees

- It's still not too late to fertilize your trees and shrubs. Use a 'Rhododendron' or an 'Evergreen' type of plant food to feed evergreens and acid loving plants like Rhododendrons, Camellias, Azaleas, and Junipers, etc. Use an all-purpose garden fertilizer (10-10-10) to feed roses, deciduous shrubs and trees. Be sure to water the fertilizer in thoroughly after it is applied.
- Early flowering deciduous shrubs such as Forsythias, Weigela, and Spiraea should be pruned back when they have finished blooming. Cut back a third of the oldest canes to ground level, then cut back one third of the remaining branches by one third of their height.
- Work lime in the soil around your Hydrangeas to produce pink flowers or Aluminum Sulphate for blue.
- Remove any sucker growths from fruit trees as soon as they appear.
- Keep a vigilante eye on the roses. Keep them sprayed for aphids and other pests and diseases such as black spot.
- Lilacs should be pruned lightly after they finish blooming, removing sucker growths and dead blooms. Feed lilacs in May with a good all purpose 10-10-10 fertilizer after they have finished blooming. If your soil has an acidic pH, work a little lime into the soil as well.

Perennials, annuals, and bulbs

- Dahlias, Gladiolas, tuberous Begonias, Lilies and Cannas and other summer flowering bulbs can be planted this month. Gladiolas bulbs may be planted at 2 week increments until the first of July to provide you with cut flowers until the first frost.
- Delphiniums, Phlox, Daylilies, Carnations, Aubrietia, Candytuft, Basket of Gold, Primroses, Coral Bells and Saxifraga and other summer flowering perennials may all be set into the garden any time in May.
- Break off wilting Tulip or Daffodil heads but continue to feed and care for the plants until the foliage has died back naturally. Old plantings of Daffodils may be divided and moved when they have finished blooming, but treat them as growing plants and use care to protect the foliage and roots. Water them thoroughly after transplanting. It is best not to dig or move other spring flowering bulbs until their foliage has ripened and died back.
- Pansies, Snapdragons, Dianthus, Petunias, Geraniums,



Fuchsias and Impatiens should be ready to plant by mid month. Toward the end of the month, it should be warm enough to plant out the more tender annuals like Salvia, Zinnias, Mari-golds, Lobelia.

- Lightly sidedress perennials with an all-purpose 5-10-10 or 10-10-10 fertilizer. Avoid spilling the fertilizer on the plant, and use care not to damage the shallow roots when you cultivate it into the soil.
- Promptly remove spent flowers from any plant unless your intent is to harvest the seeds. It consumes the plants energy to produce the seeds, and in many species of plants (*especially annuals*), removing the dead flowers will promote further blooms.

Lawn

- May is a good month to repair your lawn. Fill in the bare spots by slightly loosening surface of the soil and sow a good quality lawn seed over the area evenly. Tamp the seed in gently and water. Keep the patch moist by covering with light mulch of lawn clippings.
- This is the time to eliminate lawn weeds by hand pulling, or the application of a 'weed and feed' fertilizer... *before they go to seed!*
- Setting your mower for a higher cut during the spring months will help the grass to grow in fuller and help choke out the weeds.

Odds and ends

- Slugs and snails are out in full force right now. Be sure to take steps to control them now, before they have a chance to reproduce and devastate your garden.
- The first flowers you'll see will be your weeds. Work to eliminate the weeds (roots and all), before they have a chance to go to seed, or you will be fighting them for years to come!
- The compost pile should be getting a *lot* of use these days, both in utilizing this prime garden resource, and adding fresh garden refuse to it. The compost pile should be kept damp. Frequent turning will turn your garden waste into flower food faster.

Thegardenhelper.com
-Your free internet guide to gardening



May is Home Improvement Month — the ideal time to make upgrades to both the interior and exterior of your home

6 “Projects with Payback” for Home Improvement Month

In Cost Versus Value Report by Remodeling magazine, 30 popular remodeling projects were evaluated. The study shows that, on an average, homeowners with mid-range priced homes can expect to recoup 91.5 percent of their investment when replacing a garage door. Other high return-on-investment projects around the house include a roof replacement (71.7 percent cost recoup expected) and adding a composite deck (64.4 percent cost recoup expected).



Owning a home means you have the ability to enhance and improve your living space anyway you like. Home Improvement Month is the ideal time to consider updating your roof, adding a deck or replacing a toilet. It's also a good time to evaluate the functionality of your home's basic needs like doors and windows.

Improvements to the home are more than just a necessity — they're an investment in the life and value of the home. Don't think of it as splurging on a new garage door or privacy window. Instead, know that every positive change you make to your home adds to its overall resale value.

With these insights and motivation in mind, here are seven “projects with payback” you can consider tackling during Home Improvement Month to enhance your living space:

Project #1 - Replace a garage door. This is probably the hardest working door in your home. You enter your house through it several times a day, so update it with a style that reflects your home's character.

Project #2 - Get a new roof. It protects your family and your home, so don't take your roof for granted. Evaluate it every year, and, if it's time for a replacement, consider a long-lasting, low-maintenance synthetic shake or slate roof. The realistic-looking shingles resist impact, fire and insect damage for peace-of-mind. Plus, having this sturdy roof overhead can often result in reduced homeowner insurance premiums each year!

Projects with Payback continued on page 23

Gardening with Grandma...

A teenage granddaughter comes downstairs for her date, wearing a see-through blouse.



Her grandmother pitched a fit, telling her not to dare go out like that!

The teenager tells her 'Loosen up grams. These are modern times. You gotta let your rose-buds show!' And out she goes.

The next day the teenager comes down stairs, and the grandmother is sitting there with no top on.

The teenager wants to die. She explains to her grandmother she has friends coming over shortly and that appearance is just not appropriate...

The grandmother says, 'Loosen up, sweetie. If you can show off your rose-buds, then I can display my hanging-baskets. Happy gardening!'

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Wisconsin Senior Medical Patrol

Fraud Alert



May 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.

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Medicare Fraud.... Tips to Keep You Safe from the Wisconsin Senior Medicare Patrol

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

Here are some important tips to help protect you from Medicare fraud:

- You will NOT be receiving a new Medicare card. If someone calls you to tell you that, they are lying. It is 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 medical equipment you may need.
- Genetic testing and/or cancer screening scams are being reported in Wisconsin right now. If someone calls you out of the blue about this type of screening, just hang up! Please don’t verify your Medicare number with someone over the phone. Talk to your health care provider about any sort of screening or testing.
- If the caller claims to be from Medicare, the Social Security Administration, or another government agency, HANG UP! Those agencies will not call you.
- If anyone asks for sensitive information, HANG UP! Don’t ever share personal information, including your Medicare number, Social Security number, other health insurance information, bank account, or credit card information with people who call you unexpectedly.
- Be aware of suspicious email messages, text messages, online advertisements, and social media advertisements. Fraudsters are creative in the ways that they hope to catch you off guard.
- If you have questions or are concerned that you might have been involved in some sort of Medicare scam, please call the Wisconsin Senior Medicare Patrol for assistance.

Toll-free, (888) 818-2611

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.



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Study Show These Hobbies Can Increase Your IQ

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.

- **Learning a new instrument** proves to be the hobby which increases IQ the most - **9.71%**
- In second place, **knitting** improved 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**)

Other activities which make the top ten include:

Learning a new language - 5.88%

Gardening - 5.10%

Joining an online video game group - 4.81%

Making and editing videos - 4.26%

Trying new recipes every week - 4.17%

www.diys.com

Interest Rates and Your Mortgage

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With the Federal Reserve keeping interest rates low, you may wonder about your mortgage. Is it a good time to refinance or even pay off the debt entirely? After all, your mortgage is one of the biggest expenses you may have in life, so why not rid yourself of that debt as soon as possible?

Not so fast. There are many reasons why keeping your mortgage could be a better option than paying it off. Yes, you may eliminate one of the largest bills you have every month, but there are benefits to maintaining your mortgage as well.

1. Losing all your gains on your investments. Using funds from your investments to pay off your mortgage early may mean you lose out on potential gains. However, by keeping your investment portfolio untouched, you increase the chances of a return on your investment.

2. Not having funds available for other debt. Your mortgage often has the lowest interest rate of all your debt. Consider paying off your other consumer debts or student loans with higher interest rates before you consider paying off your mortgage.

3. Losing your tax deductions. Mortgage interest can be taken as a tax deduction. However, paying off your mortgage may mean your taxes could be higher.

4. Risking changes to your home's value. If you own your house outright and there's a sudden shift in the market, your home may be worth less than what you initially paid. Conversely, if you own 20% of your home, and the mortgage company or bank owns 80%, your losses are capped at 20%.

Are you considering paying off your mortgage or another large debt with your investment or retirement assets? If so, it's a good time to discuss the impact of those decisions with your tax professional and fiduciary financial advisor to determine how it might affect your long-term financial goals.



Do you have a financial question for Tim, or want to meet with him... (262)369-5200, email at info@aegiswi.com, or visit his website at www.aegiswi.com. Timothy M. Stasinoulis 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.

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5 Five Factors to Consider When Downsizing Your Home

The decision to downsize can be an exciting and stressful one and reasons for seeking a more modestly sized home or condo are diverse - from wanting to simplify your life to moving closer to friends or family.

Whatever the reason, there are some common concerns that most homeowners experience during this journey that can be addressed with planning. Here are five factors to consider as you prepare for the next chapter.

1 ECONOMIC: One of the many reasons people downsize is to seek housing that is less expensive. However, more than simply the purchase price should be considered. One should also keep the property taxes in mind. In Southeastern Wisconsin, property taxes in Ozaukee County and Waukesha County are significantly lower than Milwaukee County. Some key questions to ask include:

- What's the cost of near-term remodeling or improvements that will be needed?
 - Will the home require significant updates to make it desirable?
 - What do the long-term maintenance needs and costs look like?
- The less maintenance and expense required the better.

2 GEOGRAPHIC: Where do you want to live? It is an obvious question, but not always an easy one. It is important to choose a new home reasonably near the places you hope to frequent—your church or temple; your favorite golf course, dining and shopping venues; theater or sports facilities; organizations where you may volunteer, where you'd enjoy taking walks or bike rides, etc. Also, as time goes by, you'll also appreciate being close to quality health care options.

3 PHYSICAL: Choose a new house or condo that is likely to fit your long-term physical needs. Navigating stairs and dealing with an inaccessible bathroom may not be an issue now, but it might be down the road. Barrier free design is fairly

subtle. Seek a home with an efficient floor plan, critical rooms located on the main floor and a bathroom that is fully accessible.

4 SOCIAL: Ideally, choose a home that is conveniently located among the people you like and love. The quality of one's life is often determined by the quality of one's relationships. Identify an environment where you are energized and motivated by the people around you.

5 INTANGIBLES: Simply said, you'll know when you find the right one. It will just feel right. Maybe it will be the finishes, the abundant sunlight, or the views. The right space will speak to you.

By investing time to research ahead of time and working with a real estate agent who takes the time to understand your personal needs, you can find a house or condo that meets all five of these criteria.



This article is submitted by Richard Ruvin, lead partner with Falk Ruvin Gallagher Real Estate Team. Richard recently downsized and couldn't be happier. Reach out to him at richard@thefrgteam.com with any questions about your own downsizing journey.



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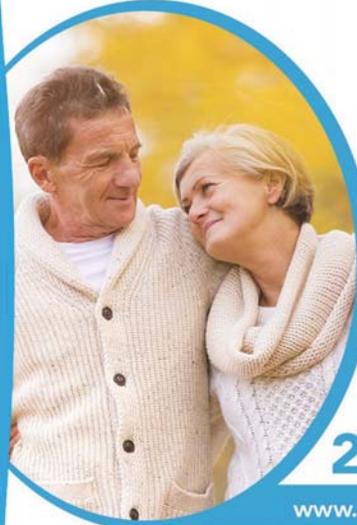
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STRESS RELIEF from LAUGHTER?!?



it's no joke!

Me and my wife, we've decided that we don't want to have children. So anybody who wants one can leave us their phone number and address and we will bring you one.

Hunter was 4 years old and was staying with his grandfather for a few days.

He'd been playing outside with the other kids, when he came into the house and asked, "Grandpa, what's that called when two people sleep in the same bedroom and one is on top of the other?"

His Grandpa was a little taken aback, but he decided to tell him the truth about sex.

"Oh," Little Hunter said, "OK," and went back outside to play with the other kids.

A few minutes later he came back in and said angrily, "Grandpa, it *isn't* called sex. It's called Bunk Beds."

"And Jimmy's mom wants to talk to you NOW!"

Several men

are in the locker room of a golf club. A mobile phone on a bench rings and a man engages the free speaker function and begins to talk. Everyone else in the room stops to listen.

WOMAN: 'Honey, it's me... are you at the club?'

MAN: 'Yes.'

WOMAN: 'I'm at the City Center Mall now and found this beautiful leather coat. It's only \$1,000. Is it ok if I buy it?'

MAN: 'Sure, go ahead if you really like it.'

WOMAN: 'I also stopped by the jewelry store and saw a beautiful diamond bracelet.'

MAN: 'How much?'

WOMAN: '\$5,200.'

MAN: 'OK, but for that price make sure it comes with insurance.'

WOMAN: 'Great! OK. I'll see you later! I love you so much! You're so generous!'

MAN: "You're worth it baby."

The man hangs up. The other men in the locker room are staring at him in astonishment with mouths wide open.

The man turns and asks "Anybody know whose phone this is?"

A mom texts, "Hi! Son, what does IDK, LY, & TTYL mean?" He texts back, "I Don't Know, Love You, & Talk To You Later." The mom texts him, "It's ok, don't worry about it. I'll ask your sister, love you too."

Relationship TIP for MEN

When a woman says "Correct me if I'm wrong...?" DON'T DO IT!! IT'S A TRAP! Do NOT, I repeat, do NOT correct that woman!!!!

Men 1845: I just killed a buffalo.

Men 1952: I just fixed the roof.

Men 2020: I just shaved my legs.

I proposed to my ex-wife. But she said no. She believes I'm just after my money.

WHEN THE TELEMARKETER CALLS...

-If they want to loan you money, tell them you just filed for bankruptcy and you could sure use some money.

-If they call trying to get you to sign up for the *family and friends plan*, reply in a sinister voice "I don't have any friends, would you be my friend?"

-If they start out with "how are you today?" respond with: "I'm so glad you asked, because no one seems to care, and I have all these problems. My arthritis is acting up, my eyelashes are sore, my dog just died...."

-Tell them you are on "home incarceration" and ask if they could bring you some beer.

-Insist that the caller is really your buddy Leon, playing a joke. "Come on, Leon, cut it out. Seriously, Leon, how's your mom?"

-Tell them you are hard of hearing and that they need to speak up **louder, louder, and louder.**

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



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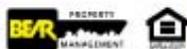
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What's the environmental impact of all the single-use PPE we are throwing away now in huge numbers as a result of responding to the COVID-19 crisis?

EARTH TALK

From the Editors of
E/The Environmental Magazine

There's no question about it: all the disposable Personal Protective Equipment (PPE) in our waste stream is taking a toll on the environment. A recent study in the journal *Environmental Science & Technology* found that we are using some 129 billion disposable masks and 65 billion disposable gloves every

month around the world nowadays as we try to stay safe in the midst of the worst pandemic to hit the human race in a century.

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

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

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

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

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

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

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How To Teach Technology To Older Adults

Helpful ways you can teach aging adults in the digital age

In the last year, social networking almost doubled for people over the age of 50, growing from 22 percent to 42 percent

By Andrew Parker, Founder and CEO of Papa

In the ever-changing digital times, it's difficult for some older adults to learn how to use new devices on their own. A study from Pew research found that 77 percent of older adults (don't we all) needed assistance when it came to learning how to use technology. In the last year they also found that social networking almost doubled for people over the age of 50, growing from 22 percent to 42 percent. With assistance in learning technology, it shows that adding technology to your loved one's life will benefit their life immensely. It's important to have patience and use a step-by-step process when explaining technology to someone who's unfamiliar with it.

Explain the value. Showing a senior how easy it is to talk to a friend they haven't seen in 7 years through Skype, or getting an email back within 10 minutes from a family member, helps them see the importance of technology and what it has to offer. Understand that this enhances their social life without leaving their house at all.

Use understandable language. Be mindful of the word choice you're using. The new words the Internet has created in our dictionary might not make sense to someone who barely uses a computer.

Take it slow. It's always best to start small and have multiple sessions so you don't give information overload. The last thing you want to do is get overwhelmed and then give up because there are too many tasks to try.

Write it down. Since writing by hand is familiar, get them a notebook specifically for writing down any steps they need to remember. They can jog their memory from their own handwriting.

Patience is key. It's important to stop a lot and take time for them to ask questions. The more engaged they are, the more they will take in and learn.

Give them confidence. Celebrate the small victories. Focus on the positives and what they are doing right and they will want to continue using it.

Show them free resources. TechBoomers and AARPTEK are two great websites that give free technology tutorials to help your loved ones. Visit the websites together and bookmark them so they have easy access to it. Make sure you watch a video or two together and practice the tutorial after so they can get comfortable using the sites when you aren't around.

Get them used to technology. Games are a great way to get them engaged with technology. Maybe they love crossword puzzles, scrabble, or Sudoku. Download an app or give them a website and show them how to play from their device. This will help them get comfortable with using the buttons and touching the screen.

Talk about Internet safety. Show them the best practices on how to create strong passwords. Let them know to never put any personal information out through emails. If you address these issues and show them the best Internet safety, they will feel confident and not get taken advantage of.



Andrew Parker is the Founder and CEO of Papa, which provides older adults and families with curated companionship and care to support members socially and clinically. For more information, visit joinpapa.com.

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Sanitizing Safeguards

How to Avoid Airport Germs While Traveling



According to the Centers for Disease Control and Prevention (CDC), there are 1 billion people who travel by commercial aircraft in the world each year. That number is expected to double within the next 20 years. While air travel may get us where we need to go at a faster pace, it can also wreak havoc on our bodies, with healthy travelers picking up germs that

make them sick in the days that follow their flight.

Many people have concerns about the recirculated air in planes, but the CDC reports that in most newer model airplanes, the recycled air passes through high-efficiency filters that remove 99.9 percent of the bacteria and virus particles. They report that most illnesses are spread through touching contaminated surfaces. The good news is that there are things people can do to try and minimize their exposure to the germs and bacteria, which could leave them sick.

Dining. If you will be dining in the airport prior to your flight, be sure to use a sanitizing sheet to clean the table and your hands before eating. Oftentimes, people are in a hurry at the tables and several people use them in a row without a cleaning in between.

Kiosks. Those using the kiosk to get their boarding pass will want to use a tissue to push the buttons, which mostly likely many people have used without any cleaning in between.

Cushions. Once you are on the plane, sanitize your hands after touching the seat cushion. Many people sit on them, and with your hands coming in contact with it there's no telling the amount of germs you can come in contact with. Be sure to also wipe the seat belt buckle off.

Tray tables. This is considered one of the most bacteria-ridden areas on the plane. Be sure to clean it with a sanitizing sheet when you first board the plane. While you are at it, use the sanitizing wipe to also do the buttons and knobs that you may come in contact with for entertainment, lights, and air-flow.

Bathrooms. When using the airplane bathroom, do your best to avoid touching any surfaces. Use a seat protector on the toilet, and a paper towel to touch the sink knobs and door handle.

For more information, visit www.savvytravelers.com

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Today is my first day at the gym. I walk in and see a bunch of attractive women working out. I walk up to the guy who is running the gym and ask him, "Hey, what machine should I use to impress the ladies over there?" He smiles at me and says, "Try the ATM Machine in the lobby."

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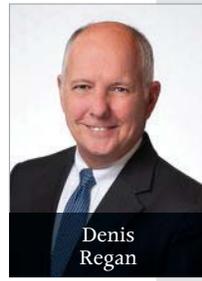
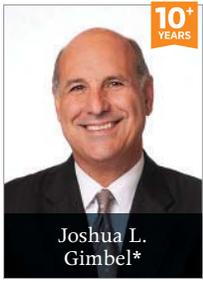
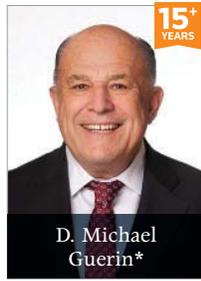
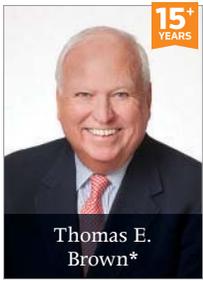
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