

Your NEWSMAGAZINE LIFE!

October 2021

A FREE PUBLICATION

www.yourlifemagazine.net
PRINT and ONLINE EDITIONS

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



"LISTEN! THE WIND IS RISING, AND THE AIR IS WILD WITH LEAVES, WE HAVE HAD OUR SUMMER EVENINGS, NOW FOR OCTOBER EVES."

—Humbert Wolfe

RETIREMENT

Never Looked So Good!

AUTUMN

IN WISCONSIN

INSIDE

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2021 - 2022

FAREWELL ANGELINA

All-Female Country Group

7 P.M. Saturday, Sept 11, 2021

I AM HE SAID

Celebrating Neil Diamond

7 P.M. Friday, Sept 24, 2021

Don't Make Me Hate You

Stand Up Comedy Featuring Maureen Langan

7 P.M. Saturday, Oct 30, 2021

THE EVERLY SET

Legendary Music of the Everly Brothers

2 P.M. Sunday, Nov 7, 2021

CAPTAIN FANTASTIC

The Magic of Elton John

7 P.M. Saturday, March 5, 2022

NEOPHONIC JAZZ ORCHESTRA

Madison's Premiere Big Band Ensemble

2 P.M. Sunday, March 13, 2022

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Starring Ted Vigil

7 P.M. Saturday, May 21, 2022

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From the Publishers

OCTOBER 2021



Cedarburg/Interurban Trail.
300+ miles on our bikes this year!

Warm days. Cool nights. I worked through this October deadline with my office windows wide open and every night sending me perfect refreshing autumn air. As I write this, a cool night breeze is chasing my hot flash right on down the hallway of middle-age and the thought of a cozy evening, work done, lounging on our favorite couch and watching a scary movie sounds like pure October joy.

I turn 58 this month and my equilibrium is in stress... why

can't I fit into that little black dress for the Milwaukee Symphony Gala this weekend - could it be that bowl of Chunky Monkey Haagen Dazs I love? You just have to choose your enemies and your friends - even if they come in favorite flavors!

Tom and I happily (yes, happily) embrace our 17th wedding anniversary this month and are looking forward to our annual fall vacation in Door County. We also had the fun of driving the Brown Deer HS King and Queen in my vintage convertible in their Homecoming parade - wish I could attach the video!

As 'adults' we're entering into the autumn of our lives as well. It's a hard concept to grasp - being on the downslide of that pinnacle of age. Our feature this month is 'Retirement Living' and that certainly hits a resonance with most of us. Good? Bad? Certainly a life change - let's make the best of it and do a bit of planning. This issue will help get you started whether for yourself or an older loved one.

Breast Cancer Awareness Month (page 14). I was 40 years old, healthy, and planning my wedding when the occasional pain ultimately led me to find that lump - a wedding celebration and a cancer diagnosis. Surgeries. Chemotherapy. No Hair. Radiation. Recovery... and then suddenly and beautifully... life goes on. My standard mood-breaker when the 'C' word became too heavy a topic was "Some husbands become a pain in the butt; mine became a pain in the b__b!"

Cancer has been referred to as the 'elephant in the living room'. It can take up the whole room, or at other times, it just sits quietly in the corner. Since my diagnosis 17 years ago, it certainly has not left the room, but I do feel that I have adjusted to living with that little shadow in the corner. One of my best friends fought that same war and also won. She is still adjusting to the mastectomy and reconstruction scars but one day she will see them as victory scars - and **that** is the spirit of a woman and a warrior.

Enjoy the palette of colors that are literally dropped at our doorsteps this month. There is no greater art than the one displayed in random chaos across our skies and landscapes. Please be sure to take a moment to relax in the pleasure of it and feel the blessing.

Have a few minutes? Reach out to our advertisers, call and thank them for supporting your favorite free publication!



Thumbs up after completing the Susan Komen 60-mile Walk for a Cure, Chicago.



That's me!

LIFE. Enjoy it!

Sandy and Tom Draelos

INSIDE THIS ISSUE



HAUNTED WISCONSIN

Are you brave enough to pillow your head at these historic Wisconsin hotels with some especially spirited guests who never checked out?

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A Fall Tour with TravelWisconsin.com

Whether it's Door County, the Wisconsin River, or the Horicon Marsh, fall foliage is an event not to miss.

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Breast Cancer Awareness

Breast Cancer Awareness. Optimal breast health includes balancing levels of estrogen and enhancing detoxification of toxins and metabolic byproducts in the body.

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Welcome to Retirement!

page 17+



Locating the best retirement community to be your home for the next phase of your life can be an adventure and a challenge. Resources and retirement planning information can be particularly useful for assisting in the relocation process. Let's start here...

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"I love autumn, the one season of the year that God seems to have put there just for the beauty of it."

~Lee Maynard

CALENDAR

October

Gothic Milwaukee Classic Walking Tour
October 8-9, 19, 23, 26, 29, 31
7pm. Walk Downtown Milwaukee to explore a world of hidden pasts and dark secrets, restless spirits and eerie sightings, folklore, legends and macabre tales that lurk on nearly every block of the city. Tour departs from Cathedral Square (Jackson and Wells St) 414-301-2266
www.gothicmilwaukee.com/\$20

October 7

Autumn Hike & Paint
Urban Ecology Center - Menomonee Valley
For families. Registration is required for this program. Spend your evening putting your ideas on canvas. Sketch while we walk through Three Bridges Park. All experience levels welcomed. Materials provided

October 8 and 9

Pridetoberfest
Henry Maier Festival Park

October 8-10

'Dracula'
Oconomowoc Arts Center
MainStage Academy of Dance returns to the to transform the oft-told tale of 'Dracula' into an elaborately staged ballet production. Based on the 1897 novel by Bram Stoker, 24 dancers and actors will conjure the reimagined spirit behind the mysticism of "Dracula," with special effects, choreography and a few surprises hidden in the shadows. Audience encouraged to come in costume to win first, second, and third prizes. Box office at 262-560-3172 or visit www.theoac.net



AROUND TOWN

A collection of local events

October 9

Autumn Glow Dinner Train on the East Troy Railroad
East Troy Railroad Museum
Elegant Dinner Aboard the East Troy Railroad
Enjoy the romance and luxury of dining aboard first-class railroad cars the way people did a generation ago. Enjoy fall colors plus a great four-course dinner while traveling round-trip from East Troy to Phantom Lake in Mukwonago. \$85 per person. Reservations are required

October 9 and 30th

The Rocky Horror Picture Show
The Oriental Theatre
11:55-2:30am
2230 N. Farwell Ave, Milwaukee
Every second Saturday of the month for a live shadowcast performance. \$12. Must be fully vaccinated or show a recent negative COVID-19 test result within 72 hours of showing time. Special Halloween Edition October 30th at Midnight

October 9-10

Crusherfest
1101 Milwaukee Avenue, South Milwaukee
Crusherfest is an annual celebration honoring the memory of South Milwaukee Native Reggie "Da Crusher" Lisowski. Beer, food, music and live wrestling shows

October 13-24

Hamilton
Marcus Performing Arts Center
Featuring a score that blends hip-hop, jazz, R&B and Broadway, Hamilton has taken the story of American founding father Alexander Hamilton and created a revolutionary moment in theatre

October 15

Paint the Towns in Fall Color
6-9pm
A festive free reception to view and bid on the paintings created at Plymouth Arts Center's annual Paint the Towns in Fall Color. Live music, complimentary appetizers and desserts, and a cash bar

October 15-16 and 22-23

Legends & Lore at Old World Wisconsin
5:30-9:30pm. Troves of supernatural tales brought to Wisconsin over the generations come to life at this always spooky, sometimes scary, Halloween event. Advanced tickets required.
shop.wisconsinhistory.org

October 15-17

NARI Home and Remodeling Show
Wisconsin State Fair Park

October 15 and 16

Gallery Night MKE
Historic Third Ward Association at Downtown Milwaukee
Gallery hop – unites downtown neighborhoods through art. Discover galleries, art, and artists. Free, two-day event. Buy original art, dine in outstanding restaurants, and shop in unique boutiques.
gallerynightmke.com

October 16

Celebrating Hispanic Heritage Month
Haggerty Museum of Art - Marquette University
FREE, all-ages exploration of the Maria Magdalena Campos-Pons exhibition "Sea and Self"

October 17

Wellness, Body, Mind & Spirit Expo
Four Points Sheraton
8900 N. Kildeer Court, Brown Deer
Latest in health awareness, fitness, nutrition, natural healing, organic products and psychic readings. Adm \$7, 12- free

CALENDAR continued on page 5

HALLOWEEN

TWO BROTHERS ONE MIND !!

Brumder Mansion Theater, Milwaukee
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twobrothersonemind.ticketleap.com/brumder

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October 18

It's Gettin' Chili Cooking Class
Milwaukee Public Market
It's gettin' chili in Wisconsin! Cooking up different types of chilies along with two sides.

October 19

Wisconsin's Haunted History
Cudahy Family Library
Take a virtual road trip to the spookiest spots in Wisconsin! Discover the truth about local haunts including the murder-mystery-ghost-story that went all the way to the Wisconsin Supreme Court. Free

October 19-29

Fall Plant-A-Thon
Urban Ecology Center - Riverside Park
Clear out our native plant nursery before winter and raise the biodiversity in our parks by planting both trees and herbaceous plants throughout our park. Registration is required for this program

October 22

Mitchell Park Domes
Wine tasting at the Domes. More than 100 different wines and champagnes, full access to the all three domes, photo booth, DJ and more. General admission (\$55) is from 8-11 and includes all wine tasting

October 23

Adult Halloween Dinner Train
East Troy Railroad Museum
"Adult" means no kids — and wear a costume. \$85 per person. Cash bar available. Advance reservations required

October 23

Flannel Fest
Holy Hill Art Farm
4958 Holy Hill Rd, Hubertus
Enjoy the 80 acre 160 year old family farm with a perfect view of Holy Hill Basilica. Put on a flannel and grab your friends. Live music, chili contest, wine tasting, bonfire, cowboy fast draw shooters, chainsaw artist. \$20/car load

October 23

ComedySportz Halloween Hoot-tacular
Milwaukee's favorite comedy shows and a family-friendly event. (414) 766-5049 or southmilwaukeepac.org

October 29-31

Two Brothers-One Mind
Magic and Comedy Show
Brumder Mansion, 3046 W Wisconsin Ave
"The only mind readers who can't read your mind just each other's"

October 29-31

The Ghost Elizabeth
The Plymouth Arts Center
Join us for an evening/afternoon of laughter and intrigue. Advance tickets are \$10 or \$12 at the door. www.plymoutharts.org.

October 30

History and Beer Bike Tour: Haunted Milwaukee
Explore hidden terrors and mysteries of the Riverwest neighborhood drink some frighteningly good brews from neighborhood breweries. Bike ride starts at the Historical Center (910 N. Old World Third St.) then rides via the Oak Leaf Trail to three Riverwest breweries. At each stop you will

be given true horror histories of Milwaukee with pictures.
milwaukeecountyhistory.square.site/shop/events

October 30

Dia de los Muertos Day of the Dead Festival
Forest Home Cemetery
Celebrate the circle of life by remembering the lives of those who are no longer among us. Free, family friendly event, bringing together face painting, altars and ofrendas, food trucks, local vendors, community resource booths, traditional music and kids activities and crafts. 10am-3pm





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HAUNTED WISCONSIN

Historic Hotels With Ghoulish Guests That Don't Want to Leave

By Jeniece Smith/TravelWisconsin.com

There's much more waiting for you than a good night's sleep in these historic Wisconsin hotels.

Of course, once you learn the stories behind these authentic haunted houses, you may feel a tad restless after nightfall. Are you brave enough to pillow your head at these inns with some especially spirited guests who never checked out?

Pfister Hotel – Milwaukee

The ghosts at this fabulous world-class hotel have teased some pretty high-profile guests over the years – including the likes of professional ballplayers from a handful of major league teams. According to USA TODAY, one was spooked enough to sleep with his bat, another left his room to



sleep on the couch in the lobby, and at least two more sought alternative lodging down the street. Players have reported hearing strange pounding noises in the night – then awaking to find clothes and furniture moved or windows and blinds opened. One Minnesota Twins player told the Minneapolis Star-Tribune his iPod started playing inexplicably and vibrating across a table on the other side of the room – twice.

When you walk through the decadent three-story lobby of this “Jewel of Milwaukee,” be sure to look up at the marble grand staircase. Charles Pfister, who opened the hotel in 1893, might be peering back at you.

Whisper Rock Victorian Dreams Vacation Home – Belleville

This fully restored 1885 Victorian home has views of Lake Belle and a lovely garden with a gazebo and fountain – but that's not all it's got. “The occurrences just kept piling up, until we couldn't deny them any longer,” Lynn Owen, who owns the house with Jim Magrone.



The highlight of their otherworldly experiences? Seeing the ghostly apparition of a woman walking down into the floor where a staircase used to be. For a span, Magrone heard the voices of little girls about once a week as he worked in the home's garage – built over the site of an old barn. The original log cabin that stood on the site in the mid-1800s was swallowed up by the construction of the main house around its hand-hewn beams. The owners surmise the property was a stop on the Underground Railroad, and before that, the site of Native American burial grounds.

Though they've heard unexplained pounding and crashing sounds, Owen says “none of these episodes

has ever been scary or threatening.” She's watched a wallpaper roll and sheet music move seemingly on their own accord, but took it to mean “our spirits” approve of the home's restoration and appreciate vintage piano music.

The Boscobel Hotel – Boscobel

Born from the ashes of a fire where a saloon once stood, this hotel is best known as the birthplace of the Gideon Bible. It also hosted some well-known politicians over the years before closing down to overnight guests, most notably John F. and Jackie Kennedy. But some people surmise that former owner Adam Bobel, who died four years after rebuilding on the site of his former saloon in 1881, is still around.

Another theory is that an orphan girl named “Snowflake” who was abandoned outside the hotel in the snow as an infant, returned there from beyond the grave. “She lived to be 12, and at least according to some legends, loved the hotel so much that she has never left,” according to OnMilwaukee magazine's archives. “Snowflake showed up periodically at the foot of guests' beds for years.”

HAUNTED WISCONSIN continued on page 22

WAIT UNTIL DARK



October 21 – November 7, 2021



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Habitat for Humanity International

Thirty years ago, five volunteers opened Habitat for Humanity's first-ever ReStore in Winnipeg, Manitoba. Their vision was clear: keep new and used home and building materials out of the waste stream while helping fund Habitat's home, hope, and community-building work. Customers came from all over to find deals on windows, doors, paint, hardware, tools, furniture, appliances and decor to spruce up their own homes while helping others build and secure theirs. Based on this reception, the concept quickly spread.

Today, there are more than 1,000 ReStore locations across six countries, all contributing to Habitat's vision of a world where everyone has a decent place to live. Since most of the merchandise for sale in these stores is donated by local residents and businesses, no two ReStores are exactly alike.

Whether you're a do-it-yourself hobbyist or a construction professional, the ReStore is a unique place to find the tools, appliances and materials you need to help complete or inspire your next building or decorating project. And those finds, in turn, help build so much more.

That's because, once an item sells, the proceeds help fund Habitat's local work, so more families can build or repair a place to call home. In the last 10 years alone, Habitat ReStores in the U.S. have generated more than \$1 billion to further Habitat's work both locally and internationally, through Habitat's tithing program.

Inventory changes often at Habitat ReStores because much of the merchandise for sale comes from donations; what is for sale is based on what is donated. If you have been cleaning out your garage or are looking to replace your gently used furniture, Habitat ReStore may be the place for you to donate the items.

When cleaning, remodeling or moving, you often run into household items you no longer use, but that are still in great condition. You may wonder "Should I donate this?"

While you may not be able to donate certain items like mattresses, Habitat Restores generally accept a variety of items. For instance, used household items and home goods, and appliances to cabinets are just a few of the types of donations you can offer a Habitat ReStore. Individual stores may vary in what they accept, so call your location first.

For more information, please visit www.habitat.org/restore

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Know Before You Go... Fall Color in Wisconsin



Fall color fans: The wait is finally over! As days grow shorter and the weather cools down, Wisconsin is thrilled to welcome one of the most special, scenic times of year to our state.

By Hilary Burg / Travel Wisconsin

Wondering where you'll be able to spot color this fall? Which trees will be the brightest red? It's all up to Mother Nature, but we've done our best to compile the resources, info and tips you need to plan your perfect fall trip.

You asked, so we answered: What do I need to know about fall color in Wisconsin?

How does fall color develop? Daylight hours and weather conditions are the two major players in fall color development. As sunlight hours wane, trees respond by producing less chlorophyll, bringing out a medley of yellow, brown and orange leaves.

Colors, especially reds, thrive in warm days and cool (but not freezing) nights. Severe weather conditions can delay or impact the season's color – an early frost, strong winds and heavy rain are the biggest culprits.

Different trees produce a range of colors: In Wisconsin, you'll find oaks (red/brown),

birch (bright yellow), dogwood (purple/red), poplar (golden yellow) and maple trees (orange/red/yellow) in abundance.

Fall color develops from north to south, typically starting in mid-September and going through October. The Wisconsin Fall Color Report is your place to go for timely updates as the season progresses – the report breaks down the percentage of color change county by county, updated regularly by Fall Color Reporters in every corner of the state.

Find the estimated week of peak, descriptions of the color's progress, weather forecasts and photos specific to location, all in one place:

www.travelwisconsin.com/fall-color-report



The Best Views in Wisconsin for Fall Colors

Wisconsin's fall colors should never leave! Whether it's Door County, the Wisconsin River, or the Horicon Marsh, fall foliage is an event not to miss. If you want an unobstructed view, we've scouted a few locations that stand head and shoulders – and another 40 feet, or so – above the rest.

Northern Wisconsin

Rib Mountain State Park: This billion-year-old geological feature affords an amazing view of the Wisconsin River Valley below.

Timm's Hill County Park: The highest point in Wisconsin, visit the observation tower for a 30-mile view around Bass Lake in Ogemaw.

FALL COLORS continued on page 18

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www.dhs.wisconsin.gov/adrc/



DHS Approved 8/16/2021

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Incorporating a few small backyard tasks now will prepare your yard and garden for a glorious spring!

1) Cut the grass, recycle fall leaves, and improve the soil with a pass of the lawn mower. Shred leaves and leave them on the lawn as you mow this fall. As long as you can see the grass through the leaf pieces, the lawn will be fine. As the leaves break down they add organic matter to the soil, improving drainage in clay soil and water holding ability in sandy soils. Or, as an alternative, use excess leaves as a soil mulch. Shred the leaves with your mower and spread a layer over the soil to conserve moisture and insulate the roots of perennials. Fall mulching gives you a jump on next spring's landscape chores.

2) Improve your lawn's health by fertilizing this fall with a low nitrogen slow release fertilizer, like Milorganite. You'll reduce the risk of disease problems and with slower weed growth in fall, your lawn, not the weeds, will benefit from the nutrients. Fall fertilization also helps lawns recover from the stresses of summer by encouraging deep roots and denser growth that can better compete with weeds and tolerate disease and insects. Northern gardeners can follow the holiday schedule and fertilize Labor Day and Halloween.

3) Do a bit of planting. Cool season annuals brighten up the fall garden and, for those in warmer regions, the winter garden. Consider adding cold hardy pansies. They provide color in the fall garden, survive most winters, and are back blooming in the spring just as the snow melts.

Fall is also a good time to plant perennials, trees and shrubs. The soil is warm and the air cooler, so the plants are less stressed and establish more quickly. Select plants suited to the growing conditions and be sure to give them room to reach their mature size.

4) Plant daffodils, tulips, hyacinths and other bulbs in fall for extra color next spring. Set the bulbs at a depth of two to three times their height deep. Then cover them with soil and sprinkle on a low nitrogen slow release fertilizer. This type of fertilizer promotes rooting without stimulating fall growth subject to winter kill. Base your bulb planting time on the weather not the calendar. Start planting after the night-time temperatures hover between 40 and 50 degrees. Be patient, waiting until the soil cools reduces the risk of early sprouting that often occurs during a warm fall.

5) Leave healthy perennials stand for winter. This increases hardiness and adds beauty to the winter landscape with their seed heads, dried foliage and the birds they attract. Plus, it will delay cleanup until spring when gardeners are anxious to get outdoors and start gardening. However, be sure to remove any diseased or insect-infested plants to reduce the source of pest problems in next year's garden.

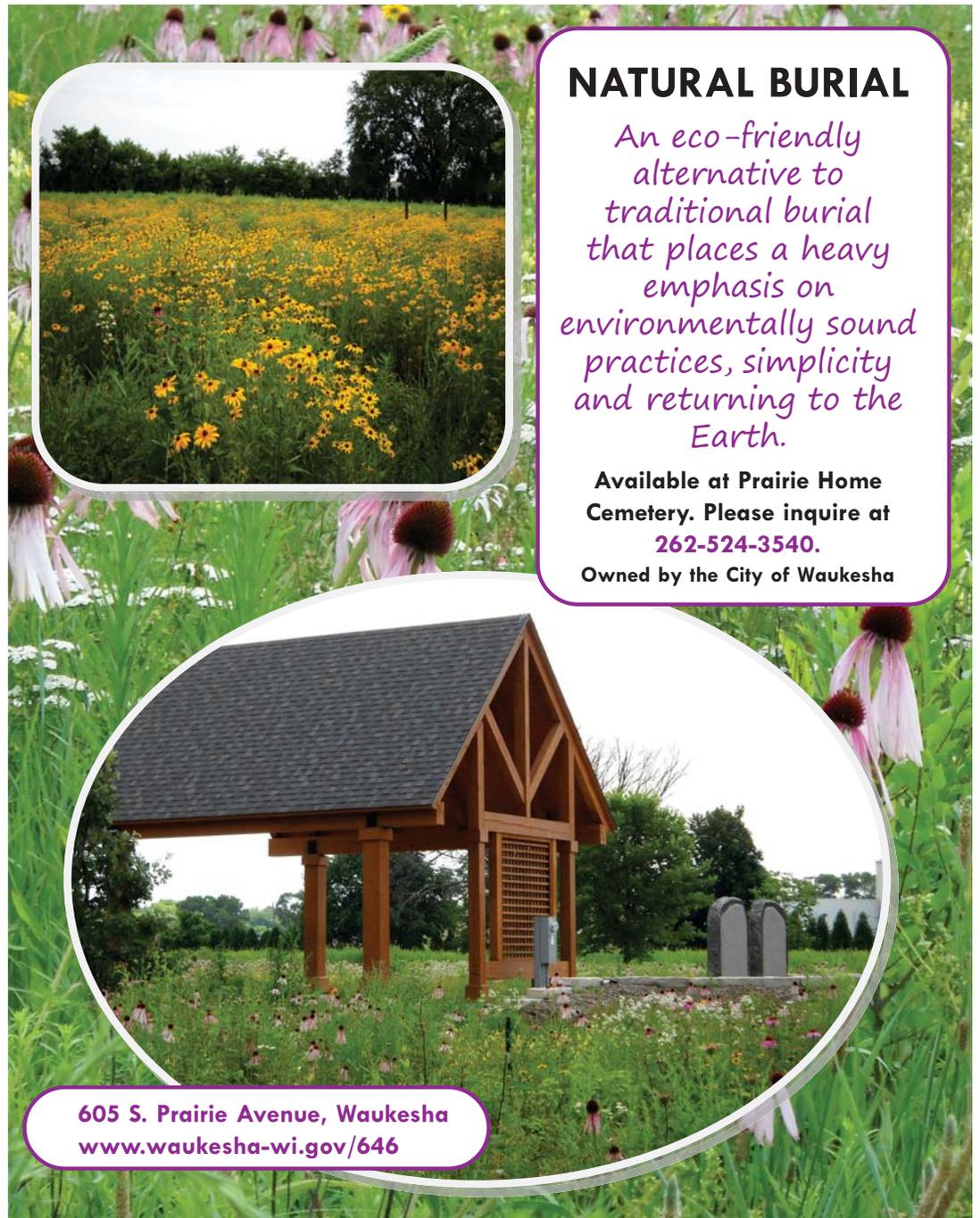
6) Start composting or add shredded leaves and other plant debris to an existing compost pile. Combine fall leaves with other plant waste, a bit of soil or compost, and sprinkle with fertilizer to create compost. Recycling yard waste saves time bagging, hauling and disposing of green debris. You also reduce or eliminate the need to buy soil amendments to improve your existing garden soil.

Gardening expert, TV/radio host, author & columnist Melinda Myers has more than 30 years of horticulture experience and has written over 20 gardening books. She hosts the nationally syndicated Melinda's Garden Moment segments and is a columnist and contributing editor for Birds & Blooms magazine. Myers' web site, www.melindamyers.com, offers gardening videos and tips.



Steps to a Beautiful Landscape Next Season

By gardening expert Melinda Myers



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Medicare Marketing Violations

Tips for Protecting Yourself and Medicare

Unlike Original Medicare, Medicare Advantage (MA, Part C) and Medicare Prescription Drug Plans (Part D) are administered, marketed, and sold by private insurance companies. The Centers for Medicare & Medicaid Services (CMS) has guidelines for marketing Part C and Part D insurance that protect Medicare beneficiaries from manipulative and deceptive sales and enrollment tactics.

Please note, these guidelines primarily focus on activities and materials related to agents, brokers, and direct plan communication, as opposed to television and radio commercials or advertising.

Plan sponsors and their representatives, including agents and brokers, must follow these guidelines when marketing to beneficiaries. Marketing is seen as equivalent to “steering” beneficiaries toward a plan.

What are Examples of Medicare Marketing Violations?

- Receiving an unsolicited phone call from a plan with whom they have no prior relationship or from which they disenrolled
- An agent or broker representing themselves as though they come from or were sent by Medicare, Social Security, or Medicaid
- Receiving an unsolicited home visit – i.e., “door-to-door cold call”
- Receiving information such as leaflets, flyers, door hangers, etc. on their car or at their residence from a company with whom they did not have an appointment
- An agent initiating a discussion about other insurance products, such as life insurance or annuities, during a visit or meeting about a Part C or Part D Medicare product
- An agent returning uninvited to a residence after missing an earlier appointment
- Requiring attendees to provide contact information as a prerequisite for attending a marketing event
- Marketing event attendees are later called without permission
- Prospective enrollees are called to confirm receipt of mailed information
- An agent signing a beneficiary up for a plan that is supposed to cover specific prescriptions or services but the beneficiary learning later that those prescriptions or services were actually not covered by the plan because they received a bill

What Can Plans and Agents Do?

- Call a beneficiary who has expressly given advanced permission
- Offer nominal gifts valued at \$15 or less (or \$75 in total, per person, annually) to beneficiaries, provided the gift is given regardless of whether a beneficiary enrolls in the plan
- Include information about rewards and incentives programs in their marketing materials
- Provide refreshments and light snacks, but not meals, at marketing/sales events
- Make unsolicited contact with potential enrollees using conventional mail and other print media (e.g., advertisements) and by email provided it contains an opt-out function
- Conduct marketing/sales activities in common areas of health care settings (i.e., waiting rooms, common entryways, vestibules, cafeterias, or community, recreational, or conference rooms)

What Can't Plans and Agents Do?

- Conduct marketing or sales activities at an educational event
- Require participants to provide contact information to attend an event
- Sell door-to-door or leave information like leaflets, flyers, door hangers, etc. on someone's car or at their residence (unless the beneficiary is a "no show" for a prescheduled appointment)
- State that they are approved, endorsed, or authorized by Medicare; are calling on behalf of Medicare; or that Medicare asked them to call or see the beneficiary
- Send unsolicited text messages, make unsolicited phone calls, or leave voicemail messages for potential enrollees
- Approach beneficiaries in public common areas (i.e., parking lots, hallways, lobbies, or sidewalks)
- Provide information that is inaccurate or misleading
- Offer health screenings or other activities that may be perceived as, or used for, "cherry-picking"

What About Medigap Policies?

Marketing of Medigap, or supplemental insurance, policies is regulated by each state's department of insurance restrictions, which may or may not be as strict as federal rules that govern the marketing of Part C or Part D plans.

How the Senior Medicare Patrol (SMP) Can Help

The local SMP is ready to provide beneficiaries and others with the information they need to **PROTECT** themselves from Medicare fraud, errors, and abuse; **DETECT** potential fraud, errors, and abuse; and **REPORT** concerns. SMPs and their trained volunteers help educate and empower Medicare beneficiaries in the fight against health care fraud. The SMP can help with questions, concerns, or complaints about potential fraud and abuse issues. It also can provide information and educational presentations.

**To contact the Wisconsin Senior Medicare Patrol (SMP)
Call 1-888-818-2611 or email: smp-wi@gwaar.org**

This project was supported, in part, by grant number 90MPCRC0002 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.



Natural Breast Health

Breast care can come easily and comfortably when we understand the causes of breast tenderness, early menopause and cancer. The primary areas of support for optimal breast health include balancing levels of estrogen and enhancing detoxification of toxins and metabolic byproducts in the body.

The body offers many clues to assist us in determining solutions that support and enhance hormone and breast health. If you are experiencing symptoms of breast tenderness, premenstrual syndrome, hot flashes and uncomfortable menopausal symptoms, your body is sending you information to let you know of internal system imbalances.

High quality testing is available to check hormone levels through the Comprehensive Female Hormone Profile or the Comprehensive Menopausal Profile. Also, the Genomics Detoxification (DNA) test gives a thorough and highly individualized picture of how efficiently the enzyme components of the detoxification system are working. These affordable and informative tests can be ordered by a physician.

If estrogen is not detoxified from the body adequately it will increase hormonal symptoms. Depression, fatigue, low sex drive, weight gain, water retention and bloating are among the varied symptoms. High estrogen may also increase free radicals in the body, which can result in rapid aging.

Soy is one of the leading causes of estrogen dominance. Men and women who cannot efficiently detoxify estrogen should carefully avoid foods that contain large amounts of soy isolate proteins. "The Whole Soy Story" by Dr. Kaayla Daniel offers an excellent resource.

In addition, meat, poultry and dairy products injected with hormones will rapidly increase estrogen levels. Birth control medications, household chemicals, pesticides, car exhaust fumes and other environmental pollutants also contribute to excessive levels in the body.

The good news is we can easily support our bodies on a daily basis by encouraging efficient detoxification and bringing about optimal conditions in our systems to eliminate excessive estrogens. Supplements are a powerful and effective means to balance hormones.

Top priority supplements for breast and hormonal health are:

Artichoke Extract: Thins bile assisting the liver in gentle, continuous detoxification and elimination of toxins including excess estrogen.

Cod Liver Oil: Protects cell membranes from free radicals. Allows nutrients to flow more freely into all cells.

Calcium D Glucarate: Binds to estrogen and pulls it out of the body.

Quercetin: Blocks estrogen cell receptors so excess estrogen is unable to attach to cell membranes and interfere with cell activity. Also, helps to eliminate fluid build up and bloating.

Black Currant Seed Oil: Clears estrogen from the tissues when build up has occurred.

Indoplex: Inhibits estrogen from becoming a specific type of free radical called a quinolone. A quinolone attracts DNA and causes cancer.

Complementary to taking supplements to improve breast health is the need to increase lymphatic flow. The lymph system collects hormones, proteins, toxins and tissue waste products and is an essential system to our immune health. Having no internal pump the lymphatic tissues can get clogged and stagnant with toxins increasing free radical damage while creating a cancer-promoting environment in the body. Following are four non-invasive techniques to facilitate lymph flow and drainage.

1) **Let Lemon be your Aid-** Lemon juice is highly effective for flushing the lymphatic system and increasing lymphatic drainage. Add freshly squeezed lemon juice to water and drink daily to support lymphatic system.

2) **Lymphatic Brushing** – Soft lymphatic brushes can be used to massage the lymphatic areas especially around the breasts and under the armpits. Using this soft massaging tool daily will loosen up effects of tightly worn bras and clothing which may hinder lymphatic flow.

3) **Exercise-** Weightlifting and jumping (trampolines are great for this) will move muscle and assist lymph drainage. These movements are excellent for overall drain-

Natural Breast Health continued on page 15

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Breast Health *continued from page 14*

age but especially for the lower extremities.

In addition to supporting detoxification it is important to address controlling free radicals. Free radicals come from cellular energy production which when not efficient increases the amount of free radicals in the body. Superoxide dismutase is an efficient antioxidant enzyme in the body that is most effective at clearing free radicals. Foods that are highest in antioxidants include fresh spices, herbs, berries and cocoa.

Making good nutritional choices is an essential component of breast health protocol. Eating lots of organic fresh fruits and vegetables especially cruciferous vegetables high in antioxidants will naturally destroy free radicals. Cruciferous vegetables include broccoli, cabbage, brussels sprouts and kale.

The final powerful recommendation is to keep your outlook positive! Know that you have great healing power within you to be in optimal health.

www.zerobreastcancer.org

Attitude is Everything!

A woman woke up one day and had 3 strands of hair on her head. "Great. I think I'll braid my hair today." So she did and she had a wonderful day.

The next day she woke up and had 2 strands of hair. "Well, today I think I will part my hair down the middle," she said. So she did and she had a wonderful day.

The next day she woke up and had only 1 strand of hair. So with a smile she said, "Today I will put my hair in a ponytail." So she did and she had a wonderful day.

The very next day she woke and had no hair on her head. "What a great day! Today I don't have to fix my hair!" And she had a wonderful day.



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Downsizing



AND Simplifying

Overcoming The Fear

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

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

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

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

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

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

1) Your Home: Things you want to take with you to your new retirement home or apartment.

2) Family and Friends: Items to give to family and friends. Have your children spend some time with you learning about the items you want to pass to family and friends.

3) Sales: Consignment, Estate Sales. Much of the furniture that we have in our home does not fit the scale of the new residence or retirement home we are moving into. Consider a consignment shop like Consign w/ US to sell the furniture and treasures you do not need and get back money to offset the cost of the move.

4) Donation: Things to give to others. As you sort through your items you will find some things that are too good to throw away. You might consider others who will have a use for them. If you have not used an item within a year, get rid of it. Southeastern Wisconsin has a long list of charities with a list of "wish items". Some charities are Salvation Army, Homeless Veterans, Women's shelters and Goodwill.

5) Dispose of: Items not worth anything or useful to others. Some seniors raised by parents who lived during the depression have a hard time parting with their possessions. If the quantity is quite large, consider a dumpster service. Call in for extra garbage pick-ups.

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



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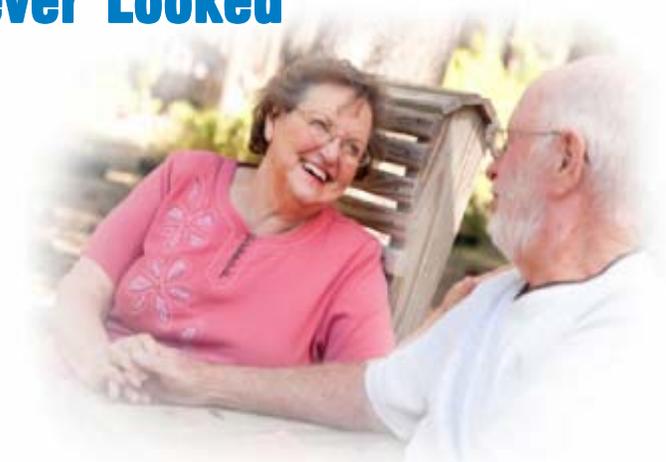
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Retirement Living Choices Never Looked So Good!



As we age, many of us are faced with the prospect of revising our living arrangements. Thinking about moving can be stressful but planning ahead, anticipation of good things to come and exploring the many choices available can make a big difference in your independence and enjoyment of life moving into the future!

If home upkeep and maintenance has become a bit overwhelming,

if you're starting to need help with some services, or if you're simply looking for a community with more transportation access and opportunities to socialize, an independent living facility may be a good option. To decide if it's right for you, learn about your choices in independent living, including common types, and find help in choosing a residence.

Independent living is often the first consideration. You may also hear the terms retirement communities, retirement homes, senior housing and senior apartments applied to independent living. It is simply any housing arrangement designed exclusively for seniors, generally those aged 55 and over. Housing varies widely, from apartment-style living to freestanding homes. In general, the housing is friendlier to older adults, often being more compact, with easier navigation and assistance in yard maintenance. Just as with regular housing, you can hire in-home help to assist. However, if you or a loved one requires round-the-clock help with eating, dressing, and using the toilet, or requires regular medical assistance, other housing options such as assisted living or nursing homes may be a better fit.

Maintaining one's present home may be a longstanding source of pride for you, but it can also become a burden as you age. Perhaps your home has a large yard, which requires constant maintenance, or maybe it's becoming more and more difficult to clean those extra rooms that are rarely used now your children are gone. If your home is difficult to access, such as on a steep hill or up stairs, it may be harder and harder for you to leave your home as often you like, leading to more isolation. Sometimes these challenges can be partially remedied by hiring outside help, remodeling parts of your home, or other family members lending assistance. However, it's worthwhile to take a look at your current living situation and see if an alternate may give you more freedom and flexibility in the long run.

Understanding the options available to stay at home can help you make the best housing choice. There are many services available, from meals on wheels to home care aides. However, consider these elements when contemplating living at home, to the many benefits that senior apartment living may have:

* **Transportation is a key issue.** You may live in an area where you must drive to attend social activities, visit friends, and shop. If you find yourself less comfortable with driving, you may find

Four Types of Retirement Living Options

Subsidized senior housing. There are senior housing complexes, subsidized by the U.S. Department of Housing and Urban Development (HUD), for low-income seniors. Keep in mind that depending on the area; waiting lists can take years, so it's a good idea to plan well in advance for this option.

Senior apartments. Senior apartments are apartment complexes restricted by age, usually 55. Rent may include community services such as recreational programs, transportation services, and meals served in a communal dining room.

Retirement communities. Retirement communities are groups of housing units for those aged 55. These housing units can be single-family homes, duplexes, mobile homes, or townhouses or condominiums. If you decide to buy a unit, additional monthly fees may cover services such as outside maintenance, recreation centers, or clubhouses.

Continuing care retirement communities. Continuing care retirement communities offer service and housing packages that allow access to independent living, assisted living, and skilled nursing facilities in one community. If residents begin to need help with activities of daily living, they can transfer to an assisted living or skilled nursing facility on the same site.

RETIREMENT LIVING Choices continued on page 21



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Know Before You Go...

The Best Views in Wisconsin for Fall Colors

continued from page 9



Peninsula State Park: With high bluffs, sandy beaches and a 1860s lighthouse, take in a relaxing autumn view over Fish Creek.
Mountain Park Lookout Tower: Few things afford a fall view like this lookout tower located atop Washington Island, off the Door Peninsula.

Central Wisconsin

Parnell Tower: The 60-foot tower offers panoramic views of the surrounding forest and farmlands.

Blue Mound State Park: The park boasts two observations towers with a spectacular view and unique geological features, so needless to say, you have options.

Perrot State Park: It doesn't get much better than this for one of the best Wisconsin views of the Mississippi River Valley.

Southern Wisconsin

Lapham Peak: The 45-foot observation tower is the highest point

in Waukesha County and provides a breathtaking 360-degree view of the surrounding countryside.

Devil's Lake State Park: Wisconsin's largest state park offering magnificent views from 500-foot Quartzite bluffs overlooking a 360-acre lake.

The Geneva Lake Shore Path: A paved path that affords one heck of a view of the lake, the surrounding fall colors, and the beautiful mansions and houses in the area.

Holy Hill: Climb to the top of this architecturally beautiful church built atop a glacial hill and see the fall colors for miles and miles



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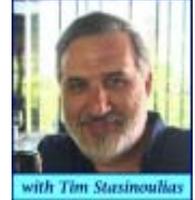
1. Kidnappers are not very interested in you.
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3. No one expects you to run—anywhere.
4. People call at 9 PM (or 9 AM) and ask, 'Did I wake you?'
5. People no longer view you as a Hypochondriac.
6. There is nothing left To learn the hard way.
7. Things you buy now won't wear out.
8. You can eat supper at 4pm.
9. You can live without sex, but not your glasses.
10. You get into heated arguments about pension plans.
11. You are thankful for speed limits.
12. You quit trying to hold your stomach in no matter who walks into the room.
13. You sing along with elevator music.
14. Your eyes can't get much worse.
15. Your investment in health insurance is finally beginning to pay off.
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17. Your secrets are safe. No one remembers them.
18. Your supply of brain cells is finally down to a manageable size.

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Your Money



with Tim Stasinoulas

Your retirement may differ slightly or even greatly from the retirement you have imagined. Fortunately, there are steps that can be taken to maximize your retirement income strategy with proper planning.

Financially speaking, retirement might differ from your expectations. Just as few weathercasters can accurately predict a month's worth of temperatures and storms, few retirees find their financial futures playing out as precisely as they assumed. Because of this, some common financial assumptions (and anxieties) about retirement are worth examining.

Few retirees actually "outlive" their money. Generations ago, many older people did live in dire straits, sometimes "down to their last dime." Social Security was created to help them. Today, Social Security is still around, and most retirees are smart about their savings and income: they avoid reckless spending, and if they need to live on less at a certain point, they do. Health crises can and do impoverish retirees and leave them dependent on Medicaid, but that tends to occur toward the very end of retirement rather than the start.

The amount you withdraw annually from your retirement savings may vary. Anything from health care expenses to a dream vacation to a new entrepreneurial venture could affect it. So could the performance of the financial markets.

Retiring on 70-80% of your end salary may not be feasible. Some retirement experts state that new retirees should strive for that goal, but it can be tough to achieve. In the initial phase of retirement, you will probably want to travel, explore new pursuits and hobbies, and get around to some things you

have put on the back burner. So, in the first few years away from work, you could spend roughly as much as you did before you retired or potentially more.

Once you are retired for a while, you may spend less than you anticipate. Statistical averages say that households headed by those older than 65 spend 25% less annually than younger households. While health care spending increases in retirement, other household costs decline, particularly transportation and housing expenses.

You could retire before you think you will. Most people retire closer to age 60 than age 70: according to Gallup, the average retirement age in this country is 61. You could find yourself claiming Social Security earlier than you planned, if only to avert drawing down your retirement savings too quickly.

Your retirement may differ slightly or even greatly from the retirement you have imagined. Fortunately, there are steps that can be taken to maximize your retirement income strategy with proper planning.

Do you have a financial question for Tim? He can be contacted at (262)369-5200, emailed at info@aegiswi.com, or on his website at 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 insightful and objective financial guidance to individuals, families, and small business owners. This material was prepared from independent sources and should not be construed as investment advice.



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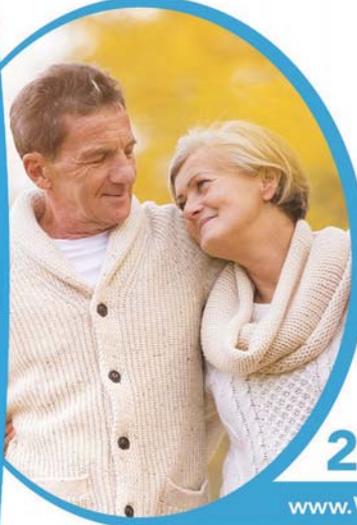
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Oktoberfest GERMAN PANCAKES

2 lbs starchy potatoes, such as Russet
2 eggs
1 tsp salt
1/2 tsp pepper
1 tsp nutmeg
starch from the potatoes
cooking oil, as needed for pan frying



Peel and coarsely grate the potatoes. Place in a colander over appropriately sized bowl and let drain for 10-15 minutes. Press a couple of times to help the process along. Once most of the liquid from the potatoes has collected at the bottom of the bowl, move the drained potatoes to the side and reserve the starch settled underneath it.

Transfer the potatoes from the colander to the bowl. Beat the eggs with the salt, pepper, nutmeg and 1-2 tbsp of the reserved potato starch.

Heat 1/4 cup of cooking oil in a frying pan over medium to medium-high heat. When hot, add a large spoonful of potato mixture to the oil and flatten it out using the back of the spoon. Do not overcrowd the pan.

Fry until each side is golden and crispy, about 4 minutes per side, depending on how large the pancakes are. Drain cooked potato pancakes over paper towels before serving. Serve hot with apple sauce or sour cream as a dip.

OLD FASHIONED APPLE CRISP

6 peeled apples, chopped or sliced
2 Tbsp sugar
1 3/4 tsp ground cinnamon, divided
1 1/2 tsp lemon juice
1 cup light brown sugar
3/4 cup old fashioned oats
3/4 cup all-purpose flour
1/2 cup cold unsalted butter, cubed
pinch of kosher salt
(walnuts, pecans optional)



Preheat oven to 350. Butter or spray 8x8 pan.

In a mixing bowl, add chopped apples, granulated sugar, 3/4 tsp of the cinnamon and lemon juice. Stir to combine, then transfer to prepared baking dish.

In a separate mixing bowl, add brown sugar, oats, flour, 1 tsp cinnamon, salt, and diced butter. Cut the butter into the oat mixture, until mixture resembles pea-sized crumbs. You can use forks, your hands or a pastry cutter to do this.

Spread topping over apples in baking dish, and gently pat to even it out. Bake 40-50 minutes, until golden brown and bubbly. Serve with caramel sauce and ice cream if desired - but of course it is!

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During his or her lifetime, the average human will grow 590 miles of hair.

On average, a woman uses around 7,000 words in a day while a man uses just over 2,000.

Retirement Living Choices Never Looked So Good!

continued from page 17

yourself relying more and more on family and friends to get out and about. It may be harder and harder to visit others, go to activities you enjoy, or keep doctors' appointments. Independent living usually offers opportunities to socialize on site with peers and may offer some transportation options to outside activities

*** Are you finding it harder and harder to connect with others?** Maybe you have a difficult time getting out of the house, because of increased mobility issues. Neighbors may be busy with other work and family commitments, or the neighborhood may not be easy to get around. While the phone and computer can help, you need human connection as well. The more isolated you are, the greater your risk for depression and other mental health



problems. Facilities can give you a built-in social network of peers, while some even provide structured activities such as a recreation center, clubhouse, or day trips

*** Take a look at your current state of health.** While no one can predict the future with certainty, if you have a health condition that makes it difficult to stay active and will most likely worsen with time, it's good to consider your options carefully. It's also important to consider the health of your spouse if you are married. Are you already helping your spouse with daily activities? If you are shouldering a significant amount of care already, moving to an facility where some of the burden can be lifted can help both of you stay independent longer.

What you look for in an independent senior apartment living facility is based on your own unique situation. First remember "it's all about the people" whether that means your family, your spouse, your children, or how you interact socially in your community environment. It's your life - enjoy it!

Four Types of Long-Term Care Services

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Assisted Living Facilities (ALFs). Provide residents with individualized personal care, assistance with daily living activities and services such as laundry and housekeeping. Like nursing homes, ALFs may also offer health and medical care, but residents typically require less care than nursing home residents.

In-Home Care Providers. Offer care in the home by licensed health care professionals who provide specific medical/nursing treatment needs or by professional caregivers who offer daily assistance to ensure all the client's needs are met.

Adult Day Services. Provide care during the day at community-based centers. These structured, comprehensive programs offer social and support services during part of a day, but not 24-hour care. Adult day services are also utilized when a primary caregiver needs to take a break, to run errands or is unable to provide care themselves for a short period of time.

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HAUNTED WISCONSIN

Historic Hotels With Ghoulish Guests That Don't Want to Leave continued from page 7

Karsten Hotel – Kewaunee

You'll find haunted rooms aplenty in this hotel founded by Kewaunee mayor William Karsten, including the location of his former quarters where rooms 205 to 210 are today. Karsten died of a heart attack in his suite in 1940, but the current owners say his spirit is still around making sure the hotel is run properly, and that he's often visited by the ghost of his five-year-old grandson, William "Billy" Karsten III. Another hot spot is room 310, where a housekeeper named Agatha lived and worked for more than a decade.

The hotel changed names and owners many times over the years, and paranormal activity has been reported since 1966, when the hotel underwent substantial renovation efforts. Strange smells, including that of cigar smoke, have permeated the second floor around Karsten's suite. Billy, meanwhile, runs up and down the hallways and has been known to play with living children. Agatha, the "most active entity" according to the owners, smells of flowers and has appeared to various staff and guests, including one worker who looked up to see her standing behind him as he cleaned a mirror. Guests who have stayed in her room "have heard strange knocks, faint crying and sounds."

WBAY Action 2 News reported that the Chicago Paranormal Investigators recorded in its visits a tripod being inexplicably flung across a hallway and two shadowy figures, including one that lifted an investigator's hair off her shoulder.

Union Hotel – DePere

The family that has owned this hotel for roughly the last century has passed down plenty of ghost stories to the current owners, who believe their former relatives still haunt the 12-room inn and restaurant. One of the owners told WLUK-TV, the local Fox affiliate, that she once heard singing coming from the corner of the empty bar. The basement is thought to be a focal point for activity.



Brumder Mansion – Milwaukee

This mansion has been a mobster's home, boarding house, parsonage and coffee house. Today, it's thought to be haunted by (mostly) playful spirits. "Unexplained noises, bad dreams and moved objects have given the mansion a reputation for being haunted," Milwaukee Home and Fine Living wrote in a profile of the 1910 bed & breakfast.

According to Milwaukee Ghosts Tours & Investigations, owner Carol Hirschi went into the B&B's Gold Suite "several days since anyone had been in there, only to find several drops of fresh blood in the bathtub." The usually more lighthearted supernatural mischief is thought to be the work of a ghostly woman and child, a psychic told Hirschi.

The Hotel Chequamegon – Ashland

Team PROPHET, a paranormal research group from Minnesota, recorded disembodied voices and strange noises, and experienced unexplained equipment malfunctions in two visits to this Northwoods hotel operated by Best Western. Staff and guests have reported most of the creepy encounters in room 314 and the attic.



Old Baraboo Inn – Baraboo

A former brothel and watering hole that now operates as a tavern with upstairs apartments, this inn's most famous guest is "Mary," a prostitute who died in the building in the early 1900s and has been known to appear cavorting in her saloon dancer dress. Owner B.C. Farr told the Wisconsin State Journal that he's seen "dishware flying off a rack, a broom floating across the kitchen, (and) doors opening and closing by themselves." Though employees and apartment tenants have been spooked by the haunted happenings, Farr enjoys taking bar and dinner guests on ghosts hunts.

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How Would You Describe Your Retirement Lifestyle

Remember when you took that college psychology class and you (or maybe your buddies) noticed how nicely you fit into some of the more interesting disorder diagnoses? Along those same lines, Allianz Financial has come up with a way to classify retirees. They have found 5 types: read on to see which one fits you.



Adventurous. The opposite of the person above. Someone who has been itching to get out of their current job, and/or really looks forward to retirement as a time for real living. We see this person traveling, renting an RV, moving to a foreign country, or selling their home in the northeast and heading south.

Snowbirds. It's gotten to the point where they hate winter. It's too cold to do much outside and the walk always needs to be shoveled – why not move someplace where they can have some fun in the winter? Then come back in the spring and enjoy the spring, summer, and fall.

Looking for the best deal. A lot of baby boomers aren't set very well for retirement from a financial standpoint – whether because they didn't save, didn't make much money, have no pension, or all of the above. But some of these folks are not going to let a lack of resources get in the way of a happy retirement. They are going to use the resources from sites like

Topiretirements to find livable towns and states with fewer taxes and lower cost of living, and where they can buy a nice place to live for a lot less than for what they can sell their current home.

Worse than Death. Their study, "Reclaiming the Future", also had two other very interesting observations: Most people in the study fear running out of money more than they fear death and they also appreciate that the financial meltdown has created a retirement "crisis".

It is a little hard to imagine in advance how an insurance company might classify people in retirement. Certainly one's economic situation is predictive – but how about the other mindsets that describe people? Before we looked at those from Allianz, we came up with our own list of lifestyle descriptions:

Happily Home. These folks are comfortable where they are and with their nearby friends and families. Why move when they are happy where they are now? We predict this will be by far the biggest group of retirees.

The active adult community crowd. Many, many retirees want to live in an active adult or 55+ community. They look forward to low maintenance, instant friendships, non-stop activities, and the easy lifestyle offered in these communities. They will have little difficulty getting along in a place where there are communal rules.



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A woman goes to the doctor for her physical...

The nurse starts with certain basic items. "How much do you weigh?" she asks. "115," she responds. The nurse puts her on the scale. It turns out her weight is 145. The nurse asks, "Your height?" "5 foot 5," she says. The nurse checks and she only measures 5' 3". She then takes her blood pressure and tells the woman it is very high. "Of course it's high!" she screams, "When I came in here I was tall and slender! Now I'm short and fat!"

You're not retaining water..
you're retaining cookies, ice cream and pizza.

It's so good to finally get a health warning that is useful! It involves the shampoo when it runs down your body when you shower with it... A WARNING to us all!

I don't know WHY I didn't figure this out sooner! I use shampoo in the shower. When I wash my hair, the shampoo runs down my whole body, and printed very clearly on the shampoo label is this warning: "FOR EXTRA BODY AND VOLUME."

No wonder I have been gaining weight! Well, I got rid of that shampoo and I am going to start showering with Dawn dishwashing soap instead. Its label reads:

"DISSOLVES FAT THAT IS OTHERWISE DIFFICULT TO REMOVE."

Problem solved!

I'll bet living in a nudist colony takes all the fun out of Halloween.

All in a night's work...

A guy meets a 'lady of the evening' in a bar. She says, "This is your lucky night. I've got a special game for you. I'll do absolutely anything you want for \$300 as long as you can say it in three words."

The guy replies, "Hey, why not?" He pulls his wallet out of his pocket and lays \$300 on the bar, and says slowly. 'Paint...my....house.'

Potatoes make french fries, chips and vodka.

It's like the other vegetables aren't even trying.

CROSSWORD
on page 27

I don't care if the glass is half full or half empty. I still need a refill.

Humpty Dumpty had a lousy summer but he had a great fall.

"You're one in a million" China has a population of a billion people. One billion. That means even if you're a 'one in a million' kind of guy, there are still a thousand others exactly like you.

M	O	R	T	A	R		2C			3M			4F
E							R		5G	O	O	E	I
6A	N	7Y	O	N	E	8R	A	D	I	O	V		E
N	O						Z			9I	D	E	A
T	10U	11N	12L	E	Y		S	E					D
	N	L					I						
13G		14F	15I	C	E	16A	S	S	A	17S			E
O							T	A					R
18V	H	I	C	H	19N	20S	U	A	L	21O			O
E					E	C	N			22K	N	O	W
R					S	E	23E	24A	D	Y	S	L	
							T	E	N				A
25A							A	Y					N
26M	Y	S	E	L	27P	L	28J	E	29W	E	E	N	
30O					A		O	H					
31U	E	E	R	32R	E	A	D	33J	H	N	P	A	C
S					E		Y	M					
34O	B	O	D	Y				35B	J	E	C	T	



There will be no nursing home in my future..... the average cost for a nursing home is \$200 per day. I have checked on reservations and I can get a long term discount and Senior discount price of \$135 per day on a Cruise Ship. That leaves \$65 a day for:

1. Gratuities which will only be about \$10 a day.
 2. I can eat whatever I want if I can waddle to the restaurant, or I can have room service (which means I can have breakfast in bed every day of the week for the cost of a tip).
 3. Princess has as many as three swimming pools, a workout room, free washers and dryers, and shows every night.
 4. They have free toothpaste and razors, and free soap and shampoo.
 5. They will treat you like a customer, not a patient.
 6. You will get to meet new people every 7 or 14 days.
 7. TV broken? Light bulb need changing? Need to have the mattress replaced? No Problem! They will fix it and apologize for the inconvenience.
 8. Clean sheets and towels every day and you don't even have to ask.
 9. If you fall in the nursing home and break a hip you are on Medicare. If you fall and break a hip on the cruise ship, they will upgrade you to a suite for the rest of your life.
 10. Now hold on for the best! Do you want to see South America, the Panama Canal, Tahiti, Australia, New Zealand, Asia, or name where you want to go? There will be a ship ready to go. So don't look for me in a nursing home, just call ship to shore.
- P.S. AND, when you die, they just dump you over the side at no extra charge.

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

ABUSE
ACCUSE
ALWAYS
AMOUNT
BEHIND
BORES
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BRANCH
BUTTER
CAREER
CHANCE
CHEAPER
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COURSE
COWBOY
CRANKY
CRAWL
DEFENSE
DONATE
EXACTLY
FIFTEEN
FOURTH
GOOSE
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HOUND
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LINES
MAKING
MASONRY
MUZZLE
PILLOW
PISTOL
SCENE
SILVER
SINCE
SINGLE
SLOPE
SQUARE

STOLE
STRONG
SWALLOW
THIEF
TIRED
TOOTH
TRUTH
TWICE
UNUSUAL
VIRUS
WICKED

Why limit happy to an hour.

If drinking beer on the porch while watching a sunset counts, then yes, call me outdoorsy.

I never thought the comment "I wouldn't touch him/her with a 6 foot pole" would become a national policy, but here we are.



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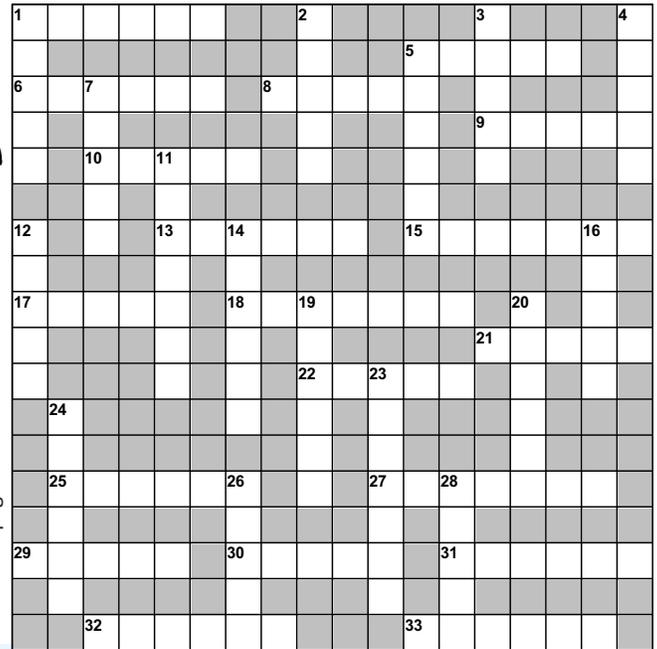


ACROSS

1. Holds bricks together
5. Description of Smores
6. Any person
8. Airwaves listening device
9. Unequaled perfection
10. Your dad's brother
13. White collar work place
15. A way through
17. What particular one of a group *adj.*
18. Not common
21. No doubt about it
22., set, GO!
25. Me,, and I
27. In the middle
29. Odd
30. Fear
31. Act upon arrival
32. Not anyone
33. Something material

DOWN

1. Intend to express
2. Nuts
3. Sequence of photographs
4. Open pasture
5. Idle chatter about others
7. Oh to be again
11. Garments
12. Strength
- 14 H2O dispensary
16. Dogs warning
19. Make believe
20. Crazy
23. Random person
24. Renowned
26. Washed out color
28. Dexterity digit



Answers on page 24

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