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Winter 2022

A FREE PUBLICATION

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PRINT and ONLINE EDITIONS

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



WINTER EDITION 2022

LAUGH OUT LOUD!
The Best of The Year

Diet Review
Mediterranean/KETO

INSIDE
THIS ISSUE ~page 5



The Concordia University Players Presents

The Classics

Spring 2022

Check cuw.edu/theatre for ticket information

The Little Mermaid

February 11th - 7pm

February 13th - 1:30pm & 6pm

Medea

April 28th - 30th 7:30pm

April 30th - May 1st 1:30pm



4 WEDDINGS and an ELVIS

January 20 - February 6, 2022

SURF'S UP!
January 24 - 25, 2022

SUNSET PLAYHOUSE
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BOY GIRL BOY GIRL
February 10 - 13, 2022

Neil Simon's **Barefoot in the Park**
March 3 - 20, 2022

GET READY!
March 7 - 8, 2022

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Feb 13th: Superbowl Party
Feb 19th: Karaoke w/Josh Quinn / 7pm
March 5th: Live Music. Sinatra thru the 60s / 6pm

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2000-2021

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FRI-SAT, JAN 21-22 | 8:00 PM & SUN, JAN 23 | 2:00 PM

COMICALITY 2022
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SAT, MARCH 5 | 3:00 PM & 7:30 PM

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FRI, MARCH 18 | 7:30 PM

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From the Publishers

WINTER 2022



I always look for inspiration at this time of year because I need that kind of refreshment as I let go of the old and embrace the new. Settling in during these cold months I always have the idea that I will catch up with un-done lists, pursue creative projects, finish my list of top 50 reads and

enjoy unlimited cups of relaxing tea by the fireplace... Reality has me back at the computer, finishing deadlines and creating another 'honey-do' list for my hubby while thinking about the garden I will plant this spring!! Wow. Another year. More joy, and yes probably more struggle in some form. But life is good.

Love is in the air this month as well as ice, cold and snow. The obvious solution is a nice cozy fireplace or favorite blanket snuggling with the one you love. And love can certainly mean... options. Notice that big fat cat in the picture - that's my 22 pound Monkey and when he's curled up on my lap purring like a steam engine... well I certainly feel wrapped up in love... and hot flashes. Add a 17 year old and my favorite husband and I'm so wrapped up in love I just can't breathe!! My favorite spot on the couch is in the middle - it really can be that simple.



Joy. Gratitude. Peace.
Laughter. Kindness.
Go forth and multiply!!

LIFE. Enjoy it!
Sandy and Tom Draelos

INSIDE THIS ISSUE



AMAZON.com

Not surprisingly, Amazon.com's environmental performance is a mixed bag.

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GREY DIVORCE

These days it is becoming more common for people in their 50's and above to be calling divorce attorneys.

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Coffee: Not Just for Drinking

With 9.7 million global Google searches a year, don't be surprised by these top 10 unusual uses for coffee.

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Keto & Mediterranean Review

Each January, U.S. News & World Report comes out with their list of top diets. Let's review MEDITERRANEAN DIET and the KETO DIET.

-page 18



The POWER of DECLUTTERING

35% of people found decluttering their home to be a therapeutic experience – and one that can help you feel less stressed.

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WORD SEARCH.....page 21
CROSSWORD.....page 22

On average, a child laughs 300 times a day while an adult laughs only 17 times a day. Let's change that today and laugh like a child!

Laughter has power, a force that provides happiness, relief, and distraction. Now, more than ever, when our days are challenging, we need its power. We need some joy and light. This pandemic has brought a cloud to our days. Welcome some winter sunshine. Yes, life is serious. But sometimes you just need to laugh....



Follow the
throughout this issue for the
Best of LAUGH out LOUD!

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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Send entry by mail to:
Milwaukee Publishing / Your LIFE! Give-Away
6465 W. County Line Road, Brown Deer, WI 53223

Entry Deadline
Feb 25, 2022



Now thru January 30

Toni Stone

Milwaukee Repertory Theater
Declared the Best New Play of 2019 by The Wall Street Journal, this sensational theatrical event knocks it out of the park with a high intensity glimpse into the world of the first woman to go pro in baseball's Negro Leagues

Now thru February 27

Piano Men

Milwaukee Repertory Theater at Stackner Cabaret
What happens when you put two pianos onstage, add two virtuoso piano players, and throw in a limitless songbook that defies genre and decade? Equal parts concert and sing-along, this entertaining musical revue will have you clapping, laughing and calling out requests for your favorite songs

Now thru April 9

Milwaukee Winter Farmers Market

Every Saturday in Deer District you can join 30 local vendors for Milwaukee's premier winter featuring local produce, bakery, honey, meat, cheese, eggs, canned goods, handmade soaps, prepared foods, sweets, and more. Free admission to the market, abundant parking options. 8am-11:30am

January 13-16

Midwinter Gaming Convention

Hilton Milwaukee City Center
Featuring non-digital gaming of all types - family events, board games, tabletop role playing games, live action and more



January 20

Intro to Northern Italian Wine

Glorioso's Italian Market
Tasting of 5 handcrafted wines from northern Italy, Learn about Italian wine labels and have an open discussion of food pairings. \$45/ea

January 14-16

Huge Book Sale

Cudahy Family Library
Paperbacks, children's books, cookbooks, craft books, DVDs, CDs, paper collectibles, audiobooks, software, comic books, magazines, puzzles, games, and more

January 21-22

Gallery Night MKE

Historic Third Ward Association
Downtown neighborhoods
Experience the city's vast creative culture while you discover local galleries, art, and artists. This free, two-day art event offers you the opportunity to view and even acquire original art, dine in outstanding restaurants, and shop in unique boutiques

January 20-23

Adventures in Parrotidise - A Jimmy Buffett Tribute

Fireside Dinner Theatre
Jimmy Buffett is the world's most famous beach bum. He has marketed his love of beaches, bars, boats, and ballads into a billion-dollar business

January 22

"The Hormone Connection" - Common Does Not Mean Normal

With Dr. Patrick Flynn Shullys, Thiensville
This event will guide attendees to the best physical, emotional, and relational health of their lives. \$10-15

January 29-30

re:Craft and Relic Winter Market

Milwaukee County Sports Complex
6000 W Ryan Rd, Franklin
Two-day, indoor, ticketed shopping event held three times a year featuring 150 vendors selling vintage, handmade, and upcycled goods. Masks required

January 25-30

Mean Girls

Marcus Performing Arts Center
"Splashy new musical that delivers with energy and humor

January 27-30

Britain's Finest - The Complete Beatles Experience

Fireside Dinner Theatre
Britain's Finest is as close to the real deal as you may ever find

February 4-18

Birth of the Universe

Manfred Olson Planetarium at UWM
An exploration into the origins of the cosmos dating back almost 14 billion years

February 10-13

A Tribute to Dolly Parton & Kenny Rogers

Fireside Dinner Theatre
Celebrate Valentine's weekend

February 11-13

The Little Mermaid

Concordia University Players
Concordia University

February 19-20

Cedarburg Winter Festival

A "Dr. Suess-themed Winter Festival This two-day Suess-filled festival will feature an Ice Carving Contest, barrel races, Cedarburg's famous "costumed bed-races on ice," camel rides, outdoor activities and much more, including a Saturday night, adults-only Suessville. Sat 8am-9pm/ Sunday 8am to 3pm

CALENDAR continued on page 7

Feb. 25-27 Milwaukee

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February 25

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 South Milwaukee Performing Arts Center
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February 25-27

World of Wheels
 State Fair Park
 See House of Harley-Davidson's Motorcycle Show and don't miss Saturday's Pin-Up Girl contest scheduled for 7:30

February 26-March 6

Greater Milwaukee Auto Show
 Wisconsin Center

March 1-6

Pretty Woman: The Musical
 Marcus Performing Arts Center

March 4-May 1

My Way: A Musical Tribute to Frank Sinatra
 Milwaukee Repertory Theater
 Celebrate the pivotal moments of Sinatra's remarkable five-decade career with a journey through his greatest hits

March 6

The Breath of Life
 St. Monica Parish in Whitefish Bay
 Bel Canto Chorus, accompanied by piano, percussion, and strings. www.belcanto.org or call 414-481-8801. Live & in-person or live stream from the comfort of your home

FEBRUARY 24

Fat Thursday

A Poland Tradition in Milwaukee

Happy Times Tours at State Fair Park & Ride
 Featuring Paczki, Pierogi, Polish Vodka and Polish Entertainment!
 You bet your sweet dupa! Try one of Milwaukee's best Paczki from an amazing local bakery along with a beverage as we learn about Paczki from the owner and leave with a 6 pack of mixed Paczki. Then visit Milwaukee's authentic Polish restaurant, The Polonez. Here you will enjoy a cup of traditional Polish soup: Red Borscht (beet soup), Czernina, a sampler platter of 4 Pierogi and a flight of 3 traditional Polish vodka tastings. Exclusive Polish entertainment. To complete the tour, tour the beautiful Basilica of St. Josaphat which has a strong influence from the Polish and German immigrants. \$130 includes: Motorcoach transportation and all items as listed above. Contact: (414) 867-2727



Madison Barber Shaved the Rich and Famous

By Michael Edmond

Although most men start the day by showering and shaving, their great grandfathers probably didn't. In the late 19th century, even penny-pinching college students paid someone else to take care of their personal hygiene.

Herman Gaertner came to Madison as a teenager just after the Civil War and learned the barber's trade. For several decades he worked at the Park Hotel, on the Capitol Square, where dozens of Univ. of Wisconsin students came for a weekly bath.

"In those days, the houses didn't have running water," he recalled. "At the Park Hotel there was a great tank, filled by a pump. Saturday and Sunday were the favorite days for bathing. I used to give 60 to 75 baths on those two days."

Madison was hardly more than a village at the time, with just a few two-story buildings on the Square and hundreds of small wooden houses. Only 200 students attended the University, which was confined to Bascom Hill. The east side of the isthmus "was a wilderness, a favorite rabbit-hunting ground."

Gaertner also gave haircuts and shaves. His regular clients included young Robert La Follette: "I used to shave Bob when he was a junior at the University." Visiting dignitaries also trusted him with a razor at their throats. "I shaved President Garfield," he told a reporter, and "I cut McKinley's hair and shaved him."

Gaertner practiced his craft for more than 50 years, well into the 1920's. Maybe he's the person who gave Sen. La Follette that iconic pompadour.

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Drive a little to **SAVE A LOT!**

Dear EarthTalk:

Is Amazon.com an Environmental Hero or Villain?



Not surprisingly, Amazon.com's environmental performance is a mixed bag.

One charge often levied by critics is that Amazon's low pricing and expedited shipping encourages customers to spend more on more unnecessary stuff, further exacerbating our already rampant consumerism. Likewise, critics charge that the company's "Prime" service encourages customers to order single items that must be rush-shipped to them instead of combining multiple orders in bigger boxes, which would be more energy efficient.

Others criticize Amazon for introducing huge commercial operations into hundreds of otherwise residential and predominantly minority communities across the country. An analysis by *Consumer Reports* found that 69 percent of Amazon warehouses have more people of color living within a one-mile radius than the median neighborhood in their metro areas. Residents complain of increased air pollution from the preponderance of trucks and vans going to and fro, more dangerous walking and biking conditions for neighborhood kids, traffic congestions and significant upticks in noise.

In 2019 the company's carbon emissions were in the spotlight when hundreds of employees ("Amazon Employees for Climate Justice") called on corporate leadership to commit to net-zero pollution by 2030. For its part, Amazon reports it is moving quickly toward net zero carbon emissions. It won't practically be able to get there until 2040, but the company is aiming to run on 100 percent renewable energy by 2030.

Other green initiatives from the e-tailing juggernaut include a \$100 million investment in nature-based climate solutions like reforestation projects, a recent purchase of 100,000 fully electric delivery vehicles, and collaborations with manufacturers to improve and reduce packaging that has led to a 27 percent reduction in packaging weight and the elimination of 810,000 tons of packaging material since 2008.

Another area where the company garners green kudos is its leadership in cloud computing. Amazon's servers no doubt use a lot of electricity (much of which is derived from renewables nowadays), research suggests that companies who move their server infrastructure to cloud-based services—like industry leading Amazon Web Services—could save 87 percent on energy. The upshot is that as more and more companies ditch their own servers, energy consumption and carbon emissions can decline rapidly.

And let's not forget Amazon.com founder and former CEO Jeff Bezos' \$10 billion pledge to fund global warming resilience and mitigation efforts around the world over the next 10 years. So far, the so-called Bezos Earth Fund, while not officially tied to Amazon.com but built on Bezos' wealth stream from the company, has donated some \$947 million to various programs, organizations and research efforts working on climate and environmental justice issues—and the philanthropic giving has just started.

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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DID YOU



TODAY!!??

When my kids text me “plz” which is shorter than please. I text back “no” which is shorter than “yes.”

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!

If I don’t answer the phone I’ll be in the shower!

My wife, a real estate agent, wrote an ad for a house she was listing.

The house that had a 2nd floor suite that could be accessed using a lift chair that slid along the staircase.

Quickly describing this feature, she inadvertently made it sound even more attractive: “Mother-in-law suite comes with an electric chair”.

I thought the dryer made my clothes shrink. Turns out it was the refrigerator.

Wouldn’t it be great if we could put ourselves in the dryer for ten minutes; come out wrinkle-free and 2 sizes smaller.

Do all fairy tales begin with

“Once upon a time...”

No, some begin with “When I get elected...”

No matter how big or bad you are - when a 2 year old hands you a toy phone, you answer it.

Time flies like an arrow.

Fruit flies like a banana.

One night, an 87-year-old woman came home from Bingo to find her 92-year-old husband in bed with another woman.. She became violent and ended up pushing him off the balcony of their 20th floor apartment, killing him instantly. Brought before the court, on the charge of murder, she was asked if she had anything to say in her own defense.

‘Your Honor,’ she began coolly, ‘I figured that at 92, if he could still have sex, he could fly.’

A newlywed couple just moved into their new house. One day the husband comes home from work and his wife says: Honey, in the upstairs bathroom one of the pipes is leaking, could you fix it?”

The husband just looked at his wife and said, “Who do I look like, Mr. Plumber?”

A few days went by, and he comes home from work and again his wife asks for a favor. “Honey, the car won’t start, I think that it needs a new battery. Could you change it for me?”

“What do I look like, Mr. Goodwrench?” was his response.

Another couple of weeks go by and its raining pretty hard. His wife then finds a leak in the roof. She pleads with him as he’s walking through the door. “Honey, there’s a leak in the roof! Can you fix it?”

He just looked at her and said “Who do I look like? Bob Vila?” and sat down with a beer and watched a game on TV.

One weekend the husband woke up and it was pouring pretty hard, but the leak in the roof was gone. Speaking of leaks, he also went to take a shower, and found that the pipe behind the sink had stopped leaking.

His wife was coming home just then, and the husband asked “Honey, how come there aren’t any more leaks, and the car is running?”

She replied, “Oh the other day I was picking up the mail and I ran into one of our new neighbors, Jon. What a nice man. He came over and fixed everything.”

“Wow, did he charge us anything?” asked the husband.

“No, he just said that he’d do it for free if I either baked him a cake or had fooled around.” she said.

“Cool. What kind of cake did you make?” asked the husband.

“Cake? Who do you think I look like? Betty Crocker?”

Visiting my local, I got to know this young man with more than banking up his comic sleeve!



A Way With Words



My very first writing experience was a love letter to a girl in my class. There wasn’t much depth to it whatsoever, I’m sure, but what stuck with me was her reply, “you have a way with words.” That alone would inspire me to keep writing.

Her name escapes me. Shifting through the hands of time, it’s now an indecipherable relic. What was preserved however was a passion for writing. It came naturally for me, after all the video games were played and the toys collected dust, here was an ever-changing world in my hands. All I had to do was open a composition notebook and envision it, eyes wide open.

From then on poetry, songs, film scripts, and comic book stories were birthed through

ink. I’m a father too: 165 songs; 43 videos; and 19 comics! As of writing this article, I have several

works on the way to you. If you’re keen to follow my artistic journey further, please be sure to check out my website and social media listed below. And let me know... if I still have a way with words.

April 9th 2022 Exhibit 2pm-5pm at Dior Gallery, 10855 W Park Pl, Milwaukee, of Lanier Burton’s comic books alongside other artists and creators.

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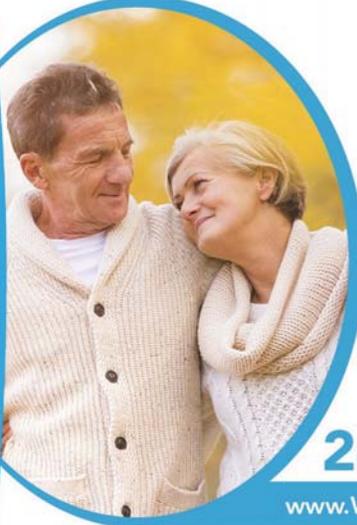
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The Battle of the Sexes...

**They say marriage is made in heaven.
So is thunder and lightning.**

Male Assertiveness

A mild-mannered man was tired of being bossed around by his wife so he went to a psychiatrist. The psychiatrist said he needed to build his self-esteem, and so gave him tips on assertiveness.

After the session, the man stormed into the house and walked up to his wife. Pointing a finger in her face, he said, "From now on, I want you to know that I am the man of this house, and my word is law! I want you to prepare me a gourmet meal tonight. Then, after dinner, you're going to draw me my bath so I can relax. And when I'm finished with my bath, guess who's going to dress me and comb my hair?"

"The funeral director," said his wife.

Ditchim, Quick and Hyde Divorce Lawyers



Hold your wife's hand in the mall. If you let go, she'll go shopping. It looks romantic but it's actually economical.

I have often wanted to drown my troubles... but I can't get my husband to go swimming.

"If women are so bloody perfect at multitasking, how come they can't have a headache and sex at the same time?"

A man was complaining to a friend: "I had it all - money, a beautiful house, a big car, a beautiful woman then -Pow! it was all gone!" "What happened?" asked the friend. "My wife found out."

He said to me... Shall we try swapping positions tonight?

She said... Good idea - you stand by the stove and sink while I sit on the sofa and do nothing.

He said to me... What have you been doing with all the grocery money I gave you?

She said... Turn sideways. Look in the mirror.

He said to me... How many men does it take to change a roll of toilet paper?

She said... Don't know; it has never happened.

He said... What do you call a woman who knows where her husband is every night?

She said... A widow

He said to me... Why are married women heavier than single women?

She said... Single women come home, see what's in the fridge and go to bed. Married women come home, see what's in bed and go to the fridge.

**Love is telling someone to go to hell
and worrying about them getting there safely.**

Women will never be equal to men until they can walk down the street fat and bald and still think they are sexy!

I haven't spoken to my wife for 18 months - I don't like to interrupt her.

If your husband and a lawyer were drowning and you had to choose, would you go to lunch or to a movie?

Every time you talk to your wife, your mind should remember that... 'This conversation will be recorded for Training and Quality purpose.'

If I ever need a heart transplant, I'd want my ex's. It's never been used.



continued on page 13



Gray Divorce

How To Prepare & What To Expect

These days it is becoming more common for people in their 50's and above to be calling divorce attorneys. While it may happen for a number of reasons, there is no denying that "Gray Divorce" has increased dramatically in the United States. According to the National Center for Family & Marriage Research, between 1990 and 2017, the divorce rate nearly tripled (from 4 to 11 per 1,000) for women aged 55-64 and nearly doubled for men in the same age group. The divorce rate for women aged 65 and older increased six-fold (1 to 6 per 1,000) and the divorce rate for men almost tripled (2 to 5 per 1,000).

What are the differences between divorcing earlier in life and divorcing later in life? When people divorce very early on in their lives, they may not yet have children and the accumulation of marital assets are probably pretty sparse. From a legal standpoint, those types of divorces are easiest - with a typical "you take yours, I take mine" settlement. However, divorcing a little later in life when there are young children involved and more assets are in the marital pot, it could be the most difficult time to divorce because there are so many unknowns such as what future income could be as well as what future expenses may be.

Divorcing later in life when the children are emancipated (and hopefully off the family payroll), can be easier from a legal sense but very difficult from an emotional sense. Assuming that income levels are set (more often the case if the spouses are retired) and the assets are also more or less set if no one is accumulating further earned income and adding to the marital pot.

Typical living expenses are also more known so budgeting can be more predictable. The most difficult part of divorcing later in life is what happens when you have been budgeting your assets and expenses based on a certain income level and now with those assets being divided you do not have the same ability to earn income to replenish those assets, as you may have been when you were younger.

How do you prepare for a Gray Divorce? The first thing I tell clients (no matter the age) is that once you have decided you want to divorce (and that is the very first question you need to answer before moving forward), then the next steps are to become as educated as possible. Having an initial consultation with an attorney may be appropriate to do when you are contemplating divorce because you want to better understand the divorce landscape.

Often, I find that once I explain to a client what a divorce looks like (and costs), that person may even change his/her mind and conclude, "My spouse is not that bad!"

If you are the spouse who has not historically been involved with the family money and are in the "financial dark", then it is important that you take the steps necessary to learn as much as possible about the family finances. Whether this means getting a copy of the tax returns, taking pictures of bank statements or having a frank conversation with your spouse about what your family assets, liabilities, income and expenses are.

No matter what your age, it is important to consider the emotional as well as the financial factors to make sure you are making the right decision to split with your spouse.

How to find support If you become a member of the Gray Divorce Club, start looking to others who wear the same T-shirt as you now do, and find the comfort you need through their companionship and camaraderie. Seek out these people because divorce is a raw and personal experience. You will benefit from the support from these women and men who will be more understanding because they "get it". You can also find other support groups by visiting Psychology Today - <https://www.psychologytoday.com/us/groups> - If you search "divorce" a number of groups will appear in your area.

Jacqueline Newman (<https://www.nycdivorcelawyer.com>), is a New York City based Divorce Attorney and Author of "The New Rules Of Divorce: 12 Secrets to Protecting Your Wealth, Health, and Happiness." Newman has appeared as an expert commentator on various television and radio shows and has been quoted as an expert in numerous publications, including Fox's Business, NBC News, ABC News, CBS News, The New York Times, U.S. News and World Report, USA Today, and The Huffington Post.

Wisconsin Senior Medical Patrol Fraud Alert



January/February 2022

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

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

TO CONTACT WI SMP

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New Website: <https://www.smpwi.org/>

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COVID-19 Scams

Medicare Fraud....

Tips to Keep You Safe

from the Wisconsin Senior Medicare Patrol

It is important for you to know that fraud schemes related to COVID-19 continue. Here is some updated information about these fraud schemes:

- Medicare beneficiaries should be cautious of unsolicited requests for their personal, medical, and financial information. Medicare will **NOT** call beneficiaries to offer COVID-19 related products, services, or benefit review.
- Scammers are using telemarketing calls, text messages, social media platforms, and door-to-door visits to perpetrate COVID-19 related scams. Remember, be vigilant. Do not share your personal information with anyone who is not known to you or contacts you out of the blue.
- Be aware of scammers pretending to be COVID-19 tracers. Legitimate contact tracers will never ask for your Medicare number, financial information, or attempt to set up a COVID-19 test for you and collect payment for the test.
- Be careful! Scammers are selling fake and unauthorized at-home COVID-19 test kits in exchange for personal or medical information. Make sure to purchase FDA approved COVID-19 test kits from legitimate providers.
- Be suspicious of any unexpected calls or visitors offering COVID-19 tests or supplies. If you receive a suspicious call, hang up immediately.
- If you have questions or are concerned that you might have been involved in some sort of Medicare scam, please call the Wisconsin Senior Medicare Patrol toll-free, (888) 818-2611, for assistance.

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Laughter has power, a force that provides happiness, relief, and distraction. This pandemic has brought a cloud to our days, welcome some winter sunshine. Yes, life is serious. Sometimes you just need to laugh....

My Self-Isolation Quarantine Diary

Day 1 – I Can Do This!! Got enough food and wine to last a month!

Day 2 – Opening my 8th bottle of wine. I fear supplies might not last!

Day 3 – Strawberries: Some have 210 seeds, some have 235 seeds. Who Knew??

Day 4 – 8pm. Removed my Day Pajamas and put on my Night Pajamas.

Day 5 – Today, I tried to make Hand Sanitizer. It came out as Jello Shots!!

Day 6 – I get to take the garbage out. I'm so excited, I can't decide what to wear.

Day 7 – Laughing way too much at my own jokes!!

Day 8 – Went to a new restaurant called "The Kitchen." You have to make your own meal. I have No clue how this place is still in business.

Day 9 – I put liquor bottles in every room. Tonight, I'm getting all dressed up and going Bar hopping.

Day 10 – Struck up a conversation with a Spider today. Seems nice. He's a Web Designer.

Day 11 – I think I just barked at a squirrel.

Day 12 – Watched the birds fight over a worm. The Cardinals lead the Blue Jays 3-1.

During the middle ages they celebrated the end of the plague with wine and orgies. Does anyone know if there is anything planned when this one ends?

It's been a blessing being home with the wife for three weeks now. Caught up on everything I've done wrong for fifteen years.

People are still asking "is coronavirus really that serious?" Listen up! Casinos and churches are closed. When heaven and hell agree on the same thing, it's probably pretty serious!

The longer this goes on, the harder it will be to return to a society where pants and bras are required!

My body has absorbed so much soap and disinfectant lately that when I pee it cleans the toilet.

Kinda' starting to understand why pets try to run out of the house when the door opens.

Every few days try your jeans on just to make sure they fit. Pajamas will have you believe all is well in the kingdom.

Homeschool Day 1: Going well. Two students suspended for fighting. One teacher fired for drinking on the job.

Homeschool Day 2: Wondering how I can get this kid transferred out of my class.

Homeschool Day 3: My child just said "I hope I don't have the same teacher next year".... I'm offended.

Throughout this issue, joke resources: short-funny.com, laffgaff.com, pun.me, humor matters, jokesoftheday.net, reader emails



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Financial Wellness Month



HEALTH is WEALTH

POOR HEALTH IN LATER LIFE POSES BARRIER TO RETIREMENT SAVINGS FOR MAJORITY OF AMERICANS

Concerns about the skyrocketing costs of healthcare are worrying the majority of pre-retiree Americans saving for retirement.

According to HSBC's latest report, The Future of Retirement *Healthy New Beginnings*, 76 percent of Americans see poor health as the largest barrier to retirement saving, while 61 percent consider illness in a partner as a close second.

The survey – which looked at data gathered from more than 18,000 pre-retirees and retirees across 17 countries – found that 67 percent of pre-retirees are unable to predict how much they are likely to spend on healthcare in retirement, including 63 percent of those living in households with an annual income over \$79,999.

Despite this and the fact that only 42 percent of pre-retirees consider themselves to have good health for their age, those approaching retirement often do not take part in the basic activities that can reduce the risk of poor health in the future. To avoid health risks, only 61 percent eat a healthier diet, 59 percent have regular medical check-ups, and 33 percent take medicines to prevent future conditions. Compare these numbers to retired respondents, where 71 percent, 84 percent and 66 percent respectively pursue the same preventative actions.

The survey also examined perceived barriers to living healthy lifestyles among respondents. An astounding 63 percent of pre-retirees said they are prevented from living a healthy lifestyle, compared to 34 percent of retirees. Why? Most pre-retirees cited being too busy (30 percent) and lack of free or leisure time (24 percent) as top barriers.

Michael Schweitzer, Global Head of Sales and Distribution at HSBC, comments: "Retirement can often invigorate and remind people of the importance of healthy lifestyle choices, but it is equally as important to consider adopting a healthy lifestyle in advance of retirement.

Having a financial plan can help demystify long term saving as well as help provide a stress free outlook for all stages of your retirement, both in sickness and in health."

Four actions that individuals can take now to begin improving their financial wellbeing in retirement:

1. Start saving for an earlier retirement

In order to maximize success of retiring at your target age, start saving toward retirement as early as possible. Seventy-two percent of pre-retirees ages 45 and older would like to retire in the next five years, however 37 percent of them are unable to largely due to lack of later life funding.

2. Aim for a healthier retirement.

Don't wait until you have stopped working to take active steps to improve your health. Taking steps now to minimize health risks will also help protect you and your bank account against some of the more exorbitant healthcare costs associated with later life.

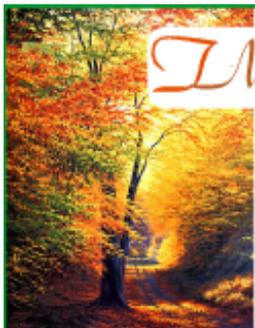
3. Plan for a longer, more active retirement

Leading a healthier lifestyle is often associated with increased longevity, which means that you will need access to more money to live out your longer life. Ensure you have a financial plan in place to make the most of this new chapter and ensure you will be financially set.

4. Consider how your healthcare needs may change in retirement

Predicting how much you will likely spend on healthcare in your retirement is difficult, but not impossible.

For more information about The Future of Retirement, visit www.hsbc.com



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POAs and other advanced directives are becoming more important



January is International Wealth Mentality Month, a time to remind people to make arrangements for their financial strategy.

For financial professionals, it's time to connect with our clients, review the past year, and discuss life changes and strategies for the future. One common topic this time of year is the POA.

The point of the POA. A power of attorney (POA) is a legal instrument that delegates an individual's legal authority to another person. If an individual is incapacitated, the POA assigns a trusted party to make decisions on his or her behalf.

What the POA allows in financial terms. Financially, a Power of Attorney is a tremendously useful instrument. An agent can pay bills, write checks, make investment decisions, buy or sell real estate or other hard assets, sign contracts, file taxes, and even arrange the distribution of retirement benefits.

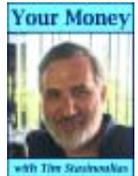
Advanced healthcare directives: HCPOAs and Living Wills. Some illnesses can eventually rob people of the ability to articulate their wishes, and this is a major reason why people opt for a Health Care Power of Attorney (HCPOA) or a living will. There are differences between the two.

A Health Care Power of Attorney (also called a "healthcare proxy") allows an agent to make medical decisions for a principal, should they become physically or mentally incapacitated. A living will gives an assignee similar powers of decision, but this advanced directive only applies when someone faces certain death. The assignee has the authority to carry out the wishes of the incapacitated party.

Keep in mind this article is for informational purposes only. It's not a replacement for real-life advice. There are different types of POA's for different purposes, so be sure to consult a legal professional to better understand what type is best for your situation. Your trusted financial professional should be able to assist you in your search for a qualified estate planning attorney.

It's important to be educated, and while it's true there's no crystal ball to predict the future, being informed of the possibilities and keeping a positive approach can help you prepare for potential challenges and take advantage of current opportunities. Having your financial strategy in place can not only mean a great deal to you in the long term, but it can also provide some peace of mind right now.

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. Stasinoulis 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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Spam Rates in the U.S. Spike Again

2021 Global Spam Report Shows Rising Spam Call Volumes in Latter Half of the Year

By Truecaller's, caller ID and spam blocking app

- Higher spam call volumes were reported in October than earlier this year, pointing to spammers becoming more sophisticated over time.
- Americans receive approximately 1.4 billion spam calls per month, based on the number of smartphone users and average number of spam calls users receive daily.
- On a global level, Truecaller identified 184.5 billion calls and 586 billion messages. Of those, 37.8 billion spam calls were identified and blocked while 182 billion spam messages were identified and blocked.

Improve your Brain with a Nap

Those who nap are often looked down upon, as if nap time is only for young children or the elderly. But in fact, those who nap are actually smarter than the rest of us, quite literally.

Several studies have proven that after a nap, you are twice as likely to have the cognitive or physical ability to complete a task, resolve a problem or create an idea as you were before you slept. These same studies have shown that napping can improve your mood, reduces stress on the immune system and prevent sickness, lower frustration and stress levels, reduce the risk of cardiovascular disease and help with short and long term memory. Naps have also been scientifically proven to fight off sleepiness far better than caffeine. Sleep is a much safer, healthier alternative. Albert Einstein, Thomas Edison and Salvador Dali were known for taking naps to increase their cognitive and creative abilities!

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COFFEE

Coffee is one of the most popular beverages around the world, with 9.7 million global Google searches a year on average. With its different properties, coffee can be used for many things besides drinking!

1. Flavor your food

Ground coffee beans can be added to any dry rub for flavoring food. Just add a couple of tablespoons to your dry rub for a smokier flavor for meats, such as chicken, pork, and lamb.

2. Add to baking

Coffee makes a great addition to cakes and other sweet treats. It is a particularly good accompaniment to chocolate and of course we can't forget the popular coffee and walnut cake.

3. Unclog your drains

This is a cheaper alternative to expensive drain cleaners and has the same results! Pour half a cup, along with dishwasher salt, into your drains. Then pour a full kettle of boiling water down the drain. It's as simple as that and no chemicals are needed.

4. Clean your hands

You can use wet coffee grounds to effectively remove odor by rubbing them on your fingers, then rinsing. It

can be used after cutting vegetables, garlic or anything that leaves a strong odor.

5. Repel insects

Coffee's properties make it a great natural insect repellent. All you need to do is sprinkle some into the cracks in walls or anywhere you don't want insects. You can even rub it on yourself to protect you from insect bites.

6. Exfoliate your skin

Coffee grounds work well as a face scrub because their texture helps exfoliate the skin and remove dead skin cells. Gently massage ground coffee into your skin and rinse. This technique can be used on your face and body.

7. Enrich your compost bin

Coffee is rich in nitrogen which is a great addition to your compost bin. For an extra potent mix, add one part coffee, one part leaves and one part freshly mown grass. Mix together then add to the pile.

8. Protect your dog from fleas

A good alternative to a chemical flea repellent. Rub coffee grounds into your dog's fur after giving them a bath then rinse. It will also make your dog smell nice, if you like the smell of coffee!

9. Give your flowers a special glow

Coffee grounds will reduce the pH level of the soil around your plants, which can bring out their color. Just be sure that your plants aren't in need of more acidity. .

10. Cleanse your palette for perfumes

Sniffing coffee beans between smelling scents will make it possible to smell each perfume like it's the first one. This way you won't experience scent overload.

Alex Ion: "Coffee can be used in different ways. These options are preferable because coffee avoids the harsh chemicals that many detergents, soaps, and repellents contain. By looking to more natural alternatives like coffee we are supporting a more environmentally friendly future." Brewsmartly.com

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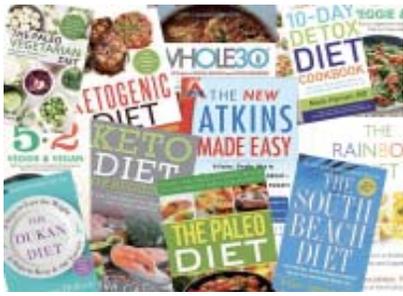
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#1 Resolution for the New Year and Every Year...

Diets Reviewed

MEDITERRANEAN vs KETO

Each January, U.S. News & World Report comes out with their list of the best diets ranked by medical experts. Let's take a look at the popular **MEDITERRANEAN DIET** and the trending **KETO DIET**.

MEDITERRANEAN Diet

For the fifth year in a row, the Mediterranean diet earns the trophy as "Best Diet Overall." Ranked highly for its long-term sustainability, this eating plan also earned top ranks as the Best Diet for Healthy Eating, the Easiest Diet to Follow, the Best Diet for Diabetes, the Best Heart-Healthy Diet and the Best Plant-Based Diet.

Interest in the Mediterranean diet began in the 1950s when it was noted that heart disease was not as common in Mediterranean countries as it was in the U.S. Since then, numerous studies have confirmed that the Mediterranean diet helps prevent heart disease and stroke and controls a healthy weight and lifestyle.

What is it? The Mediterranean diet is plant based and a way of eating that's based on the traditional cuisines and cooking methods of Greece, Italy and other countries that border the Mediterranean

Sea. Plant-based foods, such as whole grains, vegetables, legumes, fruits, nuts, seeds, herbs and spices, are the foundation of the diet. Olive oil is the main source of added fat. Fish, seafood, dairy and poultry are included in moderation. Red meat and sweets are eaten only occasionally.

According to eatingwell.com the eight main components that make the Mediterranean diet a wise choice:

- 1. Cook with Olive Oil.** Olive oil is rich in monounsaturated fatty acids, which may improve "good" HDL cholesterol.
- 2. Eat More Fish.** Emphasizing fatty fish like salmon, sardines and mackerel.
- 3. Eat Veggies All Day Long.** Aim for at least two servings per day. More is better.
- 4. Whole Grains.** Experiment with whole grains that haven't been refined. Quinoa, barley, oatmeal and even air-popped popcorn.
- 5. Snack on Nuts.** Nuts are another Mediterranean diet staple.

6. Enjoy Fruit for Dessert. Fresh fruit is a healthy way to indulge your sweet tooth rather than refined sugars.

7. Sip (a Little) Wine. New England Journal of Medicine study advised women to stick to a 3-ounce serving, and men to a 5-ounce serving, per day.

8. Savor Every Bite. Eating like a Mediterranean is as much lifestyle as it is diet. Slow down and sit down at the table with your family and friends to savor what you're eating.

KETO Diet

The U.S. News & World Report rated the Keto Diet #37 in Best Diets Overall and made this comment... "The keto diet is a high-fat, low-carb diet that's designed to make your body enter a state where it's relying on fat for energy. Experts ranked the diet near or at the bottom in every category, besides short-term weight loss."

What is the Keto Diet? The keto diet is very low in carbohydrates, moderate in protein and high in fat. Calorie intake should be approximately 5% carbs, 20% protein and 75% fats. Generally, carbs are restricted to around 20 grams or 50 grams a day. That means

Diets Reviewed continued on page 19

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KETO Diet

continued from page 18

hello meat and cheese; goodbye pasta and bread.

Ketogenic Diets first gained popularity in the early 1920s when they were found to be effective for treating epilepsy and other diseases.

The keto diet is not for everyone though and is designed to be short term. Certainly, if you have blood sugar issues diabetes or a history of heart disease, you should not try this diet without a doctor's supervision. However, if you're in good health and are looking for a weight-loss jump-start, the keto diet might be interesting to check into.

The purpose behind the Keto Diet is to keep your fat accumulating hormone, insulin, low by keeping your blood sugar low. In order to do this you must eat foods high in fat, low in carbohydrates (sugar), and moderate in protein. By lowering your intake of carbs and eating a high fat diet, your body looks for an alternative source of energy besides sugar and begins to burn fat instead.

It typically takes an individual who is following a strict Keto Diet about two days to enter Ketosis. However, everyone's bodies are different. The best way to test what your body needs to enter Ketosis is with urine test strips.

As with any new diet trends there are plenty of skeptics with concern that such a high intake of saturated fat might result in increased cardiovascular risk from levels of LDL cholesterol and reduced intake of vitamin and mineral rich fruits and vegetables. Regardless of any controversy, brands are embracing the trend - in 2019 SlimFast launched SlimFast Keto including keto products.

It's important to note that the ketogenic diet is a short term diet that's focussed on weight loss rather than the pursuit of health benefits.



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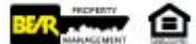
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Why Decluttering Your Home in 2022 will Benefit Your Mental Health

35% of people found decluttering their home to be a therapeutic experience – and one that can help you feel less stressed. Rajapack.com put together some tips for decluttering your home making sure you're not overwhelmed during the process.

The Costs of a Cluttered Home

A cluttered home can be a massive burden on your mental health and physical health. Here are some of the costs of a messy home that you may not be aware of:

Sleep deprivation. Attempting to sleep in a cluttered room can result in a higher risk of developing sleep problems, such as trouble falling asleep and waking up in the middle of the night.

Unhealthy habits. Mess can lead to bad coping and avoidance strategies like excess snacking and binge-watching TV shows.

Feelings of guilt. Clutter creates feelings of guilt and embarrassment when your house isn't clean and tidy, especially when you have guests over for Christmas.

Heightened anxiety. It provides the mind with excessive stimuli, making the senses work overtime on things that are not important.

Tips for decluttering your home. By donating, recycling or selling items that you no longer need, you can create more room and make yourself feel calmer. In fact, 16% of Brits say decluttering can benefit their mental health. Here are some tips for decluttering your home:

Decluttering Tips

Take it one room at a time: Pick one room and work through it until it's clean. This reduces the risk of burnout that might occur if attempting to clear it all in one go. This allows you to see an impact faster, which makes you more likely to carry on cleaning.

Use three piles: Divide your stuff into three piles: things you'll keep, things you'll throw away or recycle, and things to donate to charity. These tasks are actionable and help you to know what to do with each pile when you're finished.

Be brutal: If you haven't used the item in the last six months – and you don't envision using it in the next six months – donate it. Keeping a tidy space can help make you more productive and prevents you from falling into bad habits.

Make it a lifestyle changed: Incorporate five minutes of decluttering into your day to help establish good habits. Provides momentum as it's easier to maintain a tidy home.

Your CALENDAR to DECLUTTER 2022

January

- Take down all of your Christmas decorations and pack them into cardboard boxes so they're organized for next year.
- Dispose of your unwanted boxes, cards and donate decorations not used this year.

February

- Reorganize the kitchen by checking the expiration date on foodstuff and get rid of it.
- Tackle the junk drawer. Recycle old takeaway menus, find proper storage for receipts and manage other miscellaneous items.
- Take an inventory of your small appliances and cooking utensils and get rid of items that you no longer need.

March

- Clear out your bathroom including your medicine cabinet. Check to dispose of expired items. Store them by medicine type, such as liquids, pills and emergency first aid.
- Clear out your vanity drawer. Assess if creams, make-up and bath products.

April

- Go through your closet and cut your winter wardrobe down. Pick out anything you didn't wear/ use and donate or sell them.

May

- If you have children, do the same for their closet. See what clothes fit them (and will still fit in the next six months).

June

- Go through your storage space such as a garage, shed or attic. Sort your space into specific zones, one for household tools, sports equipment, seasonal decorations and garden supplies.

July

- Craft items such as paints, pens and other bits can create clutter quickly. Store craft items in cardboard storage boxes.
- Sort out all of your books, boardgames and DVDs in your living room or games room.

August

- During the summer holidays, cull your linen cupboard. Recycle thread-bare towels, sheets, blankets and linens or donate them to your local animal shelter.

September

- Take time to organize your home office space. Invest in some desk organizers, such as pen pots and filing systems for documents that you have to keep.

October

- You'll want to repeat the process you did in April with winter clothes.
- Store away your sandals, flip-flops and other summer shoes. Get rid of the ones you won't use next year.

November

- Go through the decorations that you packed away in January. Donate or sell what you don't use this year.

December

- Enjoy your clutter-free home!

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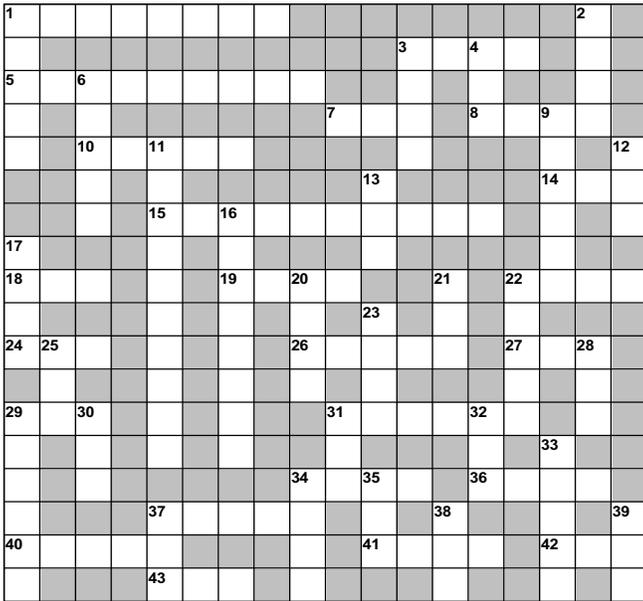
Donations from 9am-5pm

Saturday 9am-4pm

Donations from 9am-3pm

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Answers to this month's puzzle on page 21



ACROSS

- 1. Not a threat
- 3. Married female
- 5. Following an event
- 7. Past tense of be
- 8. Infant
- 10. To provide needed items
- 14. Opposite of old
- 15. Training that corrects
- 18. Legal possession
- 19. Not pretty
- 22. Very quick
- 24. Optical receptor
- 26. Loud
- 27. Place to sleep on vacation
- 29. On the contrary
- 31. Bad drug habit
- 34. Turn the soil
- 36. The other people

- 37. Baby talk 'mom'
- 40. More than needed
- 41. Outdoor porch
- 42. Pool stick
- 43. Consenting reply

DOWN

- 1. Valentine organ
- 2. May proceed final document
- 3. A desire or longing
- 4. A small lie
- 6. Choppers
- 9. Plantain is a family member
- 11. Comprehend
- 13. Large member of the deer family
- 16. Vacation gift
- 17. Dull and uninteresting

- 20. Not short
- 21. Real happy
- 22. Pass out
- 23. Moves the clouds
- 25. Not me
- 28. Slang exaggeration
- 29. Nasty disposition
- 30. Also
- 31. Every one
- 32. Act of division
- 33. To extend the arm and grab
- 34. Twosome
- 35. Seems peculiar
- 37. Fifth month
- 38. Frozen water
- 39. To wager

Don't bother walking a mile in my shoes. That would be boring. Spend 30 seconds in my head. That'll freak you right out.

"If you want an interesting party, combine cocktails and a fresh box of crayons for everyone." —Robert Fulghum

When you do squats, are your knees supposed to sound like a goat chewing on an aluminum can stuffed with celery?

"I can't believe it's been a year since I didn't become a better person." —Anonymous



"Last year's resolution was to lose 20 pounds by Christmas. Only 30 pounds to go." —Anonymous

My idea of a Super Bowl is a toilet that cleans itself.

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TOP 10 TIPS FROM A PRO ON HOW TO PURCHASE HEARING AIDS.

When You Are Looking To Buy Hearing Aids It Is Easy To Feel Swamped By The Sheer Amount Of Information.



1 See an Audiologist.

The most qualified and educated person to diagnose your hearing loss and fit your hearing aids is an Audiologist. If you don't see the word "Audiologist" or the initials Au.D. after the person's name, go someplace else. Don't believe me? See the hearing aid buying guide published by Consumer Reports. They got it right.

<https://www.consumerreports.org/cro/hearing-aids/buying-guide/index.htm>

Visit an audiologist who will carry out a complete hearing test in a sound treated room and diagnose your particular hearing loss. Hearing tests done by non-Audiologists are done for purposes of selling hearing aids only.



7 Get a demonstration and/or Trial period.

Many Audiologists offer a free demonstration so that you can try the hearing aid out before you buy it. The aid can be programmed to your hearing loss and worn with a disposable tip. Many offices offer a trial period usually around 30 days where you can take the hearing aids home and have the option to return them if you are not satisfied.



8 Find out what's included in the cost including warranty and service.

At your appointment you should be offered a choice hearing aid types as well as some different brands. Ask questions about the features included with each one as well as optional extras.

Hearing aids are an expensive investment and you should always check exactly what is included in the warranty and aftercare service. Make sure that follow up appointments are included in your aftercare package.



9 Hearing Aids do not restore your hearing to normal.

As soon as Hearing aids cannot restore your hearing to normal nor are they perfect...they are used to AID you to better hearing.

Hearing aids are a great way to help you manage the negative effects of hearing loss but they are not a cure for hearing loss. As soon as you take the hearing aids off you will still have a hearing loss. However, waiting too long to start wearing hearing aids can have negative effects.

Several studies have shown that an untreated hearing loss (not wearing hearing aids when a hearing loss is detected) can result in increased anxiety, depression, memory loss, and may also be a risk factor for Alzheimer's Disease and Dementia.



10 Take someone with you to the appointment.

It is always a good idea to take someone with you to your appointment. When you are worrying about the results it is easy to miss what your Audiologist is saying. This is even more likely when you may have a hearing loss. You will be getting a significant amount of information at this appointment.



2 Call your insurance company to check your benefits.

Most people do not have insurance coverage for hearing aids. Many insurance companies just cover the cost of the exam. However, some insurance companies do provide money for hearing aids and/or a discount program that will direct you to an establishment that can get your hearing aids at a discount. Some of these establishments are good, and some are basically a marketing gimmick. Let your audiologist sort this out for you.

I strongly recommend you get the information from your health insurance company and then call your Audiologist directly. The Audiologist will be able to tell you the most effective way to use your hearing aid benefit/discount program for your maximum benefit. It's not uncommon to get a better deal by NOT using your insurance companies' particular program.



3 Find a local provider and do your research.

Find a local Audiologist that is established and has a good reputation. Ask friends and relatives who their audiologist is. Most people do this to find a good physician also.

Many flashy sales ads will tout how great the hearing aids will work for you but say little about the person or office actually fitting the hearing aids.

Has this office changed names and staff often? Many national brand offices are frequently bought and sold leaving the patient to deal with follow up issues years down the road. This can be extremely frustrating after spending thousands of dollars on hearing aids to find out that your provider is gone, and the new company has little or no experience with the model of hearing aid you are currently wearing. Does the local Big Box store have staff that changes often? Do they have hearing aid dealers instead of Audiologists working at the store? Who is fitting your hearing aids today? Tomorrow? Etc.... You want to avoid this.

There are 6 major hearing aid manufacturers in the world. Ask why a particular manufacturer is being used for you. Avoid hearing aid sales people and franchises that sell only one brand of hearing aid. Not all hearing aid companies can fit all hearing losses. The public has no way of knowing this. Your Audiologist will guide you.



4 Ask why a particular manufacturer is being used for you.

Do not purchase hearing aids or hearing devices from magazine ads or newspaper ads that make outrageous claims about how well these devices will work for you. Any hearing aid or device you purchase through the mail will most likely be a waste of your time and money. See an Audiologist and get a professional opinion on your specific hearing loss so you can find out what the best treatment plan is.

Be aware that flashy newspaper ads that have people wearing white lab coats do not make them Audiologists. Too many advertisements feature people pretending to be Audiology or Medical professionals to misrepresent what they will be providing in their offices. Get a local Audiologist to fit your hearing aids. This is the person that will be performing services for you for years down the road. Keep that person.



5 Know what you want for your hearing aid.

There are many additional extras that you can buy for your hearing aid. These are all useful add-ons which can help someone with hearing loss to lead the life that they are used to. However you need to make sure that they fit in with your lifestyle. For example, many hearing aids now connect directly to cell phones. This is a wonderful option for many people to take advantage of. However, if you are not a big cell phone user, you can potentially save money by purchasing a model that does not have this feature that you may not need. Telecoils are also an option in which some hearing aids can connect wirelessly to hearing loops that have been installed in many churches, theaters, and arena's.



6 Shop around.

It is a good idea to shop around when looking to buy a hearing aid so that you can compare prices and services. The main manufacturers are Widex, Oticon, Starkey, Resound, Signia (Siemens), and Phonak. Most national franchises get their hearing aids from one of these companies, re-label them, and charge outrageous fees to pay for their advertising budgets.

Many times you can get the same or better hearing aid technology in a local Audiologist's office at a cheaper price.



*Dr. Douglas Kloss
Audiologist*



*Joanne Colombo MA
Audiologist*



*Dr. Amy Wiza
Audiologist*



4818 S. 76th St., Suite 3, Greenfield, WI 53220

Telephone: 414-281-8300

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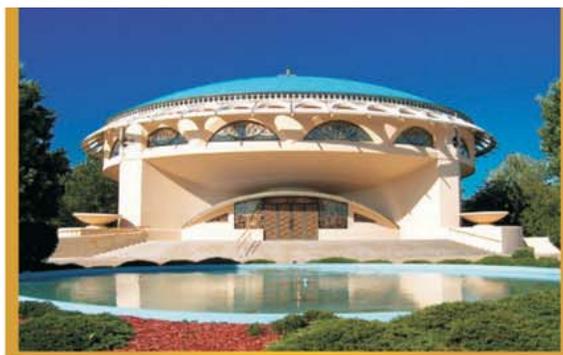
Initial consults are free of charge.

Dr. Douglas Kloss, Audiologist at Midwest Audiology Center, LLC in Greenfield, WI. Dr. Kloss has been an Audiologist in the Milwaukee Area for 28 years.

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