

Your

NEWSMAGAZINE

# LIFE!

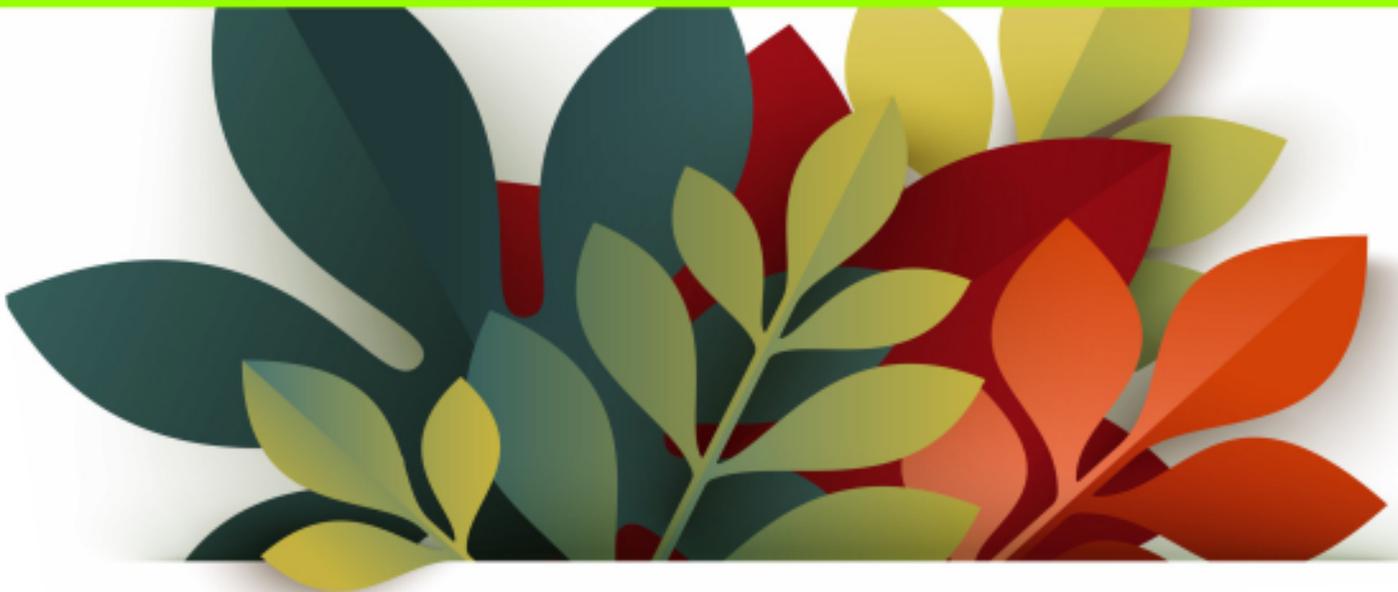
FALL 2022

SEP • OCT • NOV

A FREE PUBLICATION  
[www.yourlifemagazine.net](http://www.yourlifemagazine.net)

PRINT and ONLINE EDITIONS

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



*"A time of hot chocolatey mornings,  
and toasty marshmallow evenings, and,  
best of all, leaping into leaves!"*

—Winnie the Pooh



*Fall*  
CALENDAR

RENTING  
VS OWNING

ANTI-AGING  
GUT HEALTH

INSIDE  
THIS ISSUE ~page 3



# ENJOY

Spending an Hour or Two  
Learning Something New!

2022 FALL TERM | OCTOBER 3RD - NOVEMBER 8TH

**35 New Adult Enrichment Classes**  
Mondays & Tuesdays, 1-2 hrs. each  
starting at 9:30, 11:30, or 1:30.

**Affordably Priced**  
\$10 per Class or \$65 per Term for  
Unlimited Classes.

**Conveniently Located**  
One mile from Brookfield Square  
at Community United Methodist  
Church in Elm Grove.

**2022 Fall Catalogs Available**  
On Website: [www.EGS4LL.org](http://www.EGS4LL.org)  
and at School Office and Libraries.

**Safe & Welcoming Environment**

**Wide Variety of Topics**  
Wisconsin's Authors, Artists,  
Beer Barons, Baseball Teams, Geology,  
Glaciers, Parks, Shrubs, Wildflowers

Antarctica Expedition, Disruptive  
Technologies, Webb Space Telescope,  
Global Trouble Spots, Hot Issues,  
Prison System, Indian Boarding Schools

Ancient Coins, Early English Settlers,  
Jefferson & Hemings, Civil War Nursing,  
China's Last Empress, Nazi POWs in U.S.,  
WWII Infantrymen, Hollywood Legends

Autism, Baha'i Faith, Chair Yoga,  
Crafting Gnomes, Gender Identity,  
Healthy Eating, Home Cooking,  
Positive Aging, Self-Advocacy Skills



14700 Watertown Plank Road, Elm Grove WI 53122  
262-782-4060 ext. 221 | [WWW.EGS4LL.ORG](http://WWW.EGS4LL.ORG)

An outreach of Community United Methodist Church

A.J. Ugent Furs  
presents  
**Winter Fur  
Fashion Days**

Creative and Unique  
designs and styles crafted  
with quality and pride

**Furs & Leathers  
for Men & Women**

*A.J. Ugent Furs* Inc.

Capitol Drive at Eighty-fourth St., Milwaukee  
414-463-7777 • [www.ugentfurs.com](http://www.ugentfurs.com)  
Fine Furs of Quality & Distinction

# OAC

OCONOMOWOC ARTS CENTER  
641 E Forest St, Oconomowoc

[www.TheOAC.net](http://www.TheOAC.net) | [info@TheOAC.net](mailto:info@TheOAC.net) | 262.560.3172



**7 Bridges**  
*The Ultimate EAGLES Experience*  
September 24, 2022



**The Wisconsin Philharmonic**  
*More Classic Broadway*  
September 29, 2022



**Artrageous**  
*Picasso Meets Blue Man Group*  
September 30, 2022



**OPEF**  
*15th Anniversary Celebration*  
October 8, 2022



**The Wisconsin Philharmonic**  
*A Symphonic Hallowe'en*  
October 16, 2022



**Good Morning Bedlam**  
October 21 & 22, 2022



**OHS Players present**  
**MAMMA MIA!**  
November 11-13 & 18-19, 2022



**It's A Wonderful Life**  
*Movie Classic*  
November 26-26, 2022



**An Intimate Evening**  
*With Lorie Line*  
November 28, 2022



**The Wisconsin Philharmonic**  
*It's A Wonderful Life  
An American Christmas*  
December 1, 2022



**The Nutcracker**  
*A Holiday Tradition*  
December 9-11, 2022



**A Kodachrome Christmas**  
*With John McGivern*  
December 17 & 18, 2022





Winnie the Pooh said it best...  
**"It's autumn! A time of hot chocolatey mornings, and toasty marshmallow evenings, and, best of all, leaping into leaves!"**

Wow. I think I have caught enough fish this season to supply Milwaukee with fish fries for a few months. My new nickname is Gill of which I am very proud! I decided I loved fishing when I realized that it is the ideal outdoor activity where you can sit on your butt all day, enjoy the lake, sunshine, drink cold beer and occasionally ask your husband to bait your hook. Did I mention you can paint your nails in the boat? Life is good!

I always dreamt in words - headlines, bylines and story lines... really! I actually read books in my dreams and wake up with a headache from straining to see the words! I love this business and I love the idea of community papers. Growing up in Taus, WI, population 'unincorporated.' There was just one main 4-corner road. Our house and farm was a quarter of the town and the rest was consumed by a corner store, tavern, city hall building and about 10 scattered homes. Everyone knew everyone - especially on the telephone party line. Yes, it was the Mayberry of the 60s, 70s and 80s. The corner store even had a screen door that made that very satisfying 'plunk' when it closed. The Wonder bread was always displayed on the left and the 11 cent popsicles were the hit of the neighborhood. I picked up the local paper at the store and delivered it every day to my neighbors for a quarter a week and on special occasions cookies too. At the time, I couldn't wait to put my family farming roots behind me and move to an urban city like Milwaukee or Chicago assuming that was where all the adventure and real life took place. Now it's too much 'real' life and I just want to get back to Taus where they keep the keys in the car and the doors unlocked. How rich I am to have known those days!

It's a chaotic economic time right now with the idea of inflation, recession and financial depression taking root in our lifestyle. Now, more than ever, is a time to reach out with kindness and respect to those around us. Work hard (yes, find a job and show up) and unite to find the pride of being an American. Division is encouraged by the political parties for voting purposes. Rise above and use your common sense to be knowledgeable on all issues from both sides. Find the absolute media-free truth that encourages unification, security and supports the American Dream.



Sauerkraut-making on a 3 generation shredder

**Your LIFE! is a quarterly publication serving a multi-generational 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!**

**PUBLISHER / Editor**  
Sandra (Hill) Draelos

**ADVERTISING**  
Advertising Sales  
Kelly Larson

**OPERATIONS MGR**  
Thomas Draelos

**SUPPORT / Amara May**



**THE MILWAUKEE PUBLISHING CO., LLC**

DIRECT: (414) 586-9212  
 milwaukeepublishing@wi.rr.com  
 www.yourlifemagazine.net



# INSIDE THIS ISSUE



## FALL CALENDAR OF EVENTS!

New and improved covering September, October and November. Get out and enjoy all things Fall in Wisconsin!  
 -page 5



## ECONOMIC UNCERTAINTY

Inflation. Recession. Economic Depression. While there's always some level of uncertainty in financial markets and the economy, that uncertainty has been especially prevalent in 2022 and will be in months to come.  
 -page 16



## SECURING YOUR HOME

With increased crime statistics in the Milwaukee and surrounding areas, it's imperative to stay a step ahead of the bad guy. A few simple alterations to the exterior of your home can be enough to deter intruders.  
 -page 21

- Your METABOLISM and Your WEIGHT.....page 11**
- FALL COLOR Report.....page 12**
- TOP International TRAVEL Destinations.....page 13**
- Rewards of SELF-DISCIPLINE.....page 15**
- RENTING vs OWNING.....page 18**
- ANTI-AGING and GUT Health.....page 20**
- LAUGH out LOUD.....page 24**
- DIY: Write Your Own WILL.....page 26**
- WORD SEARCH.....page 30**
- CROSSWORD.....page 31**

## CHANGE IS GOOD...



**So many things to do throughout this wonderful season** - road trips, football games, fall concerts, backyard barbecues, spicy Bloody Marys and wine tastings. AND sales calls, editorial choices, editing corrections, deadlines... I look out my window to this beautiful sky of blue and I think 'what a beautiful world' and I want more of it.

At 58, moving into a semi-retirement frame of mind, I look at a yardstick 'of life' as my friend Steve suggested (also a business owner his whole life and now retired at 61). Turn your yardstick over to the centimeter side (91 of them) and consider this: Average life span expectancy is 79 years. There are certainly centimeters left on that yardstick of life for me but it is a visual reminder that I need to get busy living.

I keep my yardstick, with time passages, on my kitchen wall, reminding me that even though I think I might live forever... well... so far so good. But here I am working under stressful life-consuming deadlines every month.

And guess what? I used my brain and my heart and thought of a better plan...

SO, this wonderful publication will become more wonderful by becoming a quarterly seasonal publication with more extensive coverage, an extended Wisconsin calendar of life-enjoying events, more expansive delivery and a continuing local family business to present to you all the good reading, funny jokes and offerings from our family of local supporters and advertisers. Forgive me for being selfish - but after 30 years of working with a deadline mentality (similar to a college thesis due every month) my goal is to achieve a more balanced work environment - the ultimate reward of a lifetime of working hard.

BUSINESS is good, really good. Your LIFE! NewsMagazine will continue to be the #1 resource for readers and advertisers, reaching out to this ever-expanding audience of mature, wise and experienced life travelers. The local newspaper experience will not be replaced by the quick impulse to turn to a virtual screen. Access to information is not intelligence, nor can it replace the actual in-person relationships of the community surrounding local publications. In my years of publishing I have seen many local publications print and disappear. Not ours. I may be dating myself but "We've come a long way baby."

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

# JACK-O'-LANTERN NIGHTS



## AT RACINE ZOO

SEPTEMBER 29 – OCTOBER 30, 2022  
THURSDAYS – SUNDAYS | 6PM – 10PM



**OVER 1,000 JACK-O'-LANTERNS!**

Stroll through the Zoo and immerse yourself in dazzling lights and festive, hand-carved masterpieces created by talented professional artists! Warm up with seasonal food and beverages and get into the Halloween spirit!

**\$10 PER PERSON | FREE FOR 2 YEARS & YOUNGER**

# LEARN MORE AT [RACINEZOO.ORG](https://www.racinezoo.org)



SUPPORTED BY  
**TRAVEL WISCONSIN**

2131 N. Main St.  
Racine, WI 53402

262.636.9189  
[racinezoo.org](https://www.racinezoo.org)



Follow us! @racinezoo



# FALL EVENTS FOR 2022

## THRU SEPTEMBER 25

Forest Home Cemetery Historical Tours  
Every Saturday/10am and Sunday/2 pm for  
a 90 minute walking tour in a one of a kind  
Victorian era cemetery

## THRU OCTOBER 25

Historic Milwaukee Downtown Tour  
This unique tour of our most prestigious  
downtown buildings starts at the Mackie  
Building and ends at the Milwaukee Art  
Museum to view its stunning architecture.  
www.historicmilwaukee.org

## THRU OCTOBER 23

Elegant Farmer Autumn Harvest Festival  
Mukwonago. 10am-5pm, Sat and Sun only  
Family fun 5-acre farm experience. Pick  
apples and pumpkins from the patch.  
Tractor-pulled hayrides, pony and train ride,  
corn maze and more fall fun

## Thru OCTOBER 29

Haunted History Bus Pub Crawl Tour (21+)  
City Tours MKE /Bottle House 42 Brewery  
Did you know that Milwaukee is said to have  
more ghosts per square mile than any other  
city in America? Stops at four different  
haunted bars/park. Active ghost sightings  
during these stops, so be sure to bring your  
camera/phone. (414) 209-4808

## SEPTEMBER 17-18

Cedarburg Wine & Harvest Festival  
Historic downtown Cedarburg

## SEPTEMBER 17

Holy Hill Arts and Crafts Fair  
Held on the scenic grounds of the historic  
Holy Hill Basilica. 200 juried artists and  
crafters offering a wide range of works

## SEPTEMBER 17-18

Glencastle Irish Dance Feis  
Irish Dance Festival  
OAW Indoor Sports Complex, New Berlin  
Dancers compete on multiple stages in a  
large scale irish dance festival

## SEPTEMBER 17

Prosit Tosa 2022  
1pm-8pm at Wauwatosa Historical Society  
with tickets starting at \$10

## SEPT 20-OCT 23

Titanic The Musical  
Milwaukee Repertory Theater

## SEPTEMBER 24-25

Doors Open 2022  
More than 150 historic buildings open their  
doors for tours, performing arts and  
activitiesdoorsopenmilwaukee.org

## SEPTEMBER 23-25

Harvest Fair's 29th Year  
StateFair Park  
Free live entertainment, activities for the  
family, delicious food, fall shopping...

## SEPTEMBER 24-25

Germantown Hunsrucker Oktoberfest  
DHEINSVILLE HISTORICAL PARK  
With authentic food, beer, music, dancing

## SEPTEMBER 24-26

Fall Jefferson Swap Meet & Car Show  
Jefferson County Fairgrounds  
Largest car shows in the midwest

## SEPTEMBER 25

Equinox Music Festival  
The Brewery District  
Milwaukee artists will take the stage at this  
outdoor music fest. Food and drinks

## SEPTEMBER 25

Visit Jewish Museum Milwaukee for Free

## SEPTEMBER 25

Milwaukee Harbor Fest  
Harbor View Plaza  
Variety of free, family activities related to  
boats, fish, rivers, art, and science

## SEPTEMBER 29

Rhythm and Brews  
Domes at Mitchell Park  
Local musicians, brews, snacks, gardens  
and live music. Light show. Adults 21+

## SEPTEMBER 30-OCTOBER 1

Taste of Oktoberfest  
Pabst Mansion  
German food, drinks and history

## OCTOBER 1

Brooktoberfes  
Stefans Soccer, Brookfield  
11am-8pm. Authentic polka music, local food  
vendors, dachshund races, a beer stein  
holding contest and more

## OCTOBER 1

Noche de Gala 2022: Passport to the Arts  
Latino Arts, 1028 S. 9th Street  
Celebrate Hispanic Heritage Month. Latin  
cuisine, art, music and dancing

## OCTOBER 1-2

Oktoberfest in Cedarburg, with plenty of  
gemuetlichkeit. Free admission



**FALL  
EVENTS**

continued on page 7

# BUY TICKETS TODAY!

**the Linda Ronstadt experience**  
with Special Guest  
Ryan McIntyre  
**FRI., OCT. 14, 7:30PM**

**SUN., OCT. 16, 2PM**  
**JOHN DENVER**  
Musical Tribute  
Starring Ted Vigil

**FRI., NOV. 18, 7:30PM**  
**GOOD NEWS**  
Expressing Freely, Hoping Fearlessly  
Directed by Kiran Vedula with Flutes at Dawn  
Photography by The Eye of Phe

**SUN., DEC. 18, 3PM**  
Charles Dickens' **A Christmas CAROL**

**THURS., FEB. 2, 7:30PM**  
**THE WORLD OF Musicals**

**SUN., MARCH 5, 2PM**  
**PADDYGRASS**  
**THE WORLD ON YOUR FRONT PORCH**  
featuring Paddygrass and  
the Milwaukee Irish Dance Company  
proceeds benefit American Foundation  
for Suicide Prevention

**THURS., APRIL 6, 7:30PM**  
**ANIMAL: A FARM STORY**  
By Cirque Alfonse

 **SOUTH MILWAUKEE  
PERFORMING ARTS CENTER**

**southmilwaukeepac.org | (414) 766-5049**

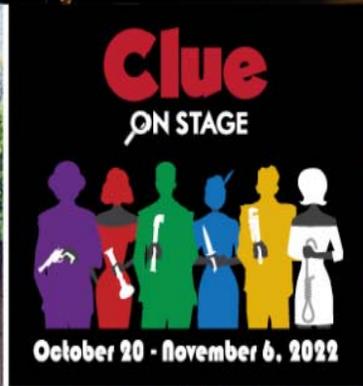
# SUNSET PLAYHOUSE

Furlan Auditorium Productions 2022-23



The **Spitfire GRILL**  
A MUSICAL

SEPTEMBER 8 - 25, 2022



**Clue**  
ON STAGE

October 20 - November 6, 2022



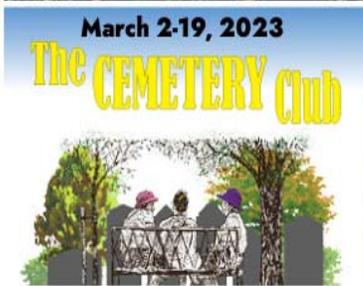
**elf**  
The Musical

December 1 - 18, 2022



**LOVE, Sex, and the I.R.S.**

January 19 - February 5, 2023



March 2-19, 2023  
**The CEMETERY Club**



April 20 - May 7, 2023  
**YOUNG FRANKENSTEIN**  
West End Version



June 1-18, 2023  
Agatha Christie's  
**Spider's Web**



July 13-August 6, 2023  
Disney **THE LITTLE MERMAID**

700 Wall Street, Elm Grove, WI 53122 / [SunsetPlayhouse.com](http://SunsetPlayhouse.com) / 262-782-4430



**Seniors: have you always wanted to learn to play an instrument?**

**daytime lessons available from experienced instructors. call us now!**

**beSOUND**

414.477.9251  
[www.besoundmusic.com](http://www.besoundmusic.com)



## FALL EVENTS continued from page 5

### OCTOBER 1-2

**MKE Fine Craft Studio Tour**  
10am - 5pm  
Self-guided artist tour showcasing Wisconsin Craft members across Milwaukee County. Fourteen studio locations will feature the work of 40 artist showing their unique hand crafted artworks. Maps available online or at each studio location. [www.mkefinecraftstudiotour.org](http://www.mkefinecraftstudiotour.org)

### OCTOBER 1-24

**The Hollow at Phantom Lake**  
Phantom Lake YMCA Mukwonago  
Hand-carved illuminated Jack O'lanterns and fall themes. [thehollowwi.com](http://thehollowwi.com)

### OCTOBER 2-7

**World Dairy Expo**  
Madison, Wisconsin  
Five day event showcasing the finest in dairy genetics and new technologies in dairy industry. Seminars, tours, dairy cattle show and world dairy contests

### OCTOBER 2-9

**Milwaukee Comedy Festival**  
Featuring performers from across the country in different live shows and Special Events at multiple venues. [mkecomedyfest.com](http://mkecomedyfest.com)

### OCTOBER 8

**Autumn Glow Dinner Train on the East Troy Railroad**  
Terrific food, a unique environment, and beautiful fall scenery

### OCTOBER 8

**Schlemiel, Schlimazel MKE**  
Happy Times Tours  
Experience Milwaukee through the eyes of Laverne & Shirley - themed tour of Milwaukee. [happytimestours.com](http://happytimestours.com)

### OCTOBER 14-16

**Mke Paranormal Conference**  
Alverno College  
Presentations, panels, and paranormal vendors. Ghost stories of Milwaukee, local UFO sightings. Oct 16th is activity day with haunted history tours, Yoga in the Cemetery, a Ghost Story open mic, ghost walks around the city

### OCTOBER 14-16

**Sister Bay Fall Fest**  
Family fun, kids games, great music, local food and a huge Arts & Crafts Fair

### OCTOBER 14 and 21

**Maker Faire**  
[milwaukee.makerfaire.com](http://milwaukee.makerfaire.com) for new location  
From engineers to artists to scientists to crafters, a venue for these to show hobbies, experiments, projects

### OCTOBER 20-23

**Kohler Food and Wine Fest**  
Premier Epicurean Event  
Interactive culinary event features celebrity chefs, libations specialists, wine experts and epicurean enthusiasts

### OCTOBER 21-23

**Hunting Moon Pow Wow**  
Wisconsin Center  
Native American cultures gather for singing, drumming and dancing. Dancers, drummers and singers gather from across the country to compete for huge cash prizes of over \$100,000. Free event

### OCTOBER 22

**Life with the Afterlife: A Supernatural Evening with Ghost Hunter Amy Bruni**  
Marcus Performing Arts Center  
Paranormal investigator, author, podcaster and star of Kindred Spirits and Ghost Hunters shares tales from her countless ghost hunts at America's haunted locations

### OCTOBER 22

**Bayshore BOOGie Bash/Costume Contest**  
The Yard at Bayshore 5-7pm. Live dj, Halloween displays and family-friendly activities. Hay maze and light show

### OCTOBER 22-29

**Ghouls & Spirits**  
Adult Trick-or-Treat Bus Tour  
Milwaukee Food & City  
4-hour bus tour features a haunted city tour. 414-255-0534



continued on page 9

# Early Music Now

Thallis Hoyt Drake, Founder | Charles Grosz, Executive & Artistic Director

SEASON  
22  
ACROSS BORDERS • ACROSS TIME  
23



October 15, 2022

## Tapestry

*Faces of a Woman*

St. Paul's Episcopal Church



November 12, 2022

## Orlando Consort

*Listening to Pictures*

UWM - Zelazo Center



December 3 / 4, 2022

## Schola Antiqua

*With Nature Marveling*

St. Joseph Chapel



February 4, 2023

## Sequentia

*Charms, Riddles and Elegies of the Medieval Northlands*

St. Joseph Chapel



March 4, 2023

## Rachel Barton Pine & Jory Vinikour

*All Bach!*

Venue TBA



April 29, 2023

## House of Time

*Angels & Demons*

St. Paul's Episcopal Church

*Our 36<sup>th</sup> season of concerts performed in landmark Milwaukee venues*

**EARLYMUSICNOW.ORG**

## Vendor/Craft Fair & Bake Sale

*Saturday, October 8th 10am-3pm*

**LOCATION: Knights of Columbus**

**732 Badger Ave. in South Milwaukee**

**Come shop 25+ vendors, awesome raffle prizes, plus LOTS of yummy bakery for sale!**

**All proceeds benefit the kitties!!!**

**Visit us at [secondhandpurrs.org](http://secondhandpurrs.org)**





Benefiting the  
Washington County Humane Society

# Magic With Meaning

Raffles • Cafe • Baked Goods  
Boutique • Music

Celebrate the season and support our animals!

Saturday, December 3

- 10am - 7pm

Sunday, December 4

- 10am - 4pm



wchspets.org • (262) 677 - 4388 • shelter@wchspets.org  
Washington County Humane Society • 3650 State Road 60 • Slinger • WI 53086



## FALL EVENTS continued from page 7

### OCTOBER 23

**West Bend Drive-Thru Pumpkin Patch**  
Veterans Ave, Downtown West Bend  
Drive through West Bend neighborhoods for a huge display of community-made jack-o-lanterns and all things spooky

### OCTOBER 28-NOVEMBER 13

**The Jeweler's Shop**  
By Pope John Paul II Acacia Theatre  
St. Christopher's Episcopal Church,  
7845 North River Road  
Inspired by Isaiah 43:19

### OCTOBER 29-NOVEMBER 26

**2022 Christmas Fantasy House**  
UWM Alumni House Mansion decorated in the Christmas spirit.  
Christmasfantasyhouse.com

### OCTOBER 30

**Dia De Los Muertos Day of the Dead Festival**  
Forest Home Cemetary  
Family-friendly event to celebrate the traditions of the Dia de los Muertos. Food trucks, local vendors, arts and crafts, music

### OCTOBER 31

**Halloween Parade/Costume Contest**  
Downtown Greendale  
Line up on Broad St at 3:15 for a spooky Halloween-themed parade and costume contest. More fun at Gazebo Park 4-7pm

### NOVEMBER 3-December 23

**Irving Berlin's White Christmas**  
The Fireside Dinner Theatre  
Musical based on the beloved film classic starring Bing Crosby, Danny Kaye, and Rosemary Clooney

### NOVEMBER 4-6

**Bloomin' Holidays 2022**  
Museum of Wisconsin Art  
205 Veterans Avenue  
More than twenty florists fill the galleries with art-inspired floral installation

### NOVEMBER 13

**Great Hartford Craft Exposition**  
Hartford Union High School  
100+ exhibitors of arts and crafts. Lion's Pancake Day and city parade

### NOVEMBER 18

**Wisconsin Annual Blues Harmonica Festival**  
Annual 4 hour event from 6-10pm showcasing an all-star lineup. The Suburban Bourbon, Muskego

### NOVEMBER 18-20

**Unwrapping Sturgeon Bay**  
Celebrations throughout Sturgeon Bay festive storefronts, annual tree lighting ceremony, holiday parade and Santa

### NOVEMBER 18-20

**Holiday Folk Fair International**  
State Fair Park

### NOVEMBER 26

**Hip Hop Nutcracker**  
Marcus Center  
Contemporary dance spectacle is a re-mixed and re-imagined version of the classic

**During the entire month of October, Navy Pier, CHICAGO will transform into an insta-worthy fall spectacle with nearly 1,000 pumpkins.**

### OCTOBER 16

**John Denver Musical Tribute** starring Ted Vigil  
South Milwaukee Performing Arts Center  
Ted is not an impersonator, but rather a tribute artist who is honored to carry on the music of John Denver. Vigil will be joined on stage by his 3-piece band—keys, bass, and drums. Ted's polished, energetic performing style tends to warm audiences instantly. "Ted Vigil closely resembles John both physically and musically." – the late Steve Weisberg, John Denver's touring guitar accompanist  
southmilwaukeekeepac.org



### NOVEMBER 17-JAN 1

**Milwaukee Holiday Lights Festival**  
Animated sculptures, interactive displays and street décor. Walk or drive. 500,000+ lights throughout downtown's parks and streets

### NOVEMBER 18-JAN 1

**Winter Wonders at Boerner Botanical Gardens, Franklin**  
Drive-through holiday lights show with illuminated forests and fields of the Boerner Arboretum and Whitnall Park.  
Over 1,000,000+ Lights and 1.5 mile drive thru route. \$25 legal carload

### NOVEMBER 18-JAN 1

**Country Christmas**  
The Ingleside Hotel, Pewaukee  
26th anniversary drive-through holiday lights event. Also, the Country Christmas Trail, Christmas Village, and the Streets of Bethlehem. Walking and drive-thru date options. www.thecountrychristmas.com

### NOVEMBER 25-DEC 25

**Enchantment in the Park**  
Washington County's holiday Lights event  
Simple donation, cash, check or non-preishable food) to gain entry into the park per each drive-thru and walk-thru group



Community League presents its 39th

**COMMUNITY League** MENOMONEE FALLS

**Arts Crafts and Antiques**

Menomonee Falls High School  
N80 W14350 Titan Dr., Menomonee Falls

**80 JURIED EXHIBITORS!**

Cafe' to Basket Raffles and Pastries N More

Stroller and Handicap Accessible. All proceeds go to charity.  
Hotline: 414-581-0352 www.communityleague.com  
cleague@communityleague.com

Parking Lot Shuttle 9am-2pm

**Saturday Oct 15, 2022**  
9am-3pm  
Admission \$4

**OUTSIDEDOWN PRODUCTIONS**

Convert analog audio, video, photos, film reels, slides, negatives & printed works into high quality digital files!

Your media can simply be converted to digital OR it can also be repaired / restored / improved. Your project can be customized to meet your needs and budget. Many formats and creative options are available. Preserve your important memories for years to come in a user-friendly digital format!

Services include - but are not limited to:

- Recently added U-matic tape (3/4") and Betacam SP conversion!
- 8 & 16mm video, VHS, Betamax, camera tapes, DAT, audio reels, etc.
- Videography & Production - live events, performances, music videos...
- Photo - repairs, retouching, restoration, slide shows, photo printing...
- Graphic Arts - CD/DVD media layouts, posters, business cards...

Call Jef at 414-412-1479 or e-mail at [outsidedown@juno.com](mailto:outsidedown@juno.com)  
See more at [outsidedownproductions.com](http://outsidedownproductions.com), Facebook, and Yelp.com

**"Nothing says 'Thank You' like cheese!!"**

**WIDMER'S CHEESE CELLARS**  
A Family Tradition of Excellence  
Producing Quality Handcrafted Cheese Since 1922

**The perfect personal or corporate gift!**

Custom boxes & corporate pricing to fit your budget!  
Shipped anywhere in the US!

214 W. Henni Street • Theresa, WI  
(50 miles north of Milwaukee)  
Mon-Sat 7am-5pm  
Sat (June-October) 10am-3pm  
[Widmerscheese.com](http://Widmerscheese.com)

920-488-2503  
Toll Free: 1-888-878-1107

**PROUDLY CHEESE WISCONSIN**



Bring this ad  
in for 35% off  
1 TerraSol  
Branded Item



**TERRASOL**

**MENOMONEE  
FALLS, WI**

**262-346-8100**

**PAIN?  
ANXIETY?  
SLEEP ISSUES?**

Interested in finding out how hemp based products may help? Please stop in and talk to one of our trained associates, 7 Days a week!

- Oils
- Edibles
- Delta 8 & 9
- Topicals
- CBD & CBG
- Pet Products



Salve, Lotions, THC Gummies



CBD Fruit Chews, Oils



Sleep Oils, Sleep Gummies



**terrasoldispensary.com**

# Your Metabolism and Your Weight

You've probably heard people blame their weight on a slow metabolism, but what does that mean? Is metabolism really the culprit? And if so, is it possible to rev up your metabolism to burn more calories?

Your metabolic rate accounts for about 70 percent of the calories you burn every day.

By Mayo Clinic Staff

It's true that metabolism is linked to weight. But contrary to common belief, a slow metabolism is rarely the cause of excess weight gain. Although your metabolism influences your body's basic energy needs, it's your food and beverage intake and your physical activity that ultimately determines your weight.

Metabolism is the process by which your body converts what you eat and drink into energy. During this complex biochemical process, calories in food and beverages are combined with oxygen to release the energy your body needs to function.

Even when you're at rest, your body needs energy for all its "hidden" functions, such as breathing, circulating blood, adjusting hormone levels, and growing and repairing cells. The number of calories your body uses to carry out these basic functions is known as your basal metabolic rate — what you might call metabolism. Several factors determine your individual basal metabolic rate, including:

*Your body size and composition.* The bodies of people who are larger or have more muscle burn more calories, even at rest.

*Your sex.* Men usually have less body fat and more muscle than do women of the same age and weight, burning more calories.

*Your age.* As you get older, the amount of muscle tends to decrease and fat accounts for more of your weight, slowing down calorie burning.

Energy needs for your body's basic functions stay fairly consistent and aren't easily changed. Your basal metabolic rate accounts for about 70 percent of the calories you burn every day.

In addition to your basal metabolic rate, two other factors determine how many calories your body burns each day:

**Food processing** (thermogenesis). Digesting, absorbing, transporting and storing the food you consume also takes calories. This accounts for 100 to 800 of the calories used each day. For the most part, your body's energy requirement to process food stays relatively steady and isn't easily changed.

**Physical activity.** Physical activity and exercise — such as playing tennis, walking to the store, chasing after the dog and any other movement — account for the rest of the calories your body burns up each day. Physical activity is by far the most variable of the factors that determine how many calories you burn each day.

**Metabolism and weight.** It may be tempting to blame your metabolism for weight gain. But because metabolism is a natural process, your body has many mechanisms that regulate it to meet your individual needs. Only in rare cases do you get excessive weight gain from a medical problem that slows metabolism, such as Cushing's syndrome or having an underactive thyroid gland (hypothyroidism).

Unfortunately, weight gain is complicated. It is likely a combination of genetic makeup, hormonal controls, diet composition, and the impact of environment on your lifestyle,

including sleep, physical activity and stress. All of these factors result in an imbalance in the energy equation. You gain weight when you eat more calories than you burn — or burn fewer calories than you eat.

While it is true that some people seem to be able to lose weight more quickly and more easily than others, everyone will lose weight when they burn up more calories than they eat. Therefore, to lose weight, you need to create an energy deficit by eating fewer calories or increasing the number of calories you burn through physical activity or both.

While you don't have much control over the speed of your basal metabolism, you can control how many calories you burn through your level of physical activity. The more active you are, the more calories you burn. In fact, some people who are said to have a fast metabolism are probably just more active — and maybe more fidgety — than are others. Any extra movement helps burn calories. Look for ways to walk and move around a few minutes more each day than the day before.

**No magic bullet.** Don't look to dietary supplements for help in burning calories, weight loss increasing metabolism - often more hype than help, and some may cause undesirable or even dangerous side effects. Dietary supplement manufacturers aren't required by the Food and Drug Administration to prove that their products are safe or effective, so view these products with caution and skepticism.

## Check out our ENORMOUS SELECTION of Delta8 THC Products



- Family Owned and Operated
- Highly Knowledgeable and Certified Staff
- Highly Rated By Our Customers
- Customer Satisfaction Guaranteed
- All Products Are Third Party Lab Tested
- Come Try Our New Minor Cannabinoids: THCOa, THCv, THCP, CBG, CBN and CBC

**+HAZY DAYZ**  
NATURAL HEMP PRODUCTS

**BEST CBD DISPENSARY!**

3133 S. 92nd Street • 414-763-3764  
Mon-Sat: 9-7pm Sun: 9-5pm

[hazydayzmke.com](http://hazydayzmke.com) / [hazydayzmke@gmail.com](mailto:hazydayzmke@gmail.com)

ANNUAL PHILOPTOCHOS  
**RUMMAGE SALE**



**SATURDAY, OCTOBER 22**  
**8am-2pm**

HOUSEHOLD ITEMS • BOOKS • PURSES • HATS  
 COSTUME JEWELRY • TOYS • CHILDREN'S CLOTHES  
 MEN'S, WOMEN'S, & CHILDREN'S COATS  
 SMALL FURNITURE • EXERCISE EQUIPMENT

Annunciation Greek Orthodox Church Cultural Center  
 9400 W. Congress Street • 414-461-9400



*Discover the Magic of Fall*  
**Wisconsin's Fall Color Report**

[www.travelwisconsin.com/fall-color-report](http://www.travelwisconsin.com/fall-color-report)

Wisconsin's magical changing leaves are returning, and with Travel Wisconsin's Fall Color Report, travelers can discover exactly where to find the most vibrant hues before the leaves are gone. The interactive map provides the most up-to-date fall color conditions.

The Report is supported by more than 100 reporters including chambers of commerce, visitor bureaus, tourism organizations and state park and forest rangers, providing foliage updates for all 72 counties. It is updated regularly throughout September and October and can be accessed online, or delivered to your email inbox each Thursday along with other ideas for fall activities – just in time to plan a weekend road trip.

“With nearly half of the state covered by forests, travelers can find breathtaking fall color in every corner of the state,” said Secretary-designee Anne Sayers. “Whether it’s hitting one of Wisconsin’s thousands of miles of trails, selecting the perfect pumpkin, taking a bite of a fresh apple cider donut from a local orchard, or booking a Northwoods cabin vacation, I encourage travelers to get outside and enjoy the magic of fall before it’s gone!”

In addition to tracking peak color, the Fall Color Report helps travelers easily view a 3-day weather forecast, as well as nearby lodging, dining and suggestions for things to do while taking in fall color in a particular area. For more ideas for fall destination activities, including orchards, pumpkin patches, scenic fall train rides, corn mazes, state parks, cozy cabins, supper clubs and more, visit [TravelWisconsin.com](http://TravelWisconsin.com).



[TRAVELWISCONSIN.COM/FALL/COLOR/REPORT](http://TRAVELWISCONSIN.COM/FALL/COLOR/REPORT)



TRAVEL  
**WISCONSIN**  
 .COM

Travelers looking for year-round Wisconsin getaway ideas, travel planning, events and free guides can discover their own fun by visiting [www.TravelWisconsin.com](http://www.TravelWisconsin.com)



*“Anyone who thinks fallen leaves are dead has never watched them dancing on a windy day.”*

~Shira Tamir

Celebrating 50 Years in Business!! **2022 CLOSE OUT SALE!!**



**Travel Trailers & 5th Wheels**

**Take the Whole Family Camping!**



Limited to In Stock Inventory  
**2022 Salem FSX 178BHSK**  
**Sleeps 8**  
 Pymts starting at \$161 per month\*  
\*5.99% APR for 180 mths.  
 20% down w/qualified credit

**Choose From:**

- Salem
- Flagstaff
- Shamrock
- Trail Runner
- Vengeance
- Salem Hemisphere
- Elk Ridge
- Sundance
- Fairmont
- Sanibel F.W.
- Skyline
- Salem FSX
- Salem Villa
- E-Pro
- Flagstaff
- Avenger
- Hardside & Tent Campers

**NO HIDDEN FEES!**

**Scenic RV.com**  
 SLINGER, WI 53086  
 3155 Scenic Road / 262-677-9026

BARABOO, WI 53913  
 E10879 Deer Run Road  
 608-356-2429

FAMILY OWNED & OPERATED SINCE 1972

SCENIC  
 R V  
 CENTERS  
 Sales | Parts | Service

\*Celebrating Over 40 Years\*  
**Quietwoods**  
 SALES, SERVICE & RENTALS



# Revealed!

## Top Ten Hottest Vacation Destinations

New research reveals the top ten international vacation destinations for those looking for some travel inspiration. More than 90 million tourists worldwide flock to these top ten global locations every year.

A spokesperson for the survey said: "There are so many different places to visit, these countries offer such a variety of activities and sites to keep you interested across your trip, however long. "Each of the top locations we identified have many tourism jewels, such as the Sagrada Familia in Barcelona, whether you are on a short break or an extended vacation." (compiled before the pandemic).

**Barcelona, La Sagrada Familia, Spain** - Perhaps coming as no surprise, Spain's most popular tourist attraction is the famous Sagrada Familia in its most famous city, Barcelona. According to Statista and Spain Guides this famous landmark was the top Spanish destination for holiday-goers in 2021 and looks to continue this way in 2022. Barcelona pulled in seven million visitors in 2019.

**New York, United States** - Again, probably not the most surprising result but the US's most popular destination each year, with 14 million visiting the city in 2019. Sites such as the Statue of Liberty and the Empire State Building draw in millions alone each year and boost the tourism industry of the States.

**Paris, France** - Over 19 million people visited Paris in 2019, with attractions such as the Eiffel Tower and the Champs Élysées drawing in visitors from all across the globe. Paris is also renowned as the most romantic city in the world, and is not named the City of Lights for no reason, having a stunning night scape.

**Rome, Italy** - For overall visitor numbers, Rome saw nearly 11 million in 2019, with some of the most famous tourist attractions in the world. People flock to spend the day looking around the Colosseum or spend time at the Vatican City.

**Athens, Greece** - Greece has a fairly even spread of numbers across its major cities but Athens comes out on top with 6.3 million visiting in 2019. Greece has perhaps the biggest mix of historical sites and party destinations in the world and this is reflected in the distribution of tourism numbers.

**Lisbon, Portugal** - On Portugal's Tagus Estuary, Lisbon overlooks much of the Portuguese coast on its hilltop perch. It is one of the prettiest cities in Europe and pre-pandemic drew in 3.64 million tourists.

**Berlin, Germany** - In 2021 Berlin had the most visitors among German cities with 5.1 million tourist arrivals, down from 6.1m pre-pandemic. Berlin has some of the most historically interesting sites in Europe, including the Brandenburg Gate and the Holocaust Memorial, located very close to one another.

**Sydney, Australia** - New South Wales reported the largest number of foreign visitors pre-pandemic of any Australian state. Its capital, Sydney is the most famous city in Australia, home to the Sydney Opera House and Bondi Beach, attracting a huge amount of visitors during the summer months.

**Toronto, Canada** - Hailed as one of the most cosmopolitan cities in the world, Toronto is also Canada's most

visited city, seeing 4.7 million in 2019. A two-hour drive from Toronto finds Niagara Falls, one of the most famous attractions in the world, with some years seeing in excess of 12 million visitors.

**Istanbul, Turkey** - It is close between the iconic Istanbul and Antalya representing the European/Asian side of Turkey, and the Mediterranean side. It is Istanbul that takes the top spot, narrowly with just one million more visitors pre-pandemic. With historical sites such as the Hagia Sophia Grand Mosque it is hardly surprising that Istanbul is so popular.



For more information read the blog at: [StressFreeCarRental.com](http://StressFreeCarRental.com)

**WE BUY OLD MILITARY STUFF**

**MILITARY COLLECTIBLES SHOP**

9707 W. GREENFIELD AVE  
WEST ALLIS, WI 53214  
414-727-1190  
EMAIL: MILITARYSHOP@YAHOO.COM

Get back into **TRAVEL!!**

**Motor Coach Tours Throughout the US.**

With Convenient Departure Points Near YOU!

Reserve today and enjoy...

**Branson at Christmas!**

5 days / 4 nights (6 shows!)  
November 7-11 OR November 28-December 2  
\$1178 pp Dbl. Occupancy

Branson offers special productions just for the holidays with performers such as Daniel O'Donnell, Haygoods, Baldknobbers and the Christmas Wonderland Show!

Together We're Going Places™

**LAMERS**  
TOUR & TRAVEL

GoLamers.com has all the info you need to book your next trip!

Reservations & Information: (800) 236-8687

# Please consider becoming a foster parent!

Family Works Programs, Inc.

**A treatment foster care agency serving Wisconsin's children & families for over 30 years.**



**Family Works**

TREATMENT FOSTER CARE

## Kids need good homes

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

**We provide:**

- Training
- Weekly Social Worker Contact
- Respite
- Monthly Support Groups
- 24-Hour Crisis Intervention
- Compensation Based on the Needs of the Child

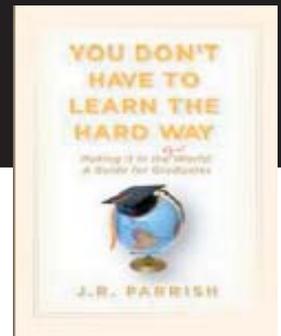
**MAKE A DIFFERENCE, FIND OUT MORE TODAY!**

**608-233-9204 OR 800-660-9204**



**Foster Parents Urgently Needed in the Milwaukee County Area**

# SUFFER THE PAIN OF DISCIPLINE or SUFFER THE PAIN OF REGRET



**“Self-discipline means doing what you should when you don’t feel like doing it. The habit of self-discipline is the underpinning of making your life turn out the way you want.”**

When J. R. Parrish went from being a milkman to becoming a self-made millionaire, he learned what it takes to survive and thrive in the real world the hard way. The single most important thing that helped him along the way was finding a mentor who told him he would help him grow twenty years in just one year, and he did. The education and insights he received were in two areas in which he was never offered a single course in high school or in college—Thoughts and Human Relations.

His new book, *You Don't Have To Learn The Hard Way*, is a crisp, hard-hitting book written and published with a single goal: to convey what J.R. wishes someone would have given him when he was starting out—a no-nonsense blueprint for personal and professional success.

Parrish offers up a wealth of heartfelt and experience-based wisdom covering six key areas of life: human relations; habits; making your dreams come true; dating, marriage, and parenting; career and finance; and love and truth. He carefully explains and offers guidance that's easy-to-understand and use, and will be of immense help to each and every high school and college graduate. His ideas will be particularly valuable to those just getting

out of the military, or who find themselves unemployed and are looking for a new job or career. Here is a sample of the ideas he offers:

**Thoughts.** “Your thoughts are your preview of your life’s coming attractions. We are not taught how to think, yet everything is a thought before it is a thing or action. Once you learn to control your thoughts you begin to control your life.”

**Human Relations.** “Practicing good human relations skills means giving another person what he or she wants in order to get what you want. It means keeping the other person’s ego intact at all times. Learning human relations skills is the fastest way to improve every aspect of your life.”

**Mentors.** “Life is not always neat and clean. Mentors are human and subject to the same temptations as others, but their wisdom is priceless. Don’t expect that your mentor will be perfect. None of us are. I have made many mistakes. Learn the lessons mentors can teach you, always remembering that they are also human.”

**Decisiveness.** “It’s a sign of confidence to be decisive and displaying confidence breeds confidence. If you’re indecisive, someone else will grab the gold ring while

you’re mulling things over. To learn decisiveness, you must practice it.”

**Being in the Present.** “Learn to accept whatever the present moment contains and work with it, not against it. If you find yourself complaining, you are not accepting what is. Stress is not caused by being here but by wanting to be somewhere else. Learn to stay present and watch your life transform.”

**Saving Money.** “Money in the bank gives you courage and allows you to make rational decisions. The sooner you get the savings habit and your money working for you, the better your future will become.”

**A Healthy Relationship.** “To obtain the most gratifying and fulfilling relationship you can have, don’t be a doormat, keep your relationship fresh and respectful, make sure to have a life of your own, and encourage your partner to do the same.”

**Career.** “If you choose a profession you’re passionate about, you’ll never have to work a day in your life, because you’ll be doing what you love to do.”

**Finances.** “If you want financial peace of mind, make it a

**Self-Discipline** continued on page 25

visit [www.chos.com](http://www.chos.com)



Programs  
Starting at  
**\$29.95**



**50 Years & 4 Generations**

At Cho's, your experience should be more than just a workout. It's about excelling not only physically, but mentally and spiritually as well! For over 50 years and 4 generations we've been sharing our martial arts excellence with the community. With our leadership, we strive to help each individual meet their goals at their own pace. Our World Certified Masters are here for you every step of the way.



## Addressing Economic Uncertainty

While there's always some level of uncertainty in financial markets and the economy, that uncertainty has been especially prevalent in 2022

Inflation and supply chain issues have led to increased gas, food, and housing costs which affect us all. Consumer confidence and financial portfolios are down, and prices are up wherever we shop. We're seeing similar themes globally with the ongoing challenges of a pandemic, a war in Ukraine, unrest in the Middle East and Asia, and volatility in the international markets. Droughts, flooding, wildfires, and other environmental impacts are also adding to our economic woes. All these factors, coupled with mid-term political wrangling in Washington, has made 2022 a year of heightened volatility and uncertainty.

**In the summer of 2022, our economy reached the long-time textbook definition of a recession... "two consecutive quarters of negative gross domestic product (GDP)".** However, media experts and political pundits continue to debate the subject due to other signs of economic stabil-

ity. Low unemployment, relatively strong corporate and consumer balance sheets, and the Federal Reserve's ongoing battle against inflation have caused many economists to reevaluate the long-time textbook definitions. If we are in a recession, it's a comparatively mild one for the moment, but there's still plenty of uncertainty in the coming months to create concerns about our long-term financial plans.

**Unfortunately, even the most accomplished market forecasters can't tell us what is going to happen next.** The best we can do is make sure our financial plans anticipate negative shocks to the markets and address the long-term risks we are most concerned about. Investors should always build the probability of unexpected events into their financial plans with diversification based on their individual risk tolerance and time horizons. Just like a professional athlete knows there are many challenges and obstacles to overcome, they are simply part of the path ahead to success. We as investors should also know volatility is to be expected, and we must be able to overcome the discomfort of an uncertain economy at times.

**Warren Buffett once said that wise investors should be "Be fearful when others are greedy, and greedy when others are fearful."** Beyond the obvious philosophy of investing when prices are low, it's also important to stress that most investors don't fail during times of economic growth, they fail when they get fearful and sell their investments in times of uncertainty. Investors can also fail by waiting too long to buy back into the market until the economy has stabilized. History teaches us that volatile markets can lead to short-term financial losses, and most losses can be recovered over time. While there may be economic challenges ahead to overcome, they should simply be part of the long-term path to success with a well-crafted financial plan.

Do you have a financial question for Tim? Tim can be contacted at (262)369-5200, emailed at [info@aegiswi.com](mailto:info@aegiswi.com), or on his website at [www.aegiswi.com](http://www.aegiswi.com). Timothy M. Stasinoulas is the Founder and CEO of Aegis Wealth Advisors, LLC, a Registered Investment Adviser firm in Hartland, WI. Tim and his team specialize in providing objective financial guidance to individuals, families, and small business owners. This material was prepared from independent sources and should not be construed as investment advice. References and data sources available on request.



**FINANCE  
QUESTIONS  
AND  
ANSWERS**

## SO YOU THINK YOU ARE READY TO RETIRE? What you REALLY want to know before you take the leap!



**Schedule a review of your retirement strategy and receive a complimentary printed copy of the book by renowned retirement lifestyle expert Barry LaValley. 262-369-5200 or [www.aegiswi.com](http://www.aegiswi.com)**



**Lake Country's Retirement Advisor for over 25 years - Located on HWY 83 in Hartland, WI**



My Choice Wisconsin provides government-funded programs to frail seniors, adults with disabilities, individuals, and families.

We care for the whole person and well-being of all by offering services that promote independence, value diversity, and inspire self-advocacy.

**800-963-0035 TTY: 711**  
**[www.mychoicewi.org/life](http://www.mychoicewi.org/life)**

For Long-Term Care options contact your local [Aging and Disability Resource Center](#).  
[www.dhs.wisconsin.gov/adrc/](http://www.dhs.wisconsin.gov/adrc/)



DHS Approved 8/16/2021



**Audiology on wheels? That's right! HEAR Wisconsin's new Mobile Audiology Clinic is hitting the road in Wisconsin communities! Learn more at [hearwi.org/mac](http://hearwi.org/mac)**



**Are you in need of new assistive technology, such as an iPad, smart phone (iPhone or Samsung), and want to learn how you can purchase them at a reduced cost with the TEPP Voucher?**

**Visit our state-of-the-art, beautifully renovated audiology clinic for a hearing screening and meet with technology experts to determine your product needs.**

**Call or visit us today! We are conveniently located on 102nd and National Ave.  
10243 W. National Avenue, West Allis, WI 53227 | 414-604-2200 | [info@hearwi.org](mailto:info@hearwi.org)**

Visit us online at [hearwi.org](http://hearwi.org)

# RENTING vs OWNING

## 5 Reasons You Should Consider Renting Over Home-Owning



By Sundae, residential marketplace expert

Renting might be a better solution than owning a home especially for retirees. The primary reasons for moving is the desire to be near family, retirement, and downsizing.

Here are 5 and situations where it could make more sense to rent versus owning a home.

**1. Enjoy a home that better suits your needs.** When you rent, you can choose a

house or apartment that suits your current needs.

If you bought your current residence when you were raising a family, you may find that a smaller home may be more practical. Now that everyone has moved out, there's no need for all of the extra space-consider downsizing. 10% of buyers over 65 reported downsizing as the primary reason for moving in 2021.

As many of us get older and near retirement, physical challenges can make a once-comfortable house a bit too much work. Climbing stairs, clearing a snowy driveways can become difficult.

Renting offers retirees security, as neighbors and community staff can keep an eye out for health or safety emergencies. There are many benefits to being part of a community versus being alone – both for physical and mental health.

**2. You expect to move in the near future.** Renting makes it easier to move quickly. This is especially true with out-of-state moves. If you're unsure you'll like the culture of a new town, renting allows you to get a feel for things without having to commit. The last thing you want is to make a long-term commitment to a place that doesn't fit your needs.

Additionally, renting in retirement may even help you save money if you plan on moving every couple of years or so. If you're planning on several moves in the future, then renting should definitely be considered.

Many retirees decide to prioritize connecting with family members. It is not uncommon for grandparents/parents to relocate closer to their kids in order to spend more quality time and enjoy being the free babysitter!

If you have multiple children who live in several different cities, consider moving closer to each one over the next couple of years. Not only would this open the door to new and varied experiences, but it would allow you to travel comfortably.

**3. Gain more location freedom.** Flexibility is a key advantage for anyone who rents. Flexibility means having more options to explore new areas and communities than if you were tied to a home-owning commitment. Traveling becomes much easier when there are less responsibilities to take care in a home.

If you need to move at the drop of a hat, you can since you aren't locked into the property. Selling a house can take several months, which can add unnecessary time if you need to get moving.

**4. Avoid home repairs and maintenance.** A great thing about being a renter is that when something breaks, you don't have to worry about fixing it yourself. You won't be paying for major repairs like replacing the roof or fixing some faulty pipes. Who would miss the time-consuming chores associated with maintaining a home, such as lawn care, tending to the garden, updating light fixtures, and more.

Retirement is a time to relax and prioritize what's important. Owning a home is stressful, and unexpected repairs and maintenance can be a headache.

**5. Fund your retirement by tapping into your home equity.** If your home is paid off or close to it, selling the property and renting instead can be a good option to broaden your cash accessibility for living expenses, fun and travel!



## COME HOME TO CLEMENT MANOR.

Celebrating forty years of quality senior care, Clement Manor is the perfect place to call home. With updated apartments and amenities including restaurant-style dining, a bar, warm water therapy pool, spa, salon, outdoor spaces and more, at Clement Manor, each day feels like a new adventure. See why we received a five out of five rating from U.S. News and World Report for senior care.

For more Information, go to [clementmanor.com](http://clementmanor.com)

Clement  
Manor  
LIFE ENRICHED

## As millions and millions of electric car batteries start to reach the end of their useful lives, how can we avoid an e-waste apocalypse?



Globally, 10 million lithium-ion battery-powered vehicles are now on the road. The International Energy Agency predicts that number

will increase to 300 million by 2030, accounting for over 60 percent of new car sales. But a huge problem looms on the horizon: in less than a decade, nearly two million tons of lithium-ion batteries from electric vehicles will be retired each year, and the current recycling infrastructure isn't ready for them. Most lithium-ion batteries are tossed in landfills, with only five percent recycled worldwide.

Researchers at Newcastle University in the UK warn that this growing stream of spent batteries poses "an enormous threat" to the natural environment and human health. "Degradation of the battery content in some cases may lead to the emergence of chemicals structurally similar to chemical warfare agents."

Given the risks, upping our capacity for recycling

these batteries is imperative not only to avoid possibly catastrophic landfill disposal, but also to reduce the need for harmful mining. More than 70 percent of the world's cobalt, the most expensive element in a lithium-ion battery, is produced in the Democratic Republic of the Congo (DRC). One would assume this to be an economic miracle for miners in the DRC, however unrelenting poverty forces even the children to work in the mines instead of attending school.

In addition to pitiful wages, DRC miners face serious health threats and local environmental annihilation. Researchers at the University of Lubumbashi found that residents near the mines, especially children, had higher urinary levels of cobalt, cadmium and uranium. The urinary cobalt concentrations found in this population are the highest ever reported for a general population. Fish in the DRC are also heavily contaminated with high levels of metals, while soil samples are so contaminated that the mining regions of the DRC are considered among the 10 most polluted areas in the world.

Lithium mining has also spurred a backlash across the globe, including in Serbia, Tibet and Chile. And in the U.S., residents near Thacker Pass in Nevada formed a grassroots group to sound off on multiple concerns

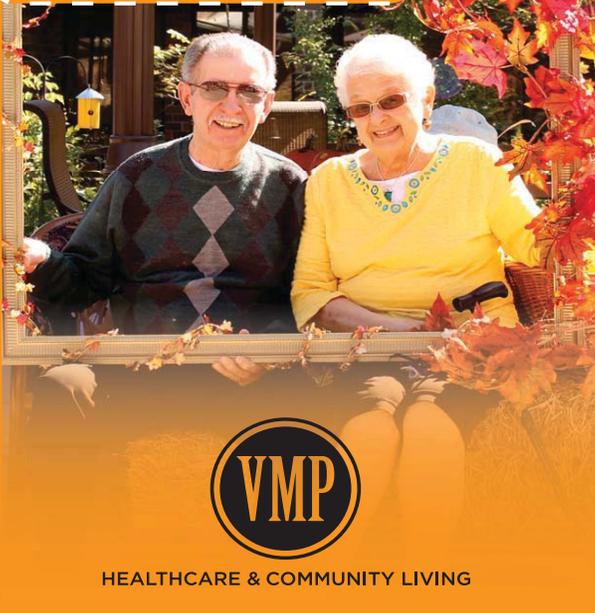
should a proposed lithium mine begin production there. Concerns include a possible dramatic decrease in air quality due to the tens of thousands of gallons of diesel fuel that will be burned daily at the proposed mine, releasing the same carbon dioxide emissions as a small city. The mine would also extract more than a billion gallons of water annually from an already over-allocated aquifer in the Quinn River Valley, possibly leaching dangerous substances into groundwater in the process. Further distressing are the adverse impacts to the area's unique sagebrush steppe terrain, a habitat for over 350 species, including greater sage-grouse, golden eagles, pronghorn antelope, burrowing owls, pygmy rabbits and more.

Dramatically increasing recycling capacity for lithium-ion batteries and creating new ways to store electricity safely are crucial to staving off the worst impacts of our newfound reliance on this technology.



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](mailto:question@earthtalk.org).

LIMITED TIME OFFER  
RECEIVE ONE MONTH FREE  
INDEPENDENT LIVING



HEALTHCARE & COMMUNITY LIVING

## Explore Life's Next Season

with VMP Healthcare & Community Living

Find the perfect blend of comfort and care at VMP with Independent Living. Join us today for worry-free living with an array of amenities that match your lifestyle.

**Schedule Your Tour Today!**

Call (414) 607-4322 or  
visit [VMPcares.com](https://VMPcares.com)

8621 W. Beloit Rd., West Allis | (414) 607-4322 | [VMPcares.com](https://VMPcares.com)

# Can Poor Gut Health Make You Age Faster?



Anti-aging is not about how good you look on the outside, and can't be erased by the latest cream, serum or procedure. The process of aging is more than skin deep! It is about how you're aging on the inside—more specifically, how well your gut is functioning. The microbiota in your gut contributes to vitamin and nutrient synthesis, immune programming, inflammation, energy levels, and even your risk for developing neurodegenerative diseases.

By Dr. Robin Rose

As our body ages, so does our ability to absorb nutrients which can lead to deficiencies and imbalances. Poor gut health can lead to malabsorption of nutrients and fluids, which can catalyze painful joints, immune system dysregulation, low energy, and brain dysfunction. Dietary needs shift as we age and without the right supply of macronutrients, vitamins, and minerals, the body will age faster and repair slower.

Imbalance of the gut microbiome contributes to what is termed "inflammaging." This is low-grade chronic inflammation and an unregulated inflammatory response throughout the body that occurs as we age. Inflammaging is exacerbated by

**Poor gut microbiome diversity can have a detrimental consequence on healthy aging, performance, and longevity.**

blood sugar imbalances, inflammatory diet (sugar, refined carbohydrates), sleep disturbances, chronic stress, toxins, and leaky gut syndrome. Inflammaging both causes and accelerates disease. Inflammation is the leading cause of disease, acute and chronic. It often correlates with the development of life-limiting conditions such as stroke, dementia, and cardiovascular disease.

Gut health is intricately linked with outward physical appearance. In particular, skin, our largest organ, plays a role in the detoxification process. Gut imbalance leads not only to acne, psoriasis, and dermatitis, but also wrinkling and other visible signs of aging. Individuals with poor gut health are more likely to have skin disorders and show signs of aging such as the breakdown of collagen, and redness/sensitivity than

people with a healthy, balanced microbiome. Bringing your gut back into balance by ridding it of inflammation-causing microbes and replacing them with inflammation-fighting microbes helps prevent, as well as treat, skin disorders.

Your energy levels are correlated with gut function. Slowing down may be a sign of aging, but it doesn't have to be if you care for your gut. Poor functioning can lead to low energy levels as your microbiome is essential for energy production. The microbiome is also impacted by circadian rhythms. The microbiota is regulated by circadian rhythms of their own as well as the host (you). Changes such as time of eating, and metabolic activity (late night snacks) can impact your metabolic and immune function. If you disrupt your sleep cycle, you throw your microbiome out of balance, which in turn impacts energy production as the microbiota is responsible for this.

The strength of your gut-brain connection is correlated with how well you age. Certain species in the gut contribute to the creation of inflammation while others combat it. Your mental health is directly related to the species that inhabit your gut. Signals in your gut are sent to your brain via your Enteric Nervous System (ENS), spanning the esophagus to rectum. The ENS is two thin layers of over one million nerve cells. It is mainly responsible for digestion and assimilation of nutrients, but also



**Can Poor Gut Health Make You Age Faster**  
continued on page 23 (+ gut healthy recipes)



## Steeple View

An Independent Senior Community Embracing Christian Values

*Enjoy secure, carefree, independent living for active seniors (55 and better) in a Christian atmosphere. Relax with the comforts of home without the burden of home ownership!*

Our spacious 1, 2 and 2 bedroom plus den deluxe apartment homes start at \$839 per month with a 90% refundable entrance fee required. Come and see for yourself why everyone loves living at Steeple View!

**Call to set up your personal tour!**  
**414-525-5500**



Voted Top Senior Living Facility for the fourth year in a row!



Residents, Judy and Bryan enjoy their casual and carefree life.

**Steeple View Senior Community**  
12455 West Janesville Road, Muskego  
414-525-5500 | [steepleview.org](http://steepleview.org)






## Peace of Mind Services

**Traditional Funerals:**  
**\$1595.00** at the Church or Cemetery Chapel of your choice  
**\$1995.00** at the Funeral Home

**Simple Cremation: \$695.00**  
(Excluding Cremation Permit & Fee)

**Title 19 & Pre-Arrangements**

**Call today for more details**  
**414.453.1562**

**Two locations to serve you! Serving all of Wisconsin**  
**Family Owned and Operated**

# Simple Steps to SECURE Your HOME

These security tips provided by [tvillageoffoxpoint.com](http://tvillageoffoxpoint.com)

A few simple alterations to the exterior of your home can be enough to deter intruders from attempting entry.

**Trim bushes, shrubs and trees** so all of your doors and windows are visible to your neighbors or to the street. Your home's landscaping should not provide concealment for criminals. Unobstructed doors and windows are a deterrent because intruders are forced to work where they can be seen.

**Maintain adequate lighting**, especially at entry points to the home. Motion activated lights may not only startle intruders, but can alert you or your neighbors to movement around your home. Ensure all of the exterior lights around your home are working properly. Display house numbers that are easily seen and read from the street. Consider aiming an exterior light at the numbers. Emergency responders can save critical time when the street address for your home is visible from a distance. Adding a second set of house numbers near the street or on a mailbox also helps emergency responders locate your residence.

Limit direct access to your **yard or storage shed**. Intruders look for none, or few obstacles blocking quick exits. Fences prevent burglars from carrying away large items if the gates are locked. If you have or install a fence, consider locking the gates when they are not in use. Ladders and tools should be stored in a garage or shed and the enclosure should remain locked. Place all other items of value including lawnmowers, bicycles and power tools inside the enclosure as well. Landscaping should also be designed to control access to your property. Proper barriers make the intruder feel uncomfortable as he or she approaches your home.

**Patio doors** are often more secluded than other entry points to your home. Many patio doors and sliding windows come equipped with a lock that is easily pried open. A supplemental lock should be installed. Broomsticks cut to fit snug in the track and "Charlie Bars" are a simple cost effective way to provide added protection. Key locking devices are another added security feature that will limit the intruders' ability to enter or exit through the patio door.

Always lock your **garage doors**. This is especially important if you have an attached garage. Burglars can enter your home through the door leading from an attached garage to the house. The main security tip for **entering your garage** (especially underground garage areas) is to stop once you are inside, remain in your car until the garage door closes to prevent any unwanted individuals from entering.



**With the increase of crime in the Milwaukee and surrounding areas it's imperative to stay a step ahead of the bad guys.**

The **Home Security Survey** is an effective crime prevention tool you can use to maintain or increase the security of your home. A Home Security Survey is conducted by specially trained members of the Police Department and includes an assessment of current hardware and procedural security, suggestions for increased security and other crime prevention information. This service is usually provided at no charge by your local police department.

#### What to Expect From an Inspection

The security survey begins at your front door, and includes an inspection of all other doors, windows, locks, lights, and landscaping. The police officer inspecting your home will compile a checklist of security weaknesses and hazards that require your attention. This list is then accompanied by recommendations you should employ to reduce the opportunity for crime. The inspection report and recommendations are left entirely with you, and all aspects of the inspection are kept confidential. If you are interested in the program, call your local police department to see if they offer them.



**9-1-1 call takers** are trained to get the most important information as quickly as possible to get help on the way to an emergency situation. In an emergency situation, allow the call taker to ask you all the questions they need in order to get help there in the timeliest manner before you hang up. If you happen to call by accident, stay on the line until you can tell the call taker that you called by accident and there is no emergency.

## VOLUNTEERS NEEDED

Enjoy working with students? Consider joining our Waukesha County intergenerational programs:



### TUTORING & READING PROGRAMS

- Volunteer once a week or more!
- Sign up for the whole school year or for a shorter session.



### PEN PAL PROGRAM

- Exchange letters with an elementary student once a month.
- Meet your pen pal at the end of the school year.



Visit [Eras.org](http://Eras.org) to learn more

Milwaukee County: (414) 488-6931  
Waukesha County: (262) 549-3348  
[ErasVolunteer@Eras.org](mailto:ErasVolunteer@Eras.org)



**Eras**  
SENIOR NETWORK



# Can't Hear on the Phone?

Get a CapTel Captioned Telephone at No-Cost to You!



The CapTel® Captioned Telephone shows word-for-word captions of everything a caller says, letting you read anything you cannot hear over the phone. CapTel is a **NO-COST**, federally funded technology available under the Americans with Disabilities Act.

**To qualify, users need:**

- Hearing loss
- Internet connection
- Landline telephone service



CapTel®   
Captioned Telephone  
**800-233-9130**  
CapTel.com

REQUIREMENTS: Hearing Loss, High Speed Internet, Dial-Tone No-Cost Phone with valid third-party certification is subject to change without notice. Terms and conditions may apply. FEDERAL LAW PROHIBITS ANYONE BUT REGISTERED USERS WITH HEARING LOSS FROM USING INTERNET PROTOCOL (IP) CAPTIONED TELEPHONES WITH THE CAPTIONS TURNED ON. IP Captioned Telephone Service may use a live operator. The operator generates captions of what the other party to the call says. These captions are then sent to your phone. There is a cost for each minute of captions generated, paid from a federally administered fund. No cost is passed on to the CapTel user for using the service. CapTel captioning service is intended exclusively for individuals with hearing loss. CapTel® is a registered trademark of Ultratec, Inc. The Bluetooth® word mark and logos are registered trademarks owned by Bluetooth SIG, Inc. and any use of such marks by Ultratec, Inc. is under license. (V1.6 10-19)



Call us Today!  
**(262) 423-4411**

W218N17483 Delaney Court  
Jackson, WI 53037  
Dave.morbeck@comforcare.com  
www.JustLikeHomeAdultDayCenter.com

Keep your loved one independent through safety and supervision



**Services**

Safety and Security are our main concern when it comes to your loved one.

- State-of-the-Art Facility
- Up-to-date Safety & Security Features
- Constant Supervision
- Low Staffing Ratio 1:6
- Nurse on Staff at all times
- Dedicated Food Preparation Specialist
- Activities Director
- Personal Care Area
- Spa

**Accommodations**

We want your loved one to feel just like they are at home while they are with us.

- Fireplace
- Television
- Arts & Crafts
- Social Games
- Dining Room
- Quiet area for Reading or Relaxing
- Naturally Serene location with a fenced-in patio
- Incoming Complimentary Businesses such as hair care, nail care, massage therapy, music therapy, pet therapy, and much more!

We are an owner operated small business with years of experience providing quality care.  
**Let us help you with your care needs!**

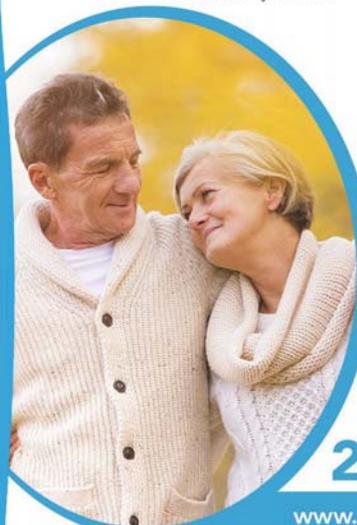


**ComForCare**  
Home Care

Serving the Washington and Ozaukee counties, and surrounding areas

Supporting Independence, Dignity and Quality of Life.

- Companionship
- Bathing and Grooming
- Medication Reminders
- Meal Preparation
- Light Housekeeping
- Transportation
- Personal Care
- Fall Prevention
- Safety Supervision
- Respite Care
- Errands and Chores
- Transportation from Hospital to Home
- Alzheimer's Care



**262-674-1515**

www.WestBend.ComForCare.com

Each office is independently owned and operate. ComForCare Home Care is an equal opportunity employer.

## Can Poor Gut Health Make You Age Faster



communicates with our brain, via the vagus nerve. Evidence suggests that disruption in the digestive system is responsible for mood

changes through signals sent to the brain. Individuals suffering from digestive disorders such as irritable bowel syndrome (IBS) are at a higher risk for developing mental health issues such as anxiety and depression. Keeping your gut-brain connection functioning properly is top priority.

Neurodegenerative diseases (along with diabetes, atherosclerosis, cancer) arise due to imbalances in the gut-brain connection. These diseases develop due to oxidative stress. Oxidative stress is the imbalance between free radicals and antioxidants. Free radicals have an uneven number of electrons which make them readily available to react with other molecules in your body, causing damage through the process of oxidation. The bacteria that line your microbiome play a significant role in creating or combating oxidative stress.

Poor gut microbiome diversity can have a detrimental consequence on healthy aging, performance, and longevity. Proper care of your microbiome is of paramount importance in maintaining mental, physical, and immune resilience while aging.

Dr. Robin Rose is Founder and CEO of Terrain Health and is a double board-certified specialist in Gastroenterology and Internal Medicine, specializing in functional medicine. Her philosophy is deeply rooted in healing her patients from the inside out so they will feel ageLESS. [www.cookinglight.com](http://www.cookinglight.com)



## Slow Cooker Cuban Tomato and Black Bean Soup

- 2 15-ounce cans reduced-sodium black beans, rinsed and drained
- 1 32-ounce carton unsalted chicken broth
- 1 14.5-ounce can no-salt-added diced tomatoes
- 1 smoked ham hock
- 1 cup chopped onions
- 1 medium red sweet pepper, 1 medium fresh jalapeño pepper, seeded (if desired) and finely chopped
- 1/4 cup orange juice
- 2 cloves garlic
- 1 Tbsp cider vinegar
- 1 tsp ground cumin
- 1 tsp dried oregano, crushed
- 1/4 tsp salt
- 1/4 tsp black pepper
- Plain Greek yogurt/green onions/Lime wedge

In a small mixing bowl, mash one can of beans until nearly smooth. In a 4- to 6-quart slow cooker, combine the mashed beans, whole beans, and the next 13 ingredients (through black pepper). Cover and cook on low 6 to 8 hours or on high 3 to 4 hours.

Remove ham hock. If desired, cut meat from bone and return meat to soup; discard bone.

Top with yogurt and sprinkle with green onions. Serve with lime wedges for squeezing. ~Eatthis.com

## Probiotic Foods

Probiotic foods contain living microorganisms like the health-promoting microbes found in your gut. Eating probiotic foods can help boost your body's population of beneficial bacteria.

Common bacteria groups found in probiotic foods include Lactobacillus (often abbreviated as "L." on food labels) and Bifidobacterium (abbreviated as "B." on food labels). Probiotic foods are made by adding microbes to food and/or allowing a process known as fermentation to take place.



- Fermented soy foods, such as tempeh, miso and natto
- Kefir (fermented milk)
- Kimchi (fermented vegetables)
- Kombucha (a fermented tea drink)
- Sauerkraut (fermented cabbage)
- Yogurt, both dairy and non-dairy

Check labels for live, active cultures, which indicates the bacteria in the foods are still living. For instance, when shopping for probiotic sauerkraut, reach for refrigerated brands with live cultures. Shelf-stable, pasteurized sauerkraut in a can or a jar—the type of sauerkraut your mother may have bought as a hotdog condiment—is unlikely to contain living microbes. Living microbes are beneficial because they join and multiply with the community of living microbes already in your gut.



## LIVE THE HARWOOD LIFESTYLE

Harwood Place offers a host of on-site amenities and a variety of apartment floor plans to meet your needs. Stay healthy and happy for many years to come with these features at your doorstep:

- Fine and Casual Dining
- Fitness and Wellness Programming
- Entertainment, Social Activities and Outings
- Transportation
- Salon Services
- Spiritual Services
- Health Clinic and Therapy Services
- Health Care Continuum at the Lutheran Home

Call 414-256-6814 to schedule your tour!

**FREE**

**Dining for a Year!**

HURRY! Offer ends 12/31/2022

**L&H**

**HARWOOD PLACE**

8220 Harwood Avenue, Wauwatosa  
[harwoodplace.org](http://harwoodplace.org) | 414-256-6814

“Trouble knocked at the door, but, hearing laughter, hurried away.” – Benjamin Franklin

Each Friday night after work, Bubba would fire up his outdoor grill and cook a venison steak.

But, all of Bubba's neighbors were Catholic and since it was Friday, they were forbidden from eating meat. The delicious aroma from the grilled venison was causing such a problem for the Catholic faithful that they finally talked to their priest.

The priest came to visit Bubba, and suggested that he become a Catholic. After several classes and much study, Bubba attended Mass. The priest sprinkled holy water over him.... saying,

“You were born a Baptist. Raised a Baptist. But now you are a Catholic.”

Bubba's neighbors were greatly relieved... until Friday night arrived. Again, the wonderful aroma of venison filled the neighborhood. The priest was called immediately, and as he rushed into Bubba's yard, prepared to scold him, he stopped and listened in amazement.

There stood Bubba, clutching a small bottle of holy water which he carefully sprinkled over the grilling meat solemnly whispering.....

“You wuz born a deer. You wuz raised a deer. But now you be a catfish.”



**STRESS RELIEF from LAUGHTER!?!?**  
*it's no joke!*

**Why does the little mermaid wear seashells?**

Because she grew out of her b-shells!

**How to frighten the new generation:**

Put them in a room with a rotary phone, an analog watch and a tv with no remote control and leave the directions in cursive.

**I just replaced my litter box with a FedEx box. Now when it's full, I just tape it up and put it on my front porch for someone to steal it.**

**The oldest computer can be traced back to Adam and Eve.**

Surprise - it was an Apple! But with limited memory. Just one byte. Then everything crashed.

**Technically, Moses was the first person to download data on a tablet from the cloud.**

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

**THE PREGNANT TURKEY**

One year during the holidays, we all went to my sisters's house for the traditional feast. Knowing how gullible my sister is, my mom decided to play a trick. She told my sister that she needed something from the store and sent her out. When my sister left, my mom took the turkey out of the oven, removed the stuffing and 'stuffed' a Cornish hen into the turkey, and re-stuffed the turkey. She then placed the bird(s) back in the oven. When it was time for dinner, my sister pulled the turkey out of the oven and proceeded to remove the stuffing. When her serving spoon hit something, she reached in and pulled out the little bird. With a look of total shock on her face, my mother exclaimed, "Patricia, you've cooked a pregnant bird!" At the reality of this horrifying news, my sister started to cry. It took the family two hours to convince her that turkeys lay eggs!

*Supporting* Independence, Dignity and Quality of Life.

- Companionship
- Bathing and Grooming
- Medication Reminders
- Meal Preparation
- Light Housekeeping
- Transportation
- Personal Care
- Fall Prevention
- Safety Supervision
- Respite Care
- Errands and Chores
- Transition from Hospital to Home
- Alzheimer's Care

ComForCare HOME CARE

Great Place To Work. Certified

262-446-2000 • 1020 James Drive, Suite F, Hartland  
www.comforcare.com/wisconsin/waukesha

**UNIVERSAL SERVICES®**  
**UNIVERSAL TRANSPORTATION**  
**CONSIGN w/US**

**SPECIALIZING IN SENIOR MOVING AND TRANSPORTATION**

**SENIOR MOVING**

- Complimentary Moving Consultation
- Senior Move Management
- Complete Packing, Moving and Unpacking Services
- Downsizing and Organizing
- Apartment Layout and Design
- Temperature Controlled Storage
- Member of National Association of Senior Move Managers
- Fully Licensed and Insured
- Liquidation and Cleanout Service
- Dumpster Service
- Weekly or Bi-Monthly Cleaning Service

**CONSIGNMENT SERVICES**

- Consign w/US Resale Shop
- Vintage & Antique Furniture
- Mid Century Antiques
- Artwork & Sculpture
- Household Furniture & Accessories
- Collectables & Memorabilia
- EBAY or Craigslist Management
- Estate Sales & Auction Services

CONSIGN w US  
**414-397-5987**  
universalconsignment@gmail.com

**SENIOR TRANSPORTATION**

- Weekly Grocery Shopping
- Non-Emergency Medical Transportation
- Dinner Theater Outings
- Miller Park or Sporting Events
- Potawatomi Casino Trips
- Tours to Museums and Domes
- Fully Licensed and Insured
- All buses are Wheelchair Accessible

UNIVERSAL TRANSPORTATION  
**262-257-0250**  
universalserviceswi.com

**UNIVERSAL SERVICES**  
**262-257-0250**  
**25 YEARS OF MOVING EXPERIENCES!**  
universalserviceswi.com





**Cottonwood Trails Apartments**  
4600 S. Nicholson Ave  
Cudahy

**\$99 Security Deposit!**

**A Senior Complex**  
Income Eligible for Adults 55+

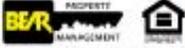
*Call Andrea at 414-483-9969 to schedule a visit!*

[cottonwood@bearproperty.com](mailto:cottonwood@bearproperty.com)

Proudly Managed by Bear Property Management 262-697-9616

**We offer:**

- Non-smoking
- Heated underground parking
- Elevator service
- Laundry on each floor
- Controlled entry access with private intercom
- Community room / Social Activities
- 1 & 2 Bedrooms w/ Heat & water




## Write Your Own DIY Will

*At a technology-driven time, do hand-written wills count as official documents? Yes they do!*

By Trust and Will ([www.trustandwill.com/learn/diy-will](http://www.trustandwill.com/learn/diy-will))

**To say Estate Planning is important is a huge understatement. We'd argue it's one of the single most important things you'll do in life. Your Estate Plan will protect you, your loved ones and the legacy you've worked your entire life building.**

### How To Write a Will in 6 Steps

Writing your own Will is a relatively simple process. There are some things you need to make sure you do, but generally you just have to follow a few basic steps. You can also use a DIY Will template that's going to cover all your bases and ensure your estate, family and loved ones are covered, both now and in the future.

**1. Name an Executor and beneficiaries** - Selecting an Executor is important. He or she will be charged with ensuring your wishes are honored, and will oversee the settling of your estate. They will communicate regularly with any beneficiaries who you leave assets or property to, and they'll eventually handle the distribution of assets.

**2. Appoint a guardian** - If you have children or any dependents you care for, you want to legally name a guardian to care for them in the event you're no longer able to do so on your own. Guardianship can be the one piece of an estate that fosters the most contention, as there may be multiple people in your life who feel they're best-suited to take over the role of caretaker. Identify who you choose so there's no confusion or question.

**3. Organize your assets** - Organizing your assets will make it easier for you to list them in your Estate Planning documents, which will in turn make things easier for your Executor. Things to think about could include: Property (real and personal), Cash, checking and savings accounts, Any form of business ownership, Royalties-copyrights, patents, Stocks, mutual funds, bonds, other forms of business ownership, Possessions, Etc.

**4. Sign your Will in front of witnesses (and notarize if necessary)** - Be sure to sign your Will in a manner that's acceptable to your state, in front of the appropriate number of witnesses. Find out if your state requires Wills be notarized, and if necessary, see a Notary.

**5. Store your Will** - Store your Will in a safe place and tell anyone who would need to know where it's located. Many people opt for a safety deposit box to store their Estate Plans, but be forewarned this can be complicated, as gaining entry may be difficult for your family after you pass away. A fireproof safe is ideal, as is the newer concept of a Legacy Drawer.

**6. Revisit your Will regularly** - Be sure to review your Will any time you have a major life event like a birth, death, marriage or divorce in the family. If you have no major events over the course of several years, a good rule of thumb is to revisit Estate Planning documents every three to five years.

**Can You Write a Will Without a Lawyer?** In short, yes, you can create a Will without a lawyer. In fact, knowing how to write a Will without a lawyer is as easy as simply following the above steps - saving you a lot of time and money.

#### Cons of DIY Wills:

- If anyone contests your DIY Will after you pass away, the time and money you originally saved could end up being spent as the probate process drags out.
- There is the potential for misunderstanding language in a generic DIY Will template. This could lead to inadvertent errors or misses.

Some states will recognize any will as long as the will is notarized, but many states would suggest that you type, print, and store your will in a safe place. To ensure your assets are passed down, without any contest, it is better to get a professionally prepared will.



## Need An Easier Way To Read? We Can Help!



You may qualify for **FREE** library services if your ability to read is affected by:

- Vision Impairment
- Physical Impairment
- Reading Disability

Email: [WTBBL@milwaukee.gov](mailto:WTBBL@milwaukee.gov)  
Call Toll-free: 1-800-242-8822  
Visit: <http://talkingbooks.wi.gov>



# HAIR Experience

**John Endries**  
47 Years Experience!

2215 S. Kinnickinnic Ave  
414.744.8141

### WIGS & Hair Add-ons




**HARD TO CONTROL AREA? We can Help!**  
Ask about our **Razor, Clipper & Shear Cutting Techniques**

**Come in and TAKE A LOOK!! Whether you're experiencing hair loss or want to try a whole new look for a night out or a trip to the grocery store!**



### **BERKSHIRE AT KENSINGTON**

1800 Kensington Dr.,  
Waukesha, 53188  
**262-548-1449**

- FREE Utilities
- Free indoor parking
- Pets welcome (limited)
- Social Activities
- Chapel, beauty salon, fitness center
- Convenient elevators
- Transportation to shopping
- Located on bus line
- Pergola & gazebo with BBQ grills
- No Smoking



### **BERKSHIRE WEST ALLIS**

1414 S. 65th St., West Allis  
**414-258-2720**

- Spacious open floor plans
- FREE heat, hot water
- FREE underground parking
- Elevator
- Courtyard with gazebo, BBQ grill
- Social activities
- Exercise room & classes
- Beauty salon & library
- Near historic West Allis shops & farmer's market, Walgreens, banks and Senior Center
- Located on bus line
- Smoke Free Community



### **BERKSHIRE OCONOMOWOC**

210 S. Main St., Oconomowoc  
**262-567-9001**

- Spacious floor plans
- On-site community room
- Elevator service to all floors
- Laundry room on each floor
- Free heated underground parking
- Free heat & water
- Pet friendly with some restrictions
- Walking distance to the downtown area, two lakes & farmers market
- Activities w/Oconomowoc Area Senior Center on site
- No Smoking



## **ACTIVE ADULT COMMUNITIES (55+)\***



### **BERKSHIRE GREENDALE**

7010 W. Grange Avenue  
Greendale, WI 53129  
**414-421-4900**

- Near Historic Downtown Greendale & Southridge Mall
- Spacious floor plans with walk-in closets
- Balcony or patio with all homes
- Heat & hot water included
- Select homes with washers & dryers
- Laundry rooms on each floor
- Free underground/surface parking
- Business & fitness centers, community room & BBQ Patio
- Pets cherished
- No Smoking



### **BERKSHIRE AT SUNSET**

S30 W24890 Sunset Drive  
(Corner of Sunset Dr and Prairie Ave)  
Waukesha, WI 53189  
**262-548-0131**

- Balcony/patio with every home
- Spacious open floor plans with walk-in closets
- Free indoor/surface parking
- Heat & water INCLUDED
- Laundry rooms/storage units on each floor w/ elevator
- Great new shopping on Sunset Dr.
- Pet friendly
- Social activities for everyone!
- Smoke Free



### **BERKSHIRE GRAFTON**

1004 Beech St., Grafton  
**262-376-9661**

- Convenient location in the heart of Downtown Grafton
- Heat & water Included
- Free underground/surface parking
- W/D hook-ups in 2bdm Apts
- Same floor storage units, laundry facilities & trash chute
- Patio or balcony for each unit
- Media center, fitness room, community room & patio for everyone's enjoyment
- Non-smoking complex
- Pet Friendly



\*Income Limits May Apply

Professionally Managed by OAKBROOK CORPORATION



# 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 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.

### Wisconsin Senior Medicare Patrol (SMP):

Visit [www.smpwi.org](http://www.smpwi.org) or call 1-888-818-2611.

This project was supported, in part, by grant number 90MPRC0002 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.

# WORD SEARCH

- |          |           |          |           |
|----------|-----------|----------|-----------|
| AGAIN    | EIGHT     | JUNK     | SHUT      |
| BLOSSOM  | ENVY      | LIED     | SOCIETY   |
| BOIL     | EVENING   | LOYAL    | SQUARE    |
| CAREER   | FEEL      | MACARONI | STATION   |
| CLOTHES  | FIELD     | MEAL     | STORM     |
| CONVINCE | FOREST    | MEAN     | STRING    |
| COWBOY   | GLOBAL    | MILK     | TAXI      |
| CRUSH    | HALF      | NEEDED   | THROW     |
| CRYING   | HAPPY     | PATIENT  | TIME      |
| CUPCAKE  | HEAR HOME | QUILT    | TRANSLATE |
| DANGER   | HURRICANE | RADIO    | UNUSUAL   |
| EARN     | IDEAL     | SHOULD   | WHETHER   |
|          |           |          | WORSE     |



Don't be worried about your smart phone or Alexa spying on you. Your vacuum cleaner has been collecting dirt on you for years.

I like bacon because I can wrap it around anything. Basically it's the duct tape of food.

## REPLACEMENT WINDOWS & DOORS

# Callen

We Put the "Wow" In Home Remodeling

414-529-5509 • CallenNeighbors.com  
Muskego Showroom

## FALL CLEANING is here!!! Many new donations arriving!

Habitat for Humanity Germantown ReStore

Shop.
 Donate.
 Volunteer.

Washington and Dodge Counties

Hours:

**Monday-Friday: 9am-6pm**  
Donations from 9am-5pm

**Saturday 9am-4pm**  
Donations from 9am-3pm

**262-255-7470**

W190N10768 Commerce Circle  
Germantown, WI 53022

grestore@hfhwashco.org

### WE SELL THE FOLLOWING ITEMS and ACCEPT/APPRECIATE THEM AS DONATIONS

- Windows, Doors & Lumber • Kitchen Cabinets
- Bathroom Vanities & Toilets • Flooring
- Light Fixtures & Ceiling Fans
- Couches, Chairs & all types of Tables
- Refrigerators, Stoves, Microwaves
- Washers & Dryers
- Lawn & Garden • Yard • Patio Furniture
- Hutches, Dressers, Beds, Frames, New Mattresses
- Handyman Tools including Power Tools, Saws, Benches, Nails, Screws
- and MUCH MORE!!

OFFERING FREE DONATION PICKUP

like us on facebook

www.hfhrestore.org



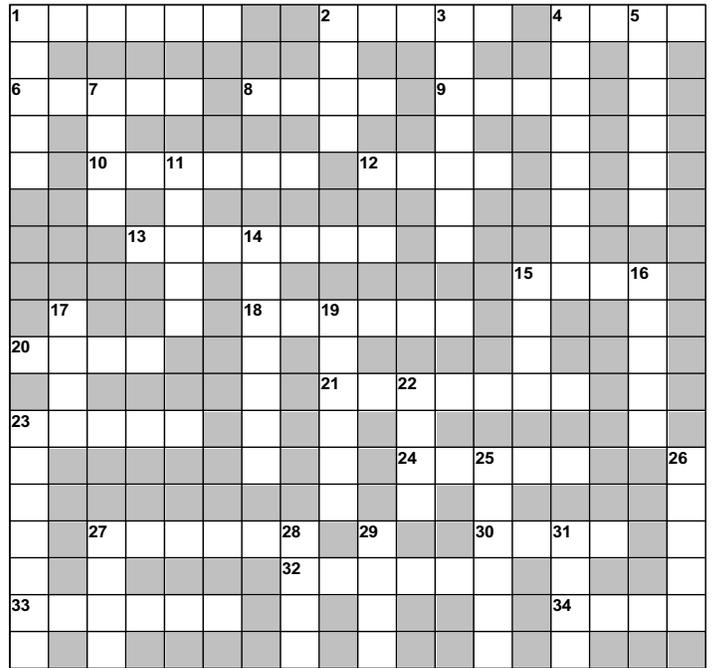
# Crossword junkie!

## DOWN

1. Gluten culprit
2. Secondhand
3. Common occurrence of nature
4. Travel container
5. Category of potential buyers
7. It's as good as ....
11. To or into that place
14. Delivery via plane
15. Pucker up
16. Once times two
17. Not out of
19. Solid dairy product
22. Not nice
23. Ruler (of a country)
25. Baby
26. Small stream
27. Fizzy malt beverage
28. Measure of land
29. To have already had the answer
31. Not pretty

## ACROSS

1. Beautiful petaled plant part
2. Put into service
4. Unspecified quantity
5. Slang for should
8. Antlered animal
9. Form of public transformation
10. Most recent
12. Planting medium
13. .... I said so
15. Sometimes used to describe a woman
18. Loud noises
20. Prone to ACL damage
21. With conviction
23. Root of all evil
24. To operate
27. Plantain is a family member
30. Playground game with squares
32. Motion picture house
33. Sharp
34. Act of seeing



I think all politicians should wear uniforms. You know, like NASCAR drivers, so we could identify their sponsors.

## CLEANING your WOODEN CUTTING BOARD

It turns out that you might be cleaning your wooden cutting board wrong this whole time! Given that there are so many small nooks and crannies on wooden cutting boards, bacteria and food are bound to wind up deeper than you might expect.

There is a simple hack. To get rid of stains or lingering odors, place coarse salt over the board and rub it in using half a lemon. The coarse salt will get into all of the crevices and the lemon acts as a disinfectant.

## OLIVE OIL ON HINGES

If you have some problematic hinges on any doors, or cupboard doors, you don't need to purchase any fancy oil that will cost you almost the same price as a repairman coming to fix it. Instead, simply use olive oil. Run some on with a cloth and cotton ball and everything is Greek-to-go!

Yesterday, my husband thought he saw a cockroach in the kitchen. He sprayed everything down and cleaned thoroughly. Tomorrow, I'm putting the cockroach in the bathroom.

## Gonna Be a Bear

In this life I'm a woman. In my next life, I'd like to come back as a bear. When you're a bear, you get to hibernate. You do nothing but sleep for six months. I could deal with that.

Before you hibernate, you're supposed to eat yourself stupid. I could deal with that. If you're a mama bear, everyone knows you mean business. You swat anyone who bothers your cubs. Cubs get out of line, you swat them too. I could deal with that.

If you're a bear, your mate EXPECTS you to wake up growling. He EXPECTS that you will have hairy legs and excess body fat. Yup, gonna be a bear...

## WANTED

OLD BICYCLES & BIKE PARTS  
TOYS & OTHER COLLECTIBLES  
FROM THE 1930'S, 40's, 50's, 60's

CASH PAID & WILL PICK-UP!



CALL SCOTT (414) 254-7572  
or email  
SCOTT@BICYCLECOLLECTOR.COM



## FURNACES & A/C's IN STOCK!! BEST PRICES!

GAS FURNACE TUNE UP OR  
A/C CLEAN & CHECK \$99.95ea

Or Both for **\$179.95**

Exp: 12/31/22

DUCT CLEANING  
SPECIAL

Starting at  
**\$495**

Exp: 12/31/22

We don't do things the easy way... We do them The Thielmann way!

BURLINGTON  
Heating & Air Conditioning, Inc.

THIELMANN  
& SON  
HEATING & COOLING  
SINCE 1929

ROTH  
HEATING & COOLING, INC.

LENNOX

PREMIER DEALER

Carrier

DAIKIN

Turn to the experts

Visit our website at

**ThielmannGroup.com**



262-763-2653  
BURLINGTON

262-763-2500  
HARTFORD

262-293-9285  
MENOMONEE FALLS

262-786-2000  
NEW BERLIN

414-764-4700  
OAK CREEK

262-534-5568  
WATERFORD



Pride &  
Prejudice  
Nov. 10th-12th  
7:30pm  
Nov. 12th-13th  
1:30pm



Swiss Family  
Robinson  
Feb. 17th-18th  
7:00pm  
Feb. 19th  
1:30pm



Seven Brides  
For  
Seven Brothers  
April 27th-30th  
7:30pm

*Concordia University Players Presents*  
Their 2022-2023 Season

# Family

For more information, visit  
[cuw.edu/theatre](http://cuw.edu/theatre)