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NEWSMAGAZINE  
**LIFE!**

**WINTER 2023**

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PRINT and ONLINE EDITIONS

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



*Winter*  
2023

To appreciate the beauty of a snowflake,  
it is necessary to stand out in the cold. ~Aristotle

**2023  
Financial  
To-Do List**

**Diary of a  
Snow Shoveler**

**Benefits of  
Winter Walking**

**INSIDE**  
THIS ISSUE ~page 3





# A.J. UGENT'S FAMOUS ANNUAL CLEARANCE

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

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

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THE MILWAUKEE PUBLISHING CO., LLC

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It's hard to talk about monthly holidays, passing weather and three months' worth of life adventures in our now quarterly editions of Your LIFE! NewsMagazine.

BUT life always delivers spoonfuls of both time and experiences to keep us on our toes and moving forward. We're hoping to have some great ski experiences and snow fun this season... and yes, I do enjoy shoveling, throwing snowballs and making a traffic-stopping snow couple in our front yard every year!

After medically being discharged (stress fracture) from the National Guard, Amara (our 18-year old daughter) is now moving forward into a nursing degree. It's so much fun to re-live vicariously the dorm gossip and college challenges while being so glad we don't have to do it again - way too much energy needed!!

Tom rewarded his 60th birthday with yet another rental property - the man just doesn't understand the idea of early retirement. It does keep him out of the house, but not out of the kitchen, so we're both happy :)

As I write this, it is still early winter, but by the Spring Edition on March 15, we'll be talking gardens, sunshine and spring ambitions. Time moves forward, whether we are having fun... or not. SO have FUN! Yes, cold and snow can be cozy and beautiful. Enjoy the energy we have today, the relationships that come our way and blue skies, snow or rain.

**LIFE.** *Enjoy it!*

Sandy and Tom Draelos

*"A year from now you will wish you had started today."* —Unknown

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Warm up to a hot bowl of healthy goodness! Enjoy these recipes from Greek Avgolemono to Ukrainian Borscht

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## WINTER EVENTS FOR 2023

### Thru DECEMBER 29

Calm & Bright: Mitchell Park Domes Holiday Show, Late Night Holiday Floral Show! Gather with family and friends for a peaceful reflection of the holiday season at Calm & Bright. See vignettes, decorated trees, and nearly 1,000 poinsettias

### Thru DECEMBER 31

Wild Lights at the Milwaukee County Zoo (with the exception of the following dates: Dec. 5, 6, 12, 13, 24, 25) The Zoo transforms into an illuminated world with millions of sparkling lights and glowing animal displays throughout the forests and pathways. Stroll a 1-mile path through the Zoo's very own snow globe to see a variety of shimmering large-scale animal displays

### JANUARY 3-8

My Fair Lady  
 Marcus Performing Arts Center  
 MY FAIR LADY tells the story of Eliza Doolittle, a young Cockney flower seller, and Henry Higgins, a linguistics professor who is determined to transform her into his idea of a "proper lady"

### Thru JANUARY 8

Beyond Monet  
 Wisconsin Center  
 Through the use of cutting-edge projection technology and an original score, this Immersive Experience breathes new life into over 400 of Claude Monet's artworks.

### JANUARY 13-22

Waukesha JanBoree  
 Celebrating the JanBoree's 38th anniversary. Get out and embrace winter in Wisconsin. Fun for the whole family throughout Waukesha. Free

### JANUARY 13-15

Book Sale  
 Cudahy Family Library  
 Time to restock your shelves at great low prices. Books, paperbacks, DVDs, CDs, collectibles, puzzles, games, and more

### JANUARY 19

Step Afrika!  
 Marcus Performing Arts Center  
 Blends percussive dance styles with

traditional West and Southern African dances integrating songs, storytelling, humor and audience participation. The blend of technique, agility, and pure energy makes each performance unique

### JANUARY 20-MARCH 19

Dino! An Evening with Dean Martin  
 Milwaukee Repertory Theater  
 "Dino!" transports us to a hip 1970s club where – accompanied by his signature drink in hand – the "King of Cool" entertains all by weaving personal stories with a smorgasbord of classic hits

### JANUARY 25

Boards and Brews  
 Milwaukee County Historical Society  
 910 N. Old World Third Street  
 Do you love to play old school board games? Gather your friends and visit Game Night at the Milwaukee County Historical Society. Vintage games available for you to play. Tickets are \$10 available for purchase online at [www.milwaukeehistory.net](http://www.milwaukeehistory.net) or by phone 414-273-8288

### FEBRUARY 2-3

Dancing With the Stars  
 Riverside Theatre  
 Featuring some of the show's most popular competitors, this live tour will recreate the most memorable dances from the programme's previous seasons

### FEBRUARY 9-12

Disney On Ice: Let's Celebrate  
 Fiserv Forum  
 Disney characters new and old join the show marking the skating debut of Princess Tiana and Prince Naveen from Walt Disney's modern classic The Princess and The Frog

### FEBRUARY 11

Winter Quilt Show  
 Washington County Fair Park Pavilion  
 West Bend. 9am-4pm  
 Over 70 fiber art vendor booths, including a fiber art display of over 150 pieced and embellished quilts; wearable fiber art; home décor; quilting, sewing, and fiber art supplies. \$10 at the door. 12 and under free

Calendar continued on page 5

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## WINTER EVENTS FOR 2023

Calendar continued from page 4

### FEBRUARY 17-19

Greater Milwaukee Golf Show  
State Fair park

### FEBRUARY 17-19

Shen Yun Performing Arts  
Miller High Life Theatre  
Classical Chinese dance and music. A true representation of traditional Chinese culture as it once was: a study in grace, wisdom, and the virtues distilled from the five millennia of Chinese civilization

### FEBRUARY 18-19

Cedarburg Winter Festival  
The Winter Festival celebrates the "Roaring 20s." Two-day event will feature an ice carving contest, barrel races, famous "bed-races on ice," camel rides, outdoor activities and much more, including a Saturday night, adults-only speakeasy. On Sunday, enjoy the pancake breakfast, Alaskan Malamute dog-pulling contest, and ice skating on Mill pond

### FEBRUARY 23-APRIL 9

The Music Man  
The Fireside Dinner Theatre, Fort Atkinson  
Broadway's Brassiest Musical

### FEBRUARY 24-26

60th Annual World of Wheels  
Milwaukee's Largest Indoor Custom Car Show

### FEBRUARY 25-26

Taste of Greece  
Annunciation Church  
9400 W. Congress, Wauwatosa  
Spit-roasted chicken and lamb, gyros and much more. Church tours & Greek dancers

### MARCH 2-5

Milwaukee RV Show  
State Fair Park  
Something for everyone. Come and see all that's new in the RV lifestyle

### MARCH 9-12

Milwaukee Journal Sentinel Sports Show  
Everything outdoors will be celebrated indoors. As always, there will be something for every outdoor sports enthusiast, from those who love fishing, hunting, and camping to those who get outdoors to enjoy kayaking, boating, and hiking

### MARCH 24-APRIL 2

Realtors Home & Garden Show  
Get inspired

**SUN., DEC. 18, 3PM**

*Charles Dickens' A Christmas CAROL*

**THURS., FEB. 2, 7:30PM**

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**Main Stage**

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

**Cabaret Cafe**

*The Hunker-Up with Michael Perry*  
January 6 & 7, 2023

**Main Stage**

*Jason Gillette & The Showtime Big Band*  
January 14, 2023

*A Rock 'N' Roll Tribute From Elvis to the Beatles*  
Featuring The Neverly Brothers  
March 11, 2023

**ComedySportz**  
March 18, 2023

**Barley Jacks**  
March 25 & 26, 2023

**The Doobie Others**  
May 20, 2023

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# One-Of-A-Kind Winter Lodging in Wisconsin

Yes! A Vacation in Wisconsin's Winter Wonderland!

By Shelby Deering / TravelWisconsin.com

**Bayfield Rustic Yurt – Washburn.** Yurts have become popular in recent years as off-the-beaten-path lodging alternatives. The Bayfield area is home to some of these circular tent-like escapes, including the Bayfield Rustic Yurts, complete with cozy woodstoves, outdoor firepits, and striking views of the Bayfield County Forest. It's also the definition of secluded — you can only access the yurts by foot, snowshoe, ski or fat tire bike.



**Camp Lake Resort – Mountain.** Looking like



something out of a wintry storybook, the “Gingerbread Cottages” of Mountain’s Camp Lake Resort look as if they were transported from a fairytale. Nestled on 127 acres of private land, the snug rock- and log-clad cottages display whimsical details, like bright exteriors and doors that look plucked right out of The Hobbit. Bordering the Nicolet National Forest, you can get your fill of winter outdoor activities.

**On the Rocks Cliffside Lodge.** Gills Rock. Perched 60 feet over the frozen waters of Wisconsin Bay, the On the Rocks Cliffside Lodge not only has a great view but also a bygone A-frame exterior. At 3,400 square feet, it has more than enough space for the whole family. Inside, you’ll find five bedrooms (one of which has a whirlpool), a warm field-stone fireplace and even a game room. It’s just a hop, skip and a jump away from Washington Island.



**Boulder Ridge Tree House.** Bayfield. Your childhood wasn’t the only time to enjoy a treehouse. Located in Bayfield, Boulder Ridge Tree House is like a childhood retreat for adults and children alike, with timber detailing, a fireplace festooned in Lake Superior stones, and a double loft that’s the epitome of cozy. You’ll be standing out on the deck with a warm cup of coffee and admiring the snow-covered pine trees for hours.



**Lake Superior Barn.** Maple. Yes, a barn can make for luxurious accommodations. At 4,250 square feet, Maple’s Lake Superior Barn makes for a spacious family gathering or friends reunion. On 320 acres of remote, pristine land, there’s ample space outside too. The rustic interior’s fit for a magazine’s home tour, and the winter scenery promises to be just as beautiful. Lake Superior stands quietly nearby while the white birch trees and pines of Brule River State Forest add to the surroundings.



**Canoe Bay ESCAPE Village – Chetek.** Canoe Bay in Chetek has been

long applauded for its luxe amenities and cabin rentals. Now, they’re offering another way to enjoy their property—the Canoe Bay ESCAPE Village. Dotted with tiny homes, these dwellings feature picture windows to reconnect with loved ones among snowy, wooded landscapes, comfortable bedrooms and exquisite craftsmanship.

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)

**SUNSET PLAYHOUSE** Furlan Auditorium Productions 2022-23

<p><b>The Spitfire GRILL</b> A MUSICAL</p> <p>SEPTEMBER 8 - 25, 2022</p>	<p><b>Clue</b> ON STAGE</p> <p>October 20 - November 6, 2022</p>	<p><b>elf</b> The Musical</p> <p>December 1 - 18, 2022</p>	<p><b>LOVE, Sex, and the I.R.S.</b></p> <p>January 19 - February 5, 2023</p>
<p><b>The CEMETERY Club</b></p> <p>MARCH 2 - 19, 2023</p>	<p><b>YOUNG FRANKENSTEIN</b> West End Version</p> <p>APRIL 20 - MAY 7, 2023</p>	<p>Agatha Christie's <b>Spider's Web</b></p> <p>June 1-18, 2023</p>	<p><b>THE LITTLE MERMAID</b></p> <p>July 13 - August 6, 2023</p>



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## WISCONSIN Guide to Cross-Country Ski Trails

All Milwaukee County Parks allow cross-country skiing and snowshoeing. Snowshoeing is permitted in designated areas only.

### Milwaukee County Parks Ski Info 414-257-7275

Ungroomed trails are available in all Milwaukee County parks. Several parks have groomed trails and require 6" of snow for trail grooming.

**Brown Deer Park:** 4.5 miles of groomed trails.

7835 N. Green Bay Rd., Milwaukee

**Whitnall Park Golf Course:** 5 miles of groomed trails. Concessions & rentals. 6751 S. 92nd St., Franklin

**Wehr Nature Center:** Five miles of ungroomed trails  
9701 W. College Ave. Franklin

### Waukesha County Parks Ski Info 262-548-7801

\***Lapham Peak Unit** Kettle Moraine State Forest: Delafield: 17 miles groomed, including 2.5 miles lighted trail. Ski and snowshoe rentals at Evergreen shelter on weekends and at Wheel & Sprocket store in downtown Delafield.

\***Menomonee Park:** 4 to 5 miles of trails. Sunrise to 10 pm.  
W220 N7884 Town Line Rd., Menomonee Falls.

\***Minooka Park:** 6 miles of trails. Sunrise to 10 pm.  
1927 E. Sunset Dr., Waukesha

\***Nashotah Park:** 6 miles of trails.  
W330 N5113 County Road C, Nashotah

\***Retzer Nature Center:** 4 miles trails. Ungroomed; snowshoe rentals. Hours sunrise to 10 pm. S14 W28167 Madison St., Waukesha

### Kettle Moraine State Forest Ski Info

Northern Unit: 920-533-8322

### Kettle Moraine State Forest Ski Info

Southern Unit: 262-594-6200

#### MORE INFO AT...

[www.wisconsintrailguide.com/cross-country-skiing](http://www.wisconsintrailguide.com/cross-country-skiing)

## 1-2-3-Go! SLEDDING & TUBING!!

A dozen County Parks have hills ideal for sledding, when conditions allow. No warming houses will be available this season.

**Brown Deer Park,** 7835 N. Green Bay Road

**Indigenous Peoples' Park,** 7301 W. Courtland Ave.

**Greene Park,** 4235 S. Lipton Ave.

**Hales Corners Park,** 5765 S. New Berlin Road

**Kletzsch Park,** 6560 N Milw. River Pkwy.

**LaFollette Park,** 9418 W. Washington St.

**McCarty Park,** 8214 W. Cleveland Ave.

**McGovern Park,** 5400 N. 51 St.

**Wilson Recreation Center,** 4001 S. 20 St.

**Currie Park,** 3535 N. Mayfair Road (Lit until 10 p.m.)

**Whitnall Park** (near the clubhouse) 6751 S. 92nd St.



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

# Annual Financial To-Do List

*Things you can do for your future as the year unfolds.*



What financial, business, or life priorities do you need to address for the coming year?

## Your Money



with Tim Stasinoullas

**Now is the time to think about the investing, saving, or budgeting methods you can employ, from building your retirement fund to managing taxes. You have plenty of choices.**

**Can you contribute more to your retirement plans this year?** In 2023, the contribution limit for a Roth or traditional individual retirement account (IRA) remains at \$6,000 (\$7,000 for those making “catch-up” contributions). In most cases, you must have taxable income, and other factors may affect how much you’re able to contribute. Other types of retirement accounts such as a 401(k), 403(b), Simple IRA, or SEP IRA have higher contribution limits for those who are eligible.

**Once you reach age 72, you must take an RMD (Required Minimum Distribution)** from a traditional IRA in most circumstances. The IRS taxes withdrawals as ordinary income and, if taken before age 59½, they may be subject to a 10% federal income tax penalty.

**Roth 401(k)s offer their investors a tax-free and penalty-free withdrawal of earnings.** Qualifying distributions must meet a five-year holding requirement and occur after age 59½. Such a withdrawal also qualifies under other

circumstances, such as the owner’s passing. If your Roth IRA is through an employer, then the employer match (if any) is pretax and not distributed tax-free during retirement. However, unlike a Traditional IRA, a Roth IRA is not subject to Required Minimum Distributions.

**Invest in your children’s or grandchildren’s education.** There are several investment types including 529 Plans, Coverdell ESA (Education Savings Account), and UTMA/UGMA accounts designed to help you invest in the future educational or other expenses of your loved ones. They all have their own specific contribution, eligibility, and distribution guidelines, so it’s important to review your wishes with a financial professional to determine the most appropriate educational investment type for your family.

**Make a charitable gift.** You can claim the deduction on your tax return, provided you follow the Internal Revenue Service guidelines and itemize your deductions with Schedule A. The paper trail can be important here. If you give cash, you should consider documenting it.

**See if you can take a home office deduction for your small business.** You may want to investigate this if you are a small business owner. You might be able to write off expenses linked to the portion of your home used to conduct your business. However, please keep in mind that using your home office as a business expense in-

volves complex tax rules and regulations.

**Open an HSA.** A Health Savings Account (HSA) works like your workplace retirement account. There are also some HSA rules and limitations to consider. You are limited to a \$3,850 contribution for 2023 if you are single; \$7,750 if you have a spouse or family. Those limits jump by a \$1,000 “catch-up” limit for each person in the household over age 55.

**Pay attention to asset location and allocation.** Tax-efficient asset location refers to the different types of investments to consider when creating a tax efficient investment strategy. This is not to be confused with asset allocation, which is the investment diversification process to help manage potential investment risks.

**Review your income tax withholding status.** Should it be adjusted due to changes in your household, family, or income? Your tax withholding will affect how much you still owe, or the size of your refund when you file your taxes.

**Did you get married in 2022?** If so, it may be time to review the beneficiaries of your retirement accounts and other assets. The same goes for your insurance coverage. If you are preparing to have a new last name in 2023, you may want to get a new Social Security card.

2023 Financial Strategies continued on page 18

## 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)**



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SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL).



# Over-the-Counter Hearing Aids: Choose Wisely

Over-the-counter (OTC) hearing aids are among the most anticipated new technologies to hit store shelves in years, the American Speech-Language-Hearing Association (ASHA) is advising consumers to be smart shoppers if they're intending to purchase one of these products.



**Over-the-counter (OTC) hearing aids**, which hit the market in mid-October 2022, are appropriate for adults age 18 and older with perceived mild to moderate hearing loss.

**OTC hearing aids** are FDA-regulated medical devices that can be purchased without a hearing exam, prescription, or appointment with an audiologist.

**OTC hearing aids** are expected to cost about \$1,600 per pair—\$3,000 less than the average cost of prescription hearing aids.

“We know there is so much excitement from people with hearing loss and their families about over-the-counter hearing aids, and it’s a feeling that hearing health experts share—especially since many people have delayed getting help because hearing aids were out of reach financially,” said Donna Smiley, Ph.D., CCC-A, ASHA’s chief staff officer for audiology.

“But as with other technology purchases—and in this case a product that you’re wearing for a medical reason and that requires significant customization—it’s important to make an informed decision,” Smiley continued. “This is to protect a person’s health as well as their wallet, because these products still come with a considerable price tag.”

OTC hearing aids have been sold in the United States only since mid-October. They are intended for adults with *self-perceived mild to moderate hearing loss*. ASHA warns that people with hearing loss

beyond mild to moderate, as well as anyone under age 18 years, are not candidates for these products. For those populations, OTC devices won’t meet their needs—and could even result in harm.

ASHA recommends that anyone purchasing an OTC product first get a hearing evaluation from a certified audiologist (such evaluations are generally covered by insurance, even if hearing aids are not). This is important because people typically misjudge their degree of hearing loss. A hearing evaluation also can rule out other medical conditions that could be causing hearing loss.

So, what should customers look for when shopping for these products? ASHA advises potential buyers to consider the following:

**Style options.** OTC hearing aids come in various styles, including products that sit behind the ear, in the ear,

and in the (ear) canal. Shoppers should evaluate which product will best meet their needs. For example, someone who is prone to excessive earwax or who has dexterity issues that make it difficult to handle a small item may do better with a behind-the-ear product. Alternatively, someone who prioritizes a discreet product may want an in-the-ear or in-the-canal hearing aid.

**Product features.** Available features include Bluetooth connectivity that lets users stream phone calls and other audio directly from their smartphone to their hearing aid; pre-programmed listener settings that adjust automatically based on a person’s environment (e.g., in a loud restaurant vs. in their home); directional microphones that filter out background noise and amplify the speech of the person in front of them; and rechargeable batteries. Products with more bells and whistles will likely

**OTC Hearing Aids** continued on page 14

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## How DID they get their nicknames?



**Milwaukee - The Cream City:** Wisconsin is known as America's Dairyland, but Milwaukee is known as the Cream City. The cream has nothing to do with dairy, but rather the yellow, cream-colored bricks that were first discovered and produced here beginning in 1835. Those popular bricks were used for many buildings, businesses, breweries and schools throughout the 19th century. A perfect example is the old Schlitz Brewery complex downtown.

**New York - The Big Apple:** Back in the 1920s, sports reporter John J. Fitz Gerald began using the phrase throughout his horse racing columns after hearing two stable hands refer to New York City's racetracks as the 'big apples'. The term then spread and was used to indicate the 'big leagues' that New York City was home to, not just in sports but in music and nightlife too. The term later fizzled out of use but was revived in the 1970s as part of a tourist advertising campaign. It is now arguably one of the most well-known city nicknames globally.

**Chicago - The Windy City:** Chicago is not actually the windiest city in the US (this title actually belongs to Dodge City, Kansas). Instead, this city was given its name after an editor of the "New York Sun," published the phrase in reference to the 'city's full-of-hot air politicians who were advocating and wooing organizers to hold the 1893 World's Columbian Exposition in Chicago instead of in New York'.

## OTC Hearing Aids continued from page 13

be more expensive, which is why shoppers may want to think about their priorities.

**Lifestyle needs.** One way to determine priority features is to consider a user's lifestyle. Does the person who will wear the hearing aid work from home? Are they frequently in noisy or group settings? Do they like to go to the movies or talk on the phone? These factors can help guide product decisions.

**Return policies.** There is no mandated trial period or return window for OTC hearing aids. This is a big difference between OTC products and most prescription hearing aids obtained through an audiologist. What *is* required is that the return policy—whatever the specifics—be printed on the packaging.

**Product warranties.** Prescription hearing aids generally come with a warranty of at least 1 year or even longer, but OTC hearing aids might have much shorter or more limited warranties.

**Specified labeling.** The Food and Drug Administration (FDA) requires that these products include the terms "OTC" and "hearing aid" on their labels. It's important for consumers to look for this exact wording so they don't fall victim to scammers that try to make non-hearing aid products (such as simple sound amplifiers) appear as OTC hearing aids.

**ASHA also recommends that consumers do the following:**

**Remember who OTC products are intended for.** OTC hearing aids aren't suitable for everyone. People with greater than mild to moderate hearing loss aren't candidates for these devices.

**Be patient.** Successfully wearing a hearing aid isn't as simple as "flipping a switch." Hearing loss is often a gradual process, and the brain adjusts itself over the years to accommodate for this loss. It takes time for the brain to re-adjust once a hearing aid is introduced. Give yourself a few weeks with a new product (although you should cease use immediately if it's painful). Also know that it can take a lot of fine-tuning to get the settings right.

**Search for feedback from OTC users and product reviews.** These are still very new products, so you may not yet be able to find extensive reviews from other customers. However, you can review publications and websites such as *Consumer Reports*, *The New York Times* service or Wirecutter.

**Utilize customer service—and consult an audiologist for further assistance.** Not everyone has the same tech savviness and comfort level with self-programming a medical device. If you're having trouble, contact the manufacturer's customer service line or consider visiting a certified audiologist.

For more information, visit [www.asha.org/aud/otc-hearing-aid-toolkit/otc-hearing-aid-faq/](http://www.asha.org/aud/otc-hearing-aid-toolkit/otc-hearing-aid-faq/)



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## Anxiety Specialist Offers Result-Orientated Exercises for Stress Control

Dr. Shaun Nanavati is a neuroscientist, psychologist and Chief Science Officer of the anxiety management app AQ. which features over a dozen short exercises to provide immediate stress and anxiety relief. Dr. Nanavati draws on these and other sources for his top tips for stressed-out humans. [www.theaqapp.com](http://www.theaqapp.com)

### 1. Earlobe Massage

The technique of massaging your own ear lobes, long used in Chinese medicine, immediately slows the heart rate and reduces anxiety due to the vagus nerve in the ear lobe that connects directly to the heart, to slow its rate.

### 2. Alternate Nostril Breathing

This simple breathing exercise lowers heart-rate, stress and anxiety – and synchs the two hemispheres of the brain. To practice alternate nostril breathing, breathe gently in and out through one nostril while keeping the other shut with their fingers. Repeat.

### 3. Feet Up Against A Wall

Make gravity your friend with this simple pose, by lying on your back and resting your feet up against a wall, while slowly breathing in and out. This slows the heart and calms the nerves, relieving stress and tension. Allow at least 10 minutes for maximum benefit.

### 4. Downward Facing Dog – Yoga Pose

This classic yoga pose – which involves stretching forward onto your hands, with your head lowered and your body in an inverted V-shape – helps relieve tension from the neck and back and mimic the effect of many anxiety drugs by boosting the flow of blood to the brain, helping to relieve stress and anxiety.

### 5. Repetitive prayer.

For this technique, you silently repeat a short prayer or phrase from a prayer while practicing breath focus. This method may be especially appealing if religion or spirituality is meaningful to you.

Rather than choosing just one technique, sample several to see which one works best for you. Try to practice for at least 20 minutes a day, although even just a few minutes can help. But the longer and the more often you practice these relaxation techniques, the greater the benefits and the more you can reduce stress.

"Some days, the best thing about the job is that the chair spins."— Unknown

\*\*\*\*\*

I stress about stress before there's even stress to stress about.

\*\*\*\*\*

### LEVELS OF STRESS

4) HIGH. You pick up a hitchhiker, A beautiful young girl. Suddenly she faints inside your car. You take her to the hospital.

3) HIGHER. The hospital says she is pregnant and you are going to be a father. You swiftly deny that. The girl says you are!!

2) And HIGHER. You request a DNA test to prove "you are NOT the father" and insist on providing a sperm sample. After the tests are completed the doctor says that you are INFERTILE, and probably have been since birth.

1) EXTREME HIGH STRESS. On your way home you think about your 3 kids.

\*\*\*\*\*

Cheer up, the worst is yet to come. Simply put, quit worrying over the little stuff and wait for something really big.

\*\*\*\*\*

"Reality is the leading cause of stress for those in touch with it." ~Jane Wagner

\*\*\*\*\*

If each day is a gift, I'd like to know where I can return Mondays.



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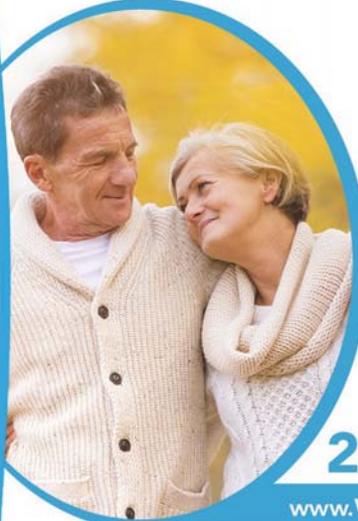
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**January 8.** It started to snow. The first snow of the season and the wife and I took our cocktails and sat for hours by the window watching the huge soft flakes drift down from heaven. So romantic we felt like newlyweds again. I love snow!

**January 9.** We woke to a beautiful blanket of crystal white snow covering every inch of the landscape. What a fantastic sight! Can there be a lovelier place in the whole world? Moving here was the best idea I've ever had! Shoveled for the first time in years and felt like a boy again. I did both our driveway and the sidewalks. What a perfect life!

**January 12.** The sun has melted all our lovely snow. Such a disappointment! My neighbor tells me not to worry- we'll definitely have a white winter. Bob says we'll have so much snow by the end of winter, that I'll never want to see snow again I don't think that's possible. Bob is such a nice man, I'm glad he's our neighbor.

**January 14** Snow, lovely snow! 8 inches last night. The cold makes everything sparkle so. The wind took my breath away, but I warmed up by shoveling the driveway and sidewalks. This is the life! The snowplow came back this afternoon and buried everything again. I didn't realize I would have to do quite this much shoveling, but I'll certainly get back in shape this way. I wish I wouldn't huff and puff so.

**January 15.** Bad forecast. Sold my van and bought a 4x4 Blazer. Bought snow tires for the wife's car and 2 extra shovels. Stocked the freezer. The wife wants a wood stove in case the electricity goes out. That's silly. We aren't in Alaska, after all.

**January 16.** Ice storm this morning. Fell on my butt on the ice in the driveway putting down salt. Hurt like hec. The wife laughed for an hour, which I think was very cruel.

**January 17.** Still way below freezing. Roads are too icy to go anywhere. Electricity was off for 5 hours. I had to pile the blankets on to stay warm. Nothing to do but stare at the wife

# Diary of a SNOW SHOVELER



~anonymous



**January 24.** 6 inches - Snow packed so hard by snowplow, I broke the shovel. Thought I was having a heart attack. If I ever catch the son of a gun who drives that snow plow, I'll drag him through the snow and beat him to death with my broken shovel. I know he hides around the corner and waits for me to finish shoveling and then he comes down the street at a 100 miles an hour and throws snow all over where I've just been! Tonight the wife wanted me to watch a movie, but I was too busy watching for the darn snowplow.

**January 25.** More inches of the slop tonight. Snowed in. The idea of shoveling makes my blood boil. I hate the snow! Then the snowplow driver came by asking for a donation and I hit him over the head with my shovel. The wife says I have a bad attitude. I think she's an idiot. If I have to watch "Home Alone" one more time, I'm going to stuff her into the microwave.

**January 26.** Still snowed in. Why the hec did I ever move here? It was all HER idea. She's really getting on my nerves.

**January 28.** The WIFE is driving me crazy!!!

**January 29.** Ten more inches. Bob says I have to shovel the roof or it could cave in. That's the silliest thing I ever heard. How dumb does he think I am?

**January 30.** Roof caved in. I beat up the snow plow driver, and now he is suing me for a million dollars for the beating I gave him. The wife went home to her mother.

**January 31.** I set fire to what's left of the house. No more shoveling.

**February 1.** Feel so good. I just love those little white pills they keep giving me. Why am I tied to the bed?

and try not to irritate her. Guess I should've bought a wood stove, but won't admit it to her. God I hate it when she's right. Can't believe I'm freezing to death in my own living room.

**January 20.** Electricity's back on. More inches of the damn stuff last night. More shoveling! Took all day. The damn snowplow came by twice. Tried to find a neighbor kid to shovel, but they said they're too busy playing hockey. I think they're lying. Called the only hardware store around to see about buying a snow blower and they're out. Might have another shipment in March. I think they're lying. Bob says I have to shovel or the city will have it done and bill me. I think he's lying.

**January 22.** Bob was right about a white winter. More inches of the white blankety-blank fell today. It's so cold, it probably won't melt till August. Took me 45 minutes to get all dressed up to go out to shovel and then I had to pee. By the time I got undressed, peed and dressed again. I was too tired to shovel. Tried to hire Bob who has a plow on his truck, but he says he's too busy. I think the jerk is lying.

**January 23.** Only 2 inches of snow today and it warmed up to 0. The wife wanted me to update the porch light. What is she, nuts?! Why didn't she tell me to do that a month ago? She says she did but I think she's lying.

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In November 1836, lawmakers were clustered in a chilly wood-frame building at Belmont, a crossroads hamlet in the Lead Region, to choose a capital for the new Wisconsin Territory.

The question came up formally on November 21st and debate raged for two days. Some argued for Milwaukee, which at the time consisted of a single log cabin (one more than Madison had).

James Doty, the only person who had actually visited most of the proposed sites, argued for an obscure isthmus in the Four Lakes region — where he and two friends had just bought all the best real estate for \$2,400.

On the 23rd, a draft bill naming Madison the seat of government was introduced. “A spirited attack was made upon it, and motions to strike out Madison and insert some other place were successively made in favor of Fond du Lac, Dubuque, Portage, Helena, Milwaukee, Racine, Belmont, Mineral Point, Platteville, Green Bay, Cassville,

Bellevue, Koshkonong, Wisconsinapolis, Peru, and Wisconsin City.” All failed.

Members were sleeping on frigid bare floors in the drafty building, so over the next few days “Doty supplied himself with a full stock of buffalo robes, and went around camping with the members, and making them as comfortable as he could...” Another recalled that, “Madison town lots in large numbers were freely distributed among members...”

On November 28th, the bill naming Madison as Wisconsin’s capital finally passed. As the city bloomed in subsequent years, Doty and his partners brought in \$35,510 on their investment of \$2,400.

Sources: Strong, Moses M. History of the Territory of Wisconsin From 1836-1848 (Madison, Wis., state printers, 1885); Smith, Alice E. From Exploration to Statehood: History of Wisconsin (Madison, State Historical Society of Wisconsin, 1973).



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**2023 Financial Strategies**  
continued from page 11

counts and other assets. The same goes for your insurance coverage. If you are preparing to have a new last name in 2023, you may want to get a new Social Security card.

**Are you coming home from active duty?**

If so, go ahead and check on the status of your credit. Check on any tax and legal proceedings your orders might have preempted, too.

**Consider the tax impact of any upcoming transactions.** Are you preparing to sell any real estate this year? Are you starting a business? Might any commissions or bonuses come your way in 2023? Do you anticipate selling an investment held outside of a tax-deferred account?

Vow to focus on your overall health and practice sound financial habits in 2023. And don't be afraid to ask for help from your trusted financial professionals. Remember that this article is for informational purposes only and not a replacement for real-life advice. The tax treatment of assets earmarked for retirement can change, and there is no guarantee that the tax landscape will remain the same in years ahead.

Contact Tim at (262)369-5200, [info@aegiswi.com](mailto:info@aegiswi.com), or [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, providing financial guidance to individuals, families, and small business owners. This material was prepared from independent sources and should not be construed as investment advice.

**No husband has ever been shot... while doing the dishes**



## Is intermittent fasting good for weight loss?

**ANSWER:** One diet trend that shows no sign of going away soon is intermittent fasting. That's when you voluntarily abstain from food or beverages other than water for a certain amount of time. Some fasting is for religious reasons, while others fast for weight loss.

### The three most popular intermittent fasts are:

#### \*Alternate-day fasting\*

Eat a normal, healthy diet one day and then completely fast or have one small meal the next day. Usually, the small meal is fewer than 500 calories.

#### \*5-2 fasting\*

Eat a normal diet five days per week and fast for two days per week.

#### \*Time-restricted fasting\*

Eat normally but only within an eight-hour window each day.

**Is intermittent fasting a healthy way to lose weight? Recent research has found that using intermittent fasting for weight loss may have some benefits.**

It appears that fasting for a short time can produce ketosis, which is a process that occurs when the body doesn't have enough glucose for energy, so it breaks down stored fat instead. This causes an increase in substances called ketones. This, coupled with fewer calories consumed overall, can lead to weight loss. Research suggests that alternate-day fasting is about as effective as a typical low-calorie diet for weight loss.

Fasting also affects metabolic processes in the body that may work to decrease inflammation, as well as improve blood sugar regulation and physical stress response. Some research shows this may improve conditions associated with inflammation like arthritis, asthma and multiple sclerosis.

Little long-term research has been conducted on intermittent fasting to examine how it affects people over time. As a result, long-

term health benefits or risks are unknown.

Intermittent fasting can have unpleasant side effects, like hunger, fatigue, insomnia, irritability, decreased concentration, nausea, constipation and headaches. Most side effects go away within a month.

Sticking with an intermittent fasting routine can be easier for some people rather than trying to watch calories every day. Other people, especially those with busy or variable schedules, have more difficulty maintaining an intermittent fasting routine.

Intermittent fasting is safe for many people, but it's not for everyone. Skipping meals is not recommended for people under 18, those with a history of disordered eating, or those who are pregnant or breastfeeding. Athletes may find it difficult to fuel and refuel appropriately for an active lifestyle. If you have diabetes or other medical issues, it is important that you talk with your health care team before starting any type of fasting regimen.

Also, note that the key to achieving weight loss with intermittent fasting is not to overeat during your eating windows.

As with any weight loss plan, eating fewer calories than you expend remains the basis for losing weight.

Also, keep in mind that shortening your eating window may make it difficult to get the necessary vitamins and minerals your body needs. While on an intermittent fasting diet, it is important to eat nutritional meals made from quality, healthy ingredients, such as fruits, vegetables, whole grains, low-fat dairy and lean protein.

Intermittent fasting can be dangerous if taken too far. A technique called dry fasting restricts food and fluid intake. This can result in severe dehydration and pose serious health concerns. Malnutrition can occur if the caloric restriction is too severe, such as averaging fewer than 1,200 calories per day long term.

I always recommend patients speak to their primary health care team prior to beginning any fasting routine to ensure there are no concerns related to other medical conditions or overall nutrition.

Romi Londre, R.D.N., Clinical Dietetics, Mayo Clinic Health System, La Crosse, WI.



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## Layer up and embrace the cold. You just might find your most restorative walks are during the winter season.

Old Man Winter has already come knocking and many of us are bracing for what's to come. But just because the cold air is nipping at your nose and the temperatures are dropping doesn't mean your regular walking practice needs to change. In fact, here are 9 reasons why winter walking is actually quite good for you.

**Lift your mood naturally.** There's nothing that can match the power of fresh air and sunshine. Both are good for your mood and help to stave off the winter blues. Plus that burst of cold air helps you clear your mind and lower your stress levels.

**Sunlight does a body good.** Vitamin D is crucial for strong bones, and since it's not an easy vitamin to get through your diet, sun exposure is key. Research shows that just 5-30 minutes of sunlight each day helps you get the Vitamin D you need, and since you can't get it through windows, an outdoor walk is key!

**Zap the calories.** Now, we are into this walking thing for our overall wellness and fitness, but hey, burning a few more calories isn't bad. Because your body is also working to stay warm, research suggests that a cold weather walk burns more calories. So if you're walking for weight loss, pick up the pace and pack a punch with your winter walk.

**Activate your immune system.** Studies have shown that walking outside in winter can wake up your immune system and decrease inflammation. Just 30-45 minutes of moderate aerobic activity each day can increase the number of immune system cells in your body needed to fight off those pesky winter colds.

**Boost energy without the caffeine.** A cold weather walk has been shown to result in a meaningful energy boost that lasts for hours after your walk. So when those eyelids start to droop mid-day, ditch the brew in exchange for a brisk walk.

**Alter your body fat.** During the winter, our bodies work hard to stay warm, and what helps with that is brown fat. This study shows that extended exposure to cooler temperatures helps change our obesity-causing white fat to the warming and metabolism-boosting properties of brown fat. Now there's a fitness challenge we can get behind!

**See a different world.** There's something about a fresh snowfall or a chill in the air that helps us take in a new perspective. When you're out for your winter walk, take note of the change in scenery. The sound of your footsteps. And the critters that may be frolicking in their warm winter coats. You just might rediscover why you love your surroundings.

**Breathe easier.** Winter often provides us with cleaner air. Fewer pollutants and outdoor allergies give us the chance to really take a deep breath and restore our bodies with a fresh, calming and cleansing breath.

**Fall asleep faster.** We all know that cooler temperatures help you sleep better, and winter walking allows your body temperature to take less time to cool down. You just may notice it a bit easier to nod off at the end of the day resulting in a more restful night's sleep.

Layer up and embrace the cold. You just might find your most restorative walks are during the winter season.

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# SOUP'S ON!

## Avgolemono Soup

Also known as Greek Get Well Soup, this creamy lemon soup is chunky with chicken and orzo. Adjust the amount of lemon juice and herbs to your taste.

- 1 tablespoon olive oil
- 1 cup chopped onion
- 8 cups chicken broth
- 4 boneless skinless chicken breasts diced (or make your own broth from a whole chicken and use the chicken meat for the soup)
- 2 ½ cups cooked orzo
- ½ cup fresh lemon juice
- 4 large eggs
- ¼ cup minced fresh dill or parsley (optional)



### Directions

In a large soup pot or Dutch oven, heat the olive oil over medium heat. Add the onion and sauté for about 5 minutes until slightly golden. Add the broth, and turn the heat to high. Bring the broth to a simmer.

Lower the heat to medium, and keeping the broth at a simmer, add the diced chicken breasts. Cook for 5 minutes until the chicken is mostly cooked through. Add the cooked orzo.

In a medium bowl, beat the eggs, and then beat in the lemon juice. Working quickly, whisk the egg mixture while you drizzle in a ladleful of the hot broth from the pot. Drizzle in another ladleful, whisking all the while, then transfer the hot egg-lemon mixture back to the pot, whisking constantly as you add it. Bring to a simmer over medium heat.

Simmer gently for a couple of a minutes (do not allow to come to a boil), then stir in the dill or parsley if using. Serve the avgolemono soup hot.



## Cold Night Soup

- 1/2 pound smoked kielbasa, diced
- 6 medium potatoes, peeled and cubed
- 2 cups frozen corn
- 1 1/2 cups chicken broth
- 1 celery rib, sliced
- 1/4 cup carrot, sliced
- 1/2 teaspoon garlic powder
- 1/2 teaspoon onion powder
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 1 1/2 cups whole milk
- 2/3 cup cheddar cheese, shredded
- 1 teaspoon fresh parsley, minced

### Directions

In a large sauce, cook the kielbasa over medium heat until lightly browned, about 5 minutes. Drain the fat from the saucepan and transfer the kielbasa to a plate.

In the same pan, combine the potatoes, the corn, the broth, the celery, the carrots, the garlic powder, the onion powder, the salt, and the pepper.

Bring the mixture to a boil. Reduce the heat to low.

Cover and simmer the soup until the vegetables are tender, about 15 minutes. Add the milk, the cheese, the parsley, and the kielbasa.

Cook and stir the soup over low heat until the cheese is melted and the soup is heated through, about 5 minutes.

Put the snow shovel down and come on in! Nothing tastes as good as a bowl of warm hearty soup on a cold snowy day. Savory flavors, steamy goodness and homemade nutrition in a bowl!

## Traditional Ukrainian Borscht Recipe

- 1 cup of diced celery
- 1 cup diced onions
- 1 cup of chopped cabbage
- 2 cloves of grated garlic
- 1 tbs of butter for sautéing onions and celery
- 8 cups beef or chicken broth
- 1 can diced tomatoes home or commercially canned
- 2 or 3 medium to large sized peeled beets half grated and half diced
- 1 or 2 medium carrots grated
- 1 medium potato diced
- 1/2 cup of fresh dill weed
- Salt and pepper to taste



### Directions

Sauté the onions, celery and cabbage with the butter until soft and translucent. Add the can of diced tomatoes, garlic, and broth. Bring to a boil over medium high heat, then reduce to medium heat and simmer.

Peel the beets, carrots and potato. Dice half the beets and grate the other half. Grate all the carrots. Dice the potato. Add the beets, carrots and potato to the broth.

Allow soup to simmer on medium until diced beets and potatoes are soft, about 15 minutes. Remove from heat. Stir in chopped fresh dill weed, salt and black pepper. Serve hot with a dollop of sour cream and a slice of bread and butter (rye bread is best!)



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Two blondes were doing a crossword. One asks, "How do you spell paint"? The other one replies, "What color"??

G L T E H N L E L T U R Q T E L Y U  
 R I G H T L S E R H E Y O T L U N E  
 A A I R G S C W Y E C A M D O F I R  
 G N U F I U R O T A I R E I H D K T  
 E E G A W O A H P V V I F D Y A P A  
 T K T E T A M T T Y R C E U E E I Y  
 A H C E L E B R A T E D A R K R V L  
 I E A I O E L A O X S E B I L D L A  
 L E L N U N E E T F I F O N D E R R  
 I N F D K Q D F L O W E R G B S L I  
 M I T O N U A E S M H N R K O Y E M  
 U G N I R T S S E S O S O L D O C D  
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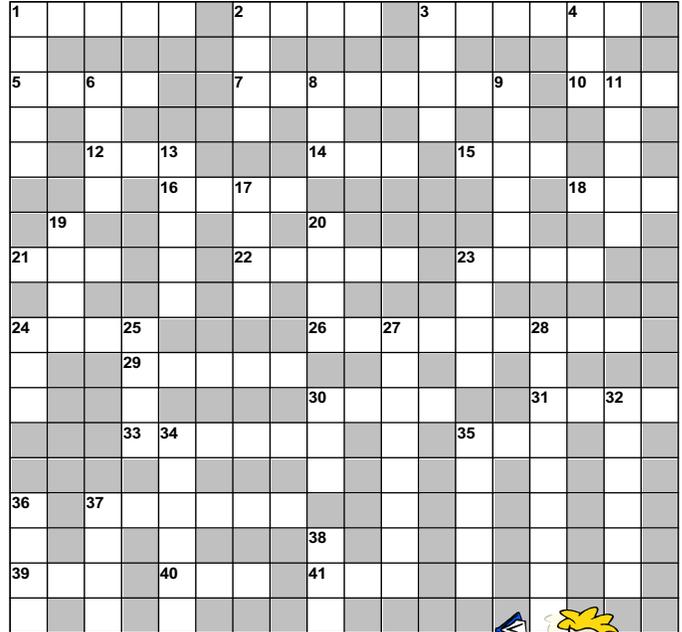
ACTRESS  
 ADMIRAL  
 ALTHOUGH  
 ANGEL  
 BELL  
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 BREAK  
 CELEBRATE  
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 COWBOY  
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 DREADFUL  
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 EARTH  
 FATHER  
 FIFTEEN  
 FLOWER  
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 FUNNY  
 GOOSE  
 HEAVY  
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HUMILIATE  
 HURRICANE  
 INTERESTED  
 ITSELF  
 KEPT  
 KEYHOLE  
 LAST  
 LATEST  
 NOTION  
 QUICK  
 RAGE  
 RETURN  
 RIGHT

RUIN  
 SCRAMBLED  
 SERVICE  
 SOLD  
 STICKY  
 STRING  
 TAUGHT  
 TAXI  
 THANK  
 TRIED  
 TWIG  
 WHOEVER  
 WROTE

LEAD ME NOT INTO TEMPTATION..  
 OH, WHO AM I KIDDING?  
 FOLLOW ME!  
 I KNOW A SHORTCUT!



ACROSS

1. Low level Army personnel
2. Housekeeper
3. Holds bricks together
5. Describes hair condition
7. Opens doors
10. Coffee alternative
12. Most important fuel
14. Optical receptor
15. Not on
16. .... upon a time
18. What Eve did
21. Soda
22. Small rock
23. Commune to discuss
24. Huh?
26. Beyond great
29. To give assistance to
30. A number which means no in German
31. An unused check
33. Dislodge old paint

35. Used just before END

37. Complete
39. Shoots bullets
40. Relating to us
41. Hell

DOWN

1. Duck duck ....
2. Created
3. A terrible thing to waste
4. To perform
6. Crazy waterfowl
8. The loneliest number
9. Previous to
11. .... promises
13. Not very good
17. Money in its raw form
19. One as well as the other



Answers on page 22

20. Painful
23. Cow juice
24. Doctor from BBC Sci-fi
25. The word is this
27. Written or oral agreement
28. Listen to others inadvertently
30. Opposite of old
32. Baby
34. Long form of can't
35. Small children's fairy
36. A foretelling of an event
37. To locate item or place
38. Who, what, when, where, ...?

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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

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