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October 2017
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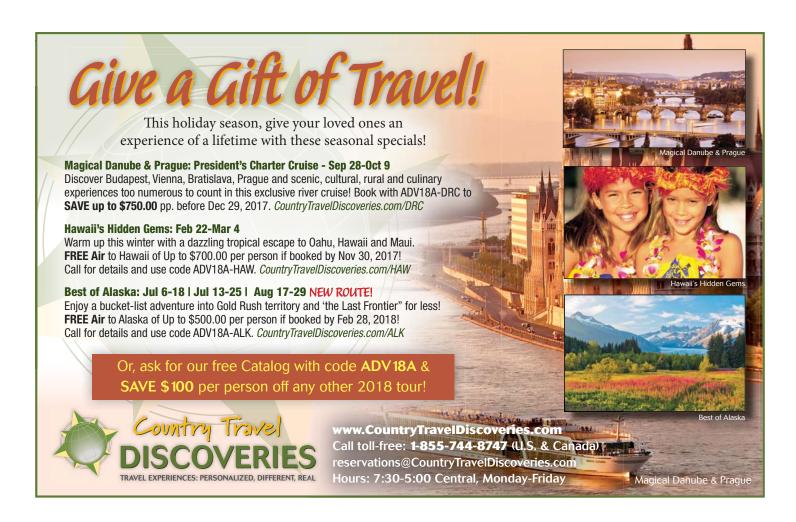


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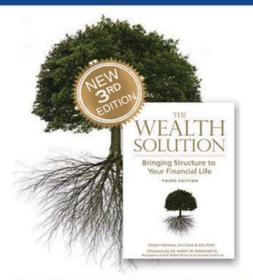
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with Full Rollers Automatic Traction Control

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Our Price \$3599 After Rebate

3199 After Rebate

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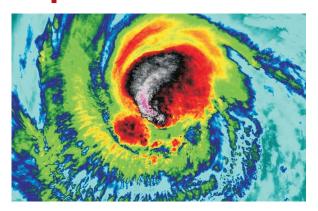
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AmeriCorps and Senior Corps Respond to Hurricanes Harvey, Irma, Jose and Maria



Find an AmeriCorps Program For You

There are more than 80,000 Americans across the country participating in AmeriCorps each year. All of them are tackling different problems in different ways.

Drawn from the successful models of the Civilian Conservation Corps of the 1930s and the U.S. military, AmeriCorps is built on the belief that civic responsibility is an inherent duty of all citizens and that national service programs work effectively with local communities to address pressing needs.

• If there is a tornado, flood, forest fire, or hurricane, AmeriCorps members help communities recover from the damage caused by that disaster.

AmeriCorps Programs continued on page 17

WASHINGTON, D.C. – Following a disaster, national service acts as a force multiplier, providing key resources and significantly expanding the capacity of existing organizations on the ground. Through all its programs and initiatives, The Corporation for National and Community Service (CNCS), the federal agency for volunteering and service, helps communities to prepare for, mitigate, respond to, and recover from disasters. This service includes volunteer and donations management, disaster survivor assistance, operations and logistics, damage assessments, and muck and gut operations, working alongside other organizations.

In the years following Hurricane Katrina, CNCS sent more than 40,000 AmeriCorps and Senior Corps members to the Gulf Coast region who managed the bulk of the 1 million volunteers who arrived to help rebuild. Since then, AmeriCorps and Senior Corps teams have provided critical support after countless disasters, including Hurricane Sandy; last year's Louisiana flooding; tornadoes in Joplin, Mo., Tuscaloosa, Ala., and Moore, Okla.; the explosion in West, Texas; and the Deepwater Horizon BP Oil Spill.

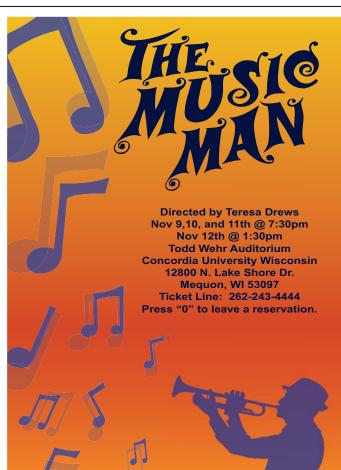
In Texas, more than 800 AmeriCorps members are supporting recovery activities in Corpus Christi, Austin, Beaumont, Houston, Brazoria County, and regions of Coastal Bend Texas. These disaster response experts will lead volunteers in debris removal, blue-roof tarping, and mucking and gutting homes.

In response to Hurricane Irma, CNCS has made available more than 1400 Senior Corps and AmeriCorps members to support operations in Florida, Georgia, and Puerto Rico.

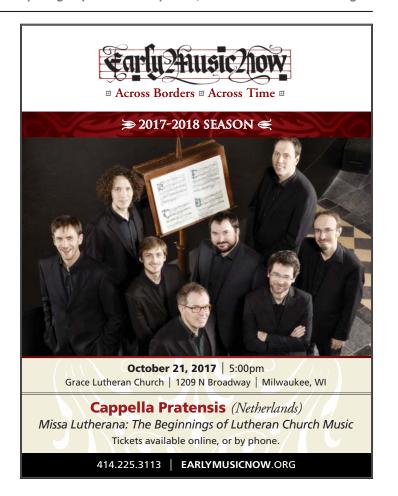


The AmeriCorps members are providing disaster survivor assistance, support for logistics, and are working with Save the Children to implement child-friendly spaces in shelter environments.

Want to help? Sign up to receive updates, visit www.nationalservice.gov.







From the Publishers

OCTOBER 2017



Biking in Cedarburg on the Interurban Trail

I worked through this October deadline with my office windows wide open and every night a refreshing chill of autumn air. Perfect. As I write this, a cool night breeze is chasing my hot flash right on down the hallway of middle-age.

October is my most favorite month of the year. It's my birthday (54), our wedding anniversary (13th) and time for a traditional Greek spit roast in the backyard! Tom and I always spend our anniversary enjoying a beautifual fall weekend in Door County complete with smoked fish, oysters, red wine

and cherries in the whirlpool!! (Wisconsin travels page 10.)

Our special feature this month "Your Retirement Lifestyle" (starting on page 20) certainly sounds a bit daunting, but with all the info available it also could be an exciting time to start planning.

This month also marks breast cancer awareness. As a 13 year survivor, I know the fear of chemotherapy, the frustration of losing hair, and the tiredness from radiation. I also know the thrill of victory every time that mammogram comes back normal! Cancer has been referred to as the 'elephant in the living room'. It can take up the whole room, or at other times, it just sits quietly in the corner. Since my diagnosis, it certainly has not left the room, but I do feel that I have adjusted to living with that little shadow in the corner. This past year, one of my best friends fought that same war and also won. She is still adjusting to the mastectomy and reconstruction scars but I know one day she will see them as victory symbols - and that is the spirit of a woman and a warrior.

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

And here's a thought, if you're thinking about dropping a knee during a high-profile, televised 'national' football game, I hope that it is in prayer. And if you embrace during the 'National' Anthem, I pray that it is for hope, not diversity. God bless us all... our country, our citizens, our lives, our families and our futures!





completing the Susan Komen 60-mile Walk for a Cure.

That's me!

INSIDE THIS ISSUE



Greener BOOZE

From wine to beer to spirits, greener choices made from local and organic ingredients are many. Indeed, getting a buzz on has never felt so good.

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TRAVEL: The Driftless Area

Located in southwestern Wisconsin and never touched by glaciers, the Driftless Area is defined by its beautifully sculpted topography. Let's explore!

-page 10



SMART Home Tech Trends

How many times have you left home and wondered whether or not you shut the garage. There's an app for that! Keep up to date on latest trends for savings and convenience.

-page 12

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HOME: Prepare your Yard for Winter	page 13
LAUGH out LOUD	page 14
FINANCE: Successful Retirement	
SCIENCE of an AUTUMN LEAF	page 24
WORD SEARCH	page 29
CROSSWORD	page 30

FALL GUIDE 2017

Retirement



Your Life! Magazine (formerly Boomers!) is a monthly publication serving the 45 and above readership of Milwaukee, Waukesha, Washington and Ozaukee counties.

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

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ZOMBIE CRAWL

October 14

St. Vincent DePaul Walkers Point

Help raise awareness of hunger in our community by walking with your fellow zombies at Walker's Square Park in support of the SVDP Meal Program. Begin at "Walker's" Square Park in Milwaukeee at 10am to get your zombie make-up done, pick out your zombie wardrobe and make signs for zombies seeking to raise awareness. At 11:30am we will begin our 2.5 mile zombie crawl in the community. Awards for best Zombie (several categories) will be be given at 1pm. Register today as a lonely creeper or with a herd! (\$5-15) St. Vincent de Paul Society of Milwaukee. 414-462-7837



Friday and Saturday nights through the end of October

Ghost Boat Meanders to Eerie Witches Gulch in Wisconsin Dells



The Ghost Boat takes passengers on a chilling 1½-hour journey on the darkened, deep waters of the Wisconsin River at night. Along the way, haunting tales and legends of the region are shared with adventurers as the boat slowly winds upriver. The murky waters rush by, reminding passengers of the treacherous history that beset this region. The riverbank here has seen a lot of death; the rough waters swallowing up rivermen who tried to navigate their rafts of lumber through the rough waters.

The destination on this ghostly journey is Witches Gulch, one of the areas legendary caverns, that cuts deep into the woods lining the riverbank. Tales of spirits and ghouls that linger in the shadowy glen will send imaginations running wild. Dare to disembark and creep slowly on foot into the nearly pitch-black narrow gorge, jagged rocky cliffs hugging the walkway on both sides.

Reservations are highly recommended, tickets are \$25 per person. The excursion is not recommended for children ages 9 and younger or those faint of heart. For more information, please visit the Dells Boat Tours web site at www.dellsboats.com or call (608-254-8555). Dress warm!



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October 6

Captain Frederick Pabst Mansion Retro Beer Night

Start your Oktoberfest season with some Milwaukee classics - Pabst, Blatz, Schlitz and Old Milwaukee at the Pabst

Beer tasting, brats and dogs, and the sounds of polka music at Milwaukee's favorite mansion! This year, Dr. Dawg will be making a house call and his famous food truck will be serving up.

October 7

AIDS Walk Wisconsin & 5K Run 09:30 am - 02:30 pm AIDS Walk Wisconsin and 5K Run is the largest HIV fundraising event in Wisconsin. Celebrating its 28th anniversary in 2017, it's the largest HIV fundraising event in Wisconsin. Starting and finishing on the Summerfest Grounds, the fullysupported event takes place on Milwaukee's lakefront and includes rest stops, breakfast and an opening ceremony. Contact: 800-348-9255

October 7

Harbor Fest Join Harbor District, Inc. on October 7th from 11 am to 4 pm, at the east end of Greenfield Avenue for Harbor Fest! Harbor Fest will include everything you find at your Milwaukee street festivals - food, music, and vendors - but also some unique Harbor features: Boat Parade in partnership Milwaukee Riverkeeper and Milwaukee Kayak Company; Tours of UWM's research vessel the Neeskay; Sustainable Sushi

October 12

Annual Mushroom Dinner with Mushroom Mike at Bartolotta's Lake Park Bistro Mushroom Mike is a professional forager and uses his vast fungus knowledge to procure some of the rarest and tastiest mushrooms in the area. Every year, the mushroom man supplies Lake Park Bistro with a large variety of wild and cultivated mushrooms.

October 13-14

Boo at the Zoo

Milwaukee County Zoo / 6 p.m. to 9 p.m. See lit, hand-carved pumpkins, ride the "Raven's Rail" train, make your way through a haystack maze and more wickedly fun, family-friendly activities!

October 13-15

Covered Bridge Art Studio Tour 2017 Free self-guided tour of 50 artists' studios in the quaint communities of Cedarburg, Grafton, Thiensville, Mequon, Port Washington, Newburg and Saukville, Get an upclose and personal look at some of Southeastern Wisconsin's finest artists, giving you rare access to their studios during this fun and casual tour. Ask questions, watch demonstrations and learn about their creative process. Brochures, including detailed map, available now at the Cedarburg Visitor Center. Call 262-377-5856 to request.

October 14

Prairie Home Cemetery Pet Walk Fund Raiser This is a fund raiser for Prairie Home Cemetery's pet garden-Garden of Remembrance is a beautiful half acre of land where people can bury their pet's cremated remains and have a beautiful place to visit. Prices and information available. The garden is open. There will be a pet walk where you walk to a wonderful tour. Silent auction, food, pet games and prizes, and bake sale. We are asking a \$10 donation towards the pet garden.

October 16

Milwaukee West Suburban Women's Connection Brunch **Davian's Banquet Center** 16300 W. Silver Spring Drive, Menomonee Falls 9:30-11am. Speaker: Laurie Kimball "Moving On" Brunch/Speaker \$15. All welcome, Call Lois at 262-251-3841. Reservations or drop-ins welcome.

October 20-22

13th Annual Hunting Moon Pow Wow Wisconsin Center / 400 W. Wisconsin From the intricate footwork and graceful movements to the beautiful regalia worn by the dancers, spectators will delight in these traditional dances. A variety of vendors: from Native American arts and crafts to a variety of traditional foods. there is plenty to check out at this oneof-a-kind event.

October 20-21

Halloween Spooktacular Trick-or-treat through the Zoo. The grounds (complete with over 700 pumpkins!) come alive with ghostly fun!

October 22

LIFEAFTER DEATH: Evidence of the Beyond and Back Hampton Inn - State Fair Park Conference Center 6:30pm / 8201 West Greenfield Ave

Join us for our upcoming presentation as we piece together the answers to one of the worlds oldest questions, "What Happens When We Die?" Through years of research, data analysis, personal accounts, cross-analysis and much, much, more we have been able to identify some amazing discoveries.

October 26

Milwaukee Veterans Job Fair Wisconsin Center

Recruit Military produces veteran job fairs all across the country. Each one is packed with employers who want to meet, talk with, and hire

October 29

7th Annual Milwaukee WingFest Wisconsin State Fair Park WingFest Milwaukee Halloween Edition-a glorious day of eating Milwaukee's best chicken wings & beer. What more can you ask for? Costumes encouragedS so prepare your costume to include a bib forchicken wing juices and sauces!

November 7

Guns N' Roses **BMO Harris Bradley Center** Not In This Lifetime Tour Outstanding reviews from around the world crashed in from the start with Rolling Stone dubbing the Not In This Lifetime Tour "the triumphant return of one of the most important bands to cross rock music history.'







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NATIONAL DAYS in Ictober

October 1 Less Than Perfect Day October 2

Look at the Leaves Day

October 3

Techies Day October 4

National Vodka Day

October 5

Do Something Nice Day October 6

My Very Own National Day (Sandy's Birthday!)

Now THAT'S National

October 7

World Day of Bullying Prevention October 8

National Face Your Fears Day October 9

National Chess Day

Mikey's Birthday

October 10

Angel Food Cake Day

October 11 Sausage Pizza Day

October 12

National Stop Bullying Day

October 13

National No Bra Day October 14

National Dessert Day

October 15

National Grouch Day

October 16

Dictionary Day

October 17

Wear Something Gaudy Day

October 18

National Chocolate Cupcake Day October 19

Medical Asst. Recognition Day

October 20

Know Your Customers Day

October 21

National Mammography Day October 22

Make a Difference Day

October 23

Mother-in-law Day

October 24 Bologna Day

October 25

Greasy Food Day

October 26

National Pumpkin Day

October 27

National American Beer Day

October 28 National Chocolate Day

October 29

Hermit Day

October 30

National Mischief Night

October 31

National Knock Knock Joke Day National Magic Day

I went to a book store

and asked the saleswoman where the Self Help section was. She said if she told me it would defeat the purpose.

EARTH TALK

From the Editors of E/The Environmental Magazine

What's the Latest in GREENER BOOZE? Are there any good organic beers, wines or liquors out there?

Perhaps no other industry has responded to the greening of consumer preferences quite like beverage producers. From wine to beer to spirits, greener choices made from local and organic ingredients and packaged in lighter-weight containers abound. Indeed, getting a buzz on has never felt so good.

Brewers' great contribution to the greening of the industry has been a renewed focus on localization. Back in the 1980s, there were less than 100 breweries across the U.S., most of them part of big multinational corporations. But today Americans have upwards of 5,000 breweries at their beck and call, many which source ingredients from nearby farms and save money and greenhouse gas pollution by not shipping their products out of their local region.

Besides local sourcing and distribution, brewers across the country are also going green by choosing organic barley and hops. Some labels to look for in sustainable beer include Peak Organic and Brooklyn Brewery, both based out of New York, and Colorado-based New Belgium.

For its part, the wine industry has made great strides in recent years by upping its production of organic wines, too. Frey Vineyards, Grgich Hills Estate, Porter Creek, Cain, Ernest Vineyards and Pacific Rim are just a few of the U.S. based winemakers embracing organically grown grapes.

Winemakers are also showing green leadership through product packaging, with many eschewing glass bottles in favor of cardboard boxes or plastic-reinforced Tetra Paks. The process of creating traditional wine bottles emit large amounts of greenhouse gases, the weight of the glass also adds to transportation emissions—nearly half of the products' weight is in the bottles themselves.



Wine blogger Tyler Colman of DrVino.com estimates that boxed wine generates about half the greenhouse gas emissions per 750 mL as wine in glass bottles. That said, Tetra Paks aren't so easy to recycle and thus are more likely to be tossed into landfill-bound trash than their glass counterparts. But aficionados skeptical of wine in a box might want to taste test French Rabbit's Pinot Noir, created from organic ingredients and looking svelte in its Tetra Pak.

When it comes to sustainability, hard liquor may be the last to the party but is rallying hard to catch up. Mexico's Tequila Ocho, for instance, lets some of the agave plants on its Puerta del Aire

ranch reach full flower—a process that can take up to eight years and makes the plants no

longer able to produce tequila—for the sake of local endangered bat populations that depend on healthy, flowering agave plants to thrive.

Meanwhile, California's Square One not only uses organic grains in its vodka but sources a significant amount of the electricity needed in its production facilities from a local wind farm. Kentucky-based Maker's Mark uses locally sourced grains in its famous bourbon and converts production waste into energy to power its distillery. And Puerto Rico's DonQ rum composts its waste and uses run-off to irrigate its fields while powering its still with excess steam from its treatment plant.

EarthTalk® is produced by Roddy Scheer & Doug Moss and is a registered trademark of the nonprofit Earth Action Network. To donate, visit www.earthtalk.org. Send questions to: question@earthtalk.org







"Wow! We never knew how much of Wisconsin we had yet to experience!"

Travelers Rave as They Explore Wisconsin's Driftless Area









Grandad Bluffs, LaCrosse

Mustard Museum

Dells Boat Tours

When you ask a Wisconsinite where they have traveled in their home state, the standard answer normally includes something like 'up north', maybe Door County, Madison or Green Bay. No doubt we have our favorite locales that are wonderful places to visit.

But as you most of you probably know, there is so much more to explore in America's Dairyland, but where to start?

Each year, Country Travel DISCOVERIES in Elm Grove, Wisconsin offers an indepth tour of Wisconsin. Their current 'Our Wisconsin' tour has been meticulously planned in partnership with the staff at *Our Wisconsin* Magazine. The current, very popular route, features the "Driftless Area", known for its unparalleled topography, Mississippi River towns and country charm.

After taking this unique 'Our Wisconsin' tour, most travelers cherish the memories of so many unique and interesting places - places that they would never be able to visit on our own.

Beginning in the capital of Madison, travelers head off the beaten path to visit hand-picked small town highlights, unique attractions, and local stops across the western part of our state. Commented Uelner: "We visit scenic landscapes along the Mississippi River Valley and in the distinctive "Driftless Region" untouched by glaciers, as well as unusual glacial formations of the Upper Dells."

"But, what makes the tour special is that along the way, travelers meet hard-

working family farmers, take an exclusive tour of a military training center, and enjoy such quintessentially Wisconsin experiences. We enjoy at a traditional supper club and a visit to a museum entirely dedicated to...mustard."

The 2017 'Our Wisconsin' tours were received so well that their coming back again in 2018.

The 6 day trip begins in Madison at the newly opened and modern Holiday Inn at the American Center. Along the way, travelers will chat with Wisconsin beef, sheep and dairy farmers, experience spectacular landscapes such as Governor Dodge State Park and Grandad Bluff, and eat lunch in an operating firehouse. 'Our Wisconsin' travelers will also meet a unique Wisconsin lumberman, dine at an 1800's Inn built for miners, traverse the Great River Road, and stand at the bottom of a towering ski jump.

Sit back, relax and enjoy the scenery as you travel the charming backroads of the Driftless Area. You'll ride on scenic routes that we're sure you never knew existed! 2018 dates are September 23-28, and October 7-12, perfect for catching Wisconsin's autumn splendor.

To reserve your trip or for questions, call 855-744-TRIP (8747) or 262-923-8120. Request a free 2018 catalog describing all 30 tours that the company offers. Country Travel Discoveries offers off-the-beaten-path tours to the United States, Canada, and Europe. Visit www.CountryTravelDiscoveries.com.

Photo Credit: WI Department of Tourism, Nordic Creamery, Dells Boat Tours



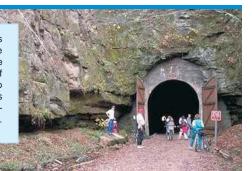




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LOCATED IN SOUTHWESTERN WISCONSIN and never touched by glaciers, the Driftless Wisconsin Area is characterized by its beautifully sculpted topography. Forested hillsides reach down to valleys cut into limestone bedrock by cold-water trout streams. At the heart are Crawford and Vernon County, defined to their west by the Mississippi River and by the Kickapoo Valley which runs through each. Land is farmed by the descendants of those who first settled here, by the Amish who adopted the area, and by a new breed of organic farmer. Artists, who need look no further than their own backyard for inspiration. You will see steep limestone bluffs, the backwaters of our rivers, tugboats pushing barges on the Mississippi, and many places of historical significance. We encourage you to leave the large highways and interstates as you approach the Driftless Area and take local roads. driftlesswisconsin.com



Old railroad tunnel on the Elroy Sparta State Trail, DNR photo

A Weeknd Adventure in the Driftless Area

The Driftless Area is a region in Wisconsin and northwestern Illinois that was never glaciated.

I'm on to the southwestern corner of Wisconsin with my husband, Denis. We're seeking to spend a few days in *Driftless Country*. There the days will be spent in reuniting with nature; a dream for both bikers and hikers. The *Elroy Sparta Bike Trail* and *Wyalusing State Park* are on the agenda. Perhaps, we'll catch a glimpse of the grand Mississippi or a flavor of Amish life in *Cashton County*. Who knows what adventure we can find in my hometown state of Wisconsin?

Picking our driving route is half the fun. We want scenery. Just west of *Sauk City* we find pastoral views of rolling hills, rock formations, forests and quaint farms. If only the sun would come out, it'll be a perfect day.

The *Elroy-Sparta Trail* has four locations to park. All meet up with the trail. There are also three tunnels on the 32 mile trail; a unique addition to biking. The tunnel furthest west and west of *Kendall* is tunnel one. West of *Wilton* is tunnel two. The final tunnel is west of *Norwalk*. All three communities have access to the trail. Bike tickets can be purchased near the parking lot areas, at either local gas stations or businesses.

Tunnel One, in *Kendall*, is our first stop. This trail stretches through rural farmlands and forested areas. Bits of nature are tucked away and hidden from the highway. Cattle are gazing without a worry. What I didn't realize is the grade is up-hill toward the tunnel. The wind picks up and my energy drops. The decision is made. We're heading back to the car without a glimpse of Tunnel One.

With the heat on in the vehicle, we take a scenic drive through *Kendall*, a slow drive past *Wilton*, then to *Norwalk*, and end the day in *Sparta*. The drive through these small towns is breath-taking with winding, wooded framed roads which promise a refreshing view despite the drizzle.

We stay at the *Sparta Best Western*. Lovely room. After a good night's sleep we awake to more clouds. Somehow we feel cheated of our bike time yesterday. Climbing back in the car we decide to back-track yesterday's route. We came to bike and biking is what we'll do!

We make our way to *Wilton*. We unload the bikes and gear. It's cloudy, but no rain. We mount our bikes with hope for the day. Along the way we see sumac bushes just starting to blush a rosy color. Maple trees are tucked along distant hills. It's a lovely ride. The pedaling is still uphill. My legs are crying for a break, so we dismount and walk along the limestone path. I hear a distant trickle of water coming out of a rise to our right. I spot the archway. We've reached the tunnel!

For decades these tunnels were used by trains to bring passengers and cargo from Chicago to Minnesota. During the winter months a watchman would open and close the tunnel doors as needed during snowy weather conditions. I can only imagine the stories these tunnels hold. Having arrived I know the ride back is all downhill. I can leave a story of my own echoing through the brick archway.

The next few days will be spent in *Driftless Country* with its beautiful hillsides of forest, deep valleys, and limestone bedrock; while prairies and wetlands ribbon the area. There are the Mississippi and Kickapoo River valleys to explore. Four Wisconsin state parks: *Kickapoo Valley Reserve, Wildcat Mountain State Park, Wyalusing State Park, and Pike's Peak State Park.* Amish farms are sprinkled in the area; *Cashton* being one of the first communities settled. Amish goods are available at many locations. There isn't a lack for things to do!

Our second night is spent at *Lonesome Hollow Homestead* which welcomes us. We're tucked in rolling hills which are stacked with maple trees. Once settled, we scout out our surroundings by wandering paths where fall asters line each step. A stroll before suppertime gives our legs a break from the day's drive. An old windmill is dressed with climbing vines.

After a simple meal, we drifted to sleep with a gas fire place flickering. Too lazy to make it to our roomy king-size bed or any of the other bedrooms we doze resting in the stillness. Somewhere in the middle of the night I was awaken to owls calling, a hooting which lulled me back to sleep.

Driftless Region continued on page 17





Technology Trends in 2017

MART HOME

How many times have you left home and realized you left your garage door wide open? There's an app for that! It's important for homeowners to stay up to date on smart home technology and the latest trends for added savings, convenience, and peace of mind.

"The future of housewares and appliances is quickly moving toward the smart home," said Doreen Schofield, CR, CKBR, designer with Callen Construction in Muskego, a full service remodeling company serving southeastern Wisconsin homeowners. "Connectivity is being incorporated into products all around the home from light bulbs to coffee brewers, from thermostats to ovens - connected products, once only a dream, are quickly becoming reality."

This year, the smart home movement includes the emergence of five key trends. Leak detection sensors, including fire alarms, smoke detectors, carbon monoxide detectors, radon detectors, and moisture detectors are devices that help keep a home's environment safe. Perhaps the most useful of these devices is the smart leak detection sensor, which monitor plumbing in a home's walls to ensure there are no major leaks or malfunctions. "Leak detections sensors also help prevent serious water damage or the buildup of mold and mildew inside walls caused by a slow leak," she said. "They are a game-changer, especially for older homes."

For homeowners, energy consumption is a primary concern because it is necessary to manage how much energy you're using. This involves monitoring many different facets of your home, including lighting usage and air conditioning dependence. "Connected or smart thermostats can help alleviate this problem by conserving energy over time," said Schofield. They are far more advanced than programmable thermostats, as they are capable of learning habits and preferences and they can even detect your presence. "This allows for scenarios such as leaving the air off while you're away from home and letting it auto-adjust to a comfortable setting when you're on your way back," she said.

How many times have you left home and realized you left your garage door wide open? A traditional door requires you to return home to close it. Conversely, a smart garage door enables you to monitor your garage door from anywhere. You simply have to check the open or closed status from an app on your smartphone and, if it's open, you can close it remotely. "This feature offers a world of possibilities," Schofield said. "For instance, you could let the dog or house sitters in through your garage or open your home to emergency services or neighbors when you're gone. Smart garage doors offer homeowners both convenience and increased security.'

Homeowners also need to be concerned about water usage. Clean water for drinking, cleaning, or bathing are important, but so too is the water used to irrigate your land. This is where smart watering systems come into play. On one hand, if you live in a deed-restricted community, you are required to maintain a healthy lawn; or risk fines and other penalties. On the other hand, shortages and droughts can restrict the amount of water you can use." Smart watering systems make this process simple and efficient, allowing you to schedule watering sessions and also keep track of how much water you're using, which will likely save you money over time.

According to Safewise, a burglary occurs every 18 seconds in the United States and a report by the University of North Carolina at Charlotte's Department of Criminal Justice and Criminology shows that about 60 percent of convicted burglars were deterred by the presence of a home security system. By installing a smart home security camera, you pay for the equipment once, with service fees typically lower than conventional security plans.

For more information or to arrange an initial showroom (S63 W13131 Janesville Rd., Muskego or 19115 W. Capitol Dr., Brookfield,) consultation, call Callen at 414-529-5509 or visit www.CallCallen.com.



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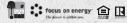
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Set the stage for WINTER INTEREST when your garden is green



- Going Green: Evergreens, which actually offer a palette of blues, greens, and yellows, can be a backyard mainstay and act as a centerpiece, a natural fence, or a home for birds and wildlife. Spruce, pines, arborvitae, and cedar are all hardy.

 Delicate Height: A vine such as clematis that offered bursts of white, pink, or purple in the summer can linear.
- Delicate Height: A vine such as clematis that offered bursts of white, pink, or purple in the summer can linger as a graceful drape, either over a fence or attached to a trellis.
- Perennials: Ordinary perennials emerge with interesting, almost metallic, shapes against snowy drifts. Keep them in place rather than cutting them, for winter interest. After hydrangeas have had their day, their pompons of blossoms dry stiffly and have surprisingly good staying power through the winter. Purple coneflowers, with brown gumdrop-shaped heads, stick upright long after the bees have gone, and provide seeds for the birds.
- Hardscaping: Trellises along a fence attain architectural interest in the winter as snow collects in a lattice pattern or shell-shaped top. Benches and birdhouses stand out.
- Ornamental Grasses: Stiff plumes towering up to six feet tall add texture and movement. Karl Foerster is a popular variety of feather reed grass.

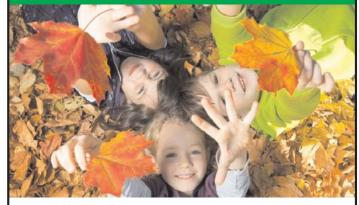
Winter is the longest season in the garden, and smart gardeners think ahead during spring, summer, and fall to provide the winter garden with structure and interest. Follow these tips to plan a landscape of winter white

Keep up with autumn lawn/garden duties for maximum winter visual pleasure

- Rake Leaves: Use fallen leaves either in the compost pile or as direct mulch on the garden. A heavy layer of mulch may smother perennial flowers, however.
- Reseed Bare Lawn Areas: Fall is an especially good time to plant grass, as conditions are ideal for the seed to take root. By planting at this time, space for weeds to grow in spring is eliminated.
- Bring Herbs Indoors: Thyme, rosemary, and parsley can grow indoors in cool weather with enough sunlight, about six hours a day.
- Divide Perennials: Aim for approximately six weeks before the first hard freeze to divide some of the crowded spring perennials. Share with neighbors and friends!
- Plant Bulbs: Fall is the perfect time to plant spring bulbs including tulips and daffodils. Also, just after the first hard freeze, it's time to dig up summer bulbs such as gladiolus.

For more information or to receive a free copy of an annual membership roster listing all members alphabetically and by category, and the booklet, "Milwaukee/NARI's Remodeling Guide," call (414) 771-4071 or visit the Council's Web site at www.milwaukeenari.org

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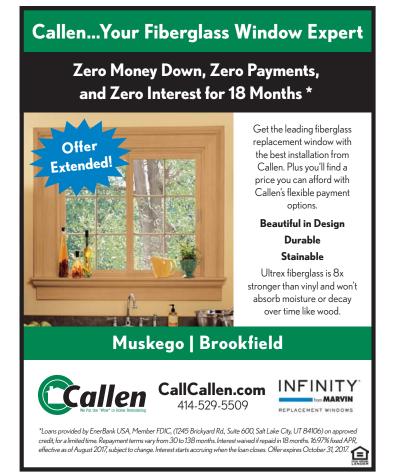
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Men Are Just Happier People

NICKNAMES

If Laura, Kate and Sarah go out for lunch, they will call each other Laura, Kate and Sarah. If Mike, Dave and John go out, they will affectionately refer to each other as Fat Boy, Bubba and Wildman.

EATING OUT

When the bill arrives, Mike, Dave and John will each throw in \$20, even though it's only for \$32.50. None of them will have anything smaller and none will actually admit they want change back. When the girls get their bill, out come the pocket calculators.

BATHROOMS

A man has six items in his bathroom: toothbrush and toothpaste, shaving cream, razor, a bar of soap, and a towel. The average number of items in the typical woman's bathroom is 337. A man would not be able to identify more than 20 of these items.

DRESSING UP

A woman will dress up to go shopping, water the plants, empty the trash, answer the phone, read a book, and get the mail. A man will dress up for weddings and funerals.

ARGUMENTS

A woman has the last word in any argument. Anything a man says after that is the beginning of a new argument. FUTURE

A woman worries about the future until she gets a husband. A man never worries about the future until he gets a wife.

MARRIAGE

A woman marries a man expecting he will change, but he doesn't. A man marries a woman expecting that she won't change, but she does.

NATURAL

Men wake up as good-looking as they went to bed. Women somehow deteriorate during the night.

OFFSPRING

Ah, children. A woman knows all about her children. She knows about dentist appointments and romances, best friends, favorite foods, secret fears and hopes and dreams. A man is vaguely aware of some short people living in the house.

A poodle and a collie are walking together when the poodle suddenly unloads on his friend. "My life is a mess," he says. "My owner is mean, my girlfriend ran away with a schnauzer, and I'm as jittery as a cat."

"Why don't you go see a psychiatrist?" suggests the collie. "I can't," says the poodle. "I'm not allowed on the couch."



What does a nut say when it sneezes? Cashew.

No, really. It does.

I bumped into an old school friend at the store today. He started showing off, talking about his well paid job and expensive sports cars.

Then he pulled out his phone and showed me a photo of his wife and said, "She's beautiful, isn't she?"

I said, "If you think she's gorgeous, you should see my girlfriend."

He said, "Why? Is she a stunner?" I said, "No, she's an optometrist."

How do you make holy water?

You boil the hell out of it.

Snoring Fisherman

Four guys were on a fishing trip in northern Quebec, and slept two to a tent. No one wanted to share a tent with Bob, because he snored so loudly. They decided it wasn't fair to make one of them stay with him the whole time, so they voted to take turns.

The first guy, Mike, slept with Bob and comes to breakfast the next morning with his hair a mess and his eyes all bloodshot.

They said, "Mike, what happened to you?" He said, "Bob snored so loudly, I just sat up all night."

The next night it was Larry's turn. In the morning, same thing-hair all standing up, eyes all bloodshot.

They said, "Larry, what happened to you? You look awful!" He said, 'Man, that Bob shakes the tent with his snoring."

The third night was Fred's turn. Fred was a big strappin' older cowboy, a man's man.

The next morning he came to breakfast bright-eyed and bushy-tailed. "Good morning!" he said.

They couldn't believe it. They said, "Fred, what happened?" He said, "Well, we got ready for bed. I went and tucked Bob into bed, patted him on the butt, and kissed him good night.

"Bob sat up and watched me all night."

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Journalistic Standards Were Slack in 1850

(It seems some things don't change!)



By Michael Edmonds

We hear a lot today about low standards in journalism. We're told that the 24-hour news cycle produces hastily written, poorly checked stories, and that social media like Twitter flood us with instantaneous misinformation

But bad reporting is nothing new. Under editor Rufus King, the Milwaukee Journal could be astonishingly unprofessional back in the 1850s. For example, the paper only reported the death of President Zachary Taylor four months after it happened.

"It had been our intention to have written about the death of our honored president some weeks ago when the news first came," apologized King, "but the absence of reliable data prevented a correct synopsis of his life then, and afterwards the excitement of the state election kept it out of our columns until now."

And in the same issue, after giving vivid details about a killing at Pokerville, the editor finished with the embarrassing admission that, "We neglected to learn the dead man's name, but will give it to our readers when the stage gets back next week."

Just like today, there was fierce rivalry among media outlets. The editor of a local paper lambasted his competition in terms confined these days to talk radio:

"The editor of the Milwaukee Journal is a mean, penurious, sordid, abject, low, miserly, despicable cur; ... an irrefragable, unquenchable, undeniable, indisputable, incontrovertible scamp, an outrageous offense to the nostrils of all decent people. May grief, anguish, sadness, affliction, sorrow, distress, regret and melancholy overtake him."

It must have been a slow news day.

Image / Source: "Daily journal of 1850 relic of pioneer day." Milwaukee Journal, Feb. 6, 1921.



Rufus King, editor of the Milwaukee Journal in 1850, in his Civil War uniform

NARI Home & Remodeling Show

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More than 100 exhibitors, all members of the Milwaukee Chapter of the National Association of the Remodeling Industry (NARI) will be displaying the latest home improvement and remodeling products and services, including design/build, kitchens, decks, cabinets, windows, wall covering, bathrooms, lighting, landscaping, roofing, painting, fireplaces, siding and more.

There will be daily educational presentations by home improvement specialists, including Nick Kerzner, "The Construction Guru." MobCraft Beer Brewery and Taproom will host a beer tasting Friday at 6 pm, plus share tips for home brewing.

There are plans for the Sunday football game to be broadcast throughout the show so that fans won't miss any action.

For more information on the Home & Remodeling Show, visit www.MilwaukeeNARI.org or call Milwaukee NARI at 414-771-4071.

A Lady to Doctor: "My husband has a habit of talking in his sleep! What should I give him?" Doctor: Give him an opportunity to speak when he's awake.

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HARTFORD

Seeing an eye specialist may save more than your sight

Eye MDs' detective skills may uncover serious hidden eye and health problems

by Cheryl L. Dejewski

"The eye is the only part of the body that gives us the unique opportunity to look in and actually see certain diseases and conditions, rather than just infer their presence from signs and symptoms," explains Mark Freedman, MD, of Eye Care Specialists, one of Wisconsin's leading ophthalmology practices. "The eye is like a looking glass into the vascular, neural and connective tissues of the body. As a result, a visit to an eye MD can not only lead to the detection of ocular diseases, it may also turn up clues of serious conditions affecting the rest of your body which present clues of their existence through minor changes inside your eye."

Blocked Arteries

Eye Care Specialists' team presents continuing education lectures on eye exam disease detection to physicians and nursing staffs. "It's important for all health care professionals to know the signs of eye conditions, such as cataracts and glaucoma, as well as non-eye-related conditions, such as blocked arteries or tumors, that may appear in the eyes," notes Brett Rhode, MD, a partner at Eye Care Specialists and Head of Ophthalmoloogy at a local hospital.

For example, artery blockage in the neck can break into small pieces that travel through the bloodstream and appear as yellow fatty deposits in the arteries in the back of the eye. These are a warning sign to the eye examiner that the patient may need a carotid artery and heart evaluation.

"Although such findings are not the best news, they often give patients the opportunity to start medical treatment before they would have even noticed anything was wrong," says Rhode. "If clogged arteries, diabetes or a tumor are caught early enough, less invasive and less costly procedures can often be used to prevent the spread of the problem and even potentially save a person's life."

Diabetes

An area of special interest to Eye Care Specialists' team is detection and treatment of a condition that can affect both the body and the eyes-diabetes. Eye surgeon Daniel Ferguson, MD, explains, "As the life span of diabetics has increased, so has the incidence of related circulatory problems which can develop over time. The most common eye-related complication is 'diabetic retinopathy'—deterioration of the small blood vessels that nourish the retina in the back of the eye. Sometimes an eye exam reveals tell-tale signs of weakened vessels leaking blood or fluid before a patient even knows that they have diabetes.

Fortunately, if the diabetes is caught early enough, we can treat it to stop or slow vision loss, and the patient can be put on an appropriate diet and/ or medication to control or prevent other diabetes-related problems."

Although discovering underlying diseases is fascinating work, most of an eye specialist's day is filled with performing eye exams and surgery.

Health & History Clues

"As with any detective, you begin by interviewing the people involved. You have to listen to patients (and family members) and pick up on clues when they explain their health and vision history. What's the real cause behind a person no longer driving, having difficulty hearing the TV, falling frequently, or not doing well in school? Do the clues point to the need to test for cataracts, macular degeneration, dyslexia or other conditions?" asks Daniel Paskowitz, MD, PhD, an ophthalmologist with credentials from both Harvard and Johns Hopkins.

Laser Diagnostic Scans

One specialized tool in Eye Care Specialists' detective arsenal is an Optical Coherence Tomographer (OCT machine). "This fast, accurate, non-invasive and painless device uses laser scanning technology to create a CT-like image that enables us to detect microscopic signs of glaucoma, macular degeneration, diabetes, and other sightthreatening conditions before they could be noticed through visual inspection, retinal photography or visual field tests. Armed with this insight, we can prevent future loss of vision by promptly starting or adjusting medications

or performing laser, medication injection, or surgical treatment," explains eye care specialist Michael Raciti, MD.

Your Role in Protecting Your Vision

David Scheidt, OD, comments about his team's duty as detectives, "When you come with questions, we make sure you leave with answers. We strive to provide the most thorough examination possible to detect and treat conditions. To achieve that goal, however, you need to provide information, ask questions, and follow recommendations. Working together, we can map out a plan to ensure you see life to the fullest—now and in the future."

What Should Your Eye Care Specialist Be Checking?

A thorough eye exam includes pupil dilation and should check the:

- Lens (for cataracts)
- Internal ocular pressure (for glaucoma)
- Optic nerve (for glaucoma, etc.)
- Retina (for macular degeneration, diabetes, etc.)
- **Accommodation** (ability to switch focus between near and far)
- Muscle motility (ability to look to the sides and keep eyes aligned)
- Visual acuity (ability to see objects clearly near and far)
- Pupil reflexes (ability to adjust from light to dark)
- **Visual field** (ability to see objects off to the side)
- **External surface** (for infections and inflammations)



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AmeriCorps

Continued from page 17

- To help people who are living in poverty have economic opportunity, AmeriCorps members build affordable housing units for families. For high school students who want to prepare for college and advance their education, AmeriCorps members create a mentorship program to connect students with community members.
- To promote environmental stewardship, AmeriCorps members remove trash and other man-made debris from local ponds.
- With an aim to reduce childhood obesity, AmeriCorps members have community members donate fresh produce to their local schools.
- AmeriCorps members assist veterans and military families in filing for benefits claims, so they get access to the resources they need.

Learn More About AmeriCorps Programs around the Country

AmeriCorps consists of hundreds of national, regional, and local organizations that provide homes to the needy, quality education to millions of children, and hope to college-bound students; and that's just the tip of the iceberg.

The AmeriCorps Network programs offer thousands of diverse service opportunities in every state and territory in the country. You will work with people from all walks of life to get things done.

AmeriCorps NCCC (National Civilian Community Corps) strengthens communities and develops leaders through direct, team-based national and community service. This program is a full-time, team-based residential program for men and women age 18-24. Members are assigned to one of five campuses — Denver, CO; Sacramento, CA; Baltimore, MD; Vicksburg, MS; and Vinton, IA.

AmeriCorps VISTA (Volunteers in Service to America) members bring their passion and perseverance where the need is greatest: to organizations that help eradicate poverty. The most pressing challenges we face as a nation require the most courageous and creative people to address them. An AmeriCorps VISTA member serves as a catalyst for change, living and working alongside community members to advance local solutions.

Senior Corps Programs are for volunteers 55 or older. Senior Corps Foster Grandparents are role models, mentors, and friends to children with exceptional needs in their communities. Senior Corps RSVP is one of the largest volunteer networks in the nation serving in a variety of volunteer activities within your local community. Senior Corps Senior Companions make a difference by providing assistance and friendship to adults who have difficulty with daily living tasks.



Driftless Region

Continued from page 11

Day three and the weather is clear and sunny; a perfect day to spend hiking. But bad weather is moving in for tomorrow. We will slowly move eastward on our way home. The map shows *Governor Dodge Stare Park* is on our route back.

Governor Dodge State Park has 5,270 acres of land formation variety. Here we could find 150 species of birds, but we're not looking to the skies. We are going into the deep woods in hopes of sighting waterfalls. Its here we find out what the Driftless Area means. The region was devoid of drifted accumulated rock by retreating glaciers movement long ago. The sandstone bluffs and valleys make this area unique. Gorges, rocks and streams lay in dabbling shade of this hidden forest. A must see for hikers.

With a full sky of sunshine we strap on our water bottles and begin our final adventure. As we go deeper into the forest, down *Lost Canyon* trail, we are drawn to the valley's bottom. Here we find water trickling though the deep woods coming down from rock faced walls. Water spouts over the edge, and rock paths crisscross over the narrow creek. It's an interesting hike which includes picturesque *Stephen' Falls* where its rock outcropping and lush ferns greet us. Not a hike for a novice. We are refreshed in mind and soul as we meander in the forest's shadows.

It's been a full three days spent lingering down nature's ways. The greeting of aster lane, vast stone archways, and the cheeriness of the deep inner forest have left us content. Whether it's the drive down a winding roadway, the challenge of biking rolling paths, or embracing the stone line hiking trail, Wisconsin has it all and we haven't even visited the rivers or lakes. There's always so much to embrace in my home state even after decades of exploring what it has to offer.

Author: Patricia and Denis have spent more vacation in Wisconsin than out of it. One goal is to try to hike every state park Wisconsin has to offer. It's amazing what one can find in their own backyard.





OUESTION:

How can people adjust their mindset to prepare for a

SUCCESSFUL® RETIREMENT?



The obvious challenge is financial; the less obvious challenge is mental.

A successful retirement is not merely measured in financial terms. You should also get mentally prepared for retirement. Even those who retire with small fortunes must prepare for a lifestyle adjustment. Retirees can face boredom and depression, or the fear of drawing down their savings too fast. How can new retirees try to calm these worries? Two factors may help: a gradual retirement transition and some thoughtful planning.

An abrupt break from the workplace may be unsettling. As a hypothetical example, imagine a well-paid manager at an auto dealership whose personal identity is closely tied to his job. His best friends are all at the dealership. He retires, and suddenly his friends and sense of purpose are absent. He finds that he has no compelling reason to leave the house, nothing to look forward to when he gets up in the morning. Guess what? He hates being retired.

On the other hand, if he prepares for retirement years in advance of his farewell party by exploring an encore career, engaging in varieties of self-employment, or volunteering, he can retire with something promising ahead of him. If he broadens the scope of his social life, so that he can see friends and family regularly and interact with both older and younger people in different settings, his retirement may also become more enjoyable.

The interests and needs of a retiree can change with age or as he or she disengages from the working world. Retired households may need to adjust their lifestyles in response to this evolution.

Practically all retirees have some financial anxiety. It relates to the fact of no longer earning a conventional paycheck. You see it in couples who have \$100,000 saved for retirement; you see it in couples who have \$1 million saved for retirement. Their retirement strategies are about to be tested, in real time. All that careful planning is ready to come to fruition, but there are always unknowns.

Some retirees are afraid to spend. They fear spending too much too soon. With help from a fiduciary financial professional, they can thoughtfully plan a withdrawal rate. While no retiree wants to squander money, all retirees should realize that their retirement savings were accumulated to be spent. Being miserly with retirement money contradicts its purpose. So, why not wisely spend some money now and enjoy retired life?

Retirement challenges people in two ways. The obvious challenge is financial; the less obvious challenge is mental. While everyone has their own unique path and vision for an enjoyable retirement, both tests can be successfully met with sufficient foresight and planning.

Do you have a financial question for Tim, or want to meet with him for a thoughtful review of your retirement strategy and financial plan? Tim can be reached at (262)369-5200 or info@aegiswi.com. Timothy M. Stasinoulias is the Founder and CEO of Aegis Wealth Advisors, LLC, a Fiduciary Financial Advisory firm in Hartland, WI. Tim and his team specialize in providing insightful and objective financial guidance to individuals, families, and small business owners. References available upon request.



"RIGHTSIZING" Waving the Magic Wand

When it comes to moving, wouldn't it be nice if there was a magic wand to make things simple? Your favorite furniture and boxes would reappear at your new home to be placed and unpacked. The process can be overwhelming, and many people dread it. The following suggestions can help you work some "moving magic".

First, come to terms with the fact that you are moving and look at this transition as another chapter in your life. Try to enjoy the process by bringing laughter and fun into it. As a result, you will experience more energy. You may be familiar with the term "downsizing," instead think about your new adventure as "rightsizing." If you have lived in your home for forty or fifty years, you now have to deal with forty or fifty years of accumulated possessions. Perhaps the kids have moved out and now you are an empty nester. The stairs may be too hard to climb or the yard may seem too big to care for. You may be overwhelmed and unsure where to turn for help.

This situation is familiar to us at Universal Services, as we are often greeted by customers in tears. These emotions are normal; take a deep breath and embrace the moment. Once you are committed to moving, the next step is to begin your "rightsizing" process. Remember that "the key to a successful move and rightsizing is organization." As you begin, start with a room and finish it. As you sort, utilize Universal Services' method, known as "Five Homes for Everything You Own." ©

1. Your New Home: Items to keep. Obtain the floor plan for the place you are moving into. Think carefully about the items you are taking and if they will fit into your new space. Take only furniture that will fit the scale of each room. Doing so will help you realize how much space you truly have available.

- **2. Family and Friends: Items to give away.** Organize a family get together and explain to your children why you collected certain items to help them understand their sentimental value. If a family member commits to take an item, make sure that you set a date for that person to collect the item.
- 3. Sales: Items to sell. The furniture in your current home may not fit in your new residence. Consider taking any furniture you decide not to keep to a consignment shop or consult with a specialist to conduct an estate sale. Remember that most estate sale companies require at least five thousand dollars' worth of inventory to conduct an estate sale.
- 4. Charities & Thrift Stores: Items to donate. As you sort, there will be a number of items that are too good to throw away but that might serve a purpose for someone in need. As you evaluate items in your home, ask yourself: "Have I used it this year"? If not, get rid of it. Many charities such as the Homeless Veterans, Salvation Army and homeless shelters would be grateful for your donations.
- **5. Garbage: Items to dispose of.** Raised by parents who lived during the depression, many Baby Boomers have difficulty trying to throw things away. When rightsizing, you may simply have to discard some things if they have no use to you or anyone else.

As you continue waving the imaginary magic wand by using the above suggestions, your possessions are surely becoming organized and ready to move. However, you might face other decisions as you continue.

The following tips can be helpful:

- 1. As your moving date gets closer, check expiration dates on food and try to use the food you have.
- 2. If you are having an estate sale, an estate sale specialist should be able to decide which items are consignable and which items should be donated.
- **3.** Make a checklist of newspaper and utility companies that you need to call to request service termination.
- 4. Complete an address change card at the post office.
- 5. Hire a senior move manager to coordinate your move.
- 6. Hire professional packers and movers.
- 7. If you are doing the packing yourself, obtain packing materials two to three weeks before your move. a. Mark boxes with room name and contents. b. Pack liquids and flammable items in a separate box.
- 8. Set aside an overnight bag the day before your move with your keys, checkbook and other important papers. On the day of the move there are many things happening, and these items are often misplaced.

A successful move can often be assured by hiring a professional and ethical moving company with experience. Universal Services has helped seniors in all phases of moving for over two decades by providing rightsizing, organizing, packing, moving and unpacking services. They also offer a consignment shop option that allows their clients to sell items which do not fit in their new homes or retirement communities. Universal Services strives to give seniors a turn-key moving experience. This mission is patterned after the golden rule: "We treat every senior like family and their property as if it were our own."



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Do We Stay or Do We Go?

The Retirement Community Decision

Every adult reaches a point in life when they ask themselves, "Can we keep living at home, or is it time to move?" There are pros and cons to both. Adjustments can be made to a home so a person can pretty much stay as long as they want. On the flip side, that same person may enjoy the benefits of independent living or assisted living communities much more.

RETIREMENT Lifestyle **Guide**

starts on page 23!

DO WE STAY?

According to AARP annual surveys, at least 80-percent of older adults want to stay at home. One way to decide if this is right for you is to seek expert advice. Your doctor can recommend an occupational therapist or a Certified Aging-in-Place Specialist to evaluate your home to determine what needs to be done so a you can keep living there.

Beth Valdivia is a Certified Aging-in-Place Specialist through The National Association of Home Builders (NAHB).

"I like to see how the person uses their home," Valdivia said. "Do they entertain a lot? How long do they plan to stay?" Some of the changes to consider are:

Accessibility: How hard is it to get in and out of the house, and room to room? Does the home have at least one step-free entrance? Are the doorways and hallways wide enough for a walker or wheelchair? Is there a bedroom, full bathroom and kitchen all on the same level?

Valdivia also noted adding a ramp and deck to the home to improve access doesn't mean it has to be an eyesore. "Just because it's accessible doesn't mean it can't look pretty," she said.

Stairways: Do they have sturdy handrails on both sides? Should you install a chair lift? One of the most popular jobs is to install chair lifts so people can access upstairs bedrooms or laundry facilities downstairs.

Lighting: Are hallways, doorways, and staircases well lit, especially at night when seniors are sometimes disoriented when they wake up?

Bathrooms: Are they accessible for a wheelchair or walker? Can the homeowner step into the tub or shower, and does it have a non-slip surface? Does the toilet need to be higher to make sitting and standing easier? Do grab bars need to be installed?

Kitchens: Are countertops or tables at various heights so work can be done sitting or standing? Can a wheelchair or walker maneuver in the space?

OR DO WE GO?

Sometimes the cost or hassle of updating the home may make the idea of moving to a retirement community more appealing. However, this doesn't have to mean moving to a 'nursing home'.

Connie Michaelis, Director of Marketing for a Retirement Community, said, "Keep in mind the first step into a retirement community is usually Independent Living, and then on to Assisted Living. Independent living may significantly improve the lifestyle of seniors. Better food, more safety, and lots of healthy socialization and activity. It is a proven fact that the more active seniors stay, the longer they stay healthy. Being home alone, certainly if you don't drive, leads to inactivity, boredom and sometimes depression. Diet typically suffers too."

Retirement communities are specifically designed to be what Michaelis calls, "senior friendly." Accessibility is achieved with elevators, ramps, and step-free spaces. Bathrooms are designed for easy access by wheelchairs and walkers, as is the dining area.

Retirement communities also offer other benefits. Some manage your medications and provide some healthcare. Often there are activities planned, such as card games, arts and crafts, educational seminars, Bible study, exercise classes, and field trips. Some communities, like McCrite, also have amenities such as a fitness center, pub, theater, and hair salon. Plus, the facility takes care of all the maintenance, from changing light bulbs to mowing the grass.

"The general thought is that one stays in their home until there is a medical reason to leave," Michaelis said. "The mind set is that senior living is for individuals that need assistance in their daily activities. In fact, it's the exact opposite. Most residents express a sense of freedom. Freedom from daily chores and the responsibilities of owning a home."

RetirementLiving.com: Online resources for senior living. The Retirement Living Information Center provides a convenient, easy-to-use resource designed to assist you in planning and making decisions about your retirement.

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FALL GUIDE 2017

Retirement



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The science of an autumn leaf....

Enthusiastic snowball fights in winter or lazy summer days at the beach notwithstanding, autumn might be the most beloved season of them all. Every year, people watch in awe as the trees begin their magical transformation from green powerhouses to veritable smorgasbords of color. Which do you favor — brilliant yellows, fiery oranges or vibrant reds?

If you're partial to crimson, you might wonder why nature seems to go overboard with the red some years and forget it entirely during others. Native American lore explained the appearance- of the magnificent colors as coming from above: After hunters killed the Great Bear in the sky, the story goes, its blood splashed down and turned the leaves red. And the yellow leaves? They get their tint from the bear's fat splashing out of the pot.

If this explanation doesn't quite satisfy your curiosity, scientists have one of their own. Instead of hunters, bears and lard, theirs involves photosynthesis, pigments and sunlight. To fully understand, we'll need to revisit first-grade science class.

For a large part of the year, leaves are a tree's workhorses, constantly converting carbon dioxide, water and sunlight into energy in a process called photosynthesis. The special ingredient for this process, the pigment chlorophyll, is what gives leaves their bright, green color for much of the year. But while chlorophyll is the star of the show, it has some help in the form of the pigments carotene and xanthophyll. Xantho is Greek for "yellow," and carotene is what gives items like carrots and egg yolks their orangish color. These two pigments are always present in leaves and help absorb sunlight, which they transfer to chlorophyll for photosynthesis.

As summer nears its end and days get shorter, the increased amount of darkness incites trees to prepare for a sort of hibernation. Leaves won't be able to continue photosynthesizing during winter due to the dry air and lack of sunlight, so the tree does two things. First, it forms a separation layer made of corklike cells at the base of each leaf to seal it off from the tree. Second, it stops producing chlorophyll since it won't need this pigment until the days start to lengthen once again in the spring. With chlorophyll out of the picture, the yellow and orange pigments get a chance to shine.

The red hues, which come from pigments called anthocyanins, are slightly more complicated. Whereas all trees contain chlorophyll, carotene and xanthophyll, not all of them produce anthocyanins -and they only produce it under certain circumstances.

Remember that layer of cells at the base of the leaf? Its purpose is to protect the tree during the colder winter and prevent it from drying out. When the separation layer is complete, the leaves fall off in the tree's attempt

to conserve energy. But before the leaves fall off and the tree closes up shop, it wants to pull in as much sugar and nutrients as possible from its leaves, which is where the anthocyanin comes in.

Although scientists offer several different reasons for why some trees produce anthocyanins and autumn leaves change color, the prevailing theory is that anthocyanins protect the leaves from excess sunlight and enable the trees to recover any last remaining nutrients. The reason you'll see more vibrant reds during some years is that lots of sunlight and dry weather increase the sugar concentration in tree sap, triggering the tree to release more anthocyanins in a last-ditch effort to gather up energy to get through the winter. Near-freezing weather, low nutrient levels and other plant stressors seem to trigger increased levels of anthocyanins. If it's been especially rainy and overcast, you won't see much red foliage, without bright sunlight the trees don't need the added protection that the red pigments provide.

So if autumn just isn't the same for you without the occasional splash of red, hopefully the weather will cooperate. If not, you'll just have to make due with the more reliable yellows and oranges. Or you could always join the leaf-peeping caravan on its endless search for the ultimate display of color.

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Retirement LIFESTYLE continued from page 23

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Retirement LIFESTYLE continued on page 26

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Retirement LIFESTYLE continued from page 25

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Retirement LIFESTYLE continued from page 26

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Retirement LIFESTYLE continued on page 28



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Retirement LIFESTYLE continued from page 27

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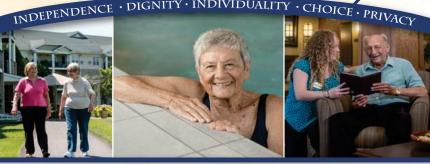
Crossword Puzzle and Riddle Answers on page 30

RIDDLES topfunnyjokes.com -

1) A man started to town with a fox, a goose, and a sack of corn. He came to a stream which he had to cross in a tiny boat. He could only take one across at a time. He could not leave the fox alone with the goose or the goose alone with the corn. How did he get them all safely over the stream?

2) Forward I am heavy, but backward I am not. What am I?

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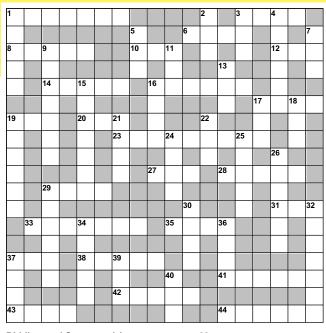


ACROSS

- 1. A child's bad behavior
- 2. First word of a letter
- 6. Form of public transportation
- 8. After six
- 10. Form of music
- 12. Form of division
- 14. Popular organ meat
- 16. Producing something
- 17. Purple vegetable
- 19. Coffee alternative
- 20, To bawl
- 23. Used to bake in
- 24. Not messy
- 27. Winged rat
- 28. Piece of branch
- 29. Used to describe a bee
- 31. Unwanted picnic guest
- 33. Food digester
- 35. Caring
- 37. A child's expression on a swing
- 38. To extend the arm and grab
- 41. To be a member of
- 42. Joint with Funny Bone
- 43. Donkey
- 44. Past tense of teach

DOWN

- 1. Not nice
- 2 Possesses 3. Past tense of do
- 4. Incriminate
- 5. Moisture removed
- 7 What eve did
- 9. Small town
- 11. Comes in a pod
- 13. The loneliest number
- 15. Describes a rabid dog
- 16. Underground explosive
- 17. Very young man
- 18. Unit of corn
- 19. John Harington inventor
- 21. Possessive form of you
- 22. Buddy
- 24. Tidy
- 25. Sooner or
- 26. Dislodge old paint
- 29. Nasty disposition
- 30. Mutual of Omaha's Kingdom
- 32. Every action preceded by
- 34. To wed
- 36. Not smart
- 37. Good fishing bait
- 39. Stunned
- 40. Also



RIddles and Crossword Answers on page 29

RIDDLE ANSWERS: 1) He took the goose over first and came back. Then, he took the fox across and brought the goose back. Next, he took the corn over. He came back alone and

2) Forward I am ton, backwards I am not.

It is a slow day in a small town and the streets are deserted. Times are tough, everybody is in debt and living on credit. A rich tourist drives into town, stops at the motel, and lays a \$100 bill on the desk saying he wants to inspect the rooms upstairs to pick one for the night.

As soon as he walks upstairs, the motel owner grabs the bill and runs next door to pay his debt to the butcher.

The butcher takes the \$100 and runs down the street to pay his debt to the pig farmer.

The pig farmer takes the \$100 and heads off to pay his bill to the Farmers' Co-op.

The guy at the Farmers' Co-op takes the \$100 and runs to pay his debt to the local lady-of-the-evening.

The women rushes to the hotel and pays off her room bill to the hotel manager.

The hotel proprietor then places the \$100 back on the counter so the rich traveler will not suspect anything.

At that moment, the traveler comes down the stairs, states that the rooms are not satisfactory, picks up the \$100 bill and leaves town.

No one produced anything. No one earned anything. However, the whole town is now out of debt and now looks to the future with a lot more optimism.

And that, ladies and gentlemen, is how the United States Government has conducted business for decades.

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