

Celebrate Life
Boomers!
 Come get your BOOM ON!

March 2015
 A FREE PUBLICATION

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

Going Somewhere?

~pg 4



Americans are always on a diet.

Despite our obsessive fascination on dieting, most of us fail. Why?

~Story on page 3

5 Tax Saving Strategies

Millions of us face a challenge in meeting our budget every month. Overlooked deductions could cost you thousands. These five strategies can help save them.

~pg 3

Maple Syrup Sappin'

"A sap run is the sweet good-bye of winter. It is the fruit of the equal marriage of the sun and the frosts."

~John Burroughs, 1886

~pg 6

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IT'S TIME TO GOLF!!

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The room was full of pregnant women with their husbands...

The instructor said, "Ladies, remember that exercise is good for you. Walking is especially beneficial. It strengthens the pelvic muscles and will make delivery that much easier.

Just pace yourself, make plenty of stops and try to stay on a soft surface like grass or a path."

"Gentlemen, remember — you're in this together. It wouldn't hurt you to go walking with her. That shared experience would be good for you."

The room became very quiet as the men absorbed this information.

After a few moments a man, name unknown, at the back of the room, slowly raised his hand.

"Yes?" said the Instructor.

"I was just wondering if it would be all right if she carries a golf bag while we walk?"

Fatherly Advice

A father spoke to his son, "It's time we had a little talk, my son. Soon, you will have urges and feelings you've never had before. Your heart will pound and your hands will sweat. You'll be pre-occupied and won't be able to think of anything else."

He added, "But don't worry, it's perfectly normal...it's called golf."

SUNSET PLAYHOUSE

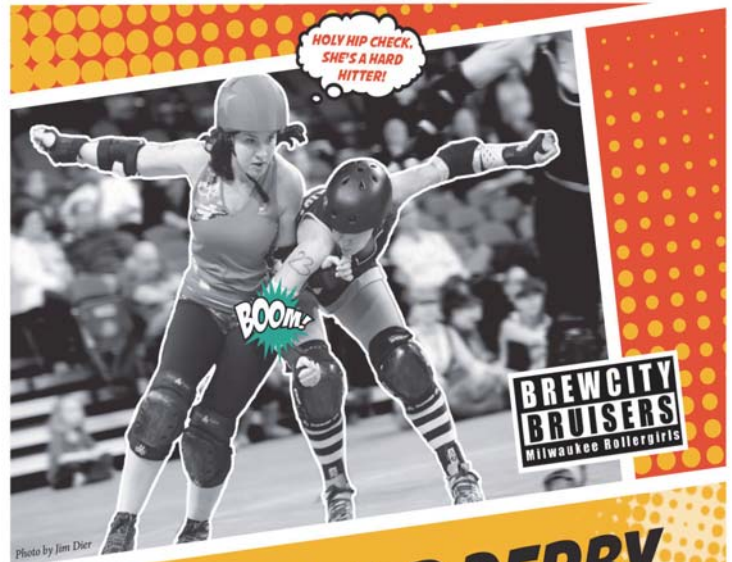
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SATURDAY
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9

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FROM THE PUBLISHERS

MARCH 2015



As the days get longer and the mornings get brighter, we can all understand the excitement that comes with the season! It may be purely

physiological - our bodies crave the light and our brains and emotions just fall in line. Unfortunately March can be just a punch-gut tease in Wisconsin. Snow? Sludge? The cold never seems to leave in a hurry. That's actually a good thing for most of us as we still have time to get our baggy sweats physique into a somewhat stellar-like summer appearance!

Our 8-year old puppy Cuda needed ACL surgery this month so our house has become a rehab station. The goal is to keep him mellow for 6-8 weeks. Weeks? #!%\$#!? Patience is most definitely a human trait that does not exist in the mind of a 90 pound black lab!

Papa George, Tom's dad, is also on the mend. After being misdiagnosed in Florida (where he spends the winter) and put in hospice, we brought him home and he is making a quick recovery. At 88, he's one tough old Greek!

Amara just wrapped up Girl Scout cookie sales. That was fun - I don't think we could eat one more Thin Mint - well ok, maybe one. :)

This is also a time of Lenten observance for Christians. Perhaps not understood by everyone, but as a Catholic myself, I totally understand the need to clean up my life from messes that I've made, bad habits that have developed, and truly focus on the good things that I can do for others. It's a quiet time of devotion and reestablishing my relationship with God that energizes me for the year ahead. Hey, that's just me - and I appreciate that freedom.

So that's the scoop from the Draelos household. Enjoy the last snowfall and the first blossoms of March. And smile at that sunshine!

Always remember to...

Celebrate Life!

Sandy and Tom Draelos



Americans Are Always On a Diet.

The big political news has been Chris Christie having surgery to lose weight. Diets are one of the top New Year's resolutions for Americans. Yet despite this fascination on dieting, most Americans fail in their diet. They may lose their weight but then gain it back. Why is this? Why do diet programs fail? How can Americans lose weight and keep the pounds off?

The ideal weight is different for every person due to body composition, height, thickness of bones, and size of skull. You are the best person to determine your ideal weight. If you look in the mirror and feel satisfied with your figure and comfortable in your skin, this means that you are at, or have attained your ideal weight.

Diets may help you get to your ideal weight, but what do you do after you have lived the frustration of a diet to reach your target? Especially in a world filled with delicious temptations and multicultural cuisines that are only getting more creative and appetizing? You must learn to

Americans Are Always On A Diet continued on page 16

5 Tax-Saving Strategies To Help Your Family This Tax Season



Overlooked Deductions May Cost You Thousands

Millions of Americans face a challenge in meeting their budgets every month – not just financially, but also in their time budgets, says investment advisor Reid Abedeene.

“Knowledge is power and time is often money, but what if you don't have the time to empower yourself with knowledge? For many households, that often means losing out on thousands of dollars through tax deductions,” says Abedeene, a partner at Safeguard Investment Advisory Group, LLC (www.safeguardinvestment.com).

“As a family man myself, I understand what it means to work hard to provide the best possible for my wife and children. Had I not worked in the financial sector for almost two decades, I might not have understood how to best troubleshoot my tax return, I sympathize.”

Abedeene offers the following strategies that may be relevant for your family this tax season.

Tax-Saving Strategies continued on page 12

Boomers! is a monthly publication serving the Baby Boomer Generation (45 and above) 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 - America's number one generation!

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TRAVEL ACTIVE

By Ann Kaiser, "Active" Discoveries Director

I love to travel, and I'm not one to sit still. Now that I've retired from my full-time career as a writer/editor, I have more free time to go.

Like me, many travelers on tours are baby boomers who want to make the most of every day on a tour. They're active, energetic and open to getting up-close-and-personal with people and places along the way.

How about you? Here are some hints for actively enjoying traveling.



1) Wear comfortable, substantial walking shoes. Break them in before the trip. Look for attractive "active" brands of footwear. Younger travelers wear these, too!

2) Experience rather than just view a place. Example: You get a glimpse of the famous bridge spanning West Virginia's New River Gorge from a park visitor center. But I encourage everyone who is able to at least take the 5-minute walk to an overlook for a scenic panorama. For the more adventurous, taking 178 steps down from the gorge rim provides a stunning vantage point. Yes, we had to climb back up! We stopped to catch our breath on landings and felt better about digging into dessert at the next meal.

3) Order "local" foods and beverages. Forget your usual burger and try a Cuban sandwich when in Florida, a fry bread taco in Arizona, a lobster roll in Maine. If you enjoy beer or wine, ask the waiter or bartender to recommend a local brew or vintage.

4) Get wet—or splashed! Take a swim in the ocean or at least wade in up to your knees. Walk the beach to find a pretty shell, watch sandpipers scurry, maybe even sight a dolphin or whale. Land a big one on a trout fishing trip. Feel the mist during a Niagara Falls cruise or savor a memorable sunset sail. (Do you get the idea that I'm a water person?) Wherever you are, don't pass up a unique opportunity. Like zip lining or curling. Our travelers had a chance to try the icy Olympic sport on one of our CTD tours What fun!

5) Look for personal, hands-on stops. Don't be afraid to chat with local folks to learn more about their community. Usually, they're happy you're interested. Tour small businesses, farms and vineyards (agritourism is on the rise). Examples: Visiting an Austrian horse farm, we toured the barns, even petted the prize-winning Haflinger mares and colts. Close enough to feel the heat, we watched a West Virginia glass blower create colorful works of art. And at a Wisconsin apple orchard, we sipped the most delicious freshly pressed cider while the friendly, hard-working owners showed us their bountiful orchard.

I enjoy tours so much because the travelers are so friendly and the trips always include memorable off-the-beaten track experiences. (We're often asked, "How do you find these places?") The company has added several new tours for the *active traveler*. These "Get Active" trips will feature hiking, cycling, canoeing, kayaking, ballooning, cooking, tasting—and golfing!

Find more information about "Get Active" tours go to CountryTravelDiscoveries.com/active to find out more about: Links & Lakes: Golf Wisconsin 2015 with Ann Kaiser; The Sonoma Experience; Vancouver & Victoria and A Walk Through Ireland.

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Wisconsin Dells Waterparks: Best in the World



As America's Dairyland, Wisconsin's iconic question is "Got milk?" But in the heart of Dairyland, the question in Wisconsin Dells is "Got water?" And the answer is a resounding "Yes!"

Wisconsin Dells has the largest concentration of waterparks in the world. It is – without question – "The Waterpark Capital of the World.®" Let's do the math. The Dells boasts more than twenty indoor and outdoor waterparks. They hold a combined total of 16 million gallons of water. Noah's Ark is the world's largest waterpark, spanning 70 acres with five million gallons of water and three miles of waterslides. It's considered the gold standard among outdoor waterparks. At 125,000 square feet, the African-themed Kalahari Waterpark Resort Convention Center is the largest indoor waterpark in the United States. Its immensely popular surf machine uses 50,000 gallons of constantly-recycled water per minute. And the Wilderness Hotel & Golf Resort offers the world's largest indoor/outdoor combination waterpark – larger than six NFL football fields loaded with water fun.

Among the hundreds of water rides in the Dells, here are seven you must try... depending on your age, height and level of courage:

Black Anaconda: America's longest water roller coaster, at Noah's Ark;

The Point of No Return: An extreme body slide that is 10 stories up, 5 seconds down, at Noah's Ark.

Scorpion's Tail: Ten stories high, 400-feet long; America's first nearly vertical waterslide loop, at Noah's Ark.

Flowrider: An indoor surf machine, at Kalahari Resort.

The Flyin' Myan: The world's fastest indoor water roller coaster, at Chula Vista Resort.

The Howlin' Tornado: A four-person tube funnel ride that drops you six stories before splashdown, at Great Wolf Lodge.

Halley's Comet Racers: Four water slides where you race headfirst through twists, turns and drops toward the finish line, at Glacier Canyon Lodge at the Wilderness.

The Hurricane: America's tallest waterslide at 58 feet where you plummet through a dark tunnel before landing in a pool below, at Wilderness Resort.

Demon's Drop: An 85-foot sheer drop virtually straight down letting you "free fall" until the water catches up with you.

So, if extreme plunge slides, tube rides, racing speed slides, bowl drops, water roller coasters, indoor surf machines, massive wave pools, and lazy rivers are the things that turn your family on, Wisconsin Dells is ready to be your waterpark Nirvana.

For more information about the Dells, visit wisdells.com or call 800/223-3557. They'll be glad to help plan your stay: vacations are their business

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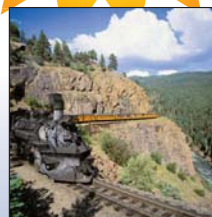
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Nebraska Life

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Wisconsin's best courses and lake settings with Ann Kaiser of *Country Woman*

Vancouver & Victoria Tour
British Columbia's garden cities and great outdoors by foot, bike, kayak & more

A Walk Through Ireland
Experience the beauty, history and culture of the Emerald Isle at a perfect pace





"A SAP RUN IS THE SWEET GOOD-BYE OF WINTER. IT IS THE FRUIT OF THE EQUAL MARRIAGE OF THE SUN AND THE FROSTS." ~John Burroughs, Signs and Seasons, 1886

That Marvelous Maple Syrup

dnr.wi.gov

Imagine yourself eating a tall stack of pancakes dripping with golden brown maple syrup. Did you ever wonder where this sweet maple treat comes from? Genuine maple syrup is made from nature, from the sap of maple trees, harvested in the late winter and early spring. If you buy your syrup from the grocery store, however, it's most likely made of artificial maple flavoring. If you haven't tasted the natural sweetness direct from the maple tree, try some real maple syrup made right here in Wisconsin.

Here's how the whole tradition started:

Spring brings us the season of sap flow. Most people look for the robin as the sign that spring has finally arrived. Native Americans knew that spring came much earlier. They set up "sugar camps" in the early spring when sap flows from tree roots into trunks, breathing life back into the trees. They knew that sugaring time had arrived when streams began to trickle, animals awoke from their wintry slumber for a stretch, and icicles began to drip. Even the red squirrels knew and pierced the bark to drink the sugary sap. This magic flow inside the tree was (and still is) triggered by cold nights below freezing and warmer days with temperatures pushing above the freezing mark into the 40s.

The Chippewa, Menominee, and Winnebago tribes of the Great Lakes region awaited this time of year for centuries. It meant the harvest of an important and tasty resource. The Native Americans would move their tribe's people to the sugar camp to harvest the sap. First, they tapped the tree with a spout made from a reed or a hollow twig. Then, they collected the dripping sap in a trough made from hollowed out branches, collected the sap in containers and heated it over an open fire until it thickened into syrup or turned to sugar. The Chippewa used the sap as a tasty sweet drink, syrup, and candy. The Menominee made maple sugar and used the syrup as a seasoning much like we use salt. Winnebagos sweetened their food with syrup and used the sap as sugar. One of the best times of the year for most tribes was during "sugaring" time as people came together with family and friends at the maple grove following a long winter. They enjoyed the spring with games, fun, and the harvesting of sap. Syrup was not only a tasty treat, it was also valuable to the Native Americans as a trade item with the early settlers. Eventually, the settlers were taught the



Maple Sugar Sappin' CALENDAR

March 8, 15 and 22. Sugarin' Off Pancake Breakfasts at River Bend Nature Center in Racine, Wis. After a big breakfast, go into the woods to see and learn about sap collection and syrup production.

March 14 and 21. Pancake Breakfast and Open House near Viroqua, Wis. In lovely Vernon County, southeast of La Crosse, Kickapoo Gold maple-syrup with a sugarbush tour and horse-drawn wagon rides.

Maple Sugar Sappin' continued on page 15

Maple Sugar Sappin' Events continued on page 15

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Check our website for details and schedule!
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Calendar

have fun.

MARCH 2015

Calendar

FISH FRY Friday TOURS

March 6, 13, 20, 27 and April 3
Historic Third Ward

Milwaukeeans: YOU asked for it, and now you've got it! These 3-hour bus tours will depart from downtown Milwaukee and feature stops at 4 - 5 locations throughout the area. Guests on this special tour will be treated to generously sized samples of the featured food item at each of the 4 - 5 stops. Cost: \$55 per person (transportation included). This tour is NOT handicap accessible and attendees will need to go up/down minimal stairs to get on/off the bus multiple times.

"CAT IN THE HAT" CAT SHOW (WISCONSIN-ILLINOIS CAT FANCIERS)

March 6 at 3pm; March 7 at 9am; and March 8 at 9am
Cudahy Kennel Club

Owners of competing cats look forward to talking to visitors, sharing our love of our breeds & educating visitors/families. Shelter rescues, street cats, humane society cats & farm cats will also be present and competing.

GENEVA STEAM CONVENTION MID-WINTER CARNIVAL

March 6 - March 8

Grand Geneva Resort & Spa

Mid-Winter Carnival. Hosted at the Grand Geneva Hotel in Lake Geneva. Includes games, competitions, make-and-take art, excursions, a cardboard toboggan run, skiing, swimming, horseback riding, shopping, and a Grand Ball.

THE WEDDING DATE: A BOUTIQUE BRIDAL SHOW

Friday, March 13, 5-8:30pm

Putting a new spin on the traditional bridal show, brides are asked to leave their girlfriends at home and bring their fiancés out for a fabulous night of all things "wedding." This special evening includes live music, wine and beer tastings, dance lessons, delectable samples, bachelor party games, a fashion show, complimentary photo booth, and over 25 artisans sharing their expertise. All guests will be entered in a raffle with the chance to win fabulous prizes from our artisans, including a grand prize jewelry giveaway courtesy of AC Zuckerman Jewelers.

CLUB ST PATRICK'S DAY PARADE

March 14 at 12pm

Milwaukee's oldest St. Patrick's Parade. With its route right in the heart of downtown Milwaukee.

Blarney Run/Walk

March 14 at 10am

Friends of Hoyt Pool and Park Grand Hall

The course includes a 3.1-mile (5K) run or 2-mile walk. The quarter-mile "Twinkle Trot" is for age 10 and under.

WWE Live Road to Wrestlemania

Saturday, March 14, 7:30pm

BMO Harris Bradley Center

Come see your favorite wrestlers in Milwaukee for the first time in 2015! See your favorite WWE superstars including: John Cena & Randy Orton

MARY NOHL DAY AT THE MILWAUKEE PUBLIC MUSEUM

March 21 at 10am

Milwaukee Public Museum

"In Mary's Garden" is a picture book biography about Wisconsin artist Mary Nohl (1914-2001), who created extraordinary art from the humblest of materials.

3RD ANNUAL LUCKY LEPRECHAUN RUN

March 21, 2015 at 10am

Leff's Lucky Town

Come to Tosa's Village and Leff's Lucky Town for the 3rd Annual Luckiest Race in town, the Lucky Leprechaun 7K on March 21st. Run/walk the 7K (4.3 miles) through Wauwatosa and Hart Park in St. Patty style. Leff's Lucky Town hosts the Post-Race Party where you can get your 2 complimentary beers! The race is open to all ages and benefits the MACC Fund - Midwest Athletes Against Childhood Cancer, Inc.

FREE EASTER OPEN HOUSE AT BUDDY SQUIRREL

March 22 at 9am

1801 E. Bolivar Ave., Saint Francis

Experience 60,000 square feet of candy making magic at the company's annual Open House. Everyone who attends will receive a FREE whipped creme egg as well as a sample of Buddy Squirrel's award-winning caramel corn. Hot chocolate will be available as well! Mr. and Mrs. Easter Bunny will be welcoming guests, and the community is invited to meet Buddy Squirrel in person.

Bizwomen Mentoring Monday

Monday, March 30, 7am

Hilton Milwaukee City Center

Meet your mentor at Milwaukee Business Journal's

BIZWOMEN MENTORING MONDAY. This event will offer attendees the opportunity to choose from over 40 mentors - who are some of the most influential women in the community - for one-on-one coaching sessions through seven-minute conversations.

Victorian High Tea

Schuster Mansion Bed & Breakfast

Ongoing, call for schedule

Tea at the Mansion, is a very unique experience. Start with lessons of 1800's table etiquette. A buffet of 7 different flavored teas are offered to sip. At your table, you are served a variety of savories, scones and sweets. After tea, you will be entertained with stories. Bring your camera!!

Pride in Place: Milwaukee's Architecture and Built Environment Exhibition

Now thru April 30, 2015

Milwaukee County Historical Society

By taking pride in place, Milwaukeeans can learn to appreciate the city and its built landscape. Though much has been lost over the decades, an impressive array of buildings and houses remain. From a perspective of pride we can look at how Milwaukee emerged, how it has been maintained and/or reworked over the decades, issues of preservation, current land usage, and new uses and initiatives going forward. Through a combination of artifacts, photos, text, and interactive elements, explore important issues regarding Milwaukee's architecture and built environment and how people in and outside of Milwaukee view and approach the city. Don't miss this major exhibition that will allow you to simultaneously revel in Milwaukee's impressive architectural past, relish that which still remains, and explore where it may be going.

Milwaukee County Winter Farmers Market

Saturdays

Mitchell Park Domes

Entering its 6th season, this outstanding indoor urban farmers' market extends an enthusiastic invitation to metro Milwaukee residents and visitors to "Eat Local Longer". The market operates on Saturdays from 9 am to 1 pm.

have fun.

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1 LB GROUND CHUCK

3 HOMEMADE IRISH BANGER SAUSAGES
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2 CHICKEN PATTIES (PRE-COOKED)

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TIPS AND TEASES TO MAKE LIFE EASIER...

Rubbing a walnut over scratches in your furniture will disguise dings and scrapes.

Overhaul your linen cupboard, store bed linen sets inside one of their own pillowcases and there will be no more hunting through piles for a match.

Pump up the volume by placing your iPhone & iPod in a bowl. The concave shape amplifies the music.

Find tiny lost items like earrings by putting a stocking over the vacuum hose.

Pack shoes inside shower caps to stop dirty soles rubbing on your clothes. And you can find them in just about every hotel.

Spring is here!
I'm so excited I wet
my plants!

How to Plant Your Garden from Scratch



Planting a garden from scratch can sound like a daunting task, especially for those who are new to the hobby. But with the right knowledge, you can plan a successful, fruitful green space and expect to have a great harvest.

(StatePoint) One way to get a head start on your garden is to start your seedlings indoors and then transplant them later into an outdoor garden. This time-tested technique can save you hundreds of dollars annually, as young plants at a nursery can be pricey. Here are some tips and tricks to make the most of this method:

- 1) Don't start your indoor plants too soon. They can grow in about four weeks or less if you use a high-quality garden starter. Check seed packages to learn when to plant outdoors in your area, and then start them indoors one month earlier to your transplanting date outdoors.
- 2) Consider using a seed-starting system that takes some of the gardening guesswork out of the equation. For example, the Aerogarden Seed Starting system allows you to start up to 66 seedlings indoors with no dirt or mess, nurturing seeds with optimal amounts of water and nutrients for reliable germination and healthy growth.
- 3) Add new nutrients to the seedlings every two weeks and keep the water at full level. Feeding your plants more than the recommended amount will not make them grow faster. In fact, it could hurt the plants.
- 4) Before transplanting, seedlings need to be hardened off. Skipping this step will almost certainly result in some or all of your plants dying. Hardening off seedlings eases their transition to the outdoors, where they will be exposed to the elements. The process involves gradually exposing plants to the outdoors, protecting them from full sunlight, temperature variations and wind.
- 5) Don't let sprouts get too big before transplanting them outdoors. Ideally they should be about 4-6 inches tall. If possible, wait to plant your seedlings on a cool, cloudy day. If your seedlings get too large before weather will allow transplanting outdoors, transplant them into small pots with high quality potting soil. Keep fully watered in a sunny space until weather permits transplanting outdoors.
- 6) After transplanting seedlings outdoors, be sure to water them daily for the first two weeks, especially if the weather is dry and sunny.
- 7) Save and reuse your seed starter tray for the next season. Once the spring plants have been transplanted outdoors, you will be free to get a head start on your summer crop.

More tips to start your own seedlings can be found at www.Aerogarden.com. For true green thumb bragging rights, grow your garden from scratch. Just be sure you know the tricks of the trade.

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Five Top Home Improvements that Raise Your House's Resale Value

Before you dip into your wallet, learn which home improvements will best hold their value while enhancing curb appeal.



(StatePoint) **Before you decide on a home improvement project, it's a good idea to learn which ones will help raise your house's value and recoup the most money when you decide to sell.**

From replacing your front door to adding a deck, there are many midrange improvements that won't cost a bundle but will deliver great bang for your buck. It's not about spending the most money; it's about improvements that best hold their value.

The experts at "Remodeling" magazine recently released their 28th annual Cost vs. Value Report, comparing construction costs with resale value for 36 of the most popular home improvement projects. When it came to midrange projects, the report found homeowners recouped the highest percentage of costs on these five improvements: steel entry door replacement, installation of manufactured stone veneer on home exteriors, garage door replacements, vinyl siding replacement, and wooden deck additions.

"Making your home stand out from others on your block and others on the market is achievable if you

plan wisely when it comes to remodeling projects," says Phil Wengerd, Vice President of Market Strategies at ProVia, a leading building products manufacturer. "This year's statistics indicate that moderately priced exterior projects can significantly enhance home resale values."

This year's analysis of top midrange home improvement projects provided definite direction for homeowners:

- **Steel Entry Door Replacement:** The 20-Gauge Steel Entry Door has consistently delivered the best return on investment for resale, holding the top spot in the midrange product category since its debut in this report in 2009/2010. The steel entry door is the only project that, on a national basis, more than pays back its investment, typically recouping 101.8 percent. At ProVia, for example, the company's Legacy Steel Entry Doors are a consistent top sales performer.

- **Manufactured Stone Veneer:** A new project on this year's report is the installation of manufactured stone veneer on home exteriors. This category zoomed to the top of the midrange list, grabbing sec-

ond place with a 92.2 percent cost-value return. Increased product demand for Heritage Stone is a reflection of this trend, observed by Wengerd and others.

- **Garage Door Replacement:** The installation of new four-section garage doors on galvanized steel tracks proved to be a valuable project with homeowners recouping 88.4 percent of their costs.

- **Vinyl Siding Replacement:** Replacing a home's vinyl siding was one of a handful of projects that jumped up the list for recouping improvement costs. So not only can new vinyl siding beautify a home, it can keep it weatherproof and enhance its resale value.

- **Deck Addition:** Adding a wooden deck can do more than provide a place to enjoy the great outdoors. When it comes time to sell, you should be able to pocket more than 80 percent of the cost for this improvement.

More resources on home improvement projects, along with information on entry doors, vinyl siding and manufactured stone veneer, can be found at www.proviaproducts.com/cvv.

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How Long Do You Have To Keep Your Statements? A year? Seven years? It depends.

Your age, wealth & health might shape your answer.

Provided by Timothy Stasinoulis, RFC

If you are not yet retired, then you may wish to follow the general "rules of thumb".

On the other hand, if you are retired and there is any chance that you might need to apply for Medicaid, then you should keep at least five years of all financial records on hand (including credit card statements).

Why? Medicaid has a five-year "lookback" period in many states. To be approved for benefits in those states, you have to prove that you didn't give away funds during that five-year period. Prove this with complete records from every bank and brokerage account to which you have access, including those held jointly.

Another special circumstance: if someone you love ends up under court supervision via guardianship or conservatorship, all financial records must be kept from the date of that guardian's or conservator's appointment until the court gives final approval to the account. For more information on guardianships and conservatorships, visit: caregiver.org/protective-proceedings-guardianships-and-conservatorships

All that said, many people do not need to retain all financial statements "forever." Here are some suggestions on what to keep and when to purge.

Tax returns? If you file a claim for a credit or refund after you file your tax return, the IRS would like you to keep the relevant tax records for 3 years from the date you filed your original return or 2 years from the date you paid the tax, whichever is later. If you claim a loss from worthless securities or bad debt deduction, you are advised to hang onto those

records for 7 years. The IRS also advises you to retain employment tax records for at least 4 years after the date that the tax becomes due or is paid – again, whichever is later.

Tax records relating to real property or "real assets" should be kept for as long as you hold the asset (and for at least 7 years after you sell, exchange or liquidate the asset). These records can help you figure appreciation, depreciation, amortization, or depletion of assets with regard to the property. You also might want to keep receipts and tax records related to major home improvements – if you sell your home, you can show tomorrow's buyer how much you put into the house.

Mutual fund statements? The annual statement is the one that counts. When you get your yearly statement, you can toss quarterly or monthly statements. You might want to quickly glance and make sure your annual statement truly reflects changes of the past four quarters.

You want to keep any records showing your original investment in a fund or a stock, for capital gain or loss purposes. Your annual statement will tell you the dividend or capital gains distribution from your fund or stock; as you may be reinvesting that money, you have a good reason to keep that statement.

IRA & 401(k) statements? You get a new one each month or quarter; how many do you really need? The annual statement is the most relevant. Additionally, you want to hang onto your Form 8606, your Form 5498, and your Form 1099-R.

If you are 59½ or older and have owned a Roth IRA for 5 years or more, the assets in your account become tax-free, lessening your need to save these forms. However, you will want to keep a paper trail before then – if you somehow need to make early or tax-free withdrawals or write off a loss, you need the documentation.

Bank statements? The rule of thumb for most people is 3 years, just in case you are audited. Some people shred bank statements after a year, or immediately, fearing that such infor-

mation could be stolen. Your bank may provide you with archived statements, but it may charge you a fee for hard copies.

Payroll documents? Many financial and tax professionals advise you to retain these for 7 years or longer if you are a small business owner or sole proprietor. The IRS would like you to keep them around at least that long.

Credit card statements? You don't need each and every monthly statement, but you may want to keep credit card statements that contain tax-related purchases for up to 7 years.

Mortgage statements? The really crucial records are most likely on file at the County Recorder's office, but it is recommended that you retain your statements for up to 7 years after you sell or pay off the mortgaged property.

Life insurance? Keep policy information for the life of the policy plus 3 years.

Medical records & medical insurance? The consensus is 5 years from the time treatment ends (or from the time medical services are rendered, with regards to insurance). Retain records for 7 years following the end of the year in which they are claimed.



Timothy M. Stasinoulis, CEO and Founder of Aegis Wealth Advisors, LLC, a Wisconsin based Registered Investment Advisory firm located at 1208 State HWY 83, Hartland, WI. Call 262.369.5200 or visit www.BoomersWealth.com. Specializing in providing guidance to individuals and families as a result of retirement, sale of a business, divorce, or death. Tim has been a frequent guest on FOX6 Wake-UP and has been named a Five Star Wealth Manager in 2013, 2014, and 2015.



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"Paced Breathing"

Can it really help lower blood pressure, decrease hot flashes and relieve anxiety?

Richa Sood, M.D. Mayo Clinic

Paced breathing is slow, deep, diaphragmatic breathing. With normal breathing, you take about 12 to 14 breaths a minute. By comparison, with paced breathing you take only 5 to 7 breaths a minute. The paced breaths are slow, smooth and deep enough to move your diaphragm — the muscular wall located beneath your lungs — as you take deeper breaths. The goal of paced breathing is to reduce the stress chemicals your brain produces and facilitate a relaxation response.

Some evidence shows that paced breathing may be effective in reducing menopausal hot flashes, including how often they occur and how severe they are. Paced breathing may also help lower blood pressure, decrease anxiety and promote relaxation. You can teach yourself paced breathing — for instance, from an app, podcast or Web-based program — or you can seek the help of an expert.

Paced breathing may not be appropriate if you experience dizziness or have hyperventilation problems. Otherwise, paced breathing is a generally safe mind-body approach to enhance relaxation

Basic Breathing

The most basic way to practice paced breathing is simply to be aware of the breaths you are taking so that you may then gradually let them become deeper to the point where your lungs are filled to capacity. When you breathe in, your abdomen should expand as well as your chest. Hold the deep breath for a second or two and then let it out slowly.

Qigong Slow Breathing

This is a method that comes from the Chinese discipline of Qigong, a series of health and wellness techniques based on breathing exercises and body positions. For paced breathing, a general slow breathing technique is to make one in-and-out breath last one minute. Inhale for 20 seconds, then pause and retain the breath for 20 seconds and finally let the breath out in a long exhalation lasting 20 seconds.

Tax-Saving Strategies

continued from page 3



1) Take tax deductions for capital loss. If your capital losses exceed your capital gains, the excess can be deducted on your tax return and used to reduce other income, such as wages, up to an annual limit of \$3,000, or \$1,500 if you are married filing separately. However, you may deduct capital losses only on investment property, not on property held for personal use.

2) Fund your retirement to the max. You can contribute up to \$5,500 to an IRA in tax-year 2014, or \$6,500 if you are age 50 or older. Workers in the 25 percent tax bracket who contributed \$5,500 to an IRA would save \$1,375 on their 2014 tax bills. You'll want to check your eligibility and understand the deadline for the 2014 deduction. If you make a deposit between Jan. 1 and April 15, you need to tell the financial institution which year the contribution is for.

3) Advisory fees are tax-deductible. Don't feel like spending money to save and make money? There's a workaround. Before closing the door on the possibility, inquire with a financial expert. Most are happy to give a free initial consultation, and you don't have to be a millionaire to make it worth your while.

4) Gift assets to children. You don't even have to file a gift tax return on an asset that's valued less than \$12,000, which is not taxable. If the fair market value of the gifted asset is more than \$12,000 per person per year, but less than \$1 million, there is the requirement of filing a gift tax return, but you won't be taxed. The gift still is not income taxable to the recipient.

5) Deduct a home-based office when used for your employer. If space in your home is used exclusively and regularly for a trade, you can count that as a deductible. Calculate the square footage of your home office and divide the area of your office by the area of your house. If the percentage is 14 percent, for example, that represents the percentage of your total home expenses that can be allocated toward the home office deduction. For further questions, consult a professional.

"You'll want to be very vigilant regarding these details of these deductions," Abedein says. "For any questions, I seriously recommend consulting a professional."

Reid Abedein is a partner at Safeguard Investment Advisory Group, LLC (www.safeguardinvestment.com). As an investment advisor, Abedein has helped retirees for nearly two decades with issues such as insurance, long-term care planning, financial services, asset protection and many other areas.


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Top 10 Cities for Food Lovers

Annual list ranks America's top foodie cities

City residents embrace restaurants and take pride in knowing where their food comes from. With this in mind, Livability.com has named the Top 10 Foodie Cities, 2014. These cities strongly support local farmers, showcase regional cuisine and provide residents with bountiful opportunities to discover new flavors, textures, cooking techniques and healthy foods.

For this list of cities, editors analyzed data about how frequently families eat at locally owned restaurants and how much the average resident spends eating out. They also examined the accessibility residents of each city have to healthy foods like fruits, vegetables and quality meat.

Also taken into account were cities with established farmers markets and restaurants that use locally grown ingredients, as well as critically acclaimed restaurants, successful chefs and winners of James Beard Foundation Awards.

"There's a real foodie renaissance going on in U.S. cities," says Livability.com Editor Matt Carmichael. "You're seeing that coast to coast, but these cities really stand out as great places to live and eat."

TOP 10 FOODIE CITIES:

- | | |
|-----------------------|-----------------------|
| #1. New Haven, CT | #6. Berkeley, CA |
| #2. Scottsdale, AZ | #7. Boulder, CO |
| #3. Boston, MA | #8. Burlington, VT |
| #4. Asheville, NC | #9. Omaha, NE |
| #5. Traverse City, MI | #10. Washington, D.C. |

Do You Remember Watching Roller Derby in the Good ol' Days?



Back when you could turn on the TV and see Raquel Welch skate fearlessly, throwing elbows and conquering opponents? Well, the game has changed a bit but roller derby is back! The Brewcity Bruisers offer old-school, family entertainment with a modern twist. No, you won't see elbows flying or the massive banked tracks anymore, but there is plenty of fun to be had with these fierce athletes!

The Brewcity Bruisers' bouts are an exciting night for the whole family. During half time skaters pull fans from the crowd for games, the Beerleaders (Brewcity's cheerleaders) perform eye-catching dances and there's always a chance to catch free swag thrown with a giant slingshot. On special nights you may also see the Microbruisers, young athletes ages 8-17, play their own mini-bouts. Regardless of age or derby knowledge, a night with the Brewcity Bruisers contains plenty of fun for the whole family.

If you or a friend have an interest in becoming a derby girl, we want to train you! The Brewcity Bruisers are a welcome safe-haven for women looking to improve their social, mental and physical wellbeing. Regardless of skill, we invite you to strap on skates and check out one of our boot camps. These boot camps are for women 18+ but we are always accepting young athletes into our Microbruisers program as well. Even if you are looking for a fun hobby but aren't competitive, we've got you covered! Our recreation league, the Brewcity Bootleggers, is a great athletic environment where women come for a workout that is fun. Check out Brewcitybruisers.com for a current schedule, recruitment or volunteer info.



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Fortunately it's not too bad and I really didn't get hurt, so please don't worry too much about me. I was coming home from Wal-Mart, and when I turned into the driveway I accidentally pushed down on the accelerator instead of the brake.

The garage door is slightly bent but fortunately the pick-up came to a halt when it bumped into your car.

I am really sorry, but I know with your kind-hearted personality you will forgive me. You know how much I love you and care for you my sweetheart.

I am enclosing a picture of the damage for you.

Your loving wife.

P.S. Your girlfriend called.



ODD WISCONSIN Milwaukee Residents Fought Controversial Health Care Law



Library of Congress

By Michael Edmonds

This year's measles outbreak called to mind an outbreak that pitted public interest against public outrage in the streets of Milwaukee.

Smallpox broke out on the city's south side in June of 1894. The neighborhood's Polish immigrants preferred to care for their sick in their own homes, as they had in the old country. But the progressive city government, fearing an urban epidemic, insisted that infected patients be quarantined inside a local hospital.

When patients began dying there, neighborhood residents denounced the hospital as a slaughterhouse and turned their backs on it. City officials demanded the public health ordinances be obeyed and ordered ambulances to take patients there anyway, for the public good.

But ambulances arriving at homes were met by barricaded doors. Beginning on August 5th, angry mobs surrounded the vehicles and drove them away.

"I am here to enforce the laws," proclaimed the health commissioner, "and I shall enforce them if I have to break heads."

When police dispersed the first protesters with billy clubs, women moved to the fore since patrolmen hesitated to beat them up. Women "armed with baseball bats, potato mashers, clubs, bed slats, salt and pepper, and butcher knives lay in wait all day" for the approaching ambulances.

Residents also organized politically and in early September the City Council prohibited authorities from moving patients without their consent. In February 1895 the city health commissioner was fired.

By then the smallpox epidemic was waning. 1,000 people had been infected and more than 200 had died.

Sources: The Sentinel Almanac and Book of Facts (Milwaukee: Sentinel Co., 1899), "How rough and ready Janssen handled unruly crowds in riots." Milwaukee Journal, 1934.

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Maple Sugar Sappin' continued from page 6

traditional ways of making syrup and began producing their own supplies.

Have you ever heard the term "sugar bush?" This means an area where maple trees grow abundantly and provide an area for maple sugaring, probably the same locations the Native Americans used as "sugar camps." Sugar maples have the greatest amount of sugar in the sap to make syrup [tapping maples] out of, but you can also tap red and silver maples, box elders, and birch trees. An average maple will produce about 20 gallons of sap in the spring, which only amounts to 2 quarts of syrup. Most of the sap content is made up of water. Traditionally, the sap was boiled down over a hot fire for up to 5 days to get the thick liquid that we know as syrup. You can tap sugar trees yourself and try this traditional method of making syrup. Experts recommend using about six trees for your first maple sugaring experience. This will give you nearly a gallon of syrup. It takes a lot of work, but the rewards are sweet!

Syrup isn't made the traditional way much any more. Many people use the invention of "gravity flow" systems which funnel sap from the tree right into a holding tank where the impurities are taken out. Then the sap is boiled in large vats. Voila! You have syrup.

Why not take part in a traditional maple sugaring celebration in Wisconsin to see first hand how to make this golden treat? Maple sugaring demonstrations and family-owned maple syruping operations can be found all over Wisconsin. There's probably one near you since sugar maples grow throughout our state. Sugar maple trees are so popular in fact, that the sugar maple has been named our state tree.



Maple Sugar Sappin' Events

continued from page 6

March 22. Maple Fest at Covenant Harbor Bible Camp & Retreat Center in Lake Geneva. This historic camp on the lake offers a pancake breakfast, maple syrup tours, children's games and a craft fair.

March 28. Maple Syrup Saturday at Gordon Bubolz Nature Preserve in Appleton. Tour the sugarbush and pancake breakfast.

March 28-29. Maple Sugar Days at Wehr Nature Center in Franklin. Hike to the sugarbush for a tour.

March 29. Maple Syrup Fest at the Aldo Leopold Nature Center in the Madison suburb of Monona, Wis. A family-friendly event with tapping and syrup-making.

March 29. Maple Syrup Sunday at Ledge View Nature Center near Chilton. Help find the maple tree, tap it, and collect sap.

April 4. Maple Syrup Festival at MacKenzie Center near Poynette, Wis. Between the Wisconsin Dells and Madison includes a pancake breakfast, guided tours of the sugarbush, demonstrations of tapping and syrup-making, interpretive talks about how Indians and pioneers made syrup, old-time music and horse-drawn wagon rides. This area is a hot spot for Wisconsin naturalists. Not far away, you'll find John Muir's childhood home, Aldo Leopold's shack and the International Crane Foundation.



No-Bake Maple Cookies

2 cups maple sugar	1 tsp vanilla
½ cup milk	3 cups quick oats
½ cup shortening	6 tblsp. peanut butter
½ tsp. Salt	

Bring the maple sugar, milk, shortening, salt and vanilla to full rolling boil, stirring constantly. Remove from heat. Stir in oats and peanut butter. Drop on waxed paper by spoonfuls. Let set about 1 hour or until firm.

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Eat Healthy and Exercise

Americans Are Always On A Diet

continued from page 3

maneuver your body, the vehicle of your soul, safely. Understand your body and mind, and work with them to get the best results, by looking at the big picture instead of detail.

Racha Zeidan, author of the new book, *Great Body, No Diet* aims to shift your focus from 'Avoid food so you can lose weight' to: 'Eat food and use up its energy', in turn, increasing the amount of energy available to you so that you can do more in your life.

If your goal is to lose weight you should *burn more than you eat*. The most basic factor in burning food is breathing. Air is fuel for digestion because it invigorates your blood flow. Just like yogis and singers, you must use your entire lung capacity while breathing, unlike most people who only use a quarter of their lungs. Find books about it or search the Internet for deep breathing exercises. Take regular walks outdoor to breathe fresh air and enhance your metabolism.

Water is also an important factor in burning food, sugars and sodium; it helps to dilute them. The worst time to drink water is right after a meal, because it multiplies the volume of food and stretches your stomach. The best time to drink water is before any meal, snack or dessert, and also 1 hour after eating. Room temperature water is best around meals because it helps in dissolving them, and cold water is best on its own because the body burns energy to increase the water's temperature. During meals, avoid drinks that bloat your stomach such as beer, it is better to have them before or 1 hour after food.

Texture of food is also important. Dry food causes dehydration if not accompanied by water rich meals such as fruits, vegetables, soups, etc in the same or the following day. Your body's digestive system should run smoothly like an unclogged sink or else it cannot release food and so stores it as fat. Fruits and sweets give your body a boost of energy. It is healthy to have sugar occasionally but not too often. Your level of sweetness should be reduced to a normal one.

Another very important factor in burning food and fat is **movement**; it ignites your 640 muscles that also aid in creating heat in the body to break down fat, which is why exercise is vital for success. Medium impact consistent exercise for life is better than intense exercise everyday for a few months. Skip two days between workouts. Begin and end your workouts with ten minutes of stretching. Aim for lean soft muscles, not tense bulky ones.

The common mistake people make is eating when they are not hungry. Their body is not asking for food because it does not need it at this time, but they go ahead and eat anyway. If you ate a very big and heavy meal at a buffet or a wedding, this means you ate double your regular quantity, so skip your next meal.

Your body needs at least 2 to 5 hours to digest a meal, depending on what you ate. After digestion occurs, your body has ample energy that can be used for regular activities. After digestion occurs, wait at least 3 to 4 hours before consuming your next meal, that way you ensure having used up the energy in the previous meal, and that you are approaching your next meal while feeling hungry. This gives your liver time for its secondary function: to break down stored fat. Also, if you eat when hungry the food tastes so much better. On average wait 5 to 8 hours between meals with minimal interruptions.

On a monthly basis, the meals you consume ought to be 70% healthy and 30% other.

Believe in yourself and your ability to change and shape your body. You control your body with your mind. Laziness is your worst enemy; luckily it is only a thought in the mind and not a physical condition. Switch your mindset from 'lazy' to 'active' in every aspect of your life. Any task that requires physical movement, do it with energy and with a smile.

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A woman was out golfing one day when she hit the ball into the woods. She went into the woods to look for it and found a frog in a trap.

The frog said to her, "If you release me from this trap, I will grant you three wishes."

The woman freed the frog, and the frog said, "Thank you, but I failed to mention that there was a condition to your wishes. Whatever you wish for, your husband will get times ten!"

The woman said, "That's okay."

For her first wish, she wanted to be the most beautiful woman in the world.

The frog warned her, "You do realize that this wish will also make your husband the most handsome man in the world, an Adonis whom women will flock to".

The woman replied, "That's okay, because I will be the most beautiful woman and he will have eyes only for me."

So, KAZAM-she's the most beautiful woman in the world!

For her second wish, she wanted to be the richest woman in the world.

The frog said, "That will make your husband the richest man in the world. And he will be ten times richer than you."

The woman said, "That's okay, because what's mine is his and what's his is mine."

So, KAZAM-she's the richest woman in the world!

The frog then inquired about her third wish, and she answered, "I'd like a mild heart attack." Moral of the story: Women are clever. Don't mess with them.



LAUGH OUT LOUD! COFFEE BREAK

There's always one of my uncles who watches a boxing match with me and says "Sure. Ten million dollars. You know, for that kind of money, I'd fight him." As if someone is going to pay \$200 a ticket to see a 57-year-old carpet salesman get hit in the face once and cry.

A guy meets a "lady" in a bar. She says, "This is your lucky night. I'll do absolutely anything you want for \$300, as long as you can say it in three words." The guy replies, "Hey, why not?" He pulls his wallet out of his pocket, and one at a time lays three hundred-dollar bills on the bar, and says, slowly: "Paint...my...house."

Two guys are walking down the street when a mugger approaches them and demands their money. They both grudgingly pull out their wallets and begin taking out their cash. Just then one guy turns to the other and hands him a bill. "Here's that \$20 I owe you," he says.

I always look for a woman who has a tattoo. I see a woman with a tattoo, and I'm thinking, okay, here's a gal who's capable of making a decision she'll regret in the future.

A man walks into a bar and he says... Ow.

When a man steals your wife, there is no better revenge than to let him keep her.

If a tax man and a lawyer were both drowning and you could only save one, would you go to lunch or read the paper?



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Crossword Puzzle on page 18

1	S	E	W	I	N	G				2	K	T	H	I	D	E	4	F		
	I									5	I	N	T	O				I		
6	N	I	7	G	H	T	G	O	W	N		E	N	8	T	O	W	N		
	F											W	O					D		
	U		9	O	C	10	U	P	Y			11	R	U	I	T				
	L		R							12	O	O	L				13	P		
			Y		14	I	U	15	H									E		
16	C									17	A			18	M	I	T	R		
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Crossword junkie!

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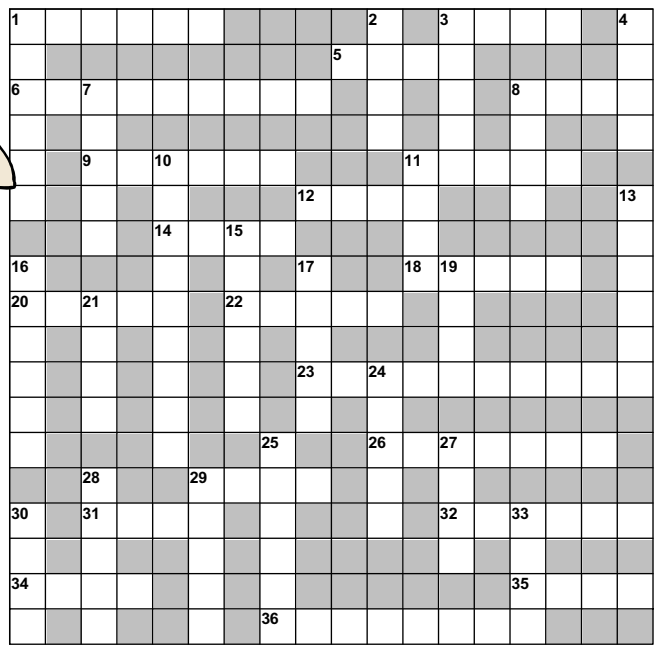
FROM BOOMER'S NEWSPAPER

ACROSS

1. Mending with thread
3. and go seek
5. Not out of
6. Womens' sleepware
8. Small city
9. Reside in
11. Edible body of a seed plant
12. Easily parted with his money
14. Conservative talk show host
18. Fess up to
20. Airwaves listening device
22. Big stream
23. Showing curiosity
26. Delta
29. An unused check
31. Form of public transportation
32. Come into sight
34. Past tense of go
35. Painful
36. Send off for a purpose

DOWN

1. Wicked and immoral
2. To have already had the answer
3. Highly respected
4. To locate item or place
7. Honor won by achievement
8. Small branch
10. Showing interest
11. Parasite of cats and dogs
13. Punctuation
15. Distribute evenly
16. Crabby
17. Stay away
19. First word of a letter
21. Planting medium
24. To instruct
25. Dispatching of a habit
27. Not fake
28. Small rock
29. Go to see someone
30. Tended grass
33. Press against with force



Answers on page 17



“America will never be destroyed from the outside. If we falter and lose our freedoms, it will be because we destroyed ourselves”. —Abraham Lincoln.

I bought a box of animal crackers and it said on it "Do not eat if seal is broken." So I opened up the box, and sure enough...

If you think the way to a man's heart is through his stomach you're aiming too high.

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|-----------|-------------|----------|----------|
| ANTEATER | CRACK | GROUND | ROCKING |
| ARRIVE | CRAWL | HARMLESS | SEEM |
| AVOID | DARK | KILL | SERVICE |
| AWAY | DOWN | LEAVE | SHEET |
| BANANA | DRASTIC | LEMON | SLEEP |
| BATTER | EVENING | LESSON | SOAR |
| BEAT | FELT | LOUD | SPUR |
| BLIZZARD | FOOTBALL | NEARLY | TOGETHER |
| CABINET | FOUND | PUZZLE | WARM |
| CEMENT | GARBAGE | RAGE | WIND |
| COPY | GIVEN | REMEMBER | WOOD |
| CORNFIELD | GRANDMOTHER | RESENT | WORST |

A young boy enters a barber shop and the barber whispers to his customer, "This is the dumbest kid in the world. Watch while I prove it to you." The barber puts a dollar bill in one hand and two quarters in the other, then calls the boy over and asks, "Which do you want, son?" The boy takes the quarters and leaves. "What did I tell you?" said the barber. "That kid never learns!" Later, when the customer leaves, he sees the same young boy coming out of the ice cream store. "Hey, son! May I ask you a question? Why did you take the quarters instead of the dollar bill?" The boy licked his cone and replied, "Because the day I take the dollar, the game is over!"

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