

Celebrate Life **Boomers!**

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February 2016
A FREE PUBLICATION
FOR ALL GENERATIONS

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

2016: THE YEAR of **mCRIME**

In a U.S. landscape where almost 1 billion personal identity records have been compromised and identity fraud exceeds \$24.7 billion in losses, safeguards are needed to protect consumers' financial data.

~page 5



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Starting on page 13

RETIREMENT RESOURCE GUIDE: page 16

6 Unconventional Ways to **SAVE** Your MARRIAGE

Much of the advice people get about their marriage problems is wrong. It sounds good. It makes sense. But it just doesn't work.

~page 5

The **SKINNY** on FATS

Going "fat-free" may seem like a safe way to lose weight, but there's more to that fat than you think.

~page 8

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To love and be loved is to feel the sun from both sides.

~David Viscott



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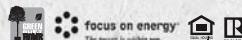
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**A TRAVEL
EXPERIENCE**

**The
Happiest
Valentine**

**Candy, flowers or silly lingerie?
Or a hand-in-hand walk on a sandy beach?**

By Stewart Ikeda, CountryTravelDiscoveries.com

In 2004, researchers from UC-Boulder and Cornell conducted an expansive study on money and happiness for Northwestern Mutual Financial Network. Money, it turns out, *can* buy happiness...but not in the way we might think. What you buy counts, and people claim to be happier when they invest in meaningful *experiences* rather than material *things*. Unlike a new iPad or TV or earrings, such experiences as travel, learning, or social action don't lose their novelty, depreciate, break or become obsolete.

The findings give food for thought about the shallow, fluffy ways our commercial culture drives us to recognize Valentine's Day. Candy sweets or silly lingerie, sprays of cut flowers or glittery jewelry? These may be fun and even heartfelt in the moment, but their happiness value is low...and fleeting.

Think "Diamonds are forever"? Not compared to seeing Alaska's Northern Lights, riding out on a towering Canadian glacier, experiencing millions of fragrant spring blossoms bursting to life in Holland's tulip time, or your spectacular first ascent into the Swiss Alps. The geologic marvels of the Grand Canyon; the Panama Canal, one of the 7 Wonders of the Modern World; the dazzling peak-foliage colors of Autumn in New England – these experiences of a lifetime don't "get stale".

And they can *change* you. For me, it was open-air camping on safari in Kenya's Masai Mara, visiting holy places of three major religions in Old City Jerusalem, or a peaceful dawn trail ride to a cowboy cookout breakfast in Bandera, Texas – transformative moments enjoyed with people I liked. And no one can ever take them away.

In fact, related studies show that the good feelings such experiences create can even grow over time. As years pass, people don't tend to remember "our first day in Maui it rained all morning and we got lost three times on the Road to Hana". Rather, our minds retain a story—*We spent a whole luxurious afternoon exploring the most stunning Hawaiian rainforests and coasts by back roads!*

Of course, such grand Valentine's gestures may not be in reach for everyone. But that's the thing about investing in experiences: size doesn't matter. Whether it's a life-changing foreign adventure or a quiet getting-to-know-each-other-again B&B in Door County, enrolling in ballroom dance classes or season tickets to entertainment you can share in "date nights" throughout the year...

What better way to *show* "I love you" and make your Valentine truly happy than the gift of shared experience that's personalized, different and real? Try it this year. You'll be glad you did!

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