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AREA HOME AND HEALTHY LIVING MAGAZINE

Women & Shopping:
Local Trends

6 Secrets to
Shopping Success

Plus How to Shop
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The
Shopping
Issue

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The Shopping Issue

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Pictured on cover: From Herberger's, Valley View Mall: London Fog coat, \$170; K Studio Collection dress, \$100; August Accessories hat, \$32; Collectioneighteen scarf, \$36; Sak Roots clutch, \$20. From kick, downtown La Crosse: Bacio 61 "Violino" shoes, \$149. Photo by Janet Mootz Photography

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| FROM THE EDITOR |

I have a love-hate relationship with shopping. For me, there is nothing better than a spree with a good friend, on which great prices and perfect finds combine serendipitously to fill holes in my wardrobe and make my day. Upon arriving home, unpacking each shopping bag is like opening a Christmas gift, and the thrill of the hunt is enjoyed all over again. But these days, trips like this are few and far between.

Now, time is tight, it's impossible to get out the door by myself and shopping has become a chore. When there's a specific item I need—say, a dress for an event—I have to shop in one brief, desperate trip. The serendipitous finds elude me and so does the joy of shopping—and all too often, so does the very item I need.

Thank goodness I have this job. One aspect of it I particularly enjoy is hobnobbing with the merchants who so willingly lend their wares for the photo shoots we set up. It's actually part of my job to set aside a couple of hours each issue to stroll downtown or visit the mall, sometimes with another member of our staff (who can nicely double as that "shopping friend" mentioned above), with the express purpose of being enchanted

by things that catch my eye. *Oooh, look at this! That's just my size!*

How would this photograph? That color would look great on you. If we put this with this . . . All the elements are present

for a great shopping trip, with the added benefit of catching up with merchants who have become colleagues, even friends.

At the end, there is that high that comes from making a great find or putting together a perfect outfit—and every so often, that pair of shoes we shot for Retail Therapy will follow me home, a happy souvenir of a successful shopping trip and a filler of a hole in my wardrobe.

This issue is all about shopping—and while we definitely have paid visits to our friends at Valley View Mall and in downtown La Crosse for *that* kind of shopping, we didn't stop there. We took a head-on look at the buying power of women and their impact on the local economy. We've assembled a car guide complete with words of wisdom from women auto professionals in the area. We'll lead you through the complicated and delicate topics of home mortgages and elder care. We'll pair you with the perfect pet, show you the best new workouts in town and teach you how to become a better shopper yourself—whether here or abroad.

Whether this issue inspires you to head out the door with credit card in hand or curl up while you "window shop" its pages, we're happy to have you along for a successful shopping trip—*Coulee Region Women* style.

Betty

*Pictured here:
From Macy's, Valley View Mall: Ralph Lauren dress, \$134; Tahari "Nadja" fur-trimmed cape, \$170; Style & Co "Bristol" shoes, \$75; Jones New York necklace, \$38, and bracelet, \$44. Photo by Janet Mootz Photography*

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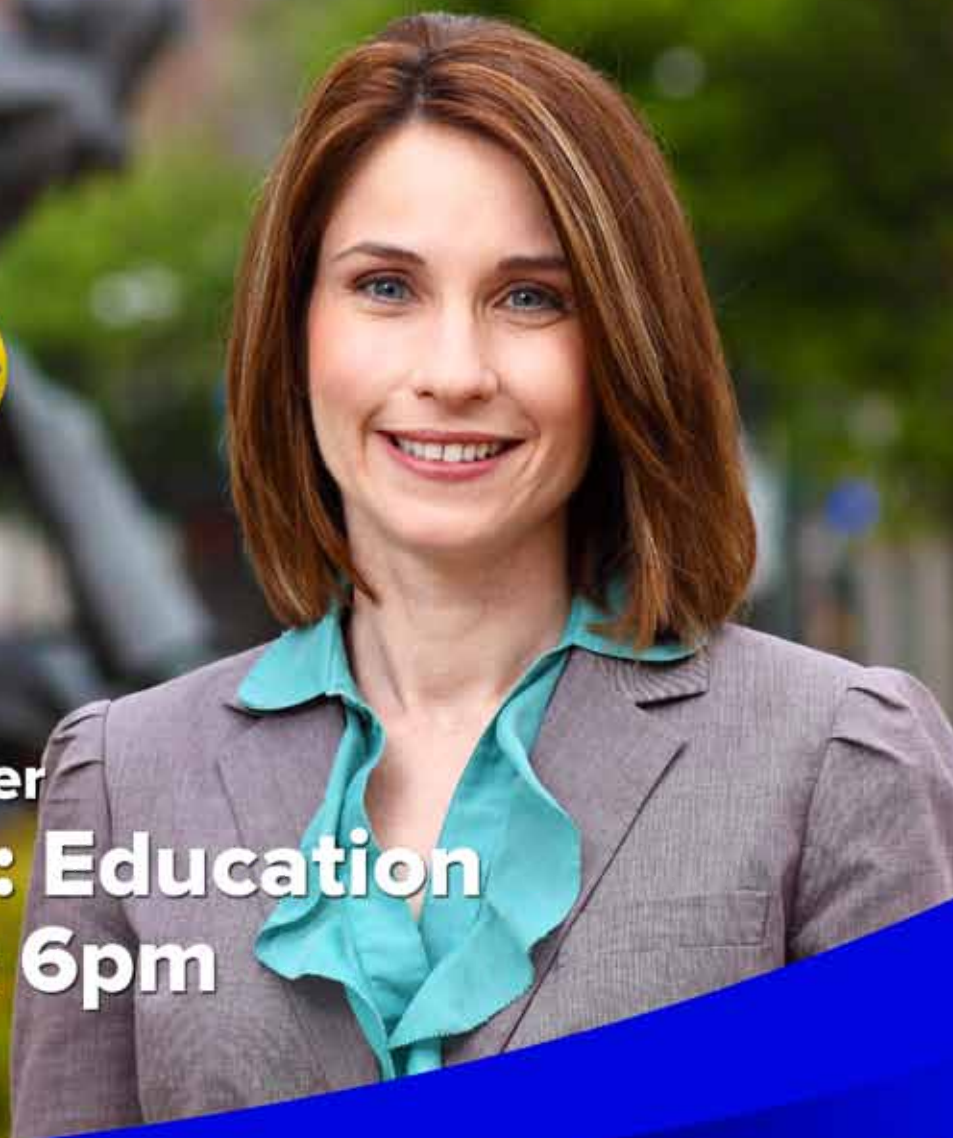
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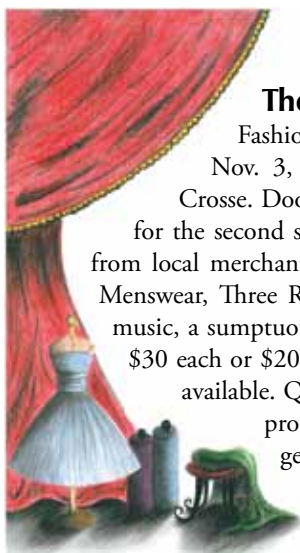
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FASHION, FOOD & FUN

The Women's Clothes Closet will hold their fifth annual Fashion Cornucopia Style Show and gourmet meal on Saturday, Nov. 3, at Our Savior's Lutheran Church at 612 Division St., La Crosse. Doors will open at 11:00 a.m. for the first show and at 5:00 p.m. for the second show. The style show will feature women's and men's fashions from local merchants, including Dale's, JoBa Flat, LARK, Lillian's, Scott Joseph Menswear, Three Rivers Outdoors and Touch of Class. The event includes live music, a sumptuous meal and tours of the Women's Clothes Closet. Tickets are \$30 each or \$200 for a table of eight and are on sale now with reserve seating available. Quilt raffle tickets and table wine are available for purchase. All proceeds will benefit the Women's Clothes Closet, which provides gently used clothing to low-income women who are entering or in the workforce. For tickets, call 608-782-3468 or visit www.oursaviorslutheranchurch.net.



CHEERS FOR CHILEDA!

Join good-hearted connoisseurs on Thursday, Oct. 11 at 5:30 p.m. at the Cargill Room at The Waterfront for Cheers for Chileda, the annual wine and beer tasting, raffle and silent auction fundraiser to benefit the children and youth who live, learn and grow at Chileda. Many vendors offer a wide variety of wines and craft beer for guests to sample, and local businesses generously donate items for the silent auction and raffle. All the proceeds from the event go to the Chileda Foundation to support out-of-pocket expenses for the Chileda Institute. Previous years' proceeds have purchased specialized seating for the students, reduced cost for respite care and supported the Life Skills Center. Tickets are \$35, and are available in advance and at the door. For more information, please contact Karrie Zielke, 608-782-6480 ext. 368 or email karriezielke@chileda.org.

MOMS TAKE ON LUNG CANCER



The MOMS Club of La Crosse/West Salem aims to raise awareness and raise funds for lung cancer research with a Lung Cancer Benefit on Nov. 10 at the Concordia Ballroom on La Crosse St. from 6:00 to 9:00 p.m., with all proceeds going directly to lung cancer research through the Gundersen Lutheran Foundation. A silent auction and gift basket raffle will feature items contributed by area businesses and individuals, including an autographed Green Bay Packers football.

Through this event, the MOMS Club also hopes to inform participants of lung cancer facts. For example, lung cancer kills nearly twice as many women as breast cancer—smokers and nonsmokers alike—through secondhand smoke, radon and asbestos exposure. For more information on the benefit, or to find out how you can contribute to the silent auction, contact Laura Eber at 608-788-8787.

SUPPORT YOUR LOCAL ECONOMY



Downtown Mainstreet, Inc. is seeking to educate the community about the benefits of shopping locally and to promote La Crosse's locally owned, independent stores and local merchants

through a new "Buy Local La Crosse" campaign, set to begin in 2013.

Studies show that dollars spent in locally owned businesses tend to stay in the community. The Buy Local La Crosse campaign is inspired by national movements such as Small Business Saturday and the 3/50 Project, and implemented locally through events such as Krazy Daze and the Holiday Open House, which showcase what downtown La Crosse has to offer and celebrate our community.

THE CHASE IS ON!

Trek through the fall beauty of Hixon Forest during the fourth annual Great Pumpkin Chase 5K Run/Walk on Saturday, Oct. 27. This event helps support Wisconsin Youth Conservation Corps (WisCorps), a 501(c)(3) nonprofit that provides a valuable service to Wisconsin's citizens and environment. The run begins in the Hixon Forest parking lot at 9:00 a.m.

Since WisCorps' founding in 2009, Crew Leaders have mentored young adults while working more than 25,000 hours in environmental restoration, growing produce for food pantries, making basic home repairs for the elderly and people with disabilities, removing graffiti from parks and natural areas and disaster relief. Corps members gain valuable life and employment skills that will help them become active members of their communities, as well as future leaders in the Wisconsin workforce. For more information on the run, and to register, go to www.wiscorps.org.





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THE NEW WOMEN'S WORK

When it comes to driving the economy, women are behind the wheel.

BY SUSAN C. SCHUYLER

Women throughout the Coulee Region will be happy to learn this: Shopping is an important job. In fact, it's the engine that drives the U.S. economy. When you consider that the "work" of shopping falls mainly to women in our society, you begin to realize just how powerful the purchasing power of women—in grocery stores, at the mall, on car lots and in real estate—really is.

Personal consumption is the largest component of the U.S. Gross Domestic Product (GDP)—70 percent, according to Stanford University's Hoover Institution in 2006. Some sources report the percentage as even higher. A small change in the quarterly consumer confidence index makes headlines and can cause seismic shifts in domestic and world financial markets.

To carry the metaphor one step further, if consumption drives the American economy, women are the ones behind the wheel—literally. According to a 2006 *New York Times* article quoting Ketchum, an advertising agency, "women in the United States buy more than half of all new vehicles and influence more than 80 percent of all new vehicle purchases."

Women as "FFOs"

According to the ninth edition of Michael R. Solomon's textbook *Consumer Behavior*, marketing research indicated that women started

to play a larger role in household purchases in the 1950s. In today's traditional American families, Solomon says, "the man makes, it, and the woman spends it," and researchers pay special attention to which spouse is the "family financial officer."

There's also a big payoff in tracking women's consumption for those who try to sell us things. Since women make the majority of family buying decisions, they are critical to retailers' bottom lines, according to a 2010 article in the journal *Young Consumers*. Shopping is actually an important job for American women, and we take it seriously. According to the same article, "the connection between women and shopping is so entrenched in our culture that shopping is institutionalized as 'women's work.'"

Let's go to the mall

In our own backyard, Valley View Mall's marketing director Melissa Chelf makes it her job to know the Coulee Region's female shoppers, who she says make up 60 percent of the Onalaska mall's visitors. Thanks to demographic information from a geographic analysis company that the mall subscribes to, she knows exactly who those ladies are: "Our women shoppers have a median age of about 38.9, they are homeowners, they have families and they have an average income of \$50,000-60,000."

Chelf also knows *how* they shop, which she says is shifting in our digital age. “Online shopping is good for the consumer. It has leveled the playing field,” she says. Today’s savvy shoppers can find special offers, compare prices and check availability with smartphones and apps as they shop. Shoppers can also go online for inspiration. Chelf recently observed two girlfriends using outfits they had saved on their online Pinterest accounts to help them shop at Gap.

Online trends and social media have been Chelf’s specialty since she started five years ago at Valley View Mall. The company that owns and operates the mall, PREIT, chose her to serve on the Facebook task force, testing the company’s first pages. She is pleased to share a flyer announcing Product Search, PREIT’s new app, which is powered by Google to help shoppers locate items in the mall: “Just tap in a product description to find which stores carry the things you want,” she explains.

You can always go downtown

Tim Kabat, executive director of the nonprofit Downtown Mainstreet, Inc., keeps his finger on the pulse of shoppers in downtown La Crosse. He sees a sharp distinction between the mall’s shoppers and those he sees downtown. “They want to know that their dollar is going to a locally owned business,” he says. Another difference is the customers’ shopping experience. “A lot of times, the person standing behind that register is the owner of the business. So you get better customer service,” says Kabat.



Tim Kabat, shown here at Krazy Daze in downtown La Crosse, is the executive director of Downtown Mainstreet, Inc.

Although the data Kabat has are from his own observations and anecdotes from downtown retailers, women appear to rule downtown, too: “Generally speaking, we see more women shopping than men,” he says. Kabat describes his target market broadly: women, mothers and families, ranging in age from 25 to 55.

Based on these observations, Downtown Mainstreet, Inc. plans family-friendly events, like trick-or-treating, and advertising promotions to build awareness of downtown’s neighborhood feel. “You get the impression that women shoppers, especially the mom shopper with young kids, are wanting that connection to the community,” Kabat says.

Kabat reports that the events are well attended, but marketing data is hard to come by. “We lack the resources to have that kind of information at our fingertips all the time,” he says.

The last formal study was the “Downtown La Crosse Retail Market Analysis” in 2004. Kabat says, “The information on our trade area, target consumer groups and business mix is still relevant.” In the study, the top five target market segments were visitors and tourists, college students, office-based workers and clients, residents of nearby neighborhoods and health care clients.

Women are not specifically listed as target markets in the report, but their buying habits are referenced in its recommendations for longer business hours downtown: “Time has become an equal factor to price and value with women working more and longer hours. Women act as the purchasing agent of most American households and are now a larger part of the workforce than ever before in U.S. history. Not being open after 5 p.m. forces them to purchase elsewhere.”



At Valley View Mall, Black Friday shopping is a major event.

The big event

Events are an important part of the marketing mix at Valley View Mall, too. One of Chelf’s favorites is Black Friday, the day after Thanksgiving, widely recognized as the economic barometer for the holiday shopping season.

“It’s like our Super Bowl,” says Chelf. She enjoys handing out shopping bags and refreshments as shoppers arrive for the early-morning bargain frenzy at the mall. “It’s actually my favorite day of the year because there’s such an energy about it.”

The day is an event for shoppers as well as retailers, including downtown merchants, who make their own event of the day. Chelf looks forward to seeing the groups of multigenerational women who plan their visit weeks in advance, often complete with accessories like “team” T-shirts.

Chelf says this year the mall may open at midnight on Black Friday to compete with big-box retailers. Game on, women! Our economy is counting on you. (crw)



Social media and shopping trends are the specialty of Melissa Chelf, marketing director at Valley View Mall.

Susan C. Schuyler is a freelance writer and instructor at UW-La Crosse who always does her part to support the U.S. economy by shopping.

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Shop, Don't Drop!

There's a skill and strategy to shopping—
learn the secrets from our CRW expert.

BY CAROL SCHANK



Shopping—whether you love it, hate it or fall somewhere in between, it's a necessity of life. Whatever you think of it, it's easy to stay on budget, get what you need and even have fun with a few smart tips.

First, what type of shopper are you?

Skeptical Cinderellas: You dread shopping. You avoid and hate it.

Discount Divas: You find shopping challenging because of a limited budget.

Fit to Be Tried: You don't mind shopping, but can't find things that fit.

Shopping Queens: You love it and shop every chance you get.

Then, consider these tips for your shopping style.

Skeptical Cinderellas

Shop at stores that make you feel comfortable and have great customer service. Shopping the same store has its advantages. When store associates get to know you and your style, they will recommend things that match your taste and call you when those items are in, saving you extra trips to the store. Many times, stores have a rewards program with credit given for frequent shopping. Programs may provide you with coupons for a percentage off, gift certificates and invitations to special events like trunk shows.

Kim Pretasky of Touch of Class in downtown La Crosse explains, "A trunk show is an event where a store will bring in a collection from a particular designer. Shoppers are able to choose from the entire collection, not just what the store has selected to bring in. Many times, there are one-of-a-kind or limited-edition pieces available as well. The term *trunk show* goes back to the day when designers or representatives would travel with actual trunks from store to store, selling directly from their trunks." Remember to look for stores that make your shopping easier—even fun!

Discount Divas

Take advantage of coupons, reward programs, special promotions, Internet promotions, Facebook promotions and sales. Getting coupons can be as simple as giving a store your email address or signing up for their no-cost rewards program.

You can also shop resale shops and rummage sales.

Ahna Clason from La Crosse's Second Showing says, "Resale shops have one-of-a-kind items and also items that are favorites, but may not fit the original owner anymore, or they are tired of them, making them a great find for someone else. Perhaps you find a style that works for you and the store discontinues it—you might find it at the resale shop."



Money can also be saved by shopping pre-season or end-of-season sales—for example, look for next year's holiday dress at the end of this year's holiday season. Saving money is easy if you do your research.

Fit to Be Tried

Ask friends and acquaintances who are about the same size as you where they shop. Experiment by trying on various brands until you find ones that fit, and then shop those brands. Don't judge a garment by the tag size; take the time to try it on, as each brand fits differently. Also look for stores that offer custom fit.

Andrea Fischer, designer and owner of LARK in downtown La Crosse, explains, "By drafting and creating my own patterns for LARK's clothing collection, I can take into account all the figure issues and also have the skill to alter and adjust for each person. It is amazing what a nip and tuck can do for you." When you find the right fit, you will feel confident about how you look and feel.



Shopping Queens

Continue to practice all of the above along with preparation to maintain your Shopping Queen status. Always up for an event and an excuse to shop, you make the most of your money and enjoy the hunt as much as what you purchase. After a good shopping day, Queens will go home, pour a glass of wine, admire their purchases and feel the rush of shopping all over again.

How do you make room for new purchases? Resale shops benefit when you clean out your closets. True Shopping Queens are willing to share more than their expertise! (crw)

Carol Schank comes from an entire family of Shopping Queens. She has provided many shopping interventions for friends, saving them time and money. If shopping were an Olympic sport, Carol would bring home the gold, but would insist on more practice.



Fall Fashion Trends

from Jonella Rademacher of JoBa Flat

Leather is fresh for Fall 2012 and showing up in untraditional ways—glossed, textured, glazed and tumbled—from shoes to bags and of course, clothing! Designers stand at attention, marching one **military-inspired look** down the runway after the other—sharp shoulders, stand collars, epaulettes, exquisite buttons, grommets, cinched waists and fitted tailoring, all with a distinctive feminine touch. **Geometric prints** abound—blocked, cubist, dotty, digital; splashed, scattered, splattered and '60s chic.

6 easy steps for shopping success

1. **Decide what you want before you go.** Make a list of items you hope to find or need. Clean out your closet regularly to help determine what items you need.
2. **Plan your route.** Decide what stores you will be going to and where the sales are. Talk to friends and research various stores on the Internet and through social media like Facebook.
3. **Gather your coupons,** certificates and special promotions for the best deals possible. Make sure you print any emails or web pages with certificates or coupons and take them with you. Melissa Chelf, marketing director for Valley View Mall, adds that great deals can be found when you follow your favorite stores on social media sites and sign up for e-newsletters. Many stores reward these actions with fan-only coupons and special offers. You can print these out or often show the offer on your phone at the register to redeem it. Sign up for Valley View Mall's e-newsletter and follow VVM on Facebook and Twitter to receive store coupons, information on special sales events, promotions, prizes or free gifts.
4. **Dress appropriately.** You will need to try clothes on, so wear things that are easy to take off and on. Be careful of your makeup and wipe off lipstick with a tissue before you try on clothes. Wear jewelry that doesn't catch on things. Comfortable shoes are a must.
5. **Clean out your purse** or bring a smaller purse carrying just what you need for shopping.
6. **Call a friend.** Shopping with a friend can make it more fun, and it's useful to get that honest opinion.

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Kate Noelke, Honda Motorwörks

A WOMAN'S GUIDE TO CAR SHOPPING

For reliable service and sales, whom do you trust?

BY LEAH CALL

Photos by Megan McCluskey, Atypik Studio

In the realm of shopping, women reign. Whether it's shoes, clothes, furniture or back-to-school supplies, we know what we want, what the latest trends are and where to go to get the best deals. But for many women, auto sales and service can be the land of confusion. Fortunately, the Coulee Region is home to a number of reputable dealerships and service providers. And in this male-dominated industry, a growing number of women are on staff and ready to help.

Things have changed

There are female service advisors and sales consultants at all three Dahl dealerships in the Coulee Region. At any of these lots, women can expect fair treatment. Andrew Dahl, general sales manager of Dahl Automotive Group, notes, "We realize that the majority of purchase decisions are made by women. It used to be, in the old days, salespeople would primarily address the men. That has changed."

Research before you buy

Customer reviews, safety ratings, pricing information and more are just a click away.

Manufacturer Websites

Visit these for new vehicle and certified used vehicle availability with vehicle specifications, pictures and more.

Dealer Websites

Find out what's available at dealers you are considering.

Insurance Institute for Highway Safety

(www.iihs.org)

How does the car rate for safety?

National Highway Traffic Safety

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Find customer complaints and reviews.

Kate Noelke, sales consultant at Honda Motorwörks on Fourth Street in downtown La Crosse, agrees. "Maybe in the past it was the man who was making the decisions with the money in the family, but that certainly isn't the case anymore. When a customer tells me, 'These are my needs, these are my wants,' I need to listen and speak to that customer regardless of their gender."

Noelke is the only female sales consultant and one of six women who work at Honda Motorwörks. She began her career in auto sales six years ago, after moving back to the area to be with her father, who had health problems. With some background in teaching, she discovered that teaching and selling were really not that different, and she was impressed with the management and staff at Honda Motorwörks.

"I found some people that I really felt like I could make a successful career working alongside," says Noelke, who is also a longtime Honda owner. "And it is a product that I absolutely, 100 percent believe in."

Since joining Honda Motorwörks, Noelke has had extensive training in both products and sales. Key to her customer interaction is listening to find out what customers need and want. She recalls a book used in training that covered "how to sell cars to women."

"It made me laugh so hard," she says. "Because I am one! I can probably figure out how to communicate with myself."

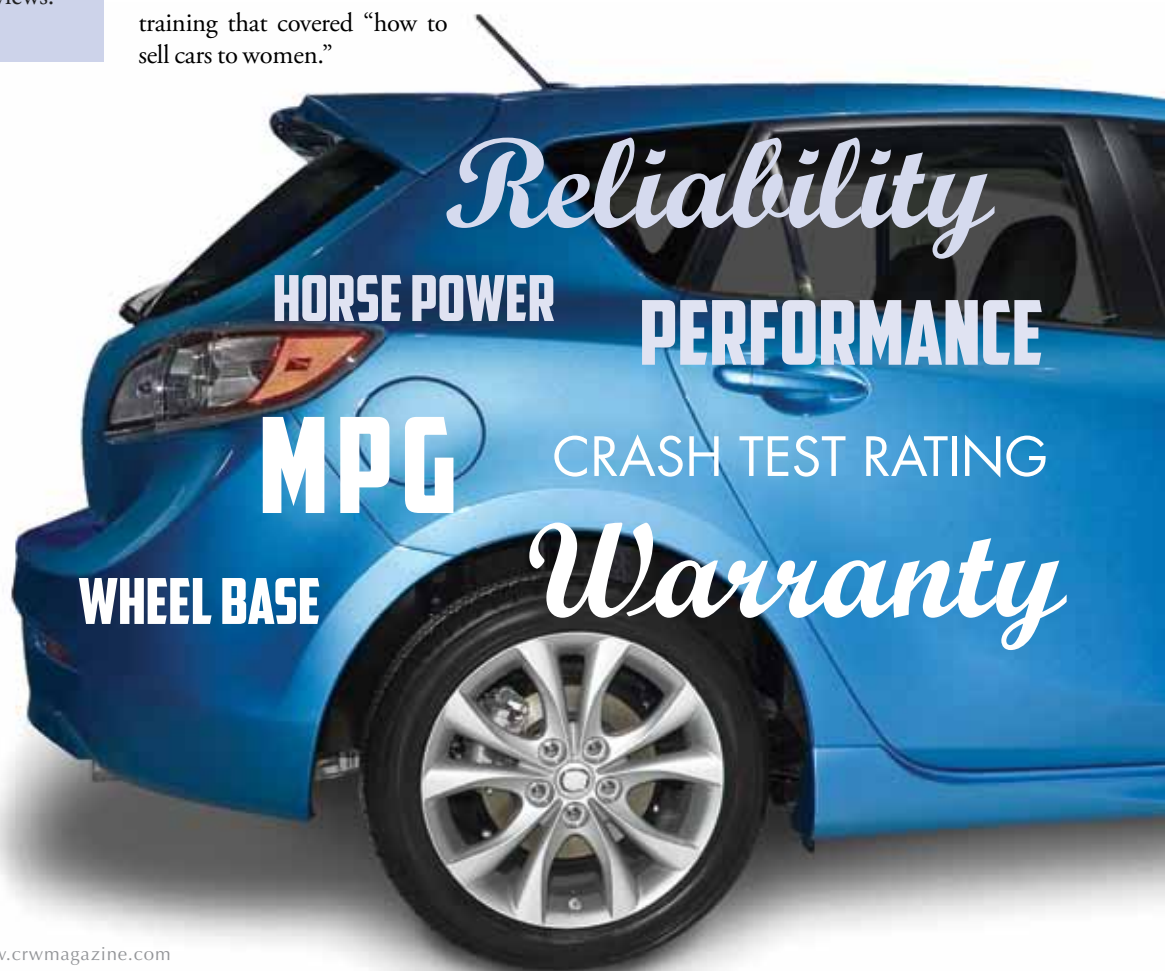
Some good advice

A car is a major purchase, and some women have anxiety about approaching a dealership. Noelke says to expect an open dialogue. "If you are not getting that from your consultant, ask to work with someone else."

Ask questions and expect the consultant to ask you questions. A salesperson should never assume they know what you want. "That is the number one red flag," says Noelke. "If you are having someone answer the questions for you and feel like you are being pushed into something that doesn't fit your needs, stop the process. Leave the dealership if you have to. Make sure that you are having a two-way conversation from the very beginning."

She also warns, "I think anytime it sounds too good to be true, it might be."

Both Noelke and Dahl recommend being informed. When you go into the dealership, have a set of questions ready and a price in mind. Most dealerships have websites, so you can research what is available before you leave home. A number of other sites offer useful



information in terms of safety, price and customer satisfaction.

If you are looking for a used vehicle, Dahl advises, "Make sure you have confidence in that vehicle. Ask for a vehicle history report or a CARFAX [see www.carfax.com]. Has the car been in any accidents, any title problems?"

Make sure you get a good feel for the vehicle. Pop the hood and look at the engine, and take a demo drive.

If you know someone who recently purchased a vehicle and had a good experience, ask whom they worked with, suggests Noelke. "We in sales love referrals. The way we get referrals is by doing a good job the first time."

Though she still faces some challenges being a woman in a man's industry, Noelke has no plans of changing her career. "I love the freedom, the autonomy. If I don't sell cars, I don't make money. That is one of the best parts about being in sales, knowing you are responsible for your own success. Plus, I get to drive new cars every day. It's a great gig!"

Car trouble

For many women, car trouble is a pulse-raising, nerve-frazzling experience. Have no fear. Expertise is just around the corner throughout the Coulee Region.

Beth Wieman works as a mechanic at her family's full-service auto shop, Bion's Mobil on Jackson Street in La Crosse. As a woman, Wieman feels she is much appreciated by other women who come into the shop.

"Women like talking to me and feel more at ease talking to me, because I am a woman. So when they describe the noise their car is making or the issue they are having, they don't feel so naïve," says Wieman. "A lot of women come in specifically looking for me."

She adds, "Some people just want to talk to a guy. That's okay. We have men here, too."

When Wieman first started working in auto repair 28 years ago, an older male customer wouldn't even allow her to pump his gas. Attitudes have changed. Today, Wieman provides a range of services from brakes to transmission repair for numerous customers who don't mind having a woman work on their vehicle.

Though occasionally needing to tap the muscle of a male coworker, Wieman can return the favor by reaching into tight spaces that her male counterparts can't.

Learn the basics

It would be wise for any car owner to practice basic car maintenance, such as checking tire pressure and fluid levels. "Just go over your car before you leave," advises Wieman. "A lot of people don't even know they have a flat tire and back out of their driveway. It only takes a block of driving on a flat to ruin your tire."

Wieman also says to test your battery or have it tested when you have an oil change.

"Batteries are

neglected so often, and then people are left stranded."

Learning how to change a tire is a skill that more women should master. "You should know how to change a tire, check your tires before you go on a trip, check your oil, make sure your wiper blades are good," Wieman says.

Recently Wieman shared some basic vehicle maintenance with a Girl Scout troop from Emerson Elementary School in La Crosse. "We had a couple vehicles set up outside," says Wieman. "They checked the tires and fluids, and we went over the warning signs, what to look for."

Wieman adds, "If a warning light comes on your dash, make sure you have it checked out, don't ignore it."

Don't get scammed

Many women worry about being taken advantage of because of their lack of auto expertise. To avoid being scammed, Wieman advises to always get an estimate first and don't discount that women's intuition. "If it seems like it costs too much, get a second opinion," she says. "If you are not comfortable with it, go someplace else. You will get a feeling if you are comfortable with a place or not." **(crw)**

Avoid auto repair scams:

- Choose a shop with certified technicians.
- Always get a written estimate for parts and labor before authorizing any repairs.
- Be cautious of advertised specials that could result in additional costly repairs.
- If you are told you need a new part, ask to see it. Make sure it looks new.
- Follow manufacturer recommendations for fluid and filter changes.
- If your car is still under warranty, use only authorized service providers.

Westby-based freelance writer Leah Call appreciates the honesty and reliability of her auto service provider.



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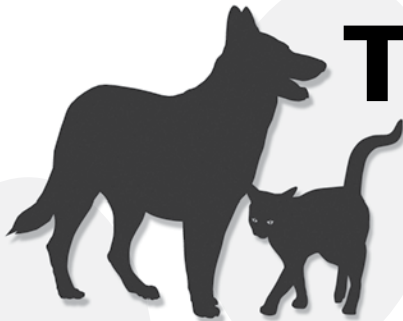
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HOW MUCH IS THAT DOGGY IN THE WINDOW?

Good health and a good fit are keys to getting the right pet for your family.

BY KIM SEIDEL

While sweet images of your kids cuddling a kitten or playing fetch with a dog fill your mind as you anticipate adding a pet to your family, take time to consider important factors that ensure you bring home the right one.

1. Are you the right family for this pet?

The first step is to evaluate your family's lifestyle to learn what kind of pet would best fit in, says Dr. Jean Heyt, a veterinarian with Thompson Animal Medical Center in La Crosse. If both parents work full-time jobs, for example, you wouldn't want an energetic Labrador home alone all day. In this case, perhaps a small dog or a cat would be a better match.

Consider your children's ages when shopping for a pet, too. Don't buy "pocket pets" like guinea pigs and expect your 5- or 6-year-old to learn responsibility by caring for them. Younger children can help with pets, Heyt says, but they need to be around age 12 to take on more responsibility for animal care.

2. Consider the source

If you shop for a pet at a rescue organization or a humane society, such as Coulee Region Humane Society (CRHS), your family will answer interview questions to ensure the pet you desire will complement your family life. Another advantage to shopping at a rescue organization or humane society is that you can adopt an older dog that has been housebroken, saving you a lot of time and work, says Heyt, whose own family adopted all of their cats and dogs from CRHS.

Some families may prefer buying their pet through a breeder. A benefit of going this route is that you know where the animal comes from, who its parents are and the environment in which it was raised, Heyt says. You also can gain some idea of the animal's temperament. In addition, many dog breeders will breed against arthritis and other degenerative diseases common to their kind.

3. Do your homework

However, do not assume that a breeder is working to prevent diseases in their stock. Ask a breeder to show you their certification, Heyt says. Also, carefully read their guarantees. You may think you can bring back the pet if there are any problems, but most of the time, you will receive another pet and not a money return. Contact Coulee Kennel Club or local veterinary clinics for reputable breeders.

Visit the breeder of interest. Never agree to meet in a parking lot or other place for a pet pickup. Consider that a warning sign, Heyt says. These dogs may come from a puppy mill, where a higher than healthy number of dogs are bred solely to make a profit.

Heyt doesn't recommend shopping for a dog or a cat at a pet store unless the animals are from a humane society or a rescue organization. Animals in a pet shop often come from a puppy mill and may have many health problems. "On the other hand," she says, "these pets need a good home, too; just keep in mind they may come with more financial responsibilities." 

Kim Seidel is a writer and the mother of two daughters and a black lab adopted from CRHS five years ago. The energetic dog fits in well with her active family.





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Brenda Rooney Earns Statewide Obesity Prevention Award

Gundersen Lutheran epidemiologist Brenda Rooney, MPH, Ph.D., was awarded the 2012 Obesity Prevention Superhero Award for her pioneering work to make the Coulee Region a healthier place to live.

She was recognized at the Wisconsin Obesity Prevention Summit in June by the Wisconsin Partnership for Activity and Nutrition (WI PAN) and the Wisconsin Nutrition, Physical Activity and Obesity (NPAO) Program.

Dr. Rooney is an active member of numerous community initiatives that promote physical activity as well as chronic disease and obesity prevention. Her leadership has been instrumental to the success of projects such as the La Crosse County Dining Guide and the Pioneering Healthier Communities' Worksites Wellness Awards.



Mayo Clinic Health System Welcomes Plastic and Reconstructive Surgeon

Dr. Matthew Sherrill completed his Plastic and Reconstructive Surgery Fellowship at the University of Minnesota.

He provides surgical repair of congenital deformities and hand injuries, postsurgical reconstruction such as breast, head and neck, as well as cosmetic procedures. His special interests include breast reconstruction, hand surgery, Moh's surgery reconstructions and microsurgery.

Dr. Sherrill earned his medical degree from Texas A&M University Health Science Center and completed his General Surgery Residency at the University of North Carolina in Chapel Hill.

For more information or to make an appointment, call 608-392-9930.



Meet the New Mrs. Oktoberfest: Julie Bartels

Julie Bartels has been named the 2012 Mrs. Oktoberfest. The title honors a La Crosse-area woman who has impacted the community in her profession and as a volunteer.

Bartels was employed with Franciscan Skemp Healthcare, Mayo Health System for almost 34 years in a variety of staff nursing and leadership positions. She served 25 years as a Nursing Administrator and retired in November 2010 to devote more time to family and volunteer service, including the Great Rivers United Way, Chileda, the Boys & Girls Clubs and Logan High School. Bartels has also been the recipient of a YWCA Tribute to Outstanding Women Award. She and her husband, Terry, live in La Crosse.

women's fund
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Darryle Clott Presents at Women's Fund Fall Luncheon

The 15th annual Women's Fund Fall Luncheon returns to UW-La Crosse's Valhalla Hall on Wednesday, Oct. 17. Doors open at 11 a.m., and the program begins at 11:30. This year's speaker will be Viterbo educator Darryle Clott, showing that our greatest source of inspiration can be close by.

Tickets are \$40, and table sponsorships are available for \$600. To order tickets or reserve a table, visit www.womensfundlacrosse.org or call 608-780-5710.

Proceeds go to the Women's Fund of Greater La Crosse, which funds grants for local projects to enrich the lives of women and girls so they can do the same for others.

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Overhead Door Corporation Wins Award

Overhead Door Corporation has won the 2012 Women's Choice award for garage doors by WomenCertified. Voted the Brand of Choice among Women, they demonstrated excellent quality and customer service. The award is based on surveys of tens of thousands of women, as well as research. Overhead Door of the 7 Rivers Region, located at W6797 Abbey Road, Onalaska, is the local authorized dealer for Overhead Door Corporation. Overhead Door of the 7 Rivers Region, in business since 1972, focuses on quality products and great customer service. For more information, visit www.overhaddoor7rivers.com or call 608-783-6080.



Dim Sum Tea Shop Opens in New Location

Dim Sum Tea Shop, previously Cha Guan Tea Shop, has moved to 221 Pearl St. in downtown La Crosse. Kelly Deng opened Cha Guan Tea Shop in 2010 and has found the new location has a bigger space and more visibility. Dim Sum Tea Shop offers bulk tea, tea drinks, smoothies, bubble tea, tea wares, Asian gifts and dim sum food items. Their tea-tasting parties are very popular, and dumpling classes, Chinese language classes and Mahjong classes are coming soon. Hours are 10 a.m. to 7 p.m. Monday through Saturday and 11 a.m. to 3 p.m. Sunday. Follow them on Facebook or go to www.dimsunteashop.com.

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The American Dream

Knowing the financial basics is the first step in buying your dream home.

BY MARTHA A. KEEFFE



You want a place to call your own. A place where you can paint the walls, dig a garden or keep a pet—all without permission. It must be time to buy a house. But before you hire a moving company, arm yourself with some basic financial knowledge. By following the tips below, you can get closer to owning the house that will become your home.

Keep score on your credit

The majority of home buyers will need to take out a mortgage, and lenders will use your credit score to predict how likely you are to repay a loan.

Credit scores, which contain a history of how much open credit you are carrying and the timeliness in which you pay off those bills, can mean the difference between being approved or denied for a loan. To avoid unexpected delays in financing, order a copy of your credit report and review it for accuracy and errors a few months prior to meeting with a lender (get started by visiting www.annualcreditreport.com). Having a higher credit score increases your chances for financing, and learning to maintain your credit—by paying off debt, making payments on time and resisting the temptation to open new lines of credit—works to ensure a future of financial health.



Time to refinance?

When thinking about reasons to refinance, reducing your monthly payments generally tops the list. In order to do so, Kramer suggests you consider the following:

- How long do you plan to stay in the house?
- What is your current interest rate?
- What is your loan amount?

"If you can lower your interest rate by 1 percent, or if you can make up your closing costs within a year, it's typically worth it," she says.

"Pretty much the first thing we do is ask potential borrowers how much house payment is affordable," says Jim Orlikowski, Real Estate Loan Sales Manager at Altra Federal Credit Union in La Crosse. "We then take a look at monthly debts and pull credit reports. We really don't encourage people to buy a house that they can't comfortably afford."

Keep it affordable

"Your goal is not to carry a mortgage that is more than 28 percent of your gross income," says Sandy Kramer, Assistant Vice President

at River Bank in La Crosse. This includes your home loan payment, monthly property taxes, monthly house insurance payment and mortgage insurance, if applicable. This housing payment, plus other loan and credit card debt, should not be more than 36 percent of your gross income.

To determine this amount, use an online calculator to figure out your debt-to-income ratio (DTI). This will give you a better understanding of how your income, debts and expenses factor into a true picture of what you can reasonably handle.

"Don't stick all of your cash into a house payment," advises Orlikowski. Leave wiggle room in your budget to cover not only your monthly living expenses, but also the improvement and maintenance expenses that come with owning a home.

Know your closing costs

"Before you can finance your home, there are a number of closing costs that you will incur," says Orlikowski. These closing costs cover fees on services such as loan origination, appraisal and title insurance. In addition, pay attention to other miscellaneous charges like recording and documentation fees that are often overlooked by home buyers.

Kramer suggests that borrowers ask about closing costs ahead of time. "That way, you can plan for and have the money available to cover these fees when you close on your house," she says.

No need to wait—get pre-approved

Even before you begin the process of looking for a home, you can go to a lender and qualify for a mortgage. Based on verification of your credit, income, assets and liabilities, pre-approval will give you a clear picture of what you can afford to borrow.

In order to have a successful meeting with your loan officer, Orlikowski recommends that you have the following information available: the last two years of your tax returns and W-2 forms, the last two months of bank statements, your last two pay stubs and records of other liquid assets, such as a 401(k) or stocks. And don't forget your driver's license and Social Security card.

Being pre-approved definitely has its advantages. When you do find a house that you like, you can speed up the process of buying it.

Insurance—keeping you covered

Your home will probably be the biggest

investment you make, so it only makes sense to protect it. Likewise, your lender wants to protect its interests.

"In order to obtain a loan for a home, you have to show proof of insurance to the bank," says Linda Starr Winans of The Starr Group in Onalaska. "The bank wants to make sure the amount of insurance is sufficient to cover the amount of the loan. This is particularly important if there is a total loss due to fire or another type of major loss such that the house needs to be repaired or rebuilt."

To protect your home and yourself and to satisfy the requirements of your lender, basic homeowner's insurance includes property coverages in varying degrees and options, and liability and medical coverages that are the same in all forms but vary in coverage amounts.

Property coverages include your home, personal belongings, outbuildings and loss of use. "It's in your best interest to seek coverages and options that will guarantee the repair or replacement of your home and belongings," say Starr Winans. "And knowing your hotel or apartment stay will be covered if you are temporarily unable to inhabit your home [loss of use] certainly gives you a piece of mind."

Liability coverage, on the other hand, protects the policyholder should a claim be filed due to injury or an accident on her property. "If someone slips on your steps because they were covered in ice or snow that should have been shoveled, liability covers the medical expenses and any costs associated to pain and suffering," explains Starr Winans. "With all the unforeseen possibilities that one might be held liable for, it's extremely important to have adequate coverages."

Ask questions

Purchasing a home can be exciting, but it requires decisions based on a number of factors, many of which can be confusing. Be bold about asking questions before you buy so that you understand the terminology and terms of a mortgage.

"I always suggest that potential buyers come in and have a visit," says Kramer. "We want people to be comfortable with the process." **(CRW)**

Martha Keefe lives with her husband, daughter and pets in a house with a manageable mortgage. She's thankful to all the professionals who help families make financially sound decisions.



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STANDING UP FOR MOM AND DAD

Shopping for late-life care isn't a spree, but area resources make it easier.

BY SUSAN T. HESSEL

On clothes shopping trips when I was a little girl, Mom always said I looked cute in my new outfits, but then added, "But stand up straighter." Decades later, I stood up for Mom when she couldn't live on her own.

It was scary and sad, not to mention a constant financial worry. How do you find care that is safe, and where she would be happy in a city where she knows so few people?

"Moving to a smaller place can be a traumatic experience," says Lori Hoesley, marketing director of Bethany Lutheran Homes, Inc., which offers facilities for independent living, assisted living, memory care and nursing home care in the La Crosse area. "A move down the ladder can be especially wrenching for survivors, who often are exchanging the family home their kids grew up in for a small apartment in a senior community."

A starting point

I began by contacting the Aging and Disability Resource Center of Western Wisconsin, which serves Jackson, La Crosse, Monroe and Vernon counties.

"We do assessments about what people need to stay in their homes as long as possible," says Cheryl Neubauer, an ADRC supervisor. "The biggest mistake is moving to assisted living too early. It comes when a family worries their loved one might fall at home. But falls can happen in assisted living and nursing homes, too."

Knowledgeable resource center staff members also discuss the often-difficult issue of costs and funding sources, which can deplete savings quickly. Neubauer says it might be possible to delay assisted living or a nursing home—and also preserve limited assets—with less expensive home care services.

Home care options

The Coulee Region has many home care agencies today, including ResCare and BrightStar Care. Both provide a full range of care, from light housekeeping to companionship to bathing. ResCare also offers skilled nursing care with IV therapy as needed and physical therapy and occupational therapy. BrightStar will move into those additional skilled nursing and therapy services over time.

ResCare was formerly known as Gundersen Lutheran Long Term Care and before that as La Crosse Visiting Nurses Association. "We still have staff from when it was part of the VNA," says Jessica Degenhardt, branch manager.

BrightStar came into the Coulee Region in April, but has been in Wisconsin longer. Like ResCare, it has a parent company with branches across the country.

"We make sure we have the right mix, that the right people are working," says Liz Greenwald, BrightStar office manager. "We guarantee compatibility."

The advantage to working with an agency rather than finding a





For Margaret Haas (left) and Gertrude Burns, life at Eagle Crest, one of Bethany Lutheran's assisted-living communities, has been very good. They agree that they are in the right place for this time of life.



Writer Susan Hessel (top) and her brother, Andy, moved their mother into Bethany Lutheran's Hearten House, a memory care facility, when it became necessary.

private person to provide care is that the company screens workers and makes sure they have the needed skills. Employees are certified and/or licensed for the work they do, and background checks are conducted.

"I tell people to interview potential providers coming into your home to make sure you feel comfortable with them," Neubauer says.

"This is important," Degenhardt agrees.

Assisted living and nursing homes

In addition to home care agencies, senior care systems like Bethany-St. Joseph Corporation and La Crosse County offer a range of assisted living, memory care and nursing homes.

"It is a big choice and it is a big change," says Peter Eide, administrator for the La Crosse County-owned and -operated Hillview Healthcare Center (nursing home), Hillview Terrace (assisted living) and Carroll Heights (independent senior living).

Adult children do influence parents' decisions, Eide says. He recommends visits together to prospective housing—both announced and unannounced—to observe the interaction between staff and residents.

One advantage in the Hillview system is being able to "age in place on our campus," meaning moving from independent living to assisted living to the nursing home, if necessary. Also, the spouse of a nursing home resident may live nearby in assisted living or an apartment. "They can visit daily and eat

meals together. It's a nice continuum of care on one campus," says Eide.

While it is possible to move into assisted living too soon, assisted living may also provide a struggling parent with just enough support to thrive for a time before needing a nursing home. If you wait too long, the opportunity to be semi-independent may be lost, according to Eide. In that case, the move may have to be straight to a nursing home.

Making the choice

The Bethany-St. Joseph Corporation operates the Bethany-St. Joseph Care Center plus 15 assisted-living and senior apartments with support services. The right time to look for other housing arrangements varies from person to person, according to Larry Pupp, Bethany-St. Joseph Care Center administrator.

"People look for services for loved ones when their care needs are more than the family can keep up with," he says. "Home services can help extend that a bit, and they are worth investigating."

But he says most home care services usually are a few hours a week, although many agencies, including ResCare and BrightStar, will provide care up to 24 hours a day.

When it is time to consider placement outside the house, Pupp recommends working with the ADRC to help figure out what level of care is needed.

Information is no substitute for in-person visits. "It's really important to visit facilities

that you are interested in. You can tell more about a facility by visiting and see for yourself the interaction between staff and residents," Pupp says.

If you want to sit down and have your questions answered, however, he suggests making an appointment to ensure someone is available. "Some people like to pop in unannounced, and that is OK, too."

My mother, like many older adults, wanted to be independent. Relying on me was challenging, although I was honored to be able to help her by bringing her from St. Louis to live closer to me, first at the La Crosse Housing Authority's Forest Park senior housing, then in Hearten House, the memory care program operated by the Bethany Lutheran Homes. She ultimately lived the last weeks of her life at Bethany Riverside. At times I felt powerless to meet her growing needs. She was, after all, the one who used to kiss away my hurts. I had no idea how to kiss away hers.

One advantage of professional staff, whether in home services, memory care, assisted living or a nursing home, is that they can help us understand the changes in our parents. We can learn from these health care workers how we can best help our parents as they once cared for us. *(crw)*

Susan T. Hessel is a La Crosse-area writer/personal historian. She is grateful for the help her mother received from very caring people.

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POWER UP

Ready for a new level of intensity? Find the workout that's right for you.

BY ANNA SOLDNER
Contributed photos

We all hit it—that dreaded exercise plateau. Whether you need to shake up your workout, kick it up a notch or fit it into a schedule that's right for you, Coulee Region gyms offer plenty of new ways to “power up.”

Root Down Yoga **www.rootdownyogastudio.com**

In just a year, Root Down Yoga (pictured above) has established itself as one of the region's hottest (pun intended) fitness studios. As La Crosse's first hot yoga studio, Root Down offers Power Vinyasa yoga, a style that incorporates cardiovascular, strength and flexibility elements to create a total body-conditioning workout. Owner Mandy Roush says that hot yoga can be for anybody, but tends to be popular among those seeking an intensely invigorating workout.

“Typically, the type of person that's drawn to a heated yoga class is looking for an outlet for stress; they're looking for a way to increase flexibility and strength,” Roush says. “The element of heat adds ... intensity to a yoga class, so competitive cyclists, runners, triathletes and people that are goal-oriented tend to really like [that].” Roush says practicing hot yoga detoxifies the body and mind, providing students

with mental solace and feelings of connection with themselves and others. “It starts out as the physicality and it eventually becomes a way of life,” she says.

Studio Fit **studiofitfpc.weebly.com**

After nine years of working as a YMCA fitness instructor, Danniela Neher opened Studio Fit in downtown La Crosse with two goals in mind: to get people in shape and make them sweat while doing it. The studio offers a variety of both traditional and trendy fitness programs, including cycling, stick and mat Pilates, personal training and boot camp. Clients will leave feeling accomplished, invigorated and probably a little sore. “You'll get a shock to your system,” Neher says, “but you will not plateau.”

Notable are the TRX classes, a type of suspension training incorporating one's own body weight, and the INSANITY Boot Camp, which every bit lives up to its name. The boot camps take place weekly at 5:15 a.m. sharp and follow a strict no-talking, no-quitting policy. Neher says her no-nonsense approach to fitness produces clear results and is significant to her program's success. “We're here to train

and get you mentally focused on yourself,” she explains.

Studio Fit keeps clients on track with monthly personal challenges, a clean eating diet plan and community-run race opportunities. “Whether you’re the beginner or more advanced, you’re going to be sweating when you leave,” Neher says.

Eupraxia

www.eupraxia.us

If your ideal workout is a leisurely jog on the treadmill, Eupraxia in Onalaska isn’t for you. Total Health Solution—Eupraxia’s eight-week fitness program—is a weight-loss program designed to transform your body. Studio founders Steve Czys and Lindsay Bonnar lead daily group fitness sessions of plyometrics, kettlebells, circuit training, upper body strength, lower body strength, honey badger (intense 20-minute cardio), yoga and kickboxing.

The variety ensures that exercise remains fun and interesting, and team-driven workouts offer support and encouragement. “People know they’re going to be encouraged and motivated the whole time,” Czys says. “They’re never going to be left to their own devices.”

In addition, clients receive nutritional counseling encouraging a protein-heavy diet free of grains and dairy. Every eight weeks clients’ body fat percentage, fitness levels and weight are tracked to ensure progress, but scales aside, Czys says he’s most concerned with his clients’ overall well-being. “My goal for people is to get to the point where they never get on the scale and they don’t care—they just feel good about themselves.”

Be Fit

www.befitholmen.com

At the brand new Be Fit gym in Holmen, there’s something for everyone. “We try and be that ‘average joe’ gym where all shapes, sizes and ages can come to the gym and get a good workout,” owner Mike Niedfelt explains. Open 24/7 and only costing \$25 a month, Be Fit offers all the standard open gym equipment: cardio and strength machines, free weights, battling ropes, a boxing area and a basketball court. The space also boasts a women’s center with a lounge, sauna, tanning bed, snack bar and locker rooms for a quieter and more private fitness experience.

With a 65 percent female clientele, Niedfelt says adding a women’s center felt like a step in the right direction. “They have an advantage of two [different] gyms to work



Top: Kickboxing is one of the many fitness options offered at Eupraxia.

Bottom: Try Studio Fit’s TRX classes for an intense suspension training workout.

out in,” he says. Be Fit is ideal for a “do-it-yourself” type of patron with a less-than-accommodating schedule.

The Pilates Studio

pilatesstudiolax.com

“We call it a workout from the inside out,” Heather Black, co-owner of The Pilates Studio says of her program. “You leave feeling stretched out, lengthened and strong.”

Pilates is a series of exercises that concentrates on incorporating and strengthening the core muscles for proper body alignment and support. For someone interested in a highly specialized workout plan aimed at improving strength, stability and overall flexibility, The Pilates Studio offers mat classes, duo sessions and one-on-one personal equipment training. Co-owned by Black and Heather Froh, the studio has been in business in Onalaska for 10 years and in Holmen for two.

Black says the majority of their clients are people looking to correct imbalances in the body or relieve pain. “If you have awareness,

you have less injury. The whole premise of Pilates is that when your core is strong—meaning your back and your abdominals—your body should move safely from that.” Black added that they work on spinal alignment and abdominal exercises with everyone. “For athletes who are wanting to fine-tune their sport, it’s excellent because we can get correct movement for people,” she says.

Studio 16

www.studio16onalaska.com

Cutting-edge fitness technology and a dynamic staff combine to make Studio 16 in Onalaska an exciting new addition to the local fitness scene. Owner Lynnae Rivera explains that Studio 16 comprises three separate studios: a yoga studio, a Pilates studio and a space for one-on-one training and small-group “functional fitness” classes, such as TRX, kettlebell and boot camp workouts. The result is a unique, fun and results-oriented experience. To enhance the fitness aspect, the studio in January will add space for a café offering coffee, organic teas, smoothies, healthy foods and specialty beer and wine.

Posh Fit

www.posh-fit.com

For an unconventional and refreshingly fun way to burn calories and tone muscles, look to Posh Fit pole dancing studio in downtown La Crosse. Since opening its doors in June, Posh Fit has helped nearly 200 women of all ages and sizes to get fit, increase flexibility, improve posture, tone up, burn calories and improve confidence, says owner Theresa Uglade. “It boosts [women’s] confidence, as well as their physical strength,” she says.

Those with reservations about the nature of the exercise will be surprised to discover that there’s more to pole dancing than you might think.

“A lot of people do think of the entertainment aspect of it, but when they come, they just have so much fun,” Uglade says. “Which woman does not like to feel sexy?” Uglade, a certified pole dancing instructor from Colorado, encourages any adult women looking to spice up their fitness routine to take an introductory class. “You get a great workout, you’re having fun and you create a camaraderie with the other women,” she says. (crw)

Born and raised in La Crosse, Anna Soldner is a freelance writer and journalism student at the University of Massachusetts in Amherst.



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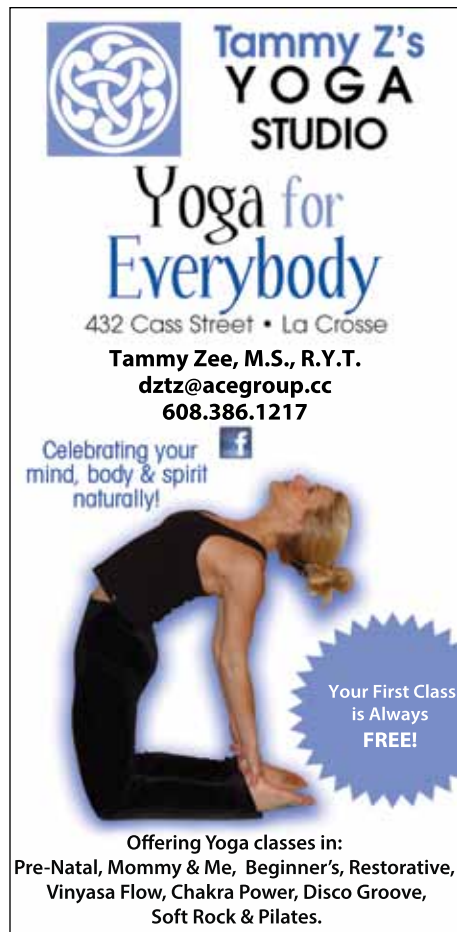


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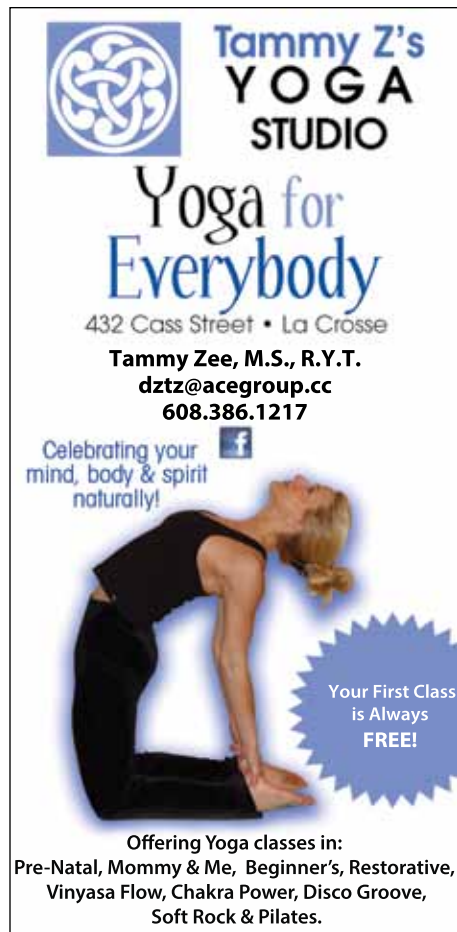
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Champagne TASTE ON A BUDGET

**Fête your friends with an elegant
three-course dinner—for \$50.**

BY CHARISH BADZINSKI

Photos by Charish Badzinski

Recipes analyzed by Gundersen Lutheran registered dietitians

Everyone, it seems, is tightening their belts these days. If you haven't been downsized or aren't underemployed, the cost of living is taking a toll on your finances. As a result, entertainment—including entertaining friends—often falls to the wayside in favor of dinners at home in front of the television. But no one should have to sacrifice time with friends over good food. It is possible to host an elegant dinner party despite a small budget. So, skip the restaurants and the microwaved mac-n-cheese you might otherwise have eaten, and nosh on this three-course meal instead.

I am not a chef, but I love to cook for friends. And while I will, at times, spend all day on what might be considered high-maintenance food, it's my personal preference to make good, wholesome food on the fly and enjoy the time with my company, rather than my kitchen. Over time, this means I've amassed a few go-to dishes that I can whip

up for a low cost, and quickly. You'll notice that while these dishes may look exciting, different and difficult to prepare, they are in fact very simple. Best of all, your grocery bill for this three-course meal will be about \$13 per diner, or \$50 total.

Mussels are the biggest financial splurge of these ingredients; however, they can still be budget friendly. They sell for about \$4.99 a pound at one local retailer who sells them fresh and live, your best bet for optimum quality. With the lovely broth the mussels create and a generous hunk of baguette, your guests will enjoy a beautiful and satisfying meal that might break the budget if you had ordered it in a restaurant.

Now all you have to do is decide upon whom you will bestow your culinary creations. Ask your guests to bring a bottle of wine to share, and you'll all be feasting on frugality.



STARTER: LEEK AND POTATO SOUP

Serves 4.

- 2 medium leeks, greenest parts removed, halved, cleaned and chopped
- 3 medium potatoes, cubed (yellow potatoes work well)
- 1 T olive oil
- ½ pint whipping cream
- Water
- 2 tsp. sea salt, or more to taste
- Nutmeg (fresh, if you can afford it)

Place leeks in a soup pot with olive oil and allow them to cook over medium heat while cubing the potatoes. Add the potatoes and salt, and allow to cook, covered, until leeks become almost translucent. Fill pot with enough water to cover potatoes and leeks and bring to a soft boil. Taste broth and adjust seasoning if needed. When potatoes and leeks are both soft, remove soup from heat, add whipping cream. Serve with a sprinkling of nutmeg.

390 calories, 26g fat, 5g protein, 36g carbohydrate, 4g fiber, 740mg sodium.



ENTREE: DRUNKEN MUSSELS

Serves 4.

- 2-3 lb. live black mussels
- 1 medium red onion, sliced
- 4 cloves garlic, sliced
- 1 bunch fresh parsley, chopped
- Olive oil
- 2 cups dry white wine
- Juice of 1 lemon
- Bread crumbs
- 1 Fayze's sourdough baguette, sliced and warmed in oven before serving

Allow mussels to soak in a bowl of water sprinkled with a handful of flour for one hour, to help them give up their grit and plump up. Rinse mussels, scrub them with a brush, and remove their beards (the hairy-looking piece hanging outside the shell). Over medium heat in a large saucepan, sauté onion and garlic for 2 minutes. Add the wine and bring to a boil. Add in mussels, periodically shaking pan gently to ensure even cooking. Cook 5-10 minutes. The mussel shells will begin to open, signaling that they are done. Discard any shells that do not open. Taste broth and season, if needed (mussels release their salt water into the broth upon opening, so it may not require salt). Squeeze juice of 1 lemon over the pan. Sprinkle with fresh parsley and bread crumbs. Serve with a generous hunk of baguette to allow guests to sop up the broth.

510 calories, 10g fat, 40g protein, 49g carbohydrate, 3g fiber, 1,150mg sodium.



SIDE: ENROBED ASPARAGUS

Serves 4.

- ¾ lb. asparagus (about 7 spears per guest)
- 3 oz. Parmesan or Romano cheese, grated
- 1 tomato, chopped (room temperature)
- 1 lemon, sliced
- Sea salt

Wash asparagus and remove woody ends. Place spears side by side in a dry nonstick pan and salt. Roast over medium-high heat until some charring occurs and asparagus softens. Some smoking may occur. Remove asparagus from heat.

Sprinkle about 2 T of cheese into the hot pan in an oval shape. Place an individual portion of cooked asparagus in the center, about 7 spears. Once the edges of the cheese begin to brown, use the spatula to wrap the melted cheese around the asparagus.

Plate asparagus, sprinkle tomatoes over the top and garnish with a lemon wedge and a sprig of parsley.

120 calories, 6g fat, 11g protein, 8g carbohydrate, 3g fiber, 420mg sodium.

DESSERT: YES, I BAKED ALL DAY PIE (WINK, WINK)

Serves 8.

- ½ pint whipping cream
- 1 12-oz. bag of semi-sweet chocolate chips
- Prepared graham cracker crust
- 12 oz. raspberries, fresh or frozen

Bring whipping cream almost to a boil over medium heat, taking care to remove from heat before liquid boils. Place chocolate chips in a bowl, and pour warm whipping cream over them. Allow to rest for a minute or two, then stir. When combined and smooth, pour into prepared graham cracker crust and refrigerate for a few hours or overnight.

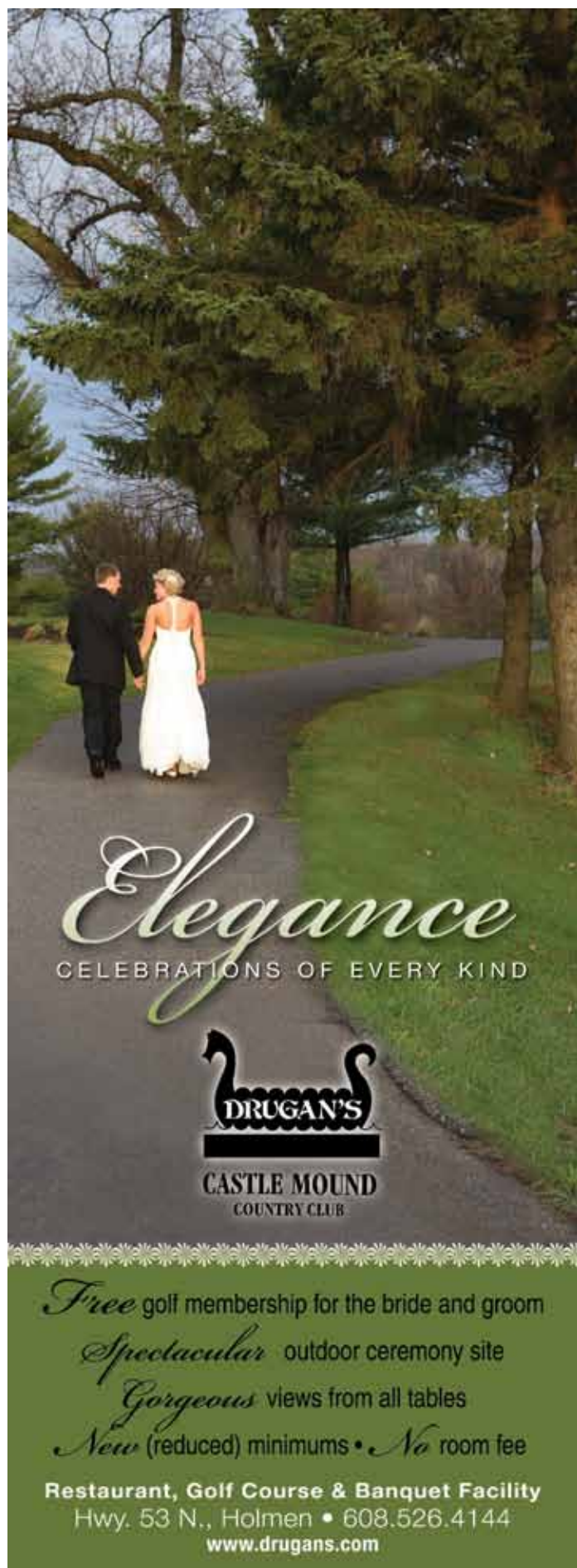
Place raspberries around the crust's edge. Use remaining raspberries to make the accompanying sauce.

Raspberry Sauce

Over medium heat, warm the remaining raspberries (about half) and a few tablespoons of water, mashing the fruit with a fork as it cooks. Bring to a boil and allow the liquid to reduce for a few minutes, then remove from heat and allow it to cool. The sauce will be tart. Do not add sugar; the tartness of the sauce cuts the sweetness of the chocolate. Once cooled, pour sauce over each individual slice of pie.

450 calories, 29g fat, 5g protein, 47g carbohydrate, 5g fiber, 95mg sodium.

Charish Badzinski loves to cook for friends and especially enjoys introducing them to new and exciting dishes. When she's not cooking, she's a digital nomad, helping organizations and individuals with their strategic communications needs. She blogs about food and travel at <http://rollerbaggoddess.blogspot.com>.



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A Tradition of Giving

The Tiny Tim Gala benefits many in the community.

BY KATHLEEN WALLACE

Imagine starting off the 2012 holiday season in the splendor of winter wonderland that is the 26th annual Tiny Tim Gala. There is something for everyone in the celebrations that bring together the gifts and provide for the needs of so many in our community.

The celebration begins on Friday, Nov. 16, with the Festival of Trees. Children of all ages are invited to marvel at more than 30 dazzling holiday trees and give a freewill offering. The Tiny Tim Gala on Saturday evening is an elegant dinner featuring a fund-raising auction. Sunday morning brings the Jingle Bell Brunch, a friendly gathering suitable for all family members.

Since its beginning, the annual La Crosse tradition has raised more than \$820,000 for local needs. Giving has increased over the years, and the goal for this year is to return more than \$100,000 to the community. This year, the proceeds will benefit the St. Clare Health Mission (of La Crosse and Monroe counties), Boys & Girls Clubs of Greater La Crosse, YWCA Casa for Kids, Bluff Country Family Resources and Franciscan Healthcare Auxiliary Programs. Community members and businesses are generous with donated sponsorships, services and auction items ranging from homemade quilts to Green Bay Packer tickets to restaurant and hotel gift certificates.

A spirit of giving

Like all major community events, there is so much more to the gala than meets the eye. In the spirit of the Franciscan Healthcare Auxiliary, hundreds of volunteers provide thousands of hours of service. Mayo Clinic Health System–Franciscan Health Care has provided a foundation of support for the event that, like the medical center, has evolved to meet the changing needs of the community.

Inspired by the character in Charles Dickens' *A Christmas Carol*, Mariel Carlisle created the original gala in 1987. Tiny Tim embodies

the good we can do as a community when we use our gifts to recognize and care for the needs of those around us. Carlisle continues to serve as a resource and guide for the women who provide leadership for the gala today. This year there are three co-chairs, and they all embody the skill, energy and commitment required to manifest a tradition of this magnitude.

The "Tiny Tims" among us

Kim Lenth chairs the Jingle Bell Brunch this year. She finds great inspiration from the personal relationships among the women involved. Karen Matzke, who chairs the Tiny Tim Gala, is moved by the enduring generosity of the medical center, which provides technical support and well-trained volunteers. Jonella Rademacher oversees the Festival of Trees, and she is especially mindful of the power of strong and gifted women working toward the same goal for so many years. During the 26 years, more than 20 women have served as event chairs. Rademacher describes them as servant leaders who empower others to carry on the mission.

The most meaningful times in life happen when past meets present and connects with the future. The Tiny Tim Gala is a hope that, together, we can make a better future as we celebrate this event and this joyous season.

All gala events will be held in the Cargill Room at the Waterfront in downtown La Crosse. Check www.tinytingala.org for further information, to volunteer, to become a sponsor or to nominate a charitable organization to receive future donations. 

Kathleen Wallace finds inspiration in the story of a Christmas Carol and the work of those who bring the meaning of the story to life in our community.

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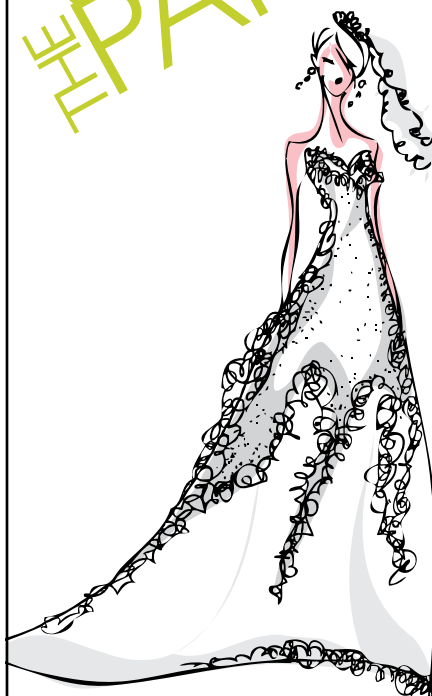
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For The Girls

Every woman needs a good support system—find the bra that's right for you.

BY EMILY FAETH

A good bra is hard to find. Case in point: I own approximately six, of varying styles and sizes, only two of which don't cause discomfort to some degree. And I know I'm not the only one out there who has trouble finding the right fit and form for my ladies. But why is it so difficult to shop for this garment, which seems so fundamental to women's apparel? I spoke with Kay Mazza, store manager at Herberger's in Valley View Mall, about the basics of shopping for your next strapless or pushup.

Form and function

More retailers are recognizing the importance of delivering a proper bra fit to their customers. "At most major retailers, bra fittings are becoming a daily function, even though it's a specialized service," says Mazza. "A good bra can improve your posture, and having the right kind of bra does retain your breast tissue better." But it's also important to recognize that for most women, selecting intimate wear is as much about finding items to fit the individual's personal fashion sense as well as lifestyle. And with more than 30 years of experience in fashion retail, Mazza has seen the options for undergarments explode throughout her career. "There are so many options: underwire, no underwire; padded versus nonpadded; seamless versus seamed bras." With so many options available, it's important to have a frank discussion with your bra fitter to address your personal needs and lifestyle to ensure the best choice.

A good bra for healthy breasts

The benefits of a good bra go far beyond aesthetics, says Mazza. While some in the media suggest a link between bra-wearing behavior and breast cancer, concrete evidence has yet to materialize,

although a recent study released online using data from genomics company 23andMe did suggest a correlation between larger cup sizes and higher incidences of breast cancer. But while links between bras and cancer remain murky, the relationships between other health issues and improperly fitted bras are well documented. Women, especially those with more ample chests, who wear bras with inadequate support are at risk for back pain and migraines, while too-tight straps can cause skin irritation, chafing and even a risk of fungal infections. A proper fit can alleviate or eliminate such problems.

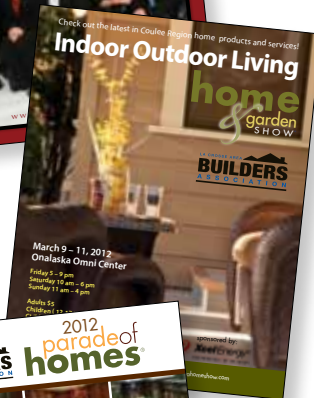
Caring for your bra, yourself

When shopping for bras, Mazza says one of the biggest challenges women face is finding the proper cup size. "The wrong cup size can cause overflow or an irregular fit ... which can damage the fabric." And maintaining your bras is just as important as knowing how to select them. "I often hear women say they haven't bought a new bra for over a year and that they wear the same bra every day, or that they wash their bra all the time, so it's hardly in any condition [to be worn]." Mazza suggests a regularly scheduled fitting (perhaps in sync with your annual exams) in order to make sure you're always wearing the proper fit and style. Of course, with October as National Breast Cancer Awareness Month, there's no time like the present to treat your breasts to a new bra. Along with everything else we do to protect ourselves, a better bra is just another step toward a better you. **crw**

Emily Faeth is a freelance writer and editor and a recent graduate of UW-La Crosse. As of this writing, she has yet to find the perfect bra.

Coulee Region

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- 10/27 Trick or Treat in Downtown La Crosse, great for kids of all ages!
- 11/9 Holiday Open House in Downtown La Crosse, with extended store hours, specials and refreshments
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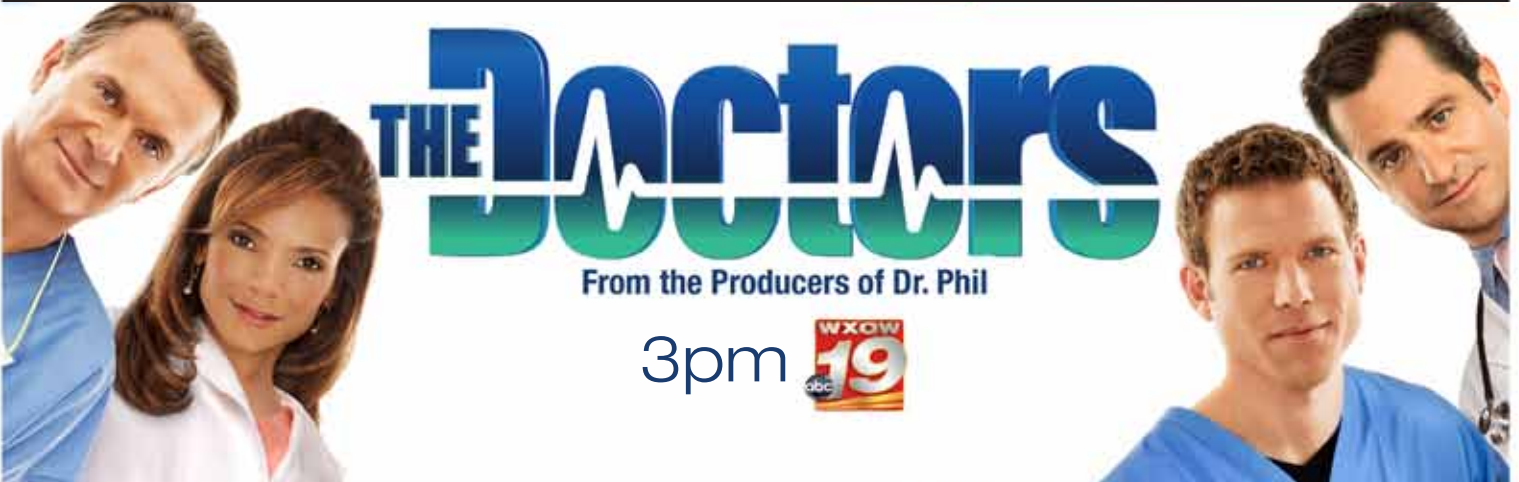
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THE GLOBAL SHOPPER

Shop safely on your vacation
abroad with these tips.

BY JESSIE FOSS



Your airplane has landed on foreign soil and you're itching to shop. But wait—how should you pay for your purchases? Are there weird rules about buying things overseas? And how will you get everything home? The travel experts at Travel Leaders/Owned & Operated by Goli's Avenues of Travel in La Crosse can answer all your questions about shopping abroad.

Preparing to pay

Gwynne Chafer, a travel sales agent with Travel Leaders, has several suggestions for travelers when it comes to paying for purchases:

1. Get local currencies at an ATM using your debit card. You'll get the best rate of exchange this way because you will usually receive the same rate banks offer one another, although most banks will charge a transaction fee.

2. Watch out for high exchange fees. Avoid exchanging money at airports, train stations or local banks. Exchange fees are usually highest at these places. Also avoid traveler's checks, which are becoming harder to cash internationally.

3. Use credit cards, but first inform your credit card company that you're traveling abroad. This is known as a travel alert. If you don't do this, your financial institution may think the card has been stolen and freeze your account.

Doing your duty

Residents of the United States are normally entitled to a duty-free exemption on items up to \$800 per person. Things are a little different for those who choose to ship their items home.

The value of items shipped from overseas does not have to be declared on the U.S. customs form. However, it is possible a duty fee will be collected when the items arrive in the United States.

Some countries allow travelers to refund the value-added tax that is paid on items purchased over a certain dollar amount. Oftentimes, the traveler must possess the items when leaving the country where the items were purchased and have the refund request stamped.

Rules and regulations are always subject to change, and Travel Leaders encourages travelers to contact U.S. Customs at the Minneapolis/St. Paul International Airport at 612-727-3415 for the latest on customs and duties.

Getting your treasures home

When it's time to head home, it's also time to decide whether to carry your purchases home or to have them shipped. Shipping may be the only option if items are too large to fit into luggage, and it could be cheaper when extra baggage fees are added in.

If you decide to ship items from abroad, Travel Leaders offers the following tips on getting them home safely:

1. Photograph item(s) when you pay for them. There are some places in any country that may not ship the item, will ship a similar but inferior item or refuse to replace an item if it arrives damaged or broken.

2. Gather and give information. Write down the shop owner's name, address, telephone number, web address and email address. Also give the shopkeeper your email address, so you can receive a tracking number once your items have shipped. The salesperson should also provide you with an approximate date the merchandise should arrive, and you should contact the shop if products haven't arrived by the expected time. (crw)

Jessie Foss lives in Onalaska. She does freelance writing and also works in the accounting department at a local nonprofit.

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COMMUNITY CALENDAR

ONGOING EVENTS

American Association of University Women (AAUW) meets 2nd Sat. of each month (Sept.-May), 9:30 a.m., 608-788-7439. www.aauw-wi.org.

Business Over Breakfast La Crosse Area Chamber of Commerce, 4th Wed. every month, 7:30-8:45 a.m. Preregister 608-784-4807. www.lacrossechamber.com.

Children's Museum of La Crosse weekly programming: **Save-On-Sundays** \$1.00 off admission every Sun.

Mt. LeKid Climbing Wall open every Sat. 11 a.m.-4 p.m. and Sun. 12-4 p.m.

Wee Move for ages 1-4 with parent, every Fri., 10:30 a.m.

Little Learners for ages 1-4 with parent, every Thurs., 10:30 a.m.

Coulee Region Professional Women (CRPW) meets the 4th Tues. of each month, Nell's City Grill, 1111 3rd St. S., La Crosse, 5:30 p.m. Madalene Buelow, 608-791-5282.

La Crosse Area Chamber of Commerce monthly breakfast meeting. 2nd Mon. of each month, 7 a.m., Radisson. Admission is \$5 and includes breakfast. www.lacrossechamber.com.

Onalaska Area Business Association meets the second Tues. of each month, noon-1 p.m. at the La Crosse Country Club. www.oaba.info.

Onalaska Hilltopper Rotary meets every Wed. noon-1 p.m., La Crosse Country Club, 300 Marcou Road, Onalaska.

Onalaska Rotary meets every Mon. at 6 p.m., lower level of Blue Moon, Onalaska.

Valley View Kiddie Crew meets the 1st and 3rd Tues. of each month, Valley View Mall Food Court, 10:30-11:30 a.m., with fun and education experiences for children and parents. www.myvalleyview.com.

Women in Networking and Support (WINS) meets the 2nd Wed. of each month, 4 Sisters, noon-1 p.m. Shari Hopkins, 608-784-3904, shopkins@couleebank.net.

Women of Worth (WOW) meets the 2nd Wed. of each month, Boot Hill Pub, noon. Debbie Lee, 608-784-2775, debbie.lee@westlandinsurance.com.

Women's Alliance of La Crosse (WAL) meets the 2nd Thurs. of each month, noon. Melissa Chelf, 608-781-4704, chelfm@preit.com.

CALENDAR EVENTS

Sept. 28-Oct. 6, Oktoberfest, Oktoberfest grounds, La Crosse. www.oktoberfestusa.com.

Oct. 5, Ellis Delaney, 7-9 p.m., Root Down Yoga Studio, La Crosse. www.rootdownyogastudio.com.

Oct. 6, Warriors Baton & Drum Corps, 10 a.m.-4:30 p.m., Valley View Mall. www.myvalleyview.com.

Oct. 11, Cheers for Chileda, 5:30 p.m., Cargill Room, The Waterfront, La Crosse.

Oct. 11-13, 18-20, Deathtrap, 7:30 p.m., Pump House, La Crosse. www.thepumphouse.org.

Oct. 12-14, Home-Based Business Show, Valley View Mall. www.myvalleyview.com.

Oct. 12-14, *A Funny Thing Happened on the Way to the Forum*, 7:30 p.m. Fri.-Sat., 2 p.m. Sun., Main Theatre, Fine Arts Center, Viterbo University.

Oct. 13, Historic Downtown La Crosse Day.

Oct. 16-20, *Dames at Sea*, 7:30 p.m. Tues.-Sat., 2 p.m. Sun., Performing Arts Center, Winona State University.

Oct. 18, MOPS (Mothers of Preschoolers), 6:30-9 p.m., Bethany Church, La Crosse. Child care available. RSVP by Oct. 4 to mops@bethanyefc.org.

Oct. 19, Simone Perrin and Dan Chouinard, 7:30 p.m., Page Theatre, St. Mary's University, Winona.

Oct. 19-28, *Mirror of the Invisible World*, 7:30 p.m. Thurs.-Sat., 2 p.m. Sun., Center for the Arts, UW-La Crosse.

Oct. 20-21, Sports Card Show, Valley View Mall. www.myvalleyview.com.

Oct. 26, Peter Yarrow, 7:30 p.m., Pump House, La Crosse. www.thepumphouse.org.

Oct. 26-Nov. 11, *Bus Stop*, 7:30 p.m. Thurs.-Sat., 2 p.m. Sun., La Crosse Community Theatre. www.lacrossecommunitytheatre.org.

Oct. 27, Trick-or-Treating, 11 a.m.-4 p.m., downtown La Crosse.

Oct. 27, Great Pumpkin Chase 5K Run/Walk, 9 a.m., Hixon Forest parking lot, La Crosse. www.wiscorps.org.

Oct. 27, West Salem Holiday Craft Show, 8 a.m.-2 p.m., West Salem Elementary School.

Oct. 28, LAMTA Halloween Showcase, 1-3 p.m., Center Court, Valley View Mall. www.myvalleyview.com.

Oct. 31, *Moulin Rouge: The Ballet*, 7:30 p.m. Main Theatre, Fine Arts Center, Viterbo University.

Oct. 31, Trick or Treat throughout Valley View Mall. www.myvalleyview.com.

Nov. 2, Jonathan Byrd, 7:30 p.m., Pump House, La Crosse. www.thepumphouse.org.

Nov. 3, Fashion Cornucopia, 11 a.m. and 5 p.m., Our Savior's Lutheran Church. www.oursaviorslutheranchurch.net.

Nov. 7, *Pride and Prejudice*, 7:30 p.m. Main Theatre, Fine Arts Center, Viterbo University.

Nov. 7-11, *All in the Timing*, 7:30 p.m. Wed.-Sat., 2 p.m. Sun., Frederick Theatre, Morris Hall, UW-La Crosse.

Nov. 8, Bo Bice, 7:30 p.m., Heider Center, West Salem.

Nov. 8-11, *Our Town*, 7:30 p.m. Thurs.-Sat., 3 p.m. Sun., Page Theatre, St. Mary's University, Winona.

Nov. 9, Holiday Open House, 4-9 p.m., downtown La Crosse.

Nov. 10, *The 39 Steps*, 7:30 p.m. Main Theatre, Fine Arts Center, Viterbo University.

Nov. 10, StringTies, 4-6 p.m., Root Down Yoga Studio's one-year anniversary celebration.

Nov. 10, Dan Newton's Café Accordion Orchestra, 7:30 p.m., Pump House, La Crosse. www.thepumphouse.org.

Nov. 10, Lung Cancer Benefit, MOMS Club of La Crosse/West Salem, 6 p.m., Concordia Ballroom, La Crosse. Laura Eber, 608-788-8787.

Nov. 15, Katie Armiger, 7:30 p.m., Heider Center, West Salem.

Nov. 15, Kimberly Bolton, "An Evening at Girlville," 6:30-9 p.m., sponsored by MOPS, Bethany Church, La Crosse. Child care available. RSVP by Nov. 1 to mops@bethanyefc.org. www.bethanyefc.org/694054.ih.html.

Nov. 16-18, Tiny Tim Gala, Cargill Room, The Waterfront, La Crosse: Festival of Trees 4-9 p.m. Fri.; Tiny Tim Gala 5:30-9:30 p.m. Sat.; Jingle Bell Brunch 9:30 a.m. Sun. www.tinytingala.org.

Nov. 17, Santa's Magical Arrival, Center Court, Valley View Mall. Free entertainment and treats for the kids. www.myvalleyview.com.

Nov. 19, Pet Photo Night with Santa, Valley View Mall. www.myvalleyview.com.

Nov. 23, Black Friday Kickoff event, Valley View Mall. www.myvalleyview.com.

Nov. 23, Rotary Lights Parade, 5 p.m., downtown La Crosse, with Opening Ceremony following in Riverside Park.

Nov. 26, Pet Photo Night with Santa, Valley View Mall. www.myvalleyview.com.

Nov. 28-Dec. 2, *The Nutcracker*, 4 p.m. Wed., 6:30 p.m. Wed.-Sat., 3 p.m. Sun., Page Theatre, St. Mary's University, Winona.

Nov. 30-Dec. 9, *These Shining Lives*, 7:30 p.m. Thurs.-Sat., 2 p.m. Sun., Center for the Arts, UW-La Crosse.

If your organization would like to be included in our Community Calendar, please contact us at editor@crwmagazine.com or call 608-783-5395.



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