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Call for a tour

414-525-6500

S77 W12929 McShane Drive,
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www.TudorOaks.net



TUDOR OAKS
A RETIREMENT COMMUNITY



Tudor Oaks Retirement Community is owned and operated by American Baptist Homes of the Midwest, a not-for-profit provider of senior housing and healthcare since 1930.





A Long AND Delicious LIFE!

Sex, Nitric Oxide, and Your Heart

Nitric oxide is a very simple but important molecule. It is not the same as *nitrous oxide*, or "laughing gas." The nitric oxide story is no laughing matter; it will determine how long you live.

Nitric oxide is made by the blood vessels' lining, or *endothelium*. The endothelium is exquisitely sensitive to the physical and chemical conditions inside our blood vessels. When the endothelium senses heart-healthy conditions, such as physical activity and low cholesterol, it releases *more* nitric oxide. And that's a very good thing. Nitric oxide expands the blood vessels, increasing blood flow and decreasing plaque growth and blood clotting.

Conversely, when the endothelium senses high cholesterol, high blood pressure, smoking, or emotional distress, it releases *less* nitric oxide, and atherosclerosis (heart disease) accelerates.

Attention, Gentlemen!

Penile erection depends on the release of nitric oxide. Viagra and other drugs like it that reduce erectile dysfunction work on the next step of the nitric oxide pathway. Are impotence and atherosclerosis closely related? Absolutely. Any lifestyle no-no that decreases nitric oxide, such as smoking, high blood pressure, and high cholesterol levels, causes both problems.

Nitroglycerin, which my grandfather took to relieve his chest pain, works by being converted into nitric oxide. In a sense, nitric oxide is the body's own nitroglycerin. If you had first discovered how nitroglycerin and nitric oxide work, as three Americans (Robert Furchgott, Lewis Ignarro, and Ferid Murad) did, in 1998 you would have won the Nobel Prize for Medicine. Nitric oxide is that important.

Inflammation: The Long, Slow Burn, and How It Harms Your Body

High blood pressure, high cholesterol, smoking, and obesity cause chronic arterial injury not only because they decrease nitric oxide release but also because they increase inflammation.

In many situations, inflammation is helpful, if not life-saving: when we are injured, for instance, or when we have a virus or other infection. The body naturally responds by rushing white blood cells to the area to begin damage control. Scar tissue is accelerated, which heals cuts and scrapes. Without inflammation, we could neither survive the simplest sinus infection nor close the smallest paper cut. In our evolutionary history, a vigorous inflammation response gave us a survival advantage, because infections and injury were more of a threat.

Today, with antibiotics readily abundant and fewer wild tigers on the loose, unchecked inflammation is left to cause many degenerative diseases including atherosclerosis, Alzheimer's, and arthritis.

The only difference between inflammation of the regular sort and the kind that triggers atherosclerosis is that high cholesterol, high blood pressure, smoking, and obesity are initiating the inflammation, not infection or trauma. Unlike a brief infection or trauma, these risk factors are longstanding and therefore lead to *chronic* inflammation and plaque. Active plaques begin to resemble small abscesses on the inside of arteries. These active plaques are thought to be sites of future heart attacks.

Your Arteries Know How You Live!

Consider just a few factors about the link between the lifestyle changes we recommend and your heart health:

- Exercise not only gives your heart a workout and burns off yesterday's pasta; it also pumps your nitric oxide and reduces inflammation.

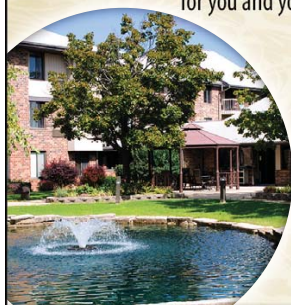
Sex, Nitric Oxide and Your Heart continued on page 32

CHOOSE LIFE CARE AT VMP

Life Care allows you to plan ahead and decide where you'll receive care when you need it, rather than waiting for a health crisis.

Life Care guarantees your future access to health care, regardless of your medical or financial situation. It provides peace of mind for you and your loved ones. VMP is one of the few communities that still offers Life Care.

VMP offers both monthly rentals and Life Care.
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to schedule
a visit!



cottonwood@bearproperty.com



Getting It All Together for Retirement

*Where is
everything?
Time to organize
and centralize
your documents.*

Provided by Tim Stasinoulas

Before retirement begins, gather what you need. Put as much documentation as you can in one place, for you and those you love. It could be a password-protected online vault; it could be a file cabinet; it could be a file folder. Regardless of what it is, by centralizing the location of important papers you are saving yourself from disorganization and headaches in the future.



Crucial financial information you will want to include...

Those quarterly/annual statements. Recent performance paperwork for IRAs, 401(k)s, funds, brokerage accounts and so forth. Include the statements from the latest quarter and the statements from the end of the previous calendar year (that is, the last Q4 statement you received). You don't get paper statements anymore? Print out the equivalent, or if you really want to minimize clutter, just print out the links to the online statements. (Someone is going to need your passwords, of course.) These documents can also become handy in figuring out a retirement income distribution strategy.

Healthcare benefit info. Are you enrolled in Medicare or a Medicare Advantage plan? Do you pay for your own health coverage? Own a long term care policy? Gather the policies together in your new retirement command center and include related literature so you can study their benefit summaries, coverage options, and rules and regulations. Contact info for insurers, HMOs, your doctor(s) and the insurance agent who sold you a particular policy should also go in here.

Life insurance info. Do you have a straight term insurance policy, no potential for cash value whatsoever? Keep a record of when the level premiums end. If you have a whole life policy, you want to keep paperwork communicating the death benefit, the present cash value in the policy and the required monthly premiums in your file.

Beneficiary designation forms. Few pre-retirees realize that beneficiary designations often take priority over requests made in a will when it comes to 401(k)s, 403(b)s and IRAs. Hopefully, you have retained copies of these forms. If not, you can request them from the account custodians and review the choices you have made. Are they choices you would still make today? By reviewing them in the company of a retirement planner/attorney, you can gauge the tax efficiency of the transfer.

Social Security basics. If you haven't claimed benefits yet, put your Social Security card, last year's W-2 form, certified copies of your birth certificate, marriage license or divorce papers in one place, and military discharge paperwork or and a

Organizing Your Documents continued on page 33

A CONTINUING CARE RETIREMENT COMMUNITY

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San Camillo

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Warmth of Home

10200 W. Blue Mound Rd. • Wauwatosa, WI 53226 • 414.259.6310 • stcam.com

A Guide to Skilled Nursing Facilities and Convalescent Homes

As the population ages, more of us are faced with the prospect of moving either ourselves or an older family member into a nursing or convalescent home. It may be a decision that arrives suddenly following hospitalization, or gradually as needs become more difficult to meet in other types of housing. Deciding to move can be stressful, often due to misconceptions about these facilities. To make a decision that's right for you or a loved one, it's important to learn all you can about nursing homes.

What is a nursing home (skilled nursing facility)?

A nursing home is normally the highest level of care for older adults outside of a hospital. Nursing homes provide what is called custodial care, including getting in and out of bed, and providing assistance with feeding, bathing, and dressing. However, nursing homes differ from other senior housing facilities in that they also provide a high level of medical care. A licensed physician supervises each patient's care and a nurse or other medical professional is almost always on the premises. Skilled nursing care is available on site, usually 24 hours a day. Other medical professionals, such as occupational or physical therapists, are also available. This allows the delivery of medical procedures and therapies on site that would not be possible in other housing.

The label "nursing home" has negative connotations for many people. Yet nursing homes provide an important component of senior housing options. It's important to separate nursing home myths from facts.



MYTHS ABOUT NURSING HOMES

If I can't take care of myself at home, a nursing home is the only option. Today, there are many options to help older adults stay at home, ranging from help with shopping and laundry to caregiving and visiting home health services. If home care options are no longer possible, other options, such as assisted living, may be a better fit if the primary need is custodial care rather than skilled medical care. Even if hospice care is being considered, home care is also often a possibility.

Nursing homes are for people whose families don't care about them. Many cultures have strong beliefs that it is a family's duty to care for elders. However, in today's world of smaller families living farther apart, work conflicts, and people living longer with more chronic illness, it simply may not be possible. Considering a nursing home does not mean you don't care about your family. If you cannot provide the necessary care, it is the responsible decision to find a place where your family member's needs will be met.

Nursing homes are poorly run, and I or my family member will get awful care. While it is key to research homes thoroughly and visit frequently, it is not true that all nursing homes

provide poor care. There are more and more safeguards in place, and a facility's staffing information and any previous violations are available to the public to help you make your decision.

Once I'm in a nursing home, I'll never leave. Some illnesses or injuries have progressed to the point where both ongoing medical and custodial care may be necessary through the end of life. However, many people encounter a nursing home for the first time after a sudden hospitalization, such as from a fall or stroke. After rehabilitative care, either returning home or to another housing option may be a better fit.

Living arrangements in a nursing home

The ambience and layout varies from nursing home to nursing home. For example, some rooms may be private and others shared. Rooms may have their own bathroom, or bathrooms may be shared in the hallway. Some meals may be provided in the room, while others may be in a centralized dining area.

While nursing homes have traditionally been set up in a medically oriented design, with ease of patient care being the primary goal, some homes are now moving to a newer design model with smaller communities of 10 to 30 people within a home, private kitchens, communal areas, and continuity of staff.

Life in the Moment

Specialized memory care at Oak Park® Place provides a supportive environment with all you expect in a place to call home.

The comforting routine is specially designed to engage residents with Alzheimer's and other dementia related conditions, focusing on **life in the moment**.

Embrace life's moments with specialized memory care at **Oak Park® Place**. Call (414) 292-0400 or email wauwatosasales@oakparkplace.com to schedule a tour today.

Directions:

From Watertown Plank Rd or North Ave, take 116th St to West Walnut Rd past the Wauwatosa police station to the first driveway on the right. **Oak Park® Place** is on the right with our entrance in the rear of the building to the left.

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place
WAUWATOSA

1621 Rivers Bend
Wauwatosa, WI 53226
(414) 292-0400
www.oakparkplace.com



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262.892.2100

Oak Creek
The Centennial
A Caring Community Senior Residence
400 E. Centennial Dr.
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A Boomer's Guide to...

RETIREMENT Lifestyle CHOICES

ALGONQUIN MANOR SENIOR APARTMENT

Cathryn Lake-Gallun / 414-357-7100 / 5005 West Bradley Road, Brown Deer, WI
Algonquin Manor sits up majestically overlooking Bradley Road near 51st street in Brown Deer. Our grand independent living community welcomes seniors 62 plus.. Our apartments are beautifully spacious, immaculate and well appointed with many amenities included. Call or visit us today and explore how affordable luxury living can be.

BECKER PROPERTY SERVICES

Ken Becker / 262-240-9406 / 11520 N. Port Washington Rd., Suite 102 Mequon, WI 53092

www.beckerpropertyservices.com

Since 1988, Becker Property Services has been providing affordable, accessible, barrier-free, safe and secure housing for senior citizens (62+) and for physically disabled adults. We welcome applications for occupancy at all of our buildings. For more information, please email us at BeckPropSvc@aol.com or call (262)240-9406.

BERKSHIRE - OCONOMOWOC

Sandy Griesemer / 262-567-9001 / 210 South Main Street Oconomowoc, WI 53066

www.berkshire-oconomowoc.com

Offers luxury and comfortable housing in the beautiful community of Oconomowoc for independent adults 55 and older. One and two bedroom homes with elevator service to each floor; heat and hot water included; controlled access entry; private patio or balcony on most units; library, computer and exercise rooms; free underground and service parking; Oconomowoc Senior Center on site. Professionally managed by Oak Brook Corp.

BERKSHIRE - WEST ALLIS

Chris Sorenson / 414-258-2720 / 1414 South 65th Street West Allis, WI 53214

Near historic West Allis shops, we are one block from the farmers' market, senior center, grocery store, Walgreens and banks. Located on the bus line. Free heat and hot water; free underground parking; courtyard with gazebo and bbq grill. Social activities for everyone! Take a tour today!

BRADLEY MANOR SENIOR APARTMENTS

Cathryn Lake-Gallun / 414-371-9590 / 4527 West Bradley Road Brown Deer, WI 53223

Bradley Manor sits back from Bradley Road in a beautiful, quiet park like setting near 45th street in Brown Deer. This cozy independent living apartment home welcomes seniors 55 or better. Our apartments are spacious, well maintained and each with a personal patio. Heat, water and underground parking are FREE. Call today for your personal tour and see how beautiful living can be yours today.

BRENWOOD PARK INDEPENDENT SENIOR APARTMENTS

Hanan Megally / 414-427-8499 / 9501 W. Loomis Road Franklin, WI 53132

www.brenwood-park.com

Brenwood Park Independent Senior (55+) Community in Franklin is situated perfectly - near but not in the middle of many convenient businesses. We pride ourselves on our wonderful, warm & cozy apartments and building, as well as our many fun activities. Come and see for yourself!

CAPRI SENIOR COMMUNITIES

Lindsey Krueger / 262-798-1224 / 20711 Watertown Road, Suite A, Waukesha, WI 53186

www.capricommunities.com

Capri Communities provides exceptional senior housing options with an array of unique amenities and services. We have 12 beautiful independent, assisted living and memory care communities throughout Southern Wisconsin. For more information about the Capri Community in your area, contact us.

Lifestyle CHOICES continued on page 25

*"There are two ways to live your life. One is as though nothing is a miracle.
The other is as though everything is a miracle." — Albert Einstein*

RETIREMENT Lifestyle CHOICES

FEBRUARY 2014 RETIREMENT GUIDE

Continued from page 24

THE CENTENNIAL SENIOR APARTMENTS

Teri Zeise, Property Manager / 414-762-7762 / 400 E. Centennial Drive Oak Creek, WI
www.wimmerbrothers.com Click on Senior Residences
Underground parking and laundry included in rent! An expansive array of recreational and lifestyle opportunities. Many on-site amenities such as chapel services, a store, banking services, fitness room, wellness programs, crafts and a salon. Great activities each month, such as Wii Bowling league, card club, socials, entertainment, movie nights, etc... Pet friendly and smoke-free! 24/7 emergency response system. In the heart of Oak Creek, within walking distance to almost everything! We invite you to come in for a tour, M-F, 8a-4pm or Sat./Sun. Noon-2pm! (Income Guidelines May Apply)

CLEMENT MANOR

Keri Gerlach, Director of Marketing / 414-321-1800 / 3939 South 92nd Street Greenfield, WI 53228
www.clementmanor.com
You will feel the difference at Clement Manor, a faith-based continuum of care that includes independent and assisted living apartments, Adult Day Services, transitional care, long-term care and a lifelong learning program. Our quality of care has been nationally recognized, but we are right in **your** neighborhood! Sponsored by School Sisters of St. Francis

COURTYARD SENIOR APARTMENTS

Brian Rismon / 414-479-0660 / 11505 W. Greenfield Avenue, West Allis, WI
www.courtyardseniorapartments.com
Courtyard Senior Apartments, located in West Allis is a community for persons 55 years of age or better and offers small town living with easy access to big city amenities. Our one and two bedrooms are spacious and inviting. We encourage you to stop by for a tour!

DEER CREEK VILLAGE

Lorilee Krebsbach / 262-641-9410 / 3601 S. 147th Street New Berlin, WI
www.deercreeknewberlin.com
Elegant senior apartment community that provides adults, ages 55+, well deserved comfort, luxury and convenience. Amenities include: heat, water, underground parking, in unit laundry available, walking trails, hair salon/bank on site, guest suite, scheduled social activities and catered meals available.

EAST TERRACE APARTMENTS

Renee Hamman / 262-544-9757 / 801 N. East Avenue Waukesha, WI 53186
Welcome home to East Terrace Apartments! We are a subsidized senior community (62 and better or disabled; rent is based on income.) We offer numerous activities, a hair salon, community room, library and resale shop on the premises. Please contact us for more information and an application.

ELLEN'S HOME

Bonnie Sanfelippo / 414-640-5715 / bonnie_sanfelippo@charter.net www.ellenshome.com
Port Washington / 262-268-9555 / 1800 Granite Lane, Port Washington, WI 53074
Germantown / 262-250-6455 / N113W16358 Sylvan Circle, Germantown, WI 53022
South / 262-250-9800 / W150N11127 Fond du Lac Avenue, Germantown, WI 53022
Ellen's Home is a tranquil, nurturing home and loving surrogate family that encourages the individual in all aspects of daily life while promoting the highest level of independence possible. We preserve, honor and celebrate the uniqueness of residents by creating an individualized care plan just for them.

HERITAGE COURT

Ben Peterson / 262-781-6930 / N84W14250 Hampton Ave. Menomonee Falls, WI
Heritage Court Memory Care Community is a warm and inviting environment for seniors who need extra attention to their memory needs. Two 18-suite neighborhoods offer an uncomplicated design layout with home-like accommodations. Within the secured community, residents enjoy a high degree of freedom and independence while they're monitored closely by an experienced professional Memory Care staff. Interior garden. All Suites are private with bath.

Lifestyle CHOICES continued on page 26

"I will live until the day I die." — Anon.

Exceptional
Senior
Living



Capri

SENIOR COMMUNITIES

It's not just my apartment, it's my home!

Capri Senior Communities provides exceptional senior housing options with an array of unique amenities and services. Our beautiful independent, assisted living and memory care communities offer a variety of service options to fit your personal tastes, needs, and budget. For more information about the Capri Community in your area call (262) 798-1224.

Independent Living, Assisted Living & Memory Care

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Whitewater | Sun Prairie | Sturtevant | Kenosha**



Capri Senior Communities was recently rated one of the TOP 5 Senior Living Companies in the nation!

I. capricommunities.com E. info@capricommunities.com T. (262) 798-1224 

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COURTYARD APARTMENTS

An Independent Apartment Home Community of Older Adults Age 55 & Better

(414) 479-0660
11505 W. Greenfield Ave.
West Allis



Office Hours: Mon-Fri 8am-1pm

Courtyard@oakbrookcorp.com
Some restrictions apply.

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- Chapel with Daily Services
- Weekly Activities
- Pet Friendly

*Available on most units

Call Vicki for an appointment!

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Franklin, WI 53132

www.ForRent.com/SacredHeart

Come explore the place you will call home!

Professionally managed by The Oakbrook Corporation



RETIREMENT Lifestyle CHOICES

FEBRUARY 2014 RETIREMENT GUIDE

Continued from page 25

HERITAGE AT DEER CREEK

Ben Peterson / 262-789-6600 / 3585 S. 147th St. New Berlin, WI
Assisted Living and Memory Care Community

A warm and compassionate community where daily assistance and respect for independence are paramount. Maintain your current lifestyle in a choice between studio, one or two bedroom apartments. Care packages and personalized services are based on the resident while 24 hour assistance is always available. Options for dining services and health and wellness programs are also available.

HERITAGE ELM GROVE – OPENING IN 2014

Becky Rintelmann / 262-786-5800 / 800 Wall Street Elm Grove, WI

Offering assisted living, enhanced assisted living and memory care communities.

HERITAGE OF WEST ALLIS

Chris Kohn / 414-302-9700 / 7901 W. National Ave. West Allis, WI 53214

Assisted Living and Memory Care Communities with choices between studio, one or two bedroom apartment. Every apartment features a kitchenette and private bath and walk-in-shower. Emergency call system and personalized call pendants. Memory Care specializes in care for Alzheimer's or other related dementias. Private suites with bath and walk-in shower. No entrance or endowment fee.

HIGHLAND COMMUNITIES

Mindy Brill / 262-255-4152 / N77 W17700 Lake Park Drive Menomonee Falls, WI 53051
www.HighlandsCommunities.com

Offers something for everyone! Enjoy spacious 1 and 2 bedroom apartments and townhomes* within an active retirement community. Enjoy amenities beyond compare with no endowment fees. Visit one of our convenient Milwaukee area locations: Menomonee Falls, Mequon, Brookfield, Franklin and New Berlin. *not available at all locations

COTTONWOOD TRAILS APARTMENTS

Andrea / 414.483.9969 / 4600 South Nicholson Avenue Cudahy, WI
www.cottonwood@bearproperty.com

Cottonwood Trails Apartments is a senior complex which offers Section 42 for adults 55 plus. This is a non-smoking environment with underground parking, elevator, laundry rooms on each floor, private intercom and a community room. Heat and water included in the rent.

HORIZON DESIGN BUILD MANAGE

Multiple locations – see our ad for details
www.horizonseniorhousing.com

With locations in Burlington, Cudahy, Delafield, Franklin, Greenfield, Milwaukee and Wauwatosa, Horizon Management Services offers a variety of amenities at our apartment communities for those 55 or better. To find a community near you, see our ad or go to www.horizonseniorhousing.com.

JACKSON CROSSINGS RETIREMENT COMMUNITY

Amy Lloyd / 262-993-2838 / N168 W22022 Main Street, Jackson, WI 53037
www.jacksoncrossings.com

Enjoy active living among friends in a smaller intimate "lake lodge" environment. Outstanding care with services readily available as needed. Supportive care in beautiful independent apartments with lake views, Assisted Living and Memory Care. Please call (262) 993-2838 to arrange a tour.

JEWISH HOME AND CARE CENTER, CHAI POINT SENIOR LIVING and SARAH CHUDNOW COMMUNITY

Marlene Heller, Marketing & Communication Director
414-277-8802 / 1414 North Prospect Avenue Milwaukee, WI 53202
www.JewishSeniorLiving.org; www.SarahChudnow.org

Full continuum of care, both in Milwaukee and the northern suburb of Mequon. Only Jewish option in Wisconsin. Sophisticated entertainments, delicious kosher cuisine, lakeside beauty, person-centered care and careful attention to detail make us the best option for all faiths. Rehab, memory care, independent living, assisted living and long-term care.

Lifestyle CHOICES continued on page 27

*Silver in the hair. Gold in the teeth. Crystals in the kidneys. Sugar in the blood. Lead in the butt. And an inexhaustible supply of Natural Gas...
I never thought I'd accumulate such wealth! -unknown*



**BRENWOOD
PARK**
A Senior Apartment Community

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On select units. Income restrictions may apply

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- Exercise Class
- Birthday of the month
- FREE Friday Continental Breakfast

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414-427-8499



Professionally Managed
by Oakbrook Corporation



RETIREMENT Lifestyle CHOICES

FEBRUARY 2014 RETIREMENT GUIDE

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THE LANDMARK OF WEST ALLIS

Mary Morris / 414-302-1700 / 1441 S. 68th Street, West Allis, WI 53214
www.capricommunities.com

The Landmark of West Allis Senior Living Community offers residents worry-free apartment living, multiple on-site amenities and programs along with convenient access to many shopping areas, dining, entertainment and public transportation. Embrace your opportunity to make new friends and live an amenity rich lifestyle! Contact us for more information.

LEXINGTON HERITAGE

Chris Kohn / 414-302-9700 / 5020 S. 107th St., Greenfield, WI

A 20 Apartment Community including sunroom and private patio. Offers studio, one bedroom and two bedroom. Each apartment can be individually decorated and furnished while the apartments include modern amenities, a kitchenette and private bath with a walk-in shower. Emergency call system and personalized call pendants. No enrollment/endowment fee. Caregivers on staff 24 hours a day.

MAMMOTH SPRINGS

Arthur Sawall / 262-893-4848 / N62 W23309 Main Street, Sussex, WI 53089
www.mammoth-springs.com

Isn't it time to treat yourself to living in a brand new home! Now you can enjoy the most beautiful features of granite counter tops, stainless steel appliances, wood flooring, built-in washer/dryer, upscale electrical and plumbing fixtures, 5 ft. showers, heated underground parking and majestic views of a hidden quarry from your balcony.

MARQUETTE MANOR

Candace / 414-764-7055 / 2409 10th Avenue South Milwaukee, WI 53172

Welcome home to Marquette Manor, for 62 and better. Conveniently located in South Milwaukee, we offer spacious floor plans, top quality design and countless amenities including heat. We currently have 1 and 2 bedrooms available. Please call for details.

MEETING HOUSE OF MILWAUKEE

Lisa Storheim / 414-357-8596 / 10901 West Donna Drive Milwaukee, WI 53224
www.Dominiumapartments.com

Meetinghouse of Milwaukee Senior Community is your best option in apartment living! With amenities such as heated parking, community gathering spaces and fitness facility, our community is for the active ages 55 and better. Heat included. Choose from one and two bedroom apartments including patio/balcony and full size washer/dryer.

OAK PARK PLACE

Stacy Lemley, Director of Sales / 414-292-0400 / 1621 Rivers Bend Wauwatosa, WI 53226

At Oak Park Place we want what you want: quality senior care and services for residents in a comfortable, friendly environment. Individualized services, life-enhancing amenities and compassionate staff are the foundation of all we do. Our assisted living and memory care apartments feature all the comforts that make a home.

SACRED HEART AT MONASTERY LAKE

Vicki Jezak / 414-409-4848 / 7350 S. Lover's Lane Road, Franklin, WI 53132
ForRent.com

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Lifestyle CHOICES continued on page 28

"Retirement is great. You can only suck in your stomach for so long." — Burt Reynolds



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Some apartments reserved for moderate income seniors at select locations.

www.HighlandsCommunities.com

RETIREMENT Lifestyle CHOICES

FEBRUARY 2014 RETIREMENT GUIDE

Continued from page 27

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www.abhomes.net/wisconsin
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VMP MANOR PARK

Tamara Spredemann / 414-607-4322 / 3023 S. 84th Street Milwaukee, WI 53227
www.vmpcares.com

Lifestyle CHOICES continued on page 29

Walking up to a department store's

fabric counter, the pretty girl said, "I would like to buy this material for a new dress. How much does it cost?" "Only one kiss per yard," replied the male clerk with a smirk. "That's fine," said the girl. "I'll take ten yards." With expectation and anticipation written all over his face, the clerk quickly measured out the cloth, wrapped it up, then teasingly held it out.

The girl snapped up the package, pointed to the old geezer standing beside her, and smiled, "Grandpa will pay the bill."



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RETIREMENT Lifestyle CHOICES

FEBRUARY 2014 RETIREMENT GUIDE

Continued from page 28

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"I promise to keep on living as though I expect to live forever. Nobody grows old by merely living a number of years. People grow old by deserting their ideals. Years may wrinkle the skin, but to give up ideals wrinkles the soul."

~Douglas MacArthur

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How to Retire in Style and on a Budget

Let's just say that Plan A for your retirement didn't quite work out the way it was supposed to do. Whatever the reasons, the fact is you are a 60-something baby boomer looking to retire on a lot less money than you thought you would have. Sulking is not an option. What can do to retire in style – and on a budget.

1. Move. Now. Most people about to retire are living in a lot more house than they really need. So downsizing, the sooner the better, is the smart move. You'll end up paying less in taxes, utilities, and maintenance right away. But you say the market for your home is terrible? It is, but this works two ways – you'll get less for your current house than at the peak but you'll be able to replace it with a steal.

2. Look for low cost housing areas. Up until a year ago we would caution anyone to move away from the coasts to get a good deal in real estate. In Tennessee, Kentucky, Oklahoma, Alabama, Texas, and Mississippi you can usually pick out a very nice home or condo in a desirable area for less than \$100,000. While it is still almost always true that real estate more than 50 miles away from a coast is less expensive, the real estate melt down has created opportunity in south Florida, the southeast, and Arizona. There are some really nice homes in the Fort Myers and Miami areas going for unbelievable prices (the median was \$92,000 in October, 2009).

3. Look for a short sale or foreclosure. While not for the faint of heart, short sales and foreclosures offer the potential for huge savings (the National Association of Realtors says they typically sell for 15 to 20% less). You need to have a good real

estate agent with expertise in short sales and foreclosures. You also have to use common sense. To find good deals spend time cultivating banks, checking out neighborhoods, and talking with residents. In south Florida you can even go on foreclosure tours as a way to find properties. Just be careful, you are usually buying a home "as-is" with no recourse.

4. Look for a resale. Many marketers of new 55+ communities have a lot of unwanted competition in their own projects – previous buyers who want to sell their units. You can almost always pick up a unit for less than a brand new one. You might not get to specify all of your personal touches, but you will probably get many custom features at no or low cost, with the bugs worked out.

5. Consider moving abroad. This plan is not for everyone. But if you like learning foreign languages and customs, don't need to frequently visit friends or family, and are up for adventure, an expatriate retirement might be for you. Mexico, Guatemala, Costa Rica, Ecuador, Panama, and Nicaragua all have very desirable and safe towns where the almighty dollar actually still has some purchasing power.

6. Consider a manufactured home. Prices are generally much lower in communities of manufactured homes. You won't live in fancy architecture,

but you will generally get a well-built, comfortable home for fewer dollars.

7. Look for a cooperative community. Florida, California, and Arizona are filled with cooperatively owned active adult communities. These are places where the developer long ago sold all of the lots and built all possible homes. Now the community is owned and run by the residents, who generally try to keep expenses (dues/HOA fees) low and services efficient. With the housing market down, resales are almost always available at a good price.

8. Get creative. There are lots of ways to lead the good life without paying top dollar. Buy a 2nd hand mobile home (or boat) and move south in the summer. If you live in a desirable place, swap or rent your home during the season and go on vacation. Swap your handyman skills for lower rent. Talk with everybody you know, read, and look online for different ideas.

9. Keep working. If you have a good job and you can save some money, consider working a few years longer to give yourself more options. Or, cut down your hours and semi-retire.

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Successful Move

continued from page 14

set aside items that could possibly have value for an Estate Sale, Consignment or Resale Shop. Fourth, decide on items to be donated to a charity of your choice. Some moving companies may deliver them to the charity for you. Finally, be sure that your moving company has the name of a family member or close friend that is assisting you throughout this entire transition. This person should be someone who can help coordinate the move and make decisions if need be.

COORDINATION IS KEY: Now that you have a plan of action in place, you will need to coordinate all the dates and deadlines into a master schedule. Some companies even offer help with planning Estate Sales and have staff that are professionally trained to know the resale value of your items. They may be able to help clean up your home after your move is complete.

TURNKEY MOVING: If you choose to hire moving help, choose a company that is sensitive to your needs and allows you to customize their services to meet those needs. If you do not have immediate family or friends to assist you, most senior moving companies provide a turnkey moving experience, which can be reassuring to out of town family members. Once your action plan is in place, your move manager will be able to make everything happen for you in a timely fashion.

KEYS OF HAPPINESS: You will now have the time to enjoy all the amenities that your new home has to offer. Congratulate yourself for taking the time to properly plan and execute a plan that will make your retirement years an enjoyable experience. Downsizing has removed some of the clutter in your life, and gives you more time to enjoy day trips and outings with other friends in your new community. Don't forget to pack your gifts of time and talents. You are now walking up to the front door of your new home. Turn the key and find a new life waiting for you!

For more information contact: Richard and Migdalia Zanon, Universal Services – Senior Moving Specialists providing a turnkey moving experience. (262) 257-0250



USA Today Ranks Taos, NM Top 'Novel Retirement Destination'

Taos, New Mexico has been named by USA Today as their #1 "Novel Retirement Destination" in the United States.

One of the original art colonies in the U.S., Taos grabbed the top spot in an exclusive list of only four U.S. locations **which Where to Retire Magazine, in partnership with USA Today**, deemed a "literary locale to love" – towns where Baby Boomers with interests in literature or the arts might want to consider for retirement.

"The sky is really blue, the edges of things are really clear and delineated, and that's one reason artists like it," said Sharon Oard Warner, a professor at the University of New Mexico and founding director of the Taos Summer Writers' Conference.

Sustainable co-housing senior community, Valverde Commons, was mentioned in the article as an attraction to retirees who are interested in Taos and love literature and the arts - especially since the community is within walking distance of downtown where book centered events like book clubs, poetry readings and lectures are available year-round. Valverde Commons was featured on the NBC "Today" show in 2012 as one of the "best places to retire in the U.S."

Other towns in the USA Today article include: Hannibal, MO.; Oxford, Miss.; and Nashville, Tenn.

The article, by Alexis Loyd of *Where to Retire Magazine*, can be read in its entirety at usatoday.com/story/money/personalfinance/2014/01/20/retire-destinations-literary-lovers-best-cities/4374963/. For more information about Taos, visit taos.org.

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Don't marry for money; you can borrow it cheaper.

When a **newly married couple** smiles, everyone knows why.
When a ten-year married couple smiles, everyone wonders why.

Love is blind but marriage is an eye-opener.

When a **man opens the door of his car** for his wife, you can be sure of one thing: either the car is new or the wife.

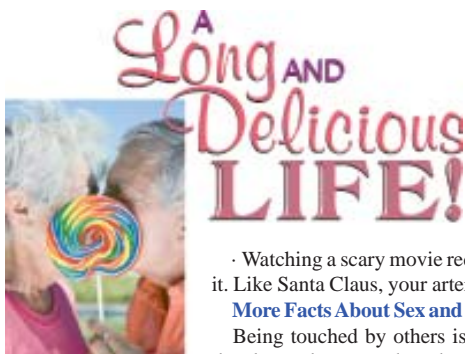
I take my wife everywhere, but she always keeps finding her way back home.

I asked my wife, "Where do you want to go for our anniversary?" She said, "Somewhere I have never been!" I told her, "How about the kitchen?"

We always hold hands. If I let go, she shops.

My wife ran after the garbage truck, yelling, "Am I too late for the garbage?"
Following her down the street I yelled, "No, jump in."

Two guys were discussing popular family trends on sex, marriage, and family values.
Bill said, "I didn't sleep with my wife before we got married, did you?"
Larry replied, "I'm not sure, what was her maiden name?"



Continued from page 21

· Watching a scary movie reduces nitric oxide in your arteries, but funny movies increase it. Like Santa Claus, your arteries know whether you've been naughty or nice.

More Facts About Sex and Your Health: *The Power of Touch*

Being touched by others is an essential human need. Babies who are not held do not develop and grow as they should. In a sense, we do not change as we become adults. Touch relaxes and bonds people in a way that no conversation can. From hand holding to cuddling and caressing, touch creates an intense sense of well-being in most people.

The ultimate touch—sexual activity—is more than a means of reproduction. Sexual activity releases stress and can mend even the bitterest argument with a partner or spouse. Touch and sexual relations stimulate the brain to release the hormone oxytocin, which is one of the hormones that bind people together (it is also associated with nursing). Oxytocin speeds wound healing and may decrease the risk of some cancers. Endorphins are also released during sex, as with exercise.

Sexual Activity and Calorie Burning

Sexual activity burns 100 to 200 calories, or the equivalent of walking one to two miles. Now, I know what you are thinking: "Do I have to walk if I have an active sex life?" The answer is yes. We want you to enjoy both long walks *and* committed and responsible sexual activities!

Sex and Your Heart

Does sexual activity reduce heart disease? Studies say yes. In one 10-year study, men who had sex two or more times per week experienced half as many heart attacks as did those who had sex less than once per month. In another study, college students who engaged in sexual activity once or twice per week had higher immunity to infection than those who abstained.

I promise, once you get started, you'll wonder how or why you ever lived any other way. You'll lose weight without feeling hungry, regain your vitality, and look and feel healthier, stronger, and more vibrant—more *alive*. The days of excess weight and potential heart disease will be behind you. Now's your chance.

Excerpt from the newly published book *The Pritikin Edge: 10 Essential Ingredients for a Long and Delicious Life* by Robert A. Vogel, M.D. (Simon & Schuster, 2008), now available wherever books are sold. Reprinted by permission of Simon & Schuster, Inc.

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- **Wauwatosa**
Cedar Glen: (262) 719-3884



Organizing Your Documents

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copy of your W-2 form for last year (or Schedule SE and Schedule C plus 1040 form, if you work for yourself), and military discharge papers or proof of citizenship if applicable. Social Security no longer mails people paper statements tracking their accrued benefits, but e-statements are available via its website. Take a look at yours and print it out.

Pension matters. Will you receive a bona fide pension in retirement? If so, you want to collect any special letters or bulletins from your employer. You want your Individual Benefit Statement telling you about the benefits you have earned and for which you may become eligible; you also want the Summary Plan Description and contact info for someone at the employee benefits department where you worked.

Real estate documents. Gather up your deed, mortgage docs, property tax statements and homeowner insurance policy. Also, make a list of the contents of your home and their estimated value – you may be away from your home more in retirement, so those items may be more vulnerable as a consequence.

Estate planning paperwork. Put copies of your estate plan and any trust paperwork within the collection, and of course a will. In case of a crisis of mind or body, your loved ones may need to find a durable power of attorney or health care directive, so include those documents if you have them and let them know where to find them.

Tax returns. Should you only keep last year's 1040 and state return? How about those for the past 7 years? At the very least, you should have a copy of last year's returns in this collection.

A list of your digital assets. We all have them now, and they are far from trivial – the contents of a cloud, a photo library, or a Facebook page may be vital to your image or your business. Passwords must be compiled too, of course.

This will take a little work, but you will be glad you did it someday. Consider this a Saturday morning or weekend project. It may lead to some discoveries and possibly prompt some alterations to your financial picture as you prepare for retirement.



Timothy M. Stasinoulis is the CEO and Founder of Aegis Wealth Advisors, LLC, a Wisconsin based Registered Investment Advisory firm located at 262 W. Main St., Wales.. "Have coffee with TIM" by calling 262.968.5500 or www.aegiswealthadvisors.com. Specializing in providing guidance to individuals and families in transition as a result of divorce, death, sale of a business, or retirement. Tim is a frequent guest on FOX6 Wake-UP and was recently named a 2013 Five Star Wealth Manager.

A Florida senior citizen drove his brand new

Corvette convertible out of the dealership. Taking off down the road, he pushed it to 80 mph, enjoying the wind blowing through his three strands of hair.

"Amazing," he thought as he flew down I-95, pushing the pedal even more.

Looking in his rear view mirror, he saw a Florida State Trooper, blue lights flashing and siren blaring. He floored it to 100 mph, then 110, then 120. Suddenly he thought, "What am I doing? I'm too old for this!" and pulled over to await the trooper's arrival.

Pulling in behind him, the trooper got out of his vehicle and walked up to the Corvette. He looked at his watch, then said, "Sir, my shift ends in 30 minutes. Today is Friday. If you can give me a new reason for speeding—a reason I've never before heard — I'll let you go."

The old gentleman paused then said: "Three years ago, my wife ran off with a Florida State Trooper. I thought you were bringing her back.

"Have a good day, Sir," replied the trooper.

*"We become part
of their family;
they become part of ours."*



Bonnie Jeglum,
Director of Social Services

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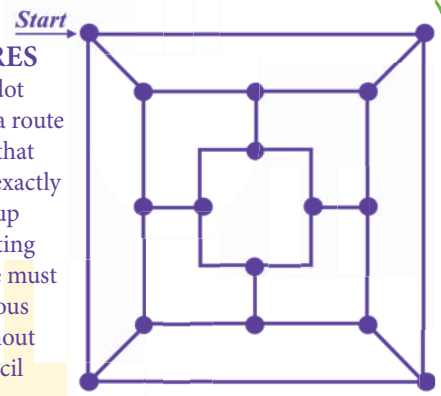
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Starting at the dot indicated, find a route along the lines that visits each dot exactly once and ends up back at the starting dot. Your route must be in a continuous line drawn without lifting your pencil from the paper.



Contact Dawn Adler, Director of ReCharge!
to learn how ReCharge! can help you.

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Follow Dawn on Twitter
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Dear EarthTalk: Will I really be able to save money and energy in the long run by shelling out hundreds of dollars now for a so-called “smart” thermostat?

Spending \$200 or more to replace that older, still functioning thermostat with a new whiz-bang “smart” variety might seem like a waste of money, but it can be one of the best small investments a homeowner can make, given the potential for energy and cost savings down the line.

The coolest of the bunch of new smart thermostats, the Nest, was created by former Apple employees who had been instrumental in designing the original iPod and iPhone years earlier. This simple looking round thermostat is reminiscent of old-school thermostats that one would manually adjust by turning the temperature dial. But the auto-awake feature that turns on the bright blue digital display when someone walks by gives the Nest away as an ultra-modern piece of high tech gadgetry.

The Nest’s software “learns” the habits in a given space by logging when inhabitants tend to be home and awake and noting when they tend to turn up or down the heat—and then sets a heating/cooling schedule accordingly. Owners can also program the Nest, which connects to the Internet via Wi-Fi, to heat up or cool down the house at a set schedule or go into “away” mode from any web browser or smart phone.

While the Nest is likely the best known smart thermostat available—especially since Google acquired the company behind it in early 2014—several other manufacturers (including Honeywell, ecobee, Hunter, Radio Thermostat, Trane and Lux) have Wi-Fi-enabled smart thermostats available now as well.

While only some of them have the auto-sensing and “learning” capabilities of the Nest, those without that feature also cost less. And merely programming in a weekly schedule to any smart thermostat will be the main source of cost and energy savings. People who were diligent about turning their old thermostats up and down throughout the day might not see any substantial savings with a smart thermostat, but most of us aren’t so diligent—especially when it comes to turning the heat down at night when we are sleeping.

Many smart thermostat owners report savings of between \$10 and \$30 per month on their heating/cooling bills—and research has shown that such an upgrade can save upwards of 10 percent of the total energy consumed by a given household. Smart thermostats range in price from \$50 to \$250, so upgrading could pay for itself within a year or two at most, with long-term savings racking up month-by-month after that.

Many utilities now offer free or discounted smart thermostats to customers. Getting in on such a program is a great way to reduce energy costs without the upfront expense of installing a smart thermostat independently. According to the Database of State Incentives for Renewables and Efficiency (DSIRE), incentives to install smart thermostats are available through utilities in 45 states. New York’s Con Edison, California’s PG&E and Texas’ CPS Energy are just a few of the larger utilities offering such incentives.

Those that do upgrade certainly won’t be alone. Navigant Research reports that the number of smart thermostats in operation around the world will jump from 1.4 million currently installed to some 32 million by 2020. These kinds of numbers will help utilities meet or exceed energy efficiency goals regardless of other upgrades on the power plant side of their businesses. Likewise, the efficiency boost also can play a key role in reducing our reliance on fossil fuels and our emissions of greenhouse gases.

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COLOR Boot Camp

Selecting color schemes is more than painting the walls your favorite color. It's about personality, logic and creativity!

By Patricia Granger

Since reading my "Color Boot Camp" articles over the past two months, you now have an understanding of color, its psychological impact on a room, and you know the basic principals of color terminology. Selecting color schemes is more than painting the walls your favorite color. It's about how different colors and shades will affect a room and how they work together. You need to take into consideration how the main color will be used, adding on with other colors, shades, and textures to create a unified color scheme. Color is a personal choice and should reflect your style and personality. Ideally, try to limit your color selection to four colors, one being a neutral and one being a pattern.

Tricking the Eye: Make a small room look bigger

Painting your walls colors of cool tones (shades of greens, blues, grays and purples) makes the walls appear to recede. If your eye sees the walls as receding, the room appears larger. Keep your paint selection to one or two shades. Especially in smaller living spaces, it is important to have a simple unified color scheme. Through uniformity of color we fool the eye making it think the room is bigger than it actually is.

Tricking the Eye: Make a large room look smaller

Painting your walls colors of warm tones (shades browns, reds, beiges, and yellows) makes the walls appear to advance. If your eye sees the walls closer to you than they actually are, the room appears smaller. Dark colors will also make the room appear smaller. Warm tones are inviting and are ideal in social rooms, such as, living rooms, dining rooms, and great rooms.

Give your room height

Painting your ceiling a lighter shade than the walls or white will trick the eye into seeing the ceiling higher than it actually is. There is specific paint for ceilings which is thicker to avoid dripping. A satin or semi gloss finish adds a reflection making the ceiling appear higher. Long solid color panel window treatments hung above the window frame or other vertical elements also add to the effect of a higher ceiling.

Lower the ceiling

Painting your ceiling a darker shade than the walls will give the appearance of a lower ceiling. A darker shade does not mean a dark color. If your walls are a light shade of beige for example, your ceiling could be painted in a darker shade of beige to give the appearance of a lower ceiling. Chair rails or other horizontal elements add to the effect of a lower ceiling.

Smooth transition from one room to another

Not every room needs to be painted the same color. You may have one or two colors that are your favorite. Running both of these colors throughout your entire home will create uniformity and prevent the space from appearing smaller. If you like bright bold colors of fire engine red, sunny yellow, or sky blue bring them into the space through accessories. Accessories add splashes of color giving the room excitement, more so than a brightly painted wall, which can make the room look smaller.

Maximize your color impact with perfect balance

Using the 60-30-10 color scheme rule will ensure your room and home a perfect balance of color. The primary or main color should be 60 percent of the room. This color will be applied to the largest area of the room. In most cases this area is the walls. The secondary color should be 30 percent of the room. This color is found in the window treatments, area rugs and upholstered furniture. The accent color (or pattern) is in 10 percent of the room. The accent color is found in your accessories such as throw pillows, pottery, vases, and candles.

Patricia Granger Redesign & Home Staging *redesigning & staging your home to beautiful.* She can be reached at 414-312-0938 or pgranger@wi.rr.com ~ www.patriciagrangerredesign.com



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To Be A GOOD DOG...

Here is a list of just some of the things I must remember in order to be a good dog. It's a tough life....

1. I will not eat the cat's food before he eats it or after he throws it up.
2. I will not roll on dead seagulls, fish, crabs, etc., just because I like the way they smell.
3. The Litter Box is not a cookie jar.
4. The sofa is not a 'face towel'.
5. The garbage collector is not stealing our stuff.
6. I will not play tug-of-war with Dad's underwear when he's on the toilet.
7. Sticking my nose into someone's crotch is an unacceptable way of saying 'hello'.
8. I don't need to suddenly stand straight up when I'm under the coffee table.
9. I must shake the rainwater out of my fur before entering the house - not after.
10. I will not come in from outside, and immediately drag my butt across the carpet.
11. I will not sit in the middle of the living room, and lick my crotch.
12. The cat is not a 'squeaky toy', so when I play with him and he makes that noise, it's usually not a good thing.



ODD WISCONSIN

Milwaukee Residents Fought Controversial Health Care Law

By Michael Edmonds

The winter's intense flu season 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 Healthiest City: Milwaukee and the Politics of Health Reform By Judith Walzer Leavitt (Madison: Univ. of Wis. Press, 1996), The Sentinel Almanac and Book of Facts (Milwaukee: Sentinel Co., 1899), "How rough and ready Janssen handled unruly crowds in riots." Milwaukee Journal, July 2, 1934.
<http://www.wisconsinhistory.org>

The Death of COMMON SENSE

An Obituary printed in the London Times - Interesting and sadly rather true.

Today we mourn the passing of a beloved old friend, Common Sense, who has been with us for many years. No one knows for sure how old he was, since his birth records were long ago lost in bureaucratic red tape. He will be remembered as having cultivated much valuable lessons as: knowing when to come in out of the rain; why the early bird gets the worm; life isn't always fair; and maybe it really was my fault.

Common Sense lived by simple, sound financial policies (don't spend more than you can earn) and reliable strategies (adults, not children, are in charge).

His health began to deteriorate rapidly when well-intentioned but overbearing regulations were set in place. Reports of a 6-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Common Sense lost ground when parents attacked teachers for doing the job that they themselves had failed to do in disciplining their unruly children.

It declined even further when schools were required to get parental consent to administer sun lotion or an aspirin to a student; but could not inform parents when a student became pregnant and wanted to have an abortion.

Common Sense lost the will to live as the churches became businesses; and criminals received better treatment than their victims.

Common Sense took a beating when you couldn't defend yourself from a burglar in your own home and the burglar could sue you for assault.

Common Sense finally gave up the will to live, after a woman failed to realize that a steaming cup of coffee was hot. She spilled it in her lap, and was promptly awarded a huge settlement.

Common Sense was preceded in death, by his parents, Truth and Trust, by his wife, Discretion, by his daughter, Responsibility, and by his son, Reason.

He is survived by his 4 stepbrothers; I Know My Rights, I Want It Now, Someone Else Is To Blame and I'm A Victim.

Not many attended his funeral because so few realized he was gone. If you still remember him, pass this on. If not, join the majority and do nothing. ~anon

RULES of MARRIAGE

...from our kids



How do you decide who to marry?

-You got to find somebody who likes the same stuff. Like, if you like sports, she should like it that you like sports, and she should keep the chips and dip coming. ~Alan, 10

-God decides it all way before, and you get to find out later who you're stuck with. ~Kristen, age 10

How can a stranger tell if two people are married?

-You might have to guess, based on if they're yelling at the same kids. ~Derrick, age 8

What do you think your mom and dad have in common?

-Both don't want any more kids. ~Lori, age 8

What do most people do on a date?

-Dates are for having fun, and people should use them to get to know each other. Even boys have something to say if you listen long enough. — Lynnette, age 8

-On the first date, they just tell each other lies and that usually gets them interested enough to go for a second date. ~Martin, age 10

When is it ok to kiss someone?

-When they're rich. ~Pam, age 7

-The law says you have to be eighteen, so I wouldn't want to mess with that. ~Curt, age 7

-The rule goes like this: If you kiss someone, then you should marry them and have kids with them. It's the right thing to do. ~Howard, age 8

Is it better to be single or married?

-It's better for girls to be single but not for boys. Boys need someone to clean up after them.

~Anita, age 9

And the #1 Favorite is

How would you make a marriage work?

Tell your wife that she looks pretty, even if she looks like a dump truck.

~Ricky, age 10

An anonymous email in time for the month of love!

A doctor examining a woman who had been rushed to the Emergency Room, Took the husband aside, and said, 'I don't like the looks of your wife at all.'

'Me neither doc,' said the husband. 'But she's a great cook and really good with the kids.'

An old man goes to the Wizard to ask him if he can remove a curse he has been living with for the last 40 years.

The Wizard says, 'Maybe, but you will have to tell me the exact words that were used to put the curse on you.'

The old man says without hesitation, 'I now pronounce you man and wife.'

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Puzzle on page 38

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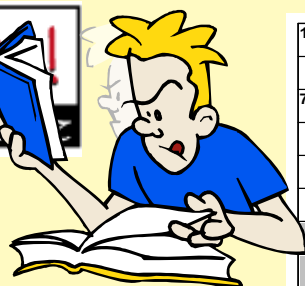
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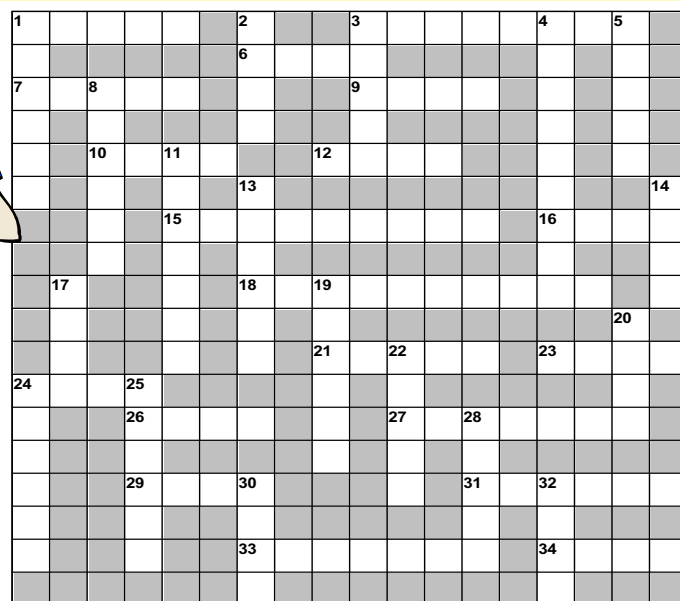


DOWN

1. Purchased
2. Measure of land
3. More than needed
4. Squeeze box instrument
5. Firmly fastened
8. To tell on someone
11. Type of chair
13. Planting bed
14. Glue
17. Form of public transportation
19. Greenback
20. Aforementioned party
22. Once more
24. Keeps Fido from biting
25. First and last day of the week
28. To move with haste
30. Fizzy malt beverage
32. Tended grass

ACROSS

1. A flowers ambition
3. Big eared pachyderm
6. To entice
7. Up to the time when:
9. Domesticate
10. Type of life insurance
12. Created
15. Scarecrow's home
16. Not out of
18. Comprehend
21. Future action based on past result
23. Large North American omnivore
24. Single woman's title
26. Not pretty
27. Embarrassed of ones actions
29. Not smart
31. Release from anxiety
33. Without discrepancy
34. Past tense of go



Answers on page 37

The graveside service just barely finished, when there was massive clap of thunder, followed by a tremendous bolt of lightning, accompanied by even more thunder rumbling in the distance...

The little old man looked at the pastor and calmly said, 'Well, she's there.'

Moe: 'My wife got me to believe in religion.'

Joe: 'Really?'

Moe: 'Yeah. Until I married her I didn't believe in Hell.'

For all those men who say, "Why buy the cow when you can get the milk for free". Here's an update for you. Nowadays 80% of women are against marriage, why? Because women realize it's not worth buying an entire Pig, just to get a little pork...

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 SNOWFLAKE
 SPUR
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 STOP
 STUDY
 TANK
 TEMPORARY
 TOOK
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 UNUSUAL
 VOID
 WAGON
 WANT
 WASTE
 WHISPER
 YESTERDAY

The only cow in a small town in California stopped giving milk. The people did some research and found they could buy a super milk cow up in Hillsdale, Michigan for \$2,000.00. They bought the cow from Michigan and the cow was wonderful. It produced lots of milk all of the time, and the people were pleased and very happy.

They decided to acquire a bull to mate with the cow and produce more cows like it. They would never have to worry about their milk supply again. They bought a bull and put it in the pasture with their beloved cow.

However, whenever the bull came close to the cow, she would move away. No matter what approach the bull tried, the cow would move away from the bull and he could not succeed in his quest. The people were very upset and decided to ask the Vet, who was very wise, what to do.

They told the Vet what was happening. "Whenever the bull approaches our cow, she moves away. If he approaches from the back, she moves forward. When he approaches her from the front, she backs off. An approach from the side and she walks away to the other side."

The Vet thinks about this for a minute and asked, "Did you buy this cow in Michigan?"

The people were dumbfounded, since they had never mentioned where they bought the cow. "You are truly a wise Vet," they said. "How did you know we got the cow in Michigan?"


The Vet replied with a distant look in his "My wife is from Michigan."

Husband: Whenever I get mad at you, you never get upset. How do you manage to control your temper.

Wife: I just clean the toilet.

Husband: How does that help?

Wife: I use your toothbrush.



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