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

~page 5



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Starting on page 13

RETIREMENT RESOURCE GUIDE: page 16

6 Unconventional Ways to SAVE Your MARRIAGE

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

~page 5

The SKINNY on FATS

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

~page 8

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

~David Viscott

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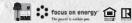
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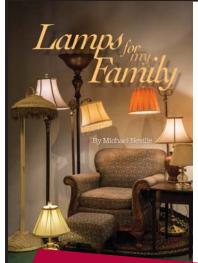
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Feb 28th, 2016 3pm

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Ponchielli: Dance of the Hours from La Gioconda. Sibelius: Symphony No. 5. Mendelssohn: Concerto for Violin and Piano. Ilana Setapen, violin Steve Swedish, piano

March 20th, 2016 3pm "Peter and the Wolfgang"

Mozart: Overture to the Impressario and Symphony

No. 40. Tchaikovsky: Waltz from Eugene Onegin and Suite No. 4 ('Mozartiana')

May 1, 2016 3pm 'Bigger is Better"

Wagner: Overture & Venusberg Music from Tannhauser, Richard Strauss: Salome's Dance and Four Last Songs. Kathy Pyeatt, soprano

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Cupid's Constellations

Wednesday, February 10

UWM Manfred Olson Planetarium

Fall in love with the cosmos at UWM Planetarium's one-night special showing of Cupid's Constellations. Take a romantic stroll through the universe.

Human Dog Sled Racing

February 13, 10am

Lake Geneva, Canopy Tours

In Lake Geneva boots pound the snow while cheers fill the crisp February air during the Annual Human Dog Sled Races. Think regular dog sledding - but with people.

Winter River Snowshoe

February 13, 3pm

Schlitz Audubon Nature Center

Hke along the Trinity Creek Wetland and the adjacent Interurban Trail in Mequon. Snowshoes are provided, no experience is necessary. No snow we will hike on foot. Pre-registration is required - call 414-352-2880.

2nd Annual Valentine's Day Hop

February 13, 7:00 PM (Sat) Boerner Botanical Gardens

Featuring local Beatles tribute band, Liverpool, & 60s & 70s cover band Close Enuf. Food, drinks, your favorite songs and lots of dancing!

2016 Auto Show

February 20-28

Wisconsin Center

Do all your auto shopping under one roof - or just come to kick the tires! See the 2015 models from all the major brands plus concept cars, hybrids. classics, antique and custom cars, performance accessories and more!

February 25, 7:30 pm

Milwaukee Theatre

STOMP is explosive and unforgettable experience for audiences of all ages. The eight-member troupe uses everything but conventional percussion instruments matchboxes, wooden poles, brooms, garbage cans, Zippo lighters, hubcaps – to fill the stage with magnificent rhythms.

Old World Wisconsin

Employment and Volunteer Open House February 27, 10am (Sat)

Old World Wisconsin seeks employees and volunteers to help bring the magic of Wisconsin history alive. Enjoy sharing life from the late 1800s and early 1900s with guests. Seasonal full and part-time positions. Stop in any time during the open house to complete or call 262-594-6301 for more information.

Hops & Props

March 5, 7pm (Sat)

EAA Air Venture Museum

EAA's premier beer-tasting event. Finest beers in the world, delicious food and live music. VIP experience also available.

Maple Fest

March 5-12

Elegant Farmer

Maple Fest March 5 & 12, 2016. 11 a.m.-3 p.m. Come taste and see how maple syrup is made from sap with demonstrations by the Covenant Harbor Nature staff on Saturdays, March 5 & 12.

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FROM THE PUBLISHERS

FEBRUARY 2016



For the last 13 years I reveled in driving my 2000 Sebring Convertible - the hip-aging-blonde-chick-in-the-cool-convertible. That's me. Then

BOOM! at the intersection. Suddenly my cool convertible is just a 16 year old car that is 'totaled' out of service, beyond repair. I planned on loving that car into her vintage years. Just in a blink of an eye things change and you realize that... things change.

Growing older feels that way. One day you have pimples and the next day you have menopause. It's hard to accept the role of an aging adult. This month I will be spending a Florida weekend with my college roomates and we will be giggling like idiots. I'll tuck myself into my little black skirt and dance on the boardwalk like a teenager! I am 52 but my heart tells me I am ageless. I believe my heart.

The talk of aging brings us to our feature this month - Retirement Living, the inevitable and exciting time of preparing for stage two in our lives. Whether you're considering lifestyle changes for yourself or a loved one, our Retirement Resource Guide, page 16, will help you start the journey into a whole new wonderful home-sweet-home!

Ah, February the 'love' month. Curled up on the couch in cozy pajamas, an extra large pizza with our favorite toppings, Amara and Cuda (the dog:) tucked in beside us - exactly where Tom and I want to be on February 14th!

May love find you when you least expect it, in small moments, favorite people and cozy couches!

And always remember to...

Celebrate Life!

Sandy and Tom Draelos

6 Unconventional Things You Should Do to SAVE Your MARRIAGE

The lifelong probability of a marriage ending in divorce is between 40 and 50 percent, according to PolitiFact.com's estimates.



Couples in trouble often seek advice from friends, family and counselors. But global marriage expert Mort Fertel, creator of the Marriage Fitness Tele-Boot Camp, says much of the advice couples get is bad.

"Much of the advice people get about their marriage problems is wrong. It sounds good. It makes sense. The problem is: it usually doesn't work," Fertel says. "Reconciling a broken marriage is tricky. The process is *not* intuitive. You really have to be careful that the advice you're following has proved to achieve the outcome you're looking for."

Fertel says his tips often run counter to many ideas existing within our culture's zeitgeist. "A lot of the advice people get is logical, but it's not psychological," he says.

"It's ineffective because it doesn't take into account the unique dynamics that occur between a husband and wife who are emotionally disconnected."

Go at it ALONE. Most people think, "I need my spouse to work with me to fix our marriage." But it does

SAVE YOUR MARRIAGE continued on page 7

Thanks To Insecure Mobile Banking, mCommerce and mWallet Apps

Cybercrime Goes Mobile



It's time to take a completely radical, proactive approach to securing consumers' data as the financial, transaction-based world shifts onto our smartphones and tablets.

By Mark Laich

Millions of consumers no longer visit a bank to deposit checks or conduct financial transactions. Instead they rely on the convenience of using their mobile devices to send money, view account balances and bank online.

The same is true for how they spend their money – the shift from brick and mortar to e-commerce to m-commerce is already well underway. Think about it – how many times do you use your smartphone to research a product or purchase one?

Maybe you're going out to dinner tonight and you've already filled your Apple Pay, Google Wallet or other wallet technology with all of your credit-card information. Ever wonder if you could be pickpocketed wirelessly? Could an app you trust already be stealing your personally identifiable information (PII)? Sadly, the answer is yes.

Many financial institutions and retailers have launched mobile apps in the past 18 months to respond to demands from their customers who want the convenience of 24-hour, anytime/anywhere banking and

SAVE YOUR MARRIAGE continued on page 10

Boomers! is a monthly publication serving the Baby Boomer Generation (45 and above) of Milwaukee, Waukesha, Washington and Ozaukee counties.

We provide informative, helpful & entertaining content which relates to the issues facing this diverse, active, mega-consumer market - America's number one generation!

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GOPHER / Amara May



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A TRAVEL EXPERIENCE
The
Happiest
Valentine

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

By Stewart Ikeda, CountryTravelDiscoveries.com

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

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

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

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

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

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

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

For more travel tips, visit CountryTravelDiscoveries.com or call them at 855-744-TRIP (8747).





6 Unconventional Ways to Save Your Marriage continued from page 5



not take two to tango. One person's effort can change the momentum of a marriage, and very often, it's that effort that motivates the obstinate spouse to join in the process of saving the relationship.

The wrong question. Many people wonder, "Did I marry the right person?" But that's the wrong question. The key to succeeding in marriage is not finding the right person; it's

learning to love the person you found. Love is not a mystery. Just as there are physical laws of the universe – like gravity, which governs flight – there are also relationship laws that, depending on your behavior, dictate the outcome of your marriage. You don't have to be "lucky in love." It's not luck; it's choice.

Absence does not make the heart grow fonder. That might have been true in junior high school when you went away for the summer. But in marriage, particularly in a broken marriage, absence separates people. It creates distance, and that's the opposite of what we're trying to achieve, which is closeness.

Don't talk about your problems. Talking about the problems in a marriage doesn't

resolve them; it makes them worse. It leads to arguments and bad will. Besides, you'll never talk yourself out of a problem that you behaved yourself into. Marriages change because people change. Say little; do much. Speak in the vocabulary of your actions. New choices resolve marital problems; discussion don't.

Don't think marriage counseling is the answer. Marriage counseling does *not* work in most situations. The success rate is dismal. Most couples report being worse off after marriage counseling. One of the reasons relates to point 4 above.

Don't talk to family or friends about your situation.One of the most important values in a marriage is privacy; therefore, it's a mistake to talk about your marriage or your spouse to family or friends. It's a violation of your spouse's privacy and it's wrong.

Mort Fertel is a world authority on the psychology of relationships. He has been featured as an expert on ABC, NBC, CBS, PBS and Fox television networks. His program is endorsed by a wide variety of mental-health professionals, and he has helped save thousands of marriages

A mild-mannered man was tired of being bossed around by his wife so he went to a psy-

ing bossed around by his wife so he went to a psychiatrist.

The psychiatrist said he needed to build his self-esteem, and so gave him a book on assertiveness, which he read on the way home. He had finished the book by the time he reached his house.

The man stormed into the house and walked up to his wife. Pointing a finger in her face, he said, "From now on, I want you to know that I am the man of this house, and my word is law! I want you to prepare me a gourmet meal tonight, and when I'm finished eating my meal, I expect a sumptuous dessert afterward. Then, after dinner, you're going to draw me my bath so I can relax. And when I'm finished with my bath, guess who's going to dress me and comb my hair?"

"The funeral director," said his wife.

Marriage is really tough because you have to deal with feelings ... and lawyers.

☐ Richard Pryor

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EARTH TALK

From the Editors of E/The Environmental Magazine

What's the skinny on fat these days?

I saw a major magazine cover image recently that was suggesting fat wasn't so bad for us after all. Really?

Going "fat-free" might seem like an effective, safe way to lose weight when considering that fat contains nine calories per gram, compared to four calories per gram in carbohydrates and proteins. But if you take into account the fact that approximately 60 percent of human brain matter consists of fats, eating reduced fat or fat-free foods high in sugar and refined carbohydrates no longer seems as appealing for our health.

"The brain thrives on a fat-rich, low carbohydrate diet, which unfortunately is relatively uncommon in human populations today," reports David Perlmutter, author of Grain Brain. "Mayo Clinic researchers showed that individuals favoring carbohydrates in their diets had a remarkable 89 percent increased risk for developing dementia as contrasted to those whose diets contained the most fat. Having the

highest levels of fat consumption was actually found to be associated with an incredible 44 percent reduction in risk for developing dementia."

Granted, certain types of fats are more beneficial than others. "Good" fats include monounsaturated fats, found abundantly in olive oil, peanut oil, hazelnuts, avocados and pumpkin seeds, and polyunsaturated fats (omega 3 and omega 6), which are found in flaxseed oil, chia seeds, marine algae oil and walnuts.

"In the '70s and early '80s...we were not talking about low-fat diets. We were talking about replacing saturated fat with a healthy fat, polyunsaturated fat," says Walter Willett, professor of epidemiology and nutrition at the Harvard School of Public Health. "But somewhere in the mid-1980s, we lost that message. It's perhaps partly because some nutritionists felt it was too complicated to talk about different types of fat, and developed the notion we should just reduce all types of fat across the board."



Avocado is one of the superfoods which contain good fat that is crucial for brain health.

With over five million Americans currently living with Alzheimer's disease, researchers are examining which dietary fats may help prevent dementia. Olivia Okereke at Brigham & Women's Hospital tested how different types of fats affect cognition and memory in women. Over the course of four years, she found that women who consumed high amounts of monounsaturated fats had better overall cognitive function and memory. A study by researchers from Laval University in Quebec revealed similar findings: Diets high in monounsaturated fats increased the production and release of the neurotransmitter acetylcholine, which is critical for learning and memory. The loss of acetylcholine production in the brain has been associated with Alzheimer's disease.

Unfortunately, canola oil, which is high in monounsaturated fats in its natural form, is often hydrogenated so it can stay fresh longer in processed foods. Partially hydrogenated oils—also known as Trans fats were shown to be detrimental to memory in a recent University of California San Diego study. "Trans fats increase the shelf life of the food but reduce the shelf life of the person," reports study author Beatrice Golomb.

Of course, a well-rounded diet with plenty of fruits and vegetables may still be the best way to stay healthy. But it's good to know that a little fat here and there won't kill you. In fact, it might well help you live a healthier, more productive life.

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The most incredible things can be found in turn-of-thecentury cookbooks, as well as quoted in a book by Elizabeth Worthington Strong dated 1898, and now in public domain. So if this seems 100 years old to you, well indeed, it is at least 100 years old. But perhaps some things never change!! The "recipe" is unattributed and undated, but taken in the context of those pre-feminist, extremely chauvinistic times, remains some clever woman's resounding roar!

In the spirit of Valentine's Day and all our wonderful husbands - this one's for you!

How to Cook a Husband

"A good many husbands are utterly spoiled by mismanagement. Some women go about it as if their husbands were bladders, and blow them up.

Others keep them constantly in hot water; others let them freeze by their carelessness and indifference. Some keep them in a stew by irritating ways and words. Others roast them. Some keep them in pickle all their lives. It cannot be supposed any husband will be tender and good managed in this way. But they are really delicious when properly treated.

In selecting your husband you should not be guided by the silvery appearance as in buying mackerel, nor by the golden tint, as if you wanted salmon. Be sure to select him yourself, as tastes differ. Do not go to market for him, as the best are always brought to your door.

It is far better to have none unless you will patiently learn how to cook him. A preserving kettle of the finest porcelain is the best, but if you have nothing but an earthen-ware pipkin, it will do, with care. See that the linen in which you wrap him is nicely washed and mended, with the required number of buttons and strings tightly sewed on. Tie him in the kettle by a strong silk cord called comfort, as the one called duty is apt to be weak. They are apt to fly out of the kettle and be burned and crusty on the edges, since, like lobsters, you have to cook them alive.

Make a clear, steady fire out of love, neatness, and cheerfulness. Set him as near this as seems to agree with him. If he sputters and fizzes, do not be anxious; some husbands do this until they are quite done. Add a little sugar in the form of what the confectioners call kisses, but no vinegar or pepper on any account.

A little spice improves them, but it must be used with judgment. Do not stick any sharp instrument into him to see if he is becoming tender. Stir him gently, watching the while lest he lie to flat and close to the kettle and become useless. You cannot fail to know when he is done.

If thus treated, you will find him very digestible, agreeing nicely with you and the children, and he will keep as long as you want, unless you become careless and set him in too cold a place."

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Cybercrime Goes Mobile

75 percent of apps in the major app stores fail basic security tests.

This year marks the beginning of a new wave of enablement, opportunity and mCrime. Where there is mobile banking, mCommerce and mWallet there will be mCrime. Assume it comes in the apps as innocent as that flashlight app you recently installed, because if you don't, you'll be left in the dark missing your identity and your

wallet.

shopping. Mobile banking apps help build customer loyalty, and mobile-banking transactions are significantly cheaper for banks compared with transactions that require employee interaction.

Mobile-retail apps capture consumers' buying impulse at the moment they occur, and allow for easy comparison shopping. Having a mobile app has gone from being a competitive differentiator to a "must have" to compete for consumers.

And once a bank has made that investment, there is a concerted effort to encourage customers to use their mobile-banking platform. The same holds true for retail. Amazon and others will do anything to get you to shop online from your smartphone or your tablet.

But the growth of mobile banking and retail apps also means that more people are at risk for identity theft and the hacking of sensitive personal and transaction data by cyber criminals who plan to commit fraud. These apps are used on devices that often aren't safeguarded from security holes. Most people have between 30 and 75 apps on their mobile device, and of course, when apps are installed on a device, users must grant multiple permissions for accessing a device's location, SMS, Wi-Fi, Bluetooth, camera and other device resources.

Some of these resources are used for the apps to do their intended task, but often apps demand resources that can open up a device to security vulnerabilities. Unfortunately, when

consumers install an app on their mobile devices, few read all the permissions the app requests to make sure it isn't asking to use resources that might be suspicious.

This issue is highlighted by a report from Gartner Inc., the technology research company, which concluded 75 percent of apps in the major app stores fail basic security tests. Gartner defines this as an app using mobile-device resources that have nothing to do with the intended function of the app. Rather they can be used to eavesdrop on other apps that are running concurrently to collect data about the consumer. The rationale is that the collected information can be used for data analytics to help with targeted mobile advertising.

However, this has given cyber criminals a rather large attack vector to commit ID Fraud by using malware that looks like trustworthy apps to steal personal identity information and financial transaction data from mobile banking apps, or to steal your credit-card information from your retail apps that reside on the same mobile device.

Worse yet, this new form of malware is undetected by anti-virus and able to circumvent encryption, biometrics, tokenization, sandboxes and authentication. The result is that using mobile-banking apps to conduct transactions is similar to using an ATM to withdraw cash in a dangerous area with criminals lurking around, or handing your credit card to a stranger.

Another popular technique for cyber criminals is spear-phishing attacks – which take the form of email and text messages that appear to be

Cybercrime continued on page 11



Cybercrime Goes Mobile continued from page 10

from an official source or someone you know, usually garnered via a social-networking site. These messages can then install monitoring software covertly on the mobile device. Monitoring software can access most mobile device activity and resources, thereby stealing consumer data just like the malware downloaded from an app store.

Most consumers are unaware of these types of threats, and even when they are aware, they don't take actions to protect their security and privacy until it is too late. On the other hand, financial institutions carry the liability associated with the fraud that results from data stolen from mobile banking and retail apps. In a U.S. landscape where almost 1 billion PII records have been compromised and there is identity fraud totaling \$24.7 billion in losses – according to statistics from Privacyrights.org and the Department of Justice - greater safeguards are needed to protect consumers' financial

At the same time, it is important not to intrude or detract from consumers' mobile banking or retail experiences. Financial institutions and retailers can't solely depend on consumer awareness and training, nor can they make it complicated for consumers to protect themselves.

For better or worse, the modern-day consumer has become enamored with using their mobile devices for apps such as social networks, location-based services, and games on the same device on which they want to do mobile banking and mobile commerce, thereby compromising their security and privacy. What financial institutions and retailers need is new, innovative security technologies that deliver an optimal balance between protecting consumer data and being un-intrusive to consumers' total mobile-device experience.

In this way, their mobile banking and mCommerce apps can operate in a safe and trusted environment even when multiple applications are running concurrently. By working with companies that specialize in these types of new security technologies designed to thwart zero-day threats and malicious eavesdropping apps, financial institutions and retailers will not only protect themselves from liabilities, they will also be successful at convincing more of their customers to use mobile banking and mobile commerce, thereby increasing the ROI of their mobile-app investment and their operat-

This year marks the beginning of a new wave of enablement, opportunity and mCrime. Where there is mobile banking, mCommerce and mWallet there will be mCrime. Assume it comes in the apps as innocent as that flashlight app you recently installed, because if you don't, you'll be left in the dark missing your identity and your wallet.

Mark Laich, VP of Security Solutions, SnoopWall, Inc. (www.snoopwall.com). Mark joined Snoopwall with a 30-year track record of successful sales in the high-tech industry. His expertise includes successful market development in the mobile, CE, and telecommunications market sectors. He has a long track record of leading successful sales campaigns and developing business at major accounts like Samsung, Microsoft, Philips, Canon, Nikon, Thomson, Cisco, Alcatel, Siemens, and

THIS IS WHY **ENGLISH IS SO HARD** TO UNDERSTAND

The bandage was wound around the wound.

The farm was used to produce produce.

The dump was so full that it had to refuse more refuse.

He could lead if he would get the lead out.

The soldier decided to desert his dessert in the desert.

Since there is no time like the present, he thought it was time to present the present.

When shot at, the dove dove into the bushes.

I did not object to the object. The buck does funny things when the does are present.

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Skeptical about all the promises made in the large and frequent newspaper ads for hearing aids? You should be - they are almost always placed by retail hearing aid stores and staffed by non-audiologist sales people.



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Our **Safe Haven program** also embraces a **Brain and Body Fitness** component based on a research study conducted through the University of Wisconsin. This program utilizes special exercises and activities to improve strength, flexibility and mind activity.

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The Perks of Senior Apartments and Retirement Communities

When it comes to housing for baby boomers who are still independent and healthy but are simply looking for a way to downsize their living space, senior apartments offer a cost-effective solution with a lot of perks. Depending on what you're looking for, these apartments are an ideal way of eliminating the hassles of home ownership while enjoying the benefits of an active retirement community.

Types of Senior Apartments

Are you looking for retirement housing that is affordable and convenient? You may be interested in looking into government-subsidized senior apartments, designed specifically for people with income limitations. By contrast, are you looking for something a little more high-end? Some areas offer luxury senior apartment rentals. Still, if you are simply looking for an apartment, not unlike the ones offered by traditional apartment complexes, in an age-restricted community, apartments are available at competitive rates.

The Perks of Apartment Living

Senior apartments are the ideal option for independent, healthy men and women 50 or better who find that the efforts of caring for and maintaining a home are becoming more challenging. This is just one of the many perks, though. As with most housing for older people, senior apartments offer great benefits for people advancing in age who want to transition into an easier way of living.

No maintenance necessary. Say goodbye to the hassles of maintaining a yard, fixing a roof or cleaning a garage. Senior apartments eliminate the need for additional interior and exterior maintenance.

More compact living quarters. Having too much room in your home to clean, maintain and get around in can be stressful. Senior apartments are more compact, giving you less to worry about.

An active community. As with many age-restricted retirement communities, independent-living apartments may offer many activities, outings and fun events to help you socialize and feel more at home.

More economical. Mortgages these days get more and more expensive. Senior apartments are rentals, which provide a stable living environment that is more economical than paying a mortgage.

On- site amenities. Apartment complexes usually offer additional amenities, such as swimming pools, fitness centers, out-door grilling areas, gardens, and on-site laundry facilities.

HOUSING GUIDE

~Starts on page16

As we age, many of us are faced with the prospect of revising our living arrangements. While thinking about moving can be a source of anxiety and stress, planning ahead can give you more choices for the future, making a big difference in your level of independence and quality of life.

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Reinventing Yourself

in Retiremen

Retirement offers people a great opportunity to start something new.

By Katie Braun, Financial Advisor, Ameriprise Financial

Baby boomers should be prepared for a long life in retirement.

While this is good news, it also creates a few things to think about:

- Financial resources may need to extend for a retirement that could last two to three decades, or longer
- · Healthy, vibrant individuals may not be prepared to "shut down" and enter into a traditional retirement

In light of these dual considerations, it may be time to rethink plans to retire at a traditional age, such as 65. For many, extending work later into life might be necessary to ensure long-term financial security. For others, it may not be a financial necessity as much as a desired lifestyle choice.

Those who are healthy and energetic might not be ready to give up on work just yet. What do you do now?

Changing career focus

As you enter your late 50s and early 60s, you may be thinking about what's next in life. High on the list for many is maintaining a sense of purpose as you grow older. In many cases, continuing to work in some capacity is part of this equation. A number of people view the period approaching and entering retirement from their career as a time to begin a new chapter in their lives.

This may mean reinventing yourself and the role you play as a contributor in the workforce. It requires "out-of-the-box" thinking to determine what you may be suited for, that differs from what you've already been doing in your career. The range of options at this stage in life could be broader than you think. They include:

- · Building on your experience by becoming a consultant for your former employers and others with a similar need
- Taking on a part-time role with your current employer, something that gives you more flexibility to pursue other interests
- Pursuing a long-held dream to start a business, possibly in a field completely different from what you've pursued in the past
- · Providing your services to benefit organizations and people in a volunteer capacity

Looking for purpose

A developing trend is the desire among many baby boomers who want to keep working to find an occupation that provides an increased sense of purpose in life. Money may not be the prime motivation to keep working. Particularly for those who are more financially secure, the drudgery of the workaday world they may have experienced before can be set aside. Now is a time to seek work that is more engaging and purpose-filled.

Older Americans should not rule out the opportunity to take advantage of their available time to relax as well. Taking time off after spending years dedicated to a career and accumulating wealth is well deserved. It might also give you an opportunity to "re-tool," reconsider your options, and determine the best course of action for the next phase of your life.

The idea of "reinventing yourself" later in life can be a viable option. Make sure your financial house is in order, and avoid steps that might put your long-term financial security at risk. This can be an exciting time full of new opportunity. You'll want to be certain that any choices you make are consistent with your abilities, energy and financial capabilities.

Katie Braun, a Pewaukee resident, is a Financial Advisor with Ameriprise Financial Services, Inc. in Brookfield, Wis. She specializes in fee-based financial planning and asset management strategies and has been in practice for 16 years. To contact her, please call (262) 785-1010, visit her office at 16650 W. Bluemound Road, Suite 800. or go to http://www.ameripriseadvisors.com/katie.braun/.



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DOWNSIZING



SIMPLIFYING

Overcoming The Fear

It is the end of one chapter and the start of a new one. So how do we begin the process?

How can we make the downsizing process enjoyable, while sorting through memories and parting with your treasures? Downsizing is a cleansing process. Most people, once they downsize, feel free to look forward to the future and have more time to enjoy relationships. We spend a lifetime collecting and storing items and many times we can not even remember what is in those boxes. As we approach retirement, many of us will look to the future and decide how we want to spend the rest of our life, the lifestyle we want to live and how we will downsize our life as well.

Downsizing is not a horrific task if you plan ahead, recruit help and a hire a senior move manager to help you downsize in a practical way.

Don't get me wrong, change is hard, as well as saying good by to a familiar place and our possessions.

However, it will help embrace change that will allow others in. Look at it as an opportunity for families to share memories and treasures. Each memory tells our story and the legacy of our lives.

It is the end of one chapter and the start of a new one. So how do we begin the process? Migdalia Zanon and her late husband Rick are owners of the senior move management firm Universal Services and have been helping seniors for over twenty years. They developd a method for helping families understand the emotional value of their parents belongings, making "downsizing" a respectful process. They refer to it as "Five homes for Everything You Own" They encourage families to savor the moments and allow senior-age parents to share their experiences and knowledge about the things they have collected.

- 1) Your Home: Things you want to take with you to your new retirement home or apartment.
- 2) Family and Friends: Items to give to family and friends. Have your children spend some time with you learning about the items you want to pass to family and friends.
- 3) Sales: Consignment, Estate Sales. Much of the furniture that we have in our home does not fit the scale of the new residence or retirement home we are moving into. Consider a consignment shop like Consign w/ US to sell the furniture and treasures you do not need and get back money to offset the cost of the move.
- 4) Donation: Things to give to others. As you sort through your items you will find some things that are too good to throw away. You might consider others who will have a use for them. If you have not used an item within a year, get rid of it. Southeastern Wisconsin has a long list of charities with a list of "wish items". Some charities are Salvation Army, Homeless Veterans, Women's shelters and Goodwill.
- 5) Dispose of: Items not worth anything or useful to others. Some seniors raised by parents who lived during the depression have a hard time parting with their possessions. If the quantity is quite large, consider a dumpster service. Call in for extra garbage pick-ups.

Migdalia Zanon, Senior Move Specialist can be reached at 262-257-0250 or visit www.universalseriveswi.com



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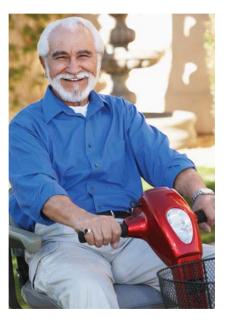
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FEBRUARY 2016 RETIREMENT RESOURCE GUIDE

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Courtney Crawford / 414-355-9300 / 9301 N. 76th St. Milwaukee www.alexianbrothers.net

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Jill Recore / 262-376-9661 / 1004 Beech Street Grafton

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Sandy Griesemer / 262-567-9001 / 210 South Main Street Oconomowoc www.berkshireseniorcommunities.com

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Chris Sorensen / 414-258-2720 / 1414 South 65th Street West Allis

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Keri Gerlach, Director of Marketing / 414-321-1800 / 3939 South 92nd St., Greenfield www.clementmanor.com

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

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FEBRUARY 2016 RETIREMENT RESOURCE GUIDE

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Barbara George / 262-432-0222 / 3585 S. 147th St. New Berlin Assisted Living and Memory Care Community

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Thursday, February 4, at 1:30 pm Vision Forward presents "Seeing Better in 2016,"

offering tips to help maintain eye health and new products to enhance vision.

Monday, February 8, at 2:45 pm

Rabbi Steven Adams continues "Jewish History Journey at Chai Point" with Judaism through the first millennium CE: Later Rabbis & Gaonim: Gemarah & Talmud; and

Monday, February 22, at 2:45 pm,

with Diaspora Jewry-Ashkenaz & Sepharad: Kehillot, Maimonides & Rashi.

Tuesday, February 10, at 3 pm

Cate Miller, local foodie and owner of
Cate's Kitchen, stirs up a delicious soup in her
program "From Soup to Nuts." This
demonstration is the first in a series featuring
Milwaukee culinary professionals.

Tuesday, February 16, at 3 pm

Professor Mark Keane presents the interactive program, "Draw Along with Frank Lloyd Wright." This lecture kicks off the "Designs of Our Lives" series, focusing on the appreciation of design and how it has enhanced our daily living.

Thursday, February 18, at 1:30 pm Concert pianist Zoya Makhlina Goldenberg performs classical, contemporary and jazz selections, including the music of Chopin

and Mendelssohn.

Friday, February 26, at 1:30 pm

The Latin-Klezmer fusion band Klezmer Libre plays a variety of genres including traditional Eastern-European Klezmer, Latin, contemporary and classical.

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FEBRUARY 2016 RETIREMENT RESOURCE GUIDE

continued from page 19



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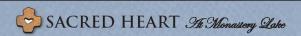
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Starting the New Year with Selfless Love

Choosing a Guardian for Your Children in





By Atty. Theodore D. Kafkas, J Peterman Legal Group, Ltd.

Out of selfless love, many parents ask, "Who will take care of my children if I die?"

Movies have heartbreaking stories on this topic. Everything is beautifully resolved after a series of conflicting events lead to an epiphany of who would be the best guardian. Then, everything works out with a happy ending. How is the dilemma resolved in the movies when there is no will?

Who knows who is best to take care of a parent's children? It is almost always the parents. Parents usually know the person well that they want as guardian of their children. Even when a parent feels that all the close relatives would be excellent guardians, a parent often knows who would be the one best choice.

On the other hand, a parent may want someone to be guardian that is not the closest relative. Even when some close adult relative is deeply loved by the parent, the parent may clearly know (or at least, know deep down), that the parent does not want a closest relative to be the guardian. For example, a parent may know that a closest relative has a secret ongoing drug addiction, does not have good parenting skills, is a spendthrift, is not liked by the minor child, etc. Sometimes, a parent has a more distant relative or best friend that has helped to care for the minor child well for years and has bonded nicely with the minor child.

A judge deciding the guardianship will want the best for the minor child.

How would the judge know who should be guardian of the minor child when a parent dies?

Parents can nominate a guardian of a minor child in a will. Section 54.15 (6) of the Wisconsin Statutes provides: Subject to the rights of a surviving parent, a parent may by will nominate a guardian and successor guardian of the person or estate for any of his or her minor children who is in need of guardianship, unless the court finds that appointment of the guardian or successor guardian is not in the minor's best interests. . . . The parent may waive the requirement of a bond for such an estate that is derived through a will." (Emphasis added.)

Therefore, a will could be extremely important for a judge to consider when deciding who will be guardian of the minor child. In addition, a parent's nomination of a guardian for a minor child in a will could greatly reduce costs, stress, disputes, time and other factors for the minor children, families, courts, government foster care system, etc.

If you ask a parent, "What is the most important thing in their life that they want protected if they were to die tomorrow?" Almost all parents would answer, "My children."

Often, when someone talks about doing a will, the conversation concludes with an indication that they plan to do a will "soon." Many people also make New Year's resolutions that include "soon" instead of a specific appointment date. "Soon" is never far away, but "soon" is never really here . . . We don't know what accident or sudden illness could happen tomorrow.

What will you do?

Atty. Theodore ("Ted") D. Kafkas is with the law office of J Peterman Legal Group, Ltd. in Brookfield, WI. Ted is a Wisconsin licensed attorney and serves clients in Brookfield, Milwaukee and all of Wisconsin. Ted is a 1990 graduate of Marquette University Law School. Call (262) 790-5719 and ask for "Ted" to schedule a FREE, no obligation, initial consultation for a will/estate planning.



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QUESTION

What are some of the most common blind spots people overlook when planning their retirement?

Ron M - Delafield, WI

ANSWER:

We all have a "blue sky" vision of the way retirement should be, yet it helps to plan for retirement with a little pragmatism. Fate may alter the course of our retirement in ways we do not currently anticipate. So as we plan for the next act of life, we may want to think about (and plan for) some life and financial factors that are often overlooked.



We may retire earlier than we think we will.

Some of us envision leaving the workforce at "full" retirement age (66 or 67) so that we can receive "full" monthly Social Security benefits rather than slightly reduced monthly payments. Will that happen? It might not, according to data released by the respected Employee Benefit Research Institute.

In EBRI's most recent Retirement Confidence Survey, 21% of the respondents thought they would retire at age 65. Another 26% expected to retire at age 70 or later. These expectations may not correspond with reality. In surveying current retirees, EBRI found that only 6%

had worked into their seventies and only 9% had retired at age 65. Another 65% of the respondents had left work before age 65, up from 61% in EBRI's 2010 survey.

We may see retirement as an extension of the present rather than the future. This is only natural, as we live in the present – but the present will not go on forever. Things change, and the costs we have to shoulder five or ten years from now may be greater than the expenses we face at the start of retirement. As many of us will likely be retired for 20 or 30 years, it becomes essential to take a long-term view of the retirement experience – which is why retirees may want to consider growth investing and long term care coverage.

We may face an insurance coverage shortfall. Some of us rely on employer-sponsored health insurance. If we have to retire before age 65, how do we insure ourselves until we become eligible for Medicare? For many people, this means finding a qualified independent health insurance broker to work with, to help us sort through the options available in the non-group health insurance market.

Beyond that basic health insurance question, we need to think about insurance from a couple of other angles. Will we need long term care coverage? The wealthy may have the assets to contend with long term care costs, but the middle class rarely does. In Genworth's 2015 Cost of Care Survey, the median annual cost for a semi-private room in a nursing home is \$80,300.

Additionally, few pre-retirees have disability insurance. Some employers provide it, but many do not. A small percentage of us will likely become disabled, or become ill to a point where we cannot work for an extended period of time. If we don't have disability insurance, how do we make ends meet? We may be tempted to draw on retirement savings. Disability and long term care coverage may prove more essential to retirement planning than many realize.

Age may catch up to us sooner rather than later. Generationally speaking, are we healthier than our parents and grandparents were? Anecdotally, it would seem so: we see people running 10Ks in their eighties, climbing mountains in their seventies, and so forth. Then again, we have heart disease, diabetes, and obesity plaguing American health.

Will we be able to manage our finances at age eighty or ninety? How long will we remain able-bodied? Many of us will live long and healthy retirements, but this is not a given. That means we need to find people we can trust to manage our finances and help us in our daily lives if we become mentally or physically unable. Our estate planning should not dismiss such concerns.

We may be alone sooner than we assume. Many couples retire with a reasonable assumption that they will be together for some time – but something may happen to leave one spouse alone. As anyone who has ever lived alone realizes, a single person does not simply live on 50% of the income of a couple. Keeping up a house or condo could be arduous for an eighty-year-old man or woman. Driving is also a concern. This means that we may need someone or some group of people to care for us when our spouse is gone. Is that kind of support currently available? Could it be available twenty years from now? If not, what will take its place?

These are some of the blind spots that can surprise us in retirement. They may quickly affect our money and our quality of life. If we age with an awareness of them and recognize them in our retirement and estate planning, then we may be better prepared when or if they emerge.

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

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Taking the Right Precautions For A Family Member With Dementia

Modifications Help Create A Secure Home Environment

More than 15 million Americans – usually family members or friends - provide unpaid caregiving to people with Alzheimer's disease and other forms of dementia, according to a report by the Alzheimer's Association.

Although it's wonderful so many are willing to assume that responsibility, it's also important they take steps to make sure the home is a safe place, says Kerry Mills, co-author with Jennifer Brush of the book "I Care: A Handbook for Care Partners of People With Dementia."

Part of that is to focus on potential hazards. The concept is not unlike new parents making a house "childproof." Many of the concerns are similar, such as stairs, electrical sockets, sharp objects and swimming pools.

At the same time, it's easy to go too far, Mills said. Ideally, the environment for the person with dementia should be as unrestricted as possible.

"For example, if your loved one enjoys cooking for a hobby and can safely cut and peel vegetables, then by all means, encourage it," Mills says.

Mills suggests several ways to make a home safer for someone with dementia.

For the front and back doors. Use bells on the doors, motion sensors that turn on lights or alerts, or other notifications that make the care partner aware when someone has gone out. Add lamps or motion-activated lighting so people can see where they are going when they are entering or leaving the house.

"Another way to discourage someone from wanting to leave the house is to make sure that he or she gets plenty of outside exercise whenever possible," Mills says.

For stairways and hallways. Add reflective tape strips to stair edges to make stairs more visible. Remove obstacles, such as mats and flowerpots, to minimize risks of falls on or by the stairs.

Also, install handrails in hallways and stairways to provide stability, and install a gate on the stairway to prevent falls. Improve the lighting around hallways and stairs by installing more ceiling fixtures or wall sconces.

For the bathroom. Install grab bars and a raised toilet seat to help both the individual with dementia and the care partners so they don't have to lift the person on and off the toilet.

Add grab bars inside and outside the tub, and a non-skid surface in the tub to reduce risks of falls. You can also add colored tape on the edge of the tub or shower curb to increase contrast and make the tub edge more visible.

Lower the water temperature or install an anti-scald valve to prevent burns, and remove drain plugs from sinks or tubs to avoid flooding.

For the possibility the person becomes lost. Provide your loved one with an identification or GPS bracelet in case he or she wanders. Label clothes with the person's name, and place an identification card in his or her wallet with a description of the person's condition. Notify police and neighbors of the person's dementia and tendency to wander.

Kerry Mills, MPA, is an expert in best care practices for dementia both in the home and in out-of-home health care residences. She is a consultant an outspoken advocate for persons with dementia, lecturing in Hong Kong, Canada, China, Europe and the United States. Her book, coauthored with Jennifer A. Brush, "I Care," (engagingalzheimers.com), is the 2014 Gold Award Winner of the National Mature Media Awards.

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🛕 👃 Income guidelines may apply

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a 10-step hiring process

which includes background

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WORD SEARCH

ABOARD ADDITION ANOTHER BAZOOKA BELL **BLOSSOM BONE CINEMA**

CRAWL

DIG

DOLL DREADFUL **FANCY FAULT FIGHT** GLASS **GOWN**

HOUND

HUNGRY

KICKED LATIN **LAWYER** LET LIBRARY LIGHT LIKE **LOADER** **MOUSE** MULE NANNY **NIECE PARE PATIENCE PLUM PONY**

PUNISH

SEE **SHRIEK SINGLE SLAP SOLEMN TEEN** THIRTY UNTIL

REMIND

WIFE

MORE

"Cash, check or charge?" I asked after folding items the woman wished to purchase. As she fumbled for her wallet I notice a remote control for a television set in her purse. "Do you always carry your TV remote?" I asked."No," she replied. "But my husband refused to come shopping with me, so I figured this was the most evil thing I could do to him."

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A wife was sitting peacefully in her cozy armchair sewing her husband's socks. Her husband came in to the room and glanced at what she was doing, and started badgering, "Honeeeey be more careful! Pleeease watch what you're doing! You don't wan't to poke your finger! How many times do I have to tell you? Don't look up when you're sewing! There you go now slow and steady, nice even stitches. The wife puts down the needle and thread, looks up at her husband, and says, "What the heck is wrong with you? Do you know how many times I've

"EXACTLY THE POINT I WAS TRYING TO GET AT", hollered the husband, "DO YOU KNOW HOW MANY TIMES I'VE DRIVEN A CAR BEFORE!?

В G Ν Е R Т М Ε s R G F Α G G н R Е D 0 G D E н E 0 0 В O С Ν Е Κ М S O D Ε Ζ Ε Ε W L Ε Α Р D R Ε Α D F U L

> My husband and I couldn't decide which jacket to buy our granddaughter, so we asked the young salesman.

> "If you were buying a jacket for your girlfriend," I said, "what would you

"A bulletproof one," he said. "I'm married."

Are you currently experiencing abdominal pain and constipation due to your **Irritable Bowel Syndrome condition?**



We are conducting a clinical research study on an investigational study medication for people with Irritable Bowel Syndrome with constipation (IBS-C)

You may qualify if you are:

- 18-85 years of age
- Currently experiencing abdominal pain and constipation due to your Irritable Bowel Syndrome condition
- Able and willing to make daily reports on your symptoms throughout the study
- Able and willing to participate in the clinical research study for approximately 18 weeks *additional criteria may apply

Eligible participants will receive at no cost:

- **Investigational Medication**
- Study related care.

Compensation for travel and possible other reimbursement

For more information, please contact: Wisconsin Center for Advanced Research 414-908-6630

Crossword iuwk FROM BOOMER'S NEWSPAPER

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ACROSS

- 1. Soda
- 3. This type of game
- 6. Logical thought
- 7. Gusty
- 8. Yours and mine
- 10. Where criminals live
- 14. First and last day of the week
- 16. Garments
- 18. Victorious
- 19. Measure of accomplishment
- 21. Advanced in years
- 23. Applying a course of action
- 25. Coffee alternative
- 28. Kings chair
- 30. Misplaced
- 31. Dislodge old paint
- 33. Independent family living unit
- 35. Good intent
- 36. Not light 39. Unit of corn
- 40. Idle
- 41. Consume

DOWN

- 1. Communication device
- 2. Where bears hibernate
- 3. Quiet crying
- 4. The loneliest number
- 5. Optical receptor
- Doctor from BBC Sci-fi
- 8. Feel bitter about
- 11. Retired cloth
- 12. Not well
- 13. Home of the Robin
- 15. Wife's fault
- 17. 1+1
- 18. Bipedal movement
- 20. Boy deer adornment
- 22. Not big
- 24 Wholly
- 26. Pathway behind buildings
- Civil authority 27.
- 29. Consequences of something
- 32. To sit and be moved
- 33. Valentine organ
- 34. Your dad's brother
- 37. Pathway in front of buildings
- 38. What EVE did

John walks into his 5th floor apartment after a long day of work, he sinks into his favorite arm chair, puts up his footrest, turns on the TV, and turns to his wife Hannah, "Honey, please get me a hard drink, I think it's about to start." Hannah rolls her eyes, heads to the kitchen, takes out a beer from the fridge, and brings it to John. "Honey", said John, two minutes later, "please get me another one quickly before it starts." "WHAT IS WRONG WITH YOU. YOU LAZY GOOD FOR NOTHING!" Hannah exclaimed, "DO YOU THINK I'M YOUR PERSONAL WAITER!? YOU PLOP YOURSELF DOWN ON YOUR EASY CHAIR AND EXPECT ME TO BE ON YOUR BECK AND CALL!? IS THAT ALL I'M GOOD FOR!? John sighs, and mutters under his breath, "it started...."

A couple are sitting in their living room, sipping wine. Out of the blue, the wife says, "I love you."

> "Is that you or the wine talking?" asks the husband. "It's me," says the wife. "Talking to the wine."



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