



## A Boomer's Guide to...

# RETIREMENT Lifestyle CHOICES

### AGING in PLACE.....pages 16/17

If you love your home and plan on staying as long as you can, there are adjustments you can start making right now to help you grow grey enjoying your favorite room, your favorite armchair and your favorite view...

### How do you plan for a longer life .....page 19

By the year 2030, baby boomers are projected to make up almost twenty-percent of our population. This represents a fifty percent increase over a 20-year period of time. How do we prepare for such a 'boom'?

### The Empty Nest.....page 21

The empty nest has been replaced by a nest that's full - kids that can't leave, can't find a job and aging parents who need more help than ever before.

### Make sure your RETIREMENT SAVINGS last.....page 23

### RETIREMENT LIFESTYLE OPTIONS GUIDE.....page 29

## A Retirement Community Designed just for **YOU!!**

### For Active Adults 55+

Stoney Creek is a friendly retirement community located on ten beautiful country acres in Muskego.

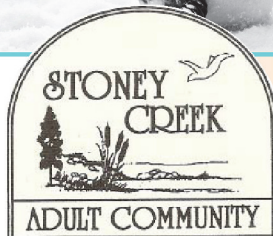
*Call for a  
personal tour today!  
We will impress you!!*



**414.422.4686**

S69W14142 Tess Corners Drive, Muskego  
[www.stoneycreekadultcommunity.com](http://www.stoneycreekadultcommunity.com)

**OPEN HOUSE**  
**Feb 26, 12 Noon!!**  
Lasagna Dinner & Banjo Player  
Call 414-422-4686 to reserve



### 52 spacious and private apartments!

- Patio or balcony
- Full kitchen w/ appliances
- Washer/dryer in unit
- Cable TV
- Underground parking
- 24-hour security
- and so much more!!*

## STOP BY AND TOUR DURING OUR "POT OF GOLD" OPEN HOUSE

**MARCH 7TH**  
**10AM-2PM**



**JOIN US FOR  
SNACKS  
AND THE  
"LUCK OF THE IRISH"  
DRAWING TO WIN  
RENT CREDIT  
TOWARD'S YOUR FIRST  
MONTH'S RENT!**

## Woodview SENIOR APARTMENTS

S87 W18193 Woods Road  
Muskego, WI **(262) 679-7644**

*(Located at the corner of Woods Road and Racine Avenue.)*

### ALL THE AMENITIES YOU WILL LOVE FOR INDEPENDENT SENIORS 55 AND BETTER

- Spacious 1 & 2 bedroom residences with Walk-In Closets
- Includes Heat, Water & Underground Parking
- Community Room with fireplace includes full kitchen, patio and sunroom for you to enjoy with friends and family
- Controlled access entry system with elevator
- Bingo, Cards, potlucks, trips AND MORE!
- Small Pets Always Welcome

*Don't miss out on our 2-bedroom corner residence now available!  
Extra windows for added sunlight!*

Professionally managed by Oakbrook Corporation  

## The older American population is vast and growing.

Those age sixty-five and older represented approximately thirteen percent of the total U.S. population in 2010; close to forty-million people. By the year 2030 this group is projected to make up almost twenty-percent of our population. This represents a fifty percent increase over a 20-year period of time, of which we are currently on the front end.

In addition to the growth of the older population people are living longer. A seventy- year old person in the United States can expect to live another sixteen or seventeen years on average, but rarely without any long-term healthcare needs.

This combination of growth among the older American population and increasing life expectancy will create a greater need for lifestyle and health care solutions, as well as a more proactive approach to planning for the later phases of retirement.

The phrase “retirement planning” is often associated with planning in the years prior to retirement but planning for the later phases of retirement could be one of the most important aspects of retirement planning. Yet, despite its importance, this is an area of planning that is often neglected until a significant health event occurs.

For retirees who are in the middle stages of retirement, now is the time to plan for your later retirement years — while you are active and able. Delaying important decisions about tomorrow’s needs may leave you and your loved ones facing difficult, and often costly, situations in the future.

One of the more important – and complex — decisions you need to consider is where you will live. Do you wish to remain in your home as long as possible or move to retirement living community? What are the long-term care options in each of these scenarios? How will you pay for such care? Understanding the various alternatives will help you and your family to make better-informed decisions and provide more peace of mind about your future.

While most people say they would prefer to stay in their home as long as possible, doing so can often present a number of challenges that are not anticipated, which may include loneliness and the associated impact on health, the emotional and financial strain on a family caregiver, required home modifications, and the fact that you may eventually need a higher level of care than can be provided for in your home- just to name a few. None of these are reasons not to age at home but are issues that should be addressed and planned for well in advance.

As an alternative to aging at home many retirees are choosing a Continuing Care Retirement Community, or CCRC. These communities are appropriate for retirees who are independent today but want to have a plan in place for their future housing and care needs.

There are a couple of unique characteristics about a continuing care retirement community that differentiate it from any other type of retirement living arrangement. First, CCRC’s contractually provide access to a

**Living Longer** continued on page 25

## Americans are living longer...



## How do you plan for *that*?

The combination of growth among the older American population and increasing life expectancy will create a greater need for lifestyle and health care solutions, as well as a more proactive approach to planning for the later phases of retirement.



## Steeple View Christian Senior Community

*Beat the winter blues and retire your snow-blower  
with the Area's Best Kept Secret in Independent Senior Living*

- **Secure, Carefree Independent Living for Active Seniors 55 or Better**
- **Tours of our deluxe 1, 2 and 2 bedroom plus den apartment homes given every 1½ hour**
- **Discover all the wonderful amenities Steeple View has to offer without the burden of home ownership**
- **6 Months Free Maintenance Fees with unit reservations made before March 1<sup>st</sup>, 2013 no matter when you move in!**



### OPEN HOUSE WEEKEND!

**February 23<sup>rd</sup> 10:00 am to 4:00 pm**

**February 24<sup>th</sup> Noon to 4:00 pm**

**12455 W. Janesville Rd, New Berlin, WI**

**To reserve your Tour Time please RSVP to  
dina@steepleview.org or  
Call 414.525.5500 before February 18<sup>th</sup>**

**Office hours Mon. – Fri., 8:00 am to Noon  
Visit our website: [www.steepleview.org](http://www.steepleview.org)**

# BERKSHIRE at KENSINGTON

**BEAUTIFUL, AFFORDABLE, INDEPENDENT SENIOR LIVING!**

**(262) 548-1449**

**1800 Kensington Drive, Waukesha**

**BERKSHIRE**  
Communities

*Call for a personal  
tour today!*

## BERKSHIRE WEST ALLIS

**(414) 258-2720**

**1414 S. 65th St., West Allis**

- FREE Utilities
- Spacious Floor Plans
- Free Indoor Parking
- Pets Welcome (limited)
- Social Activities
- On-Site Bank, Chapel, Beauty Salon, Fitness Center
- Convenient Elevators
- Transportation to Shopping
- Located on City Bus Line



- FREE Heat, Hot Water
- FREE Underground parking
- Elevator
- Courtyard with Gazebo, BBQ Grill
- Social Activities for Everyone
- Near Historic West Allis shops
- On-Site Exercise Room & Classes
- Beauty Salon & Library
- Near Senior Center, Walgreens, Banks
- Located on bus line



**Independent Apartment Living for Seniors 55 & Better**



### BERKSHIRE OCONOMOWOC

210 S. Main St., Oconomowoc  
**262-567-9001**

- Spacious floor plans
- Ceiling fans
- Elevator service to all floors
- Laundry room on each floor
- Free heated underground parking
- Free heat and water
- Pet friendly with some restrictions
- Walking distance to the downtown area -short distance to two lakes
- Activities w/Oconomowoc Area Senior Center on site

**Comfort, Privacy,  
Peace Of Mind...  
What More Could  
You Ask For?!**



### BERKSHIRE GREENDALE

7010 W. Grange Avenue  
Greendale, WI 53129  
**414-421-4900**

- Near Historic Downtown Greendale & Southridge Mall
- Spacious floor plans with walk-in closets
- Balcony or patio with all homes
- Stainless steel appliances included
- Select homes with washers & dryers
- Laundry rooms on each floor
- Free underground/surface parking
- Business & fitness Centers, Community Room & BBQ Patio
- Pets Cherished
- Alive with Daily Social Activities!

**We welcome you  
to experience our brand new  
luxury community today!**



### BERKSHIRE SUNSET

S30 W24890 Sunset Drive  
(Corner of Prairie & Sunset)  
Waukesha, WI 53189  
**262-548-0131**

- Full-size Balcony/Patio with every home
- Spacious open floor plans with walk-in closets
- Free Underground/Surface parking
- Heat & Water INCLUDED
- Laundry rooms & Storage Units on each floor
- Convenient shopping at the New Shoppes on the Fox River
- Pet Friendly (restrictions apply) Community, Library, Computer & Fitness areas
- Social Activities for Everyone!

**Join our carefee  
style of living!**



### BERKSHIRE GRAFTON

1004 Beech St., Grafton  
**262-376-9661**

**Set up a personalized  
tour today!**

- Convenient location in the heart of Downtown Grafton
- Heat & Water Included
- Free Underground/Surface Parking
- Same Floor Storage Units
- Patio or Balcony for each Unit
- Media Center, Fitness Room, Community Room & Patio for everyone's enjoyment

**Affordable Living In  
The Heart of Grafton!**



Professionally Managed by OAKBROOK CORPORATION

\*Income Limits May Apply



## NO MORE EMPTY NEST

**Middle-aged adults face family pressure on both sides**

*The “empty nest” of past generations, in which the kids are grown up and middle-aged adults have more time to themselves, has been replaced in the United States by a nest that’s full – kids who can’t leave, can’t find a job and aging parents who need more help than ever before.*

By David Stauth

According to a new study by researchers at Oregon State University, what was once a life stage of new freedoms, options and opportunities has largely disappeared. An economic recession and tough job market has made it hard on young adults to start their careers and families. At the same time, many older people are living longer, which adds new and unanticipated needs that their children often must step up to assist with.

The end result, researchers suggest, are “empty nest” plans that often have to be put on hold, and a mixed bag of emotions, ranging from joy and “happy-to-help” to uncertainty, frustration and exhaustion.

“We mostly found very positive feelings about adults helping their children in the emerging adulthood stage of life, from around ages 18 to 30,” said Karen Hooker, director of the OSU Center for Healthy Aging Research.

“Feelings about helping parents weren’t so much negative as just filled with more angst and uncertainty,” Hooker said. “As a society we still don’t socialize people to expect to be taking on a parent-caring role, even though most of us will at some point in our lives. The average middle-aged couple has more parents than children.”

The findings of this research were just published in the Journal of Aging Studies, and were based on data from six focus groups during 2009-10. It was one of the first studies of its type to look at how middle-aged adults actually feel about these changing trends.

Various social, economic, and cultural forces have combined to radically challenge the traditional concept of an empty nest, the scientists said. The recession that began in 2008 yielded record unemployment, substantial stock market losses, lower home values and increased demand for higher levels of education.

Around the same time, advances in health care and life expectancy have made it possible for many adults to live far longer than they used to – although not always in good health, and often needing extensive care or assistance.

This study concluded that most middle-aged parents with young adult children are fairly happy to help them out, and they understand that getting started in life is simply more difficult now. Some research has suggested that age 25 is the new 22; that substantially more parents now don’t even expect their kids to be

**Empty Nesters** continued on page 25



**SACRED HEART** *At Monastery Lake*

Accepting Rental Applications  
**February 26th**  
**10AM!!**

*Franklin's Premier Senior Community*



- **GAS HEAT Included!**
- **Weekday Continental Breakfast**
- **Heated Underground Parking**
- **Cable TV Included**
- **Washer/Dryer in every unit**
- **Convenience Store**
- **Coffee Bar/Dining Services**
- **Guest Suite**
- **Private Dining Room**
- **Library/Craft Room**
- **Fitness Center**
- **Beauty Salon/Barber Shop**
- **Chapel with Daily Services**

*Final Wing Opening*  
*August 2013*

**Call Vicki for Details!**

**7350 South Lovers Lane Road**  
**Franklin, WI 53132**

**414-409-4848**

*Come explore the place you will call home!*

Professionally managed by The Oakbrook Corporation



# PANDEMIC!!



**We've battled the flu every season with top-notch healthcare and medications, but we haven't always been that lucky...**

Seasonal flu activity usually peaks in January or February, but it can occur as early as October and as late as May. Most experts believe that you get the flu when a person with the flu coughs, sneezes, or talks and droplets containing their germs land in your mouth or nose. You can also get the flu by touching a surface or object that has the flu virus on it and then touching your mouth, eyes, or nose.

Flu pandemics have occurred throughout history. There have been four since 1918, each with different characteristics.

## 1918 – 1919

Illness from the 1918 flu pandemic, also known as the Spanish flu, came on quickly. Some people felt fine in the morning but died by nightfall. People who caught the Spanish Flu but did not die from it often died from

complications caused by bacteria, such as pneumonia.

During the 1918 pandemic approximately 20% to 40% of the worldwide population became ill, an estimated 50 million people died, nearly 675,000 in the U.S.

Unlike earlier pandemics and seasonal flu outbreaks, the 1918 pandemic flu saw high mortality rates among healthy adults. In fact, the illness and mortality rates were highest among adults 20 to 50 years old. The reasons for this remain unknown.

## 1957 – 1958

In February 1957, a new flu virus was identified in the Far East. Immunity to this strain was rare in people younger than 65. A pandemic was predicted. In the summer of 1957, the virus came to the United States quietly with a series of small outbreaks. When children returned

to school in the fall, they spread the disease in classrooms and brought it home to their families. Infection rates peaked among school children, young adults, and pregnant women in October 1957. By December 1957, the worst seemed to be over. However, another wave of illness came in January and of 1958. This is an example of the potential “second wave” of infections that can happen during a pandemic. Although the 1957 pandemic was not as devastating as the 1918 pandemic, about 69,800 people in the United States died.

## 1968 – 1969

In early 1968, a new flu virus was detected in Hong Kong. The first cases in the United States were detected as early as September 1968. Illness was not widespread in the United States until December 1968. Deaths from this virus peaked in December 1968 and January 1969.

**Pandemic Flu** continued on page 24



**Moving? Overwhelmed?**  
**Call SEGUES Today!**

SEGUES (sĕg-wāys) has helped hundreds of Wisconsin Seniors make smooth moves and easy transitions with services including:

Downsizing – Moving – Packing – Unpacking –  
Address Changes – Staging – Clearing – Cleaning –  
Estate Sales – Other Personalized Services

Learn How SEGUES Can Help YOU.

**FREE CONSULTATION**

262-442-4200 [www.segues.net](http://www.segues.net)

**SEGUES** Senior Move Specialists

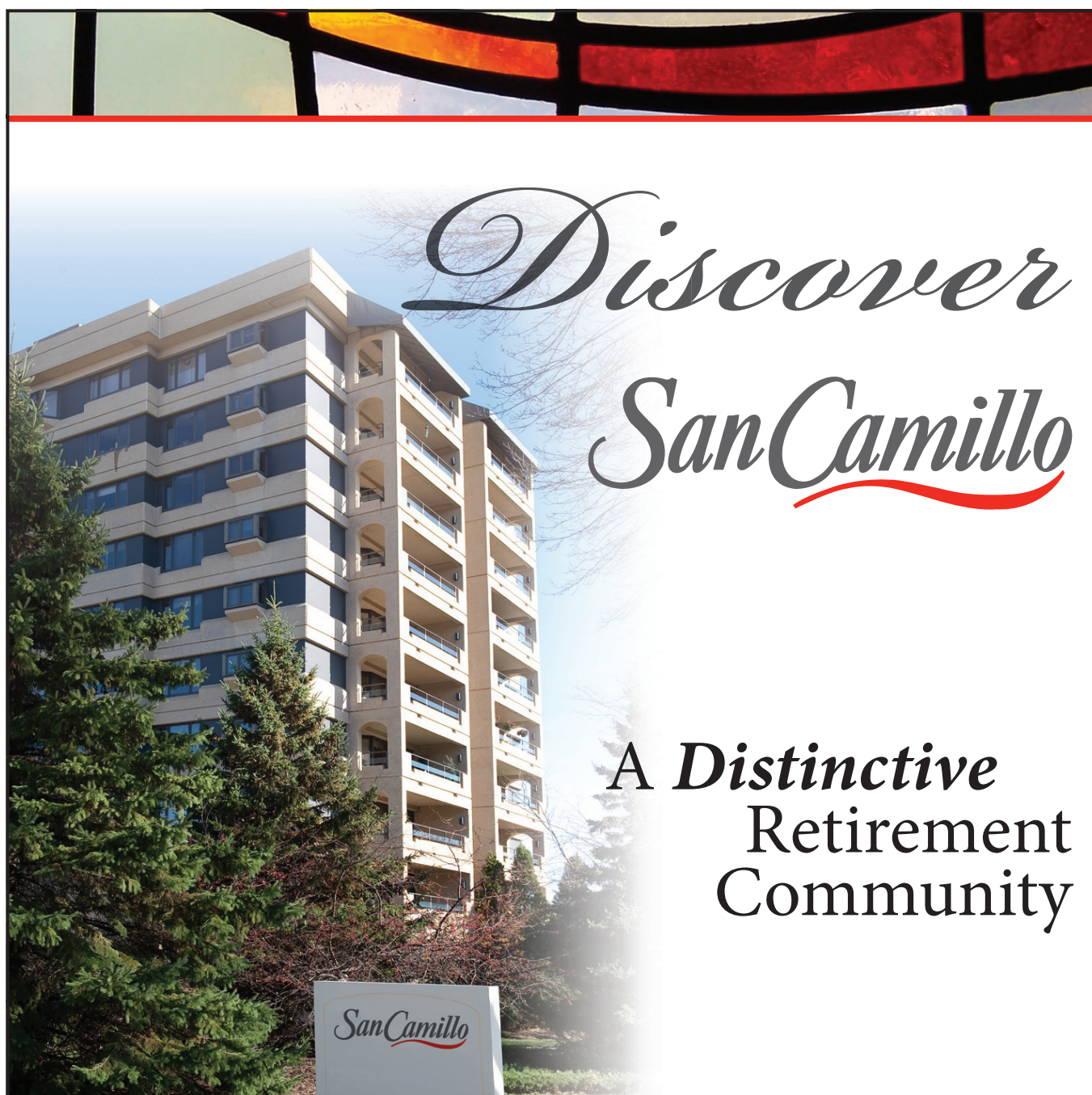


*Come home to*  
**East Terrace Apartments**  
*of Waukesha*

**QUALITY SUBSIDIZED  
SENIOR HOUSING**

- Convenient Downtown Location
- Secure Entry System - Parking
- Community Room - Hair Salon
- Social Activities

801 North East Ave, Waukesha  
262-544-9757



**10200 W. Blue Mound Rd. • Wauwatosa, WI 53226**  
**414.259.6310 • [www.stcam.com](http://www.stcam.com)**

# Making Your Retirement Savings Last

Presented by Tim Stasinoulas, RFC

As you retire, there are variables you can't control; investment performance and fate are certainly toward the top of the list. Your approach to withdrawing and preserving your retirement savings, however, may give you more control over your financial life. Drawing retirement income without draining your savings is a challenge, and the response to it varies per individual. Today's retirees will need to be more flexible and look at different withdrawal methods and tax and lifestyle factors. Everyone should have a written retirement income distribution plan that addresses the following points.

**Should you go by the 4% rule?** For decades, retirees were cautioned to withdraw no more than 4% of their retirement balances annually. This "rule" still has merit (although sometimes the percentage must be increased out of necessity). T. Rowe Price has estimated that someone retiring with a typical 60%/40% stock/bond ratio in their portfolio has just a 13% chance of depleting retirement assets across 30 years if he or she abides by the 4% rule. A 7% initial withdrawal rate invites an 81% chance of outliving your retirement assets in 30 years.

That sounds like a pretty good argument for the 4% rule in itself. However, while the 4% rule regulates your withdrawals, it doesn't regulate portfolio performance. If the markets don't do well, your portfolio may earn less than 4%, and if your investments repeatedly can't make back the equivalent of what you withdraw, you will risk depleting your nest egg over time.

**Or perhaps the portfolio percentage method?** Some retirees elect to withdraw X% of their portfolio in a year, adjusting the percentage based on how well or poorly their investments perform. As this can produce greatly varying annual income even with responsive adjustments, some retirees take a second step and set upper and lower limits on the dollar amount they withdraw annually. This approach is more flexible than the 4% rule, and in theory you will never outlive your money.

**Or maybe the spending floor approach?** Another approach that has its fans. You estimate the amount of money you will need to spend in a year and then arrange your portfolio to generate it. This implies a ladder income strategy, with the portfolio heavily weighted towards bonds and away from stocks. This is a more conservative approach, with a low equity allocation in your portfolio, only a minority of those assets are exposed to stock market volatility, and yet they can still capture some upside with a foot in the market.

**Attention has to be paid to tax efficiency.** Many people have amassed sizable retirement savings, yet give little

Retirement Savings continued on page 26



**Drawing retirement income without draining your savings is a challenge, and the response to it varies per individual. Today's retirees will likely need to be more flexible and look at different withdrawal methods and tax and lifestyle factors.**

**Come Fall in Love with Your New Home at...**

**MARQUETTE MANOR**  
**SENIOR LIVING COMMUNITY**

**1 & 2 bedroom  
starting at  
\$750**

**HURRY IN...  
TAKE A TOUR...  
SIGN A LEASE....**

**62 and better  
Community**

**Located in  
SOUTH MILWAUKEE**  
2409 10th Avenue

**Units Include...  
water, sewer, heat,  
trash & much  
MORE!**

**CALL  
414-764-7997  
to schedule a showing!**



Professionally Managed by Oakbrook Corporation



**Affordable**

**SENIOR AND DISABLED HOUSING**

**10 Desirable and Convenient Locations in 6 Communities**

**Becker Property  
Services, LLC | (262) 240-9406**

*Accessible, safe, secure, barrier-free, and affordable, federally subsidized one bedroom and studio apartments for seniors, and one and two bedroom apartments for physically disabled adults*

#### **Age 62 and Older**

- Burnham Village West Milwaukee
- Cifaldi Square Cudahy
- Gonzaga Village West Allis
- James & John Milwaukee
- Oak West West Allis
- Oakwood Mequon
- Sunset Heights Waukesha
- Valentino Square West Allis

#### **Physically Disabled Adults**

- Blanche & Madge Milwaukee
- Refreshing Springs Milwaukee

[www.beckerpropertyservices.com](http://www.beckerpropertyservices.com)

EMAIL: BeckPropSvc@aol.com

*Call/email for more information  
or an application!*





## Does the idea of moving make you weak in the knees?

When it's time to downsize, saying good-bye to a house can be difficult. You are confronted with COMPLEX LOGISTICS, DIVVYING UP BELONGINGS among family, and the sheer volume of PHYSICAL LABOR required.

### Clearing out your house can be easy.

Let someone guide you each step of the way.



Julie

**Your Transition Coordinator.** After living in 11 cities, I know a great deal about the logistics of clearing out a home. As a certified life coach, I also help individuals find peace of mind while navigating major life changes.

**Call Julie Henszey  
414-476-3870**

*Honest. Efficient. Practical.*



**peace of mind  
transitions llc**

# PANDEMIC!!

continued on from page 22

Those over the age of 65 were most likely to die. The number of deaths between September 1968 and March 1969 was 33,800, making it the mildest flu pandemic in the 20th century. The same virus returned in 1970 and 1972.

There could be several reasons fewer people in the United States died due to this virus: The Hong Kong flu virus was similar in some ways to the 1957 pandemic flu virus. This might have provided some immunity against the Hong Kong flu virus; The Hong Kong flu virus hit in December of 1968, when school children were on vacation. This caused a decline in flu cases because children were not at school to infect one another or bring it home.

### 2009 – 2010

In the spring of 2009, a new flu virus spread quickly across the United States and the world. The first U.S. case of **H1N1 (swine flu)** was diagnosed on April 15, 2009. By April 21, the Centers for Disease Control and Prevention (CDC) was working to develop a vaccine for this new virus. On April 26, the U.S. government declared H1N1 a public health emergency. By June, 18,000 cases of H1N1 had been reported in the United States. A total of 74 countries were affected by the pandemic. H1N1 vaccine supply was limited in the beginning. People at the highest risk of complications got the vaccine first.

By November 2009, 48 states had reported cases of H1N1, mostly in young people. That same month, over 61 million vaccine doses were ready. Reports of flu activity began to decline in parts of the country, which gave the medical community a chance to vaccinate more people.

The CDC estimates between 8,870 and 18,300 H1N1 related deaths

A federal government website managed by the U.S. Department of Health & Human Services.  
flu.gov

### A husband and wife...

were at a party chatting with some friends when the subject of marriage counseling came up. "Oh, we'll never need that. My husband and I have a great relationship," the wife explained. "He was a communications major in college and I majored in theater arts. He communicates real well and I just act like I'm listening."

### A young newlywed couple...

were in their honeymoon suite on their wedding night. As they undressed for bed the husband who was a big burley bruiser, tossed his pants to his bride and said, "here put these on."

She put them on and the waist was twice the size of her body.

"I can't wear your pants," she said.

"That's right!" said the husband, "and don't you forget it. I'm the one who wears the pants in this family!" With that she flipped her panties and said, "Try these on."

He tried them on and found he could only get them on as far as his kneecap.

He said, "Heck, I can't get into your pants!"

She said, "That's right and that's the way it's going to be until your attitude changes!"

# HERITAGE SENIOR LIVING

*Assisted Living and Memory Care Communities*

*Apartments Available!*



## Reserve Your Apartment Now

Heritage offers personalized care and service to meet the needs of each individual resident.

Well trained and compassionate staff is available 24 hours per day in addition to a reassuring emergency call system.

Private Studio,  
One and Two Bedroom  
Apartments.

**Call for more information  
www.heritagesenior.com**

*Independence*

*Privacy*

*Choice*

*Individuality*

*Dignity*



**Heritage at Deer Creek**  
3585 S. 147th Street

Call Ben at 262-432-0220

**Heritage Court**  
N48 W14250 Hampton Ave

**Lexington Heritage**  
5020 S. 107th Street

Call Chris at 414-302-9700

**Heritage at West Allis**  
7901 W. National Avenue



## Living Longer

continued from page 19

continuum of care, including independent living, assisted living, and/or skilled nursing care. Although some retirement communities may look

and feel like a CCRC, if they don't offer a contract to the resident guaranteeing access to continuum of care then the community likely isn't a CCRC.

Second, many CCRCs have minimum entry requirements, often including an entry fee (although more CCRC are beginning to offer rental agreements). Depending on the type of contract some portion of this entry fee may be considered a prepayment of future long-term care expenses thereby allowing the community to offer care at a below-market rate.

One of the most popular reasons for someone choosing a CCRC is the desire to not be a burden on the adult children. In theory, moving to a CCRC is the last residency decision a person should have to make because future housing and care needs are provided by the community.

However, choosing the right community is a major decision and, therefore, it is important to understand the contract details, the cost of care, the quality and level of care available, financial stability of the community, as well as the potential impact on your personal financial plans. Before deciding whether a CCRC is right for you it is recommended that you sit down with an objective advisor who has an understanding of the various CCRC models.

Aging is inevitable and your ability to remain able and independent throughout your lifetime is uncertain. However, your future care and comfort can be secure with the proper planning and guidance. By anticipating your future needs — and considering which retirement living alternative is best suited to address them — you and your family can approach your later years with confidence and peace of mind.

Brad Breeding, CFP®, is co-founder LifeSite Logics, a web-based tool designed to assist professional advisors and prospective CCRC residents in choosing the community that best fits their lifestyle desires, healthcare needs, and financial resources.



## Empty Nesters

continued from page 21

financially independent in their early 20s, and don't mind helping them through some difficult times.

But the response to helping adult parents who, at the same time, need increasing amounts of assistance is not as uniformly positive, the study found — it can be seen as both a joy and a burden, and in any case was not something most middle-aged adults anticipated. "With the kids, it's easy," is a general purpose reaction. With aging parents, it isn't.

"My grandparents died younger, so my parents didn't cope with another generation," one study participant said.

Many middle-aged people said it was difficult to make any plans, due to disruptions and uncertainty about a parent's health at any point in time. And most said they were willing to help their aging parents, but a sense of being time-starved was a frequent theme.

"It brings my heart joy to be able to provide for my mom this way," one study participant said. "There are times when it's a burden and I feel resentful."

The dual demands of children still transitioning to independence, and aging parents who need increasing amounts of care is causing many of the study participants to re-evaluate their own lives. Some say they want to make better plans for their future so they don't pose such a burden to their children, and begin researching long-term care insurance. Soul-searching is apparent.

"I don't care if I get old," a participant said. "I just don't want to become debilitated. So I would rather have a shorter life and a healthy life than a long life like my mom, where she doesn't have a life. She doesn't have memories. Our memories are what make us who we are."

An increasing awareness of the challenges produced by these new life stages may cause more individuals to anticipate their own needs, make more concrete plans for the future, reduce ambivalent approaches and have more conversations with families about their own late-life care, the researchers said in their study.

About the OSU College of Public Health and Human Sciences: The College creates connections in teaching, research and community outreach while advancing knowledge, policies and practices that improve population health in communities.

# the Providence Place

## Open House

February 16<sup>th</sup>

10:00 am to 4:00 pm

February 17<sup>th</sup>

Noon to 4:00 pm

Come discover **Quality Senior**  
Independent Living in a  
Village Atmosphere!

Tours of our 1 & 2 bedroom  
apartments given every ½  
hour.

Receive a **free** Cherry Pie  
with tour reservation (*while  
supplies last*)



815 Washington Street, Grafton WI  
262.377.9900

[www.theprovidenceplace.org](http://www.theprovidenceplace.org)



## Welcome to Yiddishfest!

**FEBRUARY 14 ▲ 2:30 PM**

**Professor Joel Berkowitz** of the UW-Milwaukee Center  
for Jewish Studies presents: Yiddish Poetry

**FEBRUARY 17 ▲ 2 PM**

**Maxwell Street  
Klezmer Band**

In Rubenstein Pavilion  
*Sponsored to celebrate the  
life of Tobi Friesler*



**FEBRUARY 21 ▲ 3 PM**

**Professor Mark Loudon** of UW-Madison  
Presents *What is Yiddish?*

A discussion of where the Yiddish language  
came from, and how it developed in the US.

## Join Us For The Ballet!



**FEBRUARY 28 ▲ 2 PM**

**Costume Demo/Ballet To-Go.** Dancers from the Nancy  
Einhorn Milwaukee Ballet II Program  
will model costumes, talk about their lives as dancers  
and answer your questions in this  
up-close-and-personal lecture/demonstration.

**MARCH 3 ▲ 2 PM**

**Classical to Contemporary Dance.** Join us for an  
afternoon of classical and contemporary repertoire  
featuring these aspiring professionals.

**Free parking is available under the building  
at 1414 N. Prospect Ave.**



**1400 North Prospect Avenue, Milwaukee  
414-289-9600 • [www.chaipoint.org](http://www.chaipoint.org)**

## "OUCH!"

You jerk with a start as the teacher's chalkboard eraser hits you in the head. "Stop daydreaming and get back to work," they bark. Most of us at some time in our school years have experienced this scenario. Maybe you expressed your desires to do something, and someone told you, "Yeah in your dreams," or "You're such a dreamer."

This article is for the dreamers. I take offence to the dream killers. Those people that have given up on their own dreams and now want us to give up on ours. It makes them feel better about themselves if everyone is as beat down as they are.

If we take a sober look at the dreamers of the past we quickly realize that all of the innovations and products that make up our modern day life, started with dreamers. They were the ones who despite the ridicule and doubt never gave up on their vision. With fortitude they brought forth a new reality, which included the existence of the thing they desired. The Wright brothers, Henry Ford, Thomas Edison, to name just a few, were all dreamers first. Only after they were thought crazy and persisted anyway, were their names held in esteem - never giving up until they succeeded and became legendary.

Greatness begins with a desire to do or be something larger than thought possible by the masses. Even math and science progress through dreamers. If this wasn't the case we would live a static existence, all things reaching a certain point and that's it. No scientists coming up with a new hypothesis, and no mathematicians coming up with new equations. But that's not how our world is. Our world is not static it is dynamic and so we must be dynamic too.

Begin to dream again at once. It is your obligation to yourself, to be a dynamic dreamer. I would suggest the following steps.

Dream first. Develop a clear mental picture of what you want. Don't initially worry about the details of how. Take some action toward your dream now, and the path will start to develop to the degree that you believe it's possible. Realize it's not a matter of education, or station in life. It is a matter of understanding that, from whatever point you start, the rest of your life can be a grand adventure with limitless freedom to do and be whatever you wish.

I'll close with a fitting refrain from an old Aerosmith song.

It instructs "Dream On, Dream On, Dream On, Dream Until Your Dream Comes True."

## Retirement Savings

continued on page 23

thought as to the order of their withdrawals. There is wisdom in taking money out of taxable accounts first, then tax-deferred accounts and lastly tax-exempt accounts. This withdrawal order gives the assets in the tax-deferred and tax-exempt accounts some additional time to grow. A smart withdrawal sequence may help your retirement savings to last several years longer.

**Keeping healthy might help you save more in two ways.** Increasingly, people want to work until age 70, or longer. Many assume they can, but their assumption may be flawed. The 2012 Retirement Confidence Survey from the Employee Benefit Research Institute found that 50% of current retirees had left the workforce earlier than they planned, with personal or spousal health concerns a major factor.

When you eat right, exercise consistently and see a doctor regularly, you may be bolstering your earning potential as well as your constitution. Health problems can hurt your income stream and reduce your chances to get a job, and medical treatments can eat up time that you could use in other ways. Good health can mean fewer ER visits, fewer treatments and fewer hospital stays, all saving you money that might otherwise come out of your retirement fund.

Fidelity figures that a couple retiring now at age 65 will spend \$240,000 (in 2012 dollars) on retirement health expenses across their remaining years. That \$240,000 doesn't even include dental, over-the-counter drug and long term care costs (and as a reminder, many eye, ear and dental care costs are not even covered under Medicare or by Medigap policies).

Timothy M. Stasinoulis is the Managing Director and Founder of Aegis Wealth Advisors, LLC, located at 262 W. Main St., Wales, WI 53183. Call 262.968.5500 or visit [www.aegiswealthadvisors.com](http://www.aegiswealthadvisors.com). Tim is a Qualified member of the Paladin Registry.com. <http://www.paladinregistry.com/advisor/Timothy.Stasinoulis/> He is also a Registered Financial Consultant (IARFC) with a specialty in providing guidance to individuals and families in transition as a result of divorce, death, sale of a business, or retirement and a frequent guest on FOX6 Wake-UP. ([www.youtube.com](http://www.youtube.com))



## EARTH TALK

From the Editors of  
E/The Environmental Magazine

## Has recycling lived up to its promise to reduce waste and pollution, save energy and provide jobs in our ailing economy?

Americans still don't recycle as much as they could. Nonetheless, the practice is already considered a huge success given that it keeps about a third of the solid waste we generate out of our quickly filling landfills and saves natural resources while generating much-needed revenue for struggling municipal governments. Recycling also helps us keep our carbon footprints down: According to the U.S. Environmental Protection Agency, recycling one ton of aluminum cans conserves more than 1,665 gallons of gasoline.

Of course that doesn't mean the progression from virtually no recycling just 40 years ago to today's U.S. average of 33.8 percent has always been smooth. Some types of materials, especially mixed plastics, have proven difficult and/or expensive to recycle, causing skeptics to question the overall value proposition. But well managed recycling systems that focus on profitable resources like glass, paper and metals have been a big success. And why wouldn't they be, when recycling uses as little as five percent of the energy required for virgin production of materials such as aluminum?

Sara Brown of Presidio Graduate School reports that, while recycling has gained significant momentum during the last two decades, it has still not yet realized its potential. "Unfortunately, recycling pick-up services are not cheap and it is viewed as a redundant service; extra trucks mean extra cost. On top of that, single stream recycling requires investment in technology to sort the loads efficiently," she says. "Trash, on the other hand, is far more indiscriminate because everything just goes to one place, the landfill."

Brown says that the availability of curbside recycling programs varies throughout the country, as does their success. For example, New York City was a pioneer in

recycling, but when the city became strapped for cash, recycling rates fell precipitously to just 15 percent and have not recovered. "New York City officials claim it is more expensive to recycle than to send trash to landfills and incinerators for disposal, and that they have to weigh those costs against environmental goals."

On the other end of the spectrum is San Francisco, which has been steadily increasing its recycling and composting and is now up to over 77 percent. Even more incredibly, the city is aiming for zero waste by 2020.

Brown lauds San Francisco for structuring its recycling program to promote the desired behavior. "Curbside fees are charged on a 'pay as you throw' basis for trash, while recycling and compost are free, creating a financial incentive for following the law and sorting your waste." Brown adds that programs like San Francisco's prove that recycling can be economically viable besides being good for the planet.

Brown acknowledges we've come a long way with recycling but that there is still great potential to do more. A November 2011 report entitled "More Jobs, Less Pollution" by a coalition of groups including the BlueGreen Alliance, the Natural Resources Defense Council and Recycling Works! advocates that the U.S. government mandates diverting 75 percent of our waste coast-to-coast by 2030.



EarthTalk® is written and edited by Roddy Scheer and Doug Moss and is a registered trademark of E - The Environmental Magazine ([www.emagazine.com](http://www.emagazine.com)). Send questions to: [earthtalk@emagazine.com](mailto:earthtalk@emagazine.com). Subscribe: [www.emagazine.com/subscribe](http://www.emagazine.com/subscribe). Free Trial Issue: [www.emagazine.com/trial](http://www.emagazine.com/trial).

### Hurry... Move in before Winter does!

Are you OR your parents looking to downsize?  
Looking to move closer to family?  
Looking for affordable rents in a Senior Community?\*

## TWO MONTHS FREE RENT!!!!\*

\*Offer for a limited time!

### COME TAKE A TOUR!

Mon-Fri, 8am-4pm and Sat & Sun, Noon-2pm  
Visit soon... **Limited Units Available!**

- Great Locations!
- 1 and 2 Bedroom Units
- 24/7 Medical Response
- 24/7 Maintenance
- Free Underground Parking
- Free Laundry
- Pets Allowed (30lb max)
- Caring Management
- Free Transportation-Grocery Shopping
- On-site Salon, Fitness, Bank, Chapel, Store
- **Activities GALORE!**



\*Income limits may apply



### Two Great Senior Communities...



Independent Living Communities for Seniors 55+



**The Centennial**  
414.762.7762  
400 E. Centennial Drive, Oak Creek  
[www.wimmercommunities.com](http://www.wimmercommunities.com)

*I thought I wasn't ready for a senior community, but I love it! I've met great friends, there's lots of activities & it's convenient to everything I need!*  
~Rosemarie/Centennial Resident



**The Silvernail**  
262.896.2100  
2451 Silvernail Road, Pewaukee  
[www.wimmercommunities.com](http://www.wimmercommunities.com)

*I am so glad I came to the Silvernail. No more worries with a house to maintain. Love having the mail delivered indoors, a library available -I love to read. Underground parking in winter is great! The office staff is wonderful*  
~Betty/Silvernail Resident

THIS MONTH'S *Featured Property...*

## Cottonwood Trails

4600 S. Nicholson Ave., Cudahy, WI  
(414) 254-8490



# It's a whole new life!

Apartment Homes for Adults 55 & Better  
Affordable Rents • Quality Construction  
Elegant Finishing Touches  
Spacious, Distinctive One & Two-Bedrooms

Quality Senior Communities By



[www.horizonseniorhousing.com](http://www.horizonseniorhousing.com)



\*\*Income Restrictions May Apply\*\*

## Join Us!

Call today for  
Winter Specials!!

### Locations near you...

- **Burlington**  
Francis Meadows: (262) 210-8501
- **Cudahy**  
Cottonwood Trails: (414) 254-8490
- **Delafield**  
Hillside Woods I & II: (262) 646-4800
- **Franklin**  
Clare Meadows I & II: (414) 421-8499
- **Greenfield**  
White Oaks: (414) 282-1188  
Crestview: (414) 541-3333  
High Grove (62 & better): (414) 541-3333  
Prairie Hill: (414) 541-3333  
Hill Crest: (414) 541-3333
- **Milwaukee**  
Southeast/Clare Heights: (414) 254-8410  
Northwest/Granville Heights: (414) 333-4465
- **Wauwatosa**  
Cedar Glen: (262) 719-3884

A Boomer's Guide to...

# RETIREMENT Lifestyle CHOICES



FEBRUARY 2013 RESOURCE GUIDE

## 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. Rents starting @\$700.00. 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 3, 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 - GRAFTON

Jill Recore  
262-376-9661 / 1004 Beech Street Grafton, WI 53024  
Affordable living in the heart of Grafton. Heat and hot water included; underground parking and storage included; media and fitness rooms; easy access to shopping, restaurants and local activities in a convenient downtown location.

## BERKSHIRE - GREENDALE

Joann Cizel  
414-421-4900 / 7010 West Grange Avenue Greendale, WI  
Come and experience our brand new luxury community today! We are alive with activity. Enjoy our business center, fitness center, community room and daily activities. Convenient location close to historic downtown Greendale and Southridge mall; heat and hot water included; spacious floor plans with walk-in closets; patios and balconies; stainless steel appliances, including dishwasher and microwave; free underground and surface parking. Pets cherished.

## BERKSHIRE AT KENSINGTON

262-548-1449 / 1800 Kensington Drive Waukesha, WI 53188  
Beautifully remodeled, affordable, independent senior (55+) housing in Waukesha. Free heat, electric, water, and indoor parking. On-site bank, chapel, beauty salon, fitness center and more! Transportation to shopping. Located on city bus line. Pets welcome (limited). Income limits may apply.

## BERKSHIRE - OCONOMOWOC

Sandy Griesemer  
262-567-9001 / 210 South Main Street Oconomowoc, WI 53066  
www.berkshire-oconomowoc.com  
The Berkshire-Oconomowoc offers luxury and comfortable housing in the beautiful community of Oconomowoc for independent adults 55 and older. We offer one and two bedroom homes; 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.

Home is where the heart is!  
RETIREMENT LIFESTYLE CHOICES  
continued on page 30

Ask about IMMEDIATE OPENINGS!!



## AFFORDABLE HOUSING FOR ELDERLY

PAY ONLY 30% OF GROSS INCOME FOR RENT!  
1 BEDROOMS

- **Oakview Manor 55+**  
4720 Byrd Ave.  
Racine
- **Washington Court 62+**  
5101 Wright Ave.  
Racine
- **Bayview Manor 62+**  
740 E. Linus St.  
Milwaukee
- **Surlow Senior Residences 62+**  
2964 N. Bartlett Ave.  
Milwaukee
- **Courtyard Apts. 62+**  
12250 W. North Ave.  
Wauwatosa
- **Hampton Regency 55+**  
12999 W. Hampton Ave.  
Butler
- **Southgate Square 62+**  
3775 S. 27th St.  
Milwaukee



Please call 414-271-4116 for an application!

## 1 & 2 BEDROOM AFFORDABLE APARTMENTS FOR SENIORS 55 & BETTER!



TREAT YOURSELF TO A NEW HOME!

in-home washer/dryer • central elevator  
heated underground parking  
fitness facility • great community areas  
personal patio/balcony • heat included!



the Meetinghouse  
at Milwaukee

Call about our  
CURRENT SPECIALS!  
414.357.8596

10901 West Donna Drive, Milwaukee, WI 53224 • MeetingHouseMilwaukee.com

Experience the DOMINIUM Difference. ♿

# Mill Pond Senior Apartments

Luxurious and affordable  
one bedroom homes

## Outstanding Amenities

- patios overlooking conservancy
- spacious floor plans
- easy access to shopping/dining
- controlled access entry
- elevator service
- fully equipped kitchens
- social activities
- community room
- cable tv hook ups
- exercise/craft room
- pets welcome

**1st Month's Rent FREE**  
w/ a 12-month signed lease!

**Call today for a tour!!**

W164N9091 Water Street  
Menomonee Falls  
**262-502-1650**



Professionally managed by The Oakbrook Corporation

## Open House!

Feb 14 at 10am-2pm  
Feb 16 at 11am-1pm

Stop in to enter our drawing  
for a Restaurant Gift Card!!

# Home is where the heart is!

## RETIREMENT LIFESTYLE CHOICES

continued from page 29

### BERKSHIRE AT SUNSET

Rhea Whiteley  
262-548-0131 / S30 W24890 Sunset Drive Waukesha, WI 53189  
(Corner of Prairie Avenue & Sunset Drive)

Welcome Home to the Berkshire at Sunset Senior Independent Living! We offer you luxurious, affordable 1 and 2 bedroom homes including: balconies or patios, spacious floor plans with walk-in closets, complimentary underground & surface parking, heat & hot water, same floor storage & laundry rooms, social activities galore, library, computer & community room, close to the new Shoppes on the Fox River and a pet friendly environment. *\*Income limits apply*

### BERKSHIRE - WEST ALLIS

Chris Sorenson  
414-258-2720 / 1414 South 65<sup>th</sup> Street West Allis, WI 53214  
Near historic West Allis shops, we are one block from the farmers' market, senior center, 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!

### BIELINSKI HOMES

262-542-9494 / 1830 Meadow Lane, Suite A, Pewaukee, WI 53072  
A family owned and operated company since 1960, Bielinski Homes is Wisconsin's largest and most experienced new home builder having constructed more than 10,000 quality new homes and condominiums. Bielinski Homes is committed to building new homes, condominiums and neighborhoods that are well-crafted, innovative and meet today's lifestyle needs at an unbeatable value.

### 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 45<sup>th</sup> 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. 2 bedrooms starting @ \$745.00. Call today for your personal tour and see how beautiful living can be yours today.

### THE CENTENNIAL SENIOR APARTMENTS

Teri Zeise, Property Manager  
414-762-7762 / 400 E. Centennial Drive Oak Creek, WI  
Website: [www.wimmerbrothers.com](http://www.wimmerbrothers.com) Click on Senior Residences  
An expansive array of recreational and lifestyle opportunities. On-site amenities such as chapel services, a store, banking services, a fitness room, wellness programs, crafts and a salon. Activities each month, such as Wii Bowling league, card club, socials, entertainment, movie nights, etc... Pet friendly! Safe and secure environment including a 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! (Income Guidelines May Apply)

### CLEMENT MANOR

Keri Gerlach, Director of Marketing  
414-321-1800 / 3939 South 92 Street Greenfield, WI 53228  
[www.clementmanor.com](http://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

### CLOISTER WEST CONDOS

Fred Hofstede Reality  
414-406-3129 / 4215 N. 100<sup>th</sup> Street Milw-Tosa  
Find elegant seclusion when you leave the world behind and come home to the sanctuary of Cloisters West Condos. Condominiums surround the vast dome Atrium which includes an indoor swimming pool. Homeownership at the Cloisters is carefree living!

### EAST TERRACE APTS.

Peggy Schumann  
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.

continued on page 31

# Sweetheart OF A Deal!

Visit our Bradley Manor  
OPEN HOUSE!!

**FEB 16**  
10am-2pm

## Affordable Luxury Living for Seniors!

Heat & Water Included • Underground Parking • 24 Hour Maintenance • Many Amenities!!



### Bradley Manor

Adults 55+  
4527 W. Bradley Road  
Brown Deer, WI 53223  
**414-371-9590**



### Algonquin Manor

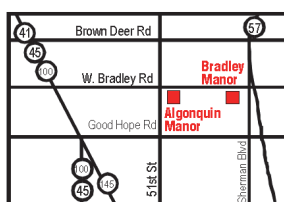
Adults 62+  
5005 W. Bradley Road  
Brown Deer, WI 53223  
**414-357-7100**

**2-Bedroom specials  
starting at \$745**

**Call Today For A  
Private Tour!**



*\*Income limits may apply*



**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 residents an uncomplicated design layout with home-like accommodations. Within the secured community, residents can enjoy a high degree of freedom and independence while they're monitored closely by an experienced professional Memory Care staff. An interior garden courtyard offers a relaxing area for sitting or strolling with friends and visiting family. All Suites are private with bath.

**HERITAGE AT DEER CREEK**

Ben Peterson  
262-789-6600

3585 S. 147<sup>th</sup> St. New Berlin, WI

Assisted Living and Memory Care Community

Heritage at Deer Creek is a warm and compassionate community where daily assistance and respect for independence and personal integrity are paramount. Seniors at Deer Creek enjoy the opportunity to maintain their current lifestyle in their 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 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 apartments. Every apartment features a kitchenette and private bath and walk-in-shower. With a reassuring emergency call system and personalized call pendants, all the comforts of home get an added level of safety and security. Memory Care specializes in care for Alzheimer's or other related dementias. Private suites with bath and walk-in showers for 36 residents. No entrance or endowment fee.

**HOME CARE MEDICAL CORPORATE HEADQUARTERS**

262-786-9870 / 5665 South Westridge Drive Suite 100 New Berlin, WI 53151

Retail Stores located at:

4818 South 76th Street Milwaukee, WI 53220 (414) 423-8800

1709 South 18th Street West Bend, WI 53095 (262) 957-5501

Serving southeastern Wisconsin since 1974, providing home infusion and specialized nutrition; rehab technology; respiratory care; home medical equipment and supplies; and bracing and compression garments. Accredited by the Joint Commission and an active member of WAMES, the MedGroup and AA Homecare, our mission is to enhance the quality of life of those we serve.

**HORIZON DESIGN BUILD MANAGE**

Casey Kottwitz, Leasing Assistant

608-354-0900 ext. 314 / 5201 East Terrace Drive Suite 300 Madison, WI 53731

c.kottwitz@horizondbm.com Website: www.horizondbm.com

Horizon has been developing and managing Senior Apartment Homes since 1984. We are committed to providing affordable and well maintained housing for those 55 and better. See the complete listing in our ad.

**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 in a beautiful setting with services readily available as needed. Options include 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 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; nonprofit senior living in elegant environments.

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.

continued on page 32

# NOW LEASING

1 & 2 BR Independent & Assisted Living Apartments

*in the Historic Layton Boulevard Neighborhood*

**AGES 62+  
OPENING  
FEBRUARY 2013!**

**maria linden**  
Independent Senior and Assisted Living Apartments

School Sisters of St. Francis  
Professionally managed by Oakbrook Corporation  
Income restrictions may apply

**marialindenseniorliving.com**

**CALL  
TODAY!**

**(414) 384-3800**

2735 W. Greenfield Avenue Milwaukee, WI 53215

## Silver Creek Village

### Welcome to Your New Home!

**Independent Senior Living  
for those 55 and Better**

**1 Bedroom Apartments  
Starting at \$755**

**2 Bedroom Apartments  
Starting at \$895**

- All units include HEAT, WATER, appliances, underground parking & balcony or patio
- Guest suite available for visiting friends & family
- Minutes from specialty shops, dining & clinics
- On Bus Line • Activities • Beauty Salon
- Exercise room • Computer room
- Community room for private parties

**Silver Creek Village Apartments**  
**2455 W. Silver Spring in Glendale**

**414-578-3612**

**silvercreek@oakbrookcorp.com**

Income restrictions may apply  
Professionally Managed by Oakbrook Corporation





# ENJOY

*"Small Town Living With Easy Access  
to Big City Amenities"*

## WILLIAMSTOWN BAY SENIOR LIVING COMMUNITY

### 1 & 2 Bedroom Apartment Homes

An independent apartment  
home community for  
older adults, age 55 and better,  
that enjoy the  
luxury and convenience of a  
well-designed  
apartment community.

**3400 E. Ramsey Avenue**

Cudahy, WI 53110

**(414) 481-8580**

[www.williamstownbay.com](http://www.williamstownbay.com)

- Spacious Floor Plans
- Fully Equipped Kitchens
- Laundry Room on Each Floor
- Controlled Access Entry System
- All Window Coverings
- Generous Closets
- Cable TV Hookups
- Plenty of Storage
- Bus Service Nearby
- Social Activities
- Community Room
- Near Shopping & Restaurants
- Pet Friendly (some limitations)

*Stay warm and stress  
free this winter!*

**Heat is included  
at Lexington Village**

We'll take care of all the day-to-day  
responsibilities - you take time doing  
what you love with those you love!!!

**Call today for Specials!!**

**414-425-4008**

- 1 & 2 Bedroom Apartment Style Homes
- Washer & Dryer hookups in selected units
- Heat & Hot water included
- Controlled access entry system
- Beauty shop • Laundry rooms on each floor
- Fitness, Computer & Guest rooms
- Heated underground parking with car wash

**LEXINGTON VILLAGE**  
A Senior Apartment Community

**5000 S. 107th St., Greenfield, WI**



PROFESSIONALLY MANAGED BY OAKBROOK CORPORATION

### LEXINGTON HERITAGE

Chris Kohn

414-302-9700

5020 S. 107th St., Greenfield, WI

The Assisted Living at Lexington Heritage is a 20 Apartment Community including sunroom and private patio. Lexington Heritage offers studio, one bedroom and two bedroom apartments in a quaint setting. Each apartment can be individually decorated and furnished. 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.

### LEXINGTON VILLAGE SENIOR APARTMENTS

Joyce Pluess, Manager

414-425-4008 / 5000 South 107th Street Greenfield, WI 53228

A friendly, active community for adults 55 and better! Our beautiful grounds provide a lush background for our luxurious and elegant community. We are conveniently located near shopping and dining, with easy freeway access. Enjoy a variety of activities in the beautiful community room or our attractive outdoor courtyard space, which includes fountains and a grill. Conveniently located near the crossroads of I-43 and Hwy 100, Lexington Village is a short drive from Milwaukee and provides easy access to the city's many cultural and recreational offerings.

### MARIA LINDEN

Ariane Dawson

414-384-3800 / 2735 West Greenfield Avenue Milwaukee, WI 53215

[www.marialindenseniorliving.com](http://www.marialindenseniorliving.com)

### 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](http://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.

### PIONEER HOMES OF WI, INC.

Peter Daniels

414-282-2000 / 4454 South 13th Street Milwaukee, WI

[www.pioneerhomesofwi.com](http://www.pioneerhomesofwi.com)

Pioneer Homes is a family business, dedicated to helping you attain the affordable dream of home ownership. We have helped hundreds of families, just like yours, obtain security and the sense of well-being that comes with owning their own home. We'd like to make this dream come true for you too!

### The PROVIDENCE PLACE

Ron Spear / [rspear@wi.rr.com](mailto:rspear@wi.rr.com)

262-377-990 / Direct: 414-807-7374 / 815 Washington Street, Grafton, WI

[www.theprovidenceplace.org](http://www.theprovidenceplace.org)

This quality senior independent community is based in the quaint village of Grafton Wisconsin. Within walking distance to Village shopping as well as close access to two large shopping facilities. This carefree lifestyle features monthly fees void of utility bills thanks to a geothermal and solar energy system. Please call for a tour today.

### REILLY-JOSEPH COMPANY

414-271-4116 / 117 N. Jefferson St. Suite 202, Milwaukee, WI 53202

[www.reillyjoseph.com](http://www.reillyjoseph.com)

Reilly-Joseph Company professionally owns and manages several buildings which offer comfortable housing for Seniors 55+ and 62+ throughout Milwaukee, Wauwatosa, Butler, and Racine. All of our 1-bedroom apartments are in secured buildings with on-site Management. Rent is federally subsidized - you pay approximately 30% of your gross income for rent! Call us today for an application!

~continued on page 33

# Home is where the heart is!

## RETIREMENT LIFESTYLE CHOICES

continued from page 32

**RENT-A-DAUGHTER, LLC**

Jodi Riniker, Client Relations  
262-754-0550

12660 W. North Ave., Brookfield, WI 53005

www.Rent-A-Daughter.com

Celebrating 25 years of caring...A seamless extension of the love and compassion of family, Rent-A-Daughter caregivers assist older adults with tasks of daily living: housekeeping, meals, errands, personal care, respite care and companionship, customized just for you. To achieve greater comfort and peace-of-mind, call Rent-A-Daughter today!

**SACRED HEART AT MONASTERY LAKE**

Vicki Jezak  
414-409-4848

7350 S. Lover's Lane Road, Franklin, WI 53132

ForRent.com

Join Franklin's newest and most dynamic independent senior community. Elegant apartments feature spacious floor plans, stainless steel appliances, washer/dryer in every unit. Rent includes free heat, cable, underground parking, storage, continental breakfast and much more. Enjoy daily chapel services, coffee bar, convenience store and dining services as needed.

**SAN CAMILLO**

414-259-6310 / 10200 West Bluemound, Wauwatosa, WI 53226

www.stcam.com

Spacious apartments for active adults in a secure and safe environment. Outstanding amenities including a bright atrium, stained-glass chapel, dining room offering chef prepared meals, library, country store, beauty salon, diverse activity schedule, fitness room and volunteer opportunities. 288 apartments offering a variety of floor plans and sizes. Custom design center allows residents to customize their apartments. Continuum of care includes assisted living, skilled nursing, rehabilitation therapy, home care and hospice.

**SEGUES, LLC**

Contact: Dawn Eyre

262-442-4200 / W142 N9764 Amber Drive, Germantown, WI

www.segues.net

Segues is a senior move management company. We focus on both the physical and emotional aspects of relocation. Our services include: develop a floor plan, sort for downsizing, supervise movers, pack and unpack/set up your new home. We offer a free consultation to discuss cost effective options for your move.

**SENIORS HELPING SENIORS**

262-225-7978 / W250N8383 Hillside Rd. Sussex, WI 53089

www.seniorshelpingseniors.com/waukesha

carolrshs@gmail.com

Age in place with help from our loving, compassionate SENIOR care providers. Discover the difference a senior friend will make in your life. We do it all ... companionship, meal prep, light housekeeping, transportation or any other service. Change your life today. Call Carol or Karl at Seniors Helping Seniors 262-225-7978.

**SILVER CREEK VILLAGE SENIOR APARTMENTS**

Carole Grant Edgington / silvercreek@oakbrookcorp.com

414-578-3612 / 2455 W. Silver Spring Drive, Glendale, WI 53209

Silver Creek Village is an elegant, 55 or better, Senior Community, in close proximity to shopping centers, medical facilities, dining and entertainment. We offer one and two bedroom apartment residences, with many amenities that provide our residents with well deserved comfort, luxury and convenience. Call us for a tour. *We would love to become your new Home!*

**THE SILVERNAIL SENIOR APARTMENTS**

Deborah Kern, Property Manager

262-896-2100

2451 Silvernail Road, Pewaukee, WI

www.wimmerbrothers.com Click on Senior Residences

Our senior community offers an expansive array of recreational and lifestyle opportunities. Many on-site amenities such as chapel services, a store, banking services, a fitness room, wellness programs, crafts and a salon. Great activities each month, such as Wii Bowling, socials, entertainment, movie nights, etc... We are also pet friendly! Affordable living in a safe and secure environment including a 24/7 emergency response system. Conveniently located within ½ mile from shopping! We invite you to come in for a tour! (Income Guidelines May Apply)

~continued on page 35

## Tired of Maintaining Your House?

### Live where it's summer all year 'round!

### Tropical atrium, indoor/outdoor pools with cabana!

**CLOISTERS WEST CONDOS**

4215 N. 100th Street • Milwaukee/Wauwatosa

2 Bedrooms/2 bath plus 1 Bedrooms Available

Many upgrades • Rec/Fitness rooms • Elevators  
Laundry & patio in each unit • Heated Garage & Storage

PRICE: \$40's to \$69. Call for private tour.

**HOFSTEDE REALTY**  
**414-406-3129**

## Come Fall in Love with Your New Home at...

### SUNRISE VILLAGE SENIOR LIVING COMMUNITY

1 & 2 bedroom  
starting at  
\$650

**HURRY IN...  
TAKE A TOUR...  
SIGN A LEASE....**

55 and better  
Community

**Located in  
SOUTH MILWAUKEE  
2500 10th Avenue**

Units Include...  
water, sewer, heat,  
trash & much  
MORE!

**CALL  
414-764-7997  
to schedule a showing!**



Professionally Managed by Oakbrook Corporation



# Memory Care at Tudor Oaks

For Alzheimer's, dementia  
and associated concerns

Call Tudor Oaks to learn more about...

- **Recognizing Changes**

What signs could indicate memory issues

- **How to Start the Conversation**

Suggestions for addressing this sensitive subject

- **Benefits of Dedicated Memory Care**

Support 24/7 in an engaging environment

- **Customized Care Plans**

Based on the "whole person" concept

- **Help for Making a Smooth Transition**

Call to tour our newly redeveloped community where your loved one will thrive. Our senior living counselors can help you through this process.

Consider **Respite** – for the caregiver who needs a break

Call for a tour

**414-525-6500**

**TUDOR OAKS**  
A RETIREMENT COMMUNITY



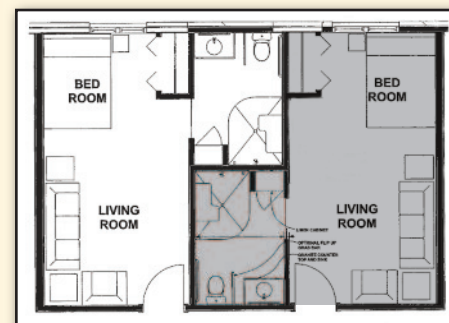
Scan this QR code with your smartphone for more in-depth information on the Tudor Oaks Retirement Community.

S77 W12929 McShane Drive,  
Muskego, WI 53150  
[www.abhomes.net/wisconsin](http://www.abhomes.net/wisconsin)

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.

## Windsor Gardens Memory Care

is designed for those who may be experiencing memory loss and associated concerns due to Alzheimer's or a diagnosed dementia. The thoughtfully designed individual apartments are both appealing and specifically planned for this unique group of seniors.



Personal Apartments Include  
a Private Bathroom

You will find bright and inviting community spaces that help encourage participation in the broad variety of activities developed explicitly for the residents of Windsor Gardens.

The particular needs of each resident can be determined and met on a moment-to-moment basis by our specially trained, professional staff. Individualized care includes a wellness component based on the "whole person" concept that addresses the emotional, spiritual, social and physical needs of residents.

Families can be assured that their loved one is safe, secure and living up to their greatest potential as a resident of Windsor Gardens.

**TUDOR OAKS**  
A RETIREMENT COMMUNITY

**STEEPLE VIEW CHRISTIAN SENIOR INDEPENDENT COMMUNITY**

Dina Lewandowski / dina@steepleview.org

414-525-5500 / 12455 W. Janesville Road, Muskego, WI 53150

www.steepleview.org

Be as active as you choose in your new lifestyle at Steeple View! We have 81 spacious apartment homes with 4 different floor plans, each with a patio or balcony. Our apartment homes have appliances including, microwave, dishwasher and in unit washer/dryer, individual heating and central air conditioning controls, and 9 foot vaulted ceiling, cable TV and wireless internet ready. Our community is a secure building with many amenities - a chapel, beauty/barber shop, craft room, woodshop, fitness room, library, on-site banking, community gardens, guest suite, kitchen/ community room, elevator, heated underground parking plus a car wash bay.

**STONE CREEK ADULT COMMUNITY**

Cindy Thiel

414-422-4686S69

W14142 Tess Corners Drive Muskego, WI 53150

www.stonecreekadultcommunity.com

Stoney Creek is a beautiful campus on 10 country acres in Muskego. We offer spacious apartments for adults 55+ who want to remain independent. Many amenities make life easy with maintenance free living in a safe and family friendly environment. Come and see our property, you will be impressed!

**SUNRISE VILLAGE**

Candace

414-764-7997 / 2500 10th Avenue South Milwaukee, WI 53172

Welcome home to Sunrise Village for 55 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.

**TUDOR OAKS RETIREMENT COMMUNITY**

Judy Radish

414-525-6500 / S77W12929 McShane Dr., Muskego, WI 53150

www.abhomes.net/wisconsin

Windsor Gardens Memory Care at Tudor Oaks is dedicated to serving residents with Alzheimer's or a dementia related illness. Specially trained staff offer care in a personalized supportive environment. Private apartments with private bath and shower provide a home like feel, yet offer the protection of a community lifestyle.

**TURN-KEY HOMES**

Jeff Kreger

262-662-5570 / 7402 Poplar Circle Waterford, WI 53185

www.turnkeyhome.com

Turn-Key Homes, your custom modular home builder of 30 years, brings to a customer many options. They work closely with the customer to allow them to participate in the process of finishing their home. They refer to your building choice as "Breakfast," "Lunch," or "Dinner." Call Judy at 262-662-5570 for more information.

**VILLA AT BRADLEY ESTATES**

Heather Christian

414-354-3300 / 6735 W. Bradley Road; Milwaukee, WI 53223

www.thevillaatbradleyestates.com

Whether you are recovering from a medical or work-related condition or recuperating from an orthopedic procedure, The Villa at Bradley Estates offers a customized, comprehensive rehab program to facilitate your quick return home. Our team of licensed therapists are available seven days a week to focus on returning you to your optimal functional level, ensuring improvement in daily living activities and enhancing your independence. Our therapists will work with your Nurses, Physicians and Social Worker to create an individually tailored combination of treatments and therapies to hasten your healing and recovery and get you back home as soon as possible.

**WILLIAMSTOWN BAY**

Maria Dishong

414-481-8580 / 3400 East Ramsey Avenue

www.williamstownbay.com

Come home to Williamstown Bay Senior Living Community. Senior housing in an excellent area, conveniently located near shopping and restaurants. Spacious floor plans, top quality design and countless amenities, as well as numerous activities. Call to set up an appointment.

...and always remember to *Celebrate Life!*

# Feel the Difference at Clement Manor!

- Stay Active
- Meet New People
- Feel Secure in Your Own Independent Apartment



Clement Manor has had the privilege of serving Milwaukee-area families for 30 years. They have chosen us for our full continuum of care allowing elders to age in place in a healthy way. You'll feel the difference in a faith-based retirement community.

Active living in comfortable and convenient Clement Manor apartments includes:

- A full-service restaurant and cafeteria.
- Heated, indoor swimming pool.
- Planned activities and outings.
- Lifelong learning classes.
- On-site bank branch and country store.
- A wellness program that encourages healthy aging.
- Chapel offering Catholic Mass and Protestant services.

**CHOOSE CLEMENT MANOR!**

**Contact Kim at 414.546.7000 for more information and to schedule a tour.**

**Clement  
Manor**

*Sponsored by the School Sisters of St. Francis*

**9405 W. Howard Ave • Greenfield, Wisconsin  
414.321.1800 • clementmanor.com**



## He Said THEN I Said

**He said to me ...** Shall we try swapping positions tonight?

*I said, That's a good idea - you stand by the stove and sink while I sit on the sofa and do nothing.*

**He said to me...** What have you been doing with all the grocery money I gave you?

*I said to him... Turn sideways. Look in the mirror!*

**He said to me...** How many men does it take to change a roll of toilet paper?

*I said to him... Don't know; it has never happened.*

**He said to me...** Why is it difficult to find men who are sensitive, caring and good-looking?

*I said to him... They already have boyfriends.*

**He said...** What do you call a woman who knows where her husband is every night?

*I said... A widow*

**He said to me...** Why are married women heavier than single women?

*I said to him ... Single women come home, see what's in the fridge and go to bed. Married women come home, see what's in bed and go to the fridge.*

## A WOMAN'S THINKING FOR A HAPPY LIFE.....

Recently, a poster featuring a young, thin and tan woman appeared in the window of a gym. It said, "This summer, do you want to be a mermaid or a whale?" A middle-aged woman, whose physical characteristics did not match those of the woman on the poster, responded publicly to the question posed by the gym.



### To Whom It May Concern,

Whales are always surrounded by friends (dolphins, sea lions, curious humans.)

They have an active sex life, get pregnant and have adorable baby whales. They have a wonderful time with dolphins stuffing themselves with shrimp. They play and swim in the seas, seeing wonderful places like Patagonia, the Bering Sea and the coral reefs of Polynesia.

Whales are wonderful singers and have even recorded CDs. They are incredible creatures and virtually have no predators other than humans. They are loved, protected and admired by almost everyone in the world.

Mermaids don't exist. If they did exist, they would be lining up outside the offices of psychoanalysts due to identity crisis. Fish or human? They don't have a sex life because they kill men who get close to them, not to mention how could they have sex? Just look at them ... where is IT? Therefore, they don't have kids either. Not to mention, who wants to get close to a girl who smells like a fish store?

*The choice is perfectly clear to me: I want to be a whale.*

**P.S.** We are in an age when media puts into our heads the idea that only skinny people are beautiful, but I prefer to enjoy an ice cream with my kids, a good dinner with a man who makes me shiver, and a piece of chocolate with my friends. With time, we gain weight because we accumulate so much information and wisdom in our heads that when there is no more room, it distributes out to the rest of our bodies.

So we aren't heavy, we are enormously cultured, educated and happy.

Beginning today, when I look at my butt in the mirror I will think, "Good grief, look how smart I am!"

\*\*\*\*\*

A man approached a very beautiful woman in the large supermarket and said, "I've lost my wife here in the supermarket. Can you talk to me for a couple of minutes?" The woman looked puzzled. "Why do you want to talk to me?" she asked. "Because every time I talk to a beautiful woman like you, my wife appears out of nowhere"

**Husband:** "Honey I just won the lottery. Pack your bags!"

**Wife:** "Great! Should I pack for warm weather or cold weather?"

**Husband:** "I don't care, just get out!"

A little old lady comes into the kitchen to talk to her husband and says, "Honey just look at me. My legs are heavy, thighs are getting big, and boobs are sagging. I could really use a complement right about now." The husband replied, "You have really good eye sight!"



**Rent A Daughter**  
Caring Hands for Aging Hearts

As a seamless extension of the love and compassion of family, our caregivers provide assistance with daily living so that clients achieve greater comfort and peace-of-mind. Discover why our 25 years of service to Milwaukee and Waukesha counties has stood the test of time. **Call Rent-A-Daughter today!**

- ♥ Respite care for family caregivers
- ♥ Medication reminders
- ♥ Personal hygiene care assistance
- ♥ Companionship activities
- ♥ Transportation
- ♥ Light housekeeping

**414-479-0029**  
**262-754-0550**

12660 W. North Ave., Brookfield  
[www.Rent-A-Daughter.com](http://www.Rent-A-Daughter.com)




## Peace of Mind Services

Title 19 & Pre-Arrangements

**Simple Cremation: \$595.00**  
(Excluding Cremation Permit & Fee)

**Traditional Funerals: \$1395.00**  
at your Church or Cemetery Chapel of your choice

Call for more details **414.453.1562**

**Two locations to serve you! Serving all of Wisconsin**  
Family Owned and Operated





**Jackson Crossings**  
Retirement Community

- Independent Apartments
- Assisted Living
- Memory Care

**Call for a tour of our beautiful extra large apartments on the lake.**



N168 W22022 Main Street  
Jackson, WI 53037

**www.jacksoncrossings.com**  
**(262) 993-2838**  
On Highway 60 Just East of Highway 45

ACADEMY  
ACTOR  
ANTEATER  
ATTENTION  
BEFORE  
BORN  
BREAST  
CHOKING  
CONVINCE  
COURTESY  
CRIES  
ELSE  
EVER  
EXIST  
FEED  
FIND

FROM  
FRONT  
GONE  
GOWN  
GRADE  
GROUP  
HOUR  
IMPOSSIBLE  
LIBRARY  
LIMIT  
LOOK  
LOVE  
MEAN  
MORNING  
MOVIE  
NOTEBOOK  
NUISANCE

PARE  
PICTURE  
POOR  
PRAYER  
READ  
RIFLE  
SCRAPE  
SIGN  
SMART  
SOONER  
STICK  
STOLE  
SWEAR  
WEDNESDAY  
WHEEL  
WISH  
YEAR

C E C H O R E D S R W M S A L W B O  
I S C P C I S S R K O F P O E E I N  
I K A L I M I T E O I T R A M S I U  
D L D O U C O K O O B E T O N M E T  
G E E M R O T C A L B T F L N I L O  
E W A I S Y S U C O E E X I S T B O  
C M E R N A M O R N I N G B N G I S  
N S V P W D A N T E A T E R N D S O  
A E E W N S T I C K Y L E A O W S C  
S C R A P E O G H T S A E R B U O T  
I R N W S N C O O E D M R Y A U P G  
U W I S H D E N K E R O O P R P M Y  
N G D F E E D E I I M A F T U O I R  
Y E O R L W E O N V T R E N O O S H  
G A A O R E D L G O N S B W H N C E  
M E V M A C A D E M Y O C E S I Y R  
Y E N N A O R O O A T L C E L N E G  
S E A O E S G L E T G H E E S A N

Whether a man winds up with a nest egg, or a goose egg, depends a lot on the kind of chick he marries.

"Ok, so you're 10 years old, you have a laptop, iPad, facebook and Blackberry. Dude, when I was 10, I only had one thing to play with... and it was called 'OUTSIDE'!!"

FOUR LOCATIONS  
**Mequon, Cedarburg, Grafton & Slinger**

**MYSTORAGEHOME.COM**

**Wide selection of conventional and climate controlled storage units**

- Paved drives with wide aisles
- Night Lighting
- Gated w/Security Cameras (excluding Slinger)
- Better Business Bureau member

**262-236-0612**

**\$25**  
OFF w/ this ad

**Home Care by Seniors for Seniors**



There's a huge difference in the kind of home care you can receive from someone who really understands what your life is like as a senior. The concerns you have. The need for independence. Someone who like you, has a little living under his or her belt.

Our loving, caring, compassionate seniors are there to help. We offer all the services you need to stay in your own home, living independently.

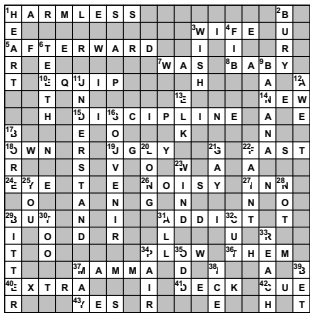
- Companion Care
- Housekeeping Services
- Meal preparation/cooking
- Personal Care
- Overnight and 24-hour Care
- Transportation
- Shopping & Doctor Appointments
- Yard Work & Handyman Services

**SENIORS Helping SENIORS®**  
...a way to give and to receive®

**262-225-7978**  
**carolrshs@gmail.com**  
[www.seniorshelpingseniors.com/waukesha](http://www.seniorshelpingseniors.com/waukesha)

© 2010 Each office is independently owned and operated. All trademarks are registered trademarks of Corporate Mutual Resources Inc.

This month's puzzle on page 38



If you want to know who is really man's best friend, put your dog and your wife in the trunk of your car, come back an hour later, open the trunk, and see which one is happy to see you.

**THE VILLA**  
*at Bradley Estates*

**A New Vision of Excellence in Transitional Care, Skilled Nursing & Alzheimer's Services**

**We are proud to announce**  
**The Villa at Bradley Estates**  
**has recently earned**  
**an Overall Quality**  
**Rating of 4 Stars**  
**from the Center of Medicare & Medicaid Services.**

Medicare, Medicaid and all major insurances accepted (subject to insurance criteria)

**The Villa at Bradley Estates**  
**6735 W. Bradley Road, Milwaukee, WI 53223**

**414-354-3300**

**Under New Ownership**

*"The Villa at Bradley Estates is a great place to go for therapy. The staff treated me very nice and made sure that i was comfortable. I came in needing help and now I'm going home walking on my own two feet! I will be forever grateful for that"*  
**George Komlodi**





**MUST SEE!** 2.99 acres comes with this beautiful 3 bedroom home! 4220 State Rd 31, Caledonia, WI

## It's a BUYERS MARKET!



### We can help you find the right home.

With rates as low as they are now, there couldn't be a better time to invest in your first home, an upgrade or a rental income property.

If you've been thinking about this great home ownership opportunity, please call. We'll work hard to find you the property you're looking for.

## ANY HOUSE. ANYWHERE.



### "The JC REICHERT TEAM"

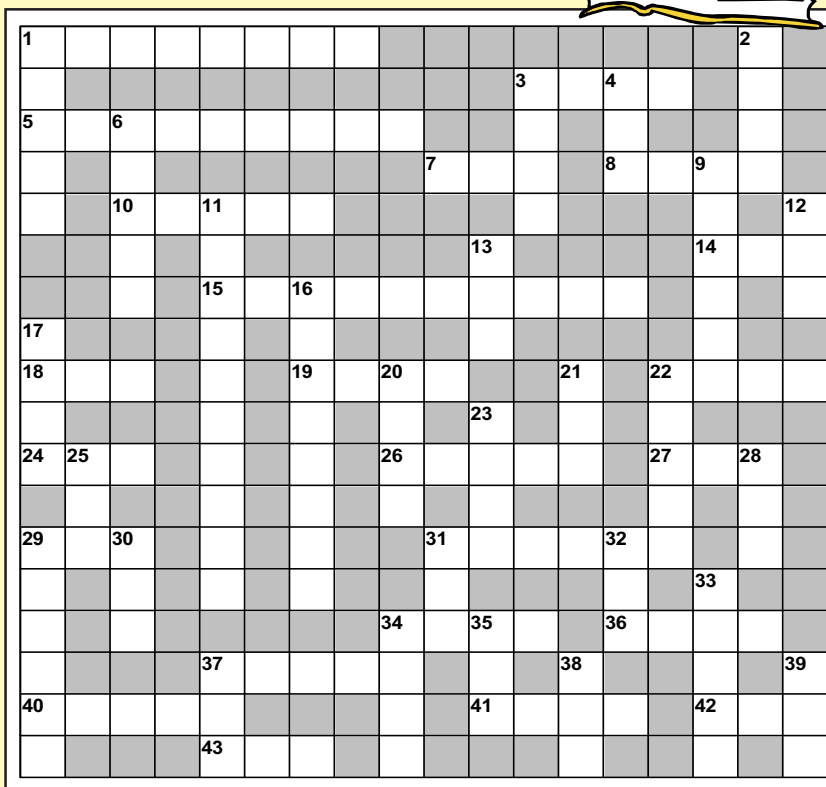
20350 Watertown Blvd.  
Brookfield, WI 53045  
(414) 881-5464 (cell)  
(262) 780-5839 (office)  
julio.cifuentes@cbexchange.com

"se habla español"

©2011 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker® is a registered trademark licensed to Coldwell Banker Real Estate LLC. An Equal Opportunity Company. Equal Housing Opportunity. Each Coldwell Banker Residential Brokerage Office is Operated by Coldwell Banker Residential Real Estate LLC.

## Crossword junkie

FROM BOOMER'S NEWSPAPER



Answers to this month's puzzle on page 37

### ACROSS

1. Not a threat
3. Married female
5. Following an event
7. Past tense of be
8. Infant
10. To provide needed items
14. Opposite of old
15. Training that corrects
18. Legal possession of an object
19. Not pretty
22. Very quick
24. Optical receptor
26. Loud
27. Place to sleep on vacation
29. On the contrary
31. Bad drug habit
34. Turn the soil
36. The other people
37. Baby talk 'mom'
40. More than needed
41. Outdoor porch
42. Pool stick
43. Consenting reply

### DOWN

1. Valentine organ
2. May proceed final document
3. A desire or longing
4. A small lie
6. Choppers
9. Plantain is a family member
11. Comprehend
13. Large member of the deer family
16. Vacation gift
17. Dull and uninteresting
20. Not short
21. Real happy
22. Pass out
23. Moves the clouds
25. Not me
28. Slang exaggeration
29. Nasty disposition
30. Also
31. Every one
32. Act of division
33. To extend the arm and grab
34. Twosome
35. Seems peculiar
37. Fifth month
38. Frozen water
39. To wager



### A young woman on a flight from Ireland

asked the priest beside her, "Father, may I ask a favor?"

"Of course child. What can I do for you?"

"Well, I bought an expensive woman's electric hair dryer for my Mother's birthday that is unopened and well over the custom limits, and I'm afraid they'll confiscate it. Is there any way you could carry it through customs for me? Under your robes perhaps?"

"I would love to help you, dear, but I must warn you: I will not lie."

"With your honest face, Father, no one will question you."

When they got to Customs, she let the priest go ahead of her. The official asked, "Father, do you have anything to declare?"

"From the top of my head down to my waist, I have nothing to declare."

The official thought this answer strange, so he asked, "And what do you have to declare from your waist to the floor?"

"I have a marvelous instrument, but which is, to date, unused."

## Tired of Apartment Living?

### Remember the PRIDE and JOY of owning your own home?

It's easy to reclaim those memories, and a SIMPLE LIFESTYLE with the new generation of low maintenance, energy efficient manufactured homes you'll be PROUD to call HOME!



## PIONEER HOMES

4454 South 13th Street • 414-282-2000

View our homes at [www.pioneerhomesofwi.com](http://www.pioneerhomesofwi.com)

## New 2 and 3 Bedroom Model Homes Available

Quality pre-owned homes in safe, secure communities in Cudahy, Manitowoc, Milwaukee, Ozaukee, Walworth & Washington Counties


- **GRAFTON**  
1599 N. Port Washington Rd
- **TOWER VIEW**  
4221 S. 6th St., Milwaukee
- **UNIVERSITY VILLAGE**  
2352 S. 23rd St., Manitowoc
- **DELAVER**  
W7955 Creek Road  
262-740-3990
- **LAKE GENEVA**  
N2020 County Rd H, So  
262-248-3831

**CALL TODAY  
FOR YOUR  
PERSONAL  
TOUR!**



Pre-Owned Homes and New Homes. Serving Wisconsin Since 1972

**Jerry Zelm**  
presents "Songspirations"



A unique, one man show featuring Jerry Zelm adding his vocal artistry to some of the greatest popular songs of the 50's, 60's and 70's.

Hits of • Johnny Mathis  
• Tony Bennet  
• Frank Sinatra  
• Perry Como  
• And others from the Golden Era of music.

**Perfect for**  
Luncheons • Dinner • Private Parties  
Special Events • Christian Events

Call for available dates, rates & demo CD  
**262-567-4110 • jerry@jerryzelm.com**

**AFFORDABLE PLUMBER**

**414-975-6669**  
**262-365-1069**

**SERVICE TODAY**  
7am-9pm Mon thru Sat

**Senior savings no trip charge**  
Monday thru Saturday

**Low overhead +**  
**25 years of experience**  
**= BIG SAVINGS for you!**

**HOME PLUMBING REPAIR SPECIALIST**  
License #MP224271

**WE BUY HOUSES \$CASH\$**



**Any area.**  
**Any condition.**  
**Any price.**

For a fast, fair and friendly offer, call now!  
**414-502-7028**

**\*CASH IN HAND IN AS LITTLE AS 3 DAYS!\***

**WANTED**

**OLD BICYCLES & BIKE PARTS TOYS & OTHER COLLECTIBLES**  
FROM THE 1930'S, 40's, 50's, 60's

**CASH PAID & WILL PICK-UP!**



**CALL SCOTT (414)254-7572**  
or email  
**SCOTT@BICYCLECOLLECTOR.COM**



**INEZ ROBINSON**  
Senior Real Estate Specialist

**414/801-4326** cell  
**414.476.9070**, ext. 422  
irobinson@shorewest.com  
**262.782.3982** personal fax  
11622 West North Avenue  
shorewest.com EHO

**ShoreWEST REALTORS**

Free Home Search InezRobinson.shorewest.com

**Indoor/Outdoor PAINTING**

Including Decorative Painting & Faux Finishes  
**Great quality at ridiculously low prices!!**

- Stain-Varnish
- Enameling (CABINETS, DOORS & TRIMS)
- Wall Repairs
- Paper Removal
- Decks
- Shimmerstone
- Color Wash
- Textures... AND MORE!



**EXTRA \$50 OFF**  
when you mention this ad!

**Richard Leaf 414-425-5109** 28 Years Experience  
Excellent References

## One decision can impact your retirement by tens of thousands of dollars!

Choosing the right Social Security election may be the most important decision of your retirement.

### What's at Stake?

The difference between the best and worst possible decision of when to elect Social Security can be well over \$100,000!

### The Solution

We examine hundreds of possible combinations and find the options that offer the highest expected lifetime benefit.

**VISIT OUR WEBSITE and CLICK CALCULATE NOW!**

Timothy M. Stasinoulis, RFC

**Free Report (262) 968-5500**



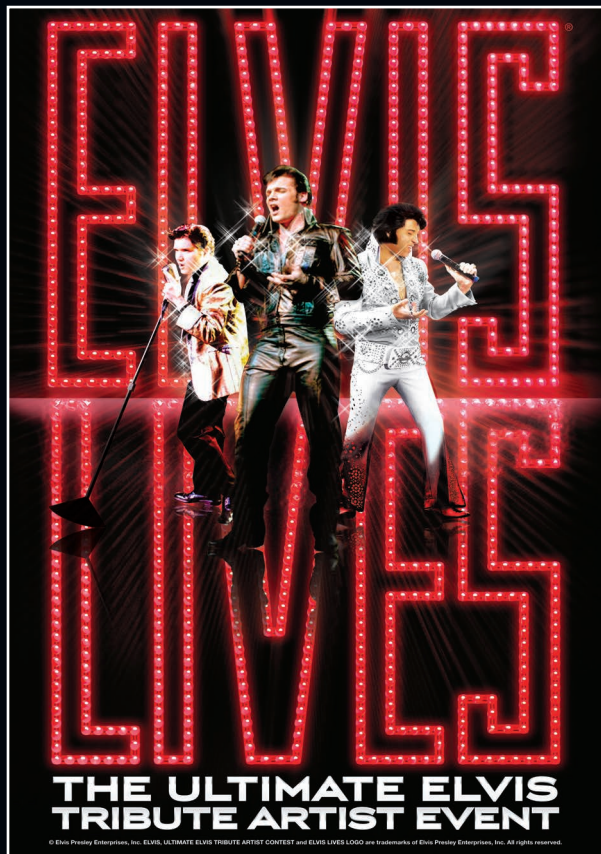
**AEGIS**  
Wealth Advisors LLC



**www.aegiswealthadvisors.com**

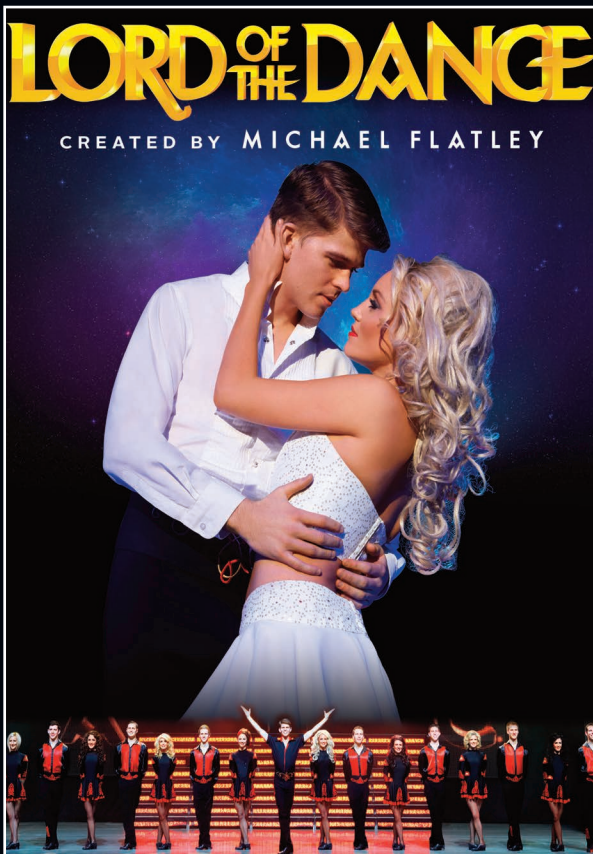


# Coming soon to the Milwaukee Theatre!



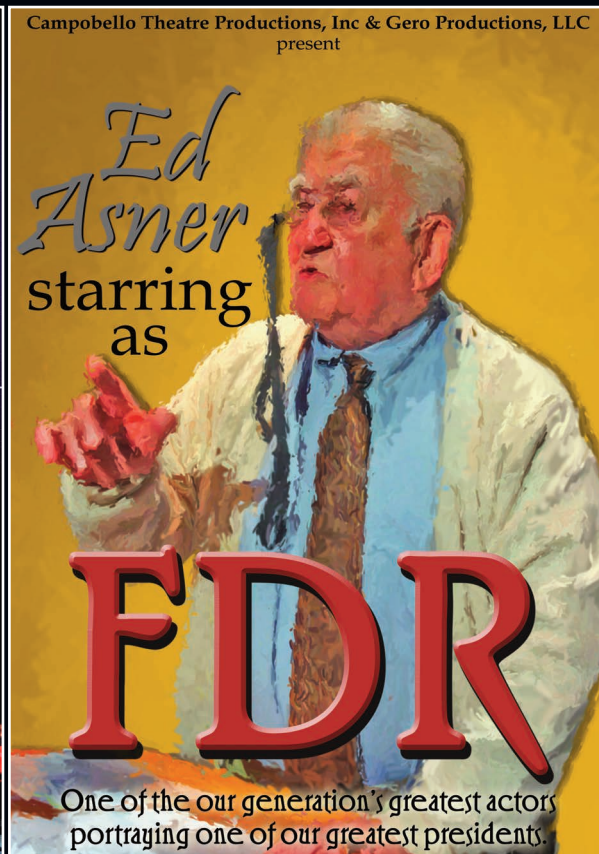
Elvis Lives is an unforgettable multi-media and live musical journey across Elvis' life. His iconic style, embraced by many of today's artists, continues to intrigue audiences of all generations. Featuring finalists from Elvis Presley Enterprises' worldwide Ultimate Elvis Tribute Artist Contest, as well as a tribute to Ann-Margret, audiences "Can't Help Falling In Love"® with this phenomenal theatrical concert experience.

**8:00 p.m. Friday,  
February 8**



Lord of the Dance is a mesmerizing blend of traditional and modern Celtic music and dance, based upon mythical Irish folklore. Passions ignite and a love story fueled by the dramatic leaps and turns of dancers' bodies begins to build against a backdrop of Celtic rhythm. The action is played out over 21 scenes on a grand scale of precision dancing, dramatic music, colorful costumes and state-of-the-art staging and lighting.

**7:30 p.m. Friday,  
March 1**



Ed Asner stars in the solo performance drama, *FDR*, based upon Dore Schary's Broadway hit *Sunrise at Campobello*, which ran 70 weeks on Broadway. *FDR* explores the life of one of America's best-loved presidents and the events and decisions that shaped a nation. This powerful play follows the iconic president as he reflects on his years in office, from inauguration to the trials of World War II.

**7:00 p.m. Saturday,  
March 16**

**PERFECT FOR YOUR CLIENT, EMPLOYEE, SOCIAL OR OTHER GROUP OUTING!**  
Call 414-908-6092 or email [GroupSales@wcd.org](mailto:GroupSales@wcd.org) to learn more about group discounts and hassle-free ordering!



Buy tickets at the Milwaukee Theatre Box Office and all Ticketmaster Retail Locations including select WalMart stores, by phone at 1-800-745-3000 or online at [Ticketmaster.com](http://Ticketmaster.com). The Milwaukee Theatre Box Office is open 10AM-5 PM Monday-Friday. Convenience fees apply.



[MilwaukeeTheatre.org](http://MilwaukeeTheatre.org)



**ticketmaster**®

