

Celebrate Life **Boomers!**

February 2013
A FREE PUBLICATION

THE BABY BOOMER GENERATION & BEYOND

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

On the Road Again! **The RV Lifestyle**

Ever thought of packin' up the house and heading for the open road? If you have, you're not the only one. You really *can* do it! Learn the pleasures of RVing in your very own 'house on wheels'.

~page 7

The Diaries of a Roarin' Twenties Teen **"I've Got Some Lovin' to Do"**

With Justin Bieber hair, pants hanging off their behinds, nose rings and three-toned hair, do we have anything in common with the younger generation? This author found herself rethinking her elders, and her own kids, when she inherited her late great-aunt Doris's diaries from the Roaring Twenties.

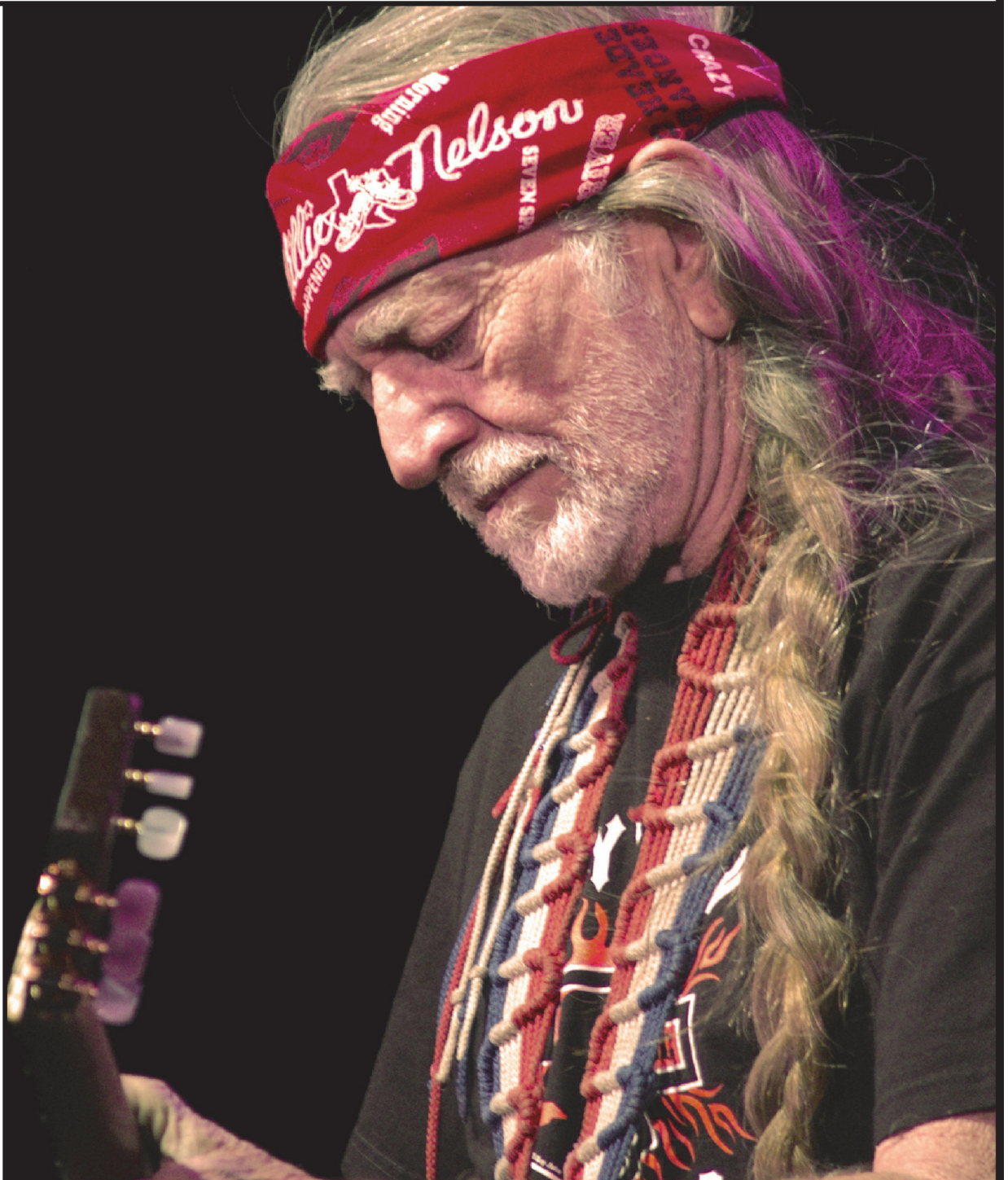
~page 3

WHAT'S INSIDE?

February Highlights.....page 9
The Rules of Rural WI.....page 10
International Retirement
Real Estate Hotspots.....page 11
AGING in Place.....pages 16/17

Retirement Living Guide pg 18

Historic Flu Pandemics.....page 22
Word Search/Crossword....pages 37/38
Service Directory.....page 39



THE BABY BOOMER GENERATION REDEFINES RETIREMENT

Remember the saying 'Don't trust anyone over 30'? But then the first baby boomer turned 65 and suddenly it's 'kinda cool' to be older and wiser.

"On the road again... Like a band of gypsies we go down the highway.
We're the best of friends... Insisting that the world keep turning our way"

~Willie Nelson

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FROM THE PUBLISHERS

FEBRUARY 2013



Ah, February the month of love! If I wanted Tom to buy me flowers, he would. When he asked if I wanted to go out for dinner, I said 'nah'. "So what do you want to do for Valentines?" he asked. "My absolute favorite thing in the world..." And the best thing about it - he knew exactly what that was. So we'll put on cozy pajamas, order an extra large pizza with our favorite toppings, curl up on the couch with Cuda and the cats and watch a horror flick that'll give us goosebumps!! Does it make us love-duds... who cares!! It is exactly where we want to be! Now that's a celebration of love!

February is also turning out to be a rather difficult month as well. Nothing like a computer virus to help you appreciate a well-running machine. Did I mention it poked it's ugly little head in right during deadline? And Mother was in the hospital (for the first time ever that I can remember) with complications to her heart problem. After 89 years, she needs a very well deserved rest -but will she take it -NOT! She drove the nurses crazy getting out of bed constantly because she just couldn't sit still - were we ever that stubborn as children?

Speaking of mothers, please take the time to peruse this month's Retirement Feature. Many of us are not only preparing our own way into those golden years, but our parents as well. And all that we do, and all that they've done, it's done for love.

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

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

Sandy and Tom Draelos

"I've Got Some Lovin' to Do"

The Diaries of a Roaring Twenties Teen

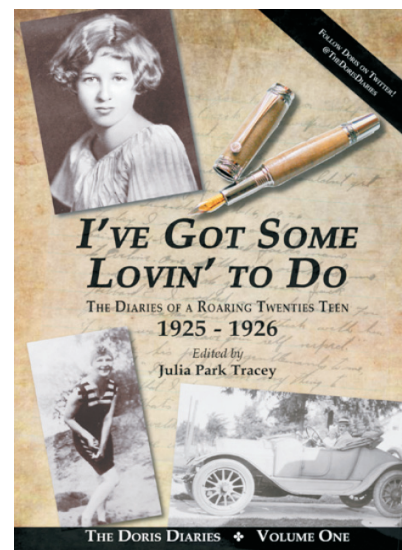
By author Julia Park-Tracey

Sure, you're a thousand years older than they are, and they're sick to death of the, "We walked on bloody stumps in the snow uphill both ways," schtick. Even if it's true. You look at your grandsons with that Justin Bieber hair, pants hanging off their behinds and those earbuds permanently inserted in their ears. Your granddaughter's got a ring through her nose, three-toned hair and won't stop texting. Do you have anything in common - anything?

How about bringing up some topics you've never discussed before, subjects that they somehow think they own. I found myself rethinking my elders, and my own offspring, when I inherited my late great-aunt Doris's diaries from her teen years in the Roaring Twenties. My, my, but that gal had a good time. I was startled to see how much fun she had as a teen, and though it's almost 90 years ago, her diaries could have been written yesterday. How little some things have changed. Do you think your own grandkids would believe it?

Try these topics out on the nearest teenagers, and see if they pay attention. I've added some corre-

Diaries of a Twenties Teen continued on page 15



Characteristics of a

Healthy Relationship
with your **MONEY**

By Steve Repak, CFP®

Valentine's Day is just around the corner and love is in the air. I can't think of a better feeling than when you are in a healthy relationship with your one true love....your money. Of course I am kidding because it is not healthy to love something that can't love you back, and money is one of those things that can't love you back. Money also can't buy you love, but money can give you choices and just as the following five characteristics are needed for a strong and healthy relationship, they can also be applied for a strong and healthy relationship with your money.

1. Honesty

The foundation of a strong healthy relationship is one that is built on trust and honesty. That same type of honesty is needed with your money. Debt is one of those issues that people are not honest with themselves about. Debt is bad but people try to justify having debt because others have it. The same goes with not putting enough money into savings, or towards retirement. Don't allow other

Your Money continued on page 14

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

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

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THE *Freedom* OF THE ROAD

Reasons to make the RV your lifestyle choice

By Alice Zyetz

RVing is freedom — the freedom to choose where you want to go, how long you want to stay, whether you want to volunteer or sit back and just enjoy the scenery. Visit every state park or your ancestors' gravesites. Travel Route 66 or read all the Great Books. You can work at fun jobs - be Mickey Mouse at Disneyland or volunteer where you're needed. Yes, you can make any decision you want. How delicious.

RVers thrive on the open road. In the words of Willie Nelson, they are "on the road again." Rather than rush through two weeks of intensive vacation sightseeing, you can have years to explore our magnificent country, its natural beauty, historic sites and treasured landmarks. Are there places you've wanted to visit but never took the time or perhaps didn't have the money to do so? Now you can travel at your leisure and visit all those places. Whether it's visiting national parks, following the Oregon Trail, playing at amusement parks or getting your fill of country western music, it's all there for you.

One house, many views. When you get tired of one view, move on to the next. RVing is the ideal way to snowbird. Go where it is cool in the summer and where it is warm in the winter. Change your ocean view to a mountain view in a matter of a few hours. Instead of having to pack and unpack and hassle with airports or schlepping luggage in and out of motels, everything is there. Some RVs come with air or pillow-top mattresses, or you can add your own. Instead of sleeping on a lumpy mattress or too hard one night, then too soft the next, enjoy your own. Your bathroom is clean and you can relax at night on your comfortable sofa or La-Z-Boy recliner.

Save Money. Even with fuel prices as high as they are, you can retire to an RV on a limited budget (unless of course you buy a million-dollar Prevost and tow a Beamer). You can purchase a gently used RV from \$10,000 to \$100,000. Especially in the western states, you can camp for free or next to nothing on public lands administered by the Bureau of Land Management or the U.S. Forest Service. A number of campgrounds belong to various networks and charge only 50 percent of their regular rate to their members.

Clothing is definitely cheaper. All you need are one or two nice outfits for the occasional wedding, funeral or bar mitzvah that comes along. Food is about the same. Home insurance is not needed but you are insuring all your vehicles. You no longer buy as many toys



RV Freedom continued on page 8



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The Freedom OF THE ROAD

continued from page 7

and gadgets because there is no place to put them. Although an increasing number of RVers are buying iPods and high-definition, flat-screen TVs, you can make choices about where to put your extra money.

Zero yard work and cleaning house is a breeze

With only a couple of hundred square feet to clean, cleaning house takes just a few minutes. There is no lawn to mow or yard to maintain.

Stay active: Most experts agree that staying active prolongs and improves quality of life. Living in an RV provides many ways to stay active physically and mentally. When traveling, you have to stay engaged with life.

Simplify Your Life

Reduce your possessions. Do you really need six vegetable peelers and five hammers? Eliminate the clutter in your life by not having all those THINGS. You can always rent a storage unit for the special mementos that are irreplaceable. Or pass them on to your kids so they can enjoy them now.

Get Close to Family-But Not Too Close!

The beauty of having your own RV when you visit your children and other relatives is that you see each other as long as you like, but at the end of the day, you retreat to your own space with your bed and music and peace and quiet. Makes for a lovely relationship. Or give your children some respite by letting the grandchildren have a special sleepover in your rig parked in the driveway.

Give Back to Society — Volunteer

Many opportunities exist for RVers who want to do volunteer work in different places around the country, and you will usually save money by having a free or inexpensive site to park your rig. Since you'll be in one place for a while, you'll save money on fuel. You'll experience the joy of sharing your time and knowledge with others and the camaraderie among the volunteers often provides deep and lasting friendships. A few volunteer opportunities include: Habitat for Humanity Care-A-Vanner, U.S. Fish and Wildlife Service, National Park Service VIP program and American Red Cross Disaster Services

Make New Friends

People seem to have more time to socialize when they are no longer stressed by job responsibilities and other obligations. No longer stuck in their old roles, everyone starts fresh and is open to meeting new people, exchanging ideas about the RV, discovering places to visit, traveling and playing together.

And of course, there's always eating. The potluck was practically invented for RVers, who can never accommodate more than four to six people in their RV. But just pull the picnic tables together and dinner is ready.

Travel Despite Physical Limitations

With the increased awareness of disability issues, campgrounds have built more ramps, paved more pathways and created handicapped-accessible bathrooms and showers. In addition, some RV manufacturers offer wider doorways, wheelchair lifts and barrier-free floor plans to accommodate their customers with disabilities.

You can join the legions of disabled RVers and enjoy the outdoor life and the freedom of the RV lifestyle. A huge network will help you make the transition and provide ongoing support. Begin with the Handicapped Travel Club, which was formed in 1973 to encourage RV travel for people with a wide range of disabilities.

Enjoy Freedom

We live in the land of freedom and yet spend much of our lives having to do things at prescribed times: go to work; come home; pick up Janie from day care, Buster from the vet, your pants from the cleaner; use your two-week vacation to see America.

This article is courtesy of <http://www.RVLifestyleExperts.com>, your source for exploring the RV lifestyle. Jaimie Bruzenak and Alice Zyetz will help you get started, travel solo, work on the road, boondock, and much more

AROUND TOWNE...

A collection of local events

JANUARY 2013

For more events, go to visitmilwaukee.org

Wines & Beers of the World

February 7
Milwaukee County Zoo
Will siamangs scream as you sip your wine? Will expressive orangutans ogle you as you sip a beer? Find out at Wines and Beers of the World, the Zoological Society of Milwaukee's (ZSM) annual fundraiser.

Ale Through the Ages: The Anthropology and Archaeology of Brewing

February 7
Discovery World
Now in its fifth season, Ale through the Ages is an adult education program that expounds upon the ancient and modern methods of brewing beer.

Greendale Annual Winter Event

February 9
Historic Downtown Greendale
Join us for the Annual Greendale Winter Event on Saturday February 9 from 10am - 4pm! This year we will be heating things up with a Hawaiian Theme.

Roaring '20s Speakeasy Gala

February 9, 2013
Cedarburg Cultural Center
Jazz, Jitterbug & Bathtub Gin! Gala festivities include performances by Accompany of Kids, a live auction including original art and other fabulous items

Celebrate Chinese Lunar New Year

February 16
Mayfair Mall
Mayfair will host its' 2nd annual Celebrate Chinese Lunar New Year event to welcome the end of the winter season and the arrive of a new year in Chinese culture.

Lunch and Learn: Traveling to Make You Laugh!

February 20
Waukesha County Museum
Enjoy lunch, then a performance by the Waukesha Civic Theater Senior Players. The performance will feature several comedic skits, monologues, and musical numbers that will be sure to make you smile.

Cedarburg Winter Festival

February 16-17
Cedarburg Visitors Center
Cedarburg is gearing up for a cool Winter Safari for Cedarburg's 39th Annual Winter Festival on Feb. 16 and 17. Enjoy seeing wintery activities, from ice carvings, to a chili contest.

Rummage-A-Rama!

February 23-24
Wisconsin State Fair Park
Rummage-A-Rama! is an indoor flea-market event featuring antiques, collectibles, and hobby items from local dealers, overstock and closeouts from local business owners, and rummage sales by everyday people!

Indian Summer Festival's Winter Pow Wow

March 2-3
Wisconsin State Fair Park
A traditional pow wow brings people together to dance, sing, socialize, and generally have a good time. The pow wow features an extensive marketplace where vendors offer arts and crafts, traditional foods and herbs, jewelry, books and other items for purchase.

Milwaukee RV Show

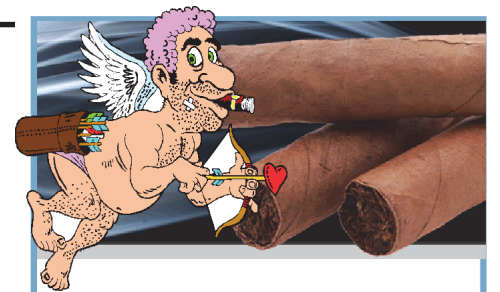
February 21-24
Wisconsin State Fair Park
Displays and sales of a wide range of recreational vehicles including pop-up campers, travel trailers, 5th wheels and motorhomes.

Tripoli Shrine Circus 2013

February 20-24
US Cellular Arena
The Tripoli Shrine Circus comes to town for its annual visit to the U.S. Cellular Arena - with stupendous new acts and returning favorites for 2013!

Greater Milwaukee Auto Show

February 23 - March 3
Delta Center
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The **RULES** of **RURAL WISCONSIN**

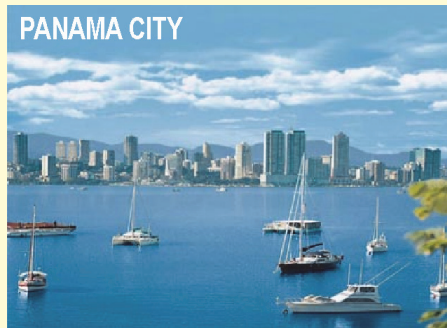


1. Pull your droopy pants up. You look like an idiot.
2. Turn your cap around straight. Your head isn't crooked.
3. Let's get this straight; it's called a 'dirt road.' I drive a pickup truck because I want to. No matter how slow you drive, you're going to get dust on your Lexus. Drive it or get out of the way.
4. They are cattle. Eventually they're steaks. They smell funny to you. But they smell like money to us. Get over it. Don't like it? I-94 goes east and west, use it.
5. So you have a \$60,000 car we're impressed. We have \$250,000 corn pickers that are driven only 3 weeks a year.
6. So every person in rural Wisconsin waves. It's called being friendly. Try to understand the concept.
7. If that cell phone rings while an 8-point buck and 3 does are coming in, we WILL shoot it out of your hand. You better hope you don't have it up to your ear.
8. Yeah, we eat taters & gravy, beans & biscuits, and homemade pie. You really want sushi & caviar? It's available at Bob's bait shop.
9. We open doors for women. That is applied to all women, regardless of age or size.
10. No, there's no 'vegetarian special' on the menu. Order steak or chicken. Or, you can order the Chef's Salad and pick off the 2 pounds of ham & turkey.
11. When we fill out a table, there are three main dishes: meats, vegetables, and breads. We use three spices - salt, pepper, and ketchup. Oh, yeah ... We don't care what you folks in New York call that stuff you eat IT AIN'T REAL CHILI!!
12. You bring 'coke' into my house, it better be brown, wet and served over ice.
13. You bring 'Mary Jane' into my house, she better be cute, know how to shoot, drive a truck, and have long blonde hair.
14. University of Wisconsin and high school football are as important here as New England Pats' and the Steelers - more fun to watch.
15. Yeah, we have golf courses. But don't hit the water hazards ... it spooks the fish.
16. Colleges? We have them all over. We have state universities, community colleges and voc-techs. They come outta there with an education plus a love for God and Country - they still wave to everybody when they come home for the holidays.
17. Turn down that blasted car stereo! That thumpity-thump stuff ain't music anyway. We don't want to hear it any more than we want to see your boxers.
18. Four inches of snow isn't a blizzard - it's a flurry. Drive in it like you got some sense, and DON'T take all our bread, milk, and bleach off the grocery shelves. This ain't Alaska! Worst case you may have to live a whole day without croissants. Anyway the pickups with snowplows will have you out the next day.

And by the way ... if you want to talk to God in Wisconsin, it's a local call. :)



Ecuador, Panama and Malaysia rank among the top locations to buy overseas property according to a new report from InternationalLiving.com.



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Top locations for low-priced, high-quality real estate in the world's best retirement havens

Researchers identified a string of properties around the world on the market for a fraction of what it would cost for comparable real estate in the U.S. The report, which features in the latest edition of *International Living* magazine, flagged the Grecia region in Costa Rica as a key location for low-cost, high-value real estate abroad.

Researchers highlighted a two-bedroom hillside home on the market for \$95,000 as an example of the type of property currently available in Grecia. It featured a large balcony with views of the surrounding forest and coffee plantations.

In Mérida, meanwhile, the capital of Mexico's Yucatán Peninsula, a range of move-in-ready colonial homes were identified for less than \$100,000.

"High-grade real estate is available at rock-bottom prices when you're willing to look overseas," explained *InternationalLiving.com's* Dan Prescher. "And if you are interested in buying abroad, then these are the places to start your search."

Cerro Azul, an hour from Panama City, was also recommended. They identified a Swiss-style, four-bedroom, two-bathroom house in the picturesque hill town on the market for \$115,000. It included a half-acre of land inside a gated development with security, a social area, and a pool.

Other hotspots highlighted in the report include Batu Ferringhi in Penang, Malaysia, Cuenca in Ecuador and Mexico's San Miguel de Allende.

The fully detailed report on good-value, low-cost property around the world and a slide-show which summarizes the main areas highlighted in the report can be found at InternationalLiving.com. For more than 30 years, *InternationalLiving.com* has been the leading authority for anyone looking for global retirement or relocation opportunities.

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Sat. (Feb. 16th)	C	C/F	M	C/F	M	C/F	M	C	D
Sun. (Feb. 17th)	C	C/F	M	C/F	M	C/F	M	C	

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LETTUCE

The iceberg head lettuce is the most common lettuce in the U.S. They grow mostly in California and Arizona since they need warmer weather. Iceberg lettuce is a very popular salad choice, but it doesn't have many nutrients. Romaine, endive, and leaf lettuce offer more vitamin A, B, and C than iceberg. Romaine, endive, and butter head lettuce also have folate, which help prevent birth defect, and decrease heart disease.

Leaf lettuce. Leaf lettuce comes in many colors, from emerald green to dark maroon. Textures range from rounded edges to frills and ruffles. One and a-half cup of chopped up red leaf lettuce gives you 40% of vitamin A, 6% of vitamin C, 4% of calcium, and 1 gram of protein.



Romaine lettuce. This lettuce is packed with nutrients. The romaine lettuce is high in vitamin A, vitamin C, and beta-carotene which make it a heart-healthy green. The vitamins, minerals, phytonutrients, and fiber found in romaine lettuce are good for many common health problems. Two cups of this shredded lettuce give you 55% of vitamin A, 19% of vitamin C, 2% of iron, and 1 gram of protein. Romaine lettuce not only helps protect the heart, it can support normal cholesterol levels, and blood pressure.



Butter-head lettuce. This lettuce is a good source of vitamins, magnesium, calcium, potassium, and iron. One cup of this shredded lettuce has 36% of vitamin A, 3% of vitamin C, 2% of calcium, and 4% of iron. Boston lettuce makes an excellent substitute for this butter-head lettuce also.



Endive Lettuce. Curved, and wavy leaves make for an interesting look in your salad. The endive provides potassium, calcium, magnesium, iron, zinc, vitamins B, C, folate, and selenium.

Endive is rich in compounds that help boost the immune system, detoxify the body, promote regularity, lower the risk of cataracts, and protect the heart.

Ginger Salad Dressing

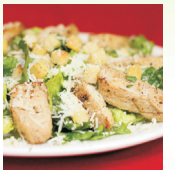
3 cloves garlic, minced
2 tablespoons minced fresh ginger root
3/4 cup olive oil
1/3 cup rice vinegar
1/2 cup soy sauce
3 tablespoons honey
1/4 cup water



In a 1 pint glass jar or larger, combine the garlic, ginger, olive oil, rice vinegar, soy sauce, honey, and water. Cover the jar with a tight fitting lid, and shake well. Remove lid, heat jar in the microwave for 1 minute just to dissolve

Caesar Salad Dressing

6 cloves garlic, peeled
3/4 cup mayonnaise
5 anchovy fillets, minced
3 tablespoons grated Parmesan cheese
1 teaspoon Worcestershire sauce
1 teaspoon Dijon mustard
1 tablespoon lemon juice
salt to taste
ground black pepper to taste
1/4 cup olive oil



Mince 3 cloves of garlic, and combine in a small bowl with mayonnaise, anchovies, 3 tablespoons of the Parmesan cheese, Worcestershire sauce, mustard, and lemon juice. Season to taste with salt and black pepper. Refrigerate.

French Salad Dressing



1 cup vegetable oil
3/4 cup white wine vinegar
1 cup white sugar
1/2 cup ketchup

1/2 teaspoon salt
2 tsp Worcestershire sauce
1 onion, chopped

Prepare dressing in a large jar with a tight fitting lid. Add the oil, vinegar, sugar, ketchup, salt, Worcestershire sauce and onion. Shake until the sugar is dissolved. Refrigerate and shake well before using.

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OF WEIGHT LOSS

We all know that the 10 Commandments are a set of principles relating to ethics and worship, but I'm sure most of you don't know about the manuscript recently discovered in an archaeological site that has taken the fitness world by storm. That's 'tongue in cheek' of course. It brings me great pleasure to reveal those 10 commandments to you today...

1) Thou shalt eat clean 90% of the time. This means that two meals in the week can be more relaxed than normal or you can have a cheat meal. The rest of the time your diet needs to be clean which means protein based, low carb and good essential fats.

2) Thou shalt eat breakfast. Daily. Avoid bread, cereal and fruit juices. The most important meal of the day to really ramp up your metabolic rate and put your body into the fat burning zone.

3) Thou shalt eat protein with every meal or snack. Never underestimate the thermic effect of protein. Protein will keep you fuller for longer and help you burn fat all day long.

4) Thou shalt supplement with good quality fish oil. Daily. Fish oil is amazing for your health but it's also vital for optimal fat loss. 2-3 tablespoons of oil per day will work wonders.

5) Thou shalt eat an abundance of green vegetables. Daily. Green vegetables like kale, broccoli and spinach contain an array of vitamins, minerals and phytonutrients that are virtually calorie free and will give you energy and really help in your fat loss efforts.

6) Thou shalt lift heavy weights. 3-4 times per week. Weight training is the most effective fat burner on the planet, bar none. Lifting weights will produce more muscle mass and its this lean muscle tissue that will burn lots of calories throughout the day, even at rest.

7) Thou shalt supplement with a quality vitamin & mineral supplement. Daily. Even if you have 6-8 portions of organic vegetables per day, you will still fall short of the amount of nutrients needed to perform in an optimal manner, burn the maximum amount of fat, and to ward off degenerative diseases.

8) Thou shalt drink 2-3 litres of water. Daily. We are made of about 70% water and water is vital for all our bodily functions. When it come to fat loss, water is needed to clear toxins from your body and helps fats pass through your system before they are stored. It will also slightly curb your appetite too. If you feel you need to eat, have a drink of water and wait 10 mins then ask yourself the same question. Sometimes you are just bored, not hungry.

9) Thou shalt minimise alcohol intake to 2-3 glass of RED wine per week. Ideally, no alcohol is best for fat loss but we all live in the real world. Red wine has fewer calories than white and there are many benefits from the odd glass or two. If all the other commandments are adhered to, I believe the odd glass of wine twice per week will not halt thy progress.

10) THOU SHALT NEVER EAT CEREAL AGAIN. EVER. (so important it was written in capitals). Cereal was made by big companies looking to make a load of money off consumers, like you and me. In terms of fat loss, this is the most important commandment of them all. Avoid cereal like you would a swarm of killer locusts and refer back to the protein breakfast.

So there we have it. Gospel. Train hard, live easy.

Gavin Gillibrand BSc. Fat loss and Body Transformation Expert. Please visit our website <http://ultimatecityfitness.com> for more great articles like this and how you can get and stay in your best shape ever

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WOMAN'S POEM

Before I lay me down to sleep,
I pray for a man, who's not a creep,
One who's handsome, smart and strong.

One who wants to listen all day long,
One who thinks before he speaks,
One who'll call, not wait for weeks.

I pray he's gainfully employed,
When I spend his cash, won't be
annoyed.

Pulls out my chair and opens my door,
Massages my back and begs for more.

Oh! Send me a man who'll make love to
my mind,
Knows what to answer to 'how big is my
behind?'

I pray that this man will love me to no end,
and always be my very best friend.



MAN'S POEM

I pray for a deaf-mute nymphomaniac
with huge b...who
owns a bar on a golf course
and loves to send me
fishing and hunting.

This doesn't rhyme
and I don't care.



Healthy Relationship

with your **MONEY** continued from page 3

peoples' actions or should I say inactions keep you from being honest when it comes to your money. Being honest is the ability to admit when you are wrong.

Remember: Just as honesty is the best policy when you are in a relationship with a person, being honest with how you are handling your money is the first step towards making healthy decisions with your finances.

2. Sacrifice. A healthy relationship requires give and take and there are many times you have to give things up in the name of love. Some of the smallest sacrifices can really add up especially when you make them for that special person in your life...and your money. Your \$4.00 a day coffee habit doesn't seem like much but over a month it adds up to \$120.

Remember: Find other small sacrifices you can make when it comes to your spending and it might not seem much to you now but they definitely can add up for a big surprise later.

3. Time. Spending quality time with your partner does not mean sitting in front of a TV. That doesn't mean you have to spend every waking hour with them either. Quality can often be better than quantity. Are you spending any quality time with your money? You should make a date with your finances at least once a week. It doesn't have to be a long time, maybe just 30 minutes. Use that time to review your current financial situation, make adjustments to your retirement plan, or maybe read some articles about money management.

Remember: Spending time on your finances is the only way to know where you want to be and if you are on the right track to get there.

4. Commitment. When the going gets tough do you get going? When times are bad during a relationship it is very easy to give up and throw in the towel. There will be times you feel the same about your finances. You think there is no hope and it would be easier to just give up. By staying positive, flexible, and committed, there always things you can do.

Remember: Just as a strong and healthy relationship won't happen overnight, neither will that happen with your finances. Keep an eye on long-term prize.

5. Balance. A relationship will not last if you are always giving or always taking. There has to be a balance. Finances work along the same concept. Save, save, save will lead to resentment while spend, spend, spend will lead you to the poorhouse. There is nothing wrong with spending some money on the people you love or the things you like to do. *Remember:* Extremes seldom work. Incorporate a little balance into your relationship and your finances and improve your odds of success.

A strong and healthy relationship does not always come easy, but with a little work it is absolutely within reach as long as you are honest, you are willing to make sacrifices, you devote some quality time together, you remain committed, and finally, there is a little give and take. Anything worth having is worth working for and that goes for a healthy relationship with the one you love or a healthy relationship with your money!

Steve Repak, CFP® is the author of Dollars & Uncommon Sense: Basic Training for Your Money. For more information, please visit, www.dollarsanduncommonsense.com.



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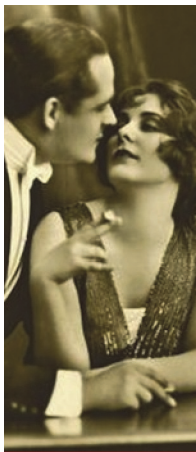
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"I've got some
lovin' to do..."

The Diaries of a Roaring Twenties Teen

continued from page 3

sponding thoughts from Doris's diaries, for your, and their, entertainment.

Speed. Car culture is a twentieth-century phenomenon -but not really. Shakespeare and Jane Austen characters brag about their fast horses. Some things never change. What was it like when you learned how to drive? What kind of car did you have? What were the rules for using the family car?

"Mother told me to take [the] Ford and go to [the] store. As I was backing out of the Garage I bumped into the ice wagon. Thrilling!! Then I skidded halfway down the hill." — Aug. 30, 1926

Slang. Whatever this week's newest word or acronym, your grandkids think they are the only ones who ever bent the language backward. Was your car 'boss'? Was your boss a 'square'? Were you 'groovy' or 'far out'? How about some Valley Girl talk? What slang words from your youth are still in use today?

"Gene said that Fanny would probably object to a little kissing or mugging, as he called it. He said, 'Now I don't mean that I want to mug all the time. But I like a girl that you can mug once in a while without getting slapped.'" — Sept. 30, 1925

And speaking of kissing. What, they think they invented kissing? They can't believe old people made out, or still do! How long could you go out with a girl before trying to kiss her? Would you let a boy kiss you on the first date?

"And he took me in his arms and kissed me. Of course it was thrilling. I thought, maybe he was so enthralled that he had to kiss me. He did it so tenderly and gracefully." — Sept. 26, 1925

What was risqué in your day? A teeny-weeny bikini? Racy or profane lyrics in a song? The drive-in? Lovers' Lane or Makeout Point? A goodnight kiss on the porch, or in the car? Steamy windows? Holding hands?

"My heart stood still. Fridze had crawled in (under the canoe) and was lying beside me. His gray eyes bent upon me. For a while we just looked in each other's eyes. Then one of the boys yelled, 'Come on, Fridze, we've got to hit for home.' Fridze said 'Uh-uh. I don't wanta.' Then the boys laughed and said, 'I don't blame you, old kid.' I made Fridze get out. There's no telling what the others would say and I'll admit, it didn't look very nice." —Aug. 6, 1925

Pop culture. What did it mean to you? Popular music, books, magazines and movies could set the tone for a whole generation. Were you part of the Beat Generation, with jazz, cool cats, Nick Cassady and Jack Kerouac? Were you listening to Jefferson Airplane, sliding in the mud at Woodstock and copying Jimi or Janis in dress? Was disco your thing? Did you pogo at the Fab Mab?

"We went to see Beverly of Graustark (silent movie from 1926 starring Marion Davies). It was a wonderful picture. Between the end and the beginning, they had a lot of Pathe news" (newsreels). —April 24, 1926

Parents. Did they drive you nuts? Did they yell about the dumbest things? Fuss over something stupid?

"Daddy came in, of course, his face red with rage, told me not to be so damned sassy and I was too flippant and a disgrace to the family, and blah blah. He couldn't trust me because I talked to a boy, alone in the dark, and oh! I'm so mad. I think I'll run away." — Nov. 14, 1926

Hairstyles. Were you a ducktail man, or a Brylcreme guy? Did you tease your hair, rat it, or use orange juice cans for big curlers? Did you have feathered bangs? A pixie cut, or a shag, or a Dorothy Hamill or the famous mullet?

"Marjie went to get her hair cut today. She had it cut in a boyish bob and looked so adorable that I had mine done. I look perfectly hideous. Rae [Doris's brother] said that he wouldn't be seen on the street with me and that I looked cheap and everything else mean that he could think of." — Sept. 2, 1925

Here's hoping you will open up some new channels of conversation, and spark a few good memories, as well.

Want to read more about Doris and her diaries? *I've Got Some Lovin' to Do: The Diaries of a Roaring Twenties Teen (1925-1926)*, an excellent read for teens and adults. Follow Doris's diary entries at Facebook/TheDorisDiaries or Twitter@TheDorisDiaries. Read more at www.thedorisdiaries.com.

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According to the census, www.agingstats.gov, about 13% of the population is over 65 and that will grow to almost 20% by 2030. Their studies also show that most Americans prefer to stay in their home as they age. It is simple to make your home safer, easier to access, and reduce the chance of slipping and falling wherever your home may be. Falling is a major cause of death in Americans and the beginning to a healthcare downward spiral. What can you do to increase the livability, safety, and security in your living quarters and help prevent a fall? Add lighting and supports such as grab rails, handrails, and assistive devices such as lift chairs, and stairlifts. Take control of your environment and clear your walking surfaces of trip hazards including loose rugs and clutter. Do you use throw rugs? Throw them out! Are your floors slick? You don't have to replace your flooring to get better traction; many surfaces can be treated to reduce their slickness. Research products and tools you can use to keep you steady on your feet and fully engaged in physical activity such as canes, walkers, rollators, scooters and more. Let go of the stigma you may associate with using mobility aids. The more active you are, the healthier you are both physically and mentally and the more able you are to...



GROW OLD AT HOME!

Steps to Aging in Place and Making Smooth Transitions

By Cindy Ausman

I want to be dependent and vulnerable said No One Ever!

Independence is a wonderful thing. Throughout each stage of life our definition, goals, and plans for independence evolve. Each generation has their own, unique qualities. I've heard Boomers being described as "sassy" and their parents' generation as being raised in an age of dependency. Information is power. Gather the information now so you decide when and where is best time and best place for your next residence. The decision to age in place or move to a senior community may be difficult. The willingness to ask for help is critical as we navigate life.

RESOURCES: Know your priorities and be aware of resources before they are needed. 1.) Many county agencies offer information in newsletters, websites, social events, learning opportunities, and volunteer opportunities. 2.) Friends, neighbors, and loved ones may be good sounding boards but be aware of emotionally charged situations where emotions influence information and the facts and options become blurred and priorities are switched. 3.) Vendors and Service Providers can be a wealth of information but be aware of their motivation; a manufacturer may have a promotion running that benefits the vendor and not you. A reputable vendor will provide a variety of solutions to you and will respect your decision and stand behind their product and service.

SAFETY AND RISK: How do you eat an elephant? One bite at a time. Take changes gradually. If you want to stay in your home and are not ready to move, there are modifications that are affordable and can easily be installed and removed as needed, such as

recessed hinges for doors, grab rails, and in-home stair way elevators or stairlifts. The cost of these three items is typically less than a month in a senior living facility. These modifications will give you time to get buy-in from family members, organize and dispose of possessions, save money, and keep you safe in the comfort of your home. Dale Carnegie suggests that when worry pops its head up, think, what is the best case scenario? What is the worst case scenario? Most times what you are worrying about doesn't happen and wastes your energy and time.

PRIORITIES: How and with whom do you share your goals and decisions? Friends and family leave us for many reasons. Be prepared for new stages in life by continuing to form new relationships in different interest areas of your life and throughout your life so you keep your social calendar full. It's important to keep a record of your desires to stay in your home as long as possible and when is the right time to move? Give your key advisors and support system a copy and update it yearly.

With all of these questions, one thing is certain; making an informed decision is more desirable than making an emotional, rushed decision. One step at a time, one breath at a time, and transitions can be a smooth and enjoyable journey.

Cindy Ausman is the community liaison officer with On The Go Mobility, started by a veteran over 12 years ago who needed a scooter and there was nowhere he could go in SE Wisconsin to "test drive" mobility equipment. Contact Cindy at 414-228-7100 or visit www.OnTheGoMobility.com

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More than 80% of American adults prefer to stay, until their dying day, in their own home. This “stay at home” approach is also known as “Aging in Place.”

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...

GENERAL AREAS

- Adapt lower floor of home for possible one level living
- Increased incandescent general and specific task lighting
- At least one entry is without steps
- Doorways 36" wide with off-set hinges on doors
- Levered door handles instead of knobs
- Electrical outlets at 18 inches instead of 12
- Easy to open or lock patio doors and screens
- Light switches at 42" instead of 48
- Adjustable controls on light switches
- Luminous switches in bedrooms, baths and hallways
- Strobe light or vibrator-assisted smoke and burglar alarms
- Lower window sills especially for windows on the street
- Programmable thermostats for heating and cooling
- Contrast colors between floor and walls
- Color borders around floor and counter-top edges
- Non skid flooring
- Matte finish paint, flooring and counter-tops
- Non-glare glass on art work
- Peep hole at a low height
- Incorporation of emergency response system installed or wearable

BATHROOM

- Lever faucets and faucet mixers with anti-scald valves
- Temperature controlled shower and tub fixtures
- Stall shower with a low threshold and shower seat
- Grab bars at back and sides of shower, tub and toilet or wall reinforcement for later installation
- Bathrooms with turn around and transfer space for walker or wheelchair (36" by 36")
- Higher bathroom counters
- Installation of medical response device

KITCHEN

- Cabinets with pullout shelves and lazy susans
- Task lighting under counters
- Cooktop with front controls
- Variety in counter height - some as low as table height (30 inches)
- Gas sensor near gas cooking, water heater and gas furnace
- Color or pattern borders at counter edges



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A woman walks into a post office and notices a middle-aged, well-dressed man standing at the counter methodically placing “Love” stamps on bright pink envelopes with hearts all over them. As he seals each envelope, he sprays it with a puff of perfume.

The woman’s curiosity gets the better of her, so she goes up to the man and asks what he is doing.

The man replies, “I’m sending out 1,000 Valentine cards signed, ‘Guess who?’”

“But why?” she asks.....

“Because I’m a divorce lawyer.”

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Boomers! Newspaper ~ FEBRUARY 2013/Page 17