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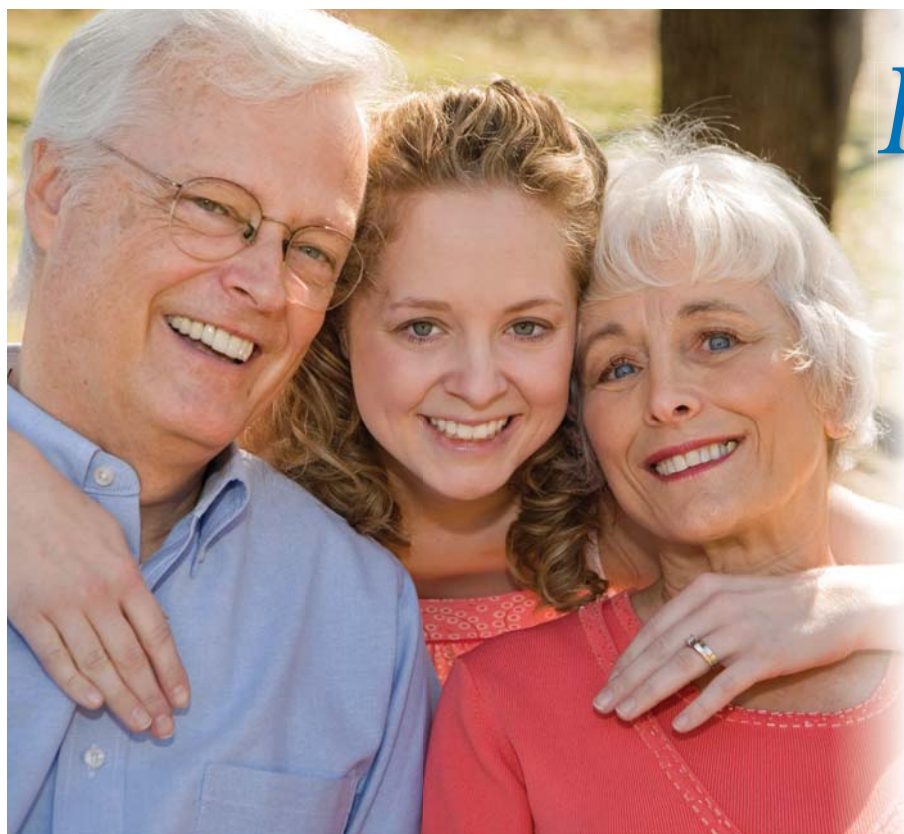
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Researchers first noticed the earlier onset of puberty in the late 1990s, and recent studies confirm the mysterious public health trend.

## Are American kids going through puberty earlier today than in previous generations?



**EARTH TALK**

From the Editors of  
E/The Environmental Magazine

Indeed Americans girls and boys are going through puberty earlier than ever, though the reasons are unclear. Many believe our widespread exposure to synthetic chemicals is at least partly to blame, but it's hard to pinpoint exactly why.

Researchers first noticed the earlier onset of puberty in the late 1990s, and recent studies confirm the mysterious public health trend. A 2012 analysis by the U.S. Centers for Disease Control and Prevention (CDC) found that American girls exposed to high levels of common household chemicals had their first periods seven months earlier than those with lower exposures. "This study adds to the growing body of scientific research that exposure to environmental chemicals may be associated with early puberty," says Danielle Buttke, a researcher at CDC and lead author on the study. Buttke found that the age when a girl has her first period has fallen over the past century from an average of age 16-17 to age 12-13.

Earlier puberty isn't just for girls. In 2012 researchers from the American Academy of Pediatrics (AAP) surveyed data on 4,100 boys from 144 pediatric prac-

tices in 41 states and found a similar trend: American boys are reaching puberty six months to two years earlier than just a few decades ago. African-American boys are starting the earliest, around age nine, while Caucasian and Hispanics average at age 10.

One culprit could be rising obesity rates. Researchers believe that puberty (at least for girls) may be triggered in part by the body building up sufficient reserves of fat tissue, signaling fitness for reproductive capabilities. Clinical pediatrician Robert Lustig of Benioff Children's Hospital in San Francisco reports that obese girls have higher levels of the hormone leptin which in and of itself can lead to early puberty while setting off a domino effect of more weight gain and faster overall physical maturation.

Some evidence suggests that "hormone disrupting" chemicals may also trigger changes prematurely. Public health advocates have been concerned, for example, about the omnipresence of Bisphenol A (BPA), a synthetic chemical in some plastics, because it is thought to "mimic" estrogen in the body and in some cases contribute to or cause health problems.

BPA is being phased out of many consumer items, but hundreds of other potentially hormone disrupting chemicals are still in widespread use.

Dichlorobenzene, used in some mothballs and in solid blocks of toilet bowl and air deodorizers, is also a key suspect in triggering early puberty. It is already classified as a possible human carcinogen, and studies have linked prenatal exposure to it with low birth weight in boys. The U.S. Environmental Protection Agency (EPA) has recently made screening Dichlorobenzene for hormonal effects a priority.

Parents can take steps to reduce our kids' so-called "toxic burden": Buy organic produce, hormone- and antibiotic-free meat and dairy and all-natural household cleaners. And keep the dialogue going about healthy food and lifestyle habits so kids learn how to make responsible, healthy choices for themselves.

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# 6

## Steps to a Beautiful Landscape Next Season

Incorporating a few small backyard tasks now will prepare your yard and garden for a glorious spring!

By gardening expert Melinda Myers

- 1 Cut the grass, recycle fall leaves, and improve the soil** with a pass of the lawn mower. Shred leaves and leave them on the lawn as you mow this fall. As long as you can see the grass through the leaf pieces, the lawn will be fine. As the leaves break down they add organic matter to the soil, improving drainage in clay soil and water holding ability in sandy soils. Or, as an alternative, use excess leaves as a soil mulch. Shred the leaves with your mower and spread a layer over the soil to conserve moisture and insulate the roots of perennials. Fall mulching gives you a jump on next spring's landscape chores.
- 2 Improve your lawn's health by fertilizing** this fall with a low nitrogen slow release fertilizer, like **Milorganite**. You'll reduce the risk of disease problems and with slower weed growth in fall, your lawn, not the weeds, will benefit from the nutrients. Fall fertilization also helps lawns recover from the stresses of summer by encouraging deep roots and denser growth that can better compete with weeds and tolerate disease and insects. Northern gardeners can follow the holiday schedule and fertilize Labor Day and Halloween.
- 3 Do a bit of planting.** Cool season annuals brighten up the fall garden and, for those in warmer regions, the winter garden. Consider adding cold hardy pansies. They provide color in the fall garden, survive most winters, and are back blooming in the spring just as the snow melts.  
Fall is also a good time to plant perennials, trees and shrubs. The soil is warm and the air cooler, so the plants are less stressed and establish more quickly. Select plants suited to the growing conditions and be sure to give them plenty of room to reach their mature size.
- 4 Plant daffodils, tulips, hyacinths and other bulbs** in fall for extra color next spring. Set the bulbs at a depth of two to three times their height deep. Then cover them with soil and sprinkle on a low nitrogen slow release fertilizer. This type of fertilizer promotes rooting without stimulating fall growth subject to winter kill. Base your bulb planting time on the weather not the calendar. Start planting after the night-time temperatures hover between 40 and 50 degrees. Be patient, waiting until the soil cools reduces the risk of early sprouting that often occurs during a warm fall.
- 5 Leave healthy perennials stand for winter.** This increases hardiness and adds beauty to the winter landscape with their seed heads, dried foliage and the birds they attract. Plus, it will delay cleanup until spring when gardeners are anxious to get outdoors and start gardening. However, be sure to remove any diseased or insect-infested plants to reduce the source of pest problems in next year's garden.
- 6 Start composting** or add shredded leaves and other plant debris to an existing compost pile. Combine fall leaves with other plant waste, a bit of soil or compost, and sprinkle with fertilizer to create compost. Recycling yard waste saves time bagging, hauling and disposing of green debris. You also reduce or eliminate the need to buy soil amendments to improve your existing garden soil.

Gardening expert, TV/radio host, author & columnist Melinda Myers has more than 30 years of horticulture experience and has written over 20 gardening books. She hosts the nationally syndicated Melinda's Garden Moment segments and is a columnist and contributing editor for Birds & Blooms magazine. Myers' web site, [www.melindamyers.com](http://www.melindamyers.com), offers gardening videos and tips.

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More than a century before the Robertson's successful family business became a huge reaty TV hit on A&E called Duck Dynasty, James Heddon started his own cottage industry in much the same way.



By Lynn Rinderle

The tale told describing the birth of Heddon's lures company is quaint and almost accidental. According to Heddon Company historians, in 1898 James Heddon; then a beekeeper, threw a small piece of wood into a lake near his home in Dowagiac, Michigan. That simple gesture became a monumental inspiration for Heddon when he saw a bass go after it and it wasn't long before Heddon had carved his own bass bait from wood in the form of frogs.

The Heddon Company was birthed from broomsticks and toil and the first bait James Heddon created was the Dowagiac Casting lure; a topwater bait much like the first accidental wood plug. By 1902, Heddon and his family had hand carved and sold enough frog lures to incorporate. By 1910 their kitchen table was for dining as the lures were made in their new factory in Dowagiac. The Heddon Company was a distributor for a Canadian lure supplier. Sadly, by 1911 James Heddon left for greater fishing ponds in heaven, which put William and Charles in charge of their father's firm.

The Heddon Company flourished with Will and Charles' creative lure designs which went way beyond frogs and topwater bass bait. In 1918, the Wiggle King lure became a popular lure with it's three hooks and colorful paint. The Lucky 13 followed with a red head and glass eyes. Then, the Deep-O-Divers became popular and eventually the River Runt Spooks were a hit and these were molded Bakelite and later plastic.

By the mid 1950's, the Heddon brothers were manufacturing over 12,000 lures a day. Seemingly worried about increased competition and maintaining their level of productivity, they decided to sell their firm to another family; the Murchinson's. Hypothetically speaking though, if cable television and reaty programs were available to American viewers in the 1950's, we might have watched Lure Legacy; a program peeking into Heddon family's fishing lures company. Could it have averted the Heddon's sale of their family's lure manufacturing empire?

Today, Heddon lures are made by the EBSCO company in Fort Smith, Arkansas. The old Heddon lures manufactured in Dowagiac, Michigan by the original Heddon owners, are highly collectible quality lures with a sustainable value to them. While once used to attract big bass, they are now displayed behind glass like great works of art.

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After his divorce, Mr. Jones realized that poker isn't the only game that starts with holding hands and ends with a staggering financial loss.

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**2014 is really not too far away.** Fall is the time of year when the financially savvy start to look for ways to reduce their taxes and make year-end moves in pursuit of key financial objectives.

## Financial Considerations for 2014

*What changes should we consider making for next year?*



Provided by Tim Stasinoulis, RFC

### What might the big picture hold?

Absent a crystal ball, let's turn to the September edition of the *Wall Street Journal's* Economic Forecasting Survey. The *WSJ* asks 52 economists for their take on things each month, and here is how they see 2014 shaping up for America: GDP of 2.8%, a jobless rate declining from the present 7.3% to 6.6% by the end of next year and consumer inflation of 2.5% or less through the end of 2015. These analysts also see the Federal Reserve keeping the benchmark interest rate at 0-0.25% for all of 2014. As for the yield on the 10-year note, their consensus projection has it

hitting 3.28% in June 2014 and 3.57% in December 2014. They also see home prices rising 5.22% YOY in 2014 after a 7.85% gain across 2013. Oil, they think, will average \$102.73 a barrel on the NYMEX this December, declining to \$98.17 a barrel next December. For its part, the International Monetary Fund projects 3.8% inflation-adjusted global growth next year, and a 4.3% tumble for global non-fuel commodities in U.S. dollar terms. These are all macro forecasts worth keeping in mind.

### Now, how about your picture?

Beyond these macro forecasts that may affect your business and personal finances, what moves might you consider?

### Can you max out your IRA or workplace retirement plan contribution?

If you have, congratulations (especially if you benefit further from an employer match). If you haven't, you still have the chance to put up to \$5,500 into a traditional or Roth IRA for tax year 2013, \$6,500 if you are 50 or older this year, assuming your income levels allow you to do so. (Or you can spread that maximum contribution across more than one IRA.) Traditional IRA contributions are tax-deductible to varying degree. The limit for participants in 401(k), 403(b) and most 457 plans and the Thrift

Savings Plan is \$17,500 for 2013, with a \$5,500 catch-up contribution allowed.

Incidentally, the FY 2014 federal budget set out by the White House proposes some changes to IRAs & 401(k)-style plans in 2014. First, if an individual's total tax-deferred retirement savings through these plans is great enough to produce yearly retirement income of \$205,000 for the individual and his/her surviving spouse, then further contributions to such accounts would be nixed. (Today, it would take savings of nearly \$3.5 million to produce such a retirement income stream.) Second, the Stretch IRA strategy would basically vanish: the FY 2014 budget proposes that all IRA inheritors follow the 5-year rule, in which an inherited IRA balance is reduced to zero by the end of the fifth year after the year in which the original IRA owner dies. (Disabled IRA inheritors and certain other beneficiaries would be exempt from the 5-year rule.)

### Should you go Roth in 2014?

The younger you are, the more sense a Roth IRA conversion may make. If you have a long time horizon to let your IRA grow, have the funds to pay the tax on the conversion, and want your heirs to inherit tax-free distributions from your IRA, it may be worth it. If you think you will pay less tax in the future or you might die with a large charitable bequest, then it may not be a wise move.

### Can you harvest portfolio losses before 2014?

This is the time of year to think about tax loss harvesting – dumping the losers in your portfolio. You can claim losses equivalent to any capital gains recognized in a tax

year, and you can claim up to \$3,000 in additional losses beyond that, which can offset dividend, interest and wage income. If your losses exceed that limit, they can be carried over into future years. It is a good idea to do this before December, as that will give you the necessary 30 days to repurchase any shares should you wish.

**2014 Finance Considerations**  
continued on page 22





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## Financial Considerations for 2014

*continued from page 21*



**In terms of taxes, should you delay a big financial move until 2014?**

Talk with a tax professional about the impact that selling or buying a home or business might have on your 2013 taxes. You may want to wait. Receiving a bonus, getting married or divorced, exercising a stock option, taking a lump-sum payout – these events have potentially major tax consequences as well. Business owners may want to consider whether to make a capital purchase or not.

**Look at tax efficiency in your portfolio.** Investors were strongly cautioned to do this at the end of 2012 as the fiscal cliff loomed; it is a good idea before any year ebbs into the next. You may want to put income-producing investments inside an IRA, for example, and direct investments with lesser tax implications into brokerage accounts.

**Finally, do you need to change your withholding status?** If major change has come to your personal or financial life, it might be time. If you have married or divorced, if a family member has passed away, if you are self-employed now or have landed a much higher-salaried job, or if you either pay a lot of tax or get unusually large IRS or state refunds, you will want to review this with your tax preparer.

Timothy M. Stasinoulis is the President and Founder of Aegis Wealth Advisors, LLC, a Wisconsin Registered Investment Advisory firm located at 262 W. Main St., Wales, WI 53183. ASK TIM by calling 262.968.5500 or visiting [www.aegiswealthadvisors.com](http://www.aegiswealthadvisors.com). Tim is 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. Tim is a frequent guest on FOX6 Wake-UP. ([www.youtube.com](http://www.youtube.com)) and was recently named a 2013 Five Star Wealth Manager.

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Rosalyn Carter said it best: "There are only four kinds of people in the world – those who have been caregivers, those who are currently caregivers, those who will be caregivers and those who will need caregivers."



## The Caregiver's Path to Compassionate Decision Making: Making Choices for Those Who Can't

Just when you think you have it made and your life is in order, a big red flag enters the picture - one or both of your aging parents can no longer care for themselves or a disabled family member needs full time care. Statistically, family care falls on the shoulders of women. The typical family caregiver is a 49 year old married woman and 2/3 reduce their work hours to provide care.

The picture now changes considerably: finances are no longer stable and the delicate family balance is now heavily weighted on the woman's shoulders. Chaos reigns and burnout ensues.

Enter bioethicist Viki Kind, author of the new book *The Caregiver's Path to Compassionate Decision Making: Making Choices for Those Who Can't*. Survivor guilt and caregiver burnout are the two biggest hurdles caregivers face. With integrity and respect, Kind enables caregivers to:

- Honor and respect each other's values and wishes
- Use the sliding scale for decision making
- Make medical decisions based on quality of life decisions
- Follow advance directives (also called living wills)
- Understand the decision making framework
- Accept there are promises we cannot keep

## What do I do? I think my loved one is getting more confused

Kim is at the doctor's office with her husband, Chet, who hasn't been himself lately. As he tries to fill out the forms, Kim notices that Chet needs help answering questions that should be easy for him to answer. Then, in the exam room, Chet doesn't seem to understand when the doctor tells him he needs surgery, even when the doctor repeats the information twice. When the doctor asks if he wants to have the surgery, Chet nods and says, "Yes." It is unlike him to agree to something as important as major surgery without asking a bunch of questions. Over the last few months, Kim has noticed that things seem to be slipping for Chet, but she doesn't want to embarrass him by bringing this up with the doctor. This means that unless the doctor notices, Chet will not be evaluated to see why his mental abilities are slipping.

Unfortunately, Chet and Kim's situation is common. Healthcare professionals are busy, and loved ones aren't sure if what they are seeing at home is worth mentioning. Or the patient may be really good at hiding his limitations.

I know the doctor treating my dad didn't recognize his dementia at first because my dad was charming and could still communicate well. Since I knew him well, I recog-

The Caregiver's Path continued on page 24



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## The Caregiver's Path

continued from page 23

nized that what my dad said didn't make sense, but his stories sounded fine to the doctor. I was also part of the problem. At first, I did not want to believe my dad's mental capacity was changing. I made excuses for the changes I was seeing. When my dad forgot to take his medications, I bought him a daily pillbox to help him remember. But this didn't help because he couldn't remember to use the pillbox. Later, when he began asking me to write checks for him, I thought he was just getting older and needed a little help.

It wasn't until he had a series of falls and emergency room visits that I realized he needed me to speak up so he could get the help he needed. Resistance to acknowledging what is happening can be powerful. As caregivers, we have to overcome our denial and find courage to speak up.

*Viki Kind is a clinical bioethicist, medical educator and hospice volunteer. This is an edited excerpt from "The Caregiver's Path to Compassionate Decision Making – Making Choices for Those Who Can't," pp. 10-13, by Viki Kind, MA, (2010, Greenleaf Book Group)*

\*\*\*\*\*

## When I say I'm broke...

### I'm BROKE!

A little old lady answered a knock on the door one day, to be confronted by a well-dressed young man carrying a vacuum cleaner.

"Good morning," said the young man. "If I could take a couple minutes of your time, I would like to demonstrate the very latest in high-powered vacuum cleaners..."

"Go away!" said the old lady. "I'm broke and haven't got any money!" and she proceeded to close the door.

Quick as a flash, the young man wedged his foot in the door and pushed it wide open... "Don't be too hasty!" he said.

"Not until you have at least seen my demonstration."

And with that, he emptied a bucket of horse manure onto her hallway carpet.

"Now, if this vacuum cleaner does not remove all traces of this manure from your carpet, Madam, I will personally eat the remainder."

The old lady stepped back and said, "Well let me get you a fork, 'cause they cut off my electricity this morning."



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## "naked jane bares all"

### Living Your Best Life with Incurable Cancer continued from page 5

lives every moment aware of "this cloud over me." But she's determined not to allow it to steal the laughter, meaning and fulfillment from her days.

No matter what the adversity a person may be facing, no one should waste a moment of our temporary time on Earth, Jane says. She offers these suggestions - learned the hard way - for living your best.

. Go ahead, make a "bucket list." And no matter how unlikely an item may be to fulfill, give it a try. Just for grins. After being blind-sided by the pronouncement that the cancer she had beaten 10 years ago had returned - enraged - Jane slumped into a depression for three months.

A friend, trying to rouse her spirits asked what she'd do if she could do any wild, crazy, highly unlikely thing. She was quick to answer: "I want to take Larry David to lunch."

She's a huge fan of the Curb Your Enthusiasm star and Seinfeld creator, and if anyone could make her laugh, she knew, it would be Larry David. Though the odds against such a meeting were astronomical, her friend encouraged Jane to write David a letter.

Jane ended up flying to California for a 52-minute lunch with her idol. Far from depressed, she remembers thinking, "I am the luckiest person walking this Earth!"

Says Jane: "Even before he responded to my letter I spent weeks fantasizing about what I would say if I met him, what I would wear. I pictured everything. If the lunch had never happened, I still had all those weeks of wonderful, happy dreaming."

Choose the people with whom you spend time. We're not obliged to spend time with people who don't make us feel good or, worse yet, make us feel bad! Our time is the most valuable commodity we have and, for all of us, it's limited.

"I spend my time with the people I love - the people who are most precious to me," Jane says. "I don't have time for people who aren't genuine, who are negative, or always angry. I love to laugh and I strive to be 100 percent in the moment every moment."

"If you're with someone and thinking, 'Oh my gosh, I can't wait to get away from this clod,' you are definitely not living in the moment!"

Remind yourself every day to love life. Every day is a gift - for any of us. And if we're not loving that gift, we're our own worst enemy.

"We have little control over how our lives unfold; the unpredictable happens and suddenly you're on a course you never guessed lay ahead," Jane says.

"That does not mean you can't live a fulfilling life and continue to do what you were put here to do."

Jane Schwartzberg, 44, is the co-author of the newly released book *Naked Jane Bares All*, [www.nakedjanebaresall.com](http://www.nakedjanebaresall.com), the many-layered story

## CANCER is not for WIMPS!!

"We have little control over how our lives unfold; the unpredictable happens and suddenly you're on a course you never guessed lay ahead." ~Jane Schwartzberg



Editor Sandy Draelos after completing the Susan Komen 60-mile Walk for a Cure, Chicago, August, 2011.



July, 2005 on the road to recovery...and HAIR!

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## Written by a very wise man...

I was riding to work yesterday when I observed a female driver cut right in front of a pickup truck, causing him to have to drive on to the shoulder to avoid hitting her.

This evidently angered the truck driver enough that he hung his arm out his window and "flipped" her off.

"Man, that guy is stupid," I thought to myself.

I ALWAYS smile nicely and wave in a sheepish manner whenever a female does anything to me in traffic, and here's why:

I drive 48 miles each way every day to work That's 96 miles each day.

Of these, 16 miles each way is bumper-to-bumper.

Most of the bumper-to-bumper is on an 8 lane highway.

There are 7 cars every 40 feet for 32 miles. That works out to be 982 cars every mile, or 31,424 cars.

Even though the rest of the 32 miles is not bumper-to-bumper, I figure I pass at least another 4000 cars. That brings the number to something like 36,000 cars that I pass every day.

Statistically, females drive half of these. That's 18,000 women drivers!

In any given group of females, 1 in 28 has PMS. That's 642.

According to Cosmopolitan, 70% describe their love life as dissatisfying or unrewarding. That's 449.

According to the National Institute of Health, 22% of all females have seriously considered suicide or homicide.

That's 98. And 34% describe men as their biggest problem. That's 33.

According to the National Rifle Association, 5% of all females carry weapons, and this number is increasing.

That means that EVERY SINGLE DAY, I drive past at least one female that has a lousy love life, thinks men are her biggest problem, has seriously considered suicide or homicide, has PMS, and is armed.

Me? Flip you off? ..... I think not!!

## Journalistic Standards Were Slack in 1850

And in 2013 as well. We have surveillance video of other publications stealing our racks and/or putting their papers on top of ours! Perhaps some old-fashioned lessons on topics like professional integrity, personal pride and individual honesty need to be addressed in our own local publishing community...

## ODD WISCONSIN

By Michael Edmonds

We hear a lot today about low standards in journalism. We're told that the 24-hour news cycle produces hastily written, poorly checked stories, and that social media like Twitter flood us with instantaneous misinformation.

But bad reporting is nothing new. Under editor Rufus King, the Milwaukee Journal could be astonishingly unprofessional back in the 1850s. For example, the paper only reported the death of President Zachary Taylor four months after it happened.

"It had been our intention to have written about the death of our honored president some weeks ago when the news first came," apologized King, "but the absence of reliable data prevented a correct synopsis of his life then, and afterwards the excitement of the state election kept it out of our columns until now."

And in the same issue, after giving vivid details about a killing at Pokerville, the editor finished with the embarrassing admission that, "We neglected to learn the dead man's name, but will give it to our readers when the stage gets back next week."

Just like today, there was fierce rivalry among media outlets. The editor of a local paper lambasted his competition in terms confined these days to talk radio:

"The editor of the Milwaukee Journal is a mean, penurious, sordid, abject, low, miserly, despicable cur; ... an irrefragable, unquenchable, undeniable, indisputable, incontrovertible scamp, an outrageous offense to the nostrils of all decent people. May grief, anguish, sadness, affliction, sorrow, distress, regret and melancholy overtake him."

It must have been a slow news day.

Image: Rufus King, editor of the Milwaukee Journal in 1850, in his Civil War uniform  
Source: "Daily journal of 1850 relic of pioneer day." Milwaukee Journal, Feb. 6, 1921.



Rufus King, editor of the Milwaukee Journal in 1850, in his Civil War uniform

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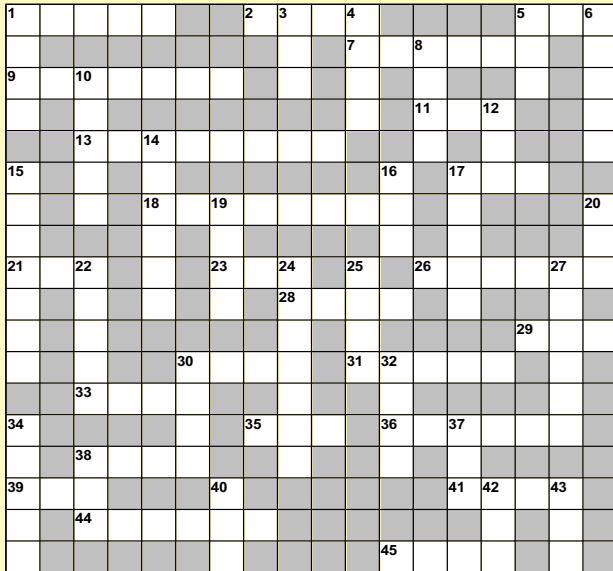
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# Crossword junkie!

abcdefghijklmnopqrstuvwxyz

Answers to this month's puzzles on page 30!



## ACROSS

1. Pass out
2. Verbalize
5. Victorious
7. Crazy
9. Get well
11. Real happy
13. Scholar
17. Result of addition
18. A coat worn over clothes
21. To question
23. Pool stick
26. Dislodge old paint
28. Act of seeing
29. To brawl
30. Form of public transportation
31. Intelligent
33. Very close
35. Practice of employing something
36. Distribute evenly
38. Where you are
39. Comes in a pod
41. Cylindrical stone aqueduct
44. To kill a human
45. A fishing must

## DOWN

1. Companion
3. Present plural of BE
4. Pucker up
5. A child's expression on a swing
6. Unintelligible sound
8. A foretelling of an event
10. Miners stake this
12. Not me
14. Dollar value
15. Night Clothes
16. What Eve did
17. Simmering bones
19. Two or more considered individually
20. Frozen water
22. No doubt about it
24. Oblong circle
25. Not bucks but ....
27. Punctuation
30. Accurate
32. To be obliged to
34. Parchment
37. Using two oars
38. Goof
40. Ask for handout
42. Large member of the deer family
43. The Knee bones connected to the ... bone



# Men Are Just Happier People

## NICKNAMES

If Laura, Kate and Sarah go out for lunch, they will call each other Laura, Kate and Sarah. If Mike, Dave and John go out, they will affectionately refer to each other as Fat Boy, Bubba and Wildman.

## EATING OUT

When the bill arrives, Mike, Dave and John will each throw in \$20, even though it's only for \$32.50. None of them will have anything smaller and none will actually admit they want change back. When the girls get their bill, out come the pocket calculators.

## BATHROOMS

A man has six items in his bathroom: toothbrush and toothpaste, shaving cream, razor, a bar of soap, and a towel. The average number of items in the typical woman's bathroom is 337. A man would not be able to identify more than 20 of these items.

## DRESSING UP

A woman will dress up to go shopping, water the plants, empty the trash, answer the phone, read a book, and get the mail. A man will dress up for weddings and funerals.

## ARGUMENTS

A woman has the last word in any argument. Anything a man says after that is the beginning of a new argument.

## FUTURE

A woman worries about the future until she gets a husband. A man never worries about the future until he gets a wife.

## MARRIAGE

A woman marries a man expecting he will change, but he doesn't. A man marries a woman expecting that she won't change, but she does.



## NATURAL

Men wake up as good-looking as they went to bed. Women somehow deteriorate during the night.

## OFFSPRING

Ah, children. A woman knows all about her children. She knows about dentist appointments and romances, best friends, favorite foods, secret fears and hopes and dreams. A man is vaguely aware of some short people living in the house.

\*\*\*\*\*

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PILLOW  
PLUM  
POST  
POTATO  
PRAYER  
QUIET  
RAISIN  
SEXUAL  
SOLITARY  
SUDDEN  
THAW  
THEN  
THREW  
UNDER  
UNREAL  
WHISPER  
WILL  
WORRY

I was thinking about how people seem to read the Bible a whole lot more as they get older. Then, it dawned on me. They were cramming for their finals. As for me, I'm just hoping God grades on the curve.

• • • • •

Puzzle on page 29

F	A	I	N	T	2	T	A	L	K	5	W	I	N
E					R	7	I	N	S	A	N	E	O
P	R	E	1	O	V	E	R	E	S	I	A	E	I
E	L				S	11	A	12				S	
15		13	A	C	14	D	E	M	I	C	15	N	O
15	I	M									16	U	M
A	M	18	V	19	R	C	O	A	T	T	20		
J		U	A										C
21	S	22	K	N	23	U	24		25	26	C	R	A
M									28	O	K	K	E
A	O	N	T	H									
S	W											29	R
		30	A	X	I	31	32	M	A	R	T	I	
		33	N	E	A	R		P		U			
34				U		35	S	E		36	P	K	E
A		38	I	E	R	E				T	O		
39	P	E	A			40				41	W	42	L
E				43									L
R					G				45	O	K	G	

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## A Dictionary of Project Terms

**Project slightly behind original schedule due to unforeseen difficulties**—We got so sick of working on this that we decided to do something else.

**Major Technological Breakthrough**—Back to the drawing board.

**Developed after years of intensive research**—It was discovered by accident.

**Customer satisfaction is believed assured**—We are so far behind schedule that the customer will be happy to get anything at all from us.

**The design will be finalized in the next reporting period**—We haven't started this job yet, but we've got to say something.

**Test results were extremely gratifying**—It works, and are we surprised.

**Extensive effort is being applied on a fresh approach to the problem**—We just hired three new guys; we'll let them kick it around for a while.

**Preliminary operational tests are inconclusive**—The darn thing blew up when we threw the switch.

**The entire concept will have to be abandoned**—The only guy who understood the thing quit.

**Modifications are under way to correct certain minor difficulties**—We threw the whole thing out and are starting from scratch.

## The Cab Driver

A cabbie picks up a nun. She gets into the cab, and the cab driver won't stop staring at her. She asks him why he is staring and he replies, "I have a question to ask you but I don't want to offend you." She answers, "My dear son, you cannot offend me. When you're as old as I am and have been a nun a long as I have, you get a chance to see and hear just about everything. I'm sure that there's nothing you could say or ask that I would find offensive."

"Well, I've always had a fantasy to have a nun kiss me." She responds, "Well, let's see what we can do about that: #1, you have to be single and #2 you must be Catholic."

The cab driver is very excited and says, "Yes, I am single and I'm Catholic too!" The nun says "OK, pull into the next alley." He does and the nun fulfills his fantasy. But when they get back on the road, the cab driver starts crying.

"My dear child, said the nun, why are you crying?" "Forgive me sister, but I have sinned. I lied, I must confess, I'm married and I'm Jewish." The nun says, "That's OK, I lied too. My name is Kevin and I'm on my way to a Halloween party."

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36-55	\$239	\$179
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71-100	\$319	\$249
101-125	\$379	\$309
126-159	\$429	\$339

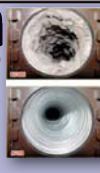
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