

Celebrate Life **Boomers!**

September 2013
A FREE PUBLICATION

THE BABY BOOMER GENERATION & BEYOND

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



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**Things Parents Should Know
Before Paying for College** ~page 8

SPECIAL FEATURE

Retirement *Lifestyle*

Details on page 15!

Cognitive Memory

If you forget where you put your car keys and you have days when you can't seem to remember your pin number - don't worry, it's natural. BUT it doesn't have to be!

~page 3

Extend Your Garden

Don't let fall or frosty temps stop you from enjoying a few late season treats from your garden. Extend your homegrown flavor with these easy tips from Melinda Meyers.

~page 5

Sesame Street News

Alex is the newest character on Sesame Street, introduced in an effort to relate to the 2.7 million children in the US who have a parent in the country's prison system.

~page 9

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Enjoying the Good Life: Yesterday, Today & Tomorrow

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FROM THE PUBLISHERS

SEPTEMBER 2013



A late summer. An early fall. Not a good scenario when we have only a few months of tropical bliss to enjoy in Wisconsin. But like I mentioned in our Summer issue, a mere 3 months ago, 'Summertime' is a frame of mind. Let's remember that when we're sipping an umbrella drink in the middle of a blizzard!

It's hard to believe that a mother can simply disappear from our lives one day, but after a month at home on hospice care, my Mother slipped peacefully away on to her next adventure, one which takes her far away from me. Her life story is shared on this page. I find myself marveling at the insight that her death has brought to my life not only in my grief experience but a new determination to recognize and experience every ounce of available joy in my own lifetime. What an amazing, complex puzzle this idea of life and death. Last night Tom and I were having a glass of wine by the pond. I said something like 'wow, I can't believe Mother is dead' and he said something to the extent that she wasn't dead-just gone. I said 'very far away' and instantly there was a shooting star in the sky. My heart skipped. True story. Was that the power of a Mother's love?

And what's up with this idea of time moving faster as we get older?! It really seems to be true. The ride home is always shorter than the ride there. Remember when summer vacation from school seemed to go on forever! Now I turn around and another month has gone by, the trees will be turning and the snow will fly before we blink! Simply not fair.

So on that thought, we encourage you to slow down and check out our Retirement Living Guide in this issue. It's the information you need to make the transition into a more "relaxing" lifestyle. Keep yourself and your parents well informed about the many options and advantages. And remember, slowing down can be a good thing *if* you smell those roses along the way!!

Thank you all -readers, writers and advertisers as we began a new publishing year and a new season of sharing conversation, some good humor, and lots of coffee!

and always remember to...Celebrate Life!

Sandy and Tom Draelos

Cognitive decline with age is normal and routine...

BUT NOT INEVITABLE!



By David Stauch

If you forget where you put your car keys and you can't seem to remember things as well as you used to, the problem may well be with the GluN2B subunits in your NMDA receptors.

And don't be surprised if by tomorrow you can't remember the name of those darned subunits.

They help you remember things, but you've been losing them almost since the day you were born, and it's only going to get worse. An old adult may have only half as many of them as a younger person.

Research on these biochemical processes in the Linus Pauling Institute at Oregon State University is making it clear that cognitive decline with age is a natural part of life, and scientists are tracking the problem down to highly specific components of the brain. Separate from some more

Memory Decline continued on page 10

A MOTHER'S Life Celebrated

As the editor, I take the privilege to share with you the spirit of this extraordinary woman

There are small people and there are big people. My Mother was a 'big people'. Truly the matriarch of our family, Mother was not a passive woman of her generation. She was born in 1924 and her youth included outhouses, horse drawn wagons, steam locomotives, seasonal oat threshing parties with the local farmers and family dances at the local Dance Hall. And about those outhouses - my Mother hated mice and she blamed it on a close encounter in that infamous outdoor toilet. It was a long way from our current era of computers, smart phones and ipods. But her roots were planted very firmly in that old fashion lifestyle.

Our mother grew up Helen Vesely which means "a cheerful person" in Bohemian. One of two daughters, she grew up on the family farm near Reedsville/Brillion, Wisconsin. After graduating valedictorian from high school and attending Sheboygan Business College, in 1944 at the age of twenty she joined the military. This was an incredibly bold move at a time when men and society did not favor women in the services. She was one out of only 150,000 women who



Helen (Vesely) Hill 1/8/1924 - 7/10/2013

A Mother's Life continued on page 27

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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Written by
Ken Ludwig

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Sunday, February 23, 2014, 3:00 pm— Sharon Lynne Wilson Center
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ART SALE



"Hang It Again: Art Re-Imagined," event, a three-day art sale featuring previously-loved artwork

"The 'Hang it First' preview party, Friday, September 27 from 5 - 8pm, features wine, cocktails and hors d'oeuvres and is free for CCC Members. Non-members may attend the preview night for the general admission price of \$35 for individuals and \$60 per household, which includes a 12-month membership to the Center.

The sale is open to the public on Saturday, September 28 from 10am - 5pm and Sunday, September 29 from 12 - 4pm. Admission is free.

If your walls are full and your curio cabinets are overflowing, you may also support the Center and this special event by donating your previously loved artwork. The Center is looking for sculpture, ceramics, paintings, fiber, jewelry, photography, prints, glass, mixed media, and metals in vintage, traditional and contemporary palettes.

Call 262-375-3676 to arrange for a pick up. Donation forms are available at the Center or at www.cedarburgculturalcenter.org/art

TosaFest

September 6-7

Tosafest 2013 continues Wauwatosa's 34 year tradition of music, food, and family fun, to celebrate our historic village and community spirit.

Indian Summer Festival

September 6-7

Summerfest Grounds

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The 23rd Annual Fall Home & Remodeling Show

September 20-22

Exposition Center at Wisconsin State Fair Park

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Wine and Harvest Festival

September 21-22

Cedarburg

At this years 41st Annual Wine & Harvest Festival in Cedarburg, enjoy the rewards of harvest's bounty including Farmers Market, Scarecrow Contest, Giant Pumpkin Charity Regatta, and the renowned Grape Stomp Contest...

Harvest Fair/World Beef Expo

September 27-29

Wisconsin State Fair Park

Celebrate the wonders of the fall season at Harvest Fair! Make your own scarecrow, hit the lanes with pumpkin bowling, decorate your own T-Shirts and cookies, take a ride in the Midway, stroll through the farmers market...

Haunted Hops and Evil Spirits Pub Crawl

September 20-30

Horny Goat Hideaway

Join us on the two and a half hour Haunted Hops and Evil Spirits Pub Crawl that features the best seasonal beverages in town.

International Gem & Jewelry Show

September 27-29

Exposition Center at WI State Fair Park
Enter the world of gems, beads, and jewelry! There will be over 50 exhibitors featured at this show. Jewelry from \$1.00 - \$100,000 will be sold. There is surely something for everyone!

3rd Annual Ride to New Glarus from House of Harley-Davidson

Saturday, September 28

House of Harley-Davidson

Leave House of Harley-Davidson 9am Sharp. Travel down country roads with swirling turns and rolling hills, dodging redtailed hawks and road kill.



50 ALEXIAN VILLAGE RESIDENTS ENJOY HARLEY DAVIDSON JOY RIDE

Alexian Village of Milwaukee residents got into the 110 Harley Davidson anniversary spirit with fifty residents given rides around our 60 acre community. Seven Harley owners volunteered to rev up their engines and provide rides which included 103 year old Josephine Schmit. After the ride, she said "Did I look like I was having fun?" 94 year old Leroy Schueller said it was exhilarating and "just the right speed."



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May 4, 2014 3pm
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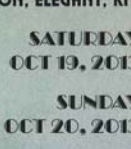
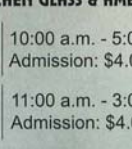
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Strategies for Growing Edibles Later into the Season

Extend Your Garden Enjoyment

Don't let fall or potentially frosty temperatures stop you from enjoying garden-fresh produce. Extend the nutritional value and homegrown flavor into your fall and early winter meals with the help of short season crops and season extending strategies.

By Melinda Myers, nationally known horticulturist, TV/radio host, author and columnist

Lettuce, spinach, radishes, turnips, and beets are quick to mature from seed to harvest. Plus, the cooler temperatures enhance their flavor. Simply count the number of frost-free days left in your growing season and compare it with the number of days from planting to harvest listed on the seed packet.

Protect these late plantings and other vegetables from chilly fall temperatures with cloches, coldframes, and floating row covers. Many of these devices have long been used by gardeners to jump start the season in spring and extend it much later into fall. These devices trap heat around the plants, protecting them from frosty temperatures.

Convert gallon milk jugs into garden cloches for individual plants. Remove the bottom of the jug and slide it over the plant. Use the cap to capture heat or remove to ventilate your homemade cloche on sunny days. Or purchase reusable cloches with built in ventilation. Originally made of glass many of the newer cloches are plastic, making them more affordable, easy to stack and portable.

You can make your own coldframes. Many gardeners convert discarded windows, a bit of lumber and nails into a homemade shelter for their plants. The window size usually determines the size of your coldframe. Just make sure you can reach all the plants inside. For best results your frame should be higher in the back than the front so water and melting snow can drain off. And if possible, facing south for better warming. The internet and garden books are filled with plans.

I prefer the construction-free, all-purpose garden fabrics. Simply drape these floating row covers (season-extending fabrics) over your crops. Anchor the edges with rocks, boards, or wire wickets. The fabric traps heat around your plants, but allows air, light and water through so there is no need to uncover the plants during the day or for watering.

Increase the ease of season-extending fabrics with low and tall frost pop-up covers and plant protection frost covers from Gardener's Supply. The frames are fitted with all-purpose garden fabric to create protective tents. You can protect new plantings and extend your harvest by protecting plants down to 24 degrees Fahrenheit.

So with a little preparation you can keep enjoying fresh-from-the-garden flavor long past the traditional end to your harvest season.



For more gardening tips visit www.melindamyers.com Nationally known gardening expert, TV/radio host, author & columnist Melinda Myers has more than 30 years of horticulture experience and has written over 20 gardening books, including Can't Miss Small Space Gardening. Melinda has a master's degree in horticulture,

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The Top 10 Best Small Towns 2013

Looking for a truly authentic community with plenty of character, small-town charm and desirable amenities? Livability.com has named the Top 10 Best Small Towns 2013

Editors narrowed their search to micropolitan areas, steering clear of big-city suburbs and communities considered part of a larger metropolitan region. Editors also considered population and economic growth rates, comparing employment trends, cost of living and other economic factors. They also looked at each town's overall quality of life and factored in those intangible assets and amenities that attract relocating businesses and residents – community spirit, good schools and historic preservation.

"There are many towns in the United States that have small-town charm but that are part of larger metro areas," said Livability.com Spokesman Matt Carmichael. "This year we decided to focus our list on small towns that stand on their own. What they lack in size they make up for in unique amenities as well as business opportunities."

Top 10 Best Small Towns 2013

- | | |
|---------------------|----------------------|
| 1. Dickinson, ND | 6. Los Alamos, NM |
| 2. Oxford, MS | 7. Alexandria, MN |
| 3. Rock Springs, WY | 8. Traverse City, MI |
| 4. Oak Harbor, WA | 9. West Plains, MO |
| 5. Brookings, SD | 10. Cambridge, MD |

Everybody needs beauty as well as bread. Places to play in and pray in.

~John Muir Naturalist

I put my niece to work on a her first journalistic endeavor while she was visiting this summer. She learned a very important lesson when I asked her to 'revise' it a few times - an editor's work is never done! This summer, I hope you all had a chance to experience the joy of a child in the simplest of things - like catching fireflies!

Lights On. Lights Off.



By Amara

Little kids, like me, want to catch fireflies and put them in jars. When kids like me come to visit grandparents or Uncle Tom and Aunt Sandy, we like to catch them. Uncle Tom and I caught one and put it in a jar and then it didn't light up and I think I know why. They are not happy in jars. They want to be free. I like them better when they are happy and free. From that day on, I can't catch another firefly. The end.

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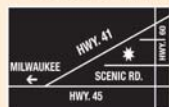
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From \$20,000 to \$65,000 a year – that's the tuition cost for one year of college. For the 2012–2013 academic year, the average cost for an in-state public college is \$22,261. A moderate budget for a private college averaged \$43,289," says McDonough, CEO of Studemont Group College Funding Solutions, www.studemontgroup.com. "Either way, your kid's higher education can easily shoot into six figures after four years."

Along with worrying about rising tuition prices, parents also fear for their own futures if their retirement savings are drained by their children's college costs.

4 Things Parents Should Know Before Paying for College

Along with worrying about rising tuition prices, parents also fear for their own futures if their retirement savings are drained by children's college costs. Only 14 percent, for example, are very confident they'll have the money to live comfortably in retirement, he says, citing a 2012 survey by the Employee Benefit Research Institute.

"Families feel they're faced with conflicting goals, but there are numerous ways to pay for college while investing in your retirement," says McDonough, who offers these insights for parents to keep in mind planning for their child's education:

- 1 **The ROI of a college education:** At a time when so many American families are financially strapped, college is an especially stressful topic because parents know higher learning will help their kids succeed. College graduates earn 84 percent more than those with only a high school diploma, according to Georgetown's Center on Education and the Workforce. Here is how earning breaks down over one's life time, based on education: a doctoral degree-holder will earn \$3.3 million over a lifetime; \$2.3 million is estimated for a college graduate; those with only a high school diploma can expect \$1.3 million.
- 2 **Move retirement assets to qualify for grants:** Most parents know about the 529 savings account, but that's not necessarily the best or only option. Reallocating your retirement assets, such as 401(k)s, can better position a child to qualify for grants and scholarships. This legal and ethical maneuvering may be the single most important factor when considering how to pay for college.
- 3 **Know your student's strengths and weaknesses:** Consider independent and objective analysis of your future college student. Assessment might include a personality profile and a detailed search for a future career. Also think about a more nuts-and-bolts approach, including scholarship eligibility, SAT and ACT prep courses, review of admissions essays and an in-depth analysis of chances for enrollment in a student's top four choices of colleges.
- 4 **Make a checklist of financial aid forms:** In order to maximize a fair price of higher education, remember there is plenty of data to review. McDonough recommends a checklist with a timeline and notable deadlines. Be ready to troubleshoot the "alphabet soup" of data forms: FAFSA – Free Application For Federal Student Aid; CSS profile – College Scholarship Service; SAR – Student Aid Report; and more. Think about this process as a second job, or find professional help you can trust.

John McDonough is the managing member at Studemont Group, which is primarily focused on helping retirees gain peace of mind with unique market rescue and recovery programs. McDonough is an active member in National Association of Insurance and Financial Advisors and Society of Financial Service Professionals, as well as American Association of Life Underwriters.

Kimberly Graham graduated from Germantown High School in 2008 and was supposed to begin her freshman year in La Crosse the same year. But a diagnosis of Ewing's sarcoma, a rare cancer that most often strikes teens, changed that. Kimberly has been battling for over 5 years. She has endured many surgeries and treatments including 24 months of chemo and 12 weeks of radiation. According to Graham's doctors, there's not much, medically, that anyone can do. But if they thought that Graham was giving up, they've never heard the name that's become something between a nickname and a tagline for her — "kimpossible." "They don't give me much of a chance," she said, "but there's always hope."

Won't you please consider helping to raise funds to cover the many co-pays, deductibles, and cancer expenses that this young lady and her family have incurred in her five year battle. Her full story and donation website is: <http://fundrazr.com/campaigns/2X7x3>



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Is Sesame Street ahead of the Curve in Addressing Children's Issues?

Sesame Street recently addressed a topic that can be hard to talk about, even among adults, and directed it toward children. Alex is the newest character created for the program, introduced in an effort to relate to the 2.7 million children in the United States, younger than age 18, who have a parent in the country's prison system.



Overcoming Parental Challenges: Former Foster Child Offers Advice

"Addressing social issues on a mass scale is always a challenge, and with publicly funded programs being slashed left in right due to the economic downturn, one could be reasonably concerned that underprivileged children are being left behind; fortunately, Alex serves as an example to which young children can relate," says Judy Colella, who lived in foster care for part of her childhood.

"Children raised in disadvantaged homes are often shy, intimidated, afraid or angry and don't know how to reach out for help, even if it's just someone to talk to."

For guardians who find themselves in a challenging circumstance while raising a child, Colella offers advice for helping children overcome hardship:

- **Heroes don't have to be sexy; they have to be available.**

You can be your child's hero, and the first step doesn't include a cape, or a multimillion-dollar contract with an NFL team or a starring role alongside Brad Pitt. You simply need to be there with a sympathetic ear. According to the U.S. Census Bureau, 24 million children in America live without their biological father, which often contributes to poverty. But poor families aren't the only ones whose children suffer. Parents with executive, round-the-clock jobs are also often neglecting in their child's emotional support.

- **Show children they are not destined to repeat the mistakes of their parent(s).** It's a soft bias that often trickles into the minds of disadvantaged kids – that they are doomed to repeat the fate of their parents. This could mean imprisonment, drug addiction or general underachievement. Children are at the mercy of their inexperience, and the idea of an alternative path often isn't driven home to them. Teach your child the enlightenment of measureable results. A sport, a musical instrument or specific attention to school studies is a great way of showing change.

- **The power of our social nature.** Human beings are hardwired to be social. Children with parents who are not emotionally available can be particularly sensitive to peer pressure and bullying. Be mindful of the influences in your child's life. Positive role models like coaches, teachers and other mentors often prove to be life-changing. If your son/daughter seeks the approval of friends who encourage deviancy and underachievement, it should come as no surprise when they run into trouble.

Judy Colella is a musician and author who lived in foster care for part of her childhood. Her young-adult fantasy, "Overcomer – The Journey," is available through her website, www.themacdarachronicles.com.

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Cognitive decline with age is normal – but not inevitable continued from page 3

serious problems like dementia and Alzheimer's disease, virtually everyone loses memory-making and cognitive abilities as they age. The process is well under way by the age of 40 and picks up speed after that.

But of considerable interest: It may not have to be that way.

"These are biological processes, and once we fully understand what is going on, we may be able to slow or prevent it," said Kathy Magnusson, a neuroscientist in the OSU Department of Biomedical Sciences, College of Veterinary Medicine, and professor in the Linus Pauling Institute. "There may be ways to influence it with diet, health habits, continued mental activity or even drugs."

The processes are complex. In a study just published in the Journal of Neuroscience, researchers found that one protein that stabilizes receptors in a young animal – a good thing conducive to learning and memory – can have just the opposite effect if there's too much of it in an older animal.

But complexity aside, progress is being made. In recent research, supported by the National Institutes of Health, OSU scientists used a genetic therapy in laboratory mice, in which a virus helped carry complementary DNA into appropriate cells and restored some GluN2B subunits. Tests showed that it helped mice improve their memory and cognitive ability.

The NMDA receptor has been known of for decades. It plays a role in memory and learning but isn't active all the time – it takes a fairly strong stimulus of some type to turn it on and allow you to remember something. The routine of getting dressed in the morning is ignored and quickly lost to the fog of time, but the day you had an auto accident earns a permanent etching in your memory.

Within the NMDA receptor are various subunits, and Magnusson said that



research keeps pointing back to the GluN2B subunit as one of the most important. Infants and children have lots of them, and as a result are like a sponge in soaking up memories and learning new things. But they gradually dwindle in number with age, and it also appears the ones that are left work less efficiently.

"You can still learn new things and make new memories when you are older, but it's not as easy," Magnusson said. "Fewer messages get through, fewer connections get made, and your brain has to work harder."

Until more specific help is available, she said, some of the best advice for maintaining cognitive function is to keep using your brain. Break old habits, do things different ways. Get physical exercise, maintain a good diet and ensure social interaction. Such activities help keep these "subunits" active and functioning.

Gene therapy such as that already used in mice would probably be a last choice for humans, rather than a first option, Magnusson said. Dietary or drug options would be explored first.

"The one thing that does seem fairly clear is that cognitive decline is not inevitable," she said. "It's biological, we're finding out why it happens, and it appears there are ways we might be able to slow or stop it, perhaps repair the NMDA receptors. If we can determine how to do that without harm, we will."

About the Linus Pauling Institute: The Linus Pauling Institute at OSU is a world leader in the study of micronutrients and their role in promoting optimum health or preventing and treating disease. Major areas of research include heart disease, cancer, aging and neurodegenerative disease.

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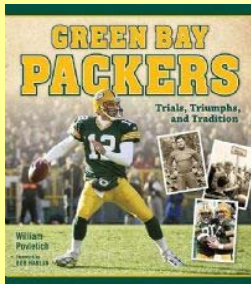
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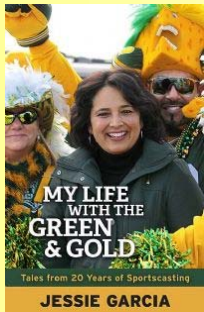


Start the Packer season with the perfect half-time coffee table must-haves (or start your Christmas shopping early!)

Green Bay Packers

On the field, legends like Don Hutson, Ray Nitschke, and Brett Favre made the Green Bay Packers into a professional football powerhouse. But the history of the NFL's only small-town franchise is as much a story of business creativity as gridiron supremacy. "Green Bay Packers: Trials, Triumphs, and Tradition" tells the improbable story of professional football's most iconic team, and along the way gives a unique window into the rise of modern professional sports. As the NFL has evolved into a financial juggernaut, the Green Bay Packers, with more than 364,000 stockholders, stand alone as the only professional sports franchise owned by fans, thus providing the only public record of how a sports team is run.

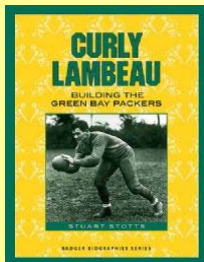
Featuring more than 300 photographs, some never before seen, "Green Bay Packers" illustrates how the most creative team in sports is also one of the most successful, with names like Lambeau, Canadeo, Lombardi, Hornung, Holmgren, and White leading the way to a league-best 13 NFL titles and 21 Hall of Fame inductees. This comprehensive, up-to-date history of the Packers includes the 2011 season.



My Life with the Green and Gold

Ever wonder what it's like to interview famous athletes and coaches? For twenty years, sportscaster Jessie Garcia has done just that. In "My Life with the Green & Gold" she brings fans to the sidelines at Lambeau Field, inside the locker room, aboard the Packers bus, and into the host's chair at The Mike McCarthy Show. Garcia reported on Wisconsin's beloved Green Bay Packers during the Holmgren, Rhodes, Sherman, and McCarthy years. She's been a Packers sideline reporter for preseason games and covered the team during its Super Bowl showdowns against the Patriots, Broncos, and Steelers. She's traveled with the team to Tokyo and the White House and to schools and retirement homes, where the gridiron heroes interacted with their fans. She's visited the hometowns of players and coaches, she's met their proud parents and their pets, she's interviewed the team trainer about their strength exercises.

Garcia's expertise is capturing behind-the-scenes, human-interest stories. In My Life with the Green & Gold, she shares a personal and humorous insider's look at many Wisconsin sports heroes from the perspective of a female sports journalist—and working mom—who has ridden the adrenaline rush of being on air any hour in between juggling the many demands of family life. Not many parents can say they've changed their child's diaper in the tunnel at Lambeau Field, but Jessie Garcia can.



Curly Lambeau

When Earl "Curly" Lambeau was a young boy growing up in Green Bay in the early 1900s, he and his friends didn't have money for a football. Instead, they kicked around a salt sack filled with sand, leaves, and pebbles. That humble beginning produced a single-minded drive for the figure whose name now graces the Green Bay Packers' stadium.

This title in the Badger Biographies series charts the course of Curly Lambeau's career as a flamboyant player and coach, which paralleled the rise of professional football in this country. Lambeau revolutionized the way football is played by legitimizing passing in a game that had previously centered on running. His dedication to popularizing football in Green Bay helped build the Packer organization into the institution it has become. Yet, he was not without flaws, and this biography presents a full picture of a man whose ambitions complicated his legacy.

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HOW MUCH



IS ENOUGH?

You save for retirement with the expectation that at some point, you will have enough savings to walk confidently away from the office and into the next phase of life. So how do you know when you have reached that point?



Provided by Tim Stasinoulis, RFC

Retirement calculators are useful – but only to a point. The dilemma is that they can't predict your retirement lifestyle. You may retire on 65% of your end salary only to find that you really need 90% of your end salary to do the things you would like

to do. That said, you can get more specific thanks to some simple calculations. Let's say you are 10 years from your envisioned retirement date and your current income is \$70,000. You presume that you can retire on 65% of that, which is \$45,500 – but leaving things at \$45,500 is too simple, because we need to factor in inflation. You won't need \$45,500; you will need its inflation-adjusted equivalent. Turning to a Bankrate.com calculator, we plug that \$45,500 in as the base amount along with 3% annual interest compounded (i.e., moderate inflation) over 10 years ... and we get \$61,148.

Now we start to look at where this \$61,148 might come from. How much of it will come from Social Security? If you haven't saved one of those mailers that projects your expected retirement benefits if you retire at 62, 66, or 70, you can find that out via the Social Security website.

On the safe side, you may want to estimate your Social Security benefits as slightly lower than projected – after all, they could someday be reduced given the long-run challenges Social Security faces. If you are in line for pension income, your employer's HR people can help you estimate what your annual pension payments could be.

Let's say Social Security + pension = \$25,000. If you anticipate no other regular income sources in retirement, this means you need investment and savings accounts large enough to generate \$36,148 a year for you if you go by the 4% rule (i.e., you draw down your investment principal by 4% annually). This means you need to amass \$903,700 in portfolio and savings.

There are many other variables to consider – your need or want to live on more or less than 4%, a gradual inflation adjustment to the 4% initial withdrawal rate, Social Security COLAs, varying annual portfolio returns and inflation rates, and so forth.

The same can be said for "retirement studies". For example, Aon Hewitt now projects that the average "full-career" employee at a large company needs to

have 15.9 times their salary saved up at age 65 in addition to Social Security income to sustain their standard of living into retirement. It also notes that the average long-term employee contributing consistently to an employer-sponsored retirement plan will accumulate retirement resources of 8.8 times their salary by age 65. That's a big gap, but Aon Hewitt doesn't factor in resources like IRAs, savings accounts, investment portfolios, home equity, rental payments and other retirement assets or income sources.

For the record, the latest Fidelity estimate shows the average 401(k) balance amassed by a worker 55 or older at \$150,300; the Employee Benefit Research Institute just released a report showing that the average IRA owner has an aggregate IRA balance of \$87,668.

Retiring later might make a substantial difference. If you retire at 70 rather than at 65, you are giving presumably significant retirement savings that may have compounded for decades five additional years of compounding and growth. That could be huge. Think of what that could do for you if your retirement nest egg is well into six

How Much is Enough? continued on page 26



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The Baby Boom generation has seen the most dramatic leaps in medical science and life expectancy of any other generation in history. The first generation to not only expect, but also demand to live longer than average and to remain active until the end.

THE BABY BOOMER GENERATION

RETIREMENT



Baby Boomers - those born between 1946 and 1964 — have, for the entirety of their lives, been fixated on health, vitality and youth. The recent result of a survey of Baby Boomers showed they are perhaps the first generation to not only expect, but also demand to live longer than the average life expectancy and to remain active until the end. The survey also revealed shifting attitudes toward the type of lifestyle Boomer's would seek to help maintain that youthful vigor.

The Baby Boom generation has seen the most dramatic leaps in medical science and life expectancy of any other generation in history, with the average for men now at 74.1 years and for women, 79.5 years. "No one wants to admit they are going to slow down as they age, but the Baby Boomers surveyed have unbridled optimism about life, with 50 percent planning to make it beyond age 80 without serious limitation on their activities," said Dr. James Sliwa, medical director of the General Rehabilitation Program at RIC. "An overwhelming 79 percent feel they will not experience serious limitation until beyond age 70.

Adopting a healthy, active life style is the number one goal for most of the U.S. population. However, Baby Boomers, are no strangers to asking medical science to assist with managing the big and small challenges of growing up and growing old. They were the first generation to have braces in large numbers and the first to come of age with birth control pills. Over 75% of them have turned to medical science to enhance the quality of their lives.

The Baby Boomers' demand for progressive retirement lifestyle and living choices will reshape America's 'senior' living landscape in the coming decades. Boomers intend to be on the golf course or tennis court until the end. ~*The Rehabilitation Institute of Chicago*

FINANCE:
How Much Money
Do You Need to Retire?
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FIFTY+ Apartment
Living Options
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RETIREMENT
LIFESTYLE GUIDE
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IN-HOME Services
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Two elderly women were out driving in a large car - both could barely see over the dashboard. As they were cruising along, they came to an intersection. The stoplight was red, but they just went on through. The woman in the passenger seat thought to herself 'I must be losing it. I could have sworn we just went through a red light.' After a few more minutes, they came to another intersection and the light was red. Again, they went right through. The woman in the passenger seat was almost sure that the light had been red but was really concerned that she was losing it. She was getting nervous. At the next intersection, sure enough, the light was red and they went on through. So, she turned to the other woman and said,

'Mildred, did you know that we just ran through three red lights in a row? You could have killed us both!' Mildred turned to her and said, 'Oh, crap, am I driving?'

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When it comes to housing for baby boomers who are still independent and healthy but are simply looking for a way to downsize their living space, apartments for individuals 50 and over offer a cost-effective solution with a lot of perks. Like most housing, age requirements must be met; still, depending on what you're looking for, fifty+ apartments are an ideal way of eliminating the hassles of home ownership in your advanced age while enjoying the benefits of an active retirement community.

Apartments for Adults Age Fifty+ Make a Perfect Lifestyle Choice for the Modern 'Baby Boomer'

Types of Apartments

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

The Perks of Apartment Living

Fifty+ apartments are the ideal option for independent, healthy men and women 50 or better who find that the efforts of caring for and maintaining a home are becoming more challenging. This is just one of the many perks, though. As

with most housing for older people, senior apartments offer great benefits for people advancing in age who want to transition into an easier way of living.

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

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

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

More economical. Mortgages these days get more and more expensive. Senior apartments are rentals,

which provide a stable living environment that is more economical than paying a mortgage.

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

Options Online. If you're apartment-hunting for people 50 and better, there are many options online that can help you on your search. Here's a few to start you out with:

Alternativesforseniors.com; Retirementhomes.com; Seniorresourcesonline.com; Senioroutlook.com

Helping loved ones who are 50 or better find the perfect place to enjoy what could be the most active and exciting years of their lives doesn't have to be difficult. With the right resources and some time, the ideal place may be just a few mouse clicks away.



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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.

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www.berkshire-oconomowoc.com
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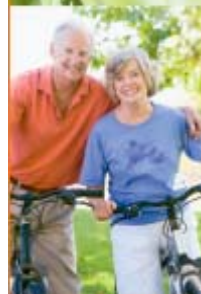
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Keri Gerlach, Director of Marketing

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www.deercreeknewberlin.com

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RETIREMENT LIVING



Continued from page 19

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Karen Nickel

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Meadowmere Oak Creek Senior Living Community offers a continuum of high quality care and service. We offer 24-hour professional staff; personal assistance; daily housekeeping; laundry service; medication administration; physical, occupational and speech therapies; an emergency call system; three nutritious meals and a wide variety of exercise and social activities.

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Lisa Storheim

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Stacy Lemley, Director of Sales

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Jodi Riniker, Client Relations

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Lifestyle

RETIREMENT LIVING

Continued from page 20

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Cindy Thiel / 414-422-4686S69 / W14142 Tess Corners Drive Muskego, WI 53150

www.stonecreekadultcommunity.com

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

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The room was full of pregnant women...



with their husbands. The instructor said, "Ladies, remember that exercise is good for you. Walking is especially beneficial. It strengthens the pelvic muscles and will make delivery that much easier."

Just pace yourself, make plenty of stops and try to stay on a soft surface like grass or a path."

"Gentlemen, remember — you're in this together. It wouldn't hurt you to go walking with her. In fact, that shared experience would be good for you both."

The room suddenly became very quiet as the men absorbed this information.

After a few moments a man, name unknown, at the back of the room, slowly raised his hand.

"Yes?" said the Instructor.

"I was just wondering if it would be all right if she carries a golf bag while we walk?"

Yesterday I was at my local grocery...

buying a large bag of Purina dog chow for my loyal pet, Jake, the Wonder Dog and was in the check-out line when a woman behind me asked if I had a dog.

What did she think I had an elephant?

So because I'm retired and have little to do, on impulse I told her that no, I didn't have a dog, I was starting the Purina Diet again. I added that I probably shouldn't, because I ended up in the hospital last time, but that I'd lost 50 pounds before I awakened in an intensive care ward with tubes coming out of most of my orifices and IVs in both arms.

I told her that it was essentially a perfect diet and that the way that it works is, to load your pants pockets with Purina Nuggets and simply eat one or two every time you feel hungry. The food is nutritionally complete so it works well and I was going to try it again. (I have to mention here that practically everyone in line was now enthralled with my story.)

Horrified, she asked if I ended up in intensive care, because the dog food poisoned me. I told her no, I stopped to pee on a fire hydrant and a car hit me.

I thought the guy behind her was going to have a heart attack he was Laughing so hard.

They won't let me shop there anymore.

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Join Us!

Income Restrictions May Apply



*Call today for
Autumn Specials!!*

As people grow older, they face an often dizzying array of options for managing their health and well-being. Fortunately, taking care of everything by oneself at home or moving to a nursing facility are not the only choices. In-home services are a very good option for many older adults who need a little extra help but are still able to live comfortably and safely in their own homes.

Some of these services are available at no cost or at low cost for those who meet certain guidelines. Here are some examples of the types of service you might find by calling 1-888-4ELDERS (1-888-435-3377), a free and confidential resource sponsored by the Healthy Aging Partnership - a coalition of 27 nonprofit and public senior services agencies in King, Kitsap, Pierce and Snohomish counties.

"Chore services" provide assistance for activities of daily living which can no longer be done independently, such as grocery shopping, light housework, laundry or meal preparation.

"Personal care" or **"home care"** services can help with dressing, bathing, toileting and housekeeping services.

"Home health" offers professional nursing, speech, physical and occupational therapies, and social services at home.

The Medicaid program, administered by the Washington State Department of Social and Health Services (DSHS), offers help for frail elders on limited incomes. This program pays for personal care and other services for people in their own homes, adult family homes and assisted living facilities.

"Adult day services" provide varying levels of health and social supervision for the person who has help at home - perhaps from a family member or neighbor

- but who needs support and monitoring during the day. A wide variety of services are provided by adult day programs, including health monitoring, exercise, learning and rehabilitative activities, nutritious lunch and recreational activities. Adult day services can also be used to provide respite to care providers.

"Respite services" focus on meeting the needs of caregivers by providing them with time away from the responsibilities of ongoing care of a disabled adult. The care that is provided ranges from companionship and supervision to care provided both in-home and in the community.

"Transportation programs" provide transportation at a discount for disabled and senior citizens. These include low-cost bus and taxi services through city or county transit departments as well as door-to-door van service through several public and nonprofit agencies. Also, volunteer programs can often provide

transportation to medical and other essential appointments.

"Minor home repair" helps keep your home safe by providing low-cost repairs for homeowners who meet certain low-income requirements. Plumbing, electrical and carpentry repairs are frequently performed, and the program also allows for installation of safety equipment such as grab bars in showers or construction of ramps or other modifications to improve home access.

"Meals on Wheels" helps homebound seniors maintain their independence by delivering nutritious frozen meals and liquid nutritional supplements weekly. The "Mobile Market" program delivers reasonably-priced groceries to individuals at home.

*We all want to age gracefully,
live with dignity, and remain in
our homes for the rest of our lives.*



In-home services offer a helping hand

By Pam Piering, Aging and Disability Services

For more information on the in-home services available to older adults in the Puget Sound area, call 1-888-4ELDERS (1-888-435-3377) or visit the Web site at www.4elders.org



Independent Senior Living for those 55 and Better

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

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Welcome to Your New Home!

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- Minutes from specialty shops, dining & clinics
- On Bus Line • Activities • Beauty Salon
- Exercise room • Computer room
- Community room for private parties

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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!**

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Odd WISCONSIN



WEST SIDE OF EAST WATER STREET—MILWAUKEE 1844.

Profit Conquered Principle in 1840s Downtown Milwaukee

By Michael Edmonds

In 1842, Caleb Wall opened a temperance hotel in Milwaukee. Many Americans were embracing what today we call "social conservatism," and he hoped to capitalize on the trend. Wall refurbished one of the city's existing inns and posted a Code of Behavior. He not only refused to serve alcohol but also required that "Guests of this Hotel shall be in at ten o'clock every night." He punctually locked the doors to keep customers from carousing at other establishments.

Most of them didn't share his high moral standards. They stayed out as late as they wanted, using nearby ladders and ropes to enter through back windows. Wall was astonished one night to see fully half his boarders propping a heavy ladder against the porch roof. A confrontation followed, after which he extended the curfew by another hour.

The dam had been breached, and before long, in order to keep his customers happy, Wall relaxed other rules. In the words of a contemporary, his hotel gradually "became the most notorious jolly and reckless institution in the town — the boarders doing just exactly as they pleased — and the old building itself reeling night after night with the mad revelry of gay parties and gushing music." Wall no longer had to try to prevent his guests from staying out late because so many of them "were opposed to being out at all."

The hotel couldn't make ends meet, however, so in 1844 Wall sold it and turned his talents to other endeavors.

Image: Downtown Milwaukee in 1844 Sources: The Chronicles of Milwaukee (1861); Milwaukee News, December 31, 1930.

My teenage daughter came home in a rage.

"I've just had sex education in school today, Dad! You lied to me! You told me if I have sex before my sixteenth birthday, my boyfriend will die!"

I put down my paper: "Oh, he will, sweetheart, he will."



The following text messages were exchanged on a cold winters day.

Wife: "Windows frozen."

Husband: "Pour some warm water over them."

Wife: "Computer completely screwed up now."



SEARCHING FOR ALTERNATIVES

By Dr. William Hughes PhD., Dipl. Ac.

Many patients have struggled for years to get their pain under control. Their journey has been difficult and it seems like there is no real help. They do not want the pain pills but what else is there. They have consulted with many specialists and no easy solution seems at hand. You need to rethink your process of looking for help.

When we were around young people we encourage them to never give up. Even if they failed the message was always try, try again and eventually you will succeed. We tell them that failure only strengthens us and make us better. So, even after many years of trying to solve our problems we need to remember the lessons of youth. **DON'T GIVE UP!** There always seems to be some way out of the maze. We just aren't sure what path to take, so, we get frozen in place.

Doing nothing about your problem will not help you, and if current treatments have failed you, it is time to look for an alternative. Most of what is called **alternative medicine** is safe medicine and surprisingly

Searching continued on page 25

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SEARCHING

continued from page 24

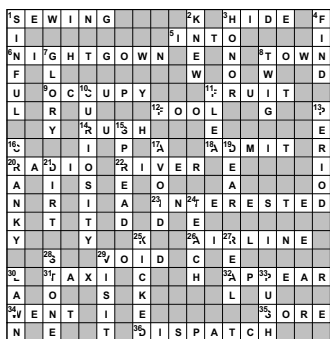
effective for difficult problems. World-wide *alternative medicines* are in the majority while here in the United States they are considered minority medicines.

Regardless of the name, your search is to find something to help you with your pain or internal problems. Do some research on how problems and how they are handled by an alternative medicine doctor. Most often patients say "I wish I would have come to you sooner!"

So the lesson is simple, keep searching for something to help you enjoy your later years. After all, life is not just for the young - but the young at heart!

Dr. Hughes' offices are at Hughes Acupuncture Clinic, 11711 West North Avenue, Wauwatosa. You can reach him at 414-607-0900

Crossword Puzzle on page 30



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How Much is Enough?

continued from page 12

figures. You will also have five fewer years of retirement to fund and five more years to tap employer health insurance. If your health, occupation, or employer let you work longer, why not try it?

Can anyone save too much for retirement? The short answer is "no", but occasionally you notice some "good savers" or "millionaires next door" who keep working even though they have accumulated enough of a nest egg to retire. Sometimes executives make a "golden handshake" with a company and can't fathom walking away from an opportunity to greatly boost their retirement savings. Other savers fall into a "just one more year" mindset – they dislike their jobs, but the boredom is comforting and familiar to them in ways that retirement is not.

So how close are you to retiring? A chat with a financial professional on this topic might be very illuminating. In discussing your current retirement potential, an answer to that question may start to emerge.

Timothy M. Stasinoulis is 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. He is also a Registered Financial Consultant (IARFC). Tim is a frequent guest on FOX6 Wake-UP. (www.youtube.com) and was recently named a 2013 Five Star Wealth Manager.

Tom was a single guy living at home with his father and working in the family business. When he found out he was going to inherit a fortune once his sickly father died, he decided he needed a wife with which to share his fortune.

One evening at an investment meeting, he spotted the most beautiful woman he had ever seen. Her natural beauty took his breath away.

"I may look like just an ordinary man," he said to her, "but in just a few years, my father will die, and I'll inherit 20 million dollars." Impressed, the woman obtained his business card.

Three days later, she became his stepmother.

Women are so much better at estate planning than men.

A Mother's Life continued from page 3

served in the WAC's during WWII and received a full military send off - she was very proud that the guns would fire and the flag would wave at her graveside. She did her basic training at Fort Oglethorpe, Georgia. Her first assignment was in Miami Beach and then it was on to Army Air Force Command in Atlantic City, New Jersey. She often spoke of conducting the physical drills on the Atlantic City boardwalk while the passerbys watched. She also applied to go overseas and work with the Armies of Occupation after V-day (think about what a courageous young woman that was in the 1940s) but health problems with her parents brought her back home to her family farm. Soon after she enrolled in UW-Madison to study physical education, another bold move- not many female college students in those days. But, before those classes began, she met the infamous John Hill, a.k.a 'Daddy' - and the rest of the story begins in a small farm house in a small unincorporated town called Taus, farming the land and raising 8 kids.

She taught those 8 kids the same old-fashioned family values she was brought up on. Supper really was a family event. We prayed the rosary during lent. We believed in the tooth fairy. We were surrounded by pets. She even personally invited my dog Cuda, to her funeral - "you bring him to my funeral because I want him there" - I didn't think that would go over very well with Father or the church.

The most important thing we learned from Mother was "Agape" a Greek term used in the bible- 'the truest of love'. Whether it was dueling with the Sisters at Maple Grove Church about my sister's short skirts or earth worms that my brother planted in someone's lunchbox - Mother was always there with the love of a Mama Cougar. She was certainly the queen of the 'guilt-trip' but she still had supper on the table, ironed your clothes and made your bed. And she always forgave.

As grown children, I think 1/2 of us still believe in Santa Claus and the Easter Bunny because Mother tried so hard to help us believe. Every holiday and birthday was

a special occasion and done in true family style; Christmas cookies with bites from Santa, hidden Easter baskets and dozens of boiled eggs with her special drawings of bunnies and lilies, home-made cake and your favorite meal on your birthday. She worked part time jobs and sold her garden strawberries so she could load the Christmas tree with presents. Even this past year, when she was starting to slow down, Mother had Christmas at her house with personal gifts for all of us right down to the great-grandchildren.

She loved having fun and little adventures; organized day long bike rides with her troop of kids, a bag full of sandwiches and Jolly Good soda to share; walks to the river for ice skating and bonfires; camping trips and even sleeping in the backyard on summer nights.

She was *never* lazy. She learned how to swim in a swimming hole by our farm and preceded to become a mile+ lap swimmer. I remember as a little girl watching her do her morning exercises *every day* on the living room floor. She jogged, she skied. She got her motorcycle license when she was in her 50s. And she would have spent all day, every day in the garden if she could. Just yesterday my husband Tom brought me a handful of weeds and said that was how he would remember her. He had never weeded before Mother sent him out to clean up the blackberry patch.

She loved life with a fervor. When her sister Lillian passed about 8 years ago, Mother and I sat in the kitchen and talked about losing her only sister and how she thought she'd be next. It was a sad discussion. She called me the next day, with that enthusiasm back in her voice and said "Sandra, guess what I did? I went to the gym and I swam 20 laps today!" She was 81 at the time and fully embracing and looking forward to whatever life still had to offer.

Every family has their idiosyncrasies and we certainly have our own. But these past few months I am very proud of my family for doing the right thing -bringing Mother home put the smile back on her face. Mother



My Mother & I, 2005. She's all wind-blown from the garden and my hair is finally growing back after chemo.

knew she was dying. She told us she had a good long life and she was ready to go. She always joked that when her time came, she would just start walking and not stop until she dropped dead. A few weeks before she died, Mother stopped eating and decided to start that walk. She was surrounded by the usual chaos of family voices and noises in our little, overcrowded home on the farm. Exactly where she wanted to be.

There were always flowers in my mothers' house. Windowsills sprouting new blooms of geraniums and petunias in the middle of winter. The first spring wild-flowers from our woods. Lilacs and honeysuckle cut from the backyard. And during that last month of hospice care, at her request, there were always fresh flowers from her garden by her side. And that's the spirit of the Mother I will remember. Slowly fading away and with just a whisper left in her voice, asking one of us to go out and grab a big bunch of flowers to bring inside.

So as Mother approached those pearly gates, with a body free from age, a heart filled with love of God and a spirit still wanting so much more, there is absolutely no doubt in my mind, that the words she heard were...

"Well done, my good and faithful servant."



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T	P	A	E	T	O	M	O	B	A	L	R	U	F	T	N	E	P

ANTEATER	CRACK	GROUND	ROCKING
ARRIVE	CRAWL	HARMLESS	SEEM
AVOID	DARK	KILL	SERVICE
AWAY	DOWN	LEAVE	SHEET
BANANA	DRASTIC	LEMON	SLEEP
BATTER	EVENING	LESSON	SOAR
BEAT	FELT	LOUD	SPUR
BLIZZARD	FOOTBALL	NEARLY	TOGETHER
CABINET	FOUND	PUZZLE	WARM
CEMENT	GARBAGE	RAGE	WIND
COPY	GIVEN	REMEMBER	WOOD
CORNFIELD	GRANDMOTHER	RESENT	WORST

SISTER MARY ANN'S GASOLINE

Sister Mary Ann, who worked for a home health agency, was out making her rounds visiting patients when she ran out of gas. As luck would have it, a gasoline station was just a block away.

She walked to the station to borrow a gas can and buy some gas. The attendant told her that the only gas can he owned had been loaned out, but she could wait until it was returned. Since Sister Mary Ann was on the way to see a patient, she decided not to wait and walked back to her car.

She looked for something in her car that she could fill with gas and spotted the bedpan she was taking to the patient. Always resourceful Sister Mary Ann carried the bedpan to the station, filled it with gasoline, and carried the full bedpan back to her car.

As she was pouring the gas into her tank, two Baptists watched from across the street.. One of them turned to the other and said, "If it starts, I'm turning Catholic."

Get the Quarterback!

A guy took his blonde girlfriend to her first football game. They had great seats right behind their team's bench. After the game, he asked her how she liked the experience.

"Oh, I really liked it," she replied, "especially the tight pants and all the big muscles, but I just couldn't understand why they were killing each other over 25 cents."

Dumbfounded, her date asked, "What do you mean?"

"Well, they flipped a coin, one team got it, and then for the rest of the game, all they kept screaming was, 'Get the quarterback! Get the quarterback!' I'm like, hello? It's only 25 cents!"

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Crossword junkie!

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FROM BOOMER'S NEWSPAPER



ACROSS

1. Mending with thread
3. and go seek
5. Not out of
6. Womens' sleepware
8. Small city
9. Reside in
11. Edible body of a seed plant
12. Easily parted with his money
14. Conservative talk show host
18. Fess up to
20. Airwaves listening device
22. Big stream
23. Showing curiosity
26. Delta
29. An unused check
31. Form of public transportation
32. Come into sight
34. Past tense of go
35. Painful
36. Send off for a purpose

DOWN

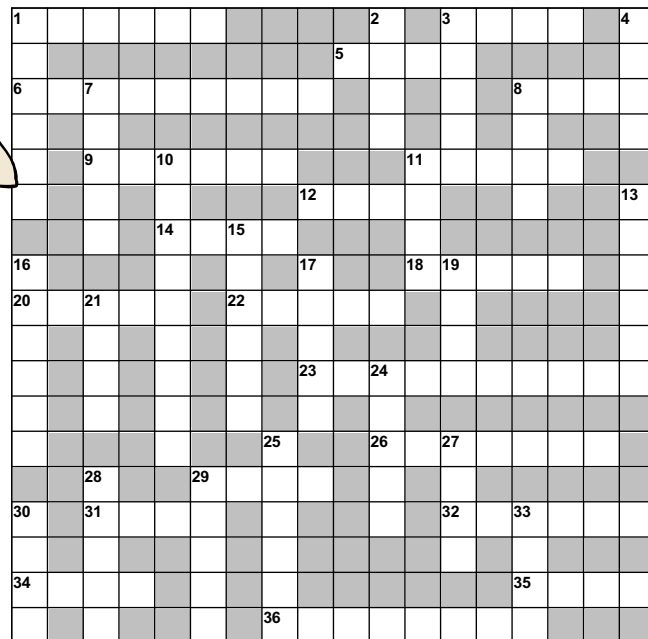
1. Wicked and immoral
2. To have already had the answer
3. Highly respected
4. To locate item or place
7. Honor won by achievement
8. Small branch
10. Showing interest
11. Parasite of cats and dogs
13. Punctuation
15. Distribute evenly
16. Crabby
17. Stay away
19. First word of a letter
21. Planting medium
24. To instruct
25. Dispatching of a habit
27. Not fake
28. Small rock
29. Go to see someone
30. Tended grass
33. Press against with force



My friend thinks he's so smart, he said onions are the only food that makes you cry. So I threw a coconut at his head.

I like sleeping. It's like death without the commitment.

Why do cows wear bells?
Their horns don't honk.



Answers on page 25

A Chinese man rings his boss, "Me no work I sick."
Boss says, "When I'm sick, I make love with my wife. Try that."

Two hours later the Chinese man rings back, "Me better, you got nice house."

One night a policewoman pulls over a drunk driver. She politely asks him to step out of his car. He willingly does so.

She says, "Anything you say can and will be held against you."

He replies "Breasts."



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