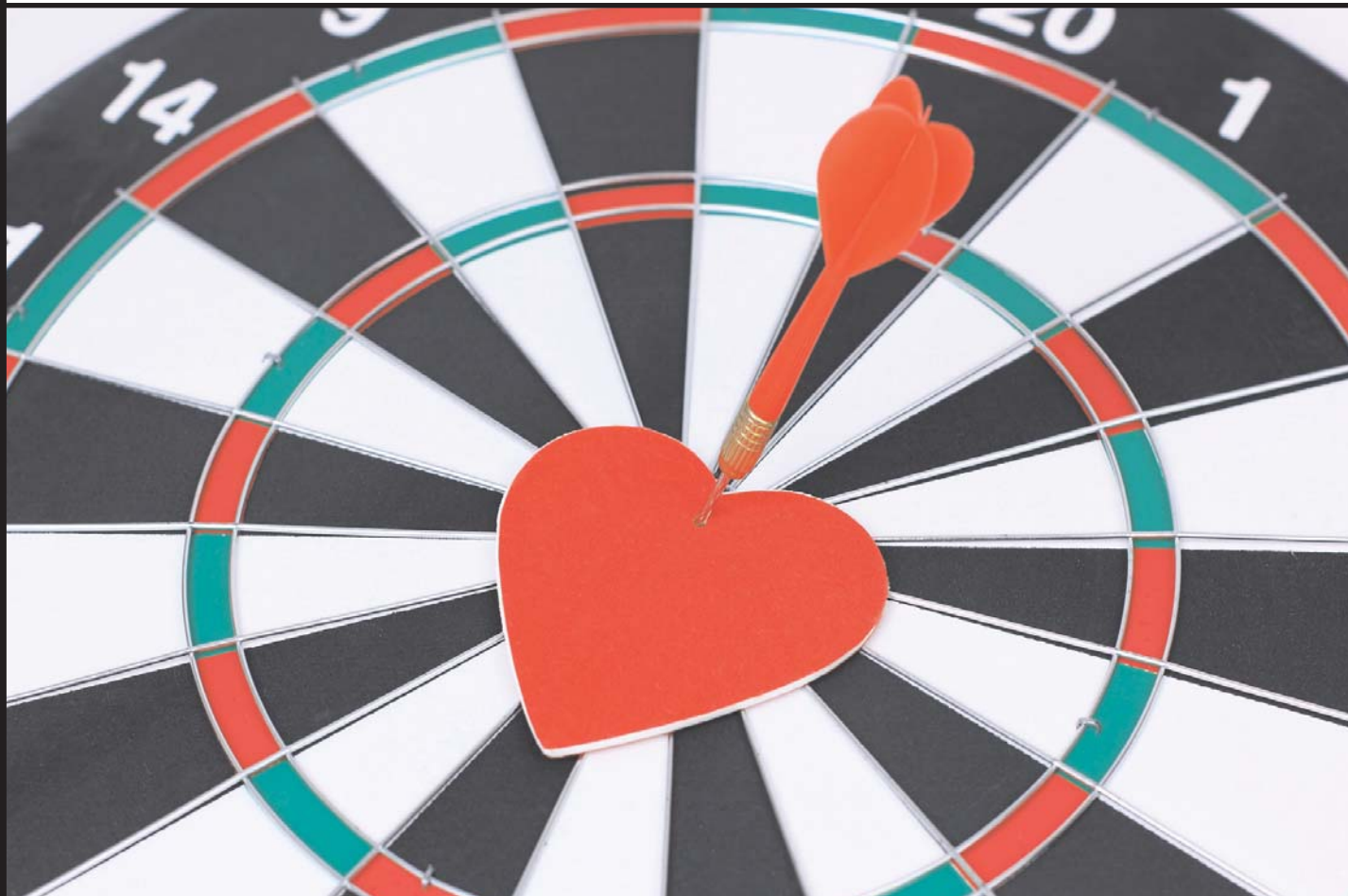


Celebrate Life **Boomers!**

February 2014
A FREE PUBLICATION

THE BABY BOOMER GENERATION & BEYOND

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



SPECIAL FEATURE
Retirement Living!
starting on page 13

If you're looking for Americans today, men and women 50 or older, don't look in a rocking chair and don't even look around the old fishing hole. You're much more likely to find us on Rollerblades or the Internet. 'Older' people are not sitting off at the margins of our society. We are spectators. We are Baby Boomers.

How to be an Above-Average Man

Former U.S. Marine officer offers tips for stepping up a man's game. Step outside your comfort zone and become one of the few and proud above-average men.

~pg 5

5 Ways Divorce will Impact Your Pocketbook

Most people don't realize the depths of what divorce can do when it comes to their finances. With over 50% of the 2 million marriages that take place in America ending in divorce - be prepared.

~pg 10

WHAT'S INSIDE?

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Enjoying the Good Life: Yesterday, Today & Tomorrow



Have Coffee with Tim

Most wealth advisors only consider investments – ignoring advanced planning and long-term relationship building, which explains why research shows over 80% of affluent investors are unhappy with their current advisors. To help you make informed decisions about your financial future, I am offering a complimentary review of your wealth management strategy.

- A second opinion may confirm you are on the right path.
- It may identify gaps and solutions you have not considered.
- It is painless and *not* a sales presentation

Before you consider a second opinion, we should meet to get to know one another. Wealth management requires trust and confidence – and that must be earned. Coffee is the first step.

I encourage you to contact me to set up a time to meet.

Warm regards,

Tim Stasinoulas – Founder
262-968-5500
tims@aegiswealthadvisors.com



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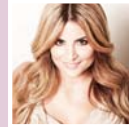
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Tell Your Husband You Love Him!

A group of women were at a seminar on "How to live in a loving relationship with your husband."

The women were asked, "How many of you love your husband?" All the women raised their hands....

The women were then told to take out their cell phones and text their husband: "I love you, sweetheart."

The women were then told to exchange phones with another person, and to read aloud the text message they received, in response. Here are some replies:

1. Who the heck is this?
2. Eh, mother of my children, are you sick or what?
3. Yeah, and I love you too. What's up with you?
4. What now? Did you crash the car again?
5. I don't understand what you mean?
6. What the — did you do now?
7. ?!?
8. Don't beat about the bush, just tell me how much you need?
9. Am I dreaming?
10. If you don't tell me who this message is actually for, someone is not coming home tonight.
11. I thought we agreed you wouldn't drink during the day.
12. Your mother is coming to stay with us, isn't she??

A few minutes before the church services started, the congregation members were sitting in their pews and talking.

Suddenly, Satan appeared at the front of the church. Everyone started screaming and running for the entrance, trampling each other in a frantic effort to get away from evil incarnate.

Soon the church was empty except for one elderly gentleman who sat calmly in his pew without moving, seemingly oblivious to the fact that God's ultimate enemy was in his presence...

So Satan walked up to the man and said, 'Do you know who I am?'

The man replied, 'Yep, sure do.'

'Aren't you afraid of me?' Satan asked.

'Nope, sure ain't,' said the man.

'Don't you realize I can kill you with one word?' asked Satan.

'Don't doubt it for a minute,' returned the old man, in an even tone.

'Did you know that I can cause you profound, horrifying AGONY for all eternity?' persisted Satan.

'Yep,' was the calm reply.

'And you are still not afraid?' asked Satan.

'Nope,' said the old man.

More than a little perturbed, Satan asked, 'Why aren't you afraid of me?'

The man calmly replied, 'Been married to your sister for 48 years.'

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Sunday, February 23, 2014 – 3:00pm
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Frank Almond, violin

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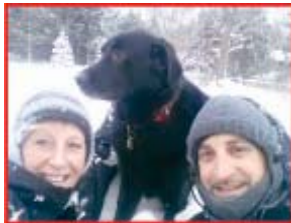
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Student (13-17): \$17
Child (3-12): \$12, ages 2 and under free
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FROM THE PUBLISHERS

FEBRUARY 2014



One door closes, another opens. We may not be invited to the all-night rave parties downtown anymore BUT we are now able to consider moving to the "50 and better"

gated condo communities of the Florida coastline! Aging has its upsides so we may as well enjoy them. Maybe the idea of 'retirement' is right along those thinking lines. Yea, sure, we're not as flexible and wrinkle-free as we used to be. Maybe there's a little moan when we get out of bed in the morning... a bit of a sigh when you consider tomorrow's chore list... but you're not dead until you die! So get a move on and enjoy this winter of our lives!! The Boomer Generation is the population's elite when it comes to aging with style (or is it denial?), and this issue focuses on just that! Welcome to retirement and all its wonders (page 13).

With the snow and crunchy, cold weather, it was hard to notice that indeed the days are starting to get longer! Next month we'll start talking about the garden and another Wisconsin winter will be behind us. As I've mentioned many times before, I actually love winter and the cozy fires and new adventures it always brings with it. Thank you to Travel Wisconsin for our special winter feature starting on page 7 and some great ways to spend the last few weeks enjoying ice fishing, snowshoeing and getting cozy at a few B&Bs.

I had another cancer scare over the last few months. Once you've had cancer, any bump or lump can be a real knee-jerk. The CT scanned showed nothing more than a bone spur and some degenerative wear. It reminded me that TODAY is a really good day. Love is good. Laughter is good. Life is good. So what's a little arthritis when the sun is shining and the snow is falling!!

*Always remember to...
Celebrate Life!*

Sandy and Tom Draelos



How to Be an Above-Average Man

*Former U.S. Marine Officer Offers
Tips for Stepping Up a Man's Game*

What kind of man did you think you would be as a boy? Are you that man, or are you even the guy you'd like to be?

Marshall Chamberlain, a man who has experienced life as a U.S. Marine Corps officer, businessman, husband, father, world traveler, boat dweller, writer and all-around adventurer says it might be time for you to step outside of your comfort zone and become one of the few and proud above-average men.

An Above-Average Man continued on page 12

For Success in Marriage, Treat It Like a Business

*Counselor Offers Tips for
Committing One's Life to the
Right Person*

As an immigrant from India who feels blessed to be an American citizen, Sukhjiwan Singh remains puzzled by the divorce rate here, estimated by PolitiFact.com in 2012 to be 40 to 50 percent.

"I come from a time and place in which arranged marriages were common practice – and there was no dating allowed. It seems to me that our society today should have more successful marriages since singles can date here and get to know their future spouse before taking the plunge," says Singh, CEO of a real estate firm, a mother of two and a happily married wife to her husband of 35 years.

Singh has extensive experience as a counselor to victims of domestic violence, which has piqued her fascination for what works, and what doesn't work, when searching for a lifelong partner.

"If you truly want to commit your life to a future husband or wife, but haven't found him



Success in Marriage continued on page 16

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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february 2014

Wines & Beers of the World

Thursday, February 6, 7pm
Milwaukee County Zoo
Sample wines and beers from around the globe. Try dozens of gourmet treats and view primates, including gorillas, bonobos and more. This fundraising event benefits the Zoological Society of Milwaukee.

Mac Dowell Club Presents Organs Plus

Feb 9, 3pm.
Cathedral of St John The Evangelist
This free concert will feature organists Michael Batcho-Thiensville, Wallace Cheatham-Milwaukee, Suzanne Pajunen-Wauwatosa, and Sheri Masiakowski-Greedale. They will perform works by composers such as G.F. Handel, J.S. Bach, Craig Phillips and Mary Beth Bennett.

Mama Tried Pre-Party

Friday, February 21, 8pm
Showcase the most honest, home-built and unusual bikes in the Midwest. Join the Harley-Davidson Museum, Miller High Life and DiCE Magazine for the official Mama Tried pre-party February 21 from 8pm-11pm at MOTOR Bar & Restaurant. Mama Tried is an indoor motorcycle invitational taking place Saturday, February 22 at 408 W. Florida St., Milwaukee. Mama Tried will celebrate the inaugural year of this show with a pre-party at the H-D Museum with DJ Bobby Good Times, great Miller High Life specials and a reduced price Museum admission

St Monica Society Antique Show

February 15-16
St Monica Parish, Whitefish Bay
49th annual St. Monica Antique Show featuring furniture, jewelry, carpeting, flatware, books and other antiques from knowledgeable top Midwestern dealers. Stop by for a bowl of the famous homemade St. Monica chili.

Festa Fiorentina

February 14-16
Marcus Center for the Performing Arts
Celebrate romance with our season's Valentine gift of song! A concert of Italian and Italian-American Classics featuring the Florentine Opera Studio Artist.

The 52nd Annual Home Improvement Show

February 13-16
Exposition Center at State Fair Park
Over 300 home improvement and remodeling experts with the latest on products, services, and trends. National and local speakers, cooking demos, the Outdoor Living Area, and the Milwaukee/NARI Foundation raffle.

Wisconsin Muskie Expo

February 14, 2014 - February 16
Wisconsin Products Pavilion
A show full of muskie lures, baits, spinners, muskie rods and reels, muskie artwork, professional seminar speakers, and more!

World of Wheels

February 21-23
Exposition Center at State Fair Park
Custom Car Show - North America's Premier Show Car Series

Mirror Mirror The Ball 2014

Saturday, February 22
The Pfister Hotel
Elegant? Evil? Appearances Are Everything!
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Dress To Reflect Your Elegant or Evil Side, Valet Parking Themed Desserts, Haute Surroundings, Mixology Cocktails, Fundraising Rituals

Build Your Own Canoe with All Hands BoatWorks

Starting February 22, 9am
Lynden Sculpture Garden
Two and a half Saturdays: February 22 (9 am-4 pm), March 1 (9 am-4 pm) and March 8 (9 am-noon). This workshop is ideally suited for one adult and one child (ages 10-17) or two adults. Space is limited.
Starting February 22, 9am
Lynden Sculpture Garden

Greater Milwaukee Auto Show

February 22 - March 2
Wisconsin Center
Investigate the newest model automobiles and admire the finest classics. The auto industry showcases the new cars of the 21st century at this annual family event.

OAC's Second Chamber Theater Presentation Celebrates Black History Month with "Truth - The Testimonial of Sojourner Truth"



In celebration of *Black History Month*, the Oconomowoc Arts Center is proud to present UPROOTED Theatre's, "Truth - The Testimonial of Sojourner Truth" with two public performances on Friday, February 7 and Saturday, February 8 at 7:30 p.m. The production is by Eric Cobel and directed by Dennis F. Johnson. Tickets are available at the box office - \$24 adults, seniors and college students and \$12 high school students and younger - service fees may apply.

This historical production and powerful drama explores the life and journey of Sojourner Truth, a woman searching for her identity in a country ripped apart by Civil War. As she walks thousands of miles, her evolving faith and progressive ideas send shock waves through the nation that continue to reverberate. On the stage, her story comes to life - from her birth as a slave, watching her brothers, sister, and even her own children sold away; to meeting President Lincoln and her explosive speeches across the union; to her final crisis of faith...her own mortality.

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WHEREHOUSE

Wine, Cheese, and Cozy B&Bs



By Mark Crawford/TravelWisconsin.com

Cheese is, of course, a delicious tradition in Wisconsin. There are nearly 100 cheese factories across the state, including famous locations like Colby. Lesser known but equally impressive are Wisconsin wineries, some of which have won national and international awards. Wine and cheese is a great combination. Below are four locations that have some of the finest wineries and cheese factories Wisconsin has to offer. Sampling, however, should not be rushed—consider staying at a nearby bed and breakfast to give yourself plenty of time for tasting, relaxing, and exploring.

Cedarburg

- Wine: Cedar Creek Winery
- Cheese: Cedar Valley Cheese Store
- Bed & Breakfast: Washington House Inn

Cedar Creek Winery occupies a historic mill that was built from limestone blocks in the mid-1860s. Several of its wines are award-winners. Be sure to try Cedarburg Spice, a unique mulled red wine with hints of cinnamon and cloves. About 20 miles north on Highway 57 is Cedar Valley Cheese Store, where more than 300 varieties of Wisconsin cheese are available. Spend the night at the elegant Washington House Inn, built in 1886 in downtown Cedarburg. At day's end enjoy a glass of complimentary wine in front of the fireplace in the drawing room.

Prairie du Sac

- Wine: Wollersheim Winery
- Cheese: Arena Cheese
- Bed & Breakfast: Inn at Wawanesee Point

Built in the mid-1800s, Wollersheim Winery is located on a wooded hillside just east of the Wisconsin River. Take time to enjoy the spectacular view (which may include a bald eagle or two). The winery's Dry Riesling was named Wine of the Year at the San Diego International Wine Competition in 2013. About 16 miles southwest is Arena Cheese in the small town of Arena, home of the original Colby-Jack cheese. Watch artisan cheese-makers craft different varieties of cheeses. Set up headquarters at Inn at Wawanesee Point, a luxury B&B on the Baraboo Bluffs north of Prairie du Sac (feel free to play the baby grand piano in the great room).

Egg Harbor

- Wine: Stone's Throw Winery
- Cheese: Schoolhouse Artisan Cheese
- Bed & Breakfast: Door County Lighthouse Inn

Stone's Throw Winery is halfway between Egg Harbor and Baileys Harbor. Wines are carefully aged in French or American oak barrels. Don't miss the daily tasting that pairs handmade chocolates with different wines. Stop in at Schoolhouse Artisan Cheese in Egg Harbor, which carries cheeses from over 30 artisan cheese makers (including Marieke's Gouda, a Dutch-style gouda cured on cedar planks that won Best of Show at the U.S. Cheese Championship in 2013). For accommodations, try the Door County Lighthouse Inn in downtown Egg Harbor. Each room has a private deck, providing inspiring sunset views over Lake Michigan's Green Bay.

Viroqua

- Wine: • Vernon Vineyards
- Cheese: • Old Country Cheese
- Bed & Breakfast: • Viroqua Heritage Inn

The Vernon Vineyards winery opened in 2006—the first winery in Vernon County. The tasting room offers a variety of red and white wines, as well as pastoral views of the vineyards. Its newest wine is Marquette, a semi-dry red that pairs well with beef. Not too far away in Cashton is the Old Country Cheese Factory, which uses fresh milk supplied by more than 200 local Amish dairy farmers. It also has an outlet store for Amish cheese, candy, and crafts. The place to stay is the Viroqua Heritage Inn, a Victorian-era B&B built in the English Tudor Revival style. Guests are served breakfast at the hour they request—so no worries about sleeping in.

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GOTTA LOVE WISCONSIN!

Wisconsin Ice Fishing

Travelwisconsin.com

Ice fishing in Wisconsin is a popular sport during the frozen winter months. A longstanding tradition in the Badger state, ice fishing is perhaps more prevalent in Wisconsin today than ever before, and with good reason. Many highly desirable species, including walleye, panfish and northern pike, are active and catchable throughout winter.

Technology for Ice Fishing in Wisconsin

Technology has helped with ice fishing as well. The advent of power augers and heated fishing shanties has made the act of ice fishing less physically taxing than in the past. In fact, many northern resorts now offer ice fishing as a packaged activity for visitors. The recent spate of relatively dry winters has also helped the sport and art of ice fishing in Wisconsin. With a higher-than-normal proportion of Wisconsin's unmarked roads clear of snow, anglers in recent winters have access to small freshwater lakes and ponds that can usually be reached only by snowmobile.

Ice Fishing Tips for Wisconsin

If you're thinking about heading out to try your hand at ice fishing, here are some tips.

- Most Wisconsin ice anglers use lightly-rigged jigging poles (2- to 4-pound test for panfish, 6- to 8-pound for walleye), a few jigs and lures, small bobbers, split-shot and live bait such as minnows or waxworms.
- When jigging for walleyes and pike, flashy minnow-tipped jigs or spoons are a great way for anglers to increase their chances while ice fishing.
- The Jigging Rapala and the Swedish Pimple are also favorites, and small flash lures (hook size 12-14) tipped with waxworms are effective on perch and other panfish.
- Almost all lures are more effective for ice fishing if tipped with bait such as a minnow head or tail, maggot or worm.
- Live shiners are popular with bobber-fishing for northern and walleye.



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Snowshoeing

Discovering Wisconsin's Cultural Footprints

By Mel Grau with TravelWisconsin.com

Snowshoeing is somehow both primeval and progressive. The first snowshoes date back thousands of years, with Wisconsin tribes using rawhide and bent willow to buoy snow-covered hunting ground. Today, snowshoeing is the fastest-growing winter sport, with a 40 percent increase over the past five years. Whether you're a beginner looking to try this trend or an expert explorer, Wisconsin snowshoeing offers a rare chance to literally walk in history's footprints. Rediscover the following Native paths through the Wisconsin wilderness:



Wyalusing State Park - Bagley

As part of Wisconsin's "Driftless" region where glaciers formed 500 foot bluffs along the Wisconsin and Mississippi Rivers, Wyalusing's hilly geography differs from the rest of the state. Honored as a "neutral" area by Native Americans, at least 14 different tribes lived or traded here. Indian burial and effigy mounds shaped like turtles, bears and deer still characterize the landscape.

Two Wyalusing trails are ideal for snowshoeing—Sugar Maple Nature and Sentinel Ridge. Both about 1.5 miles long, these routes feature soaring white oak, maple and hickory trees. Sugar Maple Nature Trail gives you access to a secluded winter waterfall at Pictured Rock Cave. Off a limestone cliff cascades water frozen in movement, as if magicked motionless for eternity.

The Sentinel Ridge Trail runs along the Mississippi and Wisconsin River junction and is perfect for bird watching. The trail's loop encircles a chain of nine ancient mounds. Near Green Cloud Picnic Area, look out for a tree with a sharply curved base—it's considered a Native trail marker.

North Country National Scenic Trail (NW Wisconsin)
Thousands of fur traders, Native Americans and explorers used this seven-mile portage trail to travel between Lake Superior and the Mississippi River. The North Country National Scenic Trail is actually the longest hiking trail in the U.S., connecting North Dakota with New York. Wisconsin's section crosses through an old Chippewa village, where birch snowshoes were essential in the winter.

Blue Mound State Park

Blue Mound is the highest point in southern Wisconsin and was considered sacred by the Winnebago tribes that inhabited the surrounding area. They believed the haze that lifted off the top to be smoke of the Great Spirit. Indian Marker Tree Trail (sometimes reserved for cross-country skiing) follows the mound's contour, and its rolling hills and steep terrain make this trek challenging. It was named for a bent oak tree that points toward a natural spring, helping native tribes find water centuries ago.

The trail starts at the source of the Bois Brule River and climbs along a ridge overlooking the frozen water. Most of this trek takes place in the Douglas County Wildlife Area; beautiful birch and evergreen trees provide natural anonymity on this historic route.

Blue Mound State Park

Blue Mound is the highest point in southern Wisconsin and was considered sacred by the Winnebago tribes that inhabited the surrounding area. They believed the haze that lifted off the top to be smoke of the Great Spirit. Indian Marker Tree Trail (sometimes reserved for cross-country skiing) follows the mound's contour, and its rolling hills and steep terrain make this trek challenging. It was named for a bent oak tree that points toward a natural spring, helping native tribes find water centuries ago.

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It stands to reason that these people don't go to the altar believing their marriage will end in divorce. Yet that will be the reality for an estimated 40 to 50 percent or more, depending on whether it is their first or a subsequent marriage, according to the American Psychological Association. Further complicating the issue, financial issues arise when a divorce takes place, issues which most people don't tend to think about until it actually happens to them.

"Most people don't realize the depths of what divorce can do, when it comes to their finances," explains Samantha Fraelich, Certified Financial Planner and Vice-President of Bernard R. Wolfe & Associates, Inc., a company that specializes in offering wealth management strategies. "It is usually a matter of much more than a loss of salary or income. In addition to that, there are other issues that can arise and impact your finances."

According to the U.S. Census Bureau, over 2 million marriages take place in America each year - but almost 50% of those will end in divorce.

5 Ways Divorce Will Impact Your Pocketbook

- 1 Legal Assistance.** Attorney/Certified Divorce Planner costs—be prepared to spend thousands, even if you think it will be an amicable divorce. These services are not inexpensive.
- 2 Childcare Expenditures.** If children are involved, child support will need to be paid by the parent who doesn't have sole custody of the kids. But for the one who does end up having sole custody of the children, keep in mind that it's typically more expensive for you, since many costs pop up at the last minute and it's tough to split everything like that with a former spouse.
- 3 Uncle Sam.** Tax brackets will change, once you go from married filing jointly to head of household. Going from a joint filing status to a single filing status could increase your taxes. Be prepared for this so there are no surprises at tax time..
- 4 Future Planning.** Your plan for retirement has probably drastically changed now that you won't have two people sharing the costs. It is usually helpful

to get a retirement plan run by a professional, ensuring it includes the proposed settlement agreement, before you actually sign divorce paperwork. That way, you'll know whether the numbers will work in the future for you, as well as today.

5 Insurance Needs. Many couples don't have long-term care insurance since they think their spouse will help take care of them. Once single again, long-term care insurance may need to be considered for those who are unable to self-insure that expense. Also, if you both agree you'd like long-term care, some companies offer "couples discounts" so it may be beneficial to apply and purchase the insurance before you decide to file any legal proceedings.

"Divorce is likely to have an impact on most people's financial situation," added Fraelich. "But that doesn't have to mean disaster. It should be the perfect opportunity to meet with a financial advisor, set some revised goals, and start working toward a new future for yourself."

Bernard R. Wolfe & Associates, Inc., founded in 1981, provides knowledgeable financial planning guidance to a diverse range of personal and corporate clients. To learn more about Bernard R. Wolfe & Associates, Inc., visit the website at www.bernardwolfe.com.

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Actos	30mg	100 tabs	658	334	109	83%
Advair	250/50	60 doses	175	110	n/a	39%
Plavix	75mg	28 tabs	142	86	25	83%
Synthroid	100mcg	100 tabs	55	15	n/a	74%
Viagra	100mg	4 tabs	68	50	32	45%
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WRINKLE CREAMS

Your guide to younger looking skin

By Mayo Clinic Staff

Do over-the-counter wrinkle creams really reduce the appearance of fine lines and wrinkles? The answer depends on many factors.

Many wrinkle creams and lotions sold in department stores, in drugstores and on the Internet promise to reduce wrinkles and prevent or reverse damage caused by the sun. Do they work? That often depends on the specific ingredients and how long you use them. Because these over-the-counter (nonprescription) wrinkle creams aren't classified as drugs, they're not required to undergo scientific research to prove their effectiveness.

Common ingredients in anti-wrinkle creams

The effectiveness of anti-wrinkle creams depends in part on the active ingredient or ingredients. Here are some common ingredients that may result in slight to modest improvement in the appearance of wrinkles.

Retinol. Retinol is a vitamin A compound, the first antioxidant to be widely used in nonprescription wrinkle creams. Antioxidants are substances that neutralize free radicals — unstable oxygen molecules that break down skin cells and cause wrinkles.

Vitamin C. Another potent antioxidant, vitamin C may help protect skin from sun damage. Before and between uses, wrinkle creams containing vitamin C must be stored in a way that protects them from air and sunlight.

Hydroxy acids. Alpha hydroxy acids, beta hydroxy acids and poly hydroxy acids are exfoliants — substances that remove the upper layer of old, dead skin and stimulate the growth of smooth, evenly pigmented new skin.

Coenzyme Q10. This ingredient may help reduce fine wrinkles around the eyes and protect the skin from sun damage.

Tea extracts. Green, black and oolong tea contain compounds with antioxidant and anti-inflammatory properties. Green tea extracts are the ones most commonly found in wrinkle creams.

Grape seed extract. In addition to its antioxidant and anti-inflammatory properties, grape seed extract also promotes wound healing.

Niacinamide. A potent antioxidant, this substance is related to Vitamin B-3 (niacin). It helps reduce water loss in the skin and may improve skin elasticity.



If you're looking for a face-lift in a bottle, you probably won't find it in over-the-counter wrinkle creams. The benefits of these products are usually only modest at best.



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Life is too fascinating to be lulled into a complacent existence.

Continued from page 5

How to Be an Above Average Man

Chamberlain outlines the path to being an above-average man.

Be honest with yourself. There's always room for improvement, whether we're talking about average men or above-average men. It may not be easy, but be honest about your weaknesses – *really* honest. For example, are you where you want to be in terms of physical fitness? How do you feel when you see yourself in the mirror? Being in shape is its own reward, but it also serves just about every other aspect of an above-average man's life, requiring discipline, determination and good judgment. What's on the outside is a dead giveaway to what's inside. Are you fulfilled in your job? Are your relationships unconditional? Do you really have friends?

Embrace transformation. The journey to becoming an above-average man will be a rocky road; but it will be well worth it with results you can be proud of. It will require change. We are creatures of habit – but would you rather be like a domesticated house pet with a set feeding schedule or a free man who looks forward to life's challenges and opportunities to grow wise? Challenge yourself and you'll find talents and strength you didn't know you had.

Measure yourself. You can't know if you're improving unless you establish baselines. Fitness is easily measured; review what you're buying at the grocery store right now, and measure your waistline. How many push-ups or pull-ups can you do now, and how many will you be doing in six months? Measure creative and intellectual pursuits. For example, if you're learning a new language notice the improvement in conversation from week to week. Try reading articles in the new language; if you can't understand them at first, try again a month later. If you want to be a good person, understand and practice the characteristics of impeccability.

Be hungry for life. It's easy and safe to retreat into things that we already know and do. New ideas and activities challenge your brain and body. Think about the assumptions you have about life, and seek out ideas that contradict them. Deeply consider the merits of both, and think about what makes sense after doing so. Consider getting out of the house for a weekend – that could mean something as extreme as a Stone Age survival course, or something more intermediate, like a camping trip. Maybe it's time to experience a new culture in another country. Life is too fascinating to be lulled into a complacent existence.

Marshall Chamberlain was an officer in the U.S. Marine Corps and spent many years in investment banking and venture capital. He is obsessed with preparedness, survival and independence. This combination of traits and an unconditional openness to life lead him to all manner of adventure. Chamberlain's primary worldview is simple but profound... "I'm in awe of the magnificence of this world." He's also the author of "The Mountain Place of Knowledge," the first book in the Ancestor Series of adventure-thrillers (www.marshallchamberlain.com).

"It's easy to slip into a lifestyle that you don't want," says Chamberlain, a man who prefers goal-oriented pursuits, such as survival classes and building things, over mundane routine.

"Over time, the decisions you make accumulate and lead to a place you may not have expected. In some ways, males in our society have lost the art of being free men, so I want to encourage them to make a conscious decision about who they want to be and rigorously pursue that goal."

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Excerpt Helping Aging Boomers Age in Place
By William D. Novelli, Executive Director and CEO, AARP

Let Me Tell You About the Baby Boomer Generation...

If you're looking for Americans today-men and women 50 or older-don't look in a rocking chair and don't even look around the old fishing hole. You're much more likely to find people like these on Rollerblades or the Internet: they are inline and online-and mainline. Older people are not sitting off at the margins of our society. They are spectators, not bystanders. They are active, curious, and savvy. They have high expectations in life. And that goes double for Baby Boomers.

All of us, in all businesses and walks of life, have been talking about the Boomers, seemingly forever, as "the coming generation." Even though they have been setting the tone in American society for half a century, we keep talking about what will happen when they get older.

Well, here's something to think about. The last of the Boomers will turn 50 this year. That's 76 million people born between 1946 and 1964. And here's another thought. For years, we've been getting ready for when the Boomers hit their stride, when they hit middle age, when they hit their prime earning years... well, guess what? They have hit all those things, and pretty much hit everything else right out of the park while they were at it. We know a lot about the Boomers:

- They love choice: set up the smorgasbord and let them help themselves. They will.
- They want information-and the more sources the better because...
- They are not afraid to make decisions-on their own clock and in their own terms.
- They want many things and they want them now. The ideal for Baby Boomers is to have something delivered before they even knew they wanted it... yesterday would be just fine.
- They lean more to independence than blending in to the crowd.
- They are usually fairly sophisticated buyers... of anything and everything.
- The love bells and whistles because they are bells and whistles.

But with all these apparently common characteristics, we must keep something else in mind. Baby Boomers are diverse-surely more diverse than their parents' generation. And they are diverse in all ways... ethnically, sociologically, economically.

Many Boomers are well off and looking toward the future with confidence, even serenity. Many are plugging away and hoping for the best. And still others have nothing put by and no pensions or savings for their later years. These diverse qualities are every bit as important to understand as the list of characteristics that many, many Boomers share in common. Because one size will never fit all.

We understand, for example, that the older Boomers especially may well share our traditional interest in protecting and strengthening Social Security and Medicare. And the younger ones will, in time. But older and younger Boomers are more concerned with fitness and health, with issues surrounding work, and with the transitions that come fast and furious these days in the middle of one's life-like changing careers, divorce, remarriage, starting a second family, launching one's own business for the first time at 55 or older. You get the idea.

And that's what Boomers are really about-ideas. So, to understand them, you have to understand their ideas and have ideas-good ideas of your own. That certainly applies to housing. Because here is another characteristic of the Boomers that I have reserved for now: They want to live well and they want to live comfortably.

The 50+ population is going to double in the next 35 years. And let me remind you about the Boomers-even the very youngest of them who, remember, are nearing 50. Many of them are looking ahead. Many of them are looking at their own parents who need some help or perhaps a great deal. Despite any young-forever feelings the Boomers may have, they see their parents and they know that one day they will be like them and, most probably will live even longer. And they too, like their immediate elders, want to age in place. Put these facts together and you have a very powerful inducement to accommodate this market. Because helping people to age will contribute to healthier, safer, and happier lives for millions and millions of American men and women. Including you and me.

A Boomer's Guide to... **RETIREMENT** *Lifestyle* **CHOICES**



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Whether the move is downsizing to simplify your life or you are helping a parent to move to a community that provides better for their needs, a daunting task awaits you.

The Keys to a Successful Move



Submitted by Universal Services, Moving Specialists

Throughout life, most of us have accumulated a huge ring of keys that have opened the doors of everything we have owned or cherished in life. If you are like most people, perhaps you don't even remember what all the keys belong to anymore. It might be time to consider finding the perfect key for retirement living, but the process of moving is still a huge undertaking.

There are emotional and physical considerations that we face when planning to move.

As you consider all of the options and amenities that a new home will offer, remember to also take time to explore the process of downsizing and moving itself. If you do not feel confident doing this yourself, a company specializing in senior moving can help you develop an overall timeline that will pinpoint some key dates that will help the moving process go very smoothly. This process usually begins with a downsizing and moving consultation. Some companies may charge for this service, so ask before you invite them out to your home. This hour long survey should help you formulate a plan that will help you with your downsizing and moving needs.

THE KEY TO PROPER PLANNING: Planning is the key to a successful move. If you are moving someplace where they have a move in coordinator, they can provide you with a floor plan to assist you with space planning for your furniture. If you choose to hire a company that specializes in moving, you will be assigned a move manager to help guide you through all the key elements of downsizing, organizing, packing and space planning. Your furniture space plan will help give you a visual perspective of where the furniture will be placed, as well as help plan for universal design if needed.

Second, separate items for family and friends. This can be a very emotional and difficult step, but also rewarding as you decide which of your family members or friends would treasure one these items. Third,

For many of us Baby Boomers, there will come a time when we need to help our parents navigate a move from a home they have loved and lived in for many years, to a smaller space or an assisted living facility. This can be a traumatic move and not always a welcome one. The process of eliminating possessions can be a daunting task.

Here is a short list that may help:

- 1) Begin in the basement or storage closets where less important things are stored.
- 2) Get rid of unnecessary paper clutter.
- 3) Separate financial and legal documents from unimportant papers.
- 4) Organize photos into albums to save wall space.
- 5) Take pictures of beloved furnishings they no longer have a use for.
- 6) Ask if items that do not fit into their new space can be stored/used at a family or friends home.
- 7) Make sure to do this during times you are not rushed as it can be very overwhelming and emotional.

A Successful Move continued on page 31

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Don't Wait Until a CRISIS Becomes the Motivation for a Move...

By Bruce Nemovitz

I've been writing articles for quite a few years now. Time really moves quickly and seems to pick up speed as we age. In those years I've tried to cover just about every issue related to older adults and the challenge of moving from a long time home to senior living. I've had this feeling that something was missing. Then I saw a movie recently called, "Up in the Air", with George Clooney. It was a sobering story of a man who really had no meaningful connections with people. His goal was to reach the pinnacle of frequent air travelers which was for him ten million air miles.

You may be wondering where this is going. After the movie, my wife and I discussed the movie. We were both struck by how similar the lonely business traveler's isolation was to that of many of our senior clients. Often I come home from an appointment after meeting with my client (most of my seniors are age 75-90), saddened by the lack of contact they share with others. Most have families but are disappointed that visits are once a week at best due to their children's active and hectic lives. They don't want to bother their children. Many of their friends are gone and often they don't want to leave the house if the weather is bad. They are alone.

It seems so obvious that the choice for someone in an isolated environment would be to choose to move into an environment where they can connect with others. But human nature stops us from moving too quickly. We react to significant change with

panic, confusion, and a feeling of being frozen in our tracks. As it becomes obvious that a move is the right thing to do, we get up the courage and energy to begin the process of moving. We decide to begin the process of downsizing. We go to our basement ready to begin, only to become overwhelmed by the enormity of the project at hand. We then walk back upstairs with hands up in the air and decide to put it off.

Feelings are what we all about. How we feel about leaving our long time homes is the critical issue that must be addressed. We know that in many cases our home no longer meets our needs and a move is essential to our physical and mental well being. We know that we are worried about our spouses falling or hurting themselves while shoveling or mowing the grass. We know we are alone and isolated. But do we really know what's holding us back from moving?

Take some time to really think about where you are in this moment. Just talk. Look to others you know that have made a move to senior living and see how their lives have changed. Procrastination begins with avoidance of the issues in front of you. Don't wait too long where crisis becomes the motivation for a move.

Bruce Nemovitz is a Senior Real Estate Specialist, a Certified Senior Advisor and has sold homes in the Milwaukee-Metro areas for 35 years. He or his wife Jeanne can be reached at 262-242-6177.



Hormone Hostage

The Hormone Hostage knows that there are days when all a man has to do is open his mouth and he takes his very life into his own hands.

This is a handy guide that should be as common as a driver's license in the wallet of every husband, boyfriend, or significant other.

DANGEROUS: What's for dinner?
SAFER: Can I help you with dinner?
SAFEST: Where would you like to go for dinner?
ULTRASAFE: Here, have some chocolate.

DANGEROUS: Are you wearing that?
SAFER: Gee, you look good in brown.
SAFEST: WOW! Look at you!
ULTRASAFE: Here, have some chocolate.

DANGEROUS: What are you so worked up about?
SAFER: Could we be overreacting?
SAFEST: Here's fifty dollars.
ULTRASAFE: Here, have some chocolate.

DANGEROUS: Should you be eating that?
SAFER: You know, there are a lot of apples left.
SAFEST: Can I get you a glass of wine with that?
ULTRASAFE: Here, have some chocolate.

DANGEROUS: What did you do all day?
SAFER: I hope you didn't overdo it today.
SAFEST: I've always loved you in that robe!
ULTRASAFE: Here, have some more chocolate.



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The TOP 10 Most Romantic Movie Quotes...

1. "I'm scared of walking out of this room and never feeling the rest of my whole life the way I feel when I'm with you" - Jennifer Gray, Dirty Dancing
2. "You make me want to be a better man" - Jack Nicholson, As Good As It Gets
3. "I would rather share one lifetime with you than face all the ages of this world alone. I choose a mortal life" - Liv Tyler, Lord of the Rings
4. "The greatest thing you'll ever learn is just to love and be loved in return" - Ewan McGregor, Moulin Rouge
5. "You had me at hello" - Renee Zellweger, Jerry Maguire
6. "I want to tell you with my last breath that I have always loved you" - Chow Yun-Fat, Crouching Tiger, Hidden Dragon
7. "We'll always have Paris" - Humphrey Bogart, Casablanca
8. "When they ask me what I liked best, I'll say it was you" - Meg Ryan, City of Angels
9. "I promise I'll come back for you. I promise I'll never leave you" - Ralph Fiennes, The English Patient
10. "Love means never having to say you're sorry" - Ryan O'Neal, Love Story

Read more: <http://www.dailymail.com>

Success in Marriage

Continued from page 5

or her yet, there are many things you can do to ensure a successful marriage while testing the waters via dating," say Singh, author of "Marriage and the Love Myth," (www.authorsukhsingh.com), who offers tips for committing one's life to the right person.

- Don't ignore the parallels between business and dating/marriage. Just like marriages, businesses fail all the time. Both demand your best effort and resources, including an inexhaustible amount of time, dedication and, usually, as much money as you can spare. As the fate of your business or romantic relationship goes, so goes your fate. While the experiences of both are often different, both require self-awareness, sound decision-making, and the willingness to give if they are to be successful. Of course, this means finding the right niche in business, or the right person for love...

- Follow the 80-percent rule in terms of compatibility for the "big stuff." No two people are exactly alike, so where should a single person start measuring compatibility with another? Define the "big stuff," which may mean religion, culture and ethnicity for some. Another take on big stuff could be personality traits, physical characteristics, social skills and more. Still another take could mean where two people are in life, such as profession and education. Define the big stuff; if you're compatible on about 80 percent of the list, you should strongly consider purchasing a warranty for a great relationship. In other words, getting married.

- Communication skill – the glue of a lasting relationship. While establishing a relationship, take note of the conversation. Does it flow and is it enjoyable, or do you find yourself bickering frequently? As with a business, you can have the ideal partner or employee who may look stellar on paper, but if you do not work well together, it's not good for business. The same follows for a sweetheart who may seem perfect in every other way. Make sure communication is a two-way street, and watch out for frequent sarcasm, which is a sign of disrespect. You should be able to talk and listen with care, respect and proper appreciation.

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How to Navigate Finances in the 21st Century



Another 2008-style Economic Disaster Could Happen Again

While the world is still feeling the long ripples of the economic meltdown that began six years ago, our economic institutions remain "too big to fail" – at least in the minds of millions of retired Americans and those soon to join their ranks, says veteran financial advisor Curt Whipple.

"That's what we see when we review their retirement portfolios," says Whipple, a Certified Wealth Strategist, Certified Estate Planner and CEO of C. Curtis Financial Group. He recently published "Retiree Lifeline! How to Get Government Out of Your Pocket," (ccurtisfinancial.com), a retirement planning guide.

"I see it all the time: a new client comes in with what they believe to be a 'diverse' portfolio. While it may be diverse in terms of Wall Street holdings, a solid retirement plan also requires diversity outside of a system that's 'too big to fail,' which could fail yet again."

When Wall Street falls, it shouldn't mean that Main Street must as well. Whipple outlines the three kinds of money retirees should have available for enjoying the golden years with peace of mind.

Red money ... can be defined as that which is tied to Wall Street, by far the most popular kind of investment, including stocks, bonds and mutual funds. "I've been looking at the accounts of new clients for nearly three decades, and on average, 92 percent of their retirement plan is based in these investments," he says. "That's risky, especially as you get closer to retirement age or once you retire. You don't want 92 percent of your retirement premised on that kind of potential volatility."

Blue money ... is often referred to as "alternative investments," which typically include Real Estate Trusts (REITs), equipment leasing programs, precious metals such as gold and silver, high grade rare coins and collectibles. "This 'color' of money has been an important portion of the pie for success in my clients' investments; they were essentially unaffected by our recent economic collapse because they were so well diversified." This is a highly advantageous part of a portfolio because it historically creates good income with a low correlation to the stock market.

Green money ... is accounts that come with a guarantee of some sort. They are either backed by the FDIC, the Legal Reserve System, which is supported by the insurance industry, or insurance companies themselves. "Not all wealth is created equally, and this is the safest kind of money you can have in your retirement plan," he says. Green money includes investments in one's portfolio that have guarantees to not lose one's principal and, sometimes, one's earnings.

"Investment in Wall Street should be much lower for those who are either retired or are about to be retired," Whipple says. "Depending on a person's age, a good investment portfolio could include about 36 percent red money, 32 percent blue money and 32 percent green money."

Curt Whipple, Certified Wealth Strategist (CWS) and Certified Estate Planner (CEP), is Chief Managing Partner at the C. Curtis Financial Group, which he formed in 1986. Since then, Curtis Financial Group has counseled and advised individuals and corporations on their financial goals and decisions. Whipple is a nationally recognized speaker.

'Maxine' has had a few things to say about our weather lately...

"Does shivering count as exercise?"

"Whoever invented the phrase 'blanket of snow' sure doesn't know much about snow."

"You know it's a cold day when your teeth start chattering and they're still on the nightstand."

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FEWER ADULTS and their families make plans for the last quarter of their lives. It's just not fun to make plans for the eventuality of diminished capacity and most seniors put off the most important planning event of their lives. Providers of supportive services for seniors receive calls daily from either the seniors themselves or their families that are precipitated by an emergency event. "Mom is being released from the hospital tomorrow and can't live alone, and we don't have anyone to stay with her." Calls like that are the norm rather than the exception.

In emergency situations people are pressured into making decisions that may not be the best for themselves or their loved ones. There is little time to interview support service or home health agencies, and if the senior needs to move to an assistance facility, many of the best ones have extensive waiting lists or financial restrictions. Scrambling to put support in place in a short period of time rarely results in a good outcome.

Every senior needs to visit their county Aging and Disability Resource Center. These ADRC's can advise seniors of the various programs, both governmental and private, that are designed to provide help and support to seniors who are experiencing difficulty with their activities of daily living. They keep extensive lists of the various support agencies, publicly funded or private pay, that can assist the senior in maintaining their present living condition as long as possible.

Another great source of information and planning help are Geriatric Care Managers. These degreed professionals are experts in negotiating the complex world

of senior care and are knowledgeable about the many programs available to help seniors. Some of them have financial planners and elder law attorneys on staff and they can provide full service planning for their clients. Conserving assets and

maximizing governmental programs are extremely important to seniors, and these care managers, along with their support staffs fulfill a critical need for advice and information.

Everyone wishes for a long and healthy life, free of pain and disability. For most of us that's not realistic. Everyone has good days and bad days, and we are all faced with diminishing capacities. As we age, maintaining oneself at home becomes increasingly difficult. It's best to start talking to supportive care agencies before the need be-

comes critical. Seniors can learn about the types of aid available and the cost for that aid. They can form a relationship with the agency and possibly meet some of the care providers. When the need for care becomes obvious they can then call on people that they know and trust, rather scrambling to find help. Any good agency will meet with seniors at no cost to explain their programs and talk about the cost of various aid programs.

By being proactive and learning about the help programs available, plus getting to know the people that will become part of a senior's future care support, smart seniors can eliminate the worry of "what's going to happen to me" by taking positive steps to make plans for any health or aging contingency. Just as people plan trips to maximize their enjoyment of their travel, so should seniors plan to make their golden years as worry free as possible.



Planning Ahead for Care as You Age

Carol Ralian is the owner of Seniors Helping Seniors, a non-medical support agency for seniors, by seniors and can be reached at 262-225-7978.
www.seniorshelpingseniors.com/waukesha



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A KNEE REPLACEMENT STORY

ODE TO MY KNEE. I have had you around for over 50 years and you have let me down. I took my first steps with you. I got down on you to pray. I got down on you to ask my wife to marry me. I bent you to pick up each of my three children and show them how to kick a ball. I banged my fist on you as I watched the planes hit the towers. You have been there for me. You are now old and tired and soon I will cover you with a new coat or armor. May we valiantly go forth and continue to fight the good fight.

For more than ten years I have been limping through life. I played a little football, I have been over weight, and I just did not want to admit I was getting older. My knee burned, clicked, snapped and I could feel the bone on bone. About eight years ago I went to see an orthopedic surgeon. He explained that a replacement knee would only last 8-10 years. Because I was relatively young and overweight he said that I should wait until I could't stand the pain anymore.

So I waited and dealt with the pain. I put a lot of miles on my scooter, but I still missed a lot of my kids sporting events and added 100 pounds as a result of inactivity. I was at the end of my rope, so I again contacted an Orthopedic Surgeon to see what could be done. He began by taking x-rays of my knees, providing me with a comparison of what a healthy knee should look like. There was a night and day difference.

I found it interesting that the doctor's approach was not which joint looked worse but what joint hurt most. That was easy. The doctor went through and explained that, yes, the new joint would not last forever but that the knee could be opened and replacement parts could be inserted. As a first option, a cortisone injection into the knee to see if it would help alleviate some of the pain. As I braced myself on the table awaiting the 12 inch needle I was surprised by a pin prick and a light tap on the leg to tell me I was done. The shot did help my left knee but my right knee was destined for the operating table.

Let me cut to the chase. The overall process went smooth. I showed up the day of the surgery with my overnight bag. They showed me into the prep room. I waited a while as my nerves got a bit of a workout. They put me on a gurney and wheeled me into the operating room and the next thing I remember was waking up in a hospital room, about 2 hours later. The pain was manageable. They got me up and I walked the afternoon after the surgery.

The staff kept suggesting that I go to a care facility for a week after my surgery because I had no one at home to help with my care. Trying to care for yourself after a major surgery is not for the faint of heart. (I would not recommend this unless you are as pigheaded as me). I went in for surgery on Monday and Thursday I was home. The day after discharge, I was in therapy and even made an appearance at work for a few hours. Mom did put her foot down and refused to drive me to temple to sing in the choir.

It is exactly 30 days after the surgery and I currently have a 0-118 degree range of motion in my knee. I have been doing some walking without a cane. I hate not driving. But I am on my way.

By Kraig Ausman, owner On the Go Mobility. www.OnTheGoMobility.com

Sewing Machine Classified



The following is an ad from a newspaper which appeared four days in a row - the last three hopelessly trying to correct the first day's mistake.

MONDAY:

For sale: R. D. Jones has one sewing machine for sale. Phone 000-0707 after 7 P.M.. and ask for Mrs. Kelly who lives with him cheap.

TUESDAY:

Notice: We regret having erred in R. D. Jones' ad yesterday. It should have read "One sewing machine for sale cheap. Phone 000-0707 and ask for Mrs. Kelly, who lives with him after 7 P.M."

WEDNESDAY:

Notice: R. D. Jones has informed us that he has received several annoying telephone calls because of the error we made in the classified ad yesterday. The ad stands correct as follows: "For sale — R. D. Jones has one sewing machine for sale. Cheap. Phone 000-0707 after 7 P.M. and ask for Mrs. Kelly who loves with him."

THURSDAY:

Notice: I, R. D. Jones, have no sewing machine for sale. I intentionally broke it. Don't call as I have had the phone disconnected. I have not been carrying on with Mrs. Kelly. Until yesterday she was my housekeeper, but she has now quit.

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