



Paper dress made by Scott Paper Co., 1966-1967.

The 1960s PAPER Dress

Wisconsin clothing designers have usually been overshadowed by New York or Paris. But during the mid-1960s, the Badger State inspired a nationwide fashion trend.

Submitted by the Wisconsin History Historical Society
www.wisconsinhistory.org

Disposable paper clothes seemed the wave of the future in the mid 1960s. At the time, living in space looked like a real possibility, and, as one textile designer stated for "Life Magazine," "Who is going to do laundry in space?"

For a brief moment the future of paper garments looked rosy as hundreds of thousands of garments were sold between 1966 and 1968. Scott Paper Company, with factories in Marinette and Oconto Falls, Wisconsin, created the catalyst for the phenomenon in the spring of 1966 when it introduced two new paper dresses as premiums to promote its new line of "Color Explosion" paper products. The company printed its two dresses with gift wrap designs — one a black and white pop art pattern and the other an orange-red, yellow, and black paisley arrangement. A surviving version of the latter dress once owned by a Madison, Wisconsin woman is featured here.

Scott's dresses, sold as "Paper Caper" products, were not purely paper, but an "un-paper" that the Scott company called Dura Weave. This consisted of 93 percent paper-napkin stock reinforced with rayon webbing, a combination that made the material more durable than standard paper and gave it a more fabric-like drape. The dresses came in the two prints, four sizes, but only one style — an A-line shift cut from two pieces with no sleeves.

Customers who purchased the dresses paid \$1.25 and received coupons for Scott's toilet paper, paper towels, and napkins. When orders for half a million dresses poured in, the promotion overwhelmed the Scott Company. Six months after it began, company executives abruptly ended the advertising campaign stating they "didn't want to turn into dress manufacturers."

When Scott stepped out of the paper garment industry, others quickly filled the void. Breck shampoo offered two mini-skirted "mod-styled" paper dresses as a way to target the youth market, and Air India introduced a paper sari with the enticement, "Be the first princess in the palace to own one."

In June 1966 Mars Manufacturing Company of Asheville, North Carolina, a hosiery and swimsuit business, brought out a line of paper clothing that could be purchased at J.C. Penney's and Sears, Roebuck & Co. In the first three months Mars sold 120,000 dresses that retailed for \$1.29 each. By early 1967 the demand so overwhelmed the supply of paper appropriate for clothing that

a brief panic among paper garment manufacturers ensued.

While Mars dominated the paper clothing business for the general public, others sold more expensive versions to an upper class crowd. Tzaims Luksus, for example, designed full-length hand-painted paper ball gowns, valued at \$1000, for an October 1966 event at the Wadsworth Atheneum Museum in Hartford, Connecticut. The museum kept the dresses, even though one ripped during the ball and had to be repaired with tape.

According to one costume historian, paper dresses also fulfilled a need of the post-Depression, post-World War II generation to rebel against a status quo that valued durability. Ephemeral objects satiated a desire for owning contemporary products, ones that could be easily replaced as the definition of "contemporary" changed.

In the midst of the mad rush for paper clothes, many thought they would replace some traditional clothing. The fashion designer quoted from "Life Magazine" at the beginning of this article thought paper clothes would eventually be sold in tear-off rolls for only pennies a piece. In reality, fashionable paper clothes died out rather suddenly, as "Mod and Pop styles were supplanted by the 'back-to-nature' hippie lifestyle" and as concerns about pollution and waste materialized.

More utilitarian paper clothing, which had been around since the mid 1950s, continued its original role as disposable garments for hospital patients and lobster bibs at restaurants. Yet while fashionable paper clothing quickly disappeared, the technology developed for such paper garments did lead to the creation of new paper clothing products such as disposable diapers, space clothing, and even uniforms for nuclear plant employees.

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The **10** Best Nutrients for Skin Health

By Casie Terry
Stopagingnow.com

With summer upon us, it's important to ensure adequate availability of the nutrients that best protect your skin health. As one of the only organs directly exposed to external elements, skin must be protected from the inside out. Therefore, both your daily diet and skin regimen (you too, men) should include these 10 skin protecting nutrients.

Lycopene: Lycopene is a powerful antioxidant that has natural UV ray protecting properties. A diet rich in lycopene gives your skin a little added protection against the sun's harmful rays. Lycopene can be found in watermelon, tomatoes, pink grapefruit and papaya.

Astaxanthin: Astaxanthin is the pink-hued compound found in foods such as shrimp and krill. It is one of the only carotene compounds that is not converted to retinol in the body, therefore, 100% of its antioxidant strengths are reserved for fighting free radicals. With prolonged use, studies have shown astaxanthin is incredible for supporting skin health and elasticity, and has even been shown to visibly improve the appearance of skin by reducing signs of aging such as dry skin, wrinkles and age spots. Which-ever brand you choose, make sure it's 100% all natural.

Vitamin C: Vitamin C is excellent for skin both internally and topically. It's antioxidant properties protect your skin against harmful free radicals while encouraging the production of collagen. According to the American Academy of Dermatology, 500 to 1,000 milligrams of dietary or supplemental vitamin C per day is sufficient. Dietary vitamin C can be found in citrus fruits, Brussels sprouts, red peppers and other foods, topical vitamin C is growing in popularity. Use a brand you trust so nutrient concentrations aren't compromised.

Vitamin A: Or its precursor, beta-carotene, can be found in carrots or spinach and ensures the proper maintenance, repair and turn over of skin and tissue cells. If you're deficient in vitamin A, you may notice a dry or flaky complexion because your skin is not repairing itself fast enough. Topical vitamin A in the form of retinol has been known to dramatically improve the appearance of skin. However, be sure to check with your dermatologist before considering a topical treatment, as it is not recommended universally.

Omega-3 fatty acids: Omega-3s are associated with reduced inflammation and are known to increase the radiance of one's complexion by locking in hydration. Good omega-3 sources include fatty fish, such as salmon, walnuts and flax seeds. Higher amounts of omega-3s can be obtained from a high quality, molecularly distilled fish oil supplement.

Vitamin E: Vitamin E is known to counter the harmful effects of UV exposure and provide superior antioxidant protection. Experts indicate that natural vitamin E at about 400 mg per day has been noted to reduce photodamage and wrinkles and to improve skin texture. Topical vitamin E has been known to balance complexion and reduce the appearance of "sun spots."

Biotin: Biotin is a B vitamin that is largely responsible for providing the basis for radiant skin and hair. Experts often recommend anywhere from 1,000-5,000 mcg per day which usually requires a supplement. Food sources for biotin include peanuts, Swiss chard and tuna.

Vitamin K: Topical vitamin K cream has been identified as one of the best (and only) treatments available for effectively reducing under-eye circles.

Hyaluronic Acid: Hyaluronic acid has the remarkable ability to hold 1,000 times its weight in water, therefore, is a great nutrient for maintaining your skin's hydration. Additionally, it acts as a bonding agent of sorts, keeping your skin cells from separating (i.e. wrinkling).

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DON'T WORRY.... BE PEACEFUL

By Christine M. Kunert, CPC, ELI-MP
 Certified Professional Coach / The Joyful Now

In 1988 Bobby McFerrin recorded the song "Don't Worry, Be Happy." I remember hearing that song and thinking, "How beautiful; how simple... how impossible." As hard as I tried I couldn't escape my negative thoughts: "The rent is due soon; I'm not making enough money; should I be getting more education; I can't believe he did that to me..." The list goes on. I was good at rumination.

Then in 2008 I finally got it. Happiness is a worthy goal, but it is ever elusive. It seems that happiness depends on things going "right." What I discovered, however, is although we cannot always be happy, we can always be peaceful, and peace is in the **present moment.**

If ever we are not at peace, it is because we have allowed our thoughts to take us into the past or into the future. The past is where anger, guilt and regret reside. The future is where fear and anxiety live. In the present moment – the NOW – is where love, peace, and joy are always available to us.

The past and the future are illusions that are created by the ego (the conditioned mind – our thoughts). They do not really exist. All that truly exists is the present moment. So, even when things seem to be absolutely dreadful we can find peace by returning our attention to the present. My sister created an image of a level. She tries to keep the bubble in the present. When she feels her thoughts pulling her off center, she consciously returns herself to balance. I love that.



PAST

Anger ~ Guilt ~ Regret

PRESENT / THE NOW

Love ~ Peace ~ Joy
 Compassion ~ Gratitude

FUTURE

Fear ~ Anxiety

Pain is inevitable; Suffering is optional.

We ALL experience trauma and loss in our lives, but the suffering comes from the mind attaching drama to the situation. When my sister passed away it was extremely painful – still is, but I was able to accept the What Is and be grateful that I had her in my life as long as I did. Was I happy? No. Was I at peace? Yes.

Being present is a CHOICE. Anger, guilt, fear, regret, and anxiety are simply bad habits. They are not real. These are thoughts that the ego has made up. It is part of our conditioning, which we have accepted as the Truth. The beautiful part is that like any habit, we can choose to change. Upon doing a little research, I discovered McFerrin's title is a paraphrase of a quote from the Indian mystic and sage, Meher Baba (1894-1969). He said:

"Don't worry. Be happy. Do your best. Then, don't worry; be happy in my love. I will help you. Even a great soul like Gandhi worries because he wants results. One must sincerely try to do his duties, but the results must always be left with God. Worrying about the results is no good and of no use. If a person wishes to do anything for others, he must do it sincerely, and having done it, he should not worry about the results, for results are not in human hands. It is for humans to do, but for God to ordain."

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Never heard of your body's pH level? This delicate chemical balance in your body is the key to your good health.

And what restores your body to an optimal level of pH? A healthy dose of your mother's sage advice...

Eat your Vegetables!

By Andy Long

What most people don't realize, our bodies are bio electrical engines.

In order to accomplish all the many millions of complex functions that occur over the course of the day, your body has to be able to communicate with itself... all the way down to the cellular level. And do you know how it does this? Through pulses of electricity. That's right, electricity.

Your body operates on an electro magnetic current. Believe it or not, all of the organs in your body emit these fields of electrical current. In fact, nerve signals are nothing more than electrical charges.

What creates this electrical power in your body is a very fine balance that exists in your bio chemistry. And of all the systems in your body that depend on this delicate, bio chemical balance, one of the most important is your blood stream. This is where pH comes into play. But what is pH?

What is pH and why is it important?

pH is a scale that measures how acidic or alkaline a substance is. The scale ranges from 1 to 14 with 1 being very acid, 7 neutral and 14 very alkaline.

So what does pH have to do with you and your blood? Well, it's extremely important. The ideal pH

level for your blood is right around 7.35 and your body goes to enormous lengths to maintain this level. (pH test strips can be bought at your local health store.)

With this in mind a good way to avoid upsetting this delicate bio chemical balance would be to take a look at those things that can compromise the ideal pH level in your body. And what is the main culprit in this case? The answer is the creation of acid in your body.

Unfortunately, acid interferes with this important mechanism in a pretty frightening way. Acid actually strips away the negative charge from red blood cells. The result is red blood cells then tend to clump together and not flow as easily making it much more difficult for them to flow easily through the bloodstream. This means less oxygen gets to your cells. I could describe a whole list of processes that occur when your system becomes and remains acid but I think you get the idea.

In regard to producing energy in the body, here's an easy question for you. What do you think happens to a person's energy level if over time their system becomes more and more acid, their biochemical balance is disrupted and their red blood cells can't deliver oxygen and nutrients as efficiently to all their cells? The answer is simple. Their energy level drops. Their health diminishes.

Are you beginning to get the picture here as to the importance of pH in your body? Good. Now let's take a quick look at what causes acidity in your body and then look at steps you can take to get your body pH back to an ideal level.

What causes acid in the body?

The primary cause of an acidic condition in your body is from what you put in your mouth. In other words, what you eat and what you drink. And it isn't how "acid" something may seem when you eat or drink it. It has to do with what is left over when you digest it. Unfortunately, a lot of the things most people put in their mouths create acid. These include alcohol, coffee and a lot of flesh protein in your diet. Interestingly enough, stress also tends to create an acid condition in the body.

The ABCs of Body pH

An acidic pH can occur from, an acid forming diet, emotional stress, toxic overload, and/or immune reactions or any process that deprives the cells of oxygen and other nutrients. The body will try to compensate for acidic pH by using alkaline minerals. If the diet does not

BODY pH continued on page 29




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contain enough minerals to compensate, a build up of acids in the cells will occur.

An acidic balance will: decrease the body's ability to absorb minerals and other nutrients, decrease the energy production in the cells, decrease its ability to repair damaged cells, decrease its ability to detoxify heavy metals, make tumor cells thrive, and make it more susceptible to fatigue and illness.

The reason acidosis is more common in our society is mostly due to the typical American diet, which is far too high in acid producing animal products like meat, eggs and dairy, and far too low in alkaline producing foods like fresh vegetables. Additionally, we eat acid producing processed foods like white flour and sugar and drink acid producing beverages like coffee and soft drinks. We use too many drugs, which are acid forming; and we use artificial chemical sweeteners like NutraSweet, Spoonful, Sweet 'N Low, Equal, or Aspartame, which are extremely acid forming. One of the best things we can do to correct an overly acid body is to clean up the diet and lifestyle.

To maintain health, the diet should consist of 60% alkaline forming foods and 40% acid forming foods. To restore health, the diet should consist of 80% alkaline forming foods and 20% acid forming foods.

Generally, alkaline forming foods include: most fruits, green vegetables, peas, beans, lentils, spices, herbs and seasonings, and seeds and nuts.

Generally, acid forming foods include: meat, fish, poultry, eggs, grains, and legumes.

An acidic body is a sickness magnet. What you eat and drink will impact where your body's pH level falls.

Steps to immediately improve your pH

Fortunately, it is pretty easy to immediately change your pH for the better and make it more alkaline. The first step is to understand which of the foods you are eating and the drinks you are drinking are acid and which are alkaline. Then it's simply a matter of eliminating some of the more acid foods you are eating and adding in more alkaline foods.

And guess what? Yup. Fruits and vegetables are the best source for alkalining.

So now you know why your mother always said "Eat your vegetables." So, go ahead - eat - this is the season!

Alkaline Forming

Lemons, watermelon, cantaloupe, cayenne, celery, dates, figs, kelp, limes, mango, melons, papaya, parsley, seaweeds, seedless grapes, watercress, asparagus, fruit juices, kiwifruit, passionfruit, pears, pineapple, raisins, plums, and vegetable juices. And, of course, laughter!

Extremely Acidic

Artificial sweeteners, beef, beer, breads, brown sugar, carbonated soft drinks, cereals (refined), chocolate, cigarettes and tobacco, coffee, deer, drugs, flour (white), fruit juices with sugar, jams, jellies, lamb, liquor, maple syrup (processed), pasta (white), pastries and cakes from white flour, pork, sugar (white), table salt (refined and iodized), tea (black), white bread.

Q: Why was the tomato blushing?
A: Because it saw the salad dressing.

Men Are Just Happier People

Take nicknames for example.
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Bottom line: when two independent people who are used to ruling their own domain move into one cage, 24/7, it is easy to predict: "Cloudy with a chance of flying fur."



By topretirement.com

"How's it going with (Tom/Vicki) home all day?" The retiree-watchers are especially curious if one of you already worked at home, or if both of you are retiring at the same time and expect to spend a lot of time around the house. The implication is clear: Your friends expect trouble...

If you ask around among your friends you will probably hear all kinds of responses to this issue. Obviously in cases where one of the pair, usually the guy, plays a lot of golf or is active doing some onsite consulting or volunteer work, it won't be a big issue. One common recommendation you might hear is that the new retiree should rent an outside 'office' to give everyone some space and reduce tensions!

Some suggestions on surviving a spouse in the house:

Every couple's situation is unique, and every pair has to work out their own solutions. Here are some of the ones we have encountered – please email us or find this in the "Discussion Forum" to post your own comments and suggestions.

Stake out different domains. Identify a place where the new retiree can call home, before he or she arrives. Whether it is a spare bedroom, alcove, or space in the garage or basement, pick a place that is quiet and as out of the way as possible. If the spouse who already works from home has a home office, try to keep some space between the two. Separate spaces help prevent crowding and over-familiarity.

No enforced togetherness. If you have a routine that you are used to – lunch at 11:30 while you read the paper by yourself – stick to it. Discuss what kinds of privacy expectations you have – if you want to be alone all day so you can concentrate or just relax, make sure your spouse is aware of your preferences. The newly retired spouse should recognize that the other half of the pair is used to having the house to her/himself. Back off your urges to offer tips on the laundry or comments on her schedule.

Get out of the house, for heaven's sake. One person who retired from his regular job to work from home had to create a new routine. Every morning at 8am he left the house to buy coffee. Then he continued his commute back home, where he started the day feeling like a normal working stiff. Other people fight feelings of isolation by scheduling lunches, tennis games, golf outings, or volunteer meetings on a regular basis. Getting out makes you feel like you are doing things, which will help keep you focused and happy.

You know the kind of person you are. Some people need to leave their home everyday to give them the structure to be productive. For them the best solution is to either rent an outside office or to get some type of job. Getting out of the house triggers an automatic feeling of purpose in their life.

LIFE not LUNCH continued on page 41

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INTERESTING...

It's a slow day in the small town of Pump Handle and the streets are deserted. Times are tough, everybody is in debt, and everybody is living on credit.

A tourist visiting the area drives through town, stops at the motel, and lays a \$100 bill on the desk saying he wants to inspect the rooms upstairs to pick one for the night. As soon as he walks upstairs, the motel owner grabs the bill and runs next door to pay his debt to the butcher. The butcher takes the \$100 and runs down the street to retire his debt to the pig farmer. The pig farmer takes the \$100 and heads off to pay his bill to his supplier, the Co-op. The guy at the Co-op takes the \$100 and runs to pay his debt to the local prostitute, who has also been facing hard times and has had to offer her "services" on credit. The hooker rushes to the hotel and pays off her room bill with the hotel owner. The hotel proprietor then places the \$100 back on the counter so the traveler will not suspect anything. At that moment the traveler comes down the stairs, states that the rooms are not satisfactory, picks up the \$100 bill and leaves.

No one produced anything. No one earned anything. However, the whole town now thinks that they are out of debt and there is a false atmosphere of optimism and glee. And that, my friends, is how a "stimulus package" works!

The SUMMER of the FORT

Continued from page 11



alley and so we can see whoever comes and goes.

We don't need permission, it is our God granted right of special privilege to accomplish this most significant mission, and our environment magically provides materials. Boards and nails appear. Tools are borrowed and begged for with much bowing and scraping followed by the plaintive promise, "of course we'll return them, what's the matter, and don't you trust us?"

With the tree as the cornerstone, the fort mystically evolves from a predetermined blueprint we don't begin to understand. It is an ancient plan, passed down from children of everywhere, in language adults cannot comprehend. It becomes the gathering place for friends and foes; it makes our neighborhood a kingdom, our fort, a castle.

The fort is constructed throughout the meandering summer and we become feral children, oblivious to time and space and propriety. We roam effortlessly, moving unencumbered and tireless, it sometimes feels as though we could cross the whole country and return to our fort in only a day.

We learn about each other and ourselves, and so we learn about everything. We are connected through and intimate sharedness, and we speak of families and love and growing up and children. Did we eat or sleep. I don't remember.

Summer ended and fall crept in when we weren't looking. School loomed and then became reality with the rush of the first day and the smells of fresh waxed halls, and new books, and white minty paste and mimeographed papers. The environment wrenched control of us back to itself, and we again became domesticated and docile. We drifted apart from each other as strangers became friends and friends strangers.

I came home one afternoon to find my father dismantling the fort. Boards were piled and I saw some of the tools we had promised to return with their now rusted claws and teeth peeking from under the floorboards. My sisters told me that mom and dad were divorcing and wouldn't be together anymore, and we would be moving somewhere else.

There were more divorces and more moving and I found out later that the dismantler of the fort was not my real father, that I had a real Dad somewhere else. It seems sometimes that the lies have not stopped since that summer, that this world will not nurture boundaryless truth and honesty. It is difficult to comprehend that one summer so long ago could shape this me of now, yet I know it did. And I will never forget it.



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

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

Warm Regards,

Tim Stasinoulis – President
(262) 369-5200
tims@BoomersWealth.com



1208 State Road 83
Hartland, WI 53029

www.HaveCoffeeWithTim.com

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IRS Announces New IRA Rollover Limitation

A tax court ruling raises eyebrows & leads to a decision that may affect you.

In 2008, an affluent New York City couple made a series of withdrawals and transfers among contributory IRAs, rollover IRAs and non-IRA investment accounts, all with the long-established 60-day deadline for tax-free IRA rollovers in mind. As esteemed tax attorney Alvan Bobrow and his wife withdrew and rolled over a series of five-figure sums within a six-month period, they assumed their actions were permissible under the Internal Revenue Code.

In January 2014, a U.S. Tax Court judge ruled otherwise.

Provided by Tim Stasinoulas, RFC

What was once allowed is now prohibited. This Tax Court opinion has prompted the IRS to tighten the IRA rollover rules. In the past, some clever taxpayers have effectively treated themselves to interest-free loans from their IRA funds by using multiple IRA accounts to sequence multiple 60-day rollover periods. In the court's view, the Bobrows were exploiting this loophole, and the IRS is closing it.

Starting in 2015, you are allowed one IRA-to-IRA rollover per 365 days - period. A subtle but important change has been made. Publication 590 has long stated that a taxpayer can generally only make one tax-free rollover of any part of a distribution from a single IRA to another IRA during a 12-month period. That didn't preclude a taxpayer from making multiple IRA-to-IRA rollovers using multiple IRAs during such a timeframe.

In response to *Bobrow v. Commissioner, T.C. Memo 2014-21*, the IRS issued Announcement 2014-15. Effective January 1, 2015, the once-a-year rollover restriction applies to all IRAs maintained by a taxpayer. So the tactic of making multiple IRA-to-IRA tax-free rollovers during a 12-month period is kaput.

So beginning next year, you can only make a tax-free IRA-to-IRA rollover if you haven't made one within the past 365 days.

Don't grumble just yet. If you want to move money between IRAs more than once next year, there is still a way you can do it. The new IRS rule change doesn't apply to every type of IRA "rollover."

The financial media uses the phrase "IRA rollover" pretty loosely. When you read a story about "IRA rollovers," the term may refer to IRA-to-IRA rollovers, distributions from a workplace retirement plan going into an IRA, or a trustee-to-trustee transfer of IRA assets between financial firms in which the taxpayer never handles the money.

Here's the good news. IRS Announcement 2014-15 states: "These actions by the IRS will not affect the ability of an IRA owner to transfer funds from one IRA trustee directly to another, because such a transfer is not a rollover and, therefore, is not subject to the one-rollover-per-year limitation of § 408(d)(3)(B)."³

In other words ... *the new restriction does not apply to trustee-to-trustee transfers.* The IRS has clearly defined in the above language that it does not regard these transfers as rollovers. Some transition relief is also available: the IRS won't apply the new limitation to any rollover involving an IRA distribution that happens prior to January 1, 2015.

IRA ROLLOVER LIMITATION continued on page 35

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How Would You Describe Your Retirement Lifestyle

Remember when you took that college psychology class and you (or maybe your buddies) noticed how nicely you fit into some of the more interesting disorder diagnoses? Along those same lines, Allianz Financial has come up with a way to classify retirees. They have found 5 types: read on to see which one fits you.



Adventurous. The opposite of the person above. Someone who has been itching to get out of their current job, and/or really looks forward to retirement as a time for real living. We see this person traveling, renting an RV, moving to a foreign country, or selling their home in the northeast and heading south.

Snowbirds. It's gotten to the point where they hate winter. It's too cold to do much outside and the walk always needs to be shoveled – why not move someplace where they can have some fun in the winter? Then come back in the spring and enjoy the spring, summer, and fall.

Looking for the best deal. A lot of baby boomers aren't set very well for retirement from a financial standpoint – whether because they didn't save, didn't make much money, have no pension, or all of the above. But some of these folks are not going to let a lack of resources get in the way of a happy retirement. They are going to use the resources from sites like

Topretirements to find livable towns and states with fewer taxes and lower cost of living, and where they can buy a nice place to live for a lot less than for what they can sell their current home.

Worse than Death. Their study, "Reclaiming the Future", also had two other very interesting observations: Most people in the study fear running out of money more than they fear death and they also appreciate that the financial meltdown has created a retirement "crisis".

It is a little hard to imagine in advance how an insurance company might classify people in retirement. Certainly one's economic situation is predictive – but how about the other mindsets that describe people? Before we looked at those from Allianz, we came up with our own list of lifestyle descriptions:

Happily Home. These folks are comfortable where they are and with their nearby friends and families. Why move when they are happy where they are now? We predict this will be by far the biggest group of retirees.

The active adult community crowd. Many, many retirees want to live in an active adult or 55+ community. They look forward to low maintenance, instant friendships, non-stop activities, and the easy lifestyle offered in these communities. They will have little difficulty getting along in a place where there are communal rules.



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New IRA Rollover Limitation



Some important questions beg for answers. As Bloomberg BNA notes, the new limitation actually muddies the waters a bit. Some taxpayers own both traditional and Roth IRAs; will they be allowed to take one distribution from their traditional IRA with the intention of a tax-free rollover and another distribution from their Roth IRA pursuant to a tax-free rollover within the same

12-month period? Could an IRA owner and his/her tax planner argue that a succession of linked IRA distributions pursuant to a single outcome substantively amount to a single distribution, citing the step transaction doctrine in defense?

It is possible that further guidance from the IRS may emerge. Regardless of whether it does or not, IRA-to-IRA rollovers are about to be scrutinized.



Timothy M. Stasinoulis is the CEO and Founder of Aegis Wealth Advisors, LLC, a Wisconsin based Registered Investment Advisory firm located at 1208 State HWY 83, Hartland, WI. Schedule a meeting by calling 262.369.5200 or visiting www.Havecoffewithtim.com. Tim is a frequent guest on FOX6 Wake-UP and was recently named a 2013 & 2014 Five Star Wealth Manager. These views were adapted from non-affiliated independent sources and should not be construed as investment or tax advice. www.boomerswealth.com

DIVORCE?

An elderly man in Phoenix calls his son Bob in New York and says, "I hate to ruin your day, but your mother and I are divorcing. Forty-five years of misery is enough! I'm sick of her, and I'm sick of talking about this, so call your sister in Boston and tell her," and then hangs up.



The son frantically calls his sister, who goes nuts upon hearing the news.

She calls her father and yells, "You are not getting a divorce! Bob and I will be there tomorrow. Until then, don't do a single thing, do you hear me?"

The father hangs up the phone, turns to his wife, and says, "It worked! The kids are coming for a visit, and they're paying their own way!"

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I do things on a much more personal basis. Instead of joining the avalanche of mailings, I just issue this invitation.

If you would like somebody to sit down at your kitchen table and explain, step by step, how your upcoming Medicare coverage works and how it can work in coordination with a Medicare Supplement policy to protect you, then I would be honored to be that person. That's how I do business. I actually meet my clients. I talk with them and learn what is important. I explain how the program works and I provide you with the rates. At that point, it is entirely up to you whether you would like to work with me to secure your coverage. I don't twist arms and I don't use pressure sales.

If you decide to work with me, that would be great. If you decide that you would prefer to work with somebody else, then we part as friends and perhaps I can help you in the future.

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Self-Made Millionaire Shares Common Mistakes to Avoid

Top 10 Ways People Go Broke



You don't have to come from a wealthy family, have the next billion-dollar idea or work 18-hour days to become rich, says self-made millionaire Mike Finley and author of "Financial Happine\$\$", which discusses his journey to financial literacy and the principles and practices that allowed him to retire from the Army a wealthy man.

Finley lists 10 of the most common money traps that lead to consumers going broke:

- 1) **Make the appearance of wealth one of your top priorities by acquiring more stuff.** The material trappings of a faux lifestyle, as seen in magazines and advertisements, are not good investments either financially or happiness.
- 2) **Work a job you hate, and spend your free time buying happiness.** Instead, find fulfilling work Monday through Friday so you're not compensating for your misery with expensive habits during the weekend.
- 3) **Live paycheck to paycheck and don't worry about saving money. Live for today, that's all that matters.** Have you already achieved all of your dreams by this moment? If not, embrace hope and plan for tomorrow. (Appreciating your life today doesn't require unnecessary expenditures.)
- 4) **Stop your education when someone hands you a diploma; never read a book on personal finance.** Any expert will tell you that the most reliable way out of poverty is education. Diplomas are not the end; they should be a milestone in a lifetime of acquiring wisdom.
- 5) **Play the lottery as often as possible. While you're at it, hit the casino!** Magical thinking, especially when it comes to money, is a dangerous way to seek financial security.
- 6) **Run up your credit cards and make the minimum payments whenever possible.** Paying interest is a tragic waste of money.
- 7) **When you come into some free money, spend it. You deserve it.** By that logic, you're saying that a future version of you doesn't deserve the money, which can be multiplied with wise investments.
- 8) **Buy the biggest wedding and the biggest ring so everyone can see just how fabulous you really are.** Nothing says "Let's start our future together" like blowing your entire savings on one evening.
- 9) **Treat those "amazing" celebrities and "successful" athletes as role models. Try to be just like them whenever possible.** As far as we know, there's only one you the universe has ever known. Don't dilute your unique individuality by chasing an image.
- 10) **Blame others for your problems in life. Repeat after me: I am a victim.** The victim mentality is an attempt to rationalize poor habits and bad decision-making.

"If you're feeling uncomfortable with your financial situation, don't just sit there in a malaise of 'If only I had more money,'" Finley says. "Instead, use it as motivation for a better life; that's why the discomfort is there."

Finley is the author of "Financial Happine\$\$," (www.thecrazymaninthepinkwig.com) and teaches a popular financial literacy class at the University of Northern Iowa.

"You don't have to be extraordinary in any of the headline-grabbing ways; what you need is the self-awareness to avoid wasting money on short-term, retail-priced happiness. Money used wisely can give you the financial security associated with the good life."

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Two Angels...

Two traveling angels stopped to spend the night in the home of a wealthy family.

The family was rude and refused to let the angels stay in the mansion's guest room. Instead the angels were given a small space in the cold basement.

As they made their bed on the hard floor, the older angel saw a hole in the wall and repaired it. When the younger angel asked why, the older angel replied, "Things aren't always what they seem"

The next night the pair came to rest at the house of a very poor, but very hospitable farmer and his wife. After sharing what little food they had the couple let the angels sleep in their bed where they could have a good night's rest.

When the sun came up the next morning the angels found the farmer and his wife in tears. Their only cow, whose milk had been their sole income, lay dead in the field.

The younger angel was infuriated and asked the older angel how could you have let this happen? The first man had everything, yet you helped him, she accused. The second family had little but was willing to share everything, and you let the cow die..

"Things aren't always what they seem," the older angel replied. "When we stayed in the basement of the mansion, I noticed there was gold stored in that hole in the wall. Since the owner was so obsessed with greed and unwilling to share his good fortune, I sealed the wall so he wouldn't find it."

"Then last night as we slept in the farmers bed, the angel of death came for his wife, I gave him the cow instead."

Things aren't always what they seem. Sometimes that is exactly what happens when things don't turn out the way they should. If you have faith, you just need to trust that every outcome is always to your advantage. *email submission*



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I've learned....

That simple walks with my father around the block on summer nights when I was a child did wonders for me as an adult.

I've learned....

That being kind is more important than being right.

I've learned....

That to ignore the facts does not change the facts.

I've learned....

That when you harbor bitterness, happiness will dock elsewhere.

I've learned....

That one should keep his words both soft and tender, because tomorrow he may have to eat them.

I've learned...

That life is tough, but I'm tougher.

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

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



2014's Best U.S. Cities for Staycations

In recognition of the high cost of summer travel and the still-recovering economy, the personal finance social network WalletHub today followed up on its analysis of the Best Cities for Summer Travel with a look at the Best Cities to Staycation in 2014.

We compared each of the 100 largest cities in the U.S. based on 20 key metrics – ranging from the number of public golf courses and swimming pools per capita to the cost of maid services – in order to help consumers make the best decisions for their wallets and enjoy a bit of fun this summer.

2014's Best Cities for Staycations:

- | | |
|-----------------------------|-----------------------------------|
| 1. Buffalo, New York | 11. St. Petersburg, Florida |
| 2. Minneapolis, Minnesota | 12. Lexington-Fayette, Kentucky |
| 3. Cincinnati, Ohio | 13. St. Louis, Missouri |
| 4. Pittsburgh, Pennsylvania | 14. Cleveland, Ohio |
| 5. Portland, Oregon | 15. Atlanta, Georgia |
| 6. Omaha, Nebraska | 16. Boise City, Idaho |
| 7. New Orleans, Louisiana | 17. St. Paul, Minnesota |
| 8. Tampa, Florida | 18. Winston-Salem, North Carolina |
| 9. Orlando, Florida | 19. Honolulu, Hawaii |
| 10. Seattle, Washington | 20. Raleigh, North Carolina |

KEY STATS

- Las Vegas, NV has 87-times more live performances per capita than Lincoln, Nebraska.
- Tampa, FL has 143-times more zoos & aquariums per capita than New York, NY.
- Going bowling in New York, NY is 3.5-times more expensive than in Buffalo, NY.
- Going to a beauty salon in LA or Long Beach is 3-times more expensive than in Fort Wayne, IN.
- Hiring a maid in Fort Wayne, IN is 5-times more expensive than in Winston-Salem, NC.
- Cincinnati, OH has 173-times more parks per capita than Toledo, OH.

To see where your city ranks, please visit: <http://wallethub.com/edu/best-cities-for-staycations/4341/>

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Between 18 and 22, a woman is like Africa . Half discovered, half wild, fertile and naturally beautiful!
Between 23 and 30, a woman is like Europe. Well developed and open to trade, especially for someone of real value.
Between 31 and 35, a woman is like Spain. Very hot, relaxed and convinced of her own beauty.
Between 36 and 40, a woman is like Greece, gently aging but still a warm and desirable place to visit.
Between 41 and 50, a woman is like Great Britain, with a glorious and all conquering past.
Between 51 and 60, a woman is like Israel, has been through war, doesn't make the same mistakes twice, takes care of business.
Between 61 and 70, a woman is like Canada , self-preserving, but open to meeting new people.
After 70, she becomes Tibet. Wildly beautiful, with a mysterious past, the wisdom of the ages and an adventurous spirit and a thirst for spiritual knowledge.

THE GEOGRAPHY OF A MAN

Between 1 and 90, a man is like North Korea, ruled by a couple of nuts.



**LAUGH OUT LOUD!
COFFEE BREAK**

IMPORTANT WEIGHT STUDY !! JOHNS HOPKINS WEIGHT STUDY

The National Institute of Health has just released the results of a \$200 million research study completed under a grant to Johns Hopkins. The new study has found that women who carry extra weight, live longer than the men who mention it

I'm not sure if life is passing me by or trying to run me over.

**"Papa, what is the person called who brings you in contact with the spirit world?"
"A bartender, my boy."**

Answering machine message: "I am not available right now, but thank you for caring enough to call. I am making some changes in my life. Please leave a message after the beep. If I do not return your call, you are one of the changes."

They have **Dial-a-Prayer** for atheists now. You can call up and it rings and rings but nobody answers.

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



A Very Special Dictionary

THINGY (thing-ee) n. For a female: Any part under a car's hood. For a male: The strap fastener on a woman's bra.
VULNERABLE (vul-ne-ra-bel) adj. Female: Fully opening up one's self emotionally to another. Male: Playing football without a helmet.
COMMUNICATION (ko-myoo-ni-kay-shon) n. Female: The open sharing of thoughts and feelings with one's partner. Male: Scratching out a note before suddenly taking off for a week-end with the boys.
COMMITMENT (ko-mit-ment) n. Female: A desire to get married and raise a family. Male: Not trying to pick up other women while out with one's girlfriend.
ENTERTAINMENT (en-ter-tayn-ment) Female: A good movie, concert, play or book. Male: Anything that can be done while drinking.
FLATULENCE (flach-u-lens) n. Female: An embarrassing by-product of digestion. Male: An endless source of entertainment, self-expression and male bonding.
MAKING LOVE (may-king luv) n. Female: The greatest expression of intimacy a couple can achieve. Male: Call it whatever you want just as long as we end up in bed.



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- | | |
|------------------------|---|
| 1 pineapple (best) OR | 1/2 C honey |
| 1 can pineapple chunks | 2 T lime or lemon juice |
| 1 pint strawberries | 1/8 C chopped fresh mint leaves (best) OR |
| 2 bananas | 1 T dried mint |
| 3 plums | 1 C toasted coconut (optional) |
| 2-3 peaches | wooden shish kebab skewers |



Soak wooden shish kebab skewers in water to prevent scorching. Prepare grill for medium heat. Peel and core the pineapple and cut into 2" chunks. Peel the bananas and cut into 5 or 6 large pieces, sprinkle lightly with a small amount of lemon or lime juice, reserving remaining juice for the dressing. Cut the plums and the peaches in halves, discarding pits, then cut into 2" chunks. Wash and hull strawberries. Thread prepared fruit, onto wooden skewers, just as you would a shish kabab, alternating various pieces of fruit on each kebab. Place the fruit pieces on the grill for 10 to 15 minutes, turning occasionally. In the meantime, prepare dressing by combining the honey, lime or lemon juice, and the chopped mint in a small bowl. Brush the fruit with the honey mixture during the last 4-5 minutes of cooking. Place on a serving platter, brush or drizzle with any remaining honey mixture, and top with toasted coconut, if desired.

Black Bean BURGER

- | | |
|--|---|
| 2 (14-ounce) cans black beans, rinsed and drained, divided | 1/4 teaspoon cayenne |
| 3 tablespoons mayonnaise | 1/4 cup finely chopped cilantro |
| 1/3 cup plain dry bread crumbs | 3 tablespoons vegetable oil |
| 2 teaspoons ground cumin | 4 soft hamburger buns |
| 1 teaspoon dried oregano, crumbled | Accompaniments: sour cream; salsa; lettuce... |

Pulse 1 can beans in a food processor with mayonnaise, bread crumbs, cumin, oregano, and cayenne until a coarse purée forms. Transfer to a bowl and stir in cilantro and remaining can beans. Form mixture into 4 patties. Cook burgers until outsides are crisp and lightly browned, turning once, about 5 minutes total. Grill or stovetop!



Catch of the Day

(Foil Packet for the grill or campfire)

Fish that you caught with your own manly hands...
 1/4 cup of onions
 1 tablespoon of butter, melted
 lemon juice

salt and pepper
 parsley
 dillweed
 paprika

Mix the melted butter with a dash of lemon juice and the above spices to taste (with the exception of the paprika). Place the onions on the foil sheet. Place the fish on top and sprinkle with paprika. Wrap the foil in a flat pack.

Place on hot coals and scoop some hot coals on top of the packet. Cook for 15-20 minutes. (recipe from artofmanliness.com)

Tasty trick for GRILLED VEGETABLES

Here is the trick that I think takes grilled vegetables from "okay" to "wow." Put the cut-up veggies into a small Zip-loc bag (or a plastic container with a snap-tight lid) and pour over just enough Italian salad dressing to coat the veggies, then let them marinate in the fridge for 4-6 hours (or longer) before you cook them. Any dressing that has oil as the first ingredient will work. Skewer or put in a grilling basket. Use leftover marinade to 're-juice' before serving.

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WORD SEARCH

The Irish blonde...

An attractive blonde from Cork, Ireland, arrived at the casino. She seemed a little intoxicated and bet twenty thousand dollars in a single roll of the dice.

She said, "I hope you don't mind, but I feel much luckier when I'm completely nude." With that, she stripped from the neck down, rolled the dice and with an Irish brogue yelled, "Come on, baby, Mama needs new clothes!"

As the dice came to a stop, she jumped up and down and squealed. "Yes! Yes! I won, I won!" She hugged each of the dealers, picked up her winnings and her clothes and quickly departed.

The dealers stared at each other dumbfounded. Finally, one of them asked, "What did she roll?" The other answered, "I don't know - I thought you were watching."

MORAL OF THE STORY

Not all Irish are drunks, not all blondes are dumb, but all men...are men!

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

A woman is standing nude looking in the bedroom mirror. She is not happy with what she sees and says to her husband, 'I feel horrible; I look old, fat and ugly... I really need you to pay me a compliment.'

The husband replies, 'Your eyesight's darn near perfect!'

A wife asks her husband, "Could you please go shopping for me and buy one carton of milk and if they have avocados, get 6."

A short time later the husband comes back with 6 cartons of milk. The wife asks him, "Why did you buy 6 cartons of milk?" He replied, "They had avocados."

- | | | | | |
|------------|---------|-----------|----------|---------|
| ADOPT | CROWDED | HOLES | NET | SOLD |
| ADVENTURE | DOLLAR | HONEYMOON | OVERCOAT | STUDY |
| ANYONE | EAR | HORN | PICK | TAME |
| APPEAR | EGG | LETTUCE | POST | TOUR |
| APPRECIATE | FAUCET | LITTLE | REGRET | VILLAGE |
| AROUND | FEET | LIVING | RELIEF | WASH |
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OUTDOOR ENTERTAINMENT REMODEL continued from page 22

paving materials have a wonderful human scale versus a large expanse of poured concrete. We're seeing a great deal of concrete which tends to make every project look the same." Instead, Manke aims to create unique projects that fit seamlessly with the existing architecture of the home. He said natural stone maintains its color and doesn't tend to fade.

Countertops are a little trickier outdoors where they're exposed to the elements. Granite can be used, though it can be more expensive. Since it's porous, it will stain. Instead, Manke recommended Lannon Stone." It's a big stone, really smooth, and sealed. It's significantly less costly than granite, all natural, and the seal offers protection.

Protection From the Elements. Peterson's favorite outdoor structure to give protection from the weather is a pavilion. "It's like a gazebo with different types of roofing," he said. "It's usually tongue-and-groove so on the inside it looks really nice. Although we can use cedar shake, we usually shingle the top to match the house."

Manke likes retractable canopy systems. "They can be designed into any overhead structure, are waterproof and in water resistant fabric options. They're designed to be wind resistant and come in a wide range of colors. There are also fabrics that provide UV protection," he said.

A raised deck built with a living area below is an excellent way to ensure the availability of outdoor entertaining, rain or shine. It also affords the ability to incorporate increased outdoor lighting and even ceiling fans for the totally covered lower level area.

For more information or to receive a free copy of an annual membership roster listing all members alphabetically and by category, and the booklet, "Milwaukee/NARI's Remodeling Guide," call 414-771-4071 or visit the Council's website at www.milwaukeeenari.org.

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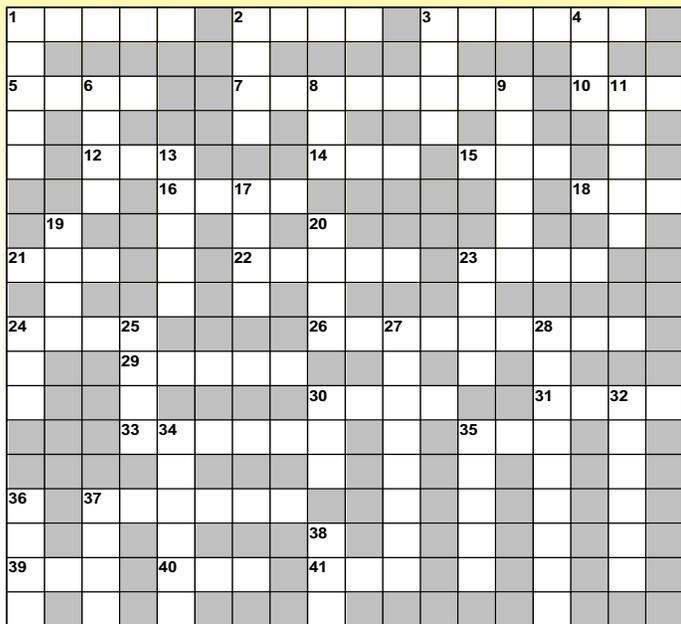
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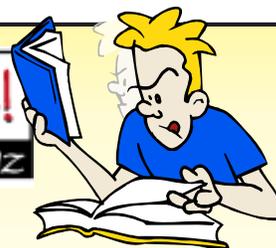
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ACROSS

1. Low level Army personnel
2. Housekeeper
3. Holds bricks together
5. Describes hair condition
7. Opens doors
10. Coffee alternative
12. Most important fuel
14. Optical receptor
15. Not on
16. upon a time
18. What Eve did
21. Soda
22. Small rock
23. Commune to discuss
24. Huh?
26. Beyond great
29. To give assistance to
30. A number which means no in German
31. An unused check
33. Dislodge old paint
35. Used just before END
37. Complete
39. Shoots bullets
40. Relating to us
41. Hell

DOWN

1. Duck duck
2. Created
3. A terrible thing to waste
4. To perform
6. Crazy waterfowl
8. The loneliest number
9. Previous to
11. promises
13. Not very good
17. Money in its raw form
19. One as well as the other
20. Painful
23. Cow juice
24. Doctor from BBC Sci-fi
25. The word is this
27. Written or oral agreement
28. Listen to others inadvertently
30. Opposite of old
32. Baby
34. Long form of can't
35. Small children's fairy
36. A foretelling of an event
37. To locate item or place
38. Who, what, when, where, ...?

Answers on page 41

HE MUST PAY

Husband and wife had a tiff. Wife called up her mom and said, "He fought with me again, I am coming to live with you." Mom said, "No darling, he must pay for his mistake. I am coming to live with you."

Men have two emotions: Hungry and Horny. If you see a gleam in his eye, make him a sandwich.

THIS IS A FRIGHTENING STATISTIC

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SUPER COUPON

SAVE 50%

3 GALLON 100 PSI OILLESS HOT DOG STYLE AIR COMPRESSOR

Item 97093 shown

LOT NO. 97080/69269

\$399.99 REG. PRICE \$799.99

LIMIT 4 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 10/1/14. Limit one coupon per customer per day.

SUPER COUPON

SAVE \$120

10 FT. x 17 FT. PORTABLE GARAGE

Item 68039 shown

LOT NO. 69039
68217/60727/62286

\$179.99 REG. PRICE \$299.99

LIMIT 8 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 10/1/14. Limit one coupon per customer per day.

SUPER COUPON

SAVE \$55

1/2" INDUSTRIAL QUALITY SUPER HIGH TORQUE IMPACT WRENCH

Item 68424 shown

LOT NO. 68424/2623/61738

\$74.99 REG. PRICE \$129.99

LIMIT 5 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 10/1/14. Limit one coupon per customer per day.

SUPER COUPON

SAVE \$200

4000 PEAK/3200 RUNNING WATTS 6.5 HP (212 CC) GAS GENERATORS

Item 68528 shown

LOT NO. 68528/69676/69729

LOT NO. 69675/69728 CALIFORNIA ONLY

• 70 dB Noise Level

\$299.99 REG. PRICE \$499.99

LIMIT 3 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 10/1/14. Limit one coupon per customer per day.

SUPER COUPON

SAVE 60%

40 PIECE 1/4" AND 3/8" DRIVE SOCKET SET

Item 47902 shown

LOT NO. 47902
61328

\$3.99 REG. PRICE \$9.99

LIMIT 7 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 10/1/14. Limit one coupon per customer per day.

SUPER COUPON

SAVE \$60

CAN AND OBD II PROFESSIONAL SCAN TOOL

Item 60694 shown

LOT NO. 98614
60694/62120

\$89.99 REG. PRICE \$149.99

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SUPER COUPON

SAVE 46%

MOVER'S DOLLY

Item 93888 shown

LOT NO. 93888/60497
61899

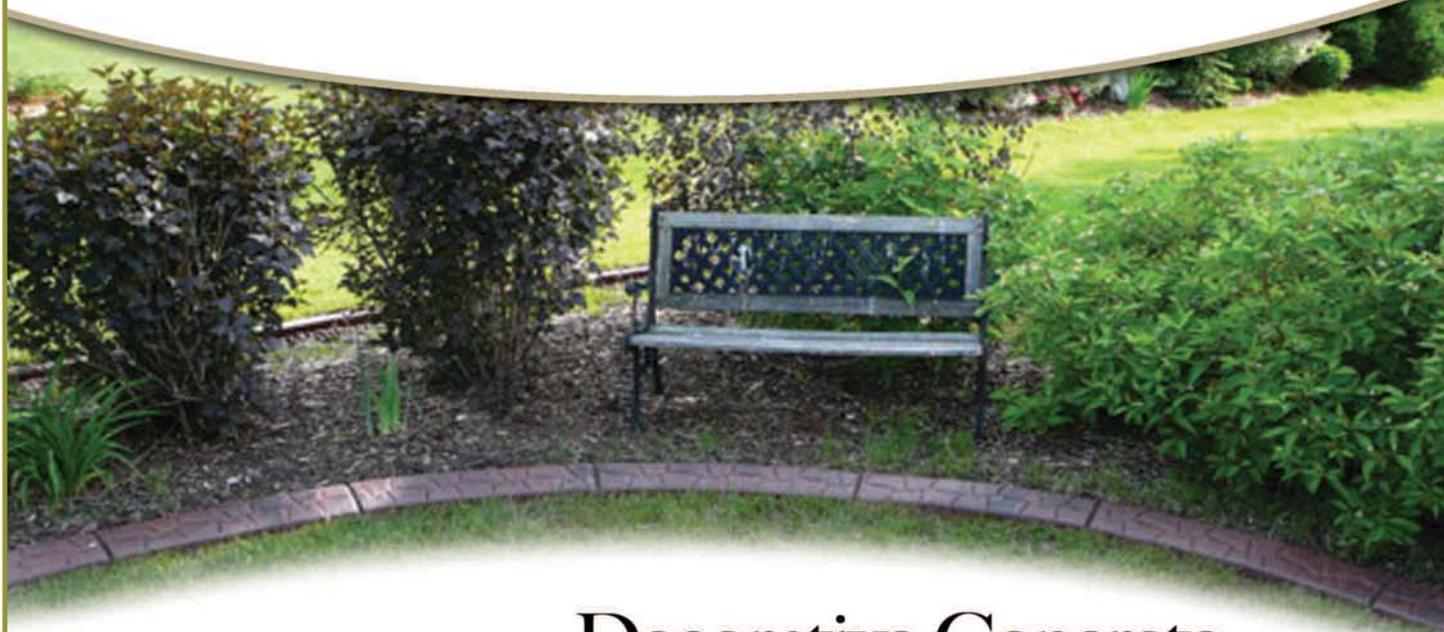
\$7.99 REG. PRICE \$14.99

LIMIT 5 - Good at our stores, HarborFreight.com or by calling 800-423-2567. Cannot be used with other discount or coupon or prior purchases after 30 days from original purchase with original receipt. Other good while supplies last. Non-transferable. Original coupon must be presented. Valid through 10/1/14. Limit one coupon per customer per day.

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