

HAIR: BROWN EYES: BROWN HEIGHT: 5'7" NECK: 16" SUIT SIZE: 41" SUIT LENGTH: R SHIRT: 16" SLEEVE: 33" WAIST: 34" INSEAM: 30" SHOE SIZE: 9.5 UNION: SAG-AFTRA



FOR WORKING COUPLES, RETIREMENT CAN PRESENT SPECIAL CHALLENGES.

"YOU GO FIRST"

BY CARALEE ADAMS

ALTHOUGH GENARO GARZA'S CAREER IS WINDING DOWN, HIS WIFE MICHELE IS GETTING READY TO RE-ENTER THE WORK FORCE. SHE'S AN ADMINISTRATIVE ASSISTANT AT THE CHICAGO POLICE DEPARTMENT. That alone was never the plan. Michele, 46, will be completing her degree to be an administrator at a hospital. Then she plans to re-enter the workforce as a housing and special education in the Chicago public schools to work as a child teacher. "My ultimate goal is to enter with a teacher's pension," says Michele, who also needs 20 hours a week as a small owner. "I can't stay at home, it's not part of my makeup."

Fortunately, they have the flexibility to explore new options because they've long been disciplined with their finances. During their first two years of marriage, Geno worked every day to work to save enough for a down payment on a house. Even when he was 36, he's saved about 20% of his salary.

With their savings, the Garzas were able to pay back their \$400,000 loan, 30- and 15-year, 20- through college.

Even though Geno will retire first, Michele says she still anticipates having plenty of time to enjoy with him because her teacher's schedule will give her full-time and summer off. And Geno plans to stay busy, soon continuing to work part-time as a graphic artist in a

MICHELE & GENO GARZA
Ages: 48 & 52
Chicago, Illinois

Cut Your Postage Costs 8 | How Does Your Credit Score Rate? 8 | Helping Old Grandchildren 12 | 5 Things to Do Now 19

SUMMER 2007

PLAN AHEAD GET AHEAD

YOUR RESOURCE FOR RETIREMENT SAVINGS

ONE AT A TIME

Retirement Decisions for Couples 8

Don't Do That! 5 Financial Traps—and How to Avoid Them 6 |

Play Your Cards Right Credit Card Survival Guide 14

Geno plans to retire in about three years. "I can't stay home," Michele says. "It's not in my makeup."

SEE INSIDE FREE GIFT COVER

Michele Geno plans to continue working for several years after her husband, Geno, retires.

Marketing Action Plan

January-February 2007 Mailbox Services Promotion

Inside

WHY MAILBOX SERVICES CUSTOMERS ARE SO VALUABLE PG. 3

DIRECT MAIL THAT DRIVES BUSINESS AND HOW TO GET STARTED PG. 10

FOUR CAN'T-MISS MAILBOX PROMOTIONS IRRESISTIBLE STRATEGIES TO BRING IN NEW MAILBOX SERVICES CUSTOMERS PG. 18

The UPS Store