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## Sandwiched Between Children and Parents

by: Joseph Bayer, President

I had barely accepted the label “Baby Boomer” when my wife informed me that we are members of the *Sandwich Generation*. Like millions of other Baby Boomers, we’re being tightly “sandwiched” between our children’s and parent’s generations...and their needs.

People are living longer today. Members of my generation who thought they were finished “raising” their kids are now working on “raising” their parents. That’s not a complaint, it is just a fact. Many of us have become responsible for the care and well-being of mom and/or dad.

Older Americans today face financial concerns, often expressed in comments such as, “*I never thought I would live this long.*” Wow, did that ever strike me like a thunderbolt!

Maybe you now or in the future will be an entrusted advisor to an elder friend or relative. If so, you will need to see aging more clearly through *their* eyes, keeping in mind *their* goals, needs and concerns.

We Baby Boomers may try to anticipate what resources will be needed in the future for our parents or other

older adults for whom we are responsible. However, many of today’s older Americans need options **now** in order to:

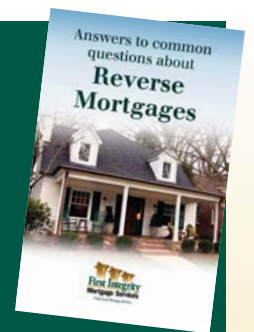
- Maintain independence
- Avoid becoming financial burdens for their family
- Maintain quality financial lifestyles
- Supplement Social Security and/or pension income
- Afford long-term healthcare costs

One possible solution is a “Reverse Mortgage”. Though not for everyone, these mortgages could be a key in helping many older Americans retain their independence and provide the quality of life they deserve.

To learn more, see the article in this edition of Focus. You can also visit [www.FirstIntegrity.com](http://www.FirstIntegrity.com) and click on the Reverse Mortgage icon, or call us at (314) 878-7900 for a helpful booklet.



First Integrity has developed a booklet that answers the most commonly asked questions regarding Reverse Mortgages. To request a booklet, e-mail us at info@FirstIntegrity.com or call us at 314-878-7900.





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*Kiss The Cook!*

**YaYa's Chocolate Cake**

by Marie Gianoulakis

2 sticks butter  
2 1/4 cups sugar  
2 large eggs

1 tsp. vanilla extract  
3/4 cup of cocoa  
2 3/4 cups flour

2 tsp. baking soda  
1 tsp. salt  
2 cups buttermilk

Preheat oven to 350°.

Generously grease pan with vegetable shortening, then flour pan. Cream butter and sugar until light & fluffy. Blend eggs, vanilla and dry ingredients to butter mixture. Pour batter into cake pan (large 11-12 cup bundt pan best). Bake 45 - 55 minutes until toothpick comes out mostly clean. Let stand for 5 minutes. Turn upside down on a plate and let cool completely. If you would like to glaze the cake, take 4 tbs. butter, 2 cups powdered sugar, 6 tbs. warm water and mix. Spread over top of cooled cake. Enjoy.

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