

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 GO ABOUT THREE YEARS. GENARO (56), 52, WORKS AS RETIREE FROM HIS JOB AS AN ADMINISTRATIVE ASSISTANT AT THE CHICAGO POLICE DEPARTMENT. That's about the same time that Michele, 46, will be completing her degree to be an administrator at a hospital. They like each other more than Michele, 46, will be completing her degree to be an administrator at a hospital. They like each other more than Michele, 46, will be completing her degree to be an administrator at a hospital. They like each other more than Michele, 46, will be completing her degree to be an administrator at a hospital.

Fortunately, they have the flexibility to explore new options because they're long been disenchanted with their business. During their first two years of marriage, Genaro worked every day to work to earn 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 go back into education. Genaro, 56, and Michele, 46, went through college.

Even though Genaro 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 Genaro plans to stay busy, even continuing to work part-time as a graphic artist in a

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

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ONE AT A TIME

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

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