

Ambrose News

Issue 69 August 2015

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Health Care Expenses Will Impact Your Retirement

As you plan for retirement, you may be paying off debts or downsizing to a less expensive home. But the rising cost of health care remains an unpredictable variable, and can have a major impact on your budget in retirement.

As you know, the cost of health care is rising. But some alarming statistics demonstrate just how serious the crisis really is*:

- Consumers with health insurance experienced a 7.2 percent rise in health care costs between 2011 and 2012, and the trend of rising costs has continued every year since.
- 26 percent of Americans have had trouble paying their medical bills in the past year.
- 58 percent of Americans report foregoing or delaying medical care in the past year, due to their out-of-pocket costs.

Since people aged 65 and older will comprise one fifth of the nation's population by 2050*, we can expect public resources to become increasingly strained. We already know that Medicare does not often pay for the cost of long-term nursing care, and the price of prescription drugs is often prohibitive for many retirees.

It would be wise to keep an eye on the cost of health care as you plan for retirement. It can be hard to know how much money you need to save, but remember that your health care expenditures in retirement are likely to be much higher than they are today. Plan to have some wiggle room in your retirement budget, and meet regularly with your financial professional to make sure your plans are still solvent.

Many insurance products are available to address your need for either additional income, help with long-term nursing care expenses, or even end of life expenses as you grow older. Talk to your insurance agent about your concerns, and he or she can help you locate the protection that is right for you.

*<http://www.aetna.com/health-reform-connection/aetnas-vision/facts-about-costs.html>

Best Regards,

Brian



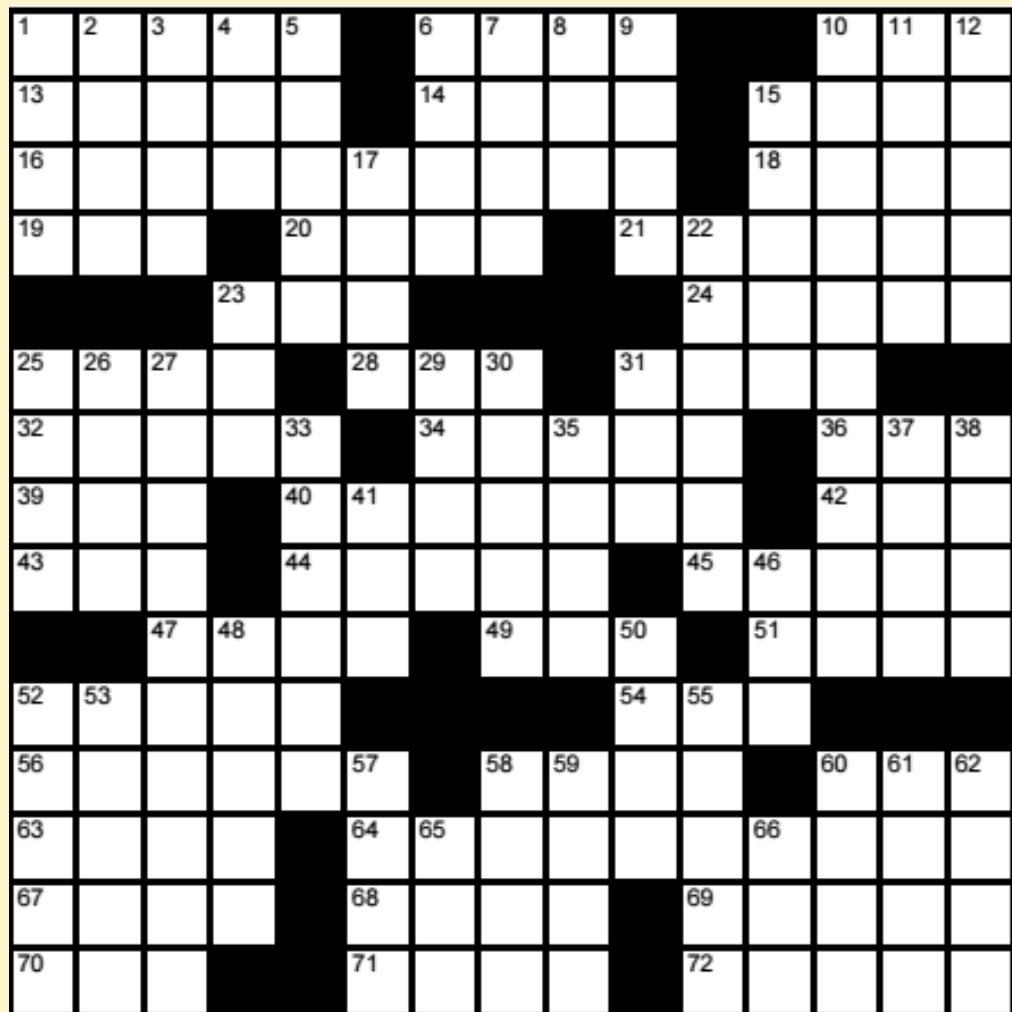
August 2015

Across

- 1 Angling equipment
- 6 Comic Sandler
- 10 Mangu mutt
- 13 Grammarian's concern
- 14 Make bold
- 15 Alfred composer
- 16 Pirate's dropping-off points?
- 18 Pop
- 19 Young newt
- 20 Accept
- 21 Misbehaves
- 23 Sharp curve
- 24 Fire fighting items
- 25 Corn Belt state
- 28 Tree juice
- 31 Action word
- 32 Tempest
- 34 Extinct flightless birds
- 36 Crumb
- 39 Japanese prime minister
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- 49 Look at
- 51 Questions
- 52 Sleep disorder
- 54 Tartan cap
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- 64 Pirates, collectively
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- 69 Web notes
- 70 Chicago trains
- 71 Dispatch
- 72 Power glitch

Down

- 1 Olympic sled
- 2 Mil. group
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- 4 Grade A item
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- 6 One of the Aleutians
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- 8 Zoo boat
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|---------------------------------|----------------------------|---------------------------------|
| 12 Brings in | 35 Palm fruit | 61 Where many a pirate ended up |
| 15 Mary of The Maltese Falcon | 37 Raise a stink | 62 Capri, e.g. |
| 17 Colleen | 38 Spinning toys | 65 Yorkshire river |
| 22 Pirate's booty storage units | 41 DiCaprio, to fans | 66 Ostrich cousin |
| 23 Listening device | 46 Lunch meat | |
| 25 Egyptian fertility goddess | 48 Horse holders | |
| 26 Beetle Bailey dog | 50 Volcano | |
| 27 A pirate's walking sticks? | 52 Ridgeline | |
| 29 Annexes | 53 Organ part | |
| 30 Makes like a model | 55 Infamous 1972 hurricane | |
| 31 TV control (Abbr.) | 57 Declines | |
| 33 Welsh pirate Sir Henry | 58 Look over | |
| | 59 Scored on serve | |
| | 60 Foreboding | |

[Click here for this month's puzzle solution](#)

More puzzles at www.bambrose.com

For more information about Ambrose Financial, visit www.bambrose.com, email Brian directly at brian@bambrose.com or call him at (925) 906-4615.

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Tomato & Sausage Risotto

Ingredients

- 1 can (28 ounces) diced tomatoes, in juice
- 1 tablespoon olive oil
- 3/4 pound sweet or hot Italian sausage, casings removed
- 1 small onion, finely chopped
- Coarse salt and ground pepper
- 1 cup Arborio rice
- 1/2 cup dry white wine
- 1 bunch flat-leaf spinach (10 to 14 ounces), washed well, tough stems removed, chopped (about 7 cups)
- 1/2 cup grated Parmesan cheese, plus more for serving (optional)
- 2 tablespoons butter



Directions

1. In a small saucepan, combine tomatoes (with their juice) and 3 cups water. Bring just to a simmer; keep warm over low heat.
2. In a medium saucepan, heat oil over medium. Add sausage and onion; season with salt and pepper. Cook, breaking up sausage with a spoon, until sausage is opaque and onion has softened, 3 to 5 minutes.
3. Add rice; cook, stirring until well coated, 1 to 2 minutes. Add wine; cook, stirring until absorbed, about 1 minute.
4. Add about 2 cups hot tomato mixture to rice; simmer over medium-low heat, stirring occasionally, until absorbed, 4 to 5 minutes. Continue adding tomato mixture, 1 cup at a time, waiting for one cup to be absorbed before adding the next, stirring occasionally, until rice is creamy and just tender, about 25 minutes total (you may not have to use all the liquid).
5. Remove pan from heat. Stir in spinach, Parmesan, and butter; season with salt and pepper. Serve immediately (risotto will thicken as it cools), and sprinkle with additional Parmesan, if desired.

Do you have a favorite recipe you'd like shared in our newsletter? Each month, we'll choose a reader's recipe and share it here! Send your recipe to Dedee at dedee@bamrose.com See more recipes at www.bamrose.com

Come check out our website at www.bamrose.com

DID YOU KNOW?

All rice is a member of the grass family. What makes Risotto (or Arborio) special is its high amount of starch. This starch is what makes Risotto "creamy" without any cream.

<http://www.funwithyourfood.com/tag/risotto-facts/>

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This Month In History ...

August 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
			Come visit us at www.bambrose.com!			
2 1375 - The first roller skating rink opens (London).	3	4	5 1926 - Houdini stays in a coffin under water for over 1 hour.	6	7	8 1945 - President Harry S. Truman signs UN Charter.
9	10 1973 - First BART (Bay Area Rapid Transit) train travels in San Francisco.	11	12 1908 - First Ford Model T built.	13	14 1935 - Social Security Act becomes law.	15
16	17 1961 - Construction is started on the Berlin Wall.	18	19	20	21 1959 - Hawaii becomes the 50th state of the United States.	22
23	24 1853 - Potato chips are first prepared.	25	26	27	28 1914 - World War I began.	29
30 1993 - The Late Show with David Letterman premieres on CBS.	31					

Fire Safety and Prevention

Each year fire claims the lives of more than 4,000 Americans, injures tens of thousands, and causes billions of dollars worth of damage. The United States Fire Administration believes fire problems can be reduced by teaching people to recognize the hazards. By following some of the outlined precautionary steps, individuals can greatly reduce their chances of becoming a fire casualty.

Heating Safety

- Have your chimney or wood stove inspected and cleaned annually by a certified chimney specialist.
- Keep combustibles such as curtains, chairs, firewood, etc., at least three feet away from fireplace or wood stove.
- Make sure your fireplace(s) have a sturdy screen to catch sparks.
- Be sure that every portable heater is placed away from curtains, bedding, furniture.
- Turn off portable heaters when family members leave the house or are sleeping.
- Have your furnace serviced by a professional once a year.

Cooking Hazards

- Keep areas near the stove free of towels, pot holders, curtains, etc.
- Always stay in the kitchen when food is cooking on the stove, especially when the burner is turned to a high setting.
- Have at least one fire extinguisher for use on all types of fires.
- DO NOT use water to douse a flaming pot. Smother with cover or baking soda or use fire extinguisher.

Electrical Hazards

- Use electrical extension cords wisely and don't overload them.
- Check electrical cords for good condition, no cracks or frayed areas.
- Unplug appliances when not in use (ie: toasters, blenders, hairdryers, etc.)and cover outlets not being used.

Flammable Liquids

- Flammable liquids include gasoline, acetone, benzene, lacquer thinner, kerosene, alcohol, turpentine, contact cements, paint thinner and charcoal lighter fluid. The most dangerous of all is gasoline.
- Keep all flammable liquids stored in properly labeled, tightly closed, non-glass containers.
- Keep flammable liquids stored away from heaters, furnaces, water heaters, ranges and other gas appliances.
- If not in active use, keep lawn mowers and all gas powered appliances stored empty.

Smoke Alarms & Home Fire Escape

- Have smoke alarms on every level of your home, including the basement, and outside each sleeping area.
- Test your smoke detectors on a monthly basis and keep them in working condition at all times.
- Replace batteries in smoke detectors at least annually.
- Make sure the batteries in your smoke detectors are connected at all times.
- Your smoke detector should have a distinct warning signal that can be heard whether awake or asleep.
- You need have an escape plan and an alternate escape plan.
- You should rehearse/practice the escape plans periodically and have a place where everyone meets outside to assure everyone got out safely.

Other

- Keep the thermostat on your water heater set between 135° and 130°F.
- Inspect and clean your dryer vent pipe each fall.
- If you use candles, make sure that they and their holders are in good condition before each use and they are located away from combustible materials.
- Keep important documents such as: deeds, wills, marriage license, etc., stored in a fire resistant safe in your home or a safety deposit box outside the home.

In Case of Fire

- Keep a list of emergency phone numbers posted at each phone.
- In case of fire, it's a good practice to keep water in plastic bottles in bedroom closets to dampen cloths for face protection during escape.

Sources: US Fire Administration: www.usfa.fema.gov | US Consumer Product Safety Commission: www.cpsc.gov

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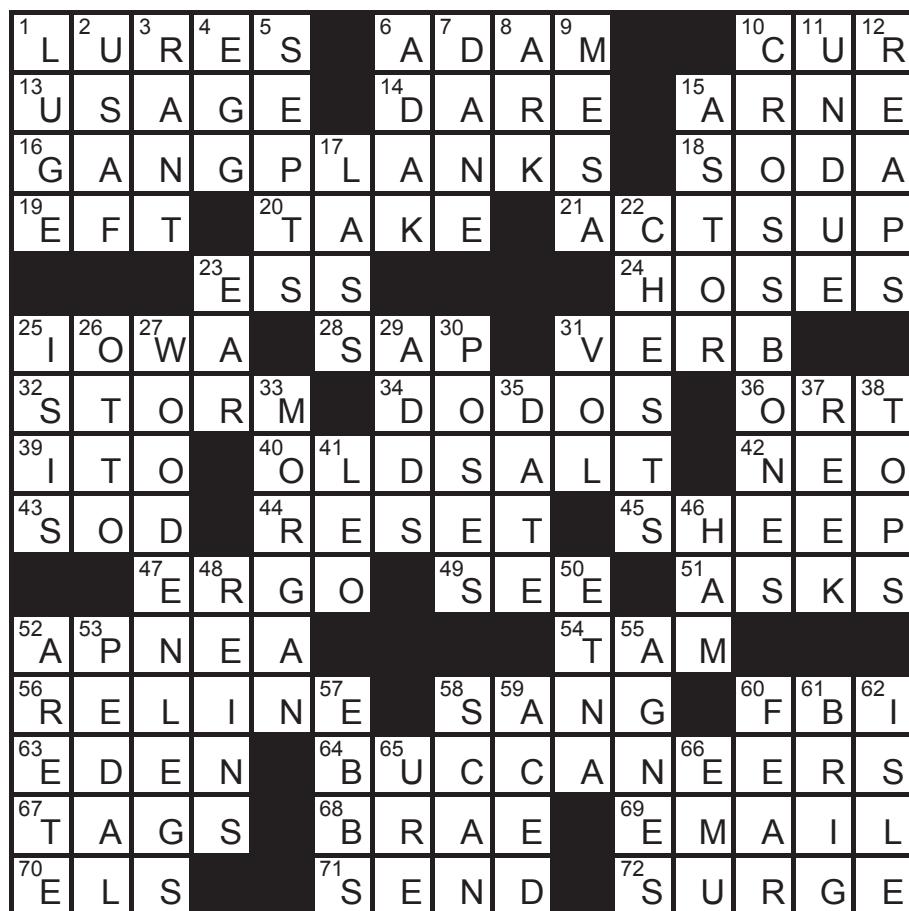
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