

Ambrose News

Issue 70 September 2015



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The Retirement Race: Expect the Finish Line to Move

If you think of a retirement as a race, what does your finish line look like? There's no doubt you defined your finish line years ago, by selecting a savings goal for your retirement fund. This is a good thing, because it gives you a concrete end point, and goal toward which you can measure your progress.

Having that finish line in sight can motivate you to keep working and saving, but be prepared for the fact that it might move! It's difficult to predict your exact date of retirement, along with the amount you should save, for several big reasons.

We can't predict the future of the market. We can run projection after projection, and often these numbers fall pretty close to reality, but no one knows for certain what the market will do. If your retirement goals depend heavily upon your investments performing a certain way, keep in mind that the end date of your career should be negotiable. You can't control the stock market, but you can control your own budget and savings strategies.

You might overestimate or underestimate the effect of inflation. When you look at the rise of prices from one year to the next, it might seem as though inflation won't have much impact upon your retirement budget. But consider this: Over 25 years, even a modest inflation rate of 3 percent will result in doubling of prices during that time period! Considering the fact that your retirement may last 20 years or longer, you should stop and ask yourself whether your expect retirement budget will stand up to doubled prices if that scenario comes true.

On the other hand, just like the stock market, inflation is also unpredictable. If you overestimate the impact of inflation, you might end up working longer than you really need to.

Your lifestyle has changed. When you first began planning for retirement and established a finish line for yourself, you probably decided upon an annual income that you will need in order to sustain your lifestyle. But over the years, you might find that your needs and priorities change. Some people become more frugal as they age, while others are enjoying a lavish lifestyle that they want to continue in retirement. And of course, your tax burden will change depending upon the changing tax code, your income bracket, your deductions and dependents, and so on.

It's a great idea to establish a finish line for yourself. Just remember to be flexible in your approach to retirement planning, and prepare for your target date and savings goal to change as you approach the end of your career.

<http://money.usnews.com/money/blogs/on-retirement/2015/08/12/why-you-should-be-comfortable-with-an-ever-changing-retirement-number>

Best Regards,

Brian

This newsletter contains general information that may not be suitable for everyone. The information contained herein should not be construed as personalized investment advice. Past performance is no guarantee of future results. There is no guarantee that the views and opinions expressed in this newsletter will come to pass. Investing in the stock market involves gains and losses and may not be suitable for all investors. Information presented herein is subject to change without notice and should not be considered as a solicitation to buy or sell any security.





September 2015

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- 65 Fisheye lens
- 71 Bridal path
- 72 Bone-dry
- 73 Plane, e.g.
- 74 Free ticket
- 75 Potpie ingredients
- 76 Bird of prey

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- 3 High note
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- 6 Guanaco's cousin
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- 48 Lease
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- 58 College girls
- 61 Exchange
- 63 Dupe
- 64 "Mamma ___!"

- 66 See 36 Across
- 67 Ultimate degree
- 68 Gazelle
- 69 Fan setting
- 70 Caribou kin

[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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Chilled to Thrill

Ingredients

Coconut Cream

- 2 cups milk, divided
- 10 tablespoons sugar, divided
- 6 large egg yolks
- 4 tablespoons cornstarch
- 2 teaspoons vanilla extract
- 8 1/2 ounces coconut milk
- 8 1/2 ounces whipped cream

Mango Jelly

- 10 1/2 ounces mango purée
- 1/4 cup sugar, or to taste
- 1 packet powdered gelatin
- 1/4 cup water



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@bambrose.com See more recipes at www.bambrose.com

Directions

Coconut Cream:

1. Heat 1½ cups milk and 4 tablespoons sugar over medium heat until simmering.
2. Whisk remaining sugar and yolks in a medium bowl.
3. Combine remaining milk and cornstarch. Whisk the milk into the eggs, and then pour it in a slow stream into the simmering milk, whisking constantly to prevent curdling. Pour the mixture back into the saucepan and cook over medium heat, whisking constantly, until it thickens into pastry cream, 3-4 minutes. Stir in vanilla.
4. Strain if necessary. Press plastic wrap against the pastry cream's surface to prevent a skin from forming, and let cool.
5. Whisk the coconut milk into the cooled pastry cream. Gently fold in whipped cream. Spoon into a pastry bag fitted with a round tip.

Mango Jelly:

1. Combine the mango purée and sugar in a small bowl.
2. Soften gelatin in ¼ cup water, then microwave for 10 seconds until liquid. Blend into the mango purée. Let cool 5 minutes.
3. Pipe a layer of coconut cream into serving glasses, about a third of the way up. Pour a thin layer of mango purée on top. Chill 10 minutes to let the mango set slightly. Pipe in more coconut cream; top with purée. Chill until set. Enjoy!

Come check out our website at www.bambrose.com

DID YOU KNOW?

- A one-cup serving of mangos is 100 calories
- Mangos provide 100% of your daily vitamin C, 35% of your daily vitamin A and 12% of your daily fiber

<http://www.mango.org/mango-fun-facts#stbasb.B1IDH81M.dpuf>



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 For account service, call Dedee at (925) 906-4609

This Month In History ...

September 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1 1752 - The Liberty Bell arrives in Philadelphia.	2	3	4 1972 - Olympic swimmer Mark Spitz becomes the first person in history to win seven gold medals.	5
6	7	8	9 1850 - California becomes the 31st state (1850).	10	11 1972 - BART begins service with a 26-mi (42-km) line from Oakland to Fremont.	12
13 1922 - The record high temperature for the planet is set in Azizia, Libya, where it reached 136 degrees Fahrenheit.	14	15	16	17	18	19
20 1973 - Billie Jean King defeats Bobby Riggs in a battle of the sexes tennis match.	21	22	23	24	25 1981 - Sandra Day O'Connor becomes the first female Supreme Court Justice.	26
27	28	29	30 1955 - Actor James Dean is killed in a car crash in California at age 24.	Come visit us at www.bambrose.com!		

Energy Saving Checklist

Saving money is a top priority for many people. One way to save money is to lower your use of electricity. Start saving money as you start saving energy with our helpful checklist filled with cool ideas!

Summer Energy Tips

- Keep blinds, shades, and drapes closed during the hottest part of the day.
- Make sure to clean or replace your air conditioning filter each month (or when dirty).
- Trim bushes or plants near the outdoor air conditioning unit so air can circulate.
- Use ceiling fans to help keep cool air circulating around the room.
- Close all windows while your air conditioner is on.
- Make sure you get the correct size air conditioner for the space to be cooled.
- If you have a central air conditioner, set it at about 76 degrees during the day if no one will be home. If you have a window unit, use a timer to turn it on just before you arrive home.

Winter Energy Tips

- Make sure you keep the thermostat at the lowest temperature that is comfortable; every degree over 70 uses 3% more heating fuel.
- Cover windows with plastic to keep hot air from escaping the room.
- Put weather stripping on doors and insulators under outlet covers.
- Don't let a furnace pilot light burn all summer. If your furnace has a standing pilot light, have it replaced with an intermittent ignition device, and then it will use fuel only when necessary.
- Don't heat unoccupied rooms- close the vents and shut the door.

Around The House

★Laundry

- Use warm water to clean dirty clothes (save hot water for hard stains), and cold water for slightly dirty clothes. Rinse with cold water instead of hot.
- Make sure you fill up the washing machine with each load (saves water and energy).
- Clean the washer and dryer's lint filters after each load. Once a month, clean lint filter with hot soapy water (film builds up that can be a fire hazard).
- If your dryer has a setting to stop when clothes are dry, make sure you use it; over-drying wastes energy and damages clothes.

★Kitchen

- Use your microwave whenever possible, it uses about 70%-80% less electricity than your oven.
- Cooking in the oven uses less energy than cooking on surface burners.
- When preparing meals, prepare foods that can be cooked together in the oven at the same temperature.
- Limit opening the oven door to check on your meals; the oven temperature can lower by 25 degrees each time you open the door.
- Dirty, dull pans absorb heat instead of reflecting it, so use shiny reflective pans.
- Remember to turn off your oven as soon as you're done cooking.
- Double-check to make sure your refrigerator door is closed all the way.
- Try to keep your freezer as full as possible to increase its capacity to cool.
- Vacuum or brush your refrigerator's condenser coils (located in back of your refrigerator) annually so it doesn't have to overwork to keep items cool.

★Hot Water & Light Bulbs

- Lower your hot water heater to about 110 degrees (130 degrees if you have a dishwasher).
- Use cool water to rinse dishes in the dishwasher and open door to let dishes air dry instead of using the drying cycle.
- When hand-washing dishes, make sure to turn water off while you're scrubbing a group of dishes, then rinse them all at once.
- Wrap water heater with an insulation blanket and pipes with insulation wraps.
- Turn off lights when you leave a room.
- Use lower wattage and energy-saving bulbs wherever possible (Compact florescent light bulbs use at least two-thirds less energy than standard bulbs to provide the same amount of light, and they last up to 10 times longer. Compact florescent light bulbs also generate 70 percent less heat, so they are safer to operate and can also reduce energy costs).

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