

# This Month In History ...

## May 2016

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# Ambrose News

Issue 78 May 2016

## In this issue ...

4 Ways to Tweak Your Financial Mindset  
May 2016 Crossword Puzzle  
Apricot Scones Flower  
This Month In History  
Garage Sale Prep Checklist

## 4 Ways to Tweak Your Financial Mindset

We often view financial planning through the lens of “solutions”. You have a dilemma, so you look for a way to fix it. But financial health can be a lot like physical health. Whereas taking proactive steps to improve your nutrition or fitness can help you ward off disease, adopting a proactive mindset to your finances can help you build and maintain greater wealth.

That's why we have an entire field called Behavioral Finance! It's all about changing your mindset toward finance, so that you can create a healthier financial future. Consider these four tweaks to your mindset as you continue to plan for retirement.

**Switch to a long-term view.** For some reason rooted deep in our psychology, humans have a hard time imagining the distant future. Experts have actually used digitally altered photographs (aged to look older) to help jolt people into accepting the eventual reality! You can try that, or any method that helps you to envision yourself in retirement. The point is to switch to a long-term view, so that you make decisions with the future in mind.

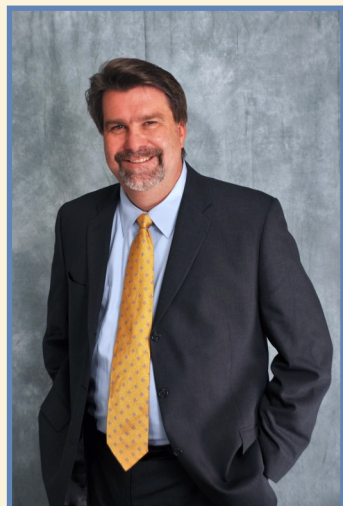
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**Sabotage yourself.** Whether a change is good or bad, it's human nature to resist it. You can use that trait against yourself, by setting up automatic contributions to your retirement plan. Later, you are less likely to reduce those contributions, because doing so would require you to make a change.

**Overcome the most powerful motivator.** Fear is one of the most powerful motivators in human psychology, and often it can lead us to some pretty bad decisions. If you let fear rule your financial life, you might avoid taking reasonable risks that can bring you a substantial payoff. Keep in mind, of course, that taking extreme risks with your money (especially as you get closer to retirement) is rarely advisable. We're just saying that letting fear rule you too much could restrict your growth. Call our office to schedule an appointment, and we can help you decide whether your current investment strategy is in line with an appropriate risk tolerance.

Best Regards,

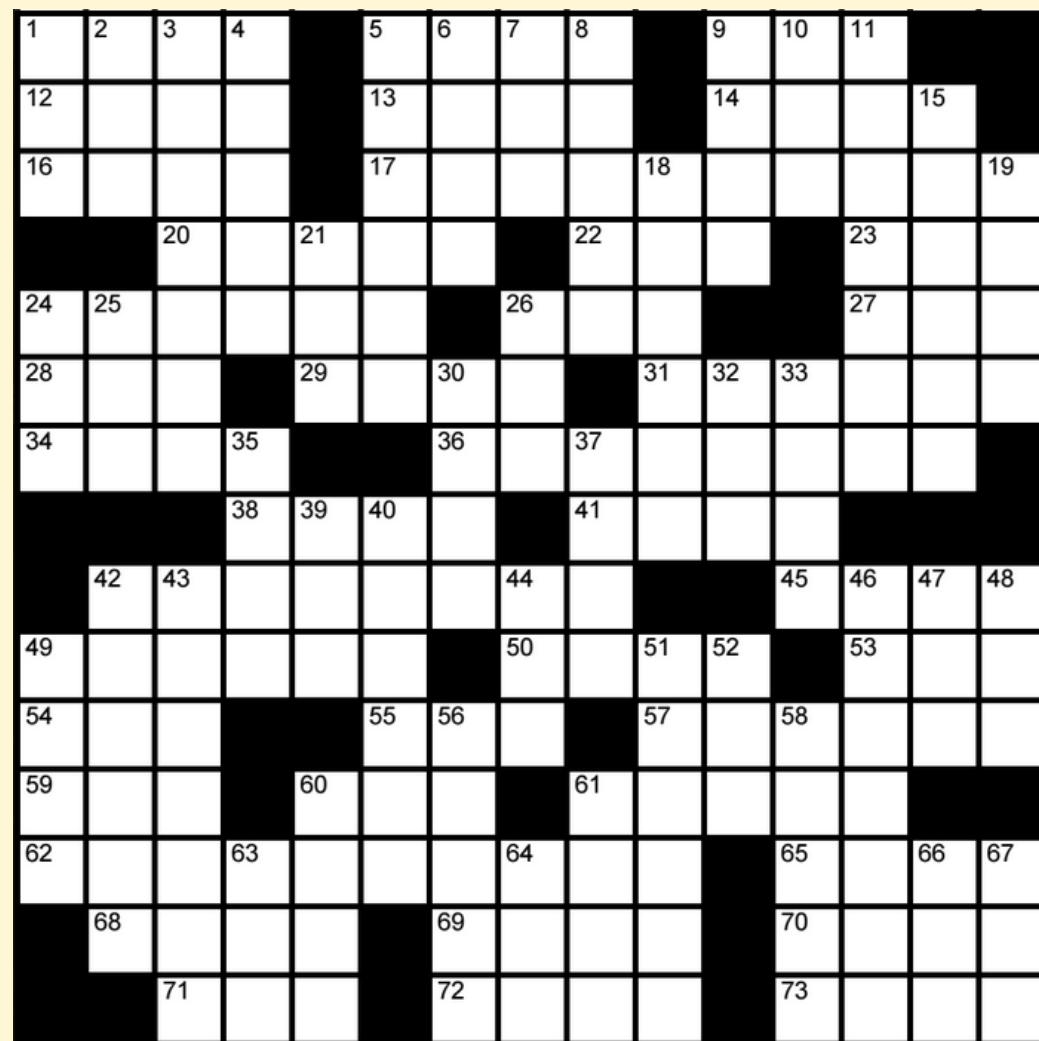
*Brian*



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**Across**

- 1 Confront  
5 Artist Chagall  
9 Ship schedule inits.  
12 Cameo stone  
13 \_\_\_ vera  
14 Guns the motor  
16 Deep in thought  
17 Insect repelling tree  
20 Tree underground network  
22 Honest one  
23 Auto  
24 Slender  
26 Arms supporter, for short  
27 Alias (Abbr.)  
28 Close relative  
29 Loyal  
31 Bicycle-built-for-two  
34 Launder  
36 Cabinetwork tree  
38 Breakfast staple  
41 Yemeni port  
42 Larch variety  
45 Love god  
49 Color with streaks or blotches  
50 Big name in hotels  
53 Historic period  
54 Sharer's word  
55 Actress Madigan  
57 Joined by heating  
59 Hospital procedure (Abbr.)  
60 Botanist Gray  
61 Muscle  
62 Gum tree  
65 Dire fate  
68 Achy  
69 Rhythmicity  
70 Departed  
71 Golf bag item  
72 Fun house sounds  
73 Paradise



- 5 Captain  
6 Wistful word  
7 Howard of Happy Days  
8 Aromatic tree  
9 \_\_\_ Stanley Gardner  
10 Morning moisture  
11 Tropical fruit tree  
15 All wet  
18 Died down  
19 Apothecary's weight  
21 Baseball's Mel  
24 Compass pt.  
25 By way of  
26 New (Prefix)  
30 Celestial bear  
32 Astonish  
33 Zero  
35 Cord fiber  
37 Pseudonym of H. H. Munro  
39 \_\_\_ Friday  
40 Oleaginous  
42 Zodiac sign  
43 Asian fruit tree  
44 Blubber  
46 Sequoia  
47 Miner's load  
48 In a funk  
49 Cupola  
51 Curls  
52 Spiritual path  
56 Shade tree  
58 Shelf  
60 Sheltered, nautically  
61 Pout  
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64 Draw  
66 Inseparable  
67 Chess pieces

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## Apricot Scones Flower

### Ingredients

- 1 ½ cups all-purpose flour
- 1/3 cup sugar, plus extra for sprinkling on top
- 2 ½ teaspoons baking powder
- ½ teaspoon salt
- Pinch of nutmeg
- 2 tablespoons cold, unsalted butter
- Grated zest of 1 lemon
- 1/3 cup chopped, dried apricots
- ¾ cup heavy cream or whipping cream
- 1 tablespoon milk
- 1 egg yolk
- 2 tablespoons apricot preserves

### Directions

1. Heat the oven to 400°F. Lightly butter a large baking sheet (preferably a light one; darker ones are more likely to make the scones brown too quickly).
2. Set a sifter inside a large mixing bowl and measure the flour, 1/3 cup of sugar, baking powder, salt, and nutmeg (in that order) into it. Sift the ingredients into the bowl.
3. Cut the butter into small pieces and scatter them over the dry ingredients until it is broken into fine flakes.
4. Zest the lemon and stir the zest and chopped apricots into the flour.
5. Make a well in the dry ingredients and pour the cream all at once and stir the ingredients just until they form a firm dough that pulls together.
6. Turn the dough onto a lightly floured surface and knead two or three times into a ball.
7. Gently pat the dough into a level 7-inch wide circle and cut it into 8 wedges, as you would a pie. Reassemble the dough wedges on the baking sheet so that they barely touch.
8. In a small bowl, whisk together the milk and egg yolk. Brush the mixture on tops of the scones, then sprinkle on a light coat of sugar.
9. Bake the scones on the center oven rack for about 15-17 minutes, until golden brown. When they are done, slip a metal spatula under the whole flower and transfer it to a serving dish.
10. Spoon the preserves into the center flower and serve. Makes 8 scones.



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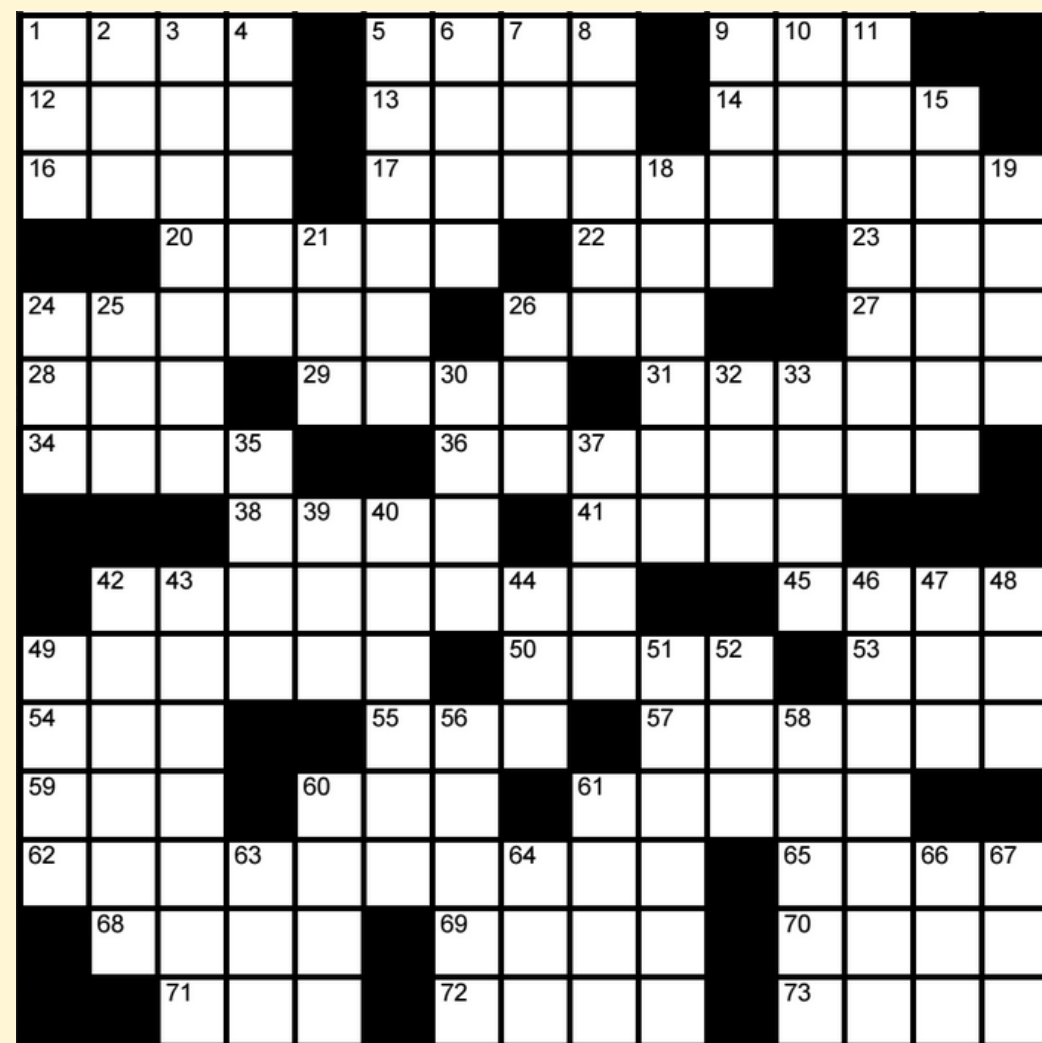
### Recipe Hints:

From Dedee: This is a recipe I enjoyed doing with my children when they were little, it was a treat for them as well as great way to improve their learning motor skills.

500 Ygnacio Valley Road, Suite 150, Walnut Creek, CA 94596  
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