

Robert W. Bruner presents:

perspectives 

MONTHLY LIFESTYLE BUZZ, TRENDS, TIPS, AND INSIGHT



### SMART TIP:

When making long-term goals, set checkpoints along the way. Each checkpoint reached represents a short-term goal achieved, and helps to keep you on track toward realizing the larger goal you've aimed for.

### WHO SAID IT?

“Even if you’re on the right track, you’ll get run over if you just sit there.”

[\[GET THE ANSWER\]](#)

### TEST YOUR KNOWLEDGE:

According to the Social Security Administration, what percentage of pre-retirement income will Social Security benefits replace for the average American worker?

- A) About 30%
- B) About 40%
- C) About 60%
- D) About 70%

[\[GET THE ANSWER\]](#)

## January, 2017

### Keeping your New Year’s resolutions

Tips for maintaining those important promises you make to yourself.

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### Will certain costs change once you retire?

For many new retirees, the answer turns out to be “yes.”

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### Your travel dollars may take you further

A strong greenback is a boon for overseas travelers.

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### Recipe of the Month

Tomato Garlic Shrimp

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## Keeping your New Year's resolutions

What makes a New Year's resolution stick? Many of the resolutions we end up keeping have some key characteristics: they are specific, they are realistic, and we have a great deal of emotional investment in them, which continues over time.

A New Year's resolution that is general and vague, such as "I want to lose weight," is easy to ignore in its abstractness. When you tell yourself "I am going to lose 10 pounds by April as a result of a new diet and exercise program I will adopt in January," your goal no longer seems ambiguous – it seems achievable. Marking off the incremental progress toward your goal will also help you keep a resolution. Occasionally, a resolution will be so unrealistic that it will take great physical, emotional, or financial strain to keep it. These kinds of resolutions are easily abandoned, while those more down-to-earth are more likely to be maintained. Finally, have someone else hold you accountable. Encouragement from a friend or family member might be instrumental in your effort.<sup>1</sup>

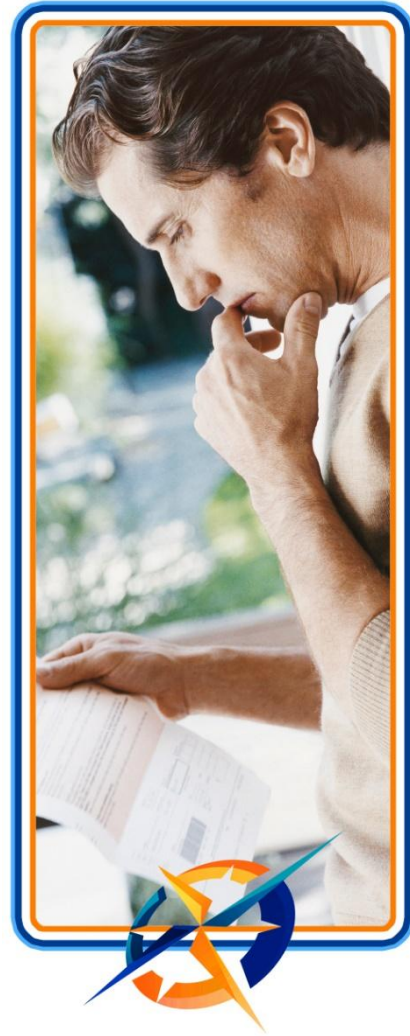


## Will certain costs change once you retire?

Retirement really does make a difference in our daily lives, and it can also make a big difference in certain household expenses. Commuting costs plummet or vanish. Rather than contributing to a workplace retirement account every month, you are ready to withdraw assets from it. You won't pay anymore payroll taxes unless you return to work, and your kids may have left the nest, which can

really cut down on everything from food to fuel to tuition costs.

Some retirees find that their homeowners insurance and car insurance bills shrink when they retire. After all, they are staying at home during the day, and they aren't driving long distances to work. On the other hand, medical costs are poised to rise as medications, procedures, and elder care all become part of the picture with age. Enjoying more days and nights at home can have a financial impact, too. While seniors are often eligible for state property tax breaks, they may be prone to higher heating, air conditioning, and electric bills.<sup>2</sup>



## Your travel dollars may take you further

Ever thought about going to Greece? How about Italy or Spain? With the dollar buying more euros than it has at any time in the past ten years, you might want to seize the day and plan a spring trip to Europe now. Or, head to the Far East. The greenback has such muscle, at the moment, against the Thai baht and the Cambodian riel, thrifty travelers can tour Thailand or Cambodia for less than \$20 a day. In other words, you might be able to

travel in high style in certain parts of the world next year – favorable currency ratios may allow you some nice hotel and airfare upgrades.

Now is a great time to buy foreign notes, since the exchange rates are so favorable. Be sure to go to a bank to swap dollars for the currency of the country you're headed to – the fee for this can be minimal, and you may be able to do it for free. Exchanging currency at the airport could prove much more expensive. One thing to remember, no matter how much more of a trip your dollar buys you: overseas banks can charge comparatively exorbitant fees for basic services compared to our banks. A travel credit card that won't incur foreign transaction fees may be the answer to that.<sup>3</sup>



## Recipe of the Month

### Tomato Garlic Shrimp

- 24 Shrimp (large, shelled)**
- 1/2 Cup Tomatoes (minced)**
- 1/2 Cup Cream Sherry**
- 1/4 Cup Minced Onions**
- 3 Tbsp. Minced Garlic**
- 2 Tbsp. Butter**
- 2 Tbsp. Parsley**
- 1 tsp. Basil**
- 1 tsp. Ground Pepper**

## Extra Virgin Olive Oil Sea Salt

Start by deveining your shrimp, then butterfly them. Add olive oil (about 1/8" deep) to a large skillet.

In a 12-inch skillet, pour oil to a depth of about 1/8 inch. Set on medium heat, add butter, and melt. Add in and sauté the garlic and onion (until transparent).

Add shrimp, pepper, and basil. Sauté on high heat for about one minute, then add tomatoes, parsley, sherry, and a pinch or two of sea salt (to taste). Cook, swirling pan, until shrimp turn pink and curl.

Serves 3-4.

Serving suggestion: Try it over white rice!



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### WHO SAID IT?

Will Rogers

### TEST YOUR KNOWLEDGE ANSWER:

**B, about 40%:** For a high earner, the percentage is typically lower than that; for a low earner, the percentage is typically higher.<sup>4</sup>



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### **Citations.**

- 1 - [nerdwallet.com/blog/finance/how-to-make-successful-resolutions-in-2017/](http://nerdwallet.com/blog/finance/how-to-make-successful-resolutions-in-2017/) [12/6/16]
- 2 - [investopedia.com/articles/retirement/071216/5-expenses-will-change-retirement.asp](http://investopedia.com/articles/retirement/071216/5-expenses-will-change-retirement.asp) [7/12/16]
- 3 - [thestreet.com/story/13590803/1/the-strong-dollar-can-give-your-summer-travel-plans-a-boost.html](http://thestreet.com/story/13590803/1/the-strong-dollar-can-give-your-summer-travel-plans-a-boost.html) [5/31/16]
- 4 - [fool.com/retirement/2016/11/19/8-facts-you-didnt-know-about-retirement.aspx](http://fool.com/retirement/2016/11/19/8-facts-you-didnt-know-about-retirement.aspx) [11/19/16]