

Retirement Rambler

SOUTHWEST
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1960 Rambler American Custom 2-Door with Flashomatic Transmission and Push Button Radio

Rambler History

The first one-cylinder Rambler automobiles were built in 1902 by the Thomas B. Jeffrey Company in Kenosha, Wisconsin. These early models were most noted for the radical introduction of the steering wheel. In 1919, the Jeffrey Company was acquired by Charles Nash and the company became known as Nash Motors.

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Welcome to the Rambler!

Retirement. What response does that word evoke in you? Intrigue? Apprehension? Visions of golf and bountiful cruise buffets? Thoughts of volunteer opportunities?

You've all read the statistics. The leading edge of the boomer population turns 60 this year, and there are more than 22 million of us "early boomers" (born 1946-1954) who are faced with significant financial and life-style decisions over the next few years. Many in this group are asking questions like:

- When can I really hang it up?
- How much can I spend without running out of money before I'm dead?

- How do I invest my nest egg once I begin to liquidate it?
- How should I spend the remainder of my days here on planet earth?

After spending more than 25 years helping folks build those proverbial retirement nest eggs, primarily through pension and 401(k) plans, I have launched a new but related adventure. Southwest Retirement is dedicated to providing retirement planning and investment advisory services aimed specifically at those individuals trying to chart a course into and through the retirement waters.

It's not an easy task, but

there are a number of things we can do to decrease risk and increase confidence.

I will be using this newsletter to "ramble" about retirement topics that are, hopefully, of interest to some of you. To all of my clients and friends, thanks for reading and **let's RAMBLE!**



John McGlothlin, editor

Market Update

Index	Sept, 2006	YTD, 2006
Dow Jones Industrials	+2.74%	+10.86%
S&P 500	+2.58%	+8.53%
Russell 2000 (small cap US stocks)	+0.83%	+8.69%
MSCI EAFE (developed foreign mkts)	+0.16%	+14.49%
Lehman Bros Aggregate Bonds	0.88%	+3.06%
3-Month T-Bill	+0.42%	+3.73%

Source: Morningstar, Inc.

The Number

The Number by Lee Eisenberg (Free Press, 2006) is a refreshing and challenging look at retirement. Rather than concentrating on "The Number", Eisenberg encourages us to think deeply about the meaning of retirement and how these days are best spent. A great read!