



Overlooking the Grand Canyon

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Hold Your Nose, and VOTE!

By David S. Edge

While the Presidential election is still 16 months away the political machines are in full gear. It seems the news media gets so wrapped up in what *might be happening* they totally lose sight of what’s *currently happening* with our government.

Where does the public ho-hum attitude come from? Humor experts on TV continuously make fun of one party or the other. Many young adults form their opinion of these issues and politicians from these pundits and their humor rather doing any actual research into the issue or person. Then, based on these opinions we see these uninformed voters vote.

Let’s take a look at a few statistics. Presidential ratings are down and the Congress satisfaction numbers never seem to get above 20%. We will hit \$18 Trillion in debt this month, as big government sticks its head in the sand and ignores the huge white elephant in the room! At some point, an adult will have to be in charge and make some tough decisions. Those decisions will be unpopular, so no one wants to be the heavy and actually get something done. But *someone will have to* at some point. Otherwise we are all on a train that’s going to derail. It’s not a question of *if*, it’s only a question of *when*?

The “2015 Index of Economic Freedom” ranks countries by the ability to perform business free from corruption, limited government, regulations, rule of law, and how open their market is compared to other countries. The USA has been in a downward ranking spiral since 2008 and is currently ranked at #12.

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Why Do We Celebrate With Fireworks?

For as long as I can remember, every 4th of July my family and I have set off fireworks, in a tradition that we shared with the rest of our neighborhood, town, state, and entire country. But not once did I ever ask, why and when has setting off small explosions on one night of the year become a long-lived tradition shared by nearly all Americans? Yes, we can all agree it is fun to gather around with friends and family to enjoy the beautiful colors, thrilling sounds, and bright sparks. But what is the historical significance?

We have John Adams, one of our Founding Fathers, to thank for the wonderful tradition of fireworks. He had a vision of America celebrating their newfound independence with fireworks. We know this because of a letter written to Abigail Adams on July 3, 1776. In this letter he wrote, “With Pomp and Parade, with Shews, Games, Sports, Guns, Bells, Bonfires and Illuminations from one End of this Continent to the other from this Time forward forever more.” This sentence clearly defines the celebration that John Adams had in mind for America and laid down the guidelines for the celebration that we continue to carry out year after year. The first elaborate 4th of July celebration occurred one year after the signing of the Declaration of Independence in 1777. It was in Philadelphia that the first “official” 4th of July celebration occurred one year after the signing was initiated by 13 fireworks and a large parade.

>> Continued on page 9

“Providing financial certainty is our mission.

Making healthcare and retirement planning 123 easy is what we do!”

David P. Schaeffer



Did You Know?

Our monthly feature of news and info to make your life easier and your money work harder; so you're healthy all the time!

Sun Screen Mistakes You May Be Making

Mistake #1: Assuming your sun-screen will never expire. Many people are under the notion that a lotion cannot expire; however, most sun-screens have one year before the chemicals become inactive. What is most concerning is that sunscreen can completely lose its effectiveness when exposed to high temperatures, and expire much quicker than expected. So how long has your sun-screen been sitting on the shelves at home, or worse, in the heat?

Mistake #2: You apply sunscreen when you get out of the water. This may seem like a smart move, you are out of the water so now the sunscreen won't come off! Wrong. Applying sunscreen when you get out of the pool doesn't give your skin time to absorb its chemicals. Instead, apply the sunscreen indoors before heading to the pool. Once your skin absorbs the sunscreen fully, you will be protected in and out of the water.

Mistake #3: The higher the SPF number, the longer you can stay in the sun. This misconception may give you a false sense of security, resulting in severe sun burns. SPF simply refers to the percentage of sun's rays being blocked, not the amount of time that the sun's rays

will be blocked from your skin. The amount of time before sun-screen loses its effectiveness on your skin is roughly 2 hours, and much shorter if you have spent time in water. So re-think your SPF number, then re-apply and re-apply again!

Acorns: Invest Your Spare Change

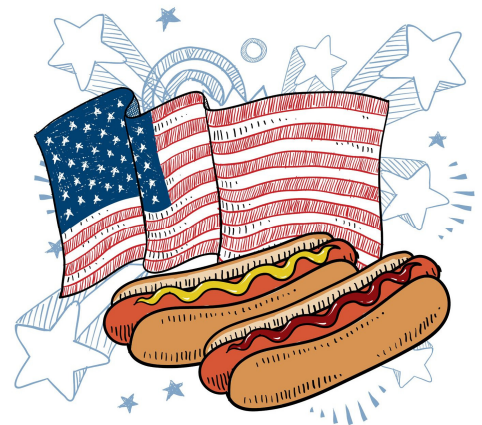
Are you the type of person who likes to see an even balance in your bank account? Are you interested in investing but feel like you don't have enough knowledge or experience? There is an application that will link to your bank account and automatically uses the leftover change from purchases to invest into a mutual fund. The application, Acorns, simply rounds up by the dollar from each purchase and puts that change into an investment account. Acorns is particularly attractive to people with no existing investments or those who feel they have little knowledge about investing. Many feel like they wouldn't even notice a few cents here and there being taken out for investing. However, accumulating small amounts of change over time provides the potential to build a solid investment account.

Visit www.acorns.com to find out more.

Celebrate National Hotdog Day! July 23rd

July is the month that America recognizes and celebrates one of its most beloved foods, hot dogs. The National Hot Dog and Sausage council has deemed July to be National Hot Dog Month, celebrated on July 23rd. What does this entail, you might ask? The council claims that record numbers of hot dogs are consumed during this month alone, increasing with every year. It is estimated that nearly 7 billion hot dogs will be consumed by Americans alone between the holidays of Memorial and Labor Day! Even as a staple of American culture, those are impressive numbers!

So go ahead and enjoy a hot dog (or maybe two!) for National Hot Dog Day, July 23rd!



Why Am I Me?

Did You Finish?

We were all told by our parents or another significant adult (teacher, coach, etc.) to “finish what you start!” While I think most of us became responsible in certain areas of our lives, we were still irresponsible in other segments. Sometime that unfinished business meant *unintended consequences*.

Remember back in the 50’s, 60’s, and 70’s when we were in high school, and the jocks were the cool guys? But it always amazed me that *most of them smoked*. How could you want to be a great athlete but you engaged in something that was a hazard to your lungs and breathing?

How can you be so responsible in your training, day after day to run that drill or play in preparation for the big game? But as soon as practice was over and you finished the workout, you lit up a cigarette right along with the coach? More importantly, the Coach didn’t see anything wrong with it, and he was the adult that was present? There were *unintended consequences* going forward 20-30 years that we didn’t recognize at the time when we were all young and invincible.

I remember growing up that there were *unintended consequences* when you didn’t do something you were supposed to, i.e. *finish the job*. While there wasn’t much harm in not finishing raking the leaves in the yard in the fall, or finish mowing the lawn, we learned real quickly that the important stuff had dire consequences. At the dairy farm you had to milk the cows every day, including Saturday and Sunday! If you missed a day the cows could stop producing milk and now you had nothing to sell. So you had to make sure those cows were milked at the same time every single day!

When it was time to harvest the hay it had to be cut, dried and bailed. Then the bailed hay was placed in the loft of the barn so that the cows would have feed all winter. If the hay got wet because you didn’t bail it on time, or if it were to rain before you got a chance to bail the cut grass, that hay would mold and spoil. Now

you had to buy your hay, and that was expensive. That hay you could have grown yourself now had to be bought. The milk you sold now had a sizable chunk of the profit that had to go to cost. The simple fact is you don’t make near enough money or profit! All because of somebody didn’t *finish the job*.

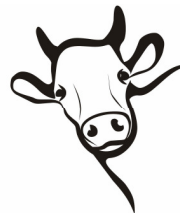
What did you learn about finishing the job, and who taught you those valuable lessons? What were the dire consequences that were suffered by you or your family if a job wasn’t finished?

How about that retirement plan you’ve been meaning to do? What about that will or trust you know you need but just haven’t gotten around to it? What about that Power of Attorney for Health and or Finances you know that you and your spouse need on each other in the event of an accident, but have the attitude that “Oh, that’ll never happen to us”. You might want to think again. We see folks on an almost weekly basis that put “it” (whatever “it” was) off until it was too late, and something did happen, but because the job was never finished, now there is a problem that wouldn’t have been there had some preparation been completed.

So, readjust the attitude and start making retirement preparations a priority. Healthcare, Long Term Care planning, Financial Planning and Estate planning should all be done...now.

It’s time for some “me time” to get the priorities taken care of and not so much kids or grandkids. In other words...it’s time to finish what you started.

Call us! We know some folks who can help get these items off your to do list!!



David S. Edge
Healthcare & Retirement
Planning Professional

*Utilizing fact-based decision making to
protect your retirement lifestyle!*



Success Story of the Month

The details of these stories have been changed to maintain confidentiality

In a State of Confusion!

By David S. Edge

Before attending one of our many workshops, Rich and Rachael were astounded by the amount of misinformation they had been told by friends, relatives, and medical staff about Medicare and their choices.

Some of this **misinformation** included;

- 1) That you had to sign up for Medicare no matter what at age 65!
- 2) You can never switch plans after you sign up for one.
- 3) You can't keep your employer plan.
- 4) You can have as many plans for coverage as you want.
- 5) You don't need a Part D drug plan, because it's optional.
- 6) Doctors don't take Medicare anymore.
- 7) My friend has a great plan and I want that one.
- 8) I thought that no one can ask medical questions anymore.
- 9) Medicare covers me anywhere in the world.

After attending our Medicare workshop and then having a one-on-one meeting with a Licensed Advisor to research their specific doctors, hospitals and prescription needs, they were pleased to find out that Medicare wasn't the big bad bugger-bear that they thought it was going to be.

After finding out that **none of the above was true** they could not believe all the rumors and false information

all of this bad information such an issue"? Of course the answer was simple. Most folks are not trained as certified professionals and just repeat gossip or other tales from friends or acquaintances like it was the gospel.

The other issue was that their doctors' offices were confusing them about which Medicare Advantage networks their doctor was participating in, and which ones the doctor wasn't. The doctors' staff kept confusing Advantage Carriers with Medigap Carriers and plans. With over 1400 combinations of Medicare plans available it's no surprise!

"With all the news and politicians saying scary things about Medicare we just thought for sure that signing up for Medicare and the coverage we would experience was going to be terrible"! Rich stated.

As part of our initial review of coverage that was available to them, we found that Rich had access to an Employer Retirement Health Plan from his company. What he could not believe was how expensive it was and how much the deductible and co-pays were in addition to the monthly premium he had to pay for coverage for the both of them. It was going to be over \$1,000.00 dollars a month!

They were thrilled when they found a Medicare Medigap plan for only \$145.00 a month each and the plan had no co-pays and \$0 deductible. They could also go to any doctor they wanted to go to, even any specialist without a referral!

"In truth, the Medicare Health coverage plans we selected are even better than our employee coverage plans that we've had for years!" added Rachael.

Needless to say, there was an extremely happy ending after they left the ***State of Confusion!***

So don't be afraid to ask questions about "What do I do"? We'll take it from there and guide you through all of your available Medicare Healthcare options!

American Retirement Advisors is featured in FORBES magazine as One of America's Financial Leaders May 5, 2014

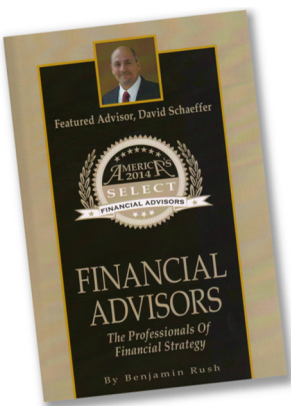


American Retirement Advisors is the 29th fastest growing privately held company in America according to INC. Magazine



WE MADE IT!
29th in America
4th in Arizona

David Schaeffer has been honored with inclusion into the prestigious book, "America's Select Financial Advisors"



Inclusion in this book is not only recognition of his success as a financial advisor; it's also an acknowledgment of the high standard of excellence that his firm brings to the financial services industry.

Dianna's Corner

When did you decide to retire? Was it something you thought about for a long time and looked forward to for many months, maybe even years? Or, was it something you just decided to do "Now!"?

Until you make your decision and set a date, it's "someday". "Someday" has a way of sneaking up on us. "When my spouse retires, or when my spouse reaches 65, or when I get tired of what I am doing..." We have all gone through those different scenarios.

Often times there is a "trigger" that gets the final ball rolling. Perhaps you get an offer from your company for early retirement that you just can't resist, or you get laid off. Perhaps you develop a health issue that you need to pay attention to. Or maybe you just want to have some fun and relax; nothing wrong with that.

Whatever set your wheels in motion, don't panic. You can plan ahead and make that trip down the retirement road a lot less bumpy. I hear it from those that attend my workshops all the time. Knowledge removes the concerns, uncertainties, fear of making a mistake, etc.

You know, even though you retire you don't have to quit learning. Learning opens up windows to fascinating things we used to just think about seeing or doing when we were younger and occupied with raising a family, working, or just too busy. Learn about the steps to retirement and make the process easier to do. Just like when we were little and learned to walk; we didn't start out running, we started with baby steps. Do that now and you will be free to run when you get all done with the process. Oh and when you get all that information that the government sends you, you will feel older. I think that is their intention. Ignore that "feeling"; you are just getting ready to start a new phase of your life that has a myriad of options that are only limited by your imagination. Embrace it and don't fret. Just give us a call and we can iron out those wrinkles for you.

Start off by celebrating your first important decision with the 4th of July! Independence Day!! Just as our country won its independence and started to grow and learn, you can be an independent person with new ideas, dreams, plans, and opportunities just as our country had. Besides, you are a lot younger than our country!

Remember when you're outside enjoying breakfast on the patio, or out for a walk, take a bottle of water with you and use that sunscreen! Don't spoil your fun with heat exhaustion or bad sunburn. That sun can be deceiving, especially if you are in a pool. You feel cool and happy; until you get out and start to run that towel across your back! OUCH! Sunburn! Slather that sunscreen on and do it more than once. Think about your pets, too. Keep them cool and in the shade. Have a great start to summer!

"You've achieved success in your field when you don't know whether what you're doing is work or play" --Warren Beatty

Dianna Harbaugh

Healthcare & Retirement
Planning Professional
Taking Care of People is
My Life Long Mission!



Health Tip of the Month

Juvenile Arthritis Awareness Month is now upon us, July of 2015. That's right; children can get arthritis too. In fact, 300,000 children a year are diagnosed with Juvenile Arthritis. If you have experienced arthritis from the wear and tear of joints from old age, you know how agonizing this affliction can be. With the misconception that only the elderly can get arthritis, it is important to be aware that small children can experience these aches and pains too.

One in every 250 children, ages 16 or younger, are diagnosed with the incurable condition of Juvenile Arthritis. Juvenile Arthritis is somewhat of an umbrella term for several different types of arthritis, separated into three types: Juvenile Chronic Arthritis (JCA), Juvenile Idiopathic Arthritis (JIA), and Juvenile Rheumatoid Arthritis (JRA). JRA, the most common, presents itself in children as joint pain, limping, swollen joints, stiffness, or clumsiness. In more severe cases, Juvenile Arthritis can affect the entire body with a fever, rashes, and swollen lymph nodes. If these symptoms are apparent and persist for more than a week, it is time to take your child to the doctor. It is important to recognize that your child has the disease early on, due to possible permanent complications such as glaucoma and blindness from eye inflammation, or growth problems from poor bone development.

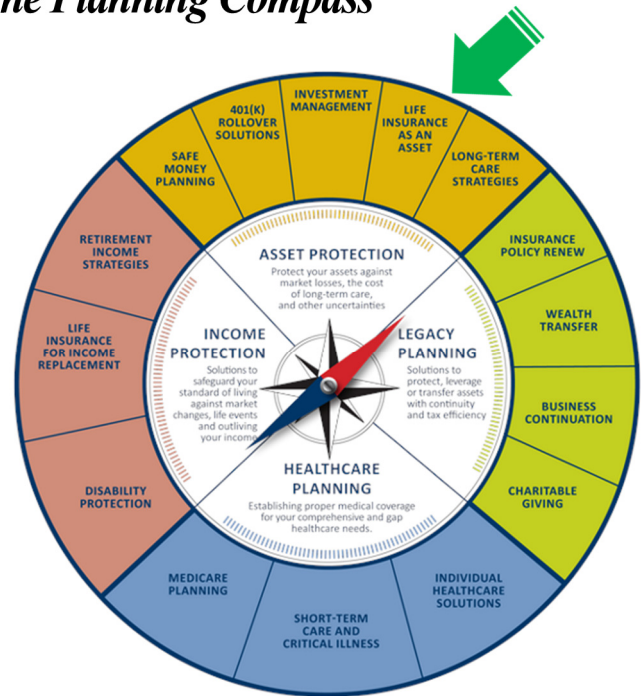
Although this is not a curable disease, symptoms can be treated with a variety of different doctors and therapies. Doctor's main concern in cases of Juvenile Arthritis is that the child maintains an active, social, and healthy childhood regardless of this disease. Pain and symptoms may be suppressed with medication, physical therapy, and in some cases, surgery.

Juvenile Arthritis is not linked to any known cause. For unknown reasons, Juvenile Arthritis is derived from an autoimmune disorder in which the immune system attacks its own tissues and cells. Scientists are constantly working towards a greater understanding of this disease, as the number of cases increase year after year.

If you feel passionately about this cause and would like to donate or find ways to help, there are several foundations that are available such as the Arthritis Foundation, the Arthritis National Research Foundation, and the Juvenile Arthritis Association.

Even if your child is never diagnosed with Juvenile Arthritis, it is important to recognize the unsuspecting diseases a child may be susceptible to. Having an awareness about these types of unfortunate diseases is important to keeping a close eye on your child's health, as well as your own.

The Planning Compass



For a young person there may be no better way to save for retirement, pay for life's large purchases and eliminate the costs associated with dying too soon, than to have life insurance.

Life insurance is a financial tool that comes in several flavors. For this discussion we will look at the features of mutually owned, dividend participating whole life insurance.

Mutually owned is when the policy holders actually are owners of the company. Participating in the profits of the company as a policy holder rather than a shareholder allows for dividends to be paid to you based on the actual growth and profitability of the company rather than the stock markets valuation of the company.

Whole life from a mutual company is becoming a rarity rather than the norm. Today there are only a handful of mutual life insurance companies. Most were purchased or converted to a publicly traded stock company in the eighties and nineties.

The companies that are left are stronger than ever since they had nothing do with the last three significant market swings. Most are still paying 5-7% dividends like the have always paid. For those smart enough or lucky enough to have purchased this type of whole life insurance will benefit from one to the most stable and predictable assets available. If you didn't know loans from these policies are tax free and sometimes are repaid by the dividends. Sound too good to be true, nope just a great tool for planning!

Safety Tips for this 4th of July



Every year on average, a reported 200 people are taken to the emergency room every day during the month of July due to firework related injuries. Don't let this be you or one of your loved ones!

Fireworks can be a fun and exciting experience as long as they are handled with safety and precaution. Here are some essential and clever firework safety tips to use for this 4th of July.

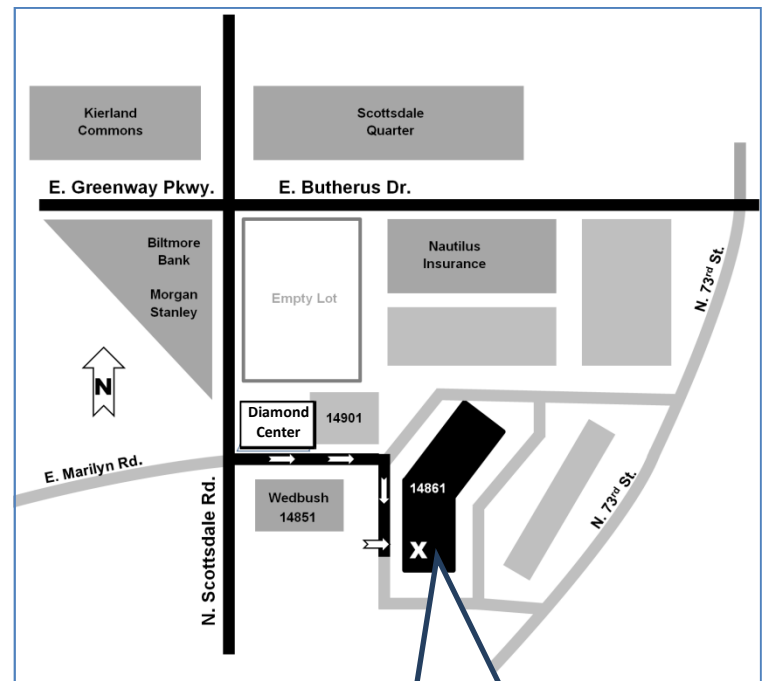
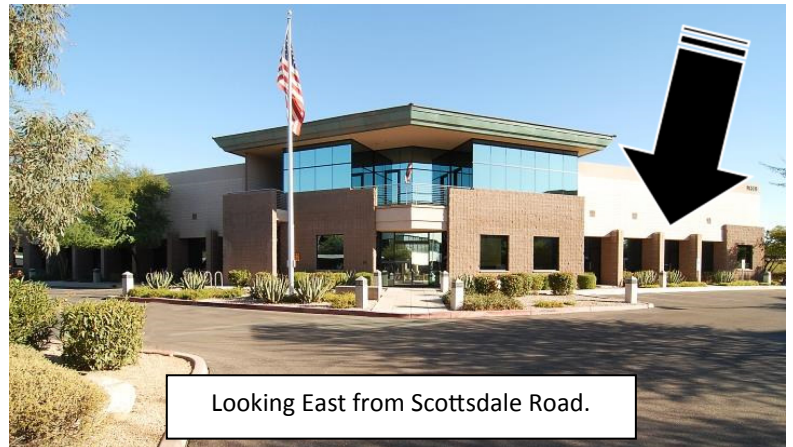
Safety Tips:

- Always have a bucket of water and hose near by when lighting off your fireworks. Put the fireworks that have already been lit off into the water bucket to prevent further fires.
- Sparklers, often given to small children, can reach up to 1,200 degrees. Children have little arms, so this is asking for trouble! Poke a hole in the bottom of a plastic cup and have the child hold the sparkler from inside the cup (shown above).
- Don't wear any loose fitting clothing while around fireworks. Also, be sure to pull back long hair into a pony tail.
- Always have a fire extinguisher nearby when lighting fireworks.
- Be sure to point fireworks away from houses, dry grass, and trees.

The best way to protect yourself and family is to obtain from at home fireworks and find a professional firework show to watch. However, if you do decide to light them yourself, please follow these safety tips!

Have fun, be safe, and Happy 4th of July!

Map to our Scottsdale Office



American Retirement Advisors
with Futurity First Insurance Group
14861 N. Scottsdale Rd.
STE 101
Scottsdale, AZ 85254
602-281-3898

Financial Tip of The Month

Acing your 529 College Savings Account

Although avoiding mistakes regarding your 529 plan is desirable, it may be of comfort to know that you cannot make a catastrophic mistake when it comes to these accounts. With the state eager to remain competitive, fees are driven lower and lower, while there will also always be the option to roll this plan over into a different 529 plan. With that said, here are some tips to avoid common mistakes the first time around with your 529 college savings account.

Contributing the wrong amount. The first potential mistake can arise when choosing how much to contribute to the account. Both issues of either contributing too much or too little can have repercussions of their own. College expenses are consistently on the rise, and the average American family cannot afford their child's college degree outright. Due to this unfortunate reality, states have made sure to have a low minimum contribution payment for these accounts. However, if you are keeping college savings in a taxable savings account, opposed to the 529 plan account, you are certainly contributing too little to your 529 plan. On the flip side, contributing too much to your 529 plan can result in a 10% penalty tax when you withdraw this money. This can be viewed as a good problem, as you are still reaping the benefits of the liquid and tax advantaged 529 savings account; however, some may wish to avoid these particular taxes altogether.

Ignoring the fine print. Another common mistake is assuming that the money put into your 529 plan will be available for any expense related to college. Of the many costs that go into your beneficiary going off to college, not all of them are qualified expenses; for example, off-campus student living, transportation, or student loans. It is important to be informed of all restrictions and qualifications before deciding how much to contribute to your 529 college savings plan, and how much to leave out for the non-qualified expenses.

Ignoring the gift tax exclusion. Many people also simply don't know they can take advantage of gift tax exclusion by participating in a 529 college savings plan. According to federal law, 529 plans are considered gifts, and allows many contributors to avoid estate taxes. You can contribute up to \$14,000 a year to your beneficiary's 529 plan without incurring any federal state tax.

Using this account as an emergency fund. Withdrawing money from your 529 saving account will result in a 10% penalty on top of being taxed on the earnings. Needless to say, it will also make saving a sizable amount for your beneficiary more difficult.

Waiting to save. Another unfortunate mistake made by many families is starting a college savings account too late. You can start a 529 savings account before your child is even born, giving this type of account the potential to grow into a sizable nest egg for your child or other beneficiary to use for their education. It is never too early to start planning and saving for something that will be so valuable in the future. In the case that your child is born a star athlete and receives a full scholarship (which is notably rare), these accounts can be used for different beneficiaries or can even be used for yourself, thus, leaving no excuses to put off college savings for your loved ones!



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Hold Your Nose, and VOTE!

While #12 sounds pretty good, we have countries such as Hong Kong, Singapore, New Zealand, Australia, Switzerland, Canada, Chile, Estonia, Ireland, Mauritius, and Denmark all ranked above the USA. Makes you wonder doesn't it?

One of the individual categories that are ranked is **Corruption**. While we like to think we have a pretty good handle on lawlessness, our percentage ranking is only 73. The political favoritism and cronyism is rampant in the USA government. Special Interest groups still dominate Washington D.C. politics in a day and age when they should not. Regulatory overreach by the Executive Branch has also caused this decreased ranking for the USA as spend, spend, spend seems to be the only answer that our leaders can come up with. It's like the days of Rome where the Politicians knew all they had to do was keep the mob happy and they could then do anything they wanted until it all crashed and burned.

Top individual income taxes are at 39.6% and corporate taxes are some of the highest in the world at 35%, and we wonder why more and more jobs are leaving the USA market? Duh!

Wow! It appears we stink in a lot of crucial areas, but, there's still time to fix it. Education, and informed decision making, and just plain old get involved and get the facts. **Then** go back and exercise your American rights in a democracy and vote!! *And, by the way*, yes, every single vote counts!

>>From Page 1

Why Do We Celebrate With Fireworks?

The same year similar celebrations occurred in Boston, where the tradition escalated and the rest of the country caught on in the years that followed.

Today, fireworks have evolved into full choreographed shows, extravagant technical experiences, and are even used for other events and celebrations, such as Disney World's famous midnight firework show that costs roughly \$50,000 every single night. Needless to say, fireworks have come a long way and have drastically evolved over the years. However, they are still a symbol of freedom and the true celebration of it, as envisioned by John Adams shortly before he signed the Declaration of Independence.

Clients of the Month

From all of us at American Retirement Advisors, THANK YOU for the trust and confidence you have placed in us.

*Mr. & Mrs. George R., Mesa, referred by Tom and Cheryl?
(Please, let us know who you are!)*

Ms. Deborah R., Phoenix, referred by Mr. Jim R.

Ms. P.J. W., Phoenix, referred by Mr. & Mrs. Tracy S.

Mr. & Mrs. Kenneth O., Sun Lakes, referred by Sharon G. Mr. Gary A., Phoenix, referred by ? (Please let us know who you are!)

Mr. & Mrs. Tom B., Scottsdale, referred by Mr. & Mrs. Gregg R., Scottsdale.

Mr. & Mrs. Frank M., Surprise, referred by Mr. & Mrs. Robin B.

*Mr. & Mrs. Randy M., Sun Lakes, referred by Mr. Larry S.?
(Please let us know who you are!)*

Mr. & Mrs. Mark H., Chandler, referred by their neighbor, Laurie? (Please let us know who you are!)

Mr. & Mrs. Sherry F., Surprise, referred by Mr. & Mrs. Dennis G.

Ms. Janice G., Cave Creek, referred by Ms. Linda G.

Ms. Susan M., Phoenix, referred by Ms. Linda Mc.

Mr. & Mrs. Colleen W., Mesa, referred by Mr. & Mrs. Tracy S.

Ms. Mary DeF. referred by Mr. & Mrs. G.? (Please let us know who you are!)

We appreciate your referrals so much...

We are happy to offer a gift card for each and every referral we are able to meet with in our office.

Medicare beneficiaries are federally prohibited from any program that compensates the beneficiary for recommending friends or family, sorry it is the law.

Our Advisors, Planners and Partners.



Sharon Colbert-Groves plays a dual role. As a planner she helps clients select their Medicare plans. As our client care manager she reaches out to just about every one of our clients, just to say hi. Look forward to her cheerful call!



Monica Chipman is focused on assisting those in the workforce make a smooth transition to Medicare and retirement. She shares all your options so you can make an informed decision.



John Conner is transitioning to becoming a full time Medicare Advisor. We wish him all the best in his new position. He will be working in our Tucson, Arizona office.



Jody Dunn is our jack of all trades. She is Nancy Monaco's right hand and is our financial planning administrator. She helps clients gather their documents and prepares our retirement plans.



David Edge is one of our top advisors. He brings over 30 years of executive level experience in the financial services industry. When he is not helping clients plan for retirement, he is writing for our blogs, books, and radio show.



Richard Gilmore is a full-service advisor, from Medicare to retirement planning. He is the guy that travels far and wide to serve the needs of clients all over the great states of Arizona, California, and Nevada.



Alex Flood is behind the scenes of our marketing efforts. She coordinates and books all workshop venues while also designing and implementing our marketing materials.



Dianna Harbaugh is one of the most caring advisors you may ever meet. Not only is she appointed with every Medicare carrier, she plans for every contingency in our client's life, including long-term care, legacy, and lifelong income.



If you met with us in the past you know Herman Lovato. He has been with me since year one of the firm. He schedules convenient meeting times for our clients and advisors.



The most important person you may never see in the office is Judi Lovato. If you have ever needed our services she has touched your life. She is our Operations Manager.



Howard Farkash is a seasoned Medicare Planner with over 17 years of experience. When he is not helping clients with their Medicare needs, he is helping them plan for their grandchildren's education.



Trudy Mercante is a full-service planner helping clients valley wide! Preparing for Long-Term Care, Medicare, Retirement, and leaving Legacies is just the beginning of the caring service she provides.



Louis "Lou" Verdile is our newest Medicare Planner. He served in the U.S Navy then graduated with his B.A in Management from Syracuse University. Now, he is here to serve and defeat any Medicare battles clients may face!



Suzette Whipkey is the Executive Assistant to David Edge. Suzette manages all of his client notes, records, and applications so he can focus on you!



Andrew joined the office this month to assist in financial planning as well as project management, which is essential to our everyday functions.



On loan from Northeastern University in Boston, YOSH is the newest member of our team. As our process engineer he will be evaluating our current processes and making sure our office is running as efficiently as possible.



Allie Vossoughi is the new editor of the monthly newsletter. She enjoys writing to you every month and organizing the newsletter articles that benefit you.



Thomas Shultz, (left) Branch Manager of the Futurity First Insurance Group. As our insurance brokerage house, they continuously review every product from

every carrier to insure we only offer the BEST of the BEST to our clients.

Tom Bugbee, (center) is our Certified Financial Planner™. He manages the day to day business of selecting and trading securities for all of our clients. He is responsible for the implementation of capital preservation strategies.

Nancy Monaco is best person to have in your corner. She takes care of Medicare, Long Term Care, Life and Retirement planning. Nancy personally manages every aspect of our top clients' relationship and personally oversees their accounts.



"These are the people that make providing financial certainty to our clients 123 Easy!"

David P. Schaeffer

Festive Recipe for the 4th! ***Fire Cracker Dogs***

Embrace the 4th of July and National hotdog month all in one festive recipe! These simple to make, clean, and easy to eat snacks will add flavor and decoration to any 4th of July festivity! Here are the simple step-by-step directions to make these fun hotdogs.

Ingredients

- 1 can refridgerated breadstick dough
- 16 hot dogs
- 16 thick slices of any cheese
- 16 wood skewers
- Small star cookie cutter



Step 1: Take your skewers and push them (long ways) all the way through each hot dog. Leave roughly an inch on the top of the hotdogs for the cheese star.

Step 2: Wrap each hotdog in spirals with the breadstick dough. You can also use Pillsbury croissant dough!

Step 3: Place the wrapped dogs onto a non-stick cooking sheet and cook according to the package directions. While they are cooking, use your cookie cutter to cut stars out of the cheese slices.

Step 4: Let the hotdogs cool for 3 minutes. Then take your prepared cheese stars and stick them on the top of each hotdog.

Step 5: This step is optional, but if you would like to add presentation to your hotdogs, stick the bottom the skewer sticks into a styrofoam ball and cover the ball with crinkly papers (Displayed above). Other ideas for presentation is sticking the skewer sticks into the top of a watermelon, or simply layer them on top of each other on a plate. Enjoy!



Creative Patriotic Decorations! ***Printed Lawn Stars***

Add some patriotism to your neighborhood or backyard by star spangling your lawn! This is a simple idea that makes for a big effect. Here are the directions to make your yard the perfect place to celebrate the 4th of July.

What you will need:

- Red, White, and Blue spray paint
- Large piece of card board

These steps are very staight forward. Make a star stencil by cutting a large star out of your piece of cardboard. Place the star stencil on the patch of grass you would like to spangle and fill it in with the spray paint. Then enjoy your patriotic lawn décor with friends and family!



Follow us on Pinterest for tips and tricks for the recipe and project!

www.Pinterest.com/ARA123easy

Want to be featured in our monthly newsletter? Email your Pinterest successes and fails to Alex@ara123.com

Just for Fun

This Month's Word Search

Topic: Fourth of July

D L B Z R G R J K V Q X D Y M G L G N B R
 K S R A T S Y Z B L P P L R R P A R T Y T
 L B D L T S W A J V D V Y X Y O X T Y D T
 N G N R M A K G D Y R T N U O C T V M R L
 J X B O R L G R R E Q K M B N D T C W T Q
 Q X K R I D D K O B C J S O D W P Z I Q N
 K Q R R R T V E M W J N I T E F D T M V M
 N K M D E T A M L P E T E C R T A P Z V T
 D R Q L J D T R Q G A R N D A I L M K L B
 R E M M U S D Y A R N E I M N N P Q I D L
 L M E E T R G Y B L D A E F P E M E R L K
 E L U P D D M E M N C R P Y L Y P N S G Y
 C N C Q T A L R E M I E X S M O D E E R F
 I A E W V E R P D C P E D T R L T M D E L
 T T B N C D E A A D T B Z Z T A J L L N K
 S I R R Z D D N P I P D L D X L T T W T I
 U O A Q N Q B G H N X Q Q U J J T S K P T
 J N B I P Y M W A P N L Q V E A D D M N M
 K T K D W D V X Y L Y P N D B T V T W K N
 Q B B W D B T N G G F Q M Q K D V N K Q D

1. Independence Day
2. American
3. Fireworks
4. Barbecue
5. Flag
6. Parade
7. Summer
8. Family
9. Red
10. White
11. Blue
12. Party
13. Celebration
14. Independence
15. Star Spangled
16. Battle
17. Country
18. Declaration
19. Freedom
20. Justice
21. War
22. Victory
23. Nation
24. Stars
25. Stripes

This Month's Quiz

Question

If you wish to avoid a penalty tax, at what age should you begin taking distributions from an IRA?

- A. 70 1/2
- B. 65
- C. 68
- D. 55

Answers To Last Month's Quiz

Question

Retirement income paid by a company is called?

Answer

C. A pension! These are payments paid to a retired person by their former employer.



Fax or email your completed puzzle to enter to win a great gift card. Each correctly completed puzzle will be entered to win the monthly prize! Good Luck!

Fax # 877-292-0734
 Judi@AmericanRetire.com

Congratulations to Last Month's Puzzle Solver

Rita Muller

Look for your gift card in the mail box.

Send your answers to
 Judi@AmericanRetire.com

The winner is selected from a hat.
 Great Prizes every Month!

Congratulations to:

Karen Wenger

Look for your gift card in the mail box.

Classifieds



Professor of Medicare Planning,
Kevin Lynch endorses the book
"Medicare Made 123 Easy"



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Proving financial certainty is our mission. Making healthcare and retirement planning 123 Easy is what we do!

123EasyMedicare.com



See every option; Medicare Supplements & Medicare Advantage. Compare side-by-side EVERY plan from EVERY company.

123EasyHealthInsurance.com



Individual Health Insurance for people under the age of 65. Compare side-by-side EVERY plan from EVERY company.

123EasyDental.com



Individual Dental Insurance. Compare the major plans online. Apply online, some plans issue immediately!

123EasyLife.com



Individual Term Life Insurance for people of all ages. Instantly compare quotes, from over 300 companies.

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The AMERICAN RETIREMENT ADVISOR

Have question? Visit our BLOG and find out what other have asked and of course the answers from the American Retirement Advisor himself, David Schaeffer

Highest National Fixed Interest Rates

- 1 Year *not currently available from any national carrier*
- 2 Year *not currently available from any national carrier*
- 3 Year **1.90% APR** Forethought Financial
- 4 Year **1.75% APR** North American Co.
- 5 Year **2.60% APR** EquiTrust
- 6 Year **2.75% APR** EquiTrust
- 7 Year **2.80% APR** Athene Annuity & Life
- 8 Year **2.85% APR** EquiTrust
- 9 Year **2.85% APR** North American Co.
- 10 Year **3.25% APR** Deleware Life

Tax deferred fixed rate accurate as of 6/24/2015.
Many allow for monthly income.

Highest National CD Rates

- 3mo **0.60% APY** California First Nat.
- 6mo **1.00% APY** Zions Direct
- 1yr **1.22% APY** Nordstrom Bank
- 2yr **1.41% APY** Pentagon Fed. Credit
- 3yr **1.52% APY** Silvergate Bank
- 5yr **2.24% APY** EverBank

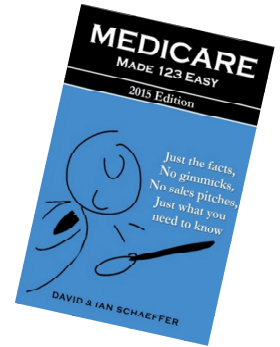
Banks listed include FDIC insurance up to \$250,000/depositor. Credit Unions listed include NCUSIF insurance up to \$250,000/depositor.

Data collected from Bank rate.com 6/24/2015

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or save 20% at www.lulu.com

Lowest Medicare Supplement Rates (Maricopa County)

Non Smoker zip code 85255	Non Smoker zip code 85255	Non Smoker zip code 85255
\$147.35 Plan "F" Age 65 Male	\$ 151.66 Plan "F" Age 66 Male	\$ 150.98 Plan "F" Age 67 Male
\$132.00 Plan "F" Age 65 Female	\$ 132.00 Plan "F" Age 66 Female	\$ 132.00 Plan "F" Age 67 Female
\$115.79 Plan "G" Age 65 Male	\$ 115.79 Plan "G" Age 66 Male	\$ 115.79 Plan "G" Age 67 Male
\$100.79 Plan "G" Age 65 Female	\$ 100.79 Plan "G" Age 66 Female	\$ 100.79 Plan "G" Age 67 Female
\$101.13 Plan "N" Age 65 Male	\$ 101.13 Plan "N" Age 66 Male	\$ 101.13 Plan "N" Age 67 Male
\$84.62 Plan "N" Age 65 Female	\$ 84.62 Plan "N" Age 66 Female	\$ 84.62 Plan "N" Age 67 Female

Not a typo!

A rated carriers or better. No fraternal organizations included. . Rates accurate as of 6/24/2015

Medicare

Informational Workshop

30-Minute Presentation - Everything you need to know about Medicare

- We explain how Medicare works and what to expect with each of the plan options.
- We will discuss the elements of:
 - ✓ Medicare Parts A and B
 - ✓ Medicare Advantage plans (*Part C*)
 - ✓ Prescription Drug plans (*Part D*)
 - ✓ Medicare Supplements (*Medigap*)
- Learn how to verify if your doctor accepts the plan.
- Learn how to calculate your prescription costs for the year.
- Learn how company agents and independent brokers are compensated.
- Learn how to receive our EXCLUSIVE easy to follow selection and comparison guides.



Twenty-five Workshops for your Convenience

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Thursday, July 9th
5:30 p.m.

Phoenix Public Library

Mesquite Branch
4525 E. Paradise Village
Pkwy. N.
Phoenix, AZ 85032
Tuesday, July 7th
5:30 p.m.

Mesa Public Library

Dobson Ranch Branch
2425 S. Dobson Rd.
Mesa, AZ 85202
Tuesday, July 7th
5:30 p.m.

Mohave County Library

Kingman Branch
3269 N. Burbank St.
Kingman, AZ 86402
Tuesday, July 21st
5:30 p.m.

Mohave County Library

Lake Havasu City
1770 McCulloch Blvd N.
Lake Havasu City, AZ 86403
Wednesday, July 22nd
5:30 p.m.

Chandler Public Library

Hamilton Branch
3700 S. Arizona Ave.
Chandler, AZ 85248
Wednesday, July 8th
1:30 p.m.

Pyle Recreation Center

Next to Tempe Library
655 E. Southern Ave.
Tempe, AZ 85282
Wednesday, July 8th
5:30 p.m.

Mesa Public Library

Main Branch
64 E. 1st St.
Mesa, AZ 85201
Thursday, July 9th
1:30 p.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Wednesday, July 8th
5:30 p.m.

Phoenix Public Library

Ocotillo Branch
102 W. Southern Ave.
Phoenix, AZ 85041
Thursday, July 16th
5:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85302
Tuesday, July 14th
5:30 p.m.

Chandler Public Library

Sunset Branch
4930 W. Ray Rd.
Chandler, AZ 85226
Friday, July 10th
1:30 p.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255
Saturday, July 11th
10:30 a.m.

Phoenix Public Library

Saguaro Branch
2808 N. 46th St.
Phoenix, AZ 85008
Thursday, July 9th
5:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Tuesday, July 7th
10:30 a.m.

Phoenix Public Library

Agave Branch
23550 N. 36th Ave.
Glendale, AZ 85310
Tuesday, July 14th
5:30 p.m.

Phoenix Public Library

Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004
Wednesday, July 15th
5:30 p.m.

Peoria Public Library

Sunrise Mountain Branch
21109 N. 98th Ave.
Peoria, AZ 85382
Wednesday, July 15th
5:30 p.m.

Gilbert Public Library

Gilbert Southeast Regional
775 N. Greenfield Rd.
Gilbert, AZ 85234
Wednesday, July 8th
5:30 p.m.

Prescott Public Library

Main Branch
215 E. Goodwin St.
Prescott, AZ 86303
Thursday, July 16th
5:30 p.m.

Avondale Civic Center

Civic Center Library
11350 Civic Center Dr.
Avondale, AZ 85323
Tuesday, July 14th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Thursday, July 16th
5:30 p.m.

Phoenix Public Library

Ironwood Branch
4333 E. Chandler Blvd.
Phoenix, AZ 85048
Thursday, July 9th
5:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85308
Thursday, July 16th
1:30 p.m.

Prescott Valley Public Library

Main Branch
7401 E. Civic Circle
Prescott Valley, AZ 86314
Wednesday, July 15th
5:30 p.m.

Do not miss your opportunity to hear one of the most knowledgeable speakers and best-selling authors on the subject of Medicare.

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Informational Workshops



10,000 Americans turn 62 every day!

Did you know for married couples there are...

>> 7 Social Security Strategies

>> 81 Age Combinations

>> 567 Sets of Calculations

- Learn how select the best option for your Social Security Income Plan and when to begin Social Security to receive the maximum benefits for you and your spouse.
- Our informative workshop gives you the power to determine YOUR best income scenario.
- Learn how to receive your personalized Social Security strategy report

30-Minute Presentation

Everything you need

To know about Social Security

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Monday, July 20th
5:30 p.m.

Peoria Public Library

Sunrise Mountain Branch
21109 N. 98th Ave.
Peoria, AZ 85382
Tuesday, July 21st
5:30 p.m.

Retirement Income Planning Workshop

Why YOU should attend

- Find the Peace-Of-Mind you deserve
- Reduce or eliminate fees on brokerage accounts
- Reduce or eliminate guesswork about your income
- Learn how to not run out of money without annuities
- Learn how you can reduce or eliminate management fees
- Learn how to insulate your 401k from market corrections
- Get the tools to make educated decisions without a broker

Who should attend

- People in retirement
- People age 50 and up
- People looking to reduce risk
- People approaching retirement
- People looking for certainty and guarantees

1.5 hour Presentation

Income planning for as long as you need it!

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Tuesday, July 21st
5:30 p.m.

Pyle Recreation Center

Next to Tempe Library
655 E. Southern Ave.
Tempe, AZ 85282
Thursday, July 23rd
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Wednesday, July 22nd
5:30 p.m.

Forbes magazine calls him one of America's Financial Leaders!
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