



Bark but No Bite??

By David Edge

Well we've been entertained over this past month more so than what some folks expected. The drama is just getting started and the more serious stuff will happen between now and Christmas. A lot of barking going on out there, *but not much bite*. Raising cash for campaigns seems to be one of the critical topics.

The Democrats are still waiting with baited breath to see if good ol' Uncle Joe will run or not. Rumor is that his wife is not sure he should run and depending on your source, Jill's comments are positive or negative. But at age 72, he is older than Hilary at age 67. While this should be a non-issue, it appears some folks say Joe is too old to start a Presidency. Ronald Reagan was sworn in at age 69 for his first term and ended his two term Presidency at age 77. Joe would be 73 at the swearing-in ceremony and 77 at the end of just one term. But Joe is already polling at 20%, which is ahead of the other Democratic challengers. Speaking of age, Bernie Sanders is currently 74 and would swear-in at age 75, making him an older President than Biden.

While Biden is well-known for some of his goofy off-the-wall comments, he has been a Washington fixture since 1973, just before Nixon became the first U.S. President to resign. He's seen the Ford, Carter, Reagan, Bush H., Clinton and Bush W., Presidencies. That's a lot of Presidents.

Hilary's run for the democratic nomination continues to be plagued with rumor and innuendo, to the point that she has lost several major donors, not only to her campaign but also donors to her Clinton Foundation. We'll have to just let her campaign play-out day to day. Her only comment about Biden is that she is not spending time developing a plan to deal with him in the primaries. That might have been a

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All-Hallows' Eve

By Allie Vossoughi

Halloween... Spooky stories are being told, costumes worn, pumpkins are carved, and an absurd amount of candy is being distributed, consumed, and hoarded by small children. These traditions are cherished and anticipated during the month of October. However, most may appreciate this holiday even more so if they were aware of its rich and interesting history.

DID YOU KNOW?

One quarter of all the candy sold annually in the U.S. is purchased for Halloween.



The origin of Halloween dates back 2,000 years ago to the Celtic festival of Samhain. The Celts, a people from the area that is now Ireland, celebrated November 1st as the mark of their "new year." This day was chosen to mark the new year because it was the time of year when the summer harvest ended and the cold, dark winter began. This time of year was also associated with death, due to the anticipated scarce food supply during the coming winter.

Celts believed that on the night prior to the new year, the world of the living became blurred with that of the dead. Accordingly, on the night of October 31st they celebrated Samhain, where it was believed that the ghosts of the dead returned to Earth. This was somewhat of a comfort to the Celtic people, as the presence of other worldly spirits made the impending cold of nature less frightening.

To celebrate this event, the Celts built large sacred bonfires where they gathered to burn crops and

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"Providing financial certainty is our mission. Making healthcare and retirement planning 123 easy is what we do!"

David P. Schaeffer



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SPECIAL REPORT

Medicare Annual Election Period

If you have a

Medicare Part D Prescription Drug plan

(Offered only from private insurance companies)

For example, if you have United Healthcare's Medicare Prescription Drug Plan or Humana's Wal-Mart Preferred Prescription Drug Plan and you feel that another plan may better suit your needs, you can switch during the Annual Election Period.

Annual Election Period is October 15th to December 7th.

There are several methods to determine which plan will offer the best value for your needs:

1. Visit www.Medicare.Gov after October 1st and use their plan comparison tool.

This is the only 100% objective method and how we make suggestions for our clients. Medicare will compare EVERY plan side by side and reveal how much you will pay for each drug, if the drug is on or off the formulary, the plan cost, the deductibles, if any, and the monthly, quarterly, and annual costs you will need to pay. They eliminate brand bias and any guesswork. It is a fantastic system!

2. Call Medicare (1-800-Medicare) after October 15th, they are open 24 hours a day. Have your bottles out, not the list you carry in your purse or wallet. Share with them:

- A. The exact drug name on the bottle.
- B. The dosage from the bottle.
- C. How many pills, puffs, squirts, or drops you need a month.

3. Call your agent. Please note, it is against Federal Law for your agent to ask you what drugs you are taking. **You must bring up the subject or you must give permission.** Without knowing which drugs you are taking it is impossible to offer professional advice. The commissions are less than \$20 per case and your agent will most likely not want to be involved in the process. Due to Medicare's rules and the insurance companies need to be compliant with said rules, your agent can rarely assist with complaints, concerns, or changes after the (AEP) Annual Election Period.

Important Resources:

Medicare

www.Medicare.Gov

1-800-633-4227

People on the phone will help:
24 hours, Everyday

Social Security

www.SSA.Gov

1-800-772-1213

People on the phone will help:
9am to 3pm, M-F

123EasyMedicare.com

www.123EasyMedicare.com

877-220-1089

People on the phone will help:
9am to 4pm, M-F

American Retirement Advisors

www.AmericanRetire.com

602-281-3898

People on the phone will help:
9am to 4pm, M-F

The (ADP) Annual Disenrollment Period begins January 1st through February 14th. In this period you may disenroll from a Medicare Advantage plan and get back on Original Medicare and still elect to get a Medicare Part D Drug Plan without interruption of coverage.

SPECIAL REPORT

Medicare Annual Election Period

2016 Medicare Plan information will be released to the general public on October 1, 2015

What is it?

According to Medicare.gov "Medicare's Annual Election Period" (AEP) is the time of year in which you can join, switch, or drop Medicare Advantage plans.

The Annual Election Period begins October 15 through December 7.

How that affects your situation is based on what you currently have as a Medicare plan. Most people on Medicare do not know what type of plan they have. Understandably, Medicare can change the names of many programs frequently. Companies vie for your attention and may further confuse people on Medicare. Read carefully to make certain you correctly understand exactly what type of program you currently are enrolled in.

2016 plan information will be released to the general public on October 1, 2015.

Enrollment for 2016 plans may begin on October 15, 2015 for effective dates of January 1, 2016.

Read the next three sections to determine what you may need to do. All plans auto renew to protect you from a lapse in coverage. Doing nothing is an option. Every plan will experience some changes for 2016.

If you have a

Medicare Advantage Plan

(Medicare HMO, PPO or PFFS)

You most likely have an advantage plan if you use one card for Doctor visits, Hospital visits and Pharmacy.

You can switch from and to any type of Medicare advantage plan you wish. For example, if you have United Healthcare's Medicare Complete (HMO) or Cigna Medicare Select RX (HMO) and you feel another plan may better suit your needs, you can switch. There is only one medical question. Do you have end stage renal disease (kidney disease)? Other than that there are no pre-existing condition limitations. Better yet, if you have scheduled care, the new carrier will reach out with their continuation of care team and make sure you have no problems getting the care you need, even if the care is scheduled outside of their network.

Resources:

[Coverage Choices at Medicare.gov](#) or www.123EasyMedicare.com

If you have a

Medicare Supplement Plan

(Medigap plans A,B,C,D,E,F,F*,G,K,L,M,N)

You most likely have a Medigap plan if you use three cards for Doctor visits, Hospital visits and Pharmacy. The three cards would include: the Medicare card with parts A&B, the Medigap card, and a separate Medicare Part D card for prescriptions.

With the Medigap plan, you can switch plans at any time as long as your health will allow. You do not need to wait if you become dissatisfied with your current coverage. Most Medigap carriers have a series of medical questions which must be satisfied in order to apply for coverage. If your health allows, select any plan that meets your needs.

Resources:

[Choosing a Medigap Policy](#) at Medicare.gov or www.123EasyMedicare.com

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Bark but No Bite??

swipe at Joe, that she doesn't consider him serious competition even if he runs.

Across the aisle on the Republican side, the entertainment factor could not be richer. The Old Guard Republicans keep waiting for Trump's balloon to pop so that they can get down to the serious list of candidates, but it hasn't happened yet. While no one can deny his popularity, many question his qualifications with military and international politics. Well, he isn't the only candidate with neither military or international politics experience.

While Trump still leads in the polls, Ben Carson and Carly Fiorina both have made good headway with increased percentages, and if we add a young Marco Rubio to the mix we may just have the final four with Jeb Bush being a possible 5th and final Republican candidate to make it to the final rounds. We will see the list of also-rans like Governor Rick Perry and Scott Walker grow over these next few months as more and more Republican candidates simply run out of money.

Don't touch that dial! We're in for a bumpy ride over these next few months as things shake out and get serious.

>>From Page 1
All-Hallows Eve

animals as sacrifices to the Celtic Deities. They wore elaborate costumes and attempted to tell one another's fortunes. After the celebration, the Celts relit their fires which had extinguished in hopes of protecting themselves from the coming winter.

By the 9th century the influence of Christianity had spread into the Celtic lands, where it gradually mixed with older Celtic traditions. The church would make November 2nd the "All Souls' Day," which was a day to honor the dead. It is a popular belief that this was an attempt by the church to replace the Celtic festival of the dead with a similar, but church-sanctioned, event.

All Souls' Day was celebrated in a similar fashion to Samhain with costumes, bonfires, and parades. This celebration began to be known as All-Hallows or All-Hallowamas (from the Middle English Alholowmesse meaning All Saints' Day). People began to call the evening before (October 31st) All-hallows Eve. This name caught on and eventually evolved to be called "Halloween," the Holiday we are all familiar with today.

Clients of the Month

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

*Did you refer Kimberly N. of Chandler or Justine R. of Surprise?
Please let us know at judi@americanretire.com!*

Mr. & Mrs. Vicki S., Phoenix, referred Deanna H.

*Mr. & Mrs. Bob W., Fountain Hills, referred Catherine K of
Phoenix.*

*Ms. Shirley C., Peoria, referred Mr. & Mrs. Joe D., also of Peo-
ria.*

Ms. Janie G., Cave Creek, referred Neoma W., Fountain Hills.

Mr. Carlos H., Scottsdale, referred Sarah W., Phoenix.

Mr. & Mrs. Ralph J., Scottsdale, referred Joanne H., Phoenix.

Ms. Lynne W., Mesa, referred Linda S.

Mr. & Mrs. Anthony M., Phoenix, referred Ann G.

*Mr. & Mrs. Kirk K., Phoenix, referred Mr. & Mrs. Byron P.,
Chandler.*

Mr. & Mrs. Rosemarie V., Peoria, referred Susan C.

Mr. & Mrs. Rich L., Peoria, referred Elizabeth S., Mesa.

Mr. & Mrs. Bart W., Phoenix, referred Ali A.

Mr. & Mrs. Larry S., Glendale, referred Mary R.

Ms. Sandy S., Scottsdale, referred Mr. & Mrs. Lilliann B.

Mr. & Mrs. Patrick S., Phoenix, referred Bob W.

Ms. Nancy K., Sun City, referred Judith B., also of Sun City.

Mr. & Mrs. Larry M., Peoria, referred Mr. & Mrs. Sandra F.

Ms. Karen D., Phoenix, referred Deb P.

*Mr. & Mrs. Richard H., Glendale, referred Mr. & Mrs. Robert
W., Fountain Hills*

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.

Why Am I Me?

Political Involvement?

Republican, Democrat, Independent, Libertarian? Or just maybe you are part of the silent non-voting majority?

Where and how did you learn about politics? We of course observed our parents growing up discussing local politics and possibly a Governor's race or two. Possibly even a Presidential race?

I remember "I like Ike" as a youngster and then the Kennedy years. Of course the heightened tragedy of Kennedy's assassination and the funeral was watched by school children on large black and white TV's while crowded into libraries and lunchrooms. The event was a very impactful moment and heightened all school children's political awareness. As a school age child I do remember the impact made by Kennedy about the great space race and NASA.

But at our home we rarely discussed politics as we were much more absorbed in our daily demands of school, ball practice, band, church, etc. etc. Nixon was the first president I actually followed with any regularity from 1969 to 1974 as I was in high school civics class and later at the university where there was a lot of anti-war activity against "the man." For many people my age at the time we were far more interested in our rock music, concerts, etc. I have to admit some of the best classic rock came from that period of time.

I did have my first taste of success with politics when I ran for my high school class Vice President and won. Looking back it seems small but it did give me an interest to keep in touch with the bigger picture of the U.S. political scene.

Where did you get your political awareness? Was it from parents, school, a college or university professor? Or did you just develop an interest all on your own? Ever work for a candidate for an election? Did you never attain political awareness at all? Some folks never do, as they stay focused on their daily lives of their family and careers, and take the attitude, "it is what it is and I can't change it."

It's almost a sense of hopelessness or simply not caring. What people don't understand is that *one person can make a difference!*

I have made it a point to vote in every election since I was 18 years old. I didn't get to vote the first time I was eligible because Gerald Ford was placed into office of the Presidency due to Nixon resigning. So the first Presidential election I participated in was the Carter vs. Ford election. It was unfortunate that Ford had to clean up the mess after the Nixon years and it seemed like the American public wanted to be rid of the entire thing along with anyone who had something to do with it. Ford was the first President to give a Presidential pardon (Nixon) and the first President to visit Japan. He was also the first President who survived two assassination attempts, both by women!

How you developed your political awareness is what makes you part of *who you are* and why you, *are you*.

What we all need to understand is that politics also can make a huge difference in our income. Some politics increase our taxes for more free stuff to the underprivileged masses. While other politics keep making the wealthy continue to pay more, even after they retire! Currently the top 10% pay 70% of all taxes collected! While the other 90% pay only 30% of all taxes in the U.S.A.

Make sure you're not overpaying your fair share and also insure that your retirement funds can keep supporting you even after taxes and downturns in the market. You have what you have and can't afford to lose or gamble at this point in your life!

Give us a call! We know a team of folks that will review your current situation and recommend a safe haven for a politically correct retirement!



David S. Edge
V.P. High School Class of 1973

*Healthcare & Retirement
Planning Professional*

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



Health Tip of the Month

By Allie Vossoughi

Breast Cancer Awareness Month

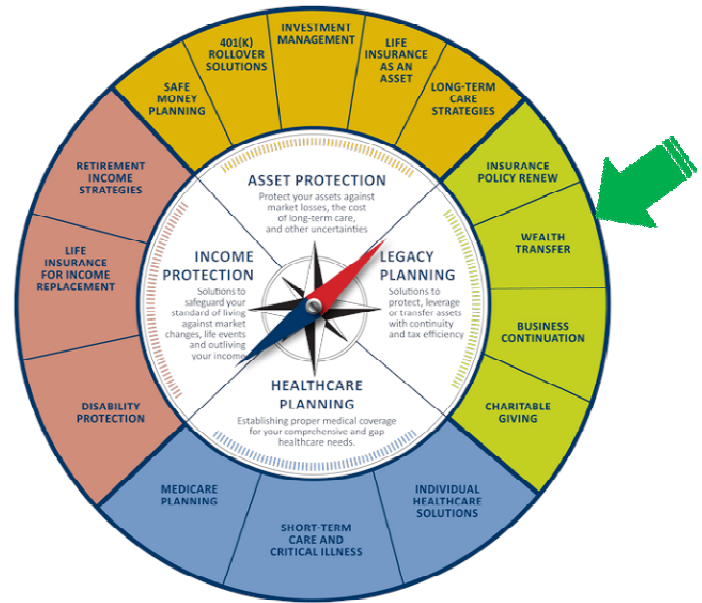
About 1 in 8 women will develop breast cancer at some point in their life. Breast Cancer Awareness month is an annual international health campaign organized to spread awareness about the disease and raise funds for research into its cause, diagnosis, prevention, and a cure.



Surprising statistics about breast cancer:

- The most significant risk factors for breast cancer are being female as well as aging. An estimated 95% of all breast cancers in the US are in women 40 and older.
- Since 1990, the number of breast cancer deaths has been declining due to better screening, early detection, increased awareness, and new treatment options.
- Breast cancer is more common in developed countries rather than undeveloped countries.
- The United States has the most recorded cases of breast cancer in the world.
- Breast cancer is the most common type of cancer among American women, right behind skin cancer.
- The first operation to ever use anesthesia was a breast cancer surgery.
- The youngest known survivor of breast cancer was barely three years old.
- It's been estimated that if every woman over the age of 50 had a proper mammogram every year, breast cancer deaths would decrease in this age group by a potential 25% or more!
- More than 40,000 people every year in the United States will die from breast cancer.
- Breast cancer is often referred to as the "Nuns Disease" due to the high incidence of Nuns affected by breast cancer.
- This is a strong correlation between an increase in weight and the diagnosis of breast cancer. Especially individuals who gained weight after adolescence or after menopause.

The Planning Compass



Once you no longer need your life-long savings and accumulated assets, who would you like to receive them? Your family and charities, or the government?

If you have in excess of \$50,000 in non-qualified (outside of an IRA or 401k) savings then you may want to consider who you would like to receive that value of the account when you are finished with it. If you leave the money and pass away or lose your faculties due to an illness such as Alzheimer's, Parkinson's, or Dementia, the money may be tied up in probate or stuck in the account if your caregiver needs access to the money for your expenses.

An estate plan that includes a revocable living trust and a simple durable power of attorney may be just the thing you need to completely eliminate the worry and concerns facing many unprepared retirees today.

There are many things we cannot control these days but there are simple solutions that keep the government's hands out of our hard earned savings. You just need to plan ahead. *When you fail to plan you are planning to fail...*

Estate Plans can include:

- Revocable Living Trusts
- Powers of Attorney for Finances and Healthcare
- Life insurance for tax free transference of wealth
- Family Foundations

Call us for more details!

American Retirement Advisors Repeats Performance!

Inc. 500

Inc. magazine on August 12th ranked American Retirement Advisors No. 4 fastest-growing privately held company in Arizona, No. 12 fastest-growing financial services company in the nation and No. 189 overall, on its 34th annual Inc. 500 list of the nation's fastest-growing private companies.

The list represents the most comprehensive look at the most important segment of the economy—America's independent entrepreneurs. Companies such as Yelp, Pandora, Timberland, Dell, Domino's Pizza, LinkedIn, and many other well-known names gained early exposure as members of the Inc. 500.

"American Retirement Advisors is honored to be included in the Inc. 500 for a second consecutive year," says American Retirement Advisors CEO David P. Schaeffer. "We remain focused on fulfilling our clients' needs and eliminating their concerns. Providing financial certainty is our mission. Making healthcare and retirement planning 123 Easy is what we do! We are continuously adding staff and automating processes to maintain high levels of human interaction with our clients. Our clients love the fact that we answer the phones with real live friendly people! I could not be more proud of our team of advisors, planners and client care professionals."

Dianna's Corner

Autumn, the word conjures up images of trees with colored leaves, pumpkins, chrysanthemum, and the smell of burning leaves. It actually starts in September, but gets going full blast in October. Hot spiced cider, ducks flying south, and bon fires enlarge the mental image. All you need to add is marshmallows with graham crackers and chocolate bars, S'mores! Did you ever roast wieners over a pile of burning leaves? Great memories.

Now we have new bits of information about Autumn that I didn't know before; and maybe they will be new to you too. If you are born between September and November, you are more likely to live to be 100 than anyone born at other times of the year. You're special! (per Random history.com)

Oktoberfest in Munich, Germany takes place in the Autumn. Huge tents are set up that will accommodate 5,000 people each. What was once a prince's wedding festival has turned into an annual celebration. About 1.3 million gallons of beer are consumed. We went there one year and it is something to see!

We start thinking about outdoor activities as it cools off. More evening walks, sidewalk cafes, yard sales, local theatre productions, etc. There is so much to choose from as the weather cools. We also have more residents in our community as the part-time residents join us. It's almost like a family reunion.

Of course, our favorite holiday of the month is Halloween. People decorate for Halloween as much or more than they do for Christmas. Sadly, the number of "trick or treaters" seems to be dwindling. There must be more home parties going on. We used to go out on two nights, All Hallows Eve and on Halloween night. Really had a good time and raked in lots of treats. Back then, many were homemade cookies, popcorn balls, apples, etc..... You don't see that anymore, either. Not everything new is better.

One thing I do differently now is I paint faces on the pumpkins rather than cutting them. They last longer and don't get all mushy. I let the little "Whimsy Elf" in me come out and have fun with the paint!

Of course the most important autumn event is the starting of the football season!! Everyone rooting for their particular favorite, convinced no one else is nearly as good. LOL.

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Dianna Harbaugh

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



Five Can't-Miss Events in Arizona This Halloween

- **Salt River Fields Halloween Balloon Spooktakular (Scottsdale, AZ)**

This annual festival is catered towards kids with trick or treating, carnival games, fireworks, and live music. What makes this festival really special? Over twenty hot air balloons will be on display! In addition to the magnificent balloons there will be **4,000** pounds of candy given out. You can find more information and ticket sales at www.srfballoonfestivals.com.



- **Nightmare On Main (Mesa, AZ)**

This event is an Art Walk that includes live entertainment, costume contests, and a haunted basement tour. This event is safe and fun for the whole family. Everyone is encouraged to dress up! Find out more at www.2ndfridaynightout.com.

- **Dine Among The Dead (Phoenix, AZ)**

Get ready for an evening filled with spooky entertainment. Dine by candlelight on the patio of the old Pioneer & Military Memorial Park Cemetery. Enjoy a cemetery walk that features reenactors in period dress. It is also encouraged that guests dress in Victorian, Edwardian, or Steampunk costumes! Learn more at www.azhistcemeteries.org.

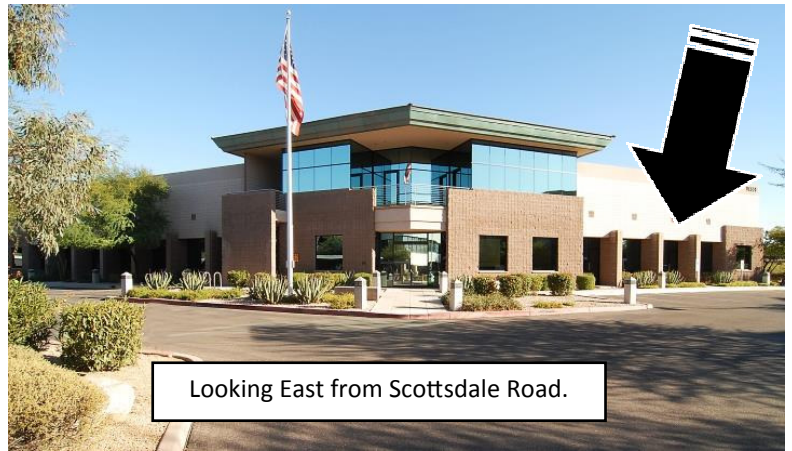
- **Halloween at Hogwarts (Phoenix, AZ)**

The phoenix Symphony Orchestra performs seasonal selections and memorable music from the Harry Potter films. Guests are encouraged to wear Harry Potter costumes and enjoy the pre-concert halloween activities throughout the hall. Read more about this activity and purchase tickets at www.phoenixsymphony.org. Tickets sold out last year so get em' early!

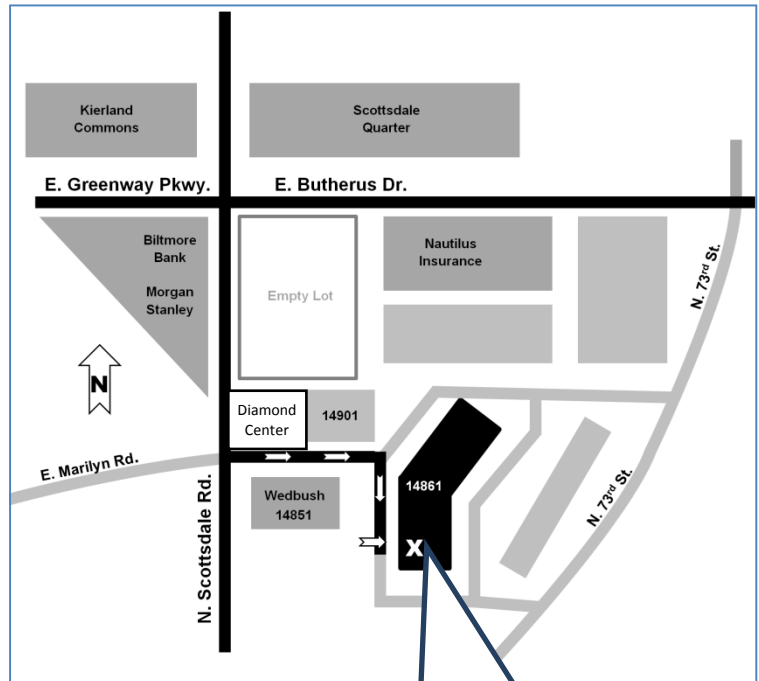
- **Guided Ghost Tours at Hermosa Inn (Paradise Valley, AZ)**

This halloween activity is for the older kids who may not spook easily or even a just for you and your significant other. Guests purchase the Hermosa Hauntings package which buys you a two-night stay at the hotel, Zombie cocktails upon arrival, as well as a guided ghost tour of the property. If you're brave and up for a little adventure, this one's for you!! Read more about spiritual encounters at this inn at www.hermosainn.com.

Map to our Scottsdale Office



Looking East from Scottsdale Road.



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

Success Story of the Month

The details of these stories have been changed to maintain confidentiality

So often our clients impact our lives in ways they may never know. Through the years many of you have become so much more to us than clients. We consider you friends and some even family. Many of you reading this may know I am talking about you; others may not even realize the way you have impacted all our lives personally.

I can only speak for myself, however, I know many of us here have shared similar experiences. As most of you know, my life is an open book and I have been blessed to have so many of you share in my own family's most memorable times. From the birth of my two perfect (*haha*) babies (*and 10 long months of pregnancy and if you are a client of mine you know my thoughts on how it is really 10 months not 9!*), my husband's cooking adventures, Baptism's and numerous birthdays, you all have been there. Some of you even came to the hospital and my home to welcome my little ones into the world. A few of you have also been there even in our hardest times and deepest sorrows, which I am forever grateful.

You also have shared your lives with me. Your joys, children's weddings, grandchildren, great grandchildren, retirement, new home purchases, special cars, trips, etc. You've offered advice, sometimes unsolicited, many times directed at me as if I was your child or grandchild. You have shared your most difficult times, your sorrows, your sadness. You've opened your family's hearts to ours and allowed us to be more than just a business relationship.

The blessing of doing what I do is I get to know all of you, but the hard part is from time to time losing one of you, which brings me to this month's success story. Some of you unfortunately know I am there to lend support when a loved one has passed.

A few years ago, I was lucky to get a wonderful couple as clients. The husband was retired and the wife was planning on working another three years. Unfortunately, six months into our plan an unexpected illness occurred. Planning for the unexpected is what we do best and these last few years this couple and I have spent lots of time together reworking their financial plan to get them the absolute best result. Subsequently, all those meetings allowed us both to really know one another and become not only friends, but people we could both count on and trust to be honest. Recently the husband passed away and while it's always my privilege to guide our clients at difficult times, this passing was a little more challenging for me than most. I didn't share that with his wife or

his daughter because who was I to have a difficult time? I held strong and put on my "brave" face. After they would leave the office or we would end a call I would need some time to compose myself. They graciously invited me to his memorial service and I can tell you my life will be forever better for knowing this person.

I listened to his wife, his children and his mother, speak of him and I learned so many new things. I knew he always spoke his mind, as he had with me a few times and sometimes on nothing related to business at all. What I found out was he was like that with everyone. Both he and his wife were remarkable at always making me feel welcomed and comfortable when we met. As I listened to more people talk, it seemed he had this calming effect on everybody. He was the type of person who never met a stranger. He was a loved man, a family man, a kind man, an honest man, a man that took everyone in and welcomed them as family.

As I drove home from the ceremony I hoped that people would speak about me that way if something were to happen. I thought about all of you, about the many different things you all have taught me, the years of experience and knowledge you've given me, the care and respect that you have showed me. You all impact my life in so many different ways. You have helped me grow as a person and I am humbled to be considered one of your trusted advisors here at American Retirement Advisors.

So, thank you, all of you who impact us here. You may not know it or realize it but we are your success. Your accomplishments, stories of the past, dreams of the future, tidbits of wisdom, they all help us shape and grow which ultimately help us serve you better.

We appreciate the opportunity to be your advisors and we thank you for your friendships.

To Ernie, may you rest in peace. Thank you for letting me be a part of your life, if ever so briefly, *you will be forever missed.*

Nancy Monaco

Healthcare & Retirement
Planning Manager

*Oh by the way-
I am never too busy for
you or your referrals!*



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.



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!



Eli Lopez is our new "Director of First Impressions." She welcomes our clients, manages appointments, and keeps our office as organized as possible!



Andrew Erwin joined the office last 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, Yash Shah 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



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

Test Your News IQ Quiz

1. Scientists predict that the West Coast will be hit by what record-breaking force this autumn?

- A. Heat wave
- B. A wave of terrorism inspired by ISIS fighters returning from Syria
- C. Donald Trump
- D. El Niño

2. Former President Jimmy Carter announced that he is afflicted with what?

- A. Cancer
- B. Alzheimer's
- C. Donald Trump
- D. Arthritis

3. What led China's government to order officials to "crack down unwaveringly on illegal activities to ensure safety?"

- A. The discovery of U.S. infiltration of the Chinese military computer network
- B. The execution of a vice premier on charges of "extreme corruption"
- C. Massive explosions at a chemical site that left 56 dead and 721 injured
- D. Donald Trump

4. What did Austrian police find in an abandoned truck along a highway?

- A. Factory-farmed chickens packed together too closely to move
- B. Up to 71 dead people
- C. \$3 million of lost Nazi gold hidden since World War II
- D. A cache of weapons believed to be on their way to the Middle East

5. President Obama announced on Aug. 30 that _____ was being renamed Denali, using his executive power to restore an Alaska Native name with deep cultural significance to the tallest mountain in North America.

- A. Mount Whitney
- B. Mount McKinley
- C. Mount Elbert
- D. Mount Washington

6. Ahmed Mohamed, a Muslim 14-year-old from Texas, was handcuffed in class when he brought in a homemade clock to his teacher and she set off bomb fears. The response from President Obama that went viral on Twitter read: "Cool clock, Ahmed. Want to bring it to _____?"

- A. School
- B. NASA
- C. The White House
- D. Facebook

7. A huge 8.3-magnitude earthquake struck the coast of ..?.., triggering tsunami warnings and forcing the evacuation of one million people.

- A. California
- B. Florida
- C. Thailand
- D. Chile

8. _____ became the first African American woman to win the Emmy Award for Outstanding Lead Actress in a Drama.

- A. Viola Davis
- B. Kerry Washington
- C. Octavia Spencer
- D. Taraji P. Henson

ANSWERS: 1) D, 2) A, 3) C, 4) B, 5) B, 6) C, 7) D, 8) A

>>>From Page 7

Dianna's Corner

We are a bit challenged now as one of our grandsons graduated from a different school from the one my husband attended, and they compete against each other. Friendly rivalry.... HeHeHe. It is all fun and adds a bit of spice to the weekends.

For us, it is a time of preparation. We train and work to learn all the new plans and changes to plans that become available on October 15. If you have a prescription drug plan, or a Medicare Advantage plan, watch for the Annual Notice of Change letter you will receive to find out if your plan has made changes. If it has and you want to review it, give us a call and we will be happy to help; that's what we do.

Have a great Autumn, enjoy the cooler weather; we have survived another summer in style.

Just for Fun

October Word Search

Topic: Halloween

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

1. Halloween
2. Darkness
3. Disguise
4. Autumn
5. Candy
6. Dress up
7. Haunted House
8. Eerie
9. Scary
10. Hocus Pocus
11. Supernatural
12. Ghost
13. Apparition
14. Treats
15. Tricks
16. Warlock
17. Magic
18. Spirit
19. Midnight
20. Monster
21. Scream
22. Troll
23. Boo
24. Graveyard
25. Witch
26. Vampire
27. Werewolf

October Quiz

Question

In health insurance, what is meant by the term "network?"

- A. Hospitals owned by the same company.
- B. Physicians who consult with other physicians.
- C. Health care professionals that are part of a health plan's group of providers.
- D. Physicians who charge the same rate for the same type of procedure.

Answers To
September's Quiz

Question

True or False: You are still eligible for Medicare at age 65 even if your age for full retirement benefits from Social Security is 66.

Answer

True. Anyone age 65 and older is eligible for Medicare.

September Solved

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

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

Carol Greenwalt

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:

Richard Nowak

Look for your gift card in the mail box.

American Retirement Advisors
Featured on Channel 3



Classifieds



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

Highest National Fixed Interest Rates

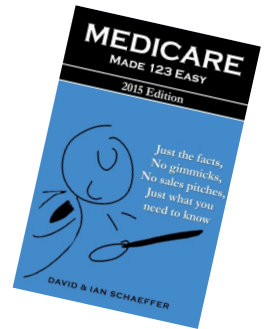
- 1 Year *not currently available from any national carrier*
- 2 Year *not currently available from any national carrier*
- 3 Year **1.95% APR** Delaware Life
- 4 Year **2.00% APR** North American Co.
- 5 Year **2.80% APR** Genworth Life
- 6 Year **2.75% APR** American Equity
- 7 Year **3.00% APR** Delaware Life
- 8 Year **3.05% APR** North American Co.
- 9 Year **3.20% APR** North American Co.
- 10 Year **3.30% APR** North American Co.

Tax deferred fixed rate accurate as of 9/24/2015.
Many allow for monthly income.



azfamily.com

Your Life A-Z, a TV Show on Channel 3, featured American Retirement Advisors this month as Arizona's "Medicare Experts." David Schaeffer and David Edge discussed Medicare tips, advice, and information about their free workshops. If you missed the segment, you can still watch it at <http://www.americanretirementadvisors.com/media/on-the-air/>



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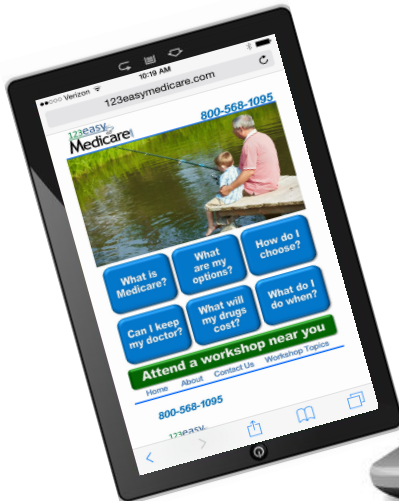
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Medicare

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
 - ✓ Prescription Drug plans (*Part D*)
 - ✓ Medicare Advantage plans (*Part C*)
 - ✓ 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.



Annual Enrollment Workshop

The 2016 Medicare Annual Enrollment Period is almost here! **October 15th to December 7th is your once-a-year opportunity to change your Medicare Advantage Plan or your Medicare Part D Prescription Drug Plan. Plans change every year. Don't get locked into a plan that may no longer meet your needs.**

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85302 Monday, October 5th
1:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85302 Wednesday, October 7th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308 Thursday, October 8th
5:30 p.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255 Thursday, October 8th
1:30 p.m.

Phoenix Public Library

Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004 Thursday, October 8th
5:30 p.m.

Medicare Workshop

Mesa Public Library

Main Branch
64 E. 1st St.
Mesa, AZ 85201 Monday, October 5th
10:30 a.m.

Scottsdale Public Library

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

Phoenix Public Library

Mesquite Branch
4525 E. Paradise Village Pkwy. N.
Phoenix, AZ 85032 Monday, October 5th
1:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85302 Monday, October 5th
1:30 p.m.

Gilbert Public Library

Southeast Regional Branch
775 N. Greenfield Rd.
Gilbert, AZ 85234 Monday, October 5th
5:30 p.m.

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258 Tuesday, October 6th
1:30 p.m.

Avondale Civic Center

Civic Center Library
11350 Civic Center Dr.
Avondale, AZ 85323 Tuesday, October 6th
5:30 p.m.

Mesa Public Library

Dobson Ranch Branch
2425 S. Dobson Rd.
Mesa, AZ 85202 Wednesday, October 7th
1:30 p.m.

Glendale Public Library

Main Branch
5959 W. Brown St.
Glendale, AZ 85302 Wednesday, October 7th
5:30 p.m.

Peoria Public Libraries

Sunrise Mountain Branch
21109 N 98th Ave
Peoria, AZ 85382 Thursday, October 8th
10:30 a.m.

Scottsdale Public Library

Appaloosa Branch
7377 E. Silverstone Dr.
Scottsdale, AZ 85255 Thursday, October 8th
1:30 p.m.

Phoenix Public Library

Burton Barr Branch
1221 N. Central Ave.
Phoenix, AZ 85004 Thursday, October 8th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308 Thursday, October 8th
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.

Call to Reserve Your FREE Seats Today 602-281-3898

Informational

Wo



Retirement Income Planning Workshop

10,000
Americans turn 62 every day!

Why YOU should attend

Did you know for married couples there are...

- 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

- >> 7 Social Security Strategies
- >> 81 Age Combinations
- >> 567 Sets of Calculations

Who should attend

- 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
- Learn how to receive our EXCLUSIVE 20 YEAR Income Planning Timeline

- 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!

30-Minute Presentation

**Everything you need
To know about Social Security**

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258
Tuesday, October 13th
5:30 p.m.

Peoria Public Libraries

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

Scottsdale Public Library

Mustang Branch
10101 N. 90th St.
Scottsdale, AZ 85258,
Wednesday, October 14th
5:30 p.m.

Glendale Public Library

Foothills Branch
19055 N. 57th Ave.
Glendale, AZ 85308
Thursday, October 15th
5:30 p.m.

Forbes magazine calls him one of America's Financial Leaders!
Don't miss your opportunity to see David P. Schaeffer in person.

Call to Reserve Your FREE Seats Today 602-281-3898



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Scottsdale, AZ 85254

Get Ready for
MEDICARE'S
ANNUAL ELECTION PERIOD
October 15th to December 7th

DETAILS INSIDE