



Happy Birthday America!

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## Well I Guess That's That... or Is It?

By David P. Schaeffer

Here we sit just a few months before the presidential election...

Folks following Mrs. Clinton are pleased with her progress. Folks for Mr. Trump keep saying he seems to be made of Teflon. Whatever pops up in his past or pops out of his mouth doesn't seem to greatly discourage his support.

Mr. Sanders seems to be quieting his campaign and supporting his party. The republicans are trying to acquiesce and unify their constituents.

Wouldn't it be great if we had someone we could all agree on and proudly support. This year seems more divided than in years past.

Small business owners are battling high costs of healthcare, even though actual healthcare insurance costs are lower than before the Affordable Care Act; but they were not required to pay for health insurance. This is a new expense. The costs of complying with the flood of new regulations is taking away from pay raises and investment.

Big business is forced to comply with a similar flood of regulations which is increasing employment but not on the income side of the equation. The new employees are a drain on profits, which lowers investment and innovation.

Bottom line, we are in for a volatile ride. Markets are reacting to the election fuss with indecision. We have essentially remained flat for the past 16 months. No market growth. We are still having trouble employing our newly graduated, senior managers, and near retiree

*Continued on page 3*

## July is Celebration Month!

By David S. Edge

Fireworks, picnics, trips to the lake, boating, fishing, camping, water skiing, amusement parks, beach parties, or just plain old chill out in your back yard BBQ with a cold bottle of something to drink in your hand.

We all need to celebrate something, so let's look over a list of possibilities!

As our Nation turns 240 years old we have many things to be thankful for. Yes, I know you may be sitting there thinking how screwed up things are with all the issues the media throws at us every day. But you are still living in the greatest country on earth!



While the media hurls constant issues at us making us think of all the problems and bad things going on with our country and government that has become what media is in our current lives.

Splashy headlines with the most horrifying words make you want to read the story or tune in at 6:00 news for some shocking story. Breaking news is ignored because the current media treats everyday ho-hum news as a breaking story just because they want you to tune in and increase the newspaper's circulation or increase the rating of a TV News broadcast. Why? So the newspaper *can charge more* for its advertising space, and the rating for the number of viewers watching a program goes up. It's not just about today's stories; it's about the media manufacturing stories.

*Continued on page 7*

*"Providing financial certainty is our mission.*

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



**David P. Schaeffer**

## Health Tip of the Month

### Proactive on Parkinson's

By David S. Edge

If you or a loved one is living with Parkinson's you know its effects such as the onslaught of shaking, the deterioration of muscles, and issues with walking or even getting out of a chair. These issues continue to progress and it seems there's nothing you can do about it.

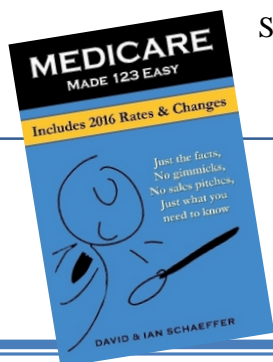


After reading and researching several articles, I found one that I thought worth passing on as it dealt with solutions!

Over the past several years more and more is being learned about Parkinson's and how to battle or slow down its progress on the human body. Helping slow it down can be something as simple as fasting.

When the human body senses a lack of nutrients it automatically starts to produce more AMPK which is a powerful protein (*Activated Protein Kinase* or *Adenosine Monophosphate-activated protein kinase*) that makes your body feel youthful and go into survival mode. AMPK assists and protects your brain from the attacks brought on by Parkinson's. AMPK is triggered when your body doesn't get enough food and AMPK production levels also slow down as you age.

So fasting doesn't mean to go days without eating.



Fasting means regulating *when* you eat. Dr. Al Sears recommends eating your meals on the following schedule to promote your AMPK levels.

- 1) Eat breakfast at 10:00 AM.
- 2) Eat lunch at your regular time.
- 3) Complete dinner by 6:00 PM

This gives your body a 16-hour window to fast and promote healthy AMPK levels.

If this schedule does not appeal to you, there is a natural ingredient you can purchase and use on a daily basis to assist your AMPK levels. Asian Tea *G.pentaphyllum* can be purchased at health food stores. Dr. Sears recommends about 150 grams daily. Boil water and let the leaves steep for 10 minutes.

There is also Dr. Sears *PACE* workout that will deplete glycogen during a workout and your AMPK production will increase.

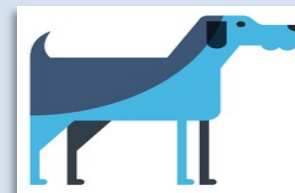
All three of these will assist you with protecting your brain against Parkinson's.



For additional information on how to help yourself, go to Dr. Sears website at:

<http://www.alsearsmd.com/catalog> or email Dr. Sears directly at [AlSearsMD@email.AISearsMD.com](mailto:AlSearsMD@email.AISearsMD.com)

## Pet Treats!



### Thanks to Eldon H. for this recipe

- 1 lb ground chicken
- 1/2 cup water
- 1 sweet potato- medium to large cubed

In large skillet, on medium heat, cook chicken-breaking it up with a spoon until it starts to release liquid. Stir in sweet potato and water. Reduce heat to medium low, cover, and boil gently, stirring occasionally for about 15 minutes or until potatoes are soft and chicken is no longer pink. Remove lid, increase heat to medium high and boil until excess liquid evaporates. Transfer to shallow dish and cool completely.

In food processor, puree chicken mixture until smooth.

Scoop out level teaspoons for small snacks or rounded teaspoons for larger snacks and roll into a ball. With moistened fingers, press flat into a rounded rectangle or circle and place about 1/4" apart on cookie sheet or mesh drying trays, dipping fingers in water often to prevent sticking. Dry in oven at 175 degrees 5-7 hours or until dry. The longer you do it, the crispier they will get.

Cool completely on trays. Store in airtight container in refrigerator up to 3 months.



## Why Am I Me?



While attending University, I enrolled in summer classes one year and also enrolled in Summer Stock with the theater department. This promised to be fun and exciting, but I had no idea what I was getting myself into!

There were about three dozen undergrads in the program and there would be three productions; a musical, a drama and one Shakespeare. Each student was assigned to a team and each team was then attached to a different professor for each production. While you might get assigned to the set construction team for one play, the next it could be lighting, costumes, or makeup, with the idea that we would learn a different aspect of theater production with each play.

Additionally, each of us was to audition before the faculty team of professors for the summer productions. In looking back, I think that this one aspect of the program was the most frightening to the students. I have to admit, there was some unexpected talent discovered during these auditions! What fun! Much to my surprise I found that I was one of the few students who were assigned an acting part in each of the three productions. No surprise there, as those of you who know me realize how bashful I am- not!

The one drawback was that while you still had your team assignment during the day, your rehearsal time was later in the evening when everyone else got to go home. So you worked all day building, painting, sewing or whatever, and then stayed to rehearse!

The musical was "Once Upon A Mattress", where many of you will remember Carole Burnett made the TV production a big success.

The drama was "Plaza Suite," and the third was Shakespeare's "Twelfth Night," a comedy. As "Fest the Clown," I hammed it up pretty good even getting a specific positive mention in the local paper theater critic review.

The one big thing I noticed throughout the summer was the cohesiveness of the individual teams that brought together the productions. But even as we all had different roles for each production, it was the teamwork that made the difference.

As you retire and make plans for your health care, retirement financial planning, long-term care, and estate planning, it's the teamwork between these different facets of your retirement plans that work together in concert to make your "golden years" truly enjoyable.

So get busy with your own personal show! We have professors here to help you become the Director of your own personal production that allows you to compose each and every aspect of your retirement! So you can yell Lights, Camera, Action or Cut! That's a wrap! Are you ready for your close-up?

**Remember to call us! We're here to help, and I promise that this is one audition that will go well!**



**David S. Edge**  
V.P. of "Showtime"  
**Healthcare & Retirement**  
**Planning Professional**  
*Utilizing fact-based decision*  
*making to protect your*  
*retirement lifestyle!*



## Continued from page 1 "That's That..."

workers. The average income has actually decreased over the past 15 years if we include inflation. So, what's the solution...

Involvement, we need to get involved with our city, county, state and federal elections. We need to encourage and foster good, old-fashioned citizenship, based on hard work and solid ethics. Are the millennials the answer? Perhaps! Remember the hippies, they were the cause of the greatest generation of innovation in over 100 years.

I guess only time will tell.

## Nancy Monaco: That's Who's Who!

**ARIZONA COMPANIES**

FASTEST GROWING, RANKED BY INC. MAGAZINE  
THREE-YEAR PERCENTAGE GROWTH IN REVENUE

**Top 10**

**BASE COMMERCE** 1380 W. Auto Drive, Tempe, 85284 // 800-948-5826 // basecommerce.com  
**THREE-YEAR GROWTH** 4.01 percent  
**PRINCIPAL** John Hughes, president  
**HIGHEST-RANKING WOMAN** did not disclose

**PLEXUS WORLDWIDE** 9145 E. Prima Center Parkway, Scottsdale, 85258 // 800-998-3400 // plexusworldwide.com  
**THREE-YEAR GROWTH** 2,833 percent  
**PRINCIPAL** Carl Robinson, CEO  
**HIGHEST-RANKING WOMAN** MaryAnn Luciano, vice president of ambassador education

**LIFETREE MANUFACTURING, LLC** 2401 W. 1st St., Tempe, 85281 // 480-477-9075 // lifetreeimg.com  
**THREE-YEAR GROWTH** 2,546 percent  
**PRINCIPAL** Brandon Martin, co-founder and managing partner  
**HIGHEST-RANKING WOMAN** LeeAnn Newcomb, chief financial officer

**AMERICAN RETIREMENT ADVISORS** 8501 E. Princess Drive, Suite 210, Scottsdale, 85255 // 602-281-3898 // americanretire.com  
**THREE-YEAR GROWTH** 2,229 percent  
**PRINCIPAL** David Schaeffer, CEO  
**HIGHEST-RANKING WOMAN** Nancy Monaco, vice president of retirement planning

**MY HOME GROUP** 110 S Priest Dr Suite 101, Tempe, 85281 // 480-685-2760 // myhomegroup.com  
**THREE-YEAR GROWTH** 1,756 percent  
**PRINCIPAL** Jerome Kiewit, designated broker, owner, Mark Hutchins, Realtor, owner  
**HIGHEST-RANKING WOMAN** Tina Garcia, agent

**PRINT.SAVE.REPEAT.** 120 E. Corporate Place, Suite 2, Chandler, 85225 // 480-463-4548 // printsaverepeat.com  
**THREE-YEAR GROWTH** 1,355 percent  
**PRINCIPAL** Enrol Berry, CEO  
**HIGHEST-RANKING WOMAN** Mary Brooks, chief operating officer

**TRAPP TECHNOLOGY** 7360 E. Acoma Drive, Suite 2, Scottsdale, 85260 // 602-443-9145 // trapptechnology.com  
**THREE-YEAR GROWTH** 1,187 percent  
**PRINCIPAL** David Irenzi, founder and CEO  
**HIGHEST-RANKING WOMAN** Ashley Capps, creative manager

**CALIBER** 10074 N. 78th St., Suite B-104, Scottsdale, 85258 // 480-463-4548 // calibercc.com



**A HOLISTIC RETIREMENT**

The number of people at or close to retirement age is growing rapidly, thanks to aging Baby Boomers. So it only makes sense that companies focusing on retirement planning and advising also would be expanding. That is certainly true of American Retirement Advisors, a Scottsdale company whose three-year percentage growth in revenue has been off the charts. But according to Nancy Monaco, the company's vice president of retirement planning, that growth has more to do with the firm's team of planners and advisers than the number of retirees.

"It has been an accumulation over the last four years of us working together as a team," Monaco says. "Businesses go through a lot of growing pains, and they either click or they go away. We've really clicked."

About 90 percent of American Retirement Advisors' clients are within three to five years of retiring or already are retired, Monaco says. That means their financial life is about to change dramatically or already has because they no longer have income from working full time.

"They have to rely on the assets they've accumulated," she says. "That's where we excel. We focus on protecting what you've already accumulated."

The company takes a holistic approach to retirement advising, looking closely at how clients live, including their everyday spending habits.

That fits perfectly with Monaco's experience since she used to own a business that ran holistic medical clinics around the country. "I look closely at my clients' accounts and at their budgets," Monaco says. "I once enrolled a couple in a cooking class because they were spending too much eating out. Another one of our planners went with his client to buy a car, so he could help negotiate the price."

Monaco also has experience in commercial and personal lending, and consumer finance, so when she learned of an opening at American Retirement Advisors in 2011, she considered it an opportunity to start a new career.

Now 40, with two young children, Monaco says her clients appreciate that she is younger and will be around to help them for the rest of their lives. Many are sending their children to the company for retirement advice.

The retirement planning industry is male-dominated, Monaco says, something she doesn't understand.

"I have no idea why there aren't more women in this field," she says. "Women have an easier time in this industry because they are better at relationships, and I don't mean that in a bad way. They have a softer side, and when you are talking about someone's whole life savings, it's not just black-and-white numbers. There is an emotional component."

**NANCY MONACO**  
VICE PRESIDENT OF RETIREMENT PLANNING

BY HAL MATTERN

32 WHO'S WHO IN BUSINESS // 2016

Join us in congratulating our Vice President of Financial Services, Nancy Monaco, who has been honored in this year's *Who's Who in Business* recognizing Arizona's 50 highest ranking women executives. We are very proud of her and the team's approach, allowing us to help each one of our clients to not only reach their retirement goals, but in many cases...exceed them!

**Way to go Nancy! We are so proud of you...**

***"That's where we excel. We focus on protecting what you've already accumulated."***

- Nancy Monaco

## Financial Tip of the Month

### Think your pension fund is safe? Think again!

By David S. Edge

Company pension funds used to be managed with care by a team of financial planners who kept the fund balanced with a close 50/50 split between stocks and bonds. If stocks were up and bonds were down, the fund was still a safe bet and generated the income needed for pensioners. This long-term strategy has been used for decades.

What has happened since the crash of 2008, pension managers cannot simply get 6-7% earnings out of those two vehicles, largely due to "Quantitative Easing" by the US government. So what are the managers doing? They are actually gambling with the pension funds to keep the 6-7% payoff! They are certainly doing careful research before investing, but the vehicles don't have the safety of the old 50/50 mix.

More and more pension fund investments are being spread into US Large Cap funds, US Small Cap funds, Non-US Equity, Real Estate, or Private Equity funds. While this strategy spreads the risk, it also increases Standard Deviation of the fund from 6-9% to a staggering 17-18%. Standard Deviation is commonly known as the wobble factor. This is the range of high low returns when compared with previous history. For example: the standard deviation on a CD at a bank is zero. This is because the CD is guaranteed to pay the percentage promised at the end of a specific time period. No wobble factor at all.

Most of us want guarantees in retirement. But, if you have a pension, where are the investments? You might want to open that report the next time one shows up in the mail to see what the managers are doing with your money.

Want to read more? Great article in the Wall Street Journal titled "Pension Funds Pile on Risk" by Timothy Martin.

**Still confused? You are welcome to attend any one of our FREE Retirement Income Planning workshops for more details on how to make your money last! Register online at [americanretire.com](http://americanretire.com) or call us at 602-281-3898.**

## Medicare Minute-

### The Medicare Gotchas...

By David S. Edge

Do you know the most common issues with Medicare comes with lack of education of what and when you need to do something that can affect your Medicare Health coverage? This review list is for folks **who already have** Medicare or those who are approaching their **sign up for the first time**.

Here's a list of questions to evaluate your knowledge!

- 1) Know your Choices! There are over 15,000 possible combinations of Medicare choices in Maricopa County, Arizona. How many choices are in your county?
- 2) If you sign up for a Medicare **Advantage** plan, did you know you can change your mind the first **12 months** you are on that plan? During this trial period you can drop your **Advantage** plan, go back to original Medicare and select a **Medigap** and a **Part D** drug plan.
- 3) Did you know there is a possibility you can get stuck on a particular Medicare health coverage plan? Know when and what you can switch too? Not sure? Find out!
- 4) When can you experience price increases in monthly premiums and co-pays on your plan?
- 5) If you continue to work after age 65, did you know you can keep your employer health plan (if you like it) and not take Medicare until you separate from your employer at some point in the future? No loss of Medicare choices and no penalties. How? (*\*Some restrictions apply*).
- 6) If you are on a Medicare **Advantage** plan, can you possibly lose your Primary Doctor on your network?
- 7) Under what Medicare plans can you visit any doctor, any hospital, anywhere in the U.S.A.?
- 8) Do you know your plan can fluctuate from year to year with either changes in co-pays or premium costs or changes in coverage? How and when?
- 9) Do you know your payment methods for your Medicare Part B & D and any other premiums you might be responsible for? In other words, there are different ways to pay your premiums.
- 10) Some plans are restrictive and other plans allow you to go anywhere. Do you know which plan you have?
- 11) Some plans have monthly premiums, deductibles, and co-pays. What are yours? Do you know when you can shop and change your plan, and under what circumstances can you change?
- 12) If you move, do you know what is required to change your Medicare health coverage in your new geographic location?

If you have Medicare or are getting close to age 65, these are all factors in **choosing** the correct and most appropriate Medicare plan coverage for you! There are also things to consider if you are thinking about **switching** your Medicare coverage.

**Don't know the answers?  
Call us. We are here to help!!**



Like us on  
**facebook**  
win \$100!\*



From TODAY until  
August 5, 2016. "Like"  
American Retirement  
Advisors on Facebook for  
your chance to WIN!



**IF WE GET**  
**100 LIKES,**  
**1 LUCKY PERSON**

win a \$100 gift card to  
Fleming's Steakhouse.

**BUT,**  
If we get **1000 LIKES,**  
**5 LUCKY PEOPLE**  
will each win a \$100 gift card to  
Fleming's Steakhouse.

\*Winners will be randomly drawn from a hat  
at noon on August 6, 2016.

**ENTER TODAY!**

Go to  
[Facebook.com/AmericanRetirementAdvisors](https://www.facebook.com/AmericanRetirementAdvisors)  
and hit the  Like Button

## Success Story of the Month

The details of these stories have been changed to maintain confidentiality.

### Vacation Hic-Up

By David S. Edge

Yep! The entire Hester clan, **all five generations** including great grandparents, grandparents, their kids, their kids-kids, and the great grandbabies! Everyone was so excited. Tony and Ana had found two ocean beach houses side by side in sunny California that could accommodate them all for two whole weeks!

The grandparents, Tony and Ana, knew time was running out for one last big reunion for Tony's parents Ben and Opal, the great grandparents, and they wanted this to be a special surprise! With everyone's schedules, it was becoming almost impossible with kids in school, college, and jobs, to get everyone in the same place and time. Sports equipment, board games, card decks, volleyball posts and net, almost anything they could think of for beach play activities, was gathered and packed. And meals! My goodness! There was a totally separate truck rented and filled to the brim for anything that would be needed for all the hungry mouths. Tony and his wife Ana had coordinated the entire event as a surprise party for their elderly parent's 60<sup>th</sup> wedding anniversary. As far as Ben and Opal knew, it was just going to be the four of them at the beach, not the some thirty folks that made up the extended family! Ana was an excellent party planner and knew it would just be a matter of timing to make the whole vacation work.

As everyone began to arrive, Ben and Opal could not believe what was happening! Car after car arrived with additional loved ones, and each new arrival started a completely new round of shouts and tears of joy! As with most families, the guys started horsing around with the football on the beach as the ladies were in the kitchen fussing over the groceries. The first day was a complete success and everyone was worn out from the travel day. They all slept soundly.

The next few days were wonderful as each day turned out beautiful. But...what started out as just another day of fun, quickly turned serious as Great Granddad Ben began having chest pains after a

walk on the beach. Opal began shouting for help as the clan ran down the beach to help. Tony and his sister, Lisa, quickly rushed their father to a local hospital emergency room where Ben was quickly taken in to see the doctor. Meanwhile, the hospital admission administrator needed insurance information on **who was responsible for payment**. **Tony and Lisa had no clue about** their dad's health insurance, but Tony had turned 65 the year before and at least knew what he was looking for in dad's wallet. They found his **Medicare card** and another card marked **Plan F**. After a quick review of the cards, the hospital administrator quickly let them know they had no need to worry. Great Granddad Ben's Medicare along with the Medigap Plan F would pay for all services. The adult kids were relieved and could now focus on Dad's treatment. After only three days, the doctor released Ben and they were back enjoying the beach!

Only a few days later, it was Tony's turn with an emergency! He had developed a sharp pain in his side and also had to be rushed to the hospital. The administrator was surprised to see some of the same folks she had just seen a few days earlier. This time the answer was different on the insurance coverage questions, as Tony has a Medicare Advantage plan. These plans only cover medical services in a geographic area, and they were obviously a long way from home. Nevertheless, no worries, as even with his **Medicare Advantage** plan, Tony has **Emergency and Urgent Care** anywhere in the United States, he just pays the plan's co-pays.

Come to find out, Tony had an emergency appendicitis removal. The doctor even joked that this was usually a case for teenagers, and not old farts! Tony and the doctor shared a good laugh as Tony said "Tell me about it!" It was routine surgery and he was back with the group two days later, even though he was moving a bit slower from surgery and had to curtail a few of the more rigorous beach games due to the soreness.

Thank goodness there were no other medical issues over the ensuing rest of the reunion. But all family members got a real good education on how Medicare works regardless of which plan their parents had.

Remember, either Medicare with a Medigap, or a Medicare Advantage plan **both** have emergency and urgent care coverage **anywhere** in the USA! **Call us with questions about YOUR Medicare coverage! We can help.**



## Continued from page 1 "Celebration Month"

We are seeing more and more manufactured information that is totally fabricated by the reporter or news agency. The news is almost always slanted to one faction or another. Frustrating isn't it?

There are wonderful things also being reported, and news agencies just choose not to cover them. What are these stories? Well recently.....

-L.A. Sheriff's Department offers free tattoo removal to inmates who want to change their lives.

-An Ohio Mayor gives back 50% of his pay so that the town can balance its budget.

-Ringling Brothers ended use of elephants in all their shows 2 years earlier than projected stating animal abuse must stop.

-A French restaurant hires only ex-cons who want to change their lives with an honest living.

-Sea World announced an end to all captive breeding of Orca whales in their parks.

-Solar power beats natural gas use for the first time in history in the USA.

-Number of teens excelling in *Advanced Math* has surged in the USA.

-In Flint Michigan, 400 Union plumbers volunteered to install water filters for free.

-There were a record number of organ transplants in the USA in 2015. This is a testimony of generous Americans.

There are great things to celebrate in the good old USA; go find one!

Sign up for the [www.GoodNewsNetwork.org](http://www.GoodNewsNetwork.org)

## Clients of the Month

*We are truly blessed by all of the wonderful people we are able to serve. From all of us at American Retirement Advisors, THANK YOU for the trust and confidence you have placed in us.*

*Mr. & Mrs. Morteza M. referred Fred A.*

*Mr. & Mrs. Neal J. referred Mr. & Mrs. Nancy B.*

*Dr. Neil R. referred Debra G.*

*Mr. & Mrs. Kenneth P. referred Karen G.*

*Mr. & Mrs. Joseph L. referred Connie H.*

*Sharon W. referred Susan J.*

*Betty H. referred Martha L.*

*Mr. & Mrs. Richard C. referred Joanne L.*

*Tom H. referred Debbie P.*

*Karen R. referred David R.*

*Mr. & Mrs. Dennis S. referred Carmin S. AND*

*Mr. & Mrs. Sandi R.*

*Ellen T. referred Pat S.*

*Susan J. referred Mary S.*

*Frank B. referred Beverly S.*

***If you referred Rosa B-D of Buckeye, please email [Judi@AmericanRetire.com](mailto:Judi@AmericanRetire.com)  
Dr. ?? If you referred Ron K., please email [Judi@AmericanRetire.com](mailto:Judi@AmericanRetire.com)***

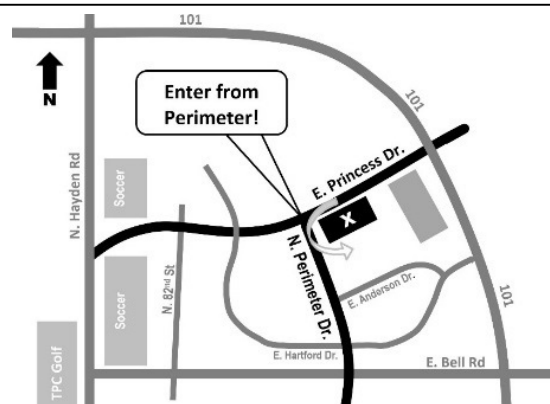
## We appreciate your referrals!

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.*

## Map to our NEW Scottsdale Office

8501 E. Princess Drive # 210 Scottsdale, AZ 85255



Exit the 101 at Princess Drive. Go west for one block. Entrance is off Perimeter.

## Our Advisors, Planners and Partners.



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



Dianna Harbaugh is one of the most caring advisors you may ever meet. She plans for every contingency in our client's life, including long-term care, legacy, and lifelong income.



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 ensure we only offer the BEST of the BEST to our clients.



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



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.



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.



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 as our Operations Manager.

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.



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! Leaving Legacies is just the beginning of the caring service she provides.

Nancy Monaco is the 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.



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 AZ, CA, and NV.



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!



*"From my viewpoint..."*

*I could not be more proud of the team we have assembled and the partners we work with day in and day out.*

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

**David P. Schaeffer**



Thea Schaeffer has temporarily taken over our marketing department. With her extensive creative background, look for exciting things to come.



Rachelle Sanchez is one of our newest additions. As our Director of First Impressions, she will always greet you with a smile, and a hot cup of coffee!



Meet Orlando Cruz! He has just joined us as a full-service advisor. As a bi-lingual planner, he is sure to be a great addition to our team!

Special Thanks to DENNY for his great photographs of all of us!





Listen in via  
www.AmericanRetire.com/Radio



## Classifieds

### Medicare Supplement Rates

#### Lowest Medicare Supplement Rates (85255 - Maricopa County)

Gender	Age	Plan	Carrier	Premium*
Male	66	F	Humana Dental	151.85
Female	66	F	Humana Dental	131.97
Male	66	G	American Continental	123.45
Female	66	G	American Continental	107.46
Male	66	N	American Continental	105.87
Female	66	N	American Continental	92.05
Male	71	F	Philadelphia American	163.77
Female	71	F	Philadelphia American	148.88
Male	71	G	American Continental	137.69
Female	71	G	American Continental	119.70
Male	71	N	Philadelphia American	111.39
Female	71	N	Philadelphia American	101.27

Rates are accurate at the time of production. Excluded from the list are fraternal organizations, service organizations and carriers with ratings below B.  
\*Source: CSG Actuarial effective dates 8-1-2016

**We represent your interests with over 48 Medicare supplement companies.**

Get your free rate comparison  
**602-281-3898**

### Medicare Advantage Plans

There are over 37 Medicare Advantage plans in Arizona. *How will you choose?*

**One call to compare them all!**  
**602-281-3898**

### Interest Rates

#### Highest CD's and Share Rates (Highest national rates)

Duration	Institution	Yield to Maturity*
1 year	Synchrony Bank	1.25%
2 year	Synchrony Bank	1.45%
3 year	Alaska USA Credit Union	1.60%
4 year	Nationwide Bank	1.80%
5 year	Synchrony Bank	2.05%

Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NAFCU insurance.

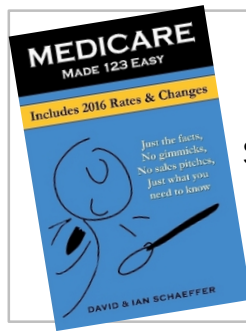
\*Source: BankRate.com 6-24-2016

#### Highest Fixed Annuity Rates (Highest Arizona rates)

Duration	Institution	Yield to Maturity*
1 year	Not currently offered	
2 year	Not currently offered	
3 year	Athene	2.00%
4 year	North American Company	2.00%
5 year	Sentinel Security Life	3.20%

Rates are accurate at the time of production. Excluded from the list is fraternal organizations, service organizations and carriers with ratings below B.

\*Source: AnnuityRateWatch.com 6-24-2016



Get your copy of the top selling book on Medicare!

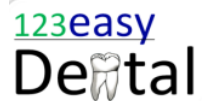
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<http://amzn.to/1Pw5884>

### Websites



www.AmericanRetire.com



www.123EasyDental.com



www.123EasyHi.com



www.123EasyLife.com



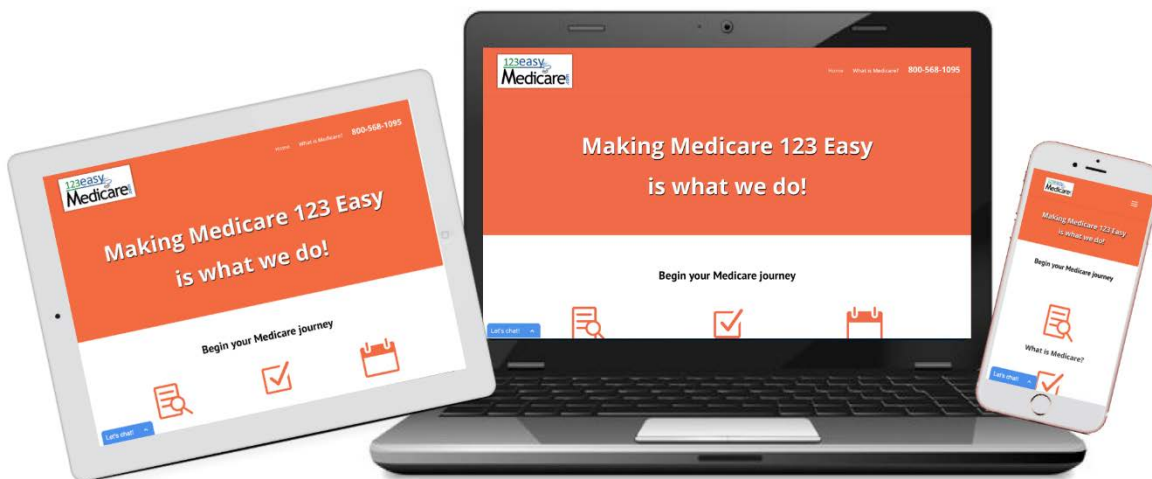
www.123EasyMedicare.com



www.123EasyRetire.com



www.123EasySocialSecurity.com



## Celebrate Summer

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

### Last month's puzzle winner!

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**

**Loretta Feaster**

*Look for your gift card in the mail box.*

- |                   |                        |
|-------------------|------------------------|
| 1. Apple Pie      | 11. Parade             |
| 2. Baseball       | 12. Patriot            |
| 3. BBQ            | 13. Picnic             |
| 4. Firecracker    | 14. Red White and Blue |
| 5. Flag           | 15. Stars              |
| 6. Fourth of July | 16. Statue of Liberty  |
| 7. Freedom        | 17. Strawberries       |
| 8. Hamburgers     | 18. Stripes            |
| 9. Hotdogs        | 19. USA                |
| 10. Ice           | 20. Watermelon         |

## This Month's Quiz

### Question

What national park is not on the Top10 list for 2016?

- A. Grand Teton
- B. Mammoth Cave
- C. Death Valley

## Answers To Last Month's Quiz

### Question

What is the song most often played while graduates walk across the stage?

- A. "We are the Champions"
- B. "Pomp and Circumstance"
- C. "Graduation Day"

### Answer

- B. "Pomp and Circumstance"

*Send your answers to  
Judi@AmericanRetire.com*

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

*Congratulations to:*

**Fred Gofron**

*Look for your gift card in the mail box.*



# Medicare *Informational* Workshops

## 45-Minute Presentation - Everything you need to know about Medicare

*We explain how Medicare works and what you can expect before you choose!*

### 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 participates in Medicare and or Medicare Advantage plan networks.
- Learn how to calculate your prescription costs on every plan in your zip code, by using Medicare's website.
- Learn how to compare every Medicare Advantage plans; premiums, co-pays and deductibles using Medicare's website.
- Learn how company insurance agents and independent brokers are compensated.
- Learn how to compare Medicare supplement plans (*Medigap*) and premiums.
- Learn who needs to enroll in Medicare and when.

**THIS PRESENTATION HAS BEEN APPROVED BY MEDICARE**

### Valley-Wide Workshops for your Convenience

#### Phoenix Public Library

Juniper Branch  
1825 W. Union Hills Dr.  
Phoenix, AZ 85027  
Monday, August 1st  
1:30 p.m.

#### Peoria Public Library

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Tuesday, August 2nd  
1:30 p.m.

#### Phoenix Public Library

Desert Sage Branch  
7602 W. Encanto Blvd.  
Phoenix, AZ 85035  
Tuesday, August 2nd  
5:30 p.m.

#### Phoenix Public Library

Desert Sage Branch  
7602 W. Encanto Blvd.  
Phoenix, AZ 85035  
Wednesday, August 3rd  
1:30 p.m. (English & Spanish)

#### Glendale Public Library

Main Branch  
5959 W. Brown St.  
Glendale, AZ 85302  
Wednesday, August 3rd  
5:30 p.m.

#### Phoenix Public Library

Yucca Branch  
5648 N. 15<sup>th</sup> Avenue  
Phoenix, AZ 85015  
Thursday, August 4th  
1:30 p.m.

#### Glendale Public Library

Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
Thursday, August 4th  
1:30 p.m.

#### University of Phoenix

Northwest Campus  
2550 W. Union Hills Dr.  
#100 Phoenix, AZ 85027  
Thursday, August 4th  
5:30 p.m.

#### Peoria Public Library

Sunrise Mountain Branch  
21109 N. 98<sup>th</sup> Ave.  
Peoria, AZ 85382  
Friday, August 5th  
10:30 a.m.

#### Phoenix Public Library

Burton Barr Branch  
1221 N. Central Ave.  
Phoenix, AZ 85004  
Friday, August 5<sup>th</sup>  
1:30 p.m.

#### Phoenix Public Library

Saguaro Branch  
2808 N. 46<sup>th</sup> St.  
Phoenix, AZ 85008  
Saturday, August 6<sup>th</sup>  
10:30 a.m.

#### Chandler Public Library

Sunset Branch  
4930 W. Ray Rd.  
Chandler, AZ 85226  
Monday, August 8th  
5:30 p.m.

#### Phoenix Public Library

Mesquite Branch  
4525 E. Paradise Village Pky N.  
Phoenix, AZ 85032  
Tuesday, August 9th  
1:30 p.m.

#### Mesa Public Library

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Tuesday, August 9th  
5:30 p.m.

#### Scottsdale Public Library

Appaloosa Branch  
7377 E. Silverstone Dr.  
Scottsdale, AZ 85255  
Wednesday, August 10th  
5:30 p.m.

#### Mesa Public Library

Main Branch  
64 E. 1<sup>st</sup> St.  
Mesa, AZ 85201  
Thursday, August 11th  
1:30 p.m.

#### Phoenix Public Library

Mesquite Branch  
4525 E. Paradise Village Pky N.  
Phoenix, AZ 85032  
Thursday, August 11th  
5:30 p.m.

#### Phoenix Public Library

Ironwood Branch  
4333 E. Chandler Blvd.  
Phoenix, AZ 85048  
Thursday, August 11th  
5:30 p.m.

#### Scottsdale Public Library

Mustang Branch  
10101 N. 90<sup>th</sup> St  
Scottsdale, AZ 85258  
Friday, August 12th  
10:30 a.m.

#### Pvle Adult Recreation Center

(Next to the Tempe Main Library)  
655 E. Southern Ave.  
Tempe, AZ 85282  
Friday, August 12th  
1:30 p.m.

#### Mesa Public Library

Dobson Ranch Branch  
2425 S. Dobson Rd.  
Mesa, AZ 85202  
Saturday, August 13th  
10:30 a.m.

**Register online at [www.123EasyMedicare.com](http://www.123EasyMedicare.com)**

**Or call 602-281-3898 for your FREE SEATS!**

# Informational

# Workshops

123easy

## Social Security



*Learn how to maximize your benefits!*

Did you know for married couples there are...

- 5 Social Security Strategies
- 81 Age Combinations
- 405 Sets of Calculations

### 40-Minute Presentation

Everything you need to know about Social Security

**Location: Our New Office**  
8501 E. Princess Drive #210  
Scottsdale, AZ 85255

**Tuesday, July 12<sup>th</sup>**  
**at 5:30 p.m.**

## ANNUITY WORKSHOP


**Q:**

**Are annuities a good choice for retirees?**

Probate Free? Guaranteed? Tax Deferred?  
Come see how to improve your returns at our

**FREE SEMINAR WITH COMPLIMENTARY LUNCH!**

**Golden Corral**  
5679 W. Northern Ave.  
Glendale, AZ 85308  
**Monday, July 25<sup>th</sup>**  
**11:00 a.m.**



# “I Hate Losing Money & Paying Fees, Don't You?”

### Attend this FREE workshop

- Learn how to insulate your savings from market corrections
- Reduce risk and eliminate guesswork about your income
  - Learn how to not run out of money
- Learn how you can reduce or eliminate management fees

**1.5 hour Interactive Workshop**  
Income planning for as long as you need it!

### Dates and Locations

**Scottsdale Public Library**  
Mustang Branch  
10101 N. 90<sup>th</sup> St.  
Scottsdale, AZ 85258  
**Tuesday, July 26<sup>th</sup>**  
**5:30 p.m.**

**Glendale Public Library**  
Foothills Branch  
19055 N. 57<sup>th</sup> Ave.  
Glendale, AZ 85308  
**Thursday, July 28<sup>th</sup>**  
**5:30 p.m.**

**Retirement**  
**Income Planning**  
**Workshop**

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