



May your holiday spirits be very merry and bright!

## Inside This Issue

Feature Story.....	1
Holiday Health Tips.....	2
Why Am I Me? .....	3
Financial Tip of the Month.....	4
Medicare Minute.....	5
Success Story of the Month....	6
Clients of the Month.....	7
Meet Our Team.....	8
Classifieds.....	9
Quiz & Word Search.....	10
Informational Workshops...11&12	

### And so it begins...

By David P. Schaeffer

For the first time since Andrew Jackson, we have elected a business person, not a career politician.

As my friend that owns a pizza shop says, "I still get up in the morning and go off to work." For most of us life will be the same. So what do we have to look forward to? What does the future hold?

I wish for opportunity and prosperity for all people, America, and the rest of the world.

I wish for jobs for those that want to work hard for themselves and their families.

I wish for healthcare for all Americans at a reasonable cost, and the ability to see all providers. Medicare has provided amazing levels of quality and service for many years. The "not so" Affordable Care Act was a step in the right direction, but poorly implemented. The results for the insurance companies was devastating, because the government failed to reimburse for the enormous losses. I hope it is fixed in 2017.

I wish for less regulation and less burden on small business. Small business employs more people in America than the mega corporations. Small business is the American Economy, not Wall Street, not the oil companies, not the media companies, not Hollywood. It is made up of companies that employ less than 100 people. These little American dreams are the coffee shops, insurance agencies, local ad agencies, massage therapists, and hair dressers. It's the private duty nurses and doctors and dentists in private practice. It's the rural mail person and Fed Ex ground delivery people. The Uber and Lyft drivers. It's you and me.

I wish for a reasonable tax assessment.

*Continued on page 2*

### Oh Tannin Baum, Oh Tannin Baum.

By David S. Edge

#### Where did these Traditions come from?

Christmas trees have long been associated with traditional Christmas decorations but haven't been around as long as some people think. Named after the Christian holiday, these decorated trees first appeared in Strasbourg Germany in the 17<sup>th</sup> century, just some 300 years ago.

But... what some folks don't know is that the tradition of a tree at Christmas was started much earlier in medieval times and was used to tell the story of the bible, from creation to the birth of Christ.

Priests used "Jesse Trees" to tell a visual story of the bible as a way to help the masses of people (most who could not read or write) understand and educate them on religion. The tree was used to show the branches of people in the bible and how they related to each other, such as Jesus being a descendant of David, or a "branch" reflecting a new life of the line.

Most of these trees had 25 cards or windows that were associated with the bible and had distinct stories and lessons. Jesse Trees have turned into the more modern version of the Advent Calendar.

The word Christmas comes from the "Mass of Christ", or sometimes called Communion or Eucharist. This Mass of Christ was held at midnight and thus eventually became the shorter *Christmas* that we know today.

*Continued on page 2*

*"Providing financial certainty is our mission.*

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

**David P. Schaeffer**



## Holiday Health Tips

### Don't Stress Yourself Out!



By David S. Edge

We all have those tendencies to over indulge during the holidays. Like those tempting fun foods that we sometimes only see once a year. That special recipe that Mom only made for Thanks- giving, or that Christmas dessert that's just plain yummy! We can't help it! We only get it once a year!!! And what about the extra special eggnog that's only for the adults at the family gathering? Maybe just one extra glass, or two???

Over indulging during the holidays is not always about food or drink, as there are other considerations as well.

**Don't stress out your body!** Trying to do too much in too little time can cause unnecessary stress. Pace yourself and know when to take a break.

**Be careful about marathon events!** Don't try to wrap all the presents at one time. Or play a 9- hour game of Monopoly with the grandkids!

### Continued from page 1 "Tannin Baum ..."

There are many different theories on how Christmas started being celebrated on the 25<sup>th</sup> of December. An early Christian belief is that Mary was told by an angel on March 25<sup>th</sup> that she would bear the son of God, and nine months later was December 25<sup>th</sup>! March 25<sup>th</sup> is still celebrated with "Annunciation" services. March 25<sup>th</sup> also has other significant meaning to religions as it is thought to be the day that Jesus died on the cross and another that it was the date that the world was created.



Oh, and the red and green colors that are associated with Christmas? Bishops robes

**Cheer for your team!** Your favorites make it to the bowl game. Remember, it's just a game. Don't lose your temper. That's not good for you or your blood pressure!

**Travel smart.** If traveling this holiday season, get a full night's sleep once you've arrived. You will want to enjoy the next day full of festivities.

**Stick to your regiment.** If you take a daily walk, keep it up! Turn a simple walk into an event for the whole gang.

**Drink water.** Sometimes we get so busy visiting, talking, or eating that we forget to stay hydrated. Drink up! With water!!!

**Get involved.** Just because the family is gathering at a house other than yours, make sure to bring over your famous dish and enjoy not doing the clean-up!

*I'm sure everyone has a personal tip for the holidays, but these are just a few reminders to watch out for, so that YOU enjoy the holiday events to their fullest!*

### Continued from page 1 "And so..."

Reasonable for everyone, not just the poor or wealthy. "47% of Americans do not pay income tax." Remember those words? While accurate, it's not a complete statement. Those on Social Security only, don't pay taxes. Those on State assistance only, don't pay taxes. Kids in school don't pay taxes. Folks working for American companies living outside of the US don't pay taxes. Many illegal folks do pay taxes, they just use someone else's social security number. Warren Buffet openly states he pays too little in taxes, but less than .05% of Americans have his income.

I look forward to a great future for my family, my wonderful clients, and the great country we call the United States of America!

If we don't like the new President, we can certainly use a phrase he coined, "YOU'RE FIRED."



were red so guess what Santa's suit color is today? Red of course! Other traditions in history blended into modern Christmas. Holly and Ivy with red berries were brought into homes during winter to brighten up home interiors during the long cold dark nights. This was added to the traditions that red was the blood of Christ, and the holly represented the evergreen born again through the blood of Christ.



There are other traditions during the holiday season, such as Hanukkah, that is also rich in traditions. Hanukkah is often represented by the color blue. This is because the color blue was special because in medieval times the

color blue was a very expensive dye and often more expensive than the color gold. So, in many cases only wealthy folks could afford blue and it became very revered; Hanukkah was represented in blue as a way to show importance. Blue has since become the traditional color of Hanukkah.



There are many more traditions to explore! So have fun researching the history of the holidays! There are dozens you will find fascinating as well as educational! **Merry Christmas and Happy Hanukkah!**

## Why Am I Me?

### Did You Make it?

As we grow up and learn stuff, we are exposed to all sorts of ways and techniques on what to do and how to do them. It could be the way your Mom or Grandmother made a quilt from scratch, or possibly the way your dad or grandfather made a piece of furniture from just rough cut lumber? Or perhaps it was the shop teacher who taught you how to use power tools? Whatever, whenever, or whoever, you learned how to make or do something, and those skills made you, .... well...**you!**

One of the things that make us unique in this world is our skillsets. While one person may be a brain surgeon, it doesn't necessarily make that surgeon a good accountant. That great mechanic you like so much, they can't cook a lick to save their lives!

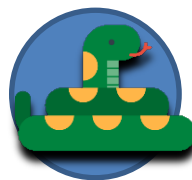
While we are all good at something, it may also mean that we are terrible at something else! Even getting your medical care means that you see your Primary Care Doctor first, and then if needed, you get a referral to see a specialist.

So as you think about it, what is your special gift? Or maybe you have several? I know in my neighborhood many of my neighbors know I'm knowledgeable about our local desert critters. There has been more than one occasion where I got a knock on my door requesting help with the dreaded rattle snake that was in their backyard! Only to find that the snake was just a local harmless

whipsnake or Sonoran ground snake. "These are good snakes that eat the bad rats and bugs", I would gently coach as I picked up the intruder with my bare hands. Our local non-venomous Gopher snake is a great neighbor and actually eats rattle snakes! Talk about a special skill!

Some of us are handy, and some of us have trouble just changing a light bulb. Others are good carpenters, while others are great at math and accounting. Point is that **we all have** some type of gift that makes you, **you.**

*Now we all need to be less bashful about asking for help. Certain things are just not in your inventory of knowledge. So, if you're selecting Medicare coverage, long-term care, reviewing your financial plan for improvements, or anything that has to do with retirement, call us! We're here to help using our special skills for you!*



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



# WALL STREET TIP OF THE MONTH

## How safe is your "Safe" bucket?

For decades, many Americans have relied upon Bonds, CDs and money markets for their "safe money". Since the election, money has poured out of bonds, negatively impacting their value, while CD & money market rates remain at levels that don't keep up with inflation. Now more than ever, Americans need an experienced wealth advisor that can successfully navigate this challenging interest-rate environment that can provide the safety as well and the income needed to fulfill your retirement goals.

**CALL TODAY FOR A COMPLIMENTARY CHECK UP**



## Financial Tip of the Month

By David S. Edge

### End of Year Gifts and Caution.

At the end of each year there are deadlines you can reduce your taxable income when Here's a short list of gift-giving to consider!



for giving, so that you file your taxes.

-Charity begins at home. Got that favorite group that you've got a soft spot for? As long as the group is a **501c 3**, you can give up to \$800 maximum for couples and \$400 for single filers for a State of Arizona tax deduction using State Form # 321. Visit [www.AZDOR.gov](http://www.AZDOR.gov) where you'll find a list of forms for all sorts of donations! There are many options when you donate to organizations that offer assistance to working poor.



-Donate to your favorite school!

-Are you employing National Guard members? There is a tax credit for you!

-When you make a donation do you all of a sudden get flooded with request from other organizations? These organizations often swap names and contact info, and sometimes they even charge each other as a way to increase income. If you are tired of getting these notices, make sure that you check the box on the donation form that you *do not* want your information shared. Otherwise, you will need to contact each charity and request they stop contacting you. Want additional help? There is an organization that can help to make your mail requests disappear or be greatly reduced. Contact [www.DMAchoice.org](http://www.DMAchoice.org).

-Remember to itemize, you can't just state that you made a donation to a particular organization. If you give cash, get a receipt!

-You can donate property! It's a double win, in that you don't have to pay capital gains and you get to discount the fair market value of the item. Remember, you have to own the property for at least one year.

-These charitable donations must be made before the end of the year. If you donate by check, as long as it's given *before* the end of the year, it can be cashed *after* the first of the year by the organization.

-Many employers offer charitable giving via your paycheck at work. Keep an end-of-year paystub for proof of your deduction for your tax return.

**Keep in mind that you can't donate your time for a deduction, nor can you exceed 20% of your Adjusted Gross income. There's a lot of rules on this, so get advice from your tax preparer.**

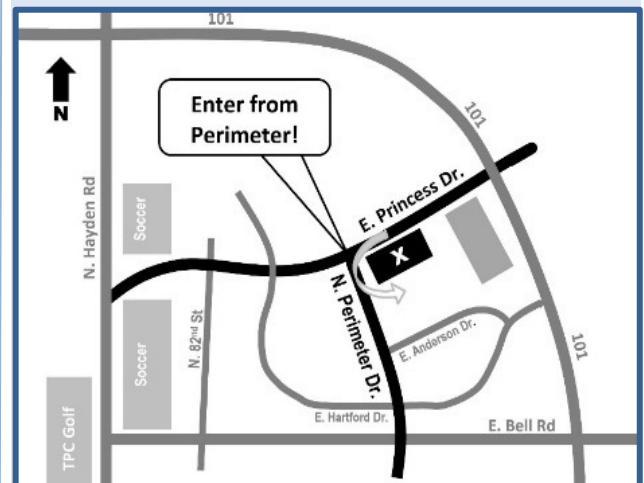


## Map to our NEW Scottsdale Office



8501 E. Princess Drive Suite # 210  
Scottsdale, AZ 85255

**Enter from Perimeter Drive  
602-281-3898**



Exit the 101 at Princess Drive.  
Go west for one block.  
Entrance is off Perimeter.  
Front door is on the south side of the building right off the parking lot.

## Medicare Minute-

### Changes in 2017 Medicare Premiums!!!

By David S. Edge

CMS recently announced that the Medicare Part B deductible for 2017 was being increased to \$183 per year up from \$166 in 2016.

Part B monthly premium for folks that are currently paying \$104.90 will increase to an average of \$109. These are folks who were already on Medicare Part B before January 1, 2016 **and** are having their Medicare Part B auto deducted out of their monthly Social Security check.

If you were new to Medicare after January 1, 2016 **or if you are being billed** your monthly Part B premium amount (i.e. you are not taking Social Security checks yet), your Medicare Part B monthly premium will be increased from \$121.80 to \$134.00 in 2017.

Why the discrepancy? There is a rule named “hold harmless” with Social Security and Medicare. Medicare cannot raise the Part B premium on folks taking Social Security checks unless there is a raise in the Social Security monthly check via a cost of living increase. In 2016 there was no Social Security increase, thus no increase with folks already paying their Part B monthly premium out of their monthly check.

However, if you were being billed your monthly Part B premium quarterly or if you were new to Medicare for the first time after January 1, 2016, you paid the new rate of \$121.80 per month. This group of folks is not protected by the “hold harmless” rule, so \$134.00.

For single Americans making more than \$85,000 and couples making more than \$170,000, there are also surcharges that result in you paying more than the normal Part B premiums. These are called IRMA adjusted amounts. These amounts have also had an increase but you will be notified by Medicare what those additional fees are based on a look-back over the past two years tax returns.

**See our post at <http://bit.ly/2eNO18S> for more details.**



## American Retirement Advisors 3-Peat Performance!!!

# Inc. 500

On August 17<sup>th</sup>, Inc. Magazine ranked American Retirement Advisors No. 12 fastest-growing privately held company in Phoenix, No. 36 fastest-growing financial services company in America, and No. 486 overall, on its 35<sup>th</sup> 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 third consecutive year,” says 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.”



## Success Story of the Month

By David S. Edge

*This month's success story is for all the folks who reviewed their Medicare advantage plans and made the correct decision on what to do for the next year! Each of you is a success story.*

(Sing along to the tune of  
*Twelve Days of Christmas*)

On the first day of Christmas, Medicare gave to me, a Medicare Advantage plan for free.

On the second day of Christmas, Medicare gave to me, tier-two drugs for cheap.

On the third day of Christmas, Medicare gave to me, three-month bill for Part B.

On the fourth day of Christmas, Medicare gave to me, free flu shots.

On the fifth day of Christmas, Medicare gave to me, a once-a-year-well-ness checkkkkkkk!

On the sixth day of Christmas, Medicare gave to me, my doctors on my network.

On the seventh day of Christmas, Medicare gave to me, free gym membership.

On the eighth day of Christmas, Medicare gave to me, a great newsletter for free.

On the ninth day of Christmas, Medicare gave to me, nine nurses caring.

On the tenth day of Christmas, Medicare gave to me ten doctors deliberating.

On the eleventh day of Christmas, Medicare gave to me, free doctor visits.

On the twelfth day of Christmas, Medicare gave to me, twelve months of worry-free healthcare.



**HERE'S HOPING THAT EVERYONE HAS A SAFE AND HAPPY HOLIDAY SEASON, FILLED WITH LOVE AND LAUGHTER. IT HAS BEEN AN HONOR AND A PRIVILEGE TO HELP YOU WITH YOUR NEEDS THROUGHOUT THE YEAR, AND WE LOOK FORWARD TO CONTINUING TO DO SO IN 2017!**

## 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.*

*Sue McQ. referred by Wanda L.*

*Jim A. referred by Roy J.*

*Barbara C. referred by Vernadean C., Carol M., and Diane S.*

*Mary DeY. referred by Candy H.*

*Virginia S. referred by Dan S.*

*Reggie S. referred by Judith P. & Malcom MacE.*

*Tom R. referred by Charles G.*

*Pat & Terry McK. referred by Pia J.*

*Nancy McA. referred by Gail S.*

*Fred T. referred by Lenore L.*

*Steven C. referred by Kathleen A.*

*James & Bonnie S. referred by James W.*

*Steve & Susie P. referred by Dennis G.*

*Art & Priscilla V. referred by Levi G.*

*Diana M. referred by Tony R.*

*Obed & Lucy G. referred by Levi G.*

*Martha G. referred by Levi G.*

*Karen C. referred by Joyce S.*

*Mildred L. referred by David L.*

*Charles F. referred by Paul C.*

*Harlan S. referred by Lonnie R.*

*Paul C. referred by Claudia W.*

*Colleen C. referred by Richard J.*

*Bill G. referred by Gary A.*

*Marjorie C. referred by Nancy L., Jerry W., & Kathy R.*

*Linda & Scott B. referred by Susan J.*

*Loretta V. referred by Flash*

***\*Let us know who you are Flash!***

*Jessie B. referred by John C.*

*Gary Z. referred by Bill A.*

*Karen B. referred by Chris C.*

*Scott L. referred by Kevin T.*

*Donna & Mark E. referred by Larry M.*

*Nikolaus P. referred by Barry S.*

*Ted R. referred by Paul K.*

*Juanita H. referred by Tracey H.*

*Tim St. referred by Gary M.*

*Ron & Gayle S. referred by Laura L.*

*John R. referred by Carol R.*

*Collier W. referred by Maggie G.*

*Yvonne B. referred by Laura M.*

*Robert D. referred by Tim F.*

*Barbara S. referred by Ted R.*

*Lynn & Steve J. referred by Andrea K.*

*Michael & Maria C. referred by Don T.*

*Donnie T. referred by Scott D.*

*Ann B. referred by Marlene C.*

*Pat S. referred by Susan C.*

*Katya D. referred by Pat M.*



## It's time for a Medicare Supplement review.

**Call today to schedule for January! With 47 carriers in the market next year, let's take a look. You may be able to save some money!**



## 602-281-3898

### ***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.



## 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.



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.



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.



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 with retirement planning.



Thea Schaeffer has taken over our marketing department for most of the year, but, during AEP, she has also been helping lots of clients navigate the changes in Medicare.



Say hello to Sean Collins! He is an experienced wealth strategist who looks forward to adding his expertise to the team.



Welcome to Ian Schaeffer. As our on-staff Process Engineer, he works diligently to improve our client experience both in our office, and at your home.



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.



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 as our Operations Manager.



Trudy Mercante is a full-service planner helping clients valley wide! 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!



Rachelle Sanchez is 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!



Say hello to Tina Wagoner! She has jumped in head-first to assist us during the Annual Election Period, but I don't think we are going to let her go!



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.

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 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.



*"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**





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	United Healthcare	154.40
Female	66	F	HumanaDental	137.27
Male	66	G	American Continental	123.45
Female	66	G	American Continental	107.46
Male	66	N	Shenandoah	105.13
Female	66	N	Shenandoah	91.46
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 1-1-2017

**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)

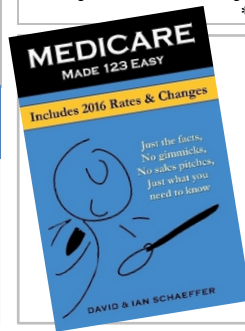
Duration	Institution	Yield to Maturity*
1 year	VirtualBank	1.31%
2 year	Popular Direct	1.52%
3 year	Popular Direct	1.65%
4 year	Capital One 360 Bank/EverBank/Popular Direct	1.80%
5 year	Popular Direct	2.05%

Rates are accurate at the time of production. We include banks and federal credit unions in our national search. All have FDIC or NAFUCU insurance.  
\*Source: BankRate.com 11-18-2016

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

Duration	Institution	Yield to Maturity*
1 year	ELCO Mutual	1.0%
2 year	ELCO Mutual	1.5%
3 year	Guggenheim	2.0%
4 year	GILICO	2.4%
5 year	Atlantic Coast Life	3.06%

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 11-18-2016



Get your copy of the top selling book on Medicare!

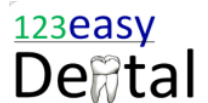
Get yours at Amazon.com

Use this shortcut  
<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



## Starlight Starbright

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

### *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**

**Dawn Russo**

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

- |                     |                   |
|---------------------|-------------------|
| 1. Cookies          | 11. Menorah       |
| 2. Happy New Year   | 12. Fireplace     |
| 3. Snowflakes       | 13. Dreidel       |
| 4. Family           | 14. Candles       |
| 5. Tradition        | 15. Christmas Eve |
| 6. Gathering        | 16. Sleigh Bells  |
| 7. Giving           | 17. Snowman       |
| 8. Mistletoe        | 18. Angels        |
| 9. Hanukkah         | 19. Icicles       |
| 10. Advent Calendar | 20. Hot Cocoa     |

## *This Month's Quiz*

### Question

What is the cost of the "Twelve Days of Christmas" for 2016?\*

- A. \$86,322
- B. \$44,687
- C. \$34,131

\*according to radio.foxnews.com

## *Answers To Last Month's Quiz*

### Question

To which Native American tribe did Pocahontas belong?

- A. Powhatan
- B. Nottaway
- C. Manahoac

### Answer

- A. Powhatan

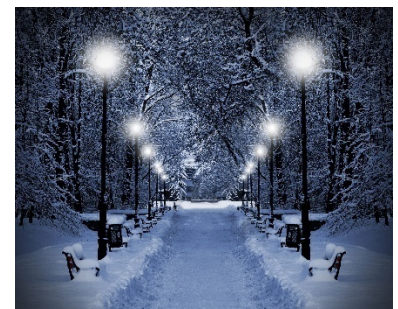
Send your answers to  
[Judi@AmericanRetire.com](mailto:Judi@AmericanRetire.com)

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

*Congratulations to:*

**Bob Keim**

*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

<b>University of Phoenix</b> 2550 W. Union Hills Dr. Phoenix, AZ 85027 Monday, November 28 5:30 PM	<b>Appaloosa Public Library</b> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Monday, November 28 5:30 PM	<b>Ed Robson Branch Lecky Center</b> 9330 E. Riggs Rd. Sun Lakes, AZ 85248 Monday, November 28 1:30 PM	<b>Peoria Sunrise Mtn Public Library</b> 21109 N. 98th Ave. Peoria, AZ 85382 Tuesday, November 29 5:30 PM
<b>Mesa Red Mtn Public Library</b> 635 N. Power Rd Mesa, AZ 85205 Tuesday, November 29 1:30 PM	<b>Mesquite Public Library</b> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Tuesday, November 29 5:30 PM	<b>Yucca Public Library</b> 5648 N. 15th Ave Phoenix, AZ 85015 Tuesday, November 29 1:30 PM	<b>Downtown Chandler Copper Room North</b> 22 S. Delaware St. Chandler, AZ 85225 Tuesday, November 29 5:30 PM
<b>Glendale Main Public Library</b> 5959 W. Brown St. Glendale, AZ 85302 Wednesday, November 30 1:30 PM	<b>Tempe Main Public Library</b> 3500 S. Rural Rd. Tempe, AZ 85282 Wednesday, November 30 5:30 PM	<b>Mustang Public Library</b> 10101 N. 90th St. Phoenix, AZ 85258 Wednesday, November 30 1:30 PM	<b>Anthem Civic Center</b> 3701 W. Anthem Way Anthem, AZ 85086 Wednesday, November 30 5:30 PM
<b>Burton Barr Public Library</b> 1221 N. Central Ave. Phoenix, AZ 85004 Wednesday, November 30 10:30 AM	<b>Ironwood Public Library</b> 4333 E. Chandler Blvd. Phoenix, AZ 85048 Wednesday, November 30 1:30 PM	<b>Cesar Chavez</b> 3635 W. Baseline Rd. Phoenix, AZ 85339 Wednesday, November 30 5:30 PM	<b>Peoria Sunrise Mtn Public Library</b> 21109 N. 98th Ave. Peoria, AZ 85382 Thursday, December 01 10:30 AM
<b>Glendale Foothills Public Library</b> 19055 N. 57th Ave. Glendale, AZ 85308 Thursday, December 01 5:30 PM	<b>Mesquite Public Library</b> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Thursday, December 01 1:30 PM	<b>Mesa Main Public Library</b> 64 E. 1st Street Mesa, AZ 85201 Thursday, December 01 5:30 PM	<b>Chandler Hamilton</b> 3700 S. Arizona Ave. Chandler, AZ 85248 Thursday, December 01 10:30 AM
<b>Desert Sage Public Library (Presented in Spanish)</b> 7602 W. Encanto Blvd. Phoenix, AZ 85035 Thursday, December 01 5:30 PM	<b>Tempe Main Public Library</b> 3500 S. Rural Rd. Tempe, AZ 85282 Friday, December 02 10:30 AM	<b>Saguaro Public Library</b> 2808 N. 46th St. Phoenix, AZ 85008 Saturday, December 03 10:30 AM	<b>Anthem Civic Center</b> 3701 W. Anthem Way Anthem, AZ 85086 Saturday, December 03 10:30 AM
<b>Anthem Civic Center</b> 3701 W. Anthem Way Anthem, AZ 85086 Saturday, December 10 10:30 AM			

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

# 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

**Monday, December 5th**  
at 5:30 p.m.

**NEW**

## WEALTH TRANSFER WORKSHOP

**Come learn the essentials of Legacy Planning, so your loved ones receive your wealth, not the IRS.**

Join Sean Collins for this informative presentation, sharing innovative ways to transfer your wealth the 123 easy way!

**Location: Our New Office**  
8501 E. Princess Dr. #210  
Scottsdale, AZ 85255  
**Thursday, December 8th**  
at 5:30 p.m.



**NEW**



# “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

8501 E. Princess Dr. #210  
Scottsdale, AZ 85255  
**Tuesday, December 6th**  
at 5:30 p.m.

## Retirement Income Planning Workshop

## Long-Term Care WORKSHOP

70% of people over the age of 65 will need LTC. 13% of people currently own LTC coverage. Join us for an informative discussion on how to secure this much-needed protection, utilizing assets you already have!

**Location: Our New Office**  
8501 E. Princess Drive #210 Scottsdale, AZ 85255  
**Wednesday, December 7th 5:30 pm**

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