



Friends are like four-leaf clovers... hard to find, but lucky to have!

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Toss it against the wall...

By David P. Schaeffer

We have all heard the phrase “throw everything against the wall and see what sticks.” Well, our new President made a bunch of promises in the campaign and got himself elected. Many promises sounded good to some; to others, not so much. Our clients’ emotions on the new President range from exuberant to completely freaked out and scared.

We can all agree, there has been a frenzy of activity in the first weeks of the new administration. Every news cycle has Trump this and Trump that. So much attention, that it was almost like the Super Bowl (what a game!), the Phoenix Open, and our car shows didn’t even happen.

The market is in a flurry. Up, Up, Up! By almost all accounts the optimism concerning the markets and consumer spending is very positive. Stories of large employers adding jobs in the good ole USA abound.

Our President lets us know his feelings, unfiltered, immediately, via his twitter feed. If you don’t follow twitter, don’t worry... the television news folks will do it for you.

More importantly, what is not being talked about is the Department of Labor’s fiduciary rule for financial services. It is scheduled to go into effect April 10, 2017. This law will impact every person in the United States with qualified accounts including, IRAs, 401k, 403b, 457/TSA, and Roth IRAs. This rule was created in the spirit of improving the financial care of our citizen’s lifelong savings.

Unfortunately, this law will force firms to charge more for their services and provide less choice of investment options. Completely the opposite of the intent of the legislation.

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March Turns Green!

By David S. Edge



The most popular holiday celebrated in March is Saint Patrick’s Day on the 17th. The Patron Saint of Ireland is honored for bringing Christianity to Ireland around 400 AD. So fast forward a few hundred years to New York City, where in 1762 the first Saint Patrick’s Day Parade was held! You might wonder why the first parade wasn’t held in Ireland. Well, there are approximately 34 million Americans of Irish descent in America, and that is approximately 7 times the population of Ireland. Oh, BTW, you’ll hear the phrase “Erin Go Braugh” probably more than once on St. Paddy’s Day as it means “Ireland Forever”!



Other fun Irish facts;

Ireland has been the land of superstitions as we tend to think of leprechauns, four-leaf clovers, fairies, rainbows with pots of gold at the end, and no one can deny the *wearing of the green* on this special day unless you want to get pinched! If your nose itches, someone is speaking ill of you, but if your palm itches you’ve got money coming to you. When you find a lucky horseshoe, you nail it to your wall pointing up so that the luck won’t fall out! Don’t break any mirrors because no one wants seven years of bad luck! There are dozens more of these fun, but irrational beliefs.

There are more than one or two auspicious superstitions with Irish folk and another popular belief is *Kissing the Blarney*

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“Providing financial certainty is our mission.

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

David P. Schaeffer



Health Tip

**Water, water everywhere...
how much should I drink?**

By Sharon C. Groves



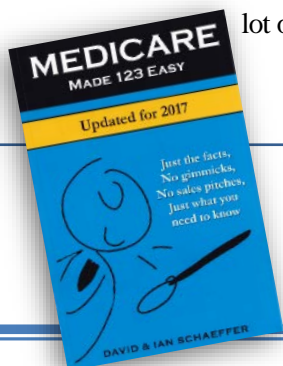
Water is one of the most important resources on earth. All plants, animals, and living beings must have water to survive. 71% of earth's surface is covered in water, with our oceans holding approximately 96.5% of all earth's water. If there was no water, there would be no life on earth.

We must constantly add fresh water to our body in order to keep it properly hydrated. An adequate amount of water daily can be a cure for some problems like headaches, fatigue, and joint pain. It can even affect our ability to focus and perform simple tasks. Water lubricates our joints and muscles for better movement and plays a very important role in nearly every bodily function. We can go for weeks without food, but only three days without water.

Water is essential for absorption of nutrients and proper digestion which carries waste from our bodies. It's important for proper circulation in the body and to carry oxygen throughout. The more oxygen in our bodies, the more fat it will burn for energy and the more fat will be flushed from our systems.

INTERESTING WATER FACTS:

- Removes toxins & fat. If you'd like to shed some extra pounds, drinking a lot of water is a MUST.



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

- Suppresses our appetite naturally & helps metabolize stored fat.
- Regulates our body's cooling system. Our desert environment demands adequate water consumption.
- Stops dehydration because dehydration can occur any time of the year, not just the hot summer months.
- Boosts our immune system

RULE OF THUMB: Everybody is different, but we often are told we need to drink at least eight 8-oz of water every day. However, new NIH (National Institute of Health) guidelines suggests we need to drink half our body weight in ounces daily.

American Retirement Advisors believe in the importance and validity of water and that's why when you visit our office, we always ask if you'd like a glass of water! Drink up!

Continued from page 1 "Toss it..."

Small investors with accounts less than \$1,000,000 will find themselves moving to automated investment services because the cost of compliance is too great. We all have or had mutual funds, the autopilot investments of the past. What happens to your accounts when the market drops? What happens to your income if those accounts lose your money?

The estimated cost to comply with the new law may be as much as 2% on a small account. Most folks don't pay even 1% to

Continued on page 3

Continued from page 1 "Green..."

Stone for good luck. As the story goes, the King of Blarney Castle in the village of Blarney, Ireland once saved an old woman from drowning and in reward, she cast a **good** spell on the stone where it still resides today. Kissing the stone is a popular belief that it will bring you good luck. Others say kissing the stone will give you the gift of persuasion and eloquent speech.

THE CADDY

-Author unknown

There once was a very sad daddy

Whose golf game was going quite badly.

He hooked left and right-

No ball was in sight

I think he needed a caddy!



You can thank the Irish for popularizing limericks. Irish writer Edward Lear made these little ditties fun and a permanent part of our speech patterns in 1846 when his book "Book of Nonsense" was published. If you decide to try your hand at writing a limerick, remember its five lines of verse, the first two lines rhyme with the fifth line, and the lines are usually humorous. You can visit the fourth largest city of "Limerick" Ireland on your next trip!

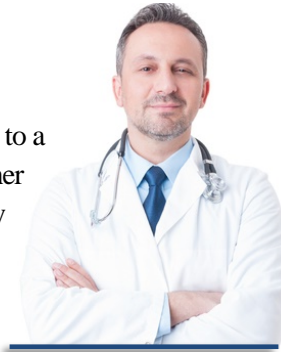
So kick up your heels with a little Irish jig and remember to wear some green!



Why Am I Me?

Doctor, Doctor, Gimme the News!

Can you remember the time you first went to a doctor? That experience has made you either afraid of doctors or gave you a warm fuzzy about doctors? Either way that experience was something that has made you, you!



There are many reasons folks are afraid of doctors. That fear can range from what's it going to cost, the thought of sitting in a crowded waiting room, to which doctor should I go see? Sometimes it's a simple fear of something like needles to take a flu shot. Some of us are just afraid of receiving bad news, so we just pretend or ignore the symptoms in hopes they'll just go away. These simple things can cause panic attacks or nightmares that make people simply not want to go when they need too.

There's an actual name for people who are afraid of doctors, it's called "iatrophobia".

Folks who are generally afraid of doctors will get increased heart palpitations, wring their hands, and can actually get physically ill just with the idea of going to the doctor. If you think about it, that's quite an issue, as the very person who can fix you is exactly who you don't want to see?

Some people develop the same attitude towards a doctor visit in the same category as avoiding a restaurant that they had a bad meal or got sick from the food they were served. You just don't go there anymore. The real difference is that skipping a meal at a restaurant won't kill you, but not going to the doctor when you're sick can result in your death.

So what was your first visit to the doctor and how do you feel about it? Can you remember? I know for me I was about 6 or 7 and was climbing a big old oak tree at my grandparents' house and made it to the top, only to miss a branch on the way down. I fell the last 10-15 feet, receiving a large cut requiring several stitches. My mom wrapped me in a blanket, threw me in the car and off we went. This was an old country doctor who was very experienced and totally put me at ease by saying that "why this cut isn't much of nothing" in a very grandfatherly way. All of a sudden my cut didn't seem like a big deal to me as he gave me a local and the few stitches I needed. I even got a piece of hard candy he just happened to have in his lab coat pocket. So my experience at that young age left me with a

favorable impression of doctors.

Now, I just know, not everybody can relay a nice story about their first experience with a medical situation, and of course that is what makes each of us have our own fears or comforts, and that feeling makes you, you.

So don't find yourself wondering about your medical coverage or your share of the financial responsibilities of your Medicare plan. Give us a call, we can help!

You might even get a piece of candy!

David S. Edge

V.P. of "Going to the Doctor"

Healthcare & Retirement Planning Professional



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



Continued from page 2 "Toss it..."

manage their entire portfolios. Something will have to give; you will either have to pay more or use a robot.

We have never charged our clients for planning services, account reviews, phone calls, changes, account updates, balance inquiries, disbursement requests, mailing statements, going to social security office with you, or exceeding every fiduciary standard of care.

If the law is not repealed, folks will experience far fewer savings and investment choices for their IRAs and incur new fees that may exceed earnings!

I really don't think that was what the past administration had in mind. The story goes, Mr. Obama's neighbor had all of his lifelong savings in a variable annuity, the type that did not insure his principle and had fees in excess of 3.5% per year. When the market dropped in 2008, his neighbor lost nearly 50% of the value of his annuity. His broker was no longer in the business. He assumed the big-name brokerage firm had an eye on his account. The reality was no one was looking after his money. Mr. Obama looked into it and found that the broker was really a licensed salesman and did not violate any rules. He just did what the firm requested of him. In reality, he was not acting in his neighbor's best interest, he acted in the best interest of the firm. Mr. Obama asked around and found that there was a type of financial advisor that was licensed to act in

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Financial Tip of the Month

By David S. Edge

Check or Credit/Debit Card?

While just about any financial transaction we do can expose us to the criminal element, there are checks and balances that can keep us a bit safer.

You're standing in line to check out, and the person in front of you pulls out their check book. "How archaic," you think to yourself. Check writing has decreased by 50% since 2000, but the real exposure to check writers is with fraud. While there appears to be just as much opportunity for fraud with credit and debit cards, the exposure with writing a check may have greater consequences.

If any theft of a credit/debit card happens, alerts happen very quickly with electronic monitoring by the financial institution. A halt is placed on the card in question and a new card is rushed to the client. Misappropriated funds are replaced, and the retail store shares in the loss for taking the fraudulent transaction. Hence, the recent surge in requiring ID for purchases, as well as more stringent usage policies.

On the other hand, writing a check still has all the old proven ways to steal your money. You write a check, it has your name, address, phone number, bank name, routing number, account number and signature all on the check. The numerous ways for theft start as soon as you hand the check to the cashier. A dishonest clerk could copy your check. If sent by mail, the check could be stolen and washed. This is a process where the criminal chemically removes the payee and dollar amount of the check keeping your perfectly legal signature, writes a new amount and payee, and then cashes the check!

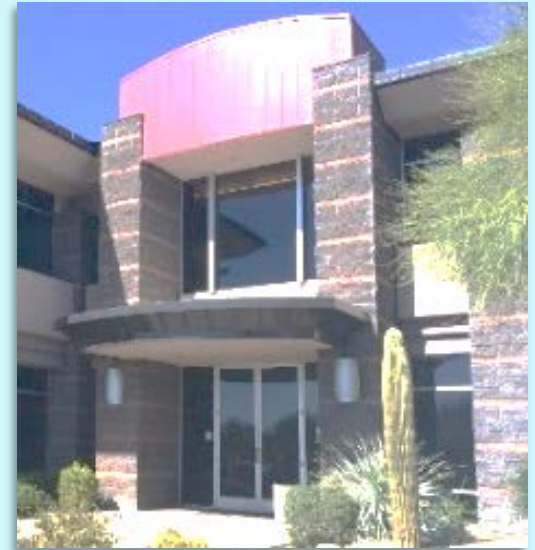
The main issue with writing a check is that once the bad guy has your check, they can drain your account and we only have to hope you don't have your checking account tied to your savings account as both accounts can be drained. Question is, "how much money do you keep in your account to be possibly stolen"? Most folks have taken the precaution of keeping a low balance in their checking account just to cover the balance of checks they have issued. ***Good thinking!***

Retailers are combating the risk, by taking your check at the register and immediately processing the payment and giving the check back to you. Now the check never leaves your sight, and this curtails any opportunity for your personal information to be stolen on the way to your bank.

Recording all check transactions and regularly checking your bank account online are also smart ways to track your transactions against fraud and keeping your information from being stolen. ***Why not just avoid the risk?***

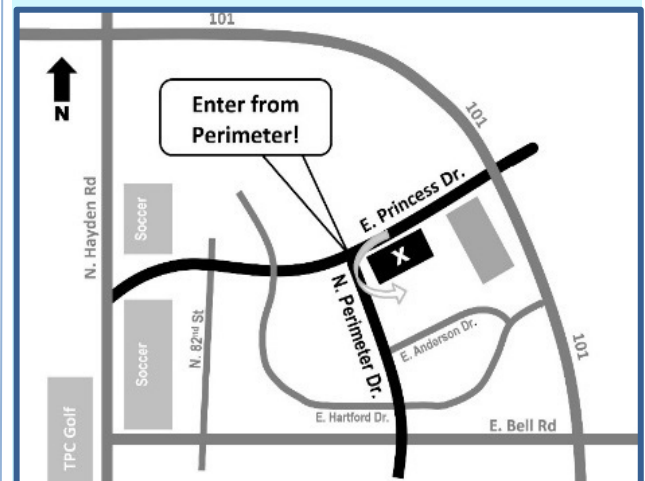
We suggest that you minimize or avoid check writing altogether. Use the safe and secure debit or credit card to protect yourself from fraud.

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

Name Calling!

We teach hundreds of Medicare education classes a year all over Maricopa County, but folks still call us with questions, ***which is great!*** Some questions we get, have to deal with names of the parts of Medicare. So let's clarify names, parts, and plans.

Parts of Medicare:

Part A is hospital coverage.

Part B is medical services.

Part C is an all-in-one-plan called Medicare Advantage. This is when you combine Part A, Part B, and (most of the time) Part D all in one plan.

Part D is an independent prescription drug plan to go with original Medicare and a Medicare Supplement (or Medigap).



.....→

Part C of Medicare is when Medicare contracts a private plan to provide medical services. You will **replace** your original Medicare with one of these **Medicare Advantage** plans. These are the network plans offered in a geographic area. These all-inclusive plans cover doctors, hospital, labs, diagnostics, x-rays, and usually prescription drug plan premiums. Thus, many folks refer to these Part C Medicare Advantage plans as “**All-In-One**” plans. These plans typically have co-pays and co-insurance for services. You will choose a Primary Care Physician, and you can only visit plan-participating medical providers in your network for medical services.

Medicare Supplements (or Medigap) is when you have Medicare as your insurance and select a Medicare Supplement plan to cover the balance, after Medicare receives and processes the bills from your medical providers. This is why these Medicare Supplement plans are referred to as Medigaps. They cover the leftover portion (gap) of the bill after Medicare process the bill, pays its portion of the bill, then Medicare automatically sends the balance of the bill to your Medigap. Your Medicare Supplement (or Medigap) will send a second payment to your medical provider paying the balance of your bill.

The issue: there are many Retiree Group Insurance plans that will contain the word “Supplement”, but the only “Medicare Supplement” plan is a **Federally Standardized Medigap plan**.

Another question we get is “when can I change plans?”

For Medicare Advantage Plans and Independent Part D Prescription Drug Plans, you can change once a year during the **Annual Election Period** (Open Enrollment). This occurs

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Medicare Alert!!!

For everyone just starting Medicare Part B, or for those who are being billed quarterly for Part B, there was an increase effective 1-1-2017. Last year's Part B premium of \$121.80 was increased to \$134 and folks who have Part B auto-deducted from their Social Security checks was increased from \$104.90 to \$109.

If you are billed quarterly, remember that your billing was started the month of your effective date, not calendar quarters. So you could be billed \$121.80 for November, \$121.80 for December and \$134 for January 2017.

Instead of simply multiplying \$134 x 3 = \$402, your billing will be: \$121.80 + \$121.80 + \$134 = \$377.60 for your first three-month billing for 2017.



Getting ready to do your 2016 taxes?

We have collected many planning tidbits to make your life easier. Standard deductions, gift & estate tax exclusions & credits, filing deadlines, retirement & health savings contribution limits, and MORE...

americanretirementadvisors.com/guideposts

As an added bonus, we have 2017 data as well.



Success Story of the Month

By David S. Edge



More for Less?

While recently meeting with a client who was a young grandmother with three beautiful grandchildren, she was lamenting the fact that she wished she had more to leave the grandkids when she passed. I pressed her for more information on exactly what was she concerned with? She replied that while she was OK with her retirement income she only had a small amount of money in a bank savings account and that each child would only get about \$10,000 when she passed.

I was glad she brought it up so that we could have the opportunity to help her with this dilemma.

“How would you like to leave them \$20,000 or maybe even \$30,000 each?” I asked.

“Impossible!” was her immediate reply. “*Au contraire*”, I said. “There are ways to make the money worth two or even three times the face amount”. I could tell I had her undivided attention.

There are insurance products on the market that you can purchase with the cash in your savings account that are guaranteed to pay out upon your passing to any beneficiaries you direct. The cash in your saving account is paying you pennies on the dollar in a low - yield bank account while it just sits in your bank. Let’s look at some ways to make that cash more valuable.

We then had a discussion on a Single-Premium life insurance policy. This is a product that will take your one-time payment, and guarantee you a payout larger than your one-time payment. There are factors that affect exactly how much of a multiple the payout will be upon your passing. These factors generally have to do with qualifying for the policy and usually only have a simple blood test by a nurse who usually comes to your office or home.

But for a simple example, you take the \$30,000 that’s in your savings account; purchase a single-premium life policy that would have a guaranteed death benefit of \$60,000. This is what legacy planning is all about. You are making decisions now that will affect your family later. Your three grandchildren will get \$20,000 each instead of \$10,000. It would take your bank savings account around 30-35 years at 2% interest to grow to that amount

of money. Instead, you’ve doubled the money by just purchasing a policy, instantly.

What’s great about this policy is that the money is fully funded, it’s safe and secure, as an efficient way to transfer wealth. It’s flexible, as many of these policies have value added living benefits and liquidity features with access to the death benefit or cash values should the policy holders’ financial needs change.

She was stunned that these products existed and her family financial planner had never discussed this with her before. I merely reminded her that at American Retirement Advisors we look as all aspects of your retirement and not just sell you products. Grace was more than just a little happy as we reviewed her new options.

Concerned that the small amount of money in a savings account isn’t going to be very much to pass along to your family in the event something happens to you? Call us we can help!

Continued from page 3 “Toss it...”

the client’s best interest. He then asked the SEC to do something. They did nothing. He asked his friends at the Department of Labor and they acted, creating a rule to protect the average investor. Unfortunately, they failed to ask about the cost of such financial care. Kind of like the “not so” Affordable Care Act. (Sorry. I could not help myself.) To affordably take on the legal responsibility of fiduciary care, most portfolios must exceed 5,000,000 dollars to avoid additional costs above the standard 1%.

So here we sit, a rule created to care for LARGE portfolios, forced upon most Americans with a portfolio of less than \$100,000, but being required to bear the cost of a portfolio 50 times larger.

If the rule is not repealed, folks will experience far fewer savings and investment choices for their IRAs and new fees that could exceed earnings!



The best way to know, for sure, if your investments are the most appropriate for you... call our planning department right away and make an appointment.

Continued from page 5 “Name calling...”

October 15th through December 7th each year. You can shop your current plan for any new changes for the new year or simply compare your plan to other plans in your geographic area. If you elect to change to another plan, your new plan will start January 1st of the new year. Keep in mind that these plans are sensitive to where you live. The Part D drug plans asks no medical questions, but the Medicare Advantage plans only ask one question; do you have **End Stage Renal Disease** (kidney dialysis)? This one chronic condition can keep you from switching from plan to plan.

For Medicare Supplement Plans (Medigap), you can change any month of the year. While **Medicare** never asks any medical questions in order to switch from plan to plan, the Supplement Plan (Medigaps) must ask medical underwriting questions in order to qualify to switch. In other words, you need to be healthy in order to switch. Most (but not all) of these Medigap plans require that you have no chronic conditions in order to switch.

Also remember that there are many Medicare Supplement (Medigap) carriers and plans to choose from. Most folks choose a Plan F or a Plan G, as these two plans are very popular. Here is a quick list of **all** available Medicare Supplement plans; A, B, C, D, High F, F, G, K, L, M, and N.

If you are a client of American Retirement Advisors we will give you a reminder in September that the Annual Election Period is upon you and assist with researching your options!



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.

John & Deb L. referred Laraine S.

Kathleen & Craig R. referred Lee B.

Pamela D. referred Phyllis B.

Clark & Betty A. referred Daryl K.

Mark & Cindy V. referred Monty & Christine B.

Tony & Marge M. referred Beverly & Paul R.

Julie & Jerry N. referred Carol H.

Scott & Kari G. referred Marina & Rick S.

Wendy S. referred Pattie D.


Robert & Melanie M. referred Terry & Melinda M.

Judi L. referred Cynthia S.

Bob S. referred Kathy Craig

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.



The “Parts” of Medicare can be confusing. Let the folks at American Retirement Advisors simplify the answers!

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.



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.



Say hello to Tina Wagoner! She has taken over as our Director of First Impressions. Coffee, tea, or biscotti?



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 key to application processing! As of the first of the year, she will also be lending her expertise to the planning department.



Rachelle Sanchez will be taking the lead as a Customer Care Specialist. Sharon will be teaching her the ins and outs of taking extra special care of our clients.



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!



Andrew Irwin is our lead analyst. He is the man behind the research, ensuring every one of our advisors are ready to help every client that comes through our door.



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-Ball 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)

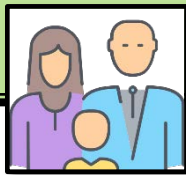
Gender	Age	Plan	Carrier	Premium*
Male	66	F	Greek Catholic Union	152.22
Female	66	F	Greek Catholic Union	132.37
Male	66	G	American Continental	123.45
Female	66	G	American Continental	107.46
Male	66	N	Greek Catholic Union	104.12
Female	66	N	Greek Catholic Union	90.54
Male	71	F	Philadelphia American	163.77
Female	71	F	Greek Catholic Union	146.48
Male	71	G	American Continental	137.69
Female	71	G	American Continental	119.70
Male	71	N	Philadelphia American	111.39
Female	71	N	Assured Life Association	96.14

Rates are accurate at the time of production. Included in the list are fraternal organizations, and service organizations and carriers with ratings above B+.
*Source: CSG Actuarial effective dates 4-1-2017

Need Life Insurance?

Do you have adequate coverage to protect your family? Most folks don't! Call us today for a quick and easy quote.

602-281-3898



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

Duration	Institution	Yield to Maturity*
1 year	Connexus Credit Union	1.38%
2 year	EverBank/VirtualBank	1.56%
3 year	EverBank/Popular Direct/Capital One	1.80%
4 year	Capital One	1.80%
5 year	Capital One/Alaska USA	2.00%

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 2-13-2017

Highest Fixed Annuity Rates (Highest Arizona rates)

Duration	Institution	Yield to Maturity*
1 year	Not currently available	N/A
2 year	Not currently available	N/A
3 year	Delaware Life	2.10%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.19%

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 2-13-2017



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

Erin Go Bragh

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

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**

Suzanne Liederman

Look for your gift card in the mail box.

- | | |
|------------------|-----------------------|
| 1. Blarney Stone | 11. Luck of the Irish |
| 2. Shamrock | 12. March Madness |
| 3. Jig | 13. Final Four |
| 4. Green Beer | 14. Emerald Isle |
| 5. Corned Beef | 15. Magical |
| 6. Cabbage | 16. Four-Leaf Clover |
| 7. Rainbow | 17. Limerick |
| 8. Pot of Gold | 18. St. Patrick |
| 9. Leprechaun | 19. Pinch |
| 10. Gold Coins | 20. Good Luck |

This Month's Quiz

Question

The number of Irish Americans is _____ times larger than the entire population of Ireland.

- A. Seven
- B. Four
- C. Twelve

(according to IrishCentral.com in 2016)

Answers To Last Month's Quiz

Question

Which of these foods is NOT good for your heart health?

- A. Salmon
- B. Blueberries
- C. Tiramisu

Answer

- C. Tiramisu

*Send your answers to
Judi@AmericanRetire.com*

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

Congratulations to:

Connie Ladwig

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

<p><u>Tempe Main Public Library</u> 3500 S. Rural Rd. Tempe, AZ 85282 Monday, March 06 5:30 PM</p>	<p><u>Juniper Public Library</u> 1825 W. Union Hills Dr. Phoenix, AZ 85027 Monday, March 06 1:30 PM</p>	<p><u>Peoria Sunrise Mtn Public Library</u> 21109 N. 98th Ave. Peoria, AZ 85382 Tuesday, March 07 10:30 AM</p>	<p><u>Glendale Foothills Public Library</u> 19055 N. 57th Ave. Glendale, AZ 85308 Tuesday, March 07 1:30 PM</p>
<p><u>Mustang Public Library</u> 10101 N. 90th St. Scottsdale, AZ 85258 Tuesday, March 07 5:30 PM</p>	<p><u>Mesa Dobson Ranch</u> 2425 S. Dobson Rd Mesa, AZ 85202 Wednesday, March 08 1:30 PM</p>	<p><u>Anthem Civic Center</u> 3701 W. Anthem Way Anthem, AZ 85086 Wednesday, March 08 5:30 PM</p>	<p><u>Downtown Chandler Copper Room North</u> 22 S. Delaware St. Chandler, AZ 85225 Wednesday, March 08 5:30 PM</p>
<p><u>Mesquite Public Library</u> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Thursday, March 09 5:30 PM</p>	<p><u>Appaloosa Public Library</u> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Thursday, March 09 1:30 PM</p>	<p><u>Glendale Main Public Library</u> 5959 W. Brown St. Glendale, AZ 85302 Thursday, March 09 5:30 PM</p>	<p><u>Mesa Main Public Library</u> 64 E. 1st Street Mesa, AZ 85201 Friday, March 10 1:30 PM</p>
<p><u>Burton Barr Public Library</u> 1221 N. Central Ave. Phoenix, AZ 85004 Saturday, March 11 10:30 AM</p>	<p><u>City of Surprise</u> 16000 N. Civic Center Dr. Surprise, AZ 85374 Thursday, March 23 11:00 AM</p>		

Register online at 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

Attend this FREE 40-Minute Presentation

Everything you need to know about Social Security

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

**Tuesday, March 14
at 5:30 p.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

Scottsdale Public Library- Mustang Branch
10101 N. 90th St. Scottsdale, AZ 85258
Wednesday, March 15 at 5:30 p.m.

Glendale Public Library- Foothills Branch
19055 N. 57th Ave. Glendale, AZ 85308
Thursday, March 16 at 5:30 p.m.

Retirement Income Planning Workshop

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