



## Can you believe this weather?

By David P. Schaeffer

Arizona is really awesome! The first quarter of the year has been exceptional; the weather has been mild, and there is an exuberance in the air. Ok, maybe it's pollen, but folks just seem to be happier.

The parking lots at our local shopping and dining establishments appear to be full on the weekends. People are out and about. Our snowbird tourists are still here enjoying our hotspots. They are keeping our hotels and golf courses nicely busy, and movie theaters are full. It's just a great time to be in Arizona.

I stopped watching the news because there seems to be only one topic...if I recall, something about a guy with blond hair that vacations in Palm Beach every weekend.

The markets are in decline a bit as profits are skimmed from the DOW, S&P, FTSE and Nikkei. My guess is we have to wait a bit more before we see significant adjustments. But who knows? Gold is having a good year so far. Brent crude over the past 12 months is creeping upwards; I heard we should expect a 30-cent increase in the next quarter at the pump. It would be great if we could all pre-purchase at low prices and fill up later!

As you can tell, I am always optimistic. I guess I'm wired that way. We are launching a new company; www.EasyLife.com will be launched in mid-summer! It will service the basic estate planning needs of folks in their 50s. We have hired our first two employees and I look to add at least 30 more folks in the next 12 months. There is a great need to help folks plan for their futures when they are younger. Leverage is a great thing when it is in your favor. Compounding only works its magic if you give it

*Continued on page 7*

## It's May!

By David S. Edge



The old adage "April showers bring May flowers" is pretty right on the mark in Arizona this year. We are having a bumper crop of desert flowers blooming this spring! But besides this little childhood ditty, other important holidays are in May.

Mother's Day falls on Sunday the 14<sup>th</sup> this year, so make that phone call and send that card, or better yet... flowers! You only have one Mom, so cherish her, or her memory.



Are you a horse lover? Don't forget the Kentucky Derby on Saturday the 6<sup>th</sup>. If you go ladies, don't forget your hat! The

Derby has become a big spring event with ladies and gentlemen dressing up for this once a year extravaganza! In addition to the day's race and fun, you quite possibly just might get to sip a delightful mint julep!

Mexico's Independence Day, better known as Cinco de Mayo is May 5<sup>th</sup>, and it is almost more popular in the USA than in Mexico! Everyone likes an excuse to party, and who doesn't like Mexican food? Viva la Mexico!



We also celebrate our national Day of Prayer on the 4<sup>th</sup>. There are several religious holidays in May such as Ascension, St. James and St. Phillip, Yom HaZikaron, Yom HaAtzma'ut, and Shavuot, as well as the beginning of Ramadan and Lailatul Barat. Don't know what some of these holidays are?

*Continued on page 2*

*"Providing financial certainty is our mission.*

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

**David P. Schaeffer**



"Home is wherever my Mom is..."

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## Health Tip

### Health Hazards of Sitting!

By Sharon C. Groves



We all probably know that too much sitting can be bad for our health, especially after a long TV binge.

As most of us are choosing to delay our retirement, we tend to sit at our workspace perhaps up to 8 hours every day, then go home and sit even more watching our favorite TV programs.

Exactly what happens to our bodies and our minds when we sit too much? Is it really so bad for us since we've basically worked all our lives?

When we are sedentary for a long time, everything slows down, our bodily functions, and even our brains. Our muscles weaken and deteriorate and our posture worsens.

When our muscles are moving or engaged (remember our heart is a muscle) fresh blood and oxygen is pumped

throughout our entire bodies. This keeps our minds stimulated and focused and promotes healthy bodily functions.

Prolonged sitting has been linked to high blood pressure and elevated cholesterol, as well as an increased risk for colon, breast, and endometrial cancers. One theory is that excess insulin encourages damaging cell growth. Regular movement in our bodies boosts antioxidants that kill cell-damaging, and cancer-causing free radicals. But when our muscles aren't moving, they don't respond to insulin and then the pancreas ends up producing more and more. This can possibly lead to diabetes. Sitting for more than 8 hours a day has also been associated with a 90% increased risk of type 2 diabetes. *(from a 2015 Internal Medicine Report)*

Muscle degeneration and back problems are another by-product of excessive sitting. When we move, soft discs between our vertebrae expand and contract like sponges, soaking up fresh blood and nutrients. When we sit too long, discs are squashed unevenly and collagen hardens around tendons and ligaments.



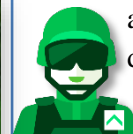
So what can I do? Sit less and move more! Examples are maybe standing while talking on the phone or even when you eat lunch. Go for a walk during work breaks rather than gathering in a conference room. If you work at a desk, try a standing desk, or simply improvise with a high table or counter top. Every 10 to 15 minutes, get up

and move, or walk around. Simple stretch exercises help greatly. Bend over, touch your toes or do arm circles. Trade TV time for hobbies. Set regular alarms on your phone as a reminder to stand up, stretch and decrease your sitting time. According to "Peak Fitness," getting up and walking around for 2 minutes every hour **increased** their lifespan by 33% compared to those who did not.

The moral is two-fold: stand up a minimum of once an hour plus get at least 30 min of activity in a day. Remember to drink plenty of water and stay hydrated and . . . stop & smell the roses.

### Continued from page 1 "May..."

Take a few minutes and get educated about our friends with different beliefs and religions.



We remember our military heroes with National Armed Forces Day on May 20<sup>th</sup>, as well as Memorial Day which falls on the 29<sup>th</sup> this year. So, let's salute our Army, Navy, Air Force, Marines, and Coast Guard military members who are currently serving or are veterans, for protecting us and our wonderful country. **If you like our freedom, thank a Veteran!**



There are also some fun national days we recognize in May with groups and events for World No Tobacco Day, National Brother Day, National Teacher Day, and National Burger Day, amongst others.

**So, Happy Spring! Pick the holiday of your choice; there is certainly something in the month to celebrate for everyone!**



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

## Why Am I Me?

### Added Value.

Added Value? What the heck? How about just plain old value? In this new modern language world, there are so many meanings of words and slang that are being changed by our younger generation, and it's getting hard to keep track. If something is "sick" that means that it's wicked good. As an example "the paint job on that truck is sick"!

So what's **added value**? Most of us view added value as something that adds value to whatever is being offered. In other words more value, not the regular price or service and certainly not less.

A great example is Discount Tire stores. They sell tires but you can stop in and get a flat fixed for free or get your tires checked out for free anytime. That's added value.

From a personal experience, my daughter always wants to go to Benihana on her birthday because her dinner is free. They send her an email reminding her, and for the past 10 years or so, guess where we go to dinner on her birthday? This is the added value for that particular restaurant.

What is your attitude about value? Where did you develop it? What person impacted you on how to go about pushing a deal or negotiating the best thing for you or your family? Did you push for the *little extra*?



**Is Your Life Insurance Up To Par?**

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At American Retirement Advisors **added value** is just part of our everyday culture! How did you find us? Mail, ARA website, Google, Facebook, newspaper articles? We try to make it 123 Easy! If you have an appointment, we call and remind you. Every year during the Annual Election Period (Open Enrollment) we contact you to ensure you don't need to switch medical plans to keep the most appropriate coverage for medical and drug plans. We're here for your planning for medical, financial retirement planning, social security questions, life insurance, long-term care options, you name it, we're here for you!

Being able to get all your retirement needs at one place is added value! Our wonderful clients are loyal to us because of our commitment to customer service. We work for our clients, not banks or insurance companies.

**Need help? Just call or email us!**  
**We're here to help!**



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



## Financial Tip of the Month

By David S. Edge



### How do I file a claim with Medicare?

If you have a Medicare Advantage plan you receive all your medical care from your network that you signed up for. You should never have to file a separate claim for reimbursement directly from Medicare. Simply pay any required co-pays on your plan to your medical provider.

However, if you have **Medicare** with a **Medigap** (Supplement) plan, you will find most medical providers *participate in Medicare* and will file your paperwork or claims for you. There are a much smaller percentage of medical providers who **do not participate in Medicare**. This is when you may need to do the paperwork yourself.

**Non-participating** medical providers may want you to pay them for services rendered at the time of your service. **You** will take the bill and fill out a "Patient's Request for Medical Payment" form that you can get at Medicare's website at [www.medicare.gov](http://www.medicare.gov). **You** will mail the completed claim form directly to Medicare. **You** will call 1-800-Medicare to find out the address to your local Medical billing office.

On Medicare's website, look on the top right side of the screen and click on the **"Forms, Help, & Resources"** tab.

Next, select the tab on the left titled **Medicare Forms**. The page will open to several options. Select **I want to file a claim for services**.

In the paragraph that opens, select the first option in the opening sentence **"Patient Request for Medical Payments form"**.

The screen will change and be titled **Details for title: CMS 1490S**. Scroll down and select the very first item on the list; **CMS 1490S- English**. You will also see the option of a Spanish version of the form.

The second selection on the list is direction on how to fill out the form. You can print this as well.

The form is simple and requires your name, Medicare ID number, male or female, your mailing address, and a brief explanation of why you received this medical service. Attach a copy of the bill, and follow the mailing instructions.

You will receive a payment from Medicare for their portion of the submitted bill, and a second payment for the balance of the bill will be sent to you by your Medigap carrier.

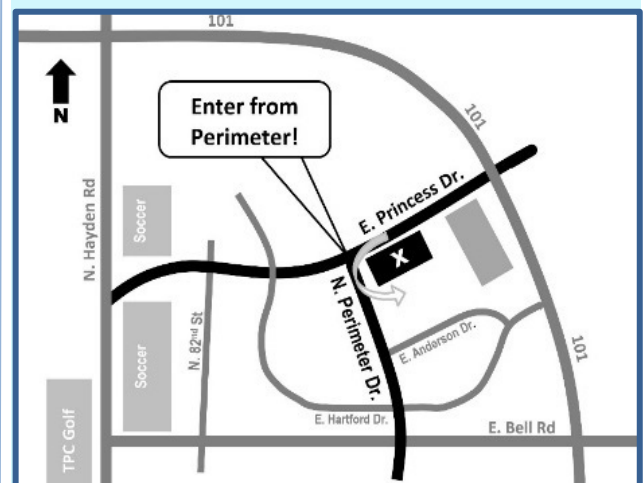
*If you encounter any issues remember you can always call Medicare directly at 1-800-Medicare or 1-800-633-4227.*

## 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

### Getting my meds is a hassle!



Over the past few years we have witnessed adjustments to certain medications that are now being restricted by Medicare. Many folks think it's their drug company plan that is causing these extra prescription hassles. No, it's not only your drug plan but increasingly it's Medicare placing guidelines to keep folks from overdosing or abusing **certain medications**.

**Accidental overdose** has seen a large increase amongst elderly Americans. Medicare has been monitoring this trend and is restricting the amounts of these potentially harmful drugs that you can order. So how, and what exactly is being restricted? Let's review.

We have always seen two of these steps when ordering medications, **Prior Authorization** and **Step Therapy**. *Utilization management, drug restrictions, usage management, or drug restrictions* have been a part of Medicare Part D plans as well as Medicare Advantage plans that include Part D.

Some restricted medications merely require your doctor to write a simple note to the drug plan as to why you need this particular medication. This is **Prior Authorization**. It could be the only drug that works, or the only medication that will work in combination with other meds you are currently taking. Certain combinations of meds can be dangerous and your doctor and pharmacist review to make sure you are not taking dangerous combinations of medications.

Other times drug plans will require that you have **Step Therapy** with certain medications. This simply means that there could be a lesser expensive medication that the Drug plan wants you to try first before a more expensive medication.

**Quantity limits** is another category where Medicare governs how much of a particular medication you can order at a time. This list is revised and updated by the *Center for Medicare Medicaid Services (CMS)*. For example many pain medications are being limited to a 30 day supply, or less.

You must remember that a Drug plan can change its **formulary** (the list of medications it covers) **at any time**. But the plan must notify you of the changes and offer a supply of your current medication to cover you through the change in the plan. There are rules and the Drug plans are required to offer a medication that will take the place of the medication it is dropping. See your drug plan *Summary of Benefits* to check the guidelines for your specific plan.

Keep in mind that drug plans are not required to cover over-the-counter medications, cosmetic or hair growth, fertility drugs, sexual enhancement, or weight loss. Also, many plans will not cover compound medications or naturopath products.

Remember that you can change Part D drug plans and Medicare Advantage plans each year during the Annual Election Period (open enrollment) from October 15<sup>th</sup> - December 7<sup>th</sup>. Your new plan will start January 1<sup>st</sup> of the New Year.



## What's Your Game Plan?



**There are many elements to your Retirement Planning. Some would say including a trust is a must. A revocable living trust can avoid probate and minimize or eliminate taxes. Everyone has unique needs.**

**Control of your life-long savings.** You specify the terms of a trust. By designating when and to whom distributions may be made, you remain in control of your assets even after you pass away. You specify who gets what and when they may receive your gifts.

**Protection of your legacy.** Careful and thoughtful legacy planning can protect your estate from your heirs' creditors or from beneficiaries who may not be adept at money management.

**Privacy.** Probate is a matter of public record; a trust may allow assets to avoid the public probate process and remain private.

**Savings.** The cost of probate is twofold; one, the money paid to attorneys and the state can amount to as much as 10% of the estate value for a simple, uncontested process, and, two, probate may take as long as 18-24 months. Think of the cost of maintaining your home, unoccupied for 24 months. Your heirs will need to continue to pay for those expenses until they can rent, sell or occupy the property.

**Avoid the entire mess by calling today!**

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**www.123EasyTrust.com**

## Success Story of the Month

By David S. Edge and Kris Sollenberger

Richard had everything going for him, great wife and kids, terrific job that he was really good at, and his customer's loved him. He even had his son playing golf with him so they could enjoy some dad and son time once a week. He was the assistant coach with his daughter's soccer team and had this great connection with his children through sports. Good solid family man, great job, financially stable, what else could there be?

Then the unexpected happened. Richard, Mr. Sportsman who got plenty of exercise, had a heart attack.

At first he simply could not believe it had happened to him. "I eat right and get plenty of exercise, what the heck happened?" While having a quiet moment with his wife of 16 years, Richard begins to examine his life, and more importantly, his fears of what would life had been for his family had he not survived?

**“ I eat right and get plenty of exercise, what the heck happened? ”**

He vowed right then that he would not put it off any longer and would review his financial retirement plans as well as disability and long-term care options as soon as he got out of the hospital. After making a few calls and getting recommendations from trusted friends... he then called us.

At the meeting he made it clear that he wanted his family taken care of no matter what happens. As we began the process of reviewing his options, he made an observation that he felt like a student in a classroom getting private tutoring on the various ways to protect his family financially. Our team made sure he understood that every client we deal with gets an education on all areas of solutions, so that you the client make the decision on what you want to do based on facts.

Richard was amazed at how affordable some of the coverage he wanted was going to cost. He kept making the comment "that's reasonable" and "I had no idea I could do that". There is more than



one way to obtain coverage for a myriad of life events. No matter what gets thrown in your path.

Life insurance that pays out tax-free to your dependents is just one of your options. Short-term disability to help with the bills while you're injured, or even a small burial policy that insures you're not a burden to your family for funeral expenses.

By the time we were finished, Richard was not only educated about his options but had a firm idea of which of those options he wanted for his specific situation.

**Are you still not sure about what would happen to your loved ones if something happens to you?**

**Call us, we're here to help!**

*Continued from page 1 "Weather..."*

the time it requires. The new website and initial infrastructure are actually up and running. As we phase into full operation, we will launch sections of the online services gradually to ensure a great client experience. When up and running, we will offer customer service experiences that are not yet available in the industry. Stay tuned.

So, what else? Under age 65 individual health insurance, has had new rules finalized by the Health and Human Services Administration. (Actually, to allow insurance companies to make a profit.) I mean, to offer insurance again. My guess is, under age 65 individual health insurance may be a business again in November of this year. Looks like the new final "market stabilization" rule will allow companies to offer larger deductibles, higher premiums, and perhaps bring back the old networks that had all our doctors. Hmm. Hopefully the "faith-based" healthcare programs will remain a viable alternative.

More good stuff. Our business is thriving. We continue to grow and serve our client's needs. Our Medicare planning practice is seeing clients enjoy great options and one major insurance company should see a nice rate decrease this summer. The estate planning team is bustling with clients getting their affairs in order. Retirement planning is doing a fantastic job ensuring our client's income will last as long as they need it and then transfer to their heirs when they no longer have a need for it. The long-term care planning is busier than I have seen in years. People are getting their plans in place while they are healthy, just in case they need extra help in later years.

I think you can tell we love what we do, and we appreciate the nice folks that are kind enough to allow us to serve their needs.

***Just wanted to say thank you! "Thank you!"***



## ***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.***

*Steven W. referred by Angie & Zoltan ?\*\**

*Linda S. referred by Lynn B.*

*Ric N. referred by Skip G.*

*Jo Ellen B. referred by Gary & Chris M.*

*Lea L. referred by Marsha M.*

*Greg & Jeannine M. referred by Dr. Leigh McG.*

*Gary G. referred by Grace C.*

*Betty F. referred by Peggy H.*

*Cathy D. also referred by Peggy H.!*

*Sally E. referred by Roseanne C.*

*Carolyn N. referred by Marianne & Mike M.*

*Jenny & David C. referred by Mr. Ho ?\*\**

*Mark & Kay E. referred by Gary S.*

*Robert K. referred by Louise O.*

*Edward L. Jr. referred by Edward L. III*

***\*\*Please send your contact information to***

***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.

Attend a free  
**RETIREMENT**  
Planning Workshop

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## 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.



Welcome to Kris Sollenberger! He will be spearheading our on-line Life Insurance Division. As an ex-Navy man, he knows a thing or two about helping people.



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 | Interest Rates | Websites

#### 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	Assured Life Association	123.60
Female	66	G	Assured Life Association	107.53
Male	66	N	Greek Catholic Union	104.12
Female	66	N	Greek Catholic Union	90.54
Male	71	F	Greek Catholic Union	168.45
Female	71	F	Greek Catholic Union	146.48
Male	71	G	Greek Catholic Union	139.33
Female	71	G	Greek Catholic Union	121.15
Male	71	N	Assured Life Association	110.51
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 6-1-2017

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

Duration	Institution	Yield to Maturity*
1 year	Connexus	1.50%
2 year	Capital One/ Synchrony Bank	1.60%
3 year	Synchrony Bank	1.75%
4 year	Synchrony Bank	1.90%
5 year	Capital One/ Synchrony Bank	2.30%

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 4-13-2017

#### 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	North American	2.05%
4 year	Guaranty Income Life	2.60%
5 year	Atlantic Coast Life	3.23%

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 4-13-2017

www.AmericanRetire.com

www.123EasyDental.com

www.123EasyHi.com

www.123EasyLife.com

www.123EasyMedicare.com

www.123EasyRetire.com

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Making Medicare 123 Easy is what we do!

Begin your Medicare journey

## All Things May

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

**Janet Guzzetta**

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

- |                       |                    |
|-----------------------|--------------------|
| 1. May Flowers        | 11. Strawberries   |
| 2. Cherry Blossoms    | 12. Mother's Day   |
| 3. Emerald            | 13. Tulips         |
| 4. Lily of the Valley | 14. Cold Soup      |
| 5. Taurus and Gemini  | 15. Memorial Day   |
| 6. Thank a Teacher    | 16. Kentucky Derby |
| 7. Chrysanthemum      | 17. Nurses' Week   |
| 8. Springtime         | 18. Garden Salads  |
| 9. Cinco De Mayo      | 19. Laughter Day   |
| 10. Smile Month       | 20. Lawn Games     |

## *This Month's Quiz*

### Question

What is May's birth month flower?

- A. Tulip
- B. Chrysanthemum
- C. Lily of the Valley

## *Answers To Last Month's Quiz*

### Question

In the US, only \_\_\_\_ of the 50 states recognize Good Friday as a holiday.

- A. Forty-eight
- B. Twelve
- C. Twenty-two

*(according to Elitedaily.com)*

### Answer

- B. Twelve

*Send your answers to  
Judi@AmericanRetire.com*

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

*Congratulations to:*

**David Gillmore**

*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><b><u>Anthem Civic Center</u></b> 3701 W. Anthem Way Anthem, AZ 85086 Monday, May 08 1:30 PM</p>	<p><b><u>Mesquite Public Library</u></b> 4525 E. Paradise Village Pkwy. N. Phoenix, AZ 85032 Monday, May 08 1:30 PM</p>	<p><b><u>Glendale Foothills Public Library</u></b> 19055 N. 57th Ave. Glendale, AZ 85308 Monday, May 08 5:30 PM</p>	<p><b><u>Downtown Chandler Copper Room North</u></b> 22 S. Delaware St. Chandler, AZ 85225 Tuesday, May 09 1:30 PM</p>
<p><b><u>Mesa Main Public Library</u></b> 64 E. 1st Street Mesa, AZ 85201 Tuesday, May 09 5:30 PM</p>	<p><b><u>Appaloosa Public Library</u></b> 7377 E. Silverstone Dr. Scottsdale, AZ 85255 Tuesday, May 09 5:30 PM</p>	<p><b><u>Glendale Main Public Library</u></b> 5959 W. Brown St. Glendale, AZ 85302 Wednesday, May 10 1:30 PM</p>	<p><b><u>Peoria Sunrise Mtn Public Library</u></b> 21109 N. 98th Ave. Peoria, AZ 85382 Wednesday, May 10 5:30 PM</p>
<p><b><u>Burton Barr Public Library</u></b> 1221 N. Central Ave. Phoenix, AZ 85004 Wednesday, May 10 5:30 PM</p>	<p><b><u>Tempe Main Public Library</u></b> 3500 S. Rural Rd. Tempe, AZ 85282 Thursday, May 11 1:30 PM</p>	<p><b><u>Glendale Foothills Public Library</u></b> 19055 N. 57th Ave. Glendale, AZ 85308 Thursday, May 11 5:30 PM</p>	<p><b><u>Mesa Red Mtn Public Library</u></b> 635 N. Power Rd. Mesa, AZ 85205 Friday, May 12 10:30 AM</p>
<p><b><u>Mustang Public Library</u></b> 10101 N. 90th St. Scottsdale, AZ 85258 Friday, May 12 1:30 PM</p>	<p><b><u>Peoria Sunrise Mtn Public Library</u></b> 21109 N. 98th Ave. Peoria, AZ 85382 Saturday, May 13 10:30 AM</p>	<p><b><u>Republican Party State Committee</u></b> 10050 W. Bell Rd #50 Sun City, AZ 85351 Tuesday, May 23 10:00 AM</p>	

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

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# Informational Workshops

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Everything you need to know about Social Security

**Location: Our New Office**  
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Thursday, May 16  
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# ARE  
YOU ON?**



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- Learn how to insulate your savings from market corrections
- Reduce risk and eliminate guesswork about your income
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- Learn how you can reduce or eliminate management fees

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