



RETIREMENT COUNSELING™

— Practical Guidance for Your Ideal Retirement —

Catching up with FFG

Improving the Planning Process

by Sean O'Reilly



RETIREMENT COUNSELING™

The Secure Future Experience™

Practical guidance for people nearing or in retirement.

www.SecureFutureExperience.com

For the past 10 years FFG has continued to evolve our retirement planning process, The Secure Future Experience™ (SFE™). As a result, SFE™ is one of the most unique and comprehensive financial planning programs available anywhere for those nearing or in retirement. While the FFG Team is very happy with the work we have done to rethink what the best financial planning can be, we are far from finished. This past quarter we have rolled out some improvements to the SFE™ process, in an effort to further enhance the client experience.

Clients who are ready to renew their 12 month enrollment in SFE™ will find the process a little different this year. We have now integrated a “SFE

Kickoff” call to start your new planning year. This call was designed to help us fully customize your experience over the next 12 months, and to focus more on the steps of SFE™ that are most impactful for you. The Kickoff will be a short 15-30 min call to review your options for enrolling in SFE™ and to build a custom gameplan on how and when those services will be delivered.

Another improvement involves our Finan-See-All™ updater process. We realize that there is a lot of information captured in your Finan-See-All™. While it is important to have that information complete and accurate, we don't want to overwhelm you with too much work. Keeping that in mind, we've built a more streamlined Finan-See-All™ Updater Checklist. Kathy now customizes this checklist, asking only for the essential information needed to ensure a complete financial plan. The new checklist can also be filled out electronically to avoid delays, keeping you on track for delivery of your plan in a more timely manner.

By transferring more of the burden from you to us, we hope you will find these to be welcome changes. If you ever have any ideas on how we can make your experience even better or would like to share your thoughts of how we're doing, please do not hesitate to tell us – we'd love to hear from you!



Brad, Sean and Blake (avoiding sunburn)



Michelle, Kathy and Chuck at the Rockies, Sept. 2016

New Banking Restrictions

by Blake Barnett

Here at FFG we take great pride in helping clients in all aspects of their financial lives. Over time, this led us to help clients in opening and servicing bank accounts. In the past, we had a relationship with Everbank whereby we had a dedicated client relationship manager that Cindy could contact, on our clients' behalf, for any service issues. Unfortunately, Everbank discontinued this capability in 2015.

Since then, we still helped clients open and service accounts as an "outside" advisor. This has become more and more challenging since we are not affiliated with the banks. Cindy has done a great job helping clients solve many servicing issues by joining the clients on the phone with the banks. In doing so, Cindy would be privy to the client's bank security info. Now, the SEC considers an advisor as having "custody" of a client's assets if they have knowledge of a client's user name and password. Given our promise to you to never take custody ("ownership") of your assets and to always provide the highest level of security to you as possible, we will no longer be able to help with bank services.

We will, however, continue looking for new solutions that we can bring to your Paycheck Bucket. In the interim, we will start providing you with a list of banks that are currently paying the highest interest rate and have positive client satisfaction ratings for you to choose from.



Cooking Options Offered Today

Tired of Cooking the Same Old Thing?

by Chuck Read

With many chef celebrities televising their favorite recipes, none of us should run out of new food ideas to sample in our own kitchens. However, the many options available to us today have not always been around. Many of us "older" folks learned from our family members either as we were growing up or as we became independent and, out of necessity, needed to learn some new cooking techniques. Our first dishes were likely famous family recipes that we had been enjoying for years.

One of the latest methods for honing your kitchen skills is to participate in a cooking class. My wife and I recently participated in one that had a Paris: City of Lights theme. On my wife's bucket list is to visit Paris, so this was a perfect theme for us.

The evening started with a glass of wine, and as the instructor explained the details of our menu, it was easy to see the night was going to be a lot of fun. There were roughly 12 other couples at this event, and we all had name tags so it was easy to get to know others. The chef, Albert, had an assistant for the night as we set off on our instructions for preparing our delicious meal. The great thing about participating in a cooking class is that you get to eat your culinary inventions at the end of the night.

Our menu included making desserts from scratch so we knew it was going to be good. We were trained on how to properly use a chef's knife and other kitchen tricks. We made our own vinaigrette dressing and even learned how to properly poach an egg to add to our delicious salads. We made a fresh ginger cherry sauce from reduced wine, cherry liqueur and balsamic vinegar that we slathered on our pan seared duck breast for the main course. This, along with learning how to make Parisian potatoes using a melon baller on an Idaho potato, finished out our main course.

Our cooking class was a success and the finished product was delicious and satisfying knowing we did it ourselves. We plan to take our education and use it at home in the future. If you haven't tried any of the myriad of cooking classes that are offered today, I urge you to seek one out and try it on for size. The outings are a fun way to learn something new, dine on great food, enjoy a "date night", and have fun with others along the way. Bon Appetit!!

Colorado Corner

Colorado Wine Country

by Kathy Riggs

Shaded by the majestic beauty of the red rock cliffs and mesas that surround Grand Junction and Palisade, the Grand Valley is home to more than 20 wineries and vineyards that serve up some of Colorado's best wines. You don't need to be an expert to enjoy a summer afternoon wine tasting, winery tour or the annual Colorado Mountain Winefest, which is held every September. Visit Grand Junction and toast the best that Colorado wineries have to offer.

Palisade Fruit & Wine Byway

The Palisade Fruit & Wine Byway, divided into three routes, is a great way to experience the beautiful orchards, lavender gardens, world class vineyards, premium wineries and fresh farm market fruit stands either by bike or car. Enjoy the ride along the scenic Colorado River and do some shopping in Palisade.

Garfield Estates Winery

Experience the provincial charm of Garfield Estates. Taste their exceptional wines and share their traditional approach to the art of fine winemaking. You are invited to picnic on the 100-year-old homestead while enjoying spectacular views of Mt. Garfield and the vineyard. Savor the joys of wine tasting "Colorado-style" and experience their commitment to producing truly great wines.

Red Fox Cellars

Red Fox Cellars is the newest winery in Colorado Wine Country specializing in bold and adventurous wines. Come for the free samples and stay with a glass of wine or one of their signature wine cocktails on the beautiful patio with spectacular views.

Meadery of the Rockies

As Colorado's first and most bee-loved meadery, Meadery of the Rockies makes an array of honey-based wines (meads), all starting with pure, raw orange blossom honey. They produce unique honey wines, blends of honey and fruit wines and rich fortified dessert wines. Please stop by to taste, browse their gift shop and watch the action in the winery through the tasting room windows.



Simple Seasonal Recipe

by Cindy Yourtz



Authentic Louisiana Red Beans and Rice

Ingredients

- 1 pound dry kidney beans
- ¼ cup olive oil
- 1 large onion, chopped
- 1 green bell pepper, chopped
- 2 tablespoons minced garlic
- 2 stalks celery, chopped
- 6 cups water
- 2 bay leaves
- ½ teaspoon cayenne pepper
- 1 teaspoon dried thyme
- ¼ teaspoon dried sage
- 1 tablespoon dried parsley
- 1 teaspoon Cajun seasoning
- 1 pound andouille sausage, sliced
- 4 cups water
- 2 cups long grain white rice

Instructions

1. Rinse beans, and then soak in a large pot of water overnight.
2. In a skillet, heat oil over medium heat. Cook onion, bell pepper, garlic, and celery in olive oil for 3 to 4 minutes.
3. Rinse beans, and transfer to a large pot with 6 cups water. Stir cooked vegetables into beans. Season with bay leaves, cayenne pepper, thyme, sage, parsley, and Cajun seasoning. Bring to a boil, and then reduce heat to medium-low. Simmer for 2½ hours.
4. Stir sausage into beans, and continue to simmer for 30 minutes.
5. Meanwhile, prepare the rice. In a saucepan, bring water and rice to a boil. Reduce heat, cover, and simmer for 20 minutes. Serve beans over steamed white rice.

Catching up with FFG

Brad's Back Page Blog

Uganda

Since our last newsletter, I spent 3 weeks in Uganda with my 17 year old daughter, Maggie, and 12 other people from my church. It was an exhaustingly excellent experience. I had gone on this kind of trip 8 years ago, serving in the same village of Kicuna. 78% of the population of Uganda is under the age of 24; 50% under age 14. Uganda, and many parts of Africa, are on an economic rise. This is mostly due to the education and treatment of HIV/AIDS and the eradication of murderous tyrants such as Idi Amin and, recently, Joseph Kony. Corruption is still a problem, but with everyone having smart phones, it is harder to keep it a secret and there is a major push for reform.

While there, I found much progress since my last visit. There is a noticeable increase in shoes, cows, schools, meat with meals, traffic, small businesses, smells (not all good), boda bodas (125cc motorcycles that serve as mini taxis and are everywhere), and HOPE. I found fewer armed guards, starving street kids, garbage heaps, HIV/AIDS clinics, begging (only approached once by a man that needed to beg for a living in that he had withered legs and could not stand or walk), and anguish. Even the "gargoyle" birds in Kampala were not as gruesome. The people are very entrepreneurial

and hard working. At one point we needed to move a huge pile of dirt as part of a water project. As I was "pulling" the dirt back from the edge of "the pit", a couple of Uganda men saw my struggling efforts and began to help. Within 15 minutes, I found myself standing on an island of dirt – they moved 10 X more than what I was able to do in 30 minutes. At that point it became apparent to me that I needed to get out of the way so that we could finish the job timely; I was about to pass out anyway, LOL.

In 1908 Winston Churchill labeled Uganda as the Pearl of Africa. Its vibrant sheen was shadowed for many decades, but is returning to its full glory. If you are up for an adventure, I highly recommend a trip to the Pearl! If you do go, let me know; I will connect you with wonderful people.



Maggie Foos and primary students in the village.

Our Core Values

- We counsel our clients on how to reduce their money worries.
- We counsel our clients without consideration of any product sales revenue.
- We provide a proactive, exceptional experience to our planning clients.
- We utilize a team approach to provide every client with multiple, unique perspectives.
- We position each team member to take advantage of their unique talents and abilities.
- We make the complex easy to understand.
- We deliver and expect open, honest communication.
- We continually educate ourselves and our clients.
- We constantly monitor our performance, identify areas for improvement, and implement necessary changes.
- We always treat others as we would want to be treated.
- We make decisions based on doing the right thing, even when it's not easiest or most popular.

If you prefer to receive this newsletter via email,
please email Cindy and let her know at cyourtz@ffgusa.net