

## As always, we are here for you!



## The Voyage Team

We are here for you. You can reach us during normal business hours via email or phone at 877-353-8999 (toll free) or 630-353-0000. While we continue to work from home most of the time, the entire team has email access and our phone system will direct your call to who you want to talk to:

- Tom Royce, Mike Chong, Ryan Dragstrem and Gene Younker - are available to answer any questions regarding financial planning and portfolio management.
- Amber O'Brien, Kim Davis and Mike Holbrook are available for client servicing needs, withdrawals, statements, online issues, etc.

Unfortunately, the new normal of practicing safe distancing does not allow us to schedule our annual breakfast meetings. And our traditional baseball client event with the Kane County Cougars, scheduled for August 22, is on hold for the moment.

During this time, here is our best advice:

- Consider reducing your monthly withdrawals. Given the stay-at-home orders and the

government stimulus packages, if you are able to reduce or stop your monthly withdrawals, it leaves more money invested for the recovery. Call us if this is possible.

- Stay healthy by practicing the safe guidelines established for COVID-19.

Stay the course - Don't let emotions get the best of you. We know this is a difficult time, but market history can be a calming influence. Past performance is not guarantee of future results. However, the United States economy has recovered from downturns like we are experiencing now, and we anticipate this will be the same.

### Mark your calendar!



The annual Voyage Kane County Cougars baseball game is scheduled for August 22. Invitations to follow if the game will be played.

## Client Spotlight - Gene Younker

# Gene's 'Voyage' comes full circle

By Mike Holbrook

Food, family and fun are three strong threads that run through the life of Gene Younker, the person behind the idea for Voyage Financial Group's Recipe Book.

Gene grew up near his paternal grandfather's farm in rural Peotone, as the fourth of five children. He helped his father with the usual farm activities and chores but also enjoyed helping his mother tend to the big garden she had, by cultivating, planting and harvesting it.

He also helped his maternal grandmother, who had a garden of her own in the backyard of her home in town. She enjoyed canning vegetables and was a great baker, too, and was beloved for generously baking cookies and giving them to her neighbors, family and friends. She also enjoyed entering items in the Will County Fair, held each August in Peotone.

"My grandmother, certainly, has been an inspiration to me throughout my life," Gene said. "I learned to appreciate fresh vegetables, canning and baking from both my grandmother and mother, and the joy of working in soil from my father."

Before long, Gene's mother and older sister were entering items as well.

When Gene was around 12, he brought two chickens from his family farm as his first fair entries. He got a ribbon for second place and continued to enter items in the fair before heading to college at the University of Illinois in Champaign.

Gene followed his brother Willis to Champaign, where he majored in Mechanical Engineering. After graduating, Gene worked for Roper Outdoor Products for five years. He then took a position with General Foods and, 31 years later, after various management positions for Kraft General Foods

(in human resources, operations management, engineering and maintenance), he retired from the Kraft Foods' Nabisco Bakery in Chicago.

A fortuitous meeting with Voyage co-founder Tom Royce at a financial workshop for Kraft employees led to Gene and his wife, Chris, to build a friendship

with Tom and, eventually become Voyage clients. Gene's passion for finance then led to a second career with Voyage, where he has served since 2013 as a valued member of the team as Director of Marketing.

Gene's interest in gardening has grown in retirement, and when he's not in the Voyage office, he's likely tending to his two big vegetable gardens, 16 fruit trees,

numerous flowers and plants and bees. Yes, since 2014, Gene also serves as a beekeeper, with three hives of honey bees.

"Since retiring, I've wanted to do new things, learn new things," Gene explained. "And beekeeping is one of those things. ... Chris and I also have enjoyed traveling, including four European river cruises and several land trips, especially a memorable trip cruising the Seine from Paris to Normandy with our three kids, Dave, Dan and Amy, and daughter-in-law, Susie."

Gene's gardens produce more than 100 varieties of vegetables and flowers and several kinds of berries. These days, preparation for the Will County Fair is a major undertaking for Gene and his family. He has brought to the fair more than 200 entries each of the past two years, winning numerous ribbons for best in show in produce, pies, candy, jams, jellies, honey and flowers.

Gene looks forward to teaching gardening to his granddaughter Ellie, too, as a way to pass on a legacy of food, family & fun!



**The Younkens in front of the Notre Dame Cathedral in Paris. Pictured from left to right, are Dave, Amy, Susie, Chris, Gene and Dan.**

# For Medicare recipients buying drugs

By Ron Butera

We all know the cost of prescription drugs can be quite high. Although most typical medications are well covered, whether you have an Advantage Plan or Medicare Part D prescription drug plan (many with no copayment or a low copayment) others are not. For those that are not, here is a simple, money-saving tip based on my own experience.

One of my maintenance medications carried a price tag of \$138 for a three-month supply so I visited the website, Goodrx.com. It is free and there is no sign-up required. After inputting the drug name, strength and quantity, I received a list of several different participating pharmacies with their price for the medication. I was very pleased to find that the price for the exact same medication was \$40. I then printed out a coupon.



I called the pharmacy and had them switch my refill from my original pharmacy to them. Instead of using my insurance, I mentioned the coupon.

## Stimulus check myths

Stimulus checks have flown into Americans' bank accounts, but so are some misunderstandings on the rules for the money. The pay back myth is one of them, aided by erroneous social media posts, but there are other misconceptions and questions out there. Here are some:



### Do I have to pay the stimulus money back? No

Some of the confusion may lie in the payment's technical terms. The stimulus checks are considered an advance refund of a 2020 tax credit, not a loan. Recognizing it is a tax credit for next year is important, especially for people who do not qualify for the stimulus money now.

### Does my stimulus money get applied to my tax bill if I owe taxes? No

The IRS won't automatically shave off your stimulus money to pay down your tax bill. Of course, you still need to pay your taxes. So if you owe, you may need to spend your stimulus money on taxes at that

At the pharmacy, I simply presented the coupon for a savings of \$98.

I also used the coupon for a new expensive prescription. After finding the price was much cheaper using Goodrx, I had the doctor send the prescription to the participating pharmacy. I got a similar money-saving result. Although this method may not work for all medications, it does work for many.



Keep in mind that this is not insurance and is not intended to take the place of your Advantage Plan prescription drug plan or your Medicare Part D prescription plan. Those should be maintained. Goodrx.com is simply a way to save money in particular situations.

*The source of this information comes from general knowledge about the subjects and is believed to be reliable. However, no representation is being made as to accuracy or completeness. The information is provided for general information only, is subject to change at any time, and should not be relied upon or used as the sole basis for making your financial decisions.*

point. If you owe money, however, a private debt collector may try to seize it.

### Will my stimulus payment reduce the tax refund I would normally get? No

You will get the refund you qualify for because the normal operation of the tax code hasn't changed. It will not reduce your refund or increase the amount you owe when you file your 2020 tax return next year.

### Is my stimulus check taxable income? No

The payment is not income and you will not owe tax on your payment. The money also will not affect your income for purposes of determining eligibility for federal government assistance or benefit programs.

### I made too much money in 2018 and 2019, so I won't be getting any stimulus money, right?

Wrong, maybe. The stimulus money is a tax credit for the 2020 tax season. So, people who didn't receive a payment this year can still be eligible for the payment next year, when they file their income tax forms, if their adjusted gross income has fallen below the income limits.

# What's the best way to contact a company?

In a world of Yelps and snarky corporate Twitter accounts, it's easier than ever to interact with companies. But as far as getting companies to respond — well, occasionally it feels like you're talking to a brick wall. If that sounds familiar, you're not alone.

According to a consumer survey by Qualtrics, a company that works with businesses to change the way they manage and improve their experiences with customers, employees, products and brands:

- Email remains the most-popular technology platform for consumers making complaints, but it does not get the fastest results.
- Facebook is No. 1 among social media platforms for complaints, but companies respond more slowly through it than through other social media.
- Organizations respond the quickest on Instagram.



Email



Facebook



Instagram



Twitter



If you have a question, or are requesting a specific action, make sure it doesn't get lost in the length of your post. Make sure you include particulars because, the clearer your ask, the easier it is to take action.

The industry you're reaching out to makes a difference too. Research shows that different sectors have vastly different response rates. Survey respondents noted that government agencies and services responded within 24 hours only 36 percent of time. Retailers, on the other hand, responded within a day 59 percent of the time.

Airlines, restaurants and financial services are reported to have a 24-hour response rate about 66 percent of the time. Surprisingly, phone providers rank highest, with respondents reporting they heard back from them within a day 76 percent of the time.

It's important to be realistic about a company's response time as well as managing your own expectations when you reach out to them.

Eighty-five percent of those surveyed said they believe organizations value their feedback, but paradoxically only 40 percent believe their feedback has any impact. Two-thirds said the organization had either ignored their feedback; or, acknowledged it, but took no action.

That said, there are things you can do to increase the chances you'll be in that one-third category of people who spoke up and spurred action.

While the means of contacting a company matters, so is the way that feedback is presented. Businesses are more likely to respond if feedback they receive is actionable. For complaining or reporting a problem, this means explaining the issue clearly and concisely.

## Fun Fact

Ever wonder what are the 10 most photographed cities in the world? Mining data from 35 million Flickr photos, Cornell University came up with the answer:

- 10 – Amsterdam
- 9 – Rome
- 8 – Seattle
- 7 – Washington, D.C.
- 6 – Chicago
- 5 – Los Angeles
- 4 – Paris
- 3 – San Francisco
- 2 – London
- 1 – New York



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