



RETIREMENT COUNSELING™

— Practical Guidance for Your Ideal Retirement —

Catching up with FFG

Go West Young Man!

by Chuck Read

This historic saying encouraged those across the country looking for improved life opportunities to push to the west coast for those chances.

Blake and I recently took up that sword and ventured out to the Pacific Northwest to look in on some of our “out west” clients. We started our week-long venture with a flight to Spokane, WA where we enjoyed lunch at the historic Davenport Hotel for client visit #1.

From there, we ventured east across the panhandle of Idaho and dropped in to Missoula, MT for visit #2. We had a very nice dinner with this couple and interesting conversations about Montana and their lives there. We spent the night in Missoula, and the next day backtracked to Spokane, taking some time to have lunch at the beautiful Coeur d’Alene Resort in Idaho (see the picture of their famous island green below).



Next, we trekked up the eastern side of Washington State to the small community of Kettle Falls for visit #3, a lovely evening hosted by our good clients there. We dined on fire-roasted goat and assorted libations while learning all about life in Kettle Falls. Kettle Falls is named after the local waterfalls on the Columbia River, an important fishing site for Native Americans.

After spending the night there, we ventured up and over Sherman Pass via the Sherman Pass Byway and dropped into the small town of Republic, WA. While there we met with some very new clients to our fold, joining them for breakfast at one of the best joints in town, the Knotty Pine, for visit #4.



Our travels then took us west to Seattle. Our 5 hour car ride overlooked the Columbia River and the vast expanse of wheat fields known as the “bread basket” of America. The drive also took us over Snoqualmie pass (and yes it was snowing on top) and into downtown Seattle, where we treated ourselves to some excellent seafood at 3 different restaurants. Mind you, we used the appetizer menus for our selections, but along the waterfront in downtown Seattle, you can’t go wrong with any of the great seafood selections. We also took in the famous downtown Public Market and witnessed vendors throwing fresh fish and a whole slew of other food and wares vendors. Quite the site indeed.

After overfilling ourselves and taking in the views of the Seattle waterfront, we drove south about a half hour to Tacoma to spend the night. The next morning, we drove south into Portland, OR and spent visit #5 at our client’s company offices and got to know him a little better. We’ve been working with him and his wife for over a year now, but had not had the opportunity to actually meet face to face. We now know each other much better and can put a face with a name.

After our meeting, we proceeded to the Portland airport to return back to Denver. What a road trip it was: 3 states in 4 days, three airports and over 1050 miles on the rental car. What a fantastic way it was to see our FFG clients.

Stay tuned for future travel adventures with our FFG team, as we may be coming to a city near you. Thanks to all those we saw on our journey. We appreciate your friendship, hospitality and willingness to be a part of our Pacific Northwest travel experiment!

FFG Investment Update

by Sean O'Reilly

We are excited to introduce a new section of our newsletter dedicated to updating you on the FFG managed advisory portfolios. FFG offers a diverse selection of managed portfolios for the different objectives of our clients. I would like to focus on 3 of our core portfolios; the On Deck Portfolio, the Dividend Portfolio, and our tactically managed portfolio, Survive & Thrive™. We are constantly monitoring the markets and worldwide events, and we are always analyzing both current and potential investments in the accounts we manage for you. The FFG Investment Update is intended to give some insight into our thoughts about recent adjustments in the portfolios and our outlook as we plan ahead.

The On Deck Portfolio

The On Deck Portfolio seeks low volatility while earning a strong income yield.

Our Thoughts:

FFG continues to feel strongly about Real Estate's ability to meet the objective of generating income and appreciating in value over time. We recently added an additional Real Estate focused fund, Versus Real Estate Income, to help further diversify the portfolio's exposure to Real Estate. Additionally, we have incorporated a fund invested in credit instruments (bank loans, direct lending, structured debt, etc.). This fund, Griffin Institutional Access Credit, is managed by Bain Capital and is one of the largest and most experienced management teams in the industry. We believe these changes will better diversify the portfolio from both an fund manager and investment mix standpoint.

The Dividend Portfolio

The Dividend Portfolio seeks long term growth primarily using stocks paying strong dividends.

Our Thoughts:

We still have confidence that corporate earnings will continue to strengthen, bolstered largely by the effects of the recently enacted corporate tax cuts. However, volatility has returned to the markets reflecting an increase in geopolitical risk and fears of a US China trade war. As a response to these risks, we have decided to adjust the portfolio more defensively and have increased our positions in Utilities and Infrastructure. We believe this can help reduce the exposure to these potential risks while maintaining the integrity of dividend portfolio strategy.

Survive & Thrive™ Portfolio

Survive & Thrive seeks long term growth by systematically harvesting stock market gains and using cash to buy into down markets based on a client's custom parameters.

Our Thoughts:

This quarter we finished a transition in the portfolio, moving from mutual funds to exchange traded funds. This transition was made in our continuing effort to increase portfolio performance and trading flexibility. The recent volatility in the market has shown the importance of systematically monitoring and taking advantages of highs and lows in the stock market. Many portfolios triggered a harvest of gains at the beginning of the quarter, and some have now used those gains to buy into a lower priced market. This activity is perfectly in line with the tactical objective of Survive & Thrive... "buy low and sell high". As we move further into 2018, we are expecting to see a continuation of this market volatility. While we are still optimistic of long term growth in stocks, Survive & Thrive management adds an important layer to take advantage of this re-emerging volatility.

As always, please do not hesitate to reach out with any questions as we would be happy to discuss any of your investments in further detail.

Blake's Baby Announcement

Lindsay and Blake would like to introduce you to the newest addition to the FFG Retirement Family. Everly Quinn entered the world on _____ at _____ weighing _____. Mom and baby are doing great and Natalie has taken on the "Big Sis" role like a champ. I look forward to sharing all the stories and lessons these two girls are sure to bring to our lives.

Potential Dangers of Peer to Peer Payments

by Blake Barnett

Over the past couple years we have seen the widespread adoption of popular Peer to Peer payment apps such as Venmo (owned by PayPal) and Square Cash. These apps are a really convenient way of getting money to friends and loved ones without paying any exorbitant fees to do so. I have found using it has come in handy when Lindsay and her siblings bought their parents a group gift. Lindsay purchased the gift and her two sisters were able to send their share directly to our Venmo account. From there we were able to transfer the proceeds directly into our linked bank account.

Recently, the big banks (Wells, Chase, etc.) have entered into this market with a service called Zelle. I have noticed several bank commercials promoting this feature as part of their mobile app. Zelle touts the ability to transfer directly to bank accounts instead of having the additional transfer I described above.

The increased popularity of Peer to Peer payments has drawn the attention of potential scammers. I recently had a friend that was a victim of such a scam. The perpetrator was able to mimic a Wells Fargo 800 number and call my friend's wife. They requested the 6 digit confirmation number to set up the Zelle payment and had his wife provide the confirmation number to gain access to the account. From there, they were able to transfer cash, through Zelle, to an outside account.

Fortunately for my friend, Wells Fargo was able to see the unusual behavior and put a stop to the issue after they went into the bank to confirm their identity. To avoid this in the future, the banker recommended that they not answer any phone calls from Wells Fargo and instead call the 800 number listed on their company website.



Simple Seasonal Recipe

by Cindy Yourtz



Tomato Strawberry Salad

I made this last month since the strawberries and tomatoes at Costco were so sweet and fresh.

Ingredients

- 2 cups cherry tomatoes, halved
- 1 cup strawberries, stemmed and halved
- 3 snack-sized cucumbers, quartered and diced
- ¼ cup thinly sliced red onion
- ¼ cup fresh basil leaves, roughly chopped
- ¼ cup whole fresh mint leaves
- ½ cup crumbled goat cheese
- ¼ cup toasted pine nuts

Vinaigrette

- 2 tsp Dijon mustard
- ¾ cup extra virgin olive oil
- 1 tsp honey
- 1 garlic clove, minced
- ¼ tsp salt
- ½ tsp fresh black pepper

In a medium bowl, combine all vegetables and spices.

Whisk together vinaigrette ingredients. Drizzle half the dressing over the salad, stir to coat. Taste and add more vinaigrette if desired.

Sprinkle with goat cheese and toss gently. Garnish with pine nuts.

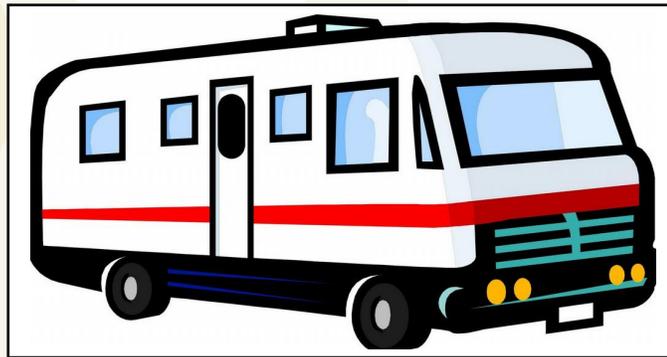
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Brad's Back Page Boomer Blog

by Brad Foos

Well, it has finally happened-Karen and I will become empty nesters this summer. Our daughter Maggie is graduating from Thomas Jefferson High School in June and then off to Grand Canyon University (Phoenix) in August. We had always thought that once it was just the two of us again, we would like to travel around the U.S.A. visiting clients and friends along the way. As we discussed how best to accomplish this, the subject of purchasing an RV continued to arise. I began my research by reading "The Complete Idiots Guide to RVing", a good book-easy and fun to read. It recommended that we attend an RV show or two to determine what kind of RV we might like. This was great

advice! After attending our first show on January 3, we discovered that a fifth wheel pull along trailer would best fit our needs. After our second show in March, we were able to decide on the brand and model. This was fairly easy, since there were not many models that would accommodate my, mmm shall we say, unusual girth. Next came the negotiation and bargaining on price. The book highly recommended to purchase an RV at a show because of steep discounts (25-35%) offered by the manufactures on the models presented on site. We found this to be true not only on the floor models; we were able to get a 2019 factory ordered model for the same floor model show price. If you are ever interested in an RV, definitely check out the shows. Next step: get a truck to pull the thing and then find some time to head out and see you all! Until then...



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,
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