



## RETIREMENT COUNSELING™

— Practical Guidance for Your Ideal Retirement —

# Catching up with FFG

## Advocate Advantage™ FFG's New Planning Service for the Next Generation

by Sean O'Reilly

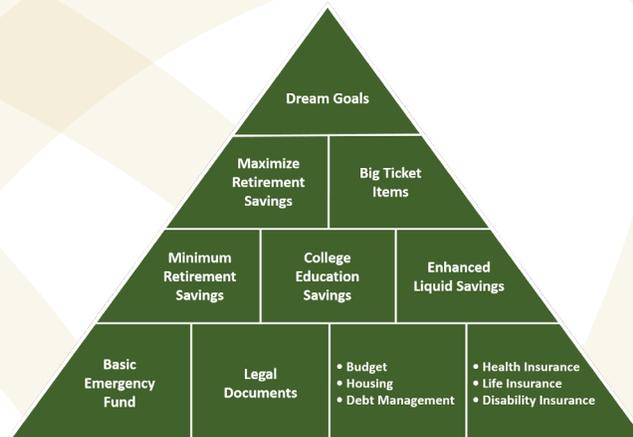
Over the years, as we have continued to work with those in or nearing retirement, FFG has received a growing number of requests from our retirement planning clients to offer a service to help their children and grandchildren. We also realized there is big opportunity to help a large group of people who have been mostly ignored by traditional financial advisors – younger generations still building their nest eggs but looking for immediate and comprehensive financial advice. Therefore, we are happy to announce our new planning service, Advocate Advantage™.

Advocate Advantage™ is our solution to help younger clients efficiently build and maintain a solid financial foundation with the help of an experienced financial advisor. Here are a few of the benefits:

- Become intentional in how to handle money.
- Simplify life by getting organized and having access to everything in one place.



FFG Team finishing a project  
at Colorado Homeless Families



- Capture dreams and goals, taking them from passing thoughts to concrete plans.
- Learn proven methods and techniques to reach goals easier.
- Have an advocate in the financial product marketplace.
- Gain a partner to monitor progress through periodic ON-TRACK CHECKINS™.
- Have 24/7 access to plans and accounts via computer, phone, ipad, etc.

Advocate Advantage™ is now available and is offered through an annual or monthly subscription fee. Also, those clients currently enrolled in our retirement planning process will have the option of gifting Advocate Advantage™ to family members at a reduced rate.

To learn more or to schedule a meeting to talk about Advocate Advantage™ please give us a call at (303) 327-8100 or visit [www.advocateadvantage.pro](http://www.advocateadvantage.pro).

## The Future...Now!

by Brad Foos

I recently attended a financial conference and had the opportunity to listen to a keynote speaker from Singularity University. Singularity University was created in 2009 based on Ray Kurzweil's theory of "technological singularity." Kurzweil believes that emerging technologies will massively increase human intelligence over the next two decades, and fundamentally reshape economies and society. Speaker, Salim Ismail (author of the book *Exponential Organizations* and founding Executive Director of the university), gave us an update on what to expect in the next 5 years. Some of the predictions are encouraging, others frightening. The following are just three of those predictions:

- 1) The day of owning a car and having a driver's license is soon to be a thing of the past. Self-driving cars will be the mode of transportation in the future. We will use our phone to order up a "self Uber" that will transport us efficiently and economically to our destination. Human driving will be illegal except on special raceways and parks, eliminating "roadway human inefficiencies". This will not be a rosy development for all: 3 million truck drivers will be out of work.
- 2) Unlimited energy is within reach. The cost of producing a megawatt of solar energy has decreased from \$100 to 20 cents in the past 3 years. Soon every house will have solar energy. Shingles will be the "panels" to absorb and convert

the Sun's rays into electricity. With unlimited energy, all sorts of possibilities will become realities (e.g. large scale desalinization of ocean water, space transportation via "warp" drive, continuously-operational drones). Oil, gas, coal will no longer be needed in large quantities, changing the economic landscape of the world. What will happen when the Middle East and Russia lose their greatest source of income?

3) Artificial Intelligence (AI) is evolving at an unexpected pace. Three years ago the IBM computer, WATSON, gained the capability to consistently beat a human at chess. Chess has 256 possible combinations for any given move. The game GO has 3000 possible combinations for any given move and must be played intuitively. It was estimated that AI would be able to develop intuition and consistently win at GO by 2019. It happened 6 months ago. Our speaker was especially excited that earlier this year AI competed with the best Poker players in the world. Computers have developed intuition and the ability to bluff when it benefits them most. Can computers now "think" for themselves?

We are moving from a world of scarcity to one of abundance. For example: it is projected that the ability to produce vitamin rich food such as Soylent™, a drink that can sustain human life indefinitely combined with the ability to cost effectively deliver it anywhere in the world (drones that continuously run on solar power) will eliminate world hunger within the next 3 years. Conversely, such rapid innovation and change will also lead to disruption of economies, governments and societies. Challenges and opportunities are prolific. We are dedicated at FFG to meet the future with our eyes wide open; to learn, discern and create new ways to help you navigate this rapid changing world.



Team Annual Planning Retreat-Evergreen, Colo.

## Colorado Corner

### Colorado Scenic Rails

by Kathy Riggs

Colorado is home to the finest scenic railroads in the country. These Colorado Scenic Rails provide a way to relax and enjoy civilized travel and a taste of Colorado history and heritage.

#### Pikes Peak Cog Railway

Relax and watch in wonder as you climb to 14,115 feet above sea level to the summit of America's favorite mountain - Pikes Peak. The trip will take you through four life zones from lush high plains to fragile alpine tundra. It's possible to see four states, the snow-covered peaks of the Continental Divide, and the city of Denver.

#### Georgetown Loop Railway

Completed in 1884, this spectacular stretch of three-foot narrow gauge railroad was considered an engineering marvel for its time. The thriving mining towns of Georgetown and Silver Plume lie two miles apart in a steep, narrow mountain canyon. To connect them, the railroad's builders designed a "corkscrew" route that traveled twice the distance, slowly gaining more than 600 feet in elevation. It includes horseshoe curves and four bridges across Clear Creek.

#### Durango & Silverton Narrow Gauge Railway

By July of 1882, the tracks between Durango and Silverton were completed, and the train began hauling both freight and passengers. The line was constructed to haul silver and gold ore from the San Juan Mountains, but passengers soon realized it was the view that was truly precious.

#### Leadville, Colorado & Southern Railway

Originating in the highest incorporated city in North America, the LC&S takes passengers to the Continental Divide. This journey is full of breathtaking panoramas across the Arkansas River Valley and humorous narratives about Leadville's past.



## Simple Seasonal Recipe

by Cindy Yourtz



### Thai Peanut Pasta

Ready-made sauce helps create a quick and flavorful takeout-inspired dish. Serves 6.

#### Ingredients

- 8 oz linguine
- 2 Tbsp canola oil
- 1 lb boneless, skinless chicken, in bite-sized pieces
- 1 cup snow peas
- 1 cup shredded carrots
- ½ red pepper, julienned
- ¾ cup shelled edamame
- ¼ cup Thai peanut sauce
- 1 Tbsp fresh lime juice plus wedges for serving
- 3 scallions, thinly sliced
- 3 Tbsp chopped roasted peanuts, for garnish

#### Instructions

Cook linguine according to directions, reserving ½ cup of cooking water. While pasta cooks, heat oil in large skillet over medium heat. Add chicken, seasoning with salt and pepper, and saute until browned on all sides, 5-7 minutes. Add snow peas and cook for an additional minute. Then add carrots, red pepper and edamame, saute for 3 minutes until vegetables are crisp-tender and chicken is cooked through.

Reduce heat to low; add Thai peanut sauce to chicken and vegetable mixture. Add cooked linguine, ¼ cup reserved cooking water and lime juice to the skillet. Stir until combined and cook for 1 minute, adding more pasta water to thin if necessary.

Transfer to a large serving bowl, and garnish with lime wedges, scallions and chopped peanuts.

# Catching up with FFG

## Blake's Back Page Blog

### *Investing in Commercial Real Estate*

by Blake Barnett

Historically, when investors wanted to hold commercial real estate in their portfolio, they had to decide between private or public offerings. Each of these investments has pros and cons which we will briefly explore in the next few paragraphs.

Private real estate is not traded on a daily basis. Investors are, in effect, giving their investment to a private manager who invests in and operates commercial real estate on behalf of its shareholders. These types of investments tend to span 3-7 years in duration. Many investors who are looking for consistent income and low volatility are willing to sacrifice liquidity and take advantage of private offerings.

Conversely, public real estate is listed and traded through the stock market. Since the underlying investments are real estate, they tend to pay a good distribution rate to their investors. If the market is going up, they tend to follow that upward trend and

appreciate in value. Since they are traded on the stock market, investors maintain a high level of liquidity. They can sell or buy shares as they see appropriate. However, since they are bought and sold on a daily basis, they are subject to market risk and can depreciate in value if the market is receding.

In the past, an investor had to make a determination if they wanted the consistency of private real estate or the liquidity of public real estate. The marketplace saw an opportunity to allow investors to take advantage of both public and private real estate in a single holding. Companies such as Griffin and Bluerock have constructed investments that maintain exposure to private and public real estate within a singular fund. Their belief is that the private real estate will provide consistent cash flow and lower volatility, while the public real estate provides opportunities for growth and liquidity. These can be purchased on a daily basis, and they provide investors quarterly liquidity.

The structure of these funds allows additional flexibility within portfolios and could be the future of real estate investing. While not for everyone, they could be an important tool to helping you live out your ideal retirement.

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## 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](mailto:cyourtz@ffgusa.net)