

Where Retirement
Dreams Begin



IN THE KNOW

MARCH/APRIL 2017

NEWS YOU CAN USE

The Future of U.S. Manufacturing

Manufacturers that implement new technology tend to be the most prosperous.¹ The increased use of robots in manufacturing doesn't bode well for the return of traditional jobs, but it could provide a boost for U.S. innovation.

Worldwide, about 1.5 million robots conduct repetitive tasks that were once performed by people. Of the 600,000 manufacturing jobs created since 2011, nearly half were advanced positions that combined technology and extensive research with the goal of transforming processes and doing more with less.²

While robots have reduced the need for human employees in some factories, there has also been an increased need for programmers and engineers to run them.³

Meanwhile, e-commerce has usurped

traditional distribution channels and put manufacturers in direct contact with customers worldwide. The capturing, analyzing and sharing of data makes customer preferences more accessible to manufacturers.⁴

Customized production processes allow for low volume or even one-off projects. The opportunities available are bountiful, from quick replacement of parts to laypeople producing original designs for everything from kitchen gadgets to garden tools.

¹ Merrill Lynch. March 8, 2016. "Stayin' Alive: Manufacturing in America." <https://www.ml.com/articles/stayin-alive-manufacturing-in-america.html#financial-research-and-insights>.

Accessed Dec. 8, 2016.

² Ibid.

³ Ibid.

⁴ Ibid.



**FULLERTON
FINANCIAL
PLANNING**

Phone:
(623) 974-0300

Fax:
(623) 974-0330

Email:
info@fullertonfp.com



THAT TIME OF YEAR

Holland in Springtime

Ralph Waldo Emerson once wrote, “Earth laughs in flowers.”¹ Perhaps nowhere is this more evident than tulip harvest season in the Netherlands.

Holland is the renowned tulip capital of the world. The country’s longtime fascination with the bulb is so strong that it was used as a form of Dutch currency for a time during the 17th century.² In the spring, Holland’s gardens contain more than 7 million bulbs of 800 different varieties. While tulip season is highly dependent on the weather in Holland, generally the best time for viewing is during the last two weeks of April.³

Here is when you can attend some of the area’s most breathtaking tulip and flower festivals in 2017:⁴

Keukenhof:

March 23 – May 21

Floralia Brussels (Belgium):

April 7 – May 5

Hortus Bulborum:

April 6 – May 16

Noordoostpolder:

April 15 – May 7

Bollenstreek Flower Parade Week:

April 19 – 23

Anna Paulowna:

April 29 – May 3

One carefree way to enjoy the tulip season is by river cruise through the inland waterways of Belgium and the Netherlands for a unique view of

blooming tulips, daffodils and hyacinths — not to mention taking in the region’s historic windmills and local cuisine.

¹ Ralph Waldo Emerson. Poetry Foundation. “Hamatreya.” <https://www.poetryfoundation.org/poems-and-poets/poems/detail/52341>. Accessed Dec. 7, 2016.

² Holland.com. 2016. “History of tulips in Holland.” <http://www.holland.com/global/tourism/article/history-of-tulips-in-holland.htm>. Accessed Dec. 7, 2016.

³ TulipsInHolland.com. 2016. “When are the tulips in bloom in 2017?” <http://tulipsinholland.com/2016/11/when-are-the-tulips-in-bloom-in-2017/>. Accessed Dec. 7, 2016.

⁴ TulipsInHolland.com. 2016. “Flower Calendar 2017.” <http://tulipsinholland.com/calendar/#1452255275384-0e059f9d-8751>. Accessed Dec. 7, 2016.

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THE GOOD LIFE

Luxuriating at a Dude Ranch

Got an itch to head out West? Try breathing in the fresh cool air at one of the many welcoming dude ranches in Colorado, Idaho, Wyoming, Montana, Nebraska and other great states.

You might spend your time in a pair of blue jeans and boots, but don't think for a minute that all of today's dude ranch vacations are about "roughing it." These Wild West outposts have become havens for relaxation and comfort,

with many now catering to the luxury market.

There are three different levels of dude ranch. The first is the working dude ranch, which is the most rustic. You can spend your time on horseback learning to herd livestock and engage in ranch hand chores along with hiking, fishing, campfires and cookouts. Next is the basic dude ranch, where you'll spend most of your time enjoying trail rides, overnight pack trips and other

outdoor activities — many on horseback. And finally, there's the resort dude ranch, where you can enjoy horseback riding, golf, yoga, wine tasting and scenic vista gazing.¹

The Dude Rancher's Association touts more than 100 locations across the U.S., ranging from an eight-room inn to a full-scale luxury complex. The best time of year to visit depends on the ranch you choose, as northern ranches offer a comfortable climate in summertime and southern venues provide temperate, clear-sky trail rides in cooler months.²

¹ Dude Rancher's Association. 2016. "Choosing a Ranch." <http://www.duderranch.org/choosing-a-ranch.php>. Accessed Dec. 7, 2016.
² Ibid.



... Relay Technical Information to Outsiders

Within your specific industry, those around you can likely understand the specialized terms and acronyms you use on a day-to-day basis. However, when talking to someone unfamiliar with your craft, they could easily be thrown off by jargon. Here are some tips when conversing with others:¹

- Avoid your normal work environment so that you're not tempted to use language and concepts you'd normally use at work
- Use metaphors to help your audience visualize concepts
- Refer to high-level results and

conclusions, not the underlying data

- Say less; reduce your message to just a few points
- Craft your messaging as if you are explaining it to your parents so you don't condescend or "dumb it down"; consider your audience intelligent but not familiar with the material

¹ Nancy Duarte. Harvard Business Review. Sept. 12, 2016. "How Experts Can Help a General Audience Understand Their Ideas." <https://hbr.org/2016/09/how-experts-can-help-a-general-audience-understand-their-ideas>. Accessed Dec. 7, 2016.

Pre-Retirement Lifestyle Tips

They say you're never fully prepared to have children; the same could possibly be said for retirement. Life still gets in the way of plans, but one way to work out the kinks is to "test-drive" some of your retirement plans while you're still employed. Consider the following tips to help prepare for retirement.

Spousal Perspective – Most of us have a vision of how we would like to spend our retirement. Sometimes couples who have been together for so long that they read each other's thoughts and finish each other's sentences just assume they share the same retirement dreams. Not so. Often one dreams of spending more time with family while the other imagines long days of peace and quiet on the golf course. One good exercise is for each spouse to create a budget covering the expenses they imagine they'll have in retirement. It can be quite illuminating to see the differences; comforting to find similarities.

Testing Hobbies – Perhaps you dream of gardening, travel, opening a shop or writing a book. If you haven't spent a lot of time doing these things in the past, they could fall short of your expectations. Give your hobbies a test run before you invest a lot of money in them. You may find you rather dislike the heat, dirt and bugs that come with gardening, or the logistical work involved with opening a shop. Much like life itself, it's important to separate the dream of what you'd like to do from the reality of what you'll actually do in retirement.

Make Exercise a Habit – Unfortunately, newfound leisure time often leads to inactivity, so try out a



few low-impact exercise options before retirement to find one you like. Walking, swimming, yoga and Pilates are among the alternatives you may be able to continue throughout a long life. If you start classes now, you'll have a schedule to follow in retirement — which can help prevent idleness.

Off-Season Visitation – If you're considering relocating or purchasing a second home for retirement, first be sure to visit your preferred destination during the off-season as well as the high season. For year-rounders, you may find the locale to be too cold, too hot, too crowded or too desolate for your taste. For part-timers thinking they might rent out the home part of the year, these same conditions may make it difficult to find qualified renters.

Separate Income Plans – Many couples start out retirement with two people, but unfortunately end up with only one. If their retirement plan leans too heavily on assets of one spouse — such as a single life pension plan — the surviving spouse could experience a significant drop in income. It's important to develop an income plan for the contingency of each spouse dying first to understand how much income would remain.

Streamline Finances – You might consider consolidating the number of banking and investment accounts you have so there's less to keep track of. Automate deposits, distributions and bill-paying as much as possible so it's easier to monitor your incoming and outgoing income.

“They say you're never fully prepared to have children; the same could possibly be said for retirement.”

THE SCOOP

The Downside of Multi-Tasking

Do you ever find that by the time you finish that last cup of coffee in the morning, you're already exhausted? According to researchers, it's because we use our relaxing coffee time to multi-task: Check emails, pay bills, peruse headline news, etc. The more challenging the tasks, the more energy-drained we feel.¹

Actually, scientists say multi-tasking isn't actually possible. What we're really doing is rapidly changing our focus from one project to another. The faster we keep switching back and forth, the more energy we use. Studies have not only shown that focusing on one thing at a time can make us more productive, but that taking a 15-minute break every

couple of hours can also improve productivity.²

Interestingly, if you use that break to check out social media, it doesn't provide the rest your brain requires. Perusing a variety of posts, headlines or photos is just another version of multi-tasking. According to researchers, mind-wandering is necessary, whether you're walking, staring out the window, listening to music or reading.³

Other ways to "reboot" your brain power include light exercise, eating healthy and even having a friendly chat with a peer.⁴

¹ Olivia Goldhill. World Economic Forum. July 5, 2016. "Multitasking is exhausting



your brain, say neuroscientists." <http://qz.com/722661/neuroscientists-say-multitasking-literally-drains-the-energy-reserves-of-your-brain/>. Accessed Dec. 8, 2016.

² Ibid.

³ Ibid.

⁴ Holly Tiret. Nov. 14, 2016. Michigan State University Extension. "Keeping your brain healthy as you age." http://msue.anr.msu.edu/news/keeping_your_brain_healthy_as_you_age. Accessed Dec. 8, 2016.

BRAIN GAMES

7	8	10	1	10	4	7	2	5	6
12	9	4	5	5	2	7	6	4	9
3	6	6	5	5	5	8	4	4	10
6	6	3	6	8	2	12	5	7	5
9	6	2	3	4	11	3	5	6	9
6	3	9	1	10	5	2	5	3	12
7	6	2	3	3	5	13	1	12	11
2	1	12	3	3	4	3	2	13	4
9	3	3	5	7	1	3	3	1	1
6	6	2	5	2	6	2	5	2	5

15 Up

Each puzzle must be divided into regions totaling 15. The regions can be any shape as long as all the cells touch each other. Use a pen or pencil to draw the boundaries around groups of cells all adding up to fifteen.

Think You Know What's Good For Your Health?



Trusting your instincts is generally a good practice, but when it comes to your health, sometimes going with your gut is not the best option. Here are five counterintuitive health tips to try!

1. Drink A Caffeinated Beverage Before Napping.



Need a power nap? Drink a cup of coffee first. Numerous research studies have found that consuming 150 mg of caffeine before a 15-minute nap allows for a better nap and increased alertness afterward. Why? Although caffeine is a stimulant, it takes 20 to 30 minutes to take effect in boosting alertness. Consuming caffeine just before a short nap reduces the levels of adenosine, a molecule that induces drowsiness, just in time for you to wake up and face the tasks ahead.¹

2. Don't Brush Your Teeth Immediately After Eating.

While conventional instruction tells us to brush our teeth after every meal, it is best to wait a little bit — especially if you've consumed any acidic foods or beverages, such as citrus fruits or soda. Foods that contain citric acid weaken tooth enamel, and brushing immediately after consuming them — while the enamel is in its weakened state — can cause erosion or abrasion.²



3. Exercise when you're tired.



Working out may be the last thing you want to do when you're drowsy, but it can help your body in several ways. Exercise delivers oxygen and nutrients to your body's tissues and helps your cardiovascular system work more efficiently, giving you an energy boost. Plus, when you exercise, your body releases endorphins, which help relieve stress and improve mood.

4. Ditch the diet soda to lose weight.

To truly help keep your weight in check, it's best to not drink soda at all. But if you must reach for one, don't do diet. Even though diet soda saves you the 140+ calories found in its sugary counterpart, a University of Texas study showed people who consume diet soda actually gain more weight over time than those who drink regular soda.³ One reason is that artificial sweeteners confuse the body with more intense flavor than real sugar, dulling our senses to naturally sweet foods such as fruit and causing us to crave more artificially sweetened foods.

5. Drink water when you're bloated.

Although drinking water may seem like the last thing you should do when you're retaining it, it's actually the best thing. Bloating happens when your kidneys sense a drop in fluid levels, which can stem from over-indulging in high-sodium foods, not replenishing fluids while sweating, fluctuating hormone levels and a variety of other causes. Consequently, the body "holds on" to the fluid it has. Drinking water helps release those fluids. Aim for at least 64 ounces a day.



1. Mental Health Daily. May 27, 2013. "Coffee Naps: Pre-Nap Caffeine For Enhanced Mental Performance." <http://mentalhealthdaily.com/2013/05/27/coffee-naps-pre-nap-caffeine-for-enhanced-mental-performance/>. Accessed Dec. 2, 2016.

2. Thomas Salinas. The Mayo Clinic. May 3, 2016. "When and how often should you brush your teeth?" http://www.mayoclinic.org/healthy-lifestyle/adult-health/expert-answers/brushing-your-teeth/faq-20058192?_ga=1.80268180.252975552.1480711154. Accessed Dec. 2, 2016.

3. Kathryn Doyle. Reuters. March 18, 2015. "Drinking diet soda linked to a widening waistline with age." <http://www.reuters.com/article/us-health-aging-soda-belly/idUSKBN0ME2M@0150316>. Accessed Dec. 2, 2016.

CENTER STAGE

BELOW:

Steve & Stephanie now have their own television show, “The Fullerton Financial Hour”. It airs on CBS channel 5, every Sunday morning at 9:30 am immediately after “Face the Nation”.



RIGHT:

Steve & Stephanie attended the 2017 Presidential Inauguration in Washington DC. They were honored to meet Dr. Ben Carson the presidential appointed cabinet, Secretary of Dept. of Housing & Urban Development.



ABOVE:

Recently Stephanie appeared on Channel 3's Good Morning Arizona to kick-off the release of her new book; “Living a Happy, Healthy, and Inspired Retirement”. The book can be ordered on Amazon.



BRAIN GAMES

ANSWER KEY:

7	8	10	1	10	4	7	2	5	6
12	9	4	5	5	2	7	6	4	9
3	6	6	5	5	5	8	4	4	10
6	6	3	6	8	2	12	5	7	5
9	6	2	3	4	11	3	5	6	9
6	3	9	1	10	5	2	5	3	12
7	6	2	3	3	5	13	1	12	11
2	1	12	3	3	4	3	2	13	4
9	3	3	5	7	1	3	3	1	1
6	6	2	5	2	6	2	5	2	5



RECIPE

cut here ✂

PEANUT BUTTER AND JELLY TART

INGREDIENTS

1 stick (1/2 cup) unsalted butter,
room temperature
1/3 cup confectioners' sugar
1 teaspoon coarse salt

1 1/4 cups all-purpose flour, plus
more for dusting
1/3 cup smooth sweetened
peanut butter
1/4 cup raspberry, strawberry
or grape jelly, melted

- Preheat oven to 350. Pulse first three items together until smooth, scraping bowl down once. Add flour and pulse until mixture forms clumps.
- Turn out onto lightly floured parchment. Knead twice and shape into a flat rectangle.
- Lay a sheet of plastic wrap on dough and roll out to a 13x6 rectangle. Transfer to a baking sheet. Fold edges in to create a 1/2-inch border; crimp so border is raised slightly less than 1/2 inch (final

- size of dough should be 12x5). Prick with a fork.
- Freeze 20 minutes.
- Bake crust 15 minutes. Remove from oven; flatten center. Bake 12 minutes until pale golden.
- Remove from oven and spread with peanut butter. Drizzle with jelly and swirl it with a skewer. Bake again until jelly begins to bubble, 6-7 minutes.
- Let cool on a wire rack 15 minutes, then cut into wedges and let it cool completely.

14155 N 83rd Ave
Suite 144
Peoria, AZ 85381



Stephanie Fullerton

- Radio Talk Show Host: The Fullerton Financial Hour Sundays at 12:00 PM on KTAR 92.3 and at 1:00 PM on KFYI 550
- President, Founder and Insurance Professional: Fullerton Financial Planning
- Phoenix resident of 37 years with her husband Steve Fullerton



UPCOMING DATES

MARCH

- 7 FLEMINGS
- 9 FLEMINGS
- 14 ARROWHEAD GRILL
- 20 ARROWHEAD GRILL

APRIL

- 6 FLEMINGS
- 10 FLEMINGS
- 18 ARROWHEAD GRILL
- 20 ARROWHEAD GRILL