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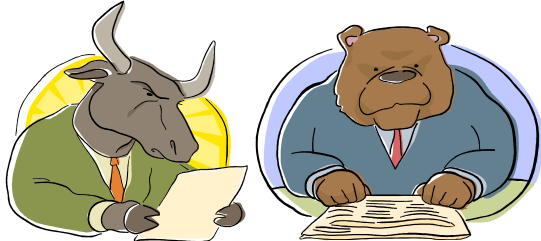
Summer 2018

Newsletter

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Market News

June 21, 2018

May you live in interesting times! We could be looking at a trade war at the same time we are talking closely with North Korea to end a 65 year war and a country bent on creating a worldwide threat of nuclear weapons. This administration has been instrumental in lowering corporate taxes and personal taxes while eliminating or reducing barriers to businesses in the forms of less regulation. These are all positive developments for the economy and it will probably be evident in GDP growth and earnings growth. Eventually, this will be reflected in the stock market, as long as interest rates do not advance too quickly with concerns over rising interest rates and inflation. The immigration issue seems to be front and center in the news today, as we try to answer the questions on how to treat families coming into our country through our borders. It also raises questions on how to secure the borders and provide opportunities for all those who reside in our country. On a mission trip to Costa Rica I took in 2001, I saw a country which offered free education and health care being inundated by neighboring countries who did not have the resources to provide these benefits in



Sam Kichline, Registered Client Service Associate, Nicole Pollard- Sr. Registered Client Service Associate & Branch Technical Liaison, Joel Kichline, CFP®, WMS, Sr. Vice President, Investments

their own country. Costa Rica decided in the 1940's to do away with the military and use this funding to provide free education and medical coverage to all of their citizens. This created a very heated debate on how to continue to provide these benefits to their own people as well as those immigrants coming into their country, wanting to have similar rights. It seems there is not a simple answer to the question of how to provide inherent benefits to citizens of a country as well as the immigrants coming into that country, all while treating everyone in a fair and equitable way. We are a country that was built on immigrants, but I think conditions that exist today are more complex and challenging, with terrorists using this avenue to find entry into countries in Europe and looking for access to the United States.

Looking forward for the economy, we anticipate that the GDP will continue to grow to around the 3% range for the year and corporate earnings should continue to see double digit returns. Small cap and mid cap stocks should see bigger benefits from the tax law change and not be impacted as much if a trade war should develop. With lower regulation, small companies should be able to expand and develop new markets. Mid-size companies are in a close 2nd place, seeing opportunities in the market place. If we see peace coming out of North Korea, we can see a possible peace dividend. We still should be concerned with Iran and the conflict in Syria that continue without any resolution in the near future. Another positive note for the US economy is we are finally able to provide for our own oil needs and just started shipping LP gas to Europe for the first time. This is a far cry from the 1970's and 80's where our policies were held hostage to the oil rich Middle East.

~Joel Kichline

10 Common Scams & How to Avoid Them

Familiarize yourself with these common swindles, often targeting retirees.



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June 4, 2018

As we age, we may become more susceptible to fraudsters who make a living preying on retirees. This can be especially true for widows and widowers who are making decisions alone and may be particularly trusting of friendly strangers. In order to protect ourselves and those we love, it's important to be aware of the most common scams older Americans fall for.

1. Lottery Scam

You get an unsolicited phone call or email saying you've won a large prize. All you need to do is send money to pay for shipping, taxes or some ancillary fee. You send the money, but the fictional prize never arrives.

2. Grandchild Scam

Your grandchild calls to confess her troubles. Or so you think. It's not uncommon for someone posing as your grandchild to call and, preying on your compassion, claim to be in a crisis situation and need money urgently. She may also beg you not to call her parents (which would give the scam away).

3. Charity Scam

You donate to one charity and end up being on every charity list. That's because they sell your name, phone number and email to other nonprofit and commercial organizations. These could include companies with similar names to charities you support - but they exist solely to scam donations.

4. Computer Scam

Someone calls pretending to be from a major company, such as Microsoft, and says he can see that your computer has a virus. He offers to help you get rid of it by asking you to log into a website that lets him control your computer - then steals your ID information.

5. Timeshare Scam

If you own a timeshare, you may get a call from someone claiming they're authorized to sell it for you, for a fee. After paying, however, you never hear from them again.

6. Homeowner Scams

A man comes to your door and offers to clean your gutters or trim your trees, which sounds like a good idea. Until he asks for prepayment and never completes the job.

7. Medical Scam

You get an unsolicited call about a discounted price for some kind of medical equipment (i.e., heart monitor, wheelchair or bathtub bench). He asks for a deposit and your personal information or Medicaid number to send the equipment, which never arrives.

8. Foreclosure Scam

You're approached by a "professional" who claims your home is under threat of foreclosure and offers to pay off your mortgage or taxes if you sign over the deed to the property. With your deed, the fraudster can then refinance the mortgage for the full value of your home and take the money. Keep in mind, even if you sign over a deed to someone, you are still liable for your mortgage obligations.

9. Caregiver and Sweetheart Scams

These predators claim to care deeply for you or your well-being, but after winning your trust, they gain access to your accounts to steal money or identity information.

10. Title Company Scam

Before purchasing or closing on a new property, a scammer intercepts an email from your realtor or title company. You're then sent fraudulent payment instructions to complete the transaction. Red flags include last minute changes to instructions, a change in tone or word choice from prior emails, a new sender address and multiple payment requests. These scams are common and widespread. But speaking with trusted loved ones or your financial professional before making decisions can help you avoid these traps.

Additionally, keep in mind these tips for staying safe:

- Don't pay for things you don't remember ordering.
- Don't give your personal information to unknown third parties.
- Work with financial institutions that use fraud protection to safeguard your credit card and banking information.
- Don't click links in the body of suspicious emails, especially if they claim to come from your bank, credit card company, realtor or title company. Instead, log in to the company's official website or call them directly to verify.
- Don't let strangers into your house. Instead, ask for a business card and say your spouse, kids or lawyer will be in touch.
- Be wary of caregivers and suitors, especially if you notice signs of substance abuse or other red flags.
- Limit the purchases and donations you make by check, which may list your home address or other key data.

https://www.raymondjames.com/pointofview/10-common-scams-and-how-to-avoid-them?utm_source=rjdotcom

On the Kichline Home Front...



Gypsy, Smoky and Bandit going for a boat ride

Springtime has been a busy time in our household. Glenn is back at work for the City of Rock Hill. He has been enduring the hot weather and humid temperatures we have in St. Louis, while pouring asphalt or setting up frames for new concrete on streets. He brings plenty of water and ice to combat the heat, but recently found out he needs to take more breaks to deal with the intense heat.

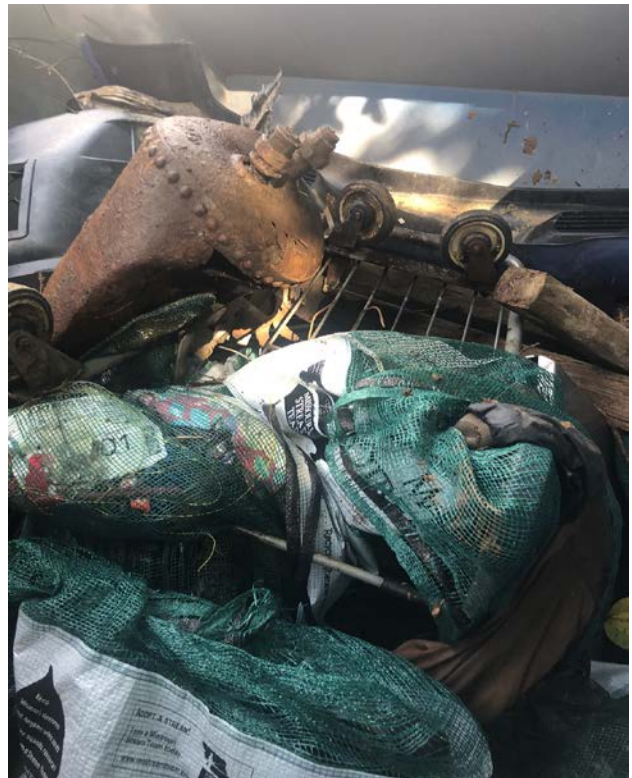
We had a delayed spring and the pollen came in with a vengeance. I was unable to get ahead of it this year, with my natural local honey treatment. As a result, I developed pneumonia. It was my first experience dealing with this in my life. It has taken me about 3 weeks to get my energy back and I still need to be cautious and take my time to make sure it does not have a chance to come back.



Bella, our cat

About two weeks ago, I planned a clean-up of local Deer Creek along with Webster United Methodist church and Boy Scout Troop 303 volunteers. It is nice to teach our youth and children the importance of taking care of our environment. Spring and summer usually means planting some new grass, rose bushes and shrubs to replace ones that did not make it through the winter or the thundering paws of the dogs.

Sharon went to her annual conference with the Methodist churches in the state of Missouri. She found out she will be reappointed to her same church; Webster United Methodist for her 8th year. In July, we will be attending her family reunion near Steelville, MO from July 4- 8th. We always look forward to spend time with Sharon's extended family. On July 14-21st, Sharon and I will be heading with the church youth to South Dakota to the Lakota Sioux Reservation. We hope to work with youth of the local YMCA program and do some repair and construction work.

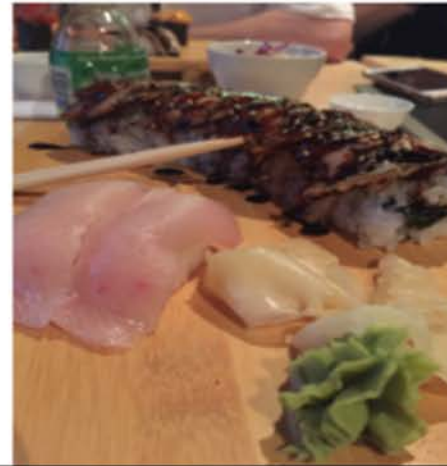


Debris we collected during our clean-up of Deer Creek

Our two black lab/ basset mix dogs, Smokey and Bandit are getting bigger and now weigh 40 and 47 pounds respectively. They constantly chew everything in sight, including furniture and indestructible toys. At times, they gnaw on their bigger sister, Gypsy (German Shephard mix) and pick on our 5 pound cat, Bella. Bella rules the roost though! Smokey will probably need corrective surgery to repair a paw that is turning sideways and we are exploring options right now.

We wish everyone a Happy 4th of July and a safe summer filled with time with family and friends!

On the Home Front... Spring/Summer 2018



We had a few birthdays this spring. First, was my Brother Glenn's 32nd at the end of April. We celebrated with one of his favorite foods, at one of our favorite spots; Sushi at Kampai. Glenn has been taking on more responsibilities at work this year and was offered a promotion for his diligent work ethic. We are very proud of him.

A couple of weeks later, we celebrated Ashlynn's 14th birthday in May. She and Lisa had a bit of a mother/daughter spa day and then we visited Twisted Ranch restaurant, located in downtown Saint Louis, which was a lot of fun! Ashlynn and her friends attended a local carnival for a few hours following the meal.

Later in May, Lisa and I celebrated our 3rd Anniversary. We typically have just carved out more time to spend with one another, prepared a lovely meal at home, and relax (something of scarcity in our lives) but this year I thought I would throw her a curve ball and learn a song to recite for her. I spent a couple of weeks leading up to the day, secretly rehearsing. When the day came, to Lisa's surprise, I broke out Ashlynn's guitar and serenaded her with "Hey There Delilah", by the Plain White-Ts. She was touched, but somehow I feel that I've raised the bar for next year. Maybe a Black Sabbath song next year, since she's a huge Ozzy Osbourne fan.

The annual family reunion is coming up on the 4th of July this year. We will be bringing Ashlynn's cousin (our nephew) Andrew with us this year. He's becoming more and more a part of our family, and what better place to create memories than floating on the Huzzah River with loved ones?!



Have A Great Summer
Everyone!!!



Nicole's News



My lamp post flower pot

Happy Summer to you! It's certainly been hot so far this summer. We did get a few days of nice weather, before the summer sun came back in full strength. At least the storms and rain have kept the plants and flowers from suffering too badly. It has been a guessing game as to when I should water them and when I should hold off in anticipation of rain. So far, I've only lost one plant that could not take the intense sun, so hopefully it will stay that way!

We are planning an Independence Day celebration at our house on the 4th. We love to celebrate each year with family, friends and lots of good food and fireworks. From the vantage point of our yard or driveway, we get a 360 degree view of fireworks around town, so it is an ideal spot for watching fireworks, without having to fight crowds anywhere.



Lexie on her 16th birthday (do the math on her shirt)

John is doing well, still feeling some lingering effects of his cancer treatments, but doing so much better than 6 months ago. He is thriving at his job with Amerisafe, as a territory sales manager. He's loving the travel and being able to talk with the insurance agents in the agencies that he visits. He bound a

policy recently that he has been working on for a while, at just under a million dollars in premium, so he was very happy about that!

Lexie is enjoying her summer off, but has kept very busy. She put in 80 hours tutoring elementary school kids in the Francis Howell School District and has been working at her job at the Olive Garden. She is driving now, so she loves to spend time out with her friends when she does get free time. She just returned on Friday from a ten day trip to Boston. She was invited to a program at Harvard's medical school for those looking for a future in the medical field. She loved the experience and is still wanting to study to be a brain surgeon.



Miley (Akita/Husky mix) and Carly (Chocolate Lab)

I have stayed busy with work and with projects at home. We're planning for our Cardinal game night client event coming up on July 13th and we hope to see you there! At home, I painted our bedroom and am working on redecorating it. I painted our hallway ceiling on the 2nd floor and installed a couple of light fixtures. I have also worked on planting some flowers in flower beds and in pots around the yard. I love to see the colors in bloom. I have also tried some herbs this year, so hopefully they thrive as well.

My dad is on a 10 day trip to Croatia right now. My cousin is getting married there on this trip, so I am very excited to see pictures and hear all about it! Going there is definitely on my bucket list!

Our dogs, Carly and Miley are happy to play outside, when the weather is nice. Carly loves it more than Miley, though. She will play until she can't move any longer, comes in and flops on the floor to recuperate before returning to play some more. One of Carly's favorite things in the hot weather is getting sprayed with the giant water gun! She will run a lap around half of the yard and come back wanting to be sprayed over and over! Miley, on the other hand, would rather stay dry. She watches the game from the deck, wondering what Carly sees in it.

We wish you a wonderful summer... stay cool and enjoy!

Should You Consider a Pet Trust?



The name may evoke stories of heirs and heiresses setting aside enormous sums for their pets, but these trusts aren't just for millionaires.

April 19, 2018

Many pet owners see their beloved animals as a part of the family – but if something were to happen, who would make sure Spot was taken care of? Would someone provide him with needed food, water, and medicine? Would he end up at a local animal shelter?

For some, knowing the answer to these questions is worth establishing a pet trust, which are now available in all 50 states.

The term “pet trust” may evoke stories of heirs and heiresses setting aside enormous sums for their pets, but these trusts aren't just for millionaires. Whether your pet has a substantial lifespan (think birds or horses) or you simply want to ensure your furry friend will always be looked after, a trust may be the best option for ensuring your pet's continued care.

Perks of a Pet Trust

- **It provides legal assurance.** Money placed in the trust must be spent on the pet – and any amount left over when the pet dies will be distributed according to your specific instruction. The same assurance of care

isn't provided if you simply leave money to a pet caretaker in a will.

- **It can be customized.** You can leave explicit, detailed instructions for your pet's care.
- **It applies while you're alive.** The trust will ensure your pet's care if you become unable to provide care due to age or illness, while a will would only take effect at your passing.

Tips for Establishing a Pet Trust

- **Consider funding options.** Talk to your financial advisor about your choices, including the possibility of using life insurance proceeds.
- **Choose the right caregiver.** Select someone who's both willing and capable, and encourage him or her to name successors as a precaution.
- **Name a separate trustee.** This can help avoid potential conflicts of interest.
- **Be specific.** Determine where you want leftover assets to go when your pet dies. Bear in mind that leaving them to the pet caregiver could create a conflict of interest.

You've carefully crafted an estate plan that will provide for your loved ones – now, consider whether a trust for your animal companion fits in as a piece of that larger plan.

Raymond James financial advisors do not render advice on tax or legal matters. You should discuss any tax or legal matters with the appropriate professional.

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Frontier Wealth Advisors
invites you and your family
to join us as the
St. Louis Cardinals take on
the Cincinnati Reds!

Friday, July 13th, 2018

In the courtyard behind Raymond James
Game time is 7:15, doors open at 6:30pm

9900 Clayton Rd. St. Louis, MO 63124

We will be showing the game on a giant screen and
will have food, drinks and fun for the whole family,
including Wiffle Ball and other fun activities.

RSVP to Nicole Pollard:

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