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## KEEPING IN TOUCH

December 2016

By Bill Stevens, Wealth Advisor

### Your Financial Well-Being:

The election is OVER!! I believe we are all relieved to have it past us. Now let's hope the President-elect and the team he is assembling will pursue policies in the best interests of our country and its diverse people.

The U.S. economy appears in good shape as we wrap up the year, according to Raymond James Chief Economist Scott Brown. Third quarter GDP growth was revised upward from 2.9% to 3.2%, largely on the back of household spending and a surge in soybean exports, which is unlikely to be repeated. Job growth has remained relatively strong. Job and wage growth should provide support for consumer spending growth.

Now that the election is over, investors have turned to the 2017 outlook. Many anticipate that significant fiscal stimulus will boost economic growth. However, the economy may be restrained by our aging population and slower labor force growth – in which case, stimulus would lead to higher inflation or asset price bubbles.

Consumer confidence rose to its highest level since 2007 on increased optimism about the U.S. labor market and economy, according to a report from the New York-based Conference Board.

The Federal Reserve is widely expected to gradually normalize monetary policy, and officials could move faster as unemployment and inflation approach the central bank's goals.

Please feel free to call us if you have any questions about this news or your financial plan. We look forward to speaking with you.



## **Office News:**

We are sorry to report that Connie Hubbard will be retiring at the end of December. She has been a real blessing to our team and to our clients, and we will miss her. The North Carolina accent was a bonus! Please see Connie's note, below. We wish Connie and her husband Walt all the best life has to offer.

Connie is now busy training her replacement as the Branch Administrator, **Emily Glabe**. Emily will write a little bit about herself in the next newsletter. Meanwhile, please help us welcome Emily to the team.

## **Personal and Family:**

**Debra's Update:** Debra enjoyed her extended vacation in the Pacific Northwest. Kilt Kamp was an interesting experience, to say the least! Since a wool kilt is not a practical garment to wear in Arizona, this was probably a once in a lifetime adventure. Although she didn't get to see everything on her list, that gives her a reason to return to Washington in 2 years.

**Connie's update:** How quickly this year has passed! I am retiring the end of December to begin a new adventure. It has been a year filled with learning new things and meeting new people. The very best part was meeting our wonderful clients in person as well as on the phone. My husband and I will be moving to Lake County, Florida to spend the school year near our son and his family. I plan to tutor and work with the Home School Co-Op in Umatilla, Florida. We will return each year as my husband loves the summers in Arizona. This seems to be a perfect plan for us.

Thank you all for welcoming me so graciously and it has been such a joy getting to know you. Happy New Year and Best Wishes!!

## **Stevens Family update:**

We attended a family reunion in Flagstaff over the 4<sup>th</sup> of July. Members of the Fielder family (my mother's side) came from all over the country.

After some initial frustration, Emma (17) now drives our stick-shift Mazda like it's second nature. Meanwhile, Grace (15) now has her learner's permit and enjoys practice driving runs - but not in the Mazda. Her time will come.

Emma and Grace swam once again for the Walden Grove High School swim team this season. Both made it to the Division 3 high school state competition, where Emma came in 4<sup>th</sup> in the 50 yard freestyle event, and 7<sup>th</sup> in the 100 yard freestyle event. At the competition she was approached by coaches from two colleges! That's remarkable to me, since at no time in my high school career was I a sought after athlete. Never. She must have her mother's athletic genes. Nevertheless, I am very proud of Emma and Grace for their accomplishments, and



especially for their drive to get up early enough for and get themselves to 5:30 am swim practices. Jake and Holly also swim nearly year round. It sure has been good for the kids.

The Stevens Family will be spending the Christmas Holiday in Flagstaff (a place in Arizona that frequently offers an actual white Christmas). Our office will be closed on December 23 and 26 to allow staff time to celebrate as well!

Tammi & I will celebrate our 20<sup>th</sup> anniversary (June 8, 1997) early with a cruise in February, our first as a couple. The last "cruise" I took was about 3 years long, and I had to wear a uniform. I believe the accommodations will be better on the FamilyLife "Love Like You Mean It" Cruise aboard the Carnival Triumph than on the USS Curts (FFG 38). We are excited for some time alone together and to hear some great speakers, comedians, and music artists.

At various times over the years in this newsletter I have given updates on my personal health, especially weight loss and how I went about it. Note that I never write about weight gain, but as you can imagine that has happened occasionally as well. Since March of this year I have managed to take off, and keep off, about 30 pounds. The turning point has been something called "intermittent fasting," which, distilled into a single sound-bite, would all come down to 5:2. That's five days of normal eating, with little thought to calorie control and a slice of pie if that's what you want. Then, on the other two days, you reduce your calorie intake to 500 calories for women and 600 calories for men. Studies of intermittent fasting show that not only do people see improvements in blood pressure and their cholesterol levels, but also in their insulin sensitivity. Longevity may also be enhanced. For details, watch the Eat, Fast & Live Longer BBC YouTube Documentary ( [https://youtu.be/Ihhj\\_VSKiTs](https://youtu.be/Ihhj_VSKiTs) ). I'd like to be able to see my young children grow up and also enjoy physical activities with them. My health and fitness are now the best I can remember in many years of my adult life, and I believe I am on a sustainable path.

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The Stevens Family and all of us at W.F. Stevens Financial Advisors are grateful to have you in our lives. Stay warm this winter, and may 2017 be a year of blessing, joy, and success.

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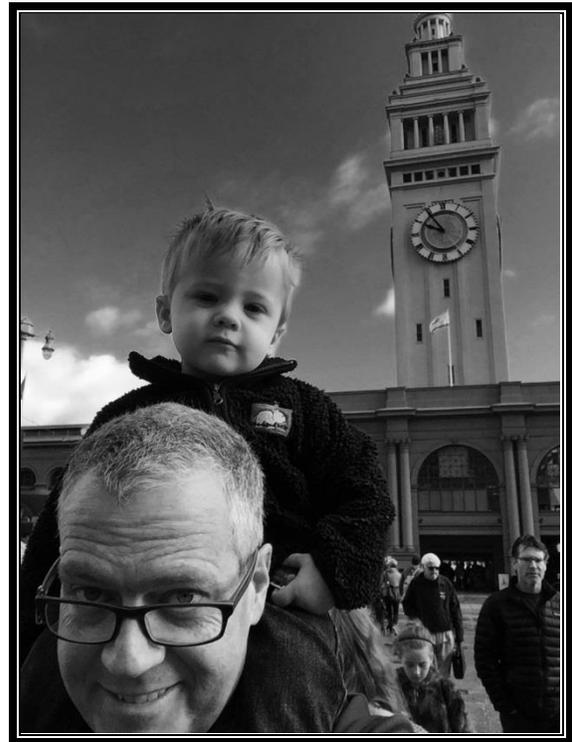
Election Day in Green Valley



Tammi & Michael



Emma at the AZ state swim meet (right).



Bill & Zachary - San Francisco Ferry Terminal



My new mountain bike.

