



News YOU CAN USE

AUGUST 2024

THE MOST IMPORTANT INVESTMENT

Over the summer months, social media is frequently filled with family photos. I even have one friend on Facebook who calls for “Family Fun” photos each Friday; asking us to detail our plans for the weekend. Often my friends share pictures of vacations at the beach, Disney, or even overseas. But many times they share more simple photographs of time at the neighborhood pool, reading to their grandchildren, or helping them learn to garden. These are the moments that we cherish. Time with family.



Considering that we will only experience about 80 summers in our lifetime, we think it is important to make the most of each one. And so, we would encourage

you to make time this summer to nurture those relationships with friends and family. The Retirement Analysis we prepared with you should provide the confidence you need to plan an event and make some memories. Or, if you prefer to keep it simple, start by setting a goal. For example, you may choose to take each of your children (or grandchildren) to lunch one time before the end of the year. This would be a great opportunity for one-on-one time and building relationships.

This month's newsletter contains ideas for travel, festivals, and recipes to share. We hope these suggestions will spark your imagination and inspire you to make the most important investment – family memories.

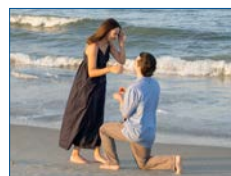
YOUR TEAM IS EXPANDING

Next time you come in you can meet our new team members Carolyn and Joey and see the new office space we built.



UPDATES FROM FCG

Kim & David David and Kim have been busy with family this summer. In June they all traveled to North Carolina to celebrate the engagement of his oldest daughter, Ashley. In July the extended family gathered at David's parent's house for their annual July 4th celebration. It was fun to catch up and spend some time with 4 generations of Fountains! The photo on the front page includes all of the first cousins. Note: David and Kim visiting a client by jet ski.



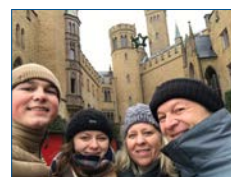
Sandee & Bruce Sandee and her family enjoyed a wonderful trip to Italy in May. They spent two weeks touring Venice, Florence, and Rome. Some of the most memorable experiences were: a pasta making class, learning about Renaissance art in Florence, taking fun photos at the Tower of Pisa, and exploring the ruins of Pompeii.



Jake Jake is spending his summer visiting with friends in the Atlanta area, playing soccer and disc golf, grilling out, and enjoying time with his church community and local ministries. He is looking forward to an upcoming whitewater rafting trip with his friends on the Middle Ocoee River, fishing at the lake, and a trip to Boston in August with his family.



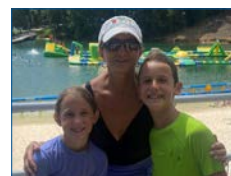
Joey Joey is enjoying the summer with family and friends in the Suwanee and Kennesaw areas, spending time on Lake Lanier, playing golf, and fishing. He looks forward to visiting his sister in New York City this summer and his annual Thanksgiving Disney trip with his family.



Carolyn During the last few months, Carolyn has enjoyed spending time with friends, some who live locally and others who were visiting from out of town. She has also gotten back into painting (acrylic on canvas), a hobby she finds fun and relaxing.



Darcy Camp Searl is in full swing this year with plenty of visitors. Darcy's grandchildren have been having so much fun – boating, fishing, riding jet skis, making s'mores, and watching movies. She has also been enjoying her gardens and playing pickleball.



MEET THE FCG TEAM The team at Financial Consultants Group works hard every day to provide our clients with the support, service, and answers they need. Our clients can feel confident in reaching out to any team member, but there are areas in which we specialize.



David Fountain, CFP®
David@ForYourFuture.net
Senior Financial Planner/President

- Chief Investment Officer
- Financial Planning



Sandee Fricks, CFP®
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- Financial Planning Questions
- Coordinate Workflow



Carolyn Flournoy, CFP®
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Financial Planner

- Financial Planning
- Retirement Analysis Reports

OUR SERVICES

At Financial Consultants Group, our mission is to provide value to you and improve your overall financial picture. We do this by partnering with you to build a personal relationship, understand and identify your unique circumstances and goals, and then develop a tailored strategy for meeting your current needs and future goals, both long- and short-term. Finances touch every aspect of our lives, so we work diligently to build a personal relationship with you and understand your unique situation. This may include retirement planning, investment advice, estate planning, and more.

We develop and implement these financial strategies together over a series of meetings in your preferred format, either in person or virtual. Our Retirement Analyses give you specific recommendations that we believe will improve the overall success of your financial plan and help you achieve specific goals.

Even after these recommendations are made, our partnership continues, as we are invested in you and your goals, and want to make sure you succeed. We check in with you routinely for updates, and to make sure your plan is still on track. We are here to help you navigate major milestones – retirement, job changes, children, and downsizing, among many others – as they arise.

Our investment advice is crafted to best serve your lifestyle needs, investment time horizon, and the current market environment, and is adjusted periodically.

Along with this comprehensive range of services, we have a team of seasoned financial professionals who will work with you each step of the way. We believe that our team-based approach adds a broader perspective to our services. You can feel secure that we will give you unbiased guidance that adheres to the fiduciary standard. With a plan in place and an experienced team in your corner, you can have peace of mind and financial security.

- **Comprehensive Financial Planning**
- **Fee Only Fiduciary Advice**
- **Retirement Planning**
- **Wealth Management**
- **Cash Flow and Net Worth Analysis**



Jake McTyre

Jake@ForYourFuture.net

Client Relationship Manager

- Client Communications
- Scheduling & Client Support



Joey Hampton

Joey@ForYourFuture.net

Client Relationship Manager

- Investment Reports
- Meeting Preparation



Kimberly Foodman, MBA

Kim@ForYourFuture.net

Operations Manager

- Client Appreciation
- Community Outreach

NEWS YOU CAN USE

IMPORTANCE OF A POWER OF ATTORNEY

By Joey Hampton

A Power of Attorney (POA) is an essential legal instrument within estate planning that allows individuals (the principal) to appoint a trusted representative (the agent) to manage critical aspects of their affairs. These include financial transactions, property management, and healthcare decisions, particularly in situations where the principal becomes incapacitated due to illness, disability, or other circumstances preventing them from making decisions independently. The POA grants legal authority to the designated agent to act on behalf of the principal, ensuring continuity and effective management of their interests when they are unable to do so themselves.

Below are different types of POAs. For the complete article visit: [www.ForYourFuture.net/Resources, Why You Need a Power of Attorney](http://www.ForYourFuture.net/Resources/WhyYouNeedaPowerofAttorney)

General POA: Authorizes the agent to manage all legal and financial matters allowed by state law on behalf of the principal.

Limited POA: Grants specific powers to the agent for defined matters or events as outlined in the contract, often for a specified period.

Durable POA: Empowers the agent to handle designated legal, property, or financial matters even if the principal becomes mentally incapacitated.

Springing POA: Activates the durable powers only upon a specified event or level of incapacitation defined in the agreement.

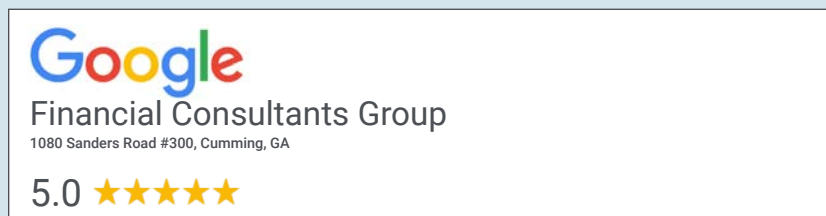
Financial POA: Allows the agent to handle business and financial affairs, such as signing checks and managing investments, if the principal becomes unable to make decisions.

Health Care POA: Permits the agent to make health-related decisions on behalf of the principal when they are unable to do so themselves, also known as a health care proxy.



Google Reviews

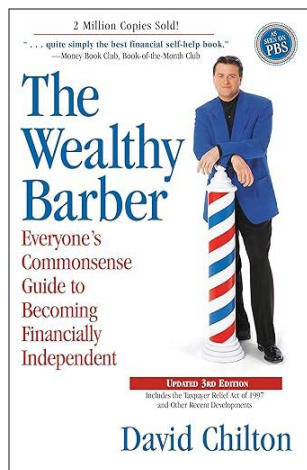
We appreciate hearing from you and helping us connect with others that could benefit from our team.



BOOK REVIEWS

THE WEALTHY BARBER

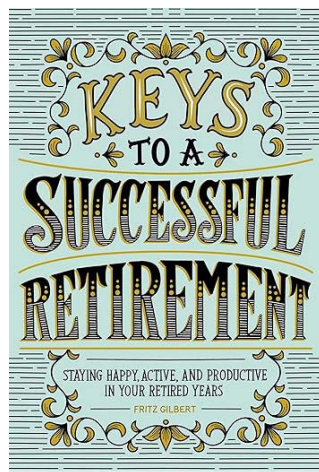
Book review by Joey Hampton



This is one of the first books about financial planning I read before entering the financial planning program at UGA. I remember talking to my dad about the career path I was following, and I asked him if he had any books to recommend on the subject. He immediately asked me if I had read “The Wealthy Barber.” He then went on to lend me his copy while I ordered the newer version online. After reading, I thought to myself “Wow, I didn’t know it was possible to make a book on financial planning this engaging.” The author David Chilton takes you through tips on saving, investing, retirement planning, and much more. This is a book I have read numerous times and will continue reading and recommending to anyone looking to learn the basics of financial planning. Take a trip to Miller’s barber shop where Roy Miller (The Wealthy Barber) teaches powerful lessons that anyone can use to make their financial plan more effective.

KEYS TO A SUCCESSFUL RETIREMENT

Book review by Carolyn Flournoy



If you are nearing retirement, thinking about it, or currently working through this major lifestyle transition, you may want to read Fritz Gilbert’s book, Keys to a Successful Retirement. It’s a quick and easy read, written by someone who has spent the last several years blogging about the retirement journey—his own experience, as well as his efforts to help others make their experiences as smooth as possible. Mr. Gilbert is not a financial expert, as he states. He does devote one chapter (out of five) to the financial aspect of retirement, as it is very important. This financial chapter is well-researched; however, since the book was written in 2020, some of the numbers he uses are out of date, such as the RMD age and tax brackets. But the overall concepts and advice still apply. Aside from this chapter, the book is not financially-focused. Instead, it delves into the qualitative aspects of retirement—figuring out priorities, finding meaning outside of work, staying active both mentally and physically, and keeping up important relationships. It’s designed to make you reflect and think about what’s important. Mr. Gilbert writes conversationally and

encouragingly. His 24 “retirement tips” are sprinkled throughout the book and are supported by plenty of personal anecdotes. While there’s nothing novel or earth-shattering in this particular how-to guide, it is a thoughtful reminder for everyone, not just those with retirement on the horizon, to live a well-balanced life.

***Google Disclosure Statement:** Please note not all of our Google reviews are from our clients; however, all of these testimonials were voluntarily provided. None of these clients or reviewers were compensated or incentivized in any way to provide these testimonials. The use of testimonials presents a conflict of interest insofar as a firm could be incentivized to treat clients that provide testimonials better than other clients; however, our firm applies the fiduciary standard evenly to all clients.

****Best of Georgia Award Disclosure Statement:** The “Best of Georgia” list is a reader’s choice award published annually by the Georgia Business Journal. Opinions are provided by the GA Business Journal who evaluate advisors. Financial Consultant’s Group participated in the Category of Financial & Insurance Services/Financial Advisors and was named a Best of Georgia Regional Winner in 2021, and then named a Best of Georgia Winner in 2022 and 2023. All nominees are first nominated by readers and winners are selected primarily based on voting results. However, the editorial and compliance team will also review votes and the businesses. Firms are also vetted utilizing secondary resources and the editors will make additional selections based on trade specific rewards, local awards and community engagement. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Award winners cannot pay a fee to be included in the research or the final list of award recipients. No payment was made to receive this award, and no advertising was required to receive these awards.

*****Best of Forsyth Award Disclosure Statement:** The “Best of Forsyth” list published annually by The Forsyth County News, and it is a reader’s choice award. Financial Consultant’s Group participates in both the category of Professional Services/Investment or Wealth Management Individual and in the category of Personal Services/Financial Planning Firm. David Fountain, CFP and owner of Financial Consultants Group was awarded Best Investment or Wealth Management Individual for the years of 2017, 2018, 2019, 2020, 2021 and 2023. Financial Consultants Group was awarded Best Financial Planning Firm for 2016, 2017, 2018, 2019, 2020, 2021 and 2023. All nominees are first nominated by readers and then the nominees are vetted through a third-party firm, Second Street. The annual nomination period is from September 1 -31. Voting takes place from November 1-30th. Readers may vote up to once daily during the voting period, and the winners are announced the first week of December and then provided the opportunity to advertise their win. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Award winners cannot pay a fee to be included in the research or the final list of award recipients. No payment was made to receive this award, and no advertising was required to receive these awards.

NEWS YOU CAN USE

MEGA-CAP STOCKS SHINE, BUT TOO CONCENTRATED?

Summarized By David Fountain

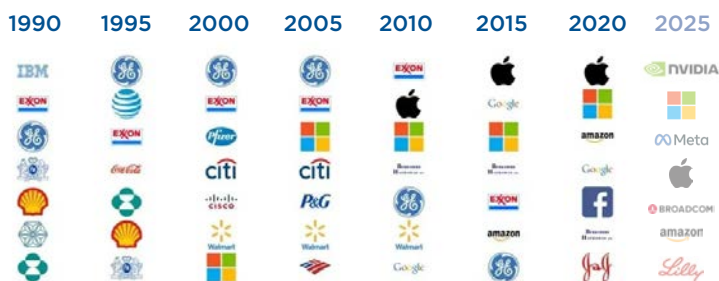
The United States, flexing its muscles as the world's largest economy, is once again serving the critical role of global growth engine. Despite higher interest rates and elevated inflation, the International Monetary Fund is predicting the U.S. economy will expand this year at more than twice the rate of other major developed countries.

U.S. large cap stocks, as measured by the S&P 500, delivered a solid performance in the first half of 2024. In January, the index eclipsed an all-time high, and in the five months that followed, it reached 31 more highs. Volatility has also been relatively subdued. In the first six months, there was only one instance when the index rose or fell by more than 2% (it went up).

But it hasn't been a story of a rising tide smoothly lifting all boats.

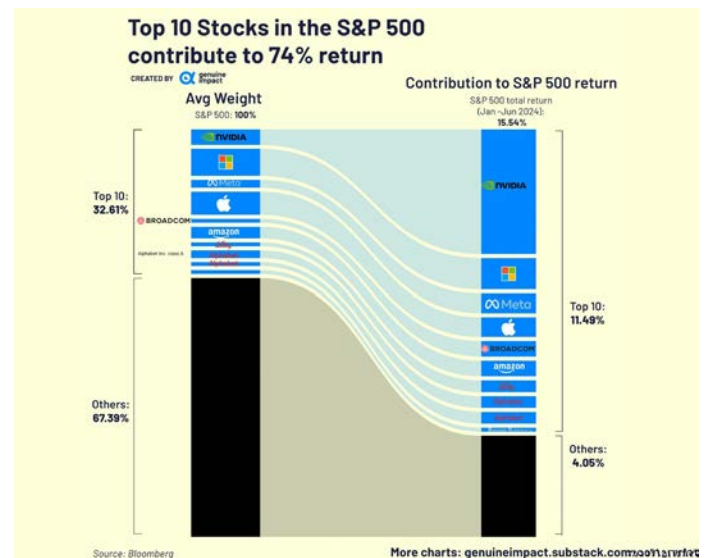
In fact, looking under the hood at individual stock returns reveals quite the opposite. The 2nd quarter appeared largely uneventful. However, a few select Mega-cap growth stocks continued to shine, as major technology companies drove a disproportionate share of the total U.S. stock market returns. From the beginning of 2023 to the end of June 2024, the “Magnificent Seven” – Nvidia, Microsoft, Apple, Amazon, Meta, Alphabet and Tesla – have driven approximately 60% of the S&P 500’s gain.

The S&P 500's 7 Biggest stocks, Every 5 Years



Should these historic levels of dispersion and concentration concern us? The 2nd quarter brings this question front and center. The return of the S&P 500 Index was 4.13%, but excluding the “Magnificent Seven,” it was negative, at -0.64%. Trees don’t grow to the sky, and valuations are very high. The S&P 500 (P/E) of 24.0 is 29% richer since it was in 2000 at 18.6.

Richer stocks like the overvalued residential real estate market can present a higher risk of volatility. Over the past 50+ years, the composition of the S&P 500 has changed substantially. Many people believe the index is equally weighted, but that's not the case. In the 1970s, for instance, Industrials and Materials had



significant weights, making up over 25% of the index. Today, those two sectors combined are only 10.6% of the index. Fast forward to the present day, Information Technology companies alone make up 32.4% of the S&P 500, with the share rising to 41.7% when including the Communication Services sector. Financials have also become bigger, now comprising 12.4% of the index. In the 1970s, Technology and Financials combined to make up about 13% of the S&P 500. Today, they make up more than half of the index.

As we look back at three other similar periods for stocks, the subsequent 12-month performance of the top 10 stocks lacked the overall S&P 500 by a large percentage (9%, 13% & 17%). The “non-Magnificent Seven,” those 493 other stocks in the index, could deliver stronger earnings growth than the “Magnificent Seven” by the fourth quarter of 2024 and into 2025.

So, what does this all mean for investors? It strengthens the case for reducing investment risk by owning a broadly diversified portfolio, and rebalancing regularly to ensure your exposure to sectors and individual companies remains within the desired range. This is already part of our investment discipline at Financial Consultants Group. Remember, in a diversified portfolio, you will almost always see variance — some strong performers, and some weak ones. The outliers tend to neutralize each other's impact on portfolio returns over long stretches of time, leaving the middle-of-the-road stocks doing the heavy lifting.

As an FCG client, we are always looking out for your best interests, and please don't hesitate to reach out if you have any questions.

Sources: Alliance Bernstein, Bloomberg, Zacks Investment Research

NEWS YOU CAN USE

HOW WILL THE 2024 PRESIDENTIAL ELECTION IMPACT THE MARKETS? *By Mitch Zacks, MBA from Mitch on The Markets*

U.S. presidential election years tend to be drama-filled and emotionally charged. For some investors, that means more stress. But I'd recommend pushing in the opposite direction, by recommitting to being dispassionate, disciplined, patient, and focused on the long term. Even though it often feels like everything is riding on the outcome of the election, history reminds us—very clearly—that election results have not driven market results over the long term. The economy and corporate earnings do.

For as long as I've been an investment manager, there has been investor sentiment that if candidate so and so wins the election, it will be terrible for the stock market. But a look at past election year returns—as well as longer-term returns for U.S. stocks—demonstrates that such an outcome has never materialized. In the cases where we have seen post-election downturns, it has been tied to broader economic factors, not the election or re-election of the president.

Since the inception of the S&P 500 in the 1920's, there have been 24 U.S. presidential elections. In 20 of them, the S&P 500 registered positive total returns. In the four instances when the stock market fell (highlighted in yellow below), the U.S. economy was in the Great Depression, the early days of World War II, the 2000 tech bubble, and the 2008 Global Financial Crisis. The last time the stock market fell in a presidential re-election year was 1940.

It is common in presidential election years for investors to assume their political party is better for the stock market. But history says the stock market goes up regardless of how power is divided. Looking back at just the last eight years, some investors may have held back on equities during President Trump or President Biden's respective tenures, based on politically-driven perceptions about their ability to lead. But that would have been a mistake. Stocks have risen substantially over the past eight years under both administrations, and currently trade near all-time highs.

This is not to say that politics and policies do not matter to economic growth and corporate earnings. They do. Regulatory changes, tax law changes, energy policy and foreign policy would be fundamentally different depending on who wins the 2024 election. But an important point for investors to consider is that markets are already familiar with both candidates and their policy proposals, since both candidates have been president before. There's still plenty of uncertainty swirling around this election, but perhaps not as much as some investors think.

At the end of the day, no one knows how the election will unfold. But I do know and believe that changing your long-term strategy because of a short-term unknown is not a prudent approach – it hasn't been throughout history, and I do not think it would be prudent today.

Bottom Line for Investors

Over time, the stock market responds more to long-term earnings trends and broad-based economic growth, not to changes in political leadership. The emotional gravity of an election may make it appear as though the outcome will make or break the nation. But this mindset puts far too much emphasis on political figures and policies, and too little emphasis on the real engines of the U.S. economy: corporate earnings, small business growth, infrastructure investment, personal consumption, and innovation. Politicians come and go, but the desire to grow, innovate, and pursue profit remains a constant.

For complete article disclosures on the research of the article visit: www.ForYourFuture.net/Resources, **How Will The 2024 Presidential Election Impact The Markets?**

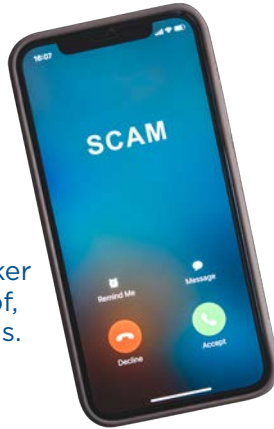
HISTORICAL U.S. PRESIDENTIAL ELECTION RESULTS		
Election Year	President Elected	S&P 500 Index Total Returns
2020	Biden	18.2%
2016	Trump	12.0%
2012	Obama	16.0%
2008	Obama	-37.0%
2004	Bush W.	10.9%
2000	Bush W.	-9.1%
1996	Clinton	23.1%
1992	Clinton	7.7%
1988	Bush H.W.	16.8%
1984	Reagan	6.3%
1980	Reagan	32.4%
1976	Carter	23.8%
1972	Nixon	19.0%
1968	Nixon	11.1%
1964	Johnson	16.5%
1960	Kennedy	0.5%
1956	Eisenhower	6.6%
1952	Eisenhower	18.4%
1948	Truman	5.5%
1944	Roosevelt	19.8%
1940	Roosevelt	-9.8%
1936	Roosevelt	33.9%
1932	Roosevelt	-8.2%
1928	Hoover	43.6%

NEWS YOU CAN USE

THE RISE IN THE USE OF ARTIFICIAL INTELLIGENCE IN ROBO-SCAM PHONE CALLS

By Joey Hampton

In the modern day, artificial intelligence (AI) is used in many ways, ranging from customer service to self-driving cars. While it is a powerful tool with many positive aspects that will help make our lives easier and increase productivity in nearly all types of work, there are darker sides of AI that you should be aware of, particularly in the context of scam calls.



Of particular concern is the increasing number of robo-scam calls using AI. The power of AI has hit a point where it can use just a few seconds of audio recordings from a single person, obtained from a phone call or even social media, to clone a person's voice. By inputting these voice recordings into one of many voice cloning technologies powered by AI, a scammer gains access to use the cloned voice to make it say whatever they want, and it sounds shockingly real. This use of AI is making family emergency scams more convincing and thus more prevalent as scammers now realize what they can get away with by using AI. For instance, you could get a call from an unknown number and hear your loved one's voice on the other line asking you to send \$500 to help bail them out of jail. It is a healthy practice to be wary when anyone asks you for money, but especially for unusual circumstances, it is best to do your due diligence before sending anyone money. If you experience this and have concerns, contact the FCG team, and we will do our best to help.

"It's critical that people are aware that this technology is out there and that it's really very good" says Lois Greisman, Associate Director of the Federal Trade Commission Division of Marketing Practices. While the threat of AI-powered voice cloning in scam calls is real, there are steps you can take to protect yourself. The first and most important is to maintain a healthy skepticism when asked for money. Don't rely solely on the caller ID, as these can easily be faked to show a name you are familiar with. Instead, hang up and call the person yourself. This simple act of verification can go a long way in preventing potential scam calls from succeeding.

By arming yourself with knowledge about the potential dangers of AI-powered voice cloning, you are better prepared to detect and protect yourself and your loved ones from potential scams. Understanding the capabilities and risks of this technology is the first step in staying one step ahead of scammers.

10 SIMPLE HABITS OF THE AVERAGE MILLIONAIRE

By Ramsey Solutions

Let us explore ten simple habits of millionaires. This was created from a study put together by Dave Ramsey and his team. It was the largest study on millionaires ever conducted, 10,000 millionaires were polled, and these are the top ten things they said that contributed the most to their success. No matter where you are in your financial journey there is something in this list for you.

Here are some of our favorites:

- **They understand delayed gratification.**
They don't care about keeping up with the Joneses.
- **They choose their relationships wisely.**
Friends and family are some of our biggest influencers.
- **They stay away from debt.**
Debt if not used properly can be the biggest obstacle to creating wealth.
- **They budget.**
Success isn't an accident.
- **They live below their means and have an emergency fund.**
A huge part of wealth building is limiting your lifestyle so you can have money to invest and save for a rainy day.
- **They invest in their employer-sponsored retirement plan.**
80% of the millionaires studied listed investing in their employer-sponsored retirement plan as a primary vehicle for reaching millionaire status.
- **They give.**
You can't take it with you.

For the complete article visit: www.ForYourFuture.net/Resources, "10 Simple Habits of the Average Millionaire". Feel free to reach out to your FCG team with any questions.

festivals

Grant Park Summer Shade Festival – August 24-25, 2024

A thriving two-day, in-town festival in historic Grant Park, organized by and benefiting the Grant Park Conservancy. The event brings together a variety of regional and local artist, food vendors, and music entertainment.



Yellow Daisy Festival – September 5-8, 2024

Visit over 400 artists and crafters set beneath the trees in the events meadow. Fabulous festival food, crafter demonstrations, live music, and a beer garden are the highlights of this special event.



Burt's Pumpkin Farm – September 2024

Discover the magic of autumn at Burt's Farm, nestled in the secluded North Georgia Mountains! Beyond the breathtaking fall foliage, you'll be captivated by the sea of orange formed by countless Burt's pumpkins.



Uncle Shucks Corn Maze – Sept, Oct, Nov 2024

Their 15-acre corn maze and pumpkin patch in Dawsonville, Georgia is home to tons of farm fun, delicious farm food, and unforgettable family memories!



Cumming Country Fair & Festival – October 3-13, 2024

The Fair features live music, free attractions and shows, farm animals, local entertainment, Native Indian and Heritage Village, and carnival eats. The Great James H. Drew Exposition midway – one of the largest carnival midways in the United States, featuring games, rides, and the Georgia Mountain Lift.



Crabapple Festival – October 5th, 2024

The Crabapple Road is transformed into a bustling market showcasing more than 100 local antique and art vendors featuring one-of-a-kind items. There will be lots of delicious food for you to enjoy while you watch football on a big screen in the heart of beautiful Crabapple. Crabapple Fest offers activities the entire family can enjoy; even your leashed pet is welcome to attend!



Johns Creek Art Festival – October 19-20, 2024

The serene green space across from The Atlanta Athletic Club will come alive with 140 whimsical and fun artisans from around the country. This beautiful and sprawling spot overlooking Medlock Bridge Road is the perfect venue to showcase the talented artisans who will be exhibiting their paintings, pottery, metalwork, folk art, glass, jewelry, yard art and many more goodies.





ABOUT THE FCG TRAVEL CLUB

Since 1996, Financial Consultants Group has been providing retirement planning to thousands of individuals and has learned that some of the biggest pleasures and dilemmas revolve around travel. We are pleased to provide our Travel Club to hopefully get some of you onboard to see and enjoy the world a little bit more without hours of endless research.

We continue to be fiduciary, fee-only advisors, and we do not receive any compensation for this club. Our goal is to provide our clients with fabulous, fair-priced trips with seasoned travel professionals and great food. You decide which trips interest you and fit into your budget. All overnight trips will include trip insurance, and you will be responsible for your trip costs and personal airfare. Below are some of our upcoming trips handled through our trusted travel partner, Good Life Travel.

Please contact

Chris Archer at (404) 392-7609 or
info@goodlifetravelgroup.com for more information about our upcoming trips.

ForYourFuture.net/travel-club

OVERNIGHT TRIPS

Escorted Small Ship Caribbean Cruises | on Windstar®

Choose Your Escorted Cruise Next January 2025

or Book Them Both! Embark on a small ship cruise of some lesser known Caribbean islands with Chris and Tracy Archer, proprietors of Good Life Travel, as they sail round trip from St. Maarten on the Windstar's Wind Surf. Relax in the small ship atmosphere of only 342 guests on Windstar's flagship also known as the world's largest sailing ship. Recently revamped, you'll relax in updated public spaces (with larger pool) and suites, and an expanded lounge with new lights and sound for stage performances. This is the perfect "home base" while exploring from the well-known Caribbean islands* such as St. Lucia or Antigua to the less visited ones* such as Virgin Gorda or St. Barts.



Classic Caribbean

JAN 4-11, 2025



Beach Fun & Sun: Caribbean Getaway

JAN 11-18, 2025



Northern Europe – Iceland, Norway & Belgium

JULY 13-24, 2025

11 Days. 9 Ports. 1 Amazing Vacation. Embark on a captivating journey with your guides, Chris and Tracy Archer, as they craft enchanting memories aboard the Norwegian Prima.



Cape Codder Cruise

SEPTEMBER 5-12, 2025

An All-Inclusive Cruise from Sept 5 to 12, 2025. Embark on an exciting maritime adventure with Chris and Tracy Archer, proprietors of Good Life Travel, as they sail round trip Boston, MA on the new American Legend inaugurated in 2024.



Escorted Lyon & Provence

OCT 22-29, 2025

Join the Archers on a 7-night Viking River cruise on the Rhone from Lyon to Avignon, France in October of 2025. Book now as this will sell out!



RECIPES

CAST IRON SKILLET SLIDERS

Football season is right around the corner! In just a couple of months, fans around the nation will be spending their weekends tailgating with friends and family, grilling out, and traveling to college campuses and NFL stadiums to pull for their favorite teams. A favorite gameday recipe of mine is the Cast Iron Skillet Sliders. This recipe originally comes from the BakerMama.com, and is a fantastic way to make sliders for the big game and enjoy the delicious charm of the cast iron. The Skillet Sliders are an ideal option when hosting a watch party at your house, especially on a rainy day when outdoor grilling isn't an option.



Ingredients

- ☐ Slider Buns
- ☐ Ground Beef
- ☐ Your favorite cheese
- ☐ 1 tsp Garlic Powder
- ☐ 1 tsp Onion Powder
- ☐ 2 tsp Salt
- ☐ 1 tsp Pepper
- ☐ Canola oil
- ☐ Lettuce, Tomato, and any of your other favorite toppings and condiments

Instructions

1. Heat up the cast iron skillet over medium heat and add a few tablespoons of Canola oil. Let the skillet heat for several minutes.
2. In a large mixing bowl, mix the beef with the salt, pepper, onion powder, and garlic powder with your hands or with a fork until well combined. Form patties into the size of your slider buns.
3. Add the patties to the skillet and cook them to your desired level of doneness. I personally prefer to cook the burgers to medium.
4. Add your favorite cheese. The cheese tends to melt on the patties very quickly!
5. Serve the patties with toppings and condiments on slider buns. There are so many creative ways to present the sliders and make them a fan-favorite in your gameday spread!

HOMEMADE PRETZELS

Ingredients

- ☐ 1 and 1/2 cups (360ml) warm water
- ☐ 2 and 1/4 teaspoons (7g) instant or active dry yeast (1 standard packet)
- ☐ 1 teaspoon salt
- ☐ 1 Tablespoon brown sugar or granulated sugar
- ☐ 1 Tablespoon (14g) unsalted butter, melted and slightly cool
- ☐ 3 and 3/4-4 cups (469-500g) all-purpose flour (spooned & leveled), plus more for hands and work surface
- ☐ coarse salt for sprinkling

Baking Soda Bath

- ☐ 1/2 cup (120g) baking soda
- ☐ 9 cups (2.13L) water

Instructions

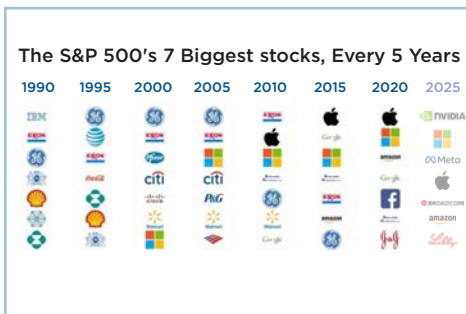
1. Whisk the yeast into warm water and let it sit for 1 minute. Whisk in salt, brown sugar, and melted butter. Slowly add 3 cups of flour, 1 cup at a time. Mix with a dough hook on a standing mixer or a wooden spoon until dough is thick. Add 3/4 cup more flour until the dough is no longer sticky. If it is still sticky, add 1/4 - 1/2 cup more, as needed. Poke the dough with your finger—if it bounces back, it is ready to knead.
2. Knead the dough: Keep the dough in the mixer and beat for an additional 5 full minutes (I noticed it can sometimes take a little longer). If the dough becomes too sticky during the kneading process, sprinkle 1 teaspoon of flour at a time to make a soft dough. Do not add more flour than you need because you do not want a dry dough. After kneading, the dough should still feel a little soft. Poke it with your finger—if it slowly bounces back, your dough is ready to rise.
3. Shape the kneaded dough into a ball. Cover with a towel and allow to rest for 10 minutes. (Meanwhile, get the water + baking soda boiling as shown in step 6.)
4. Preheat oven to 400°F. Line 2 baking sheets with parchment paper and lightly spray with nonstick spray or grease with butter. Set aside.
5. Cut dough into 1/3 cup sections. Roll the dough into a 20-22 inch rope. Form a circle with the dough by bringing the two ends together at the top of the circle. Twist the ends together. Bring the twisted ends back down towards yourself and press them down to form a pretzel shape.
6. Once baking soda & water mixture is boiling. Drop 1-2 pretzels into the boiling water for 20-30 seconds. Any more than that, your pretzels will have a metallic taste. Using a slotted spatula, lift the pretzel out of the water and allow as much of the excess water to drip off. Place pretzel onto prepared baking sheet. Sprinkle each with coarse sea salt. Repeat with remaining pretzels.
7. Bake for 12-15 minutes or until golden brown on middle oven rack.
8. Remove from the oven and serve warm. My go to dipping sauce is my homemade beer cheese.





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WHAT AN EXCITING YEAR SO FAR Much more to look forward to!



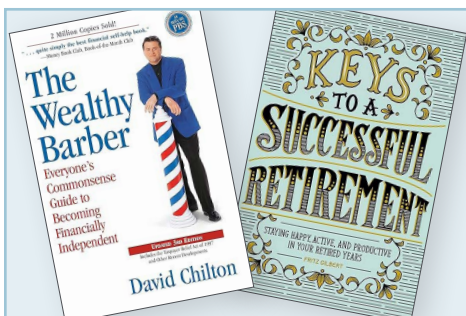
Mega-Cap Stocks Shine



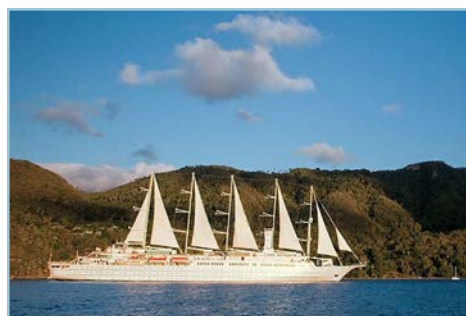
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