

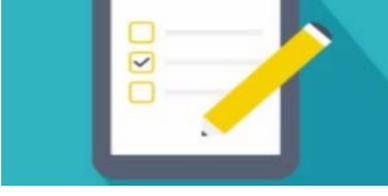
Forward



## Financial Focus

### July 2016 Newsletter

Welcome! I am very excited to deliver this July edition of my newsletter. I hope you enjoy the new format! My goal is to bring you insightful information on a monthly basis. If there is anything you would like to see included in future newsletters, please let me know. If I can be of any assistance, please don't hesitate to call or email. It's always a pleasure to hear from friends, family and clients. ~Todd Knutsen



#### NEARING RETIREMENT? TIME TO GET FOCUSED <sup>1</sup>

If you're within 10 years of retirement, you've probably spent some time thinking about this major life change. The transition to retirement can seem a bit daunting, even overwhelming. If you find yourself wondering where to begin, the following points may help you focus. [READ MORE](#)



#### 4 WAYS TO GET RID OF DEBT <sup>2</sup>

It's no secret that America runs on debt. The amount of outstanding consumer debt as of August last year stood at \$3.25 trillion, according to the Federal Reserve. And according to a 2012 Experian report, Baby Boomers' average total debt was \$101,951, and those over 66 had a total debt of \$38,043. [READ MORE](#)



#### BUILDING YOUR FINANCIAL PYRAMID

The Great Pyramid of Giza was constructed for a specific purpose, using precise engineering and attention to detail, and was designed to stand the test of time. No matter how volatile the environment or uncertain the conditions, this ancient creation has endured. [READ MORE](#)



#### NEARING RETIREMENT? TIME TO GET FOCUSED:

Those are just some of the factors to consider as you prepare for retirement. Breaking the bigger picture into smaller categories may help the process seem a little less daunting - we can help!

Request your no-cost consultation by calling us at **651.209.1907** or visit [www.knutsenfinancialgroup.com](http://www.knutsenfinancialgroup.com) to schedule your appointment today!



#### BUILDING YOUR FINANCIAL PYRAMID:

Call us at **651.209.1907** to learn how we help you understand the need for tax efficiency on both the short and long term basis in retirement and how these practices can provide significant benefits.

#### RECIPE OF THE MONTH: BERRY LEMONADE <sup>3</sup>



#### 7 TYPES OF FRUIT TREES YOU CAN GROW INSIDE <sup>4</sup>



*This refreshing drink will cool you down on those warm summer days!*

##### Ingredients

- 1 (12-ounce) bag unsweetened frozen mixed berries, thawed
- 1 (12-ounce) can frozen lemonade concentrate, thawed
- 1 cup vanilla simple syrup, recipe follows
- 3 cups water
- Ice

##### Vanilla Simple Syrup:

- 1/2 cup sugar
- 1 cup water
- 1 vanilla bean, cut in half lengthwise, seeds removed, pod reserved

In a blender, combine the berries, lemonade concentrate and syrup. Blend until smooth. Pour the mixture into a large pitcher. Add the water and stir, then refrigerate for at least 1 hour. Pour the lemonade into ice-filled glasses and serve.

##### To make Vanilla Simple Syrup:

In a small saucepan, over medium heat combine the sugar, water, vanilla bean seeds, and vanilla pod. Bring to a boil, then reduce the heat to a simmer. Cook, stirring occasionally, until the sugar has dissolved, about 5 minutes. Remove the pan from the heat and allow the syrup to cool, about 20 minutes.

The blended mixture can be strained through a fine mesh sieve to remove the berry seeds, if preferred.

*You can grow any of these fruit trees right in your own living room!*

If you're looking for an indoor plant that's both decorative and edible, look to the world of fruit trees! While many grow to be enormous in the wild and are native to perpetually sunny conditions, there are a number of dwarf plants that will do just fine—and even produce fruit!—in a big pot in your living room.

1. Fig
2. Lemon
3. Lime
4. Olive
5. Avocado
6. Banana
7. Mulberry



<sup>1</sup>Broadridge Investor Communication Solutions, Inc. Copyright 2015.

<sup>2</sup><http://food52.com/blog/16084-7-types-of-fruit-trees-you-can-grow-in-your-living-room>

<sup>3</sup><http://www.grandparents.com/money-and-work/family-finance/get-out-of-debt>

<sup>4</sup><http://www.foodnetwork.com/recipes/giada-de-laurentiis/berry-lemonade-recipe.html>

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