

**FINANCIAL SECURITY  
PLANNING SERVICES, INC. SM**



## Market Update & National Parks Lifetime Senior Pass Opportunity

July 2017

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Dear Norine,

### Market Thoughts for July 2017

Brad McMillan, Commonwealth's Chief Investment Officer, discusses the markets and economy in June. It was a good month, with consumer confidence and business confidence remaining strong. The Federal Reserve raised rates and seems likely to keep doing so. Plus, growth is accelerating around the world, from Europe to China. But here's the problem: Both consumer spending and business investment are not growing as much as expected. So, are we going into a typical summer slowdown or are we looking at slower growth going forward? Tune-in to find out.



We hope you enjoy this month's video.

## National Parks Lifetime Senior Pass Opportunity

Get a lifetime senior pass from the National Park Service before the cost soars. Currently, any US citizen 62 or over can buy a lifetime America the Beautiful pass for \$10. The cost starting later this year will be \$80, the same cost as a standard annual pass. The pass allows entrance to more than 400 national parks. If you purchase a pass online (<https://store.usgs.gov/pass>) or through the mail, you pay an additional \$10 fee for document processing, which you can avoid by getting the pass in person at one of the National Park Service sites listed at the same website.



Here are the top 10 most visited US national parks in 2016, according to the National Park Service:

- Great Smoky Mountains National Park, with more than 800 miles of hiking trails across North Carolina and Tennessee, drew more than 11 million visitors last year, twice as many as any other national park.
- Grand Canyon National Park in Arizona is one of the largest canyons on Earth, 18 miles wide and more than a mile deep.
- Yosemite National Park, in the Sierra Nevada mountains in California, features the tallest waterfalls in the US and ancient, giant sequoia trees.
- Rocky Mountain National Park in Colorado has 150 lakes and is home to bighorn sheep, the largest wild sheep in North America.
- Zion National Park in Utah offers striking geographical formations including 2,000-foot high sandstone cliffs and red-rock canyons.
- Yellowstone National Park, covering 2.2 million acres in Wyoming, Idaho, and Montana, has more than 300 active geysers including the famous Old Faithful, which erupts every 92 minutes on average.
- Olympic National Park in Washington State features several different ecosystems stretching from the peaks of Mount Olympus down through rain forests to the Pacific coastline.
- Acadia National Park, one of the smaller national parks with just 47,000 acres, is located mostly on Mount Desert Island, off the coast of Maine. It's one of the premier bird-watching areas in the country with more than 330 species.

- Grand Teton National Park in northwestern Wyoming is just 10 miles south of Yellowstone with jewel-like lakes.
- Glacier National Park, covering more than one million acres in Montana, is best known for its Going-to-the-Sun Road, a 53-mile highway that crosses the Continental Divide and is considered one of the best scenic drives in any national park.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

Paul S. Bonapart, JD, RFC, AIF®, President  
Financial Security Planning Services, Inc.  
520 Tamalpais Dr, Suites 103 & 104  
Corte Madera, CA 94925  
(415) 927-2555  
[www.FinancialSecurityPlanning.com](http://www.FinancialSecurityPlanning.com)  
CA Insurance License No. 0808412

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