

The Sawgrass Sentinel

Keeping a Watchful Eye on Your Investments



The Autumn Equinox—a Time of Transition

Fall arrives at 9:54 pm on Saturday, September 22 this year. For many cultures this time of year is seen as a period of transition, as the northern hemisphere progresses toward the winter solstice and the southern hemisphere looks forward to the summer season. And throughout history, the autumnal equinox in our half of the world has been observed as a time of preparation and reflection.

The arrival of the autumn equinox is also evidenced in the animal kingdom, especially in the migratory flight of many species of birds and butterflies. It is during this time that the Arctic Tern makes its annual 11,000 mile trip south and the Bar-Headed Goose soars to heights above 28,000 feet (that's over five miles up!) as they skim over the Himalayas on their way to warmer climes. The monarch butterfly heads southwest and is the only insect that migrates to a warmer climate that is 2,500 miles away each year. The monarchs use the very same trees each year as they journey and it is a mystery how they know since they aren't the same butterflies from the previous year; these are the new fourth generation monarchs!

And we find ourselves doing our own part during this time of transition, preparation and reflection as we begin preparing our lawns and gardens for the change in seasons, pulling out our winter clothing from storage, and enjoying body-warming and soul-stirring soups and stews.

Yes, the arrival of autumn is indeed a time of change. We hope the return of cooler weather, longer nights and the anticipation of the upcoming holiday season finds you happy and healthy.



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Starting the Wealth Transfer Conversation

Legacy planning is a chance to engage your spouse and heirs with deep, meaningful conversations about health, wealth and the future.

Successfully passing on wealth is complex, both emotionally and practically, but the effort is worthwhile for your own sense of satisfaction and the security of those you leave behind.

It's not a strictly monetary process; instead, it's a chance to engage your spouse and heirs with deep, meaningful conversations about health, wealth and the future. It's an opportunity to share your values with the ones you love, showing them how your wealth can support those values over decades, even centuries.

Raising Vital Questions

From a place of reflection, dig deep and unearth the questions you want your legacy planning to answer, using the ones listed below as a starting point. Like many, you may discover you don't have all the answers. That's okay—your team of professionals can help you find what you're looking for.

What legacy would you like to leave and to whom? You should take into account non-financial topics such as your values, expectations, the roles your family members will play and more.

*Is your family prepared to competently manage their **inherited assets**?*

*If something happened to you tomorrow, is your family comfortable enough with your financial details to **assemble a snapshot** of your assets?*

*Do you have all the **necessary documents** in place and do your family members know where to find them?*

*Have you **introduced** your spouse and children to your financial advisor, estate planning attorney and accountant?*

*What are your **philanthropic intentions**?*

Wealth's privileges and complexities deserve—even demand—thoughtful preparation and honest, ongoing family discussions. Work together with us and other planning professionals to find fair answers to important questions, establish trust and open dialogue, and provide the gift of opportunity to those who matter most.



The DNA of Wildly Successful People



Check out six traits that successful people have in common

What's your definition of a successful person? Is it Bill Gates, Oprah Winfrey—maybe even your boss or favorite college professor? Everyone has a different view of success, from money and stardom to contentment. Yet, despite these differences, successful people are easy to spot. Many believe it's because they share common traits that catapult them to the top—and it's more than natural talent or intelligence.

With that in mind, let's look at six attributes that make up the DNA of wildly successful people. Do you recognize any of them in you?

Optimism

There's no place for Eeyore personalities in the storybook for success. Instead, successful people can easily identify what's good in the world. It's not all rose-colored glasses either. They recognize obstacles, but believe in their ability to help make the world an even better place.

Drive

The stories of many famously successful people begin with humble backgrounds. What sets them apart from other folks? More often than not it's an unwavering drive to success that outpaces many others. Hard work and determination became the hallmarks of their success, and they constantly strive to do more. Simply put, they want to be among the best.

Persistence

Katherine Johnson, Dorothy Vaughan and Mary Jackson worked at NASA during a time when career opportunities were limited for them, but thanks to their tenacity and persistence, they overcame discrimination and racial segregation to help America win the space race. Imagine if they had chosen to quit instead of pursuing solutions. Instead, they persisted, and their rocket trajectory calculations changed the world.

Accountability

There will always be times when things don't go quite like you planned. The difference is, successful people take responsibility for their failures, and then look for ways to change course. In good times and bad, these individuals are accountable for their actions, and they are committed to finding solutions as a result.

Courage

Successful people are courageous and calculated risk-takers at heart. Oprah Winfrey, who hosted a morning talk show in Chicago, was willing to take a chance when she signed a syndication deal with King World, a move that propelled her to stardom and displaced "Donahue" as the No. 1 daytime talk show in America. Thinking of taking a calculated risk of your own? Start by consulting with your family and mentors. Feel free to give us a call as well.

Gratitude

People who approach life with a sense of gratitude tend to be more aware of what's good and important in their world. When things go well, they are immediately thankful for the results, which is an attitude that naturally breeds more success. Even when these folks face the inevitable failures in life, they bounce back faster.

Sources: <https://www.popularmechanics.com/space/rockets/a24429/hidden-figures-real-story-nasa-women-computers>;
[https://en.wikipedia.org/wiki/Hidden_Figures_\(book\)](https://en.wikipedia.org/wiki/Hidden_Figures_(book)): https://en.wikipedia.org/wiki/Oprah_Winfrey



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Have a Healthy Halloween!

Halloween festivities are fast approaching, and it's about time to decide which treats you'll give to the kids crowding around your door this year. But with childhood obesity levels reaching all-time highs, many of us are racking our brains for an alternative to candy bars and lollipops.

Luckily, there's a wealth of options out there for the sugar-free fans among us. When you're picking up Halloween supplies, keep these options in mind:

- Removable tattoos—Goblins, ghouls and otherwise are all the rage around Halloween. Hand out some temporary tattoos or stickers and your house is sure to be a hit.
- Individually wrapped snacks—There's an assortment of lunchbox snacks out there that can double as Halloween goodies. Just be sure to keep them in their original wrapping!
- Light-up glow sticks—With these handouts, you'll help to light their way for the rest of the night.
- Pumpkin seeds—Though this is not a typical treat, pumpkin seeds go hand in hand with the holiday while providing a great source of protein.
- Natural fruit juice boxes or water bottles—Walking door to door with a pillowcase full of candy can tire anyone out. Fill a tub with ice and your drinks of choice, and then offer them to children and parents alike.

By picking one of the items above—or thinking up a Halloween handout of your own—you can help to curb the sugar high, and even save yourself a few dollars in the process.

We wish you and your loved ones a hair raising Halloween, filled with tricks, treats and time spent with those who matter most!



REMINDER: Don't forget that your IRA Required Minimum Distribution needs to be taken before year-end! Just reach out to our office and we will be happy to assist you.