

The Sawgrass Sentinel

Keeping a Watchful Eye on Your Investments



Investor Access Updates Are Coming Soon

As part of our ongoing efforts to improve your online experience, we will update the look, feel and functionality of Investor Access this fall.

Some of the enhancements include:

- Increased emphasis on account balances
- New reporting and charting capabilities
- New view and sorting options allowing you to control what you see and how you see it
- Responsive design, meaning it will look great and work well on any device
- Investor Access will be renamed Client Access

We hope these changes will help you to more easily view and access the information you want and improve your overall experience with the site.

Just let us know if you would like to learn more about the upcoming changes or how to set up online access.



FIRST COAST

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Summer 2018

Investor Access Updates Are Coming Soon	1
Five Summer Money Lessons for Kids	2
The Iconic Stars and Stripes	3
\$15 Account Fee Credit For Going Paperless	4



Five Summer Money Lessons for Kids

Easy ways to teach your kids and grandkids about basic financial management.

It's never too early to teach your children or grandchildren the value of a dollar. Children and young adults with a solid understanding of the role money plays in their lives can develop the skills they need to manage their finances responsibly.

You can teach children as young as 5 or 6 the difference between wants and needs. If your child or grandchild receives an allowance or earns money by completing small chores around the house, you can use it to help demonstrate the concept of living within one's means. Start with something as simple as showing them the grocery bill. The point is to get them thinking about money as something that needs attention and care.

With teens and young adults, you might introduce more complex concepts, such as investing, interest and using credit responsibly. You might even introduce them to us for an objective point of view.

Five Financial Literacy Lessons for Summer

- **Earning.** Nothing says summer like chores. From cleaning rooms to cutting grass to washing cars, daily and weekly duties help fill piggy banks. More importantly, they help kids make the connections between work and pay—and appreciate the value of a dollar.
- **Saving.** Open a savings account in your child's or grandchild's name and encourage them to make regular deposits. Set a series of small, achievable savings goals to help build confidence and maintain interest in saving over time. You might commit to matching a portion of their savings to help preview the value of a 401(k) match that might come with their first job.
- **Growing.** Talk about how money earns interest. This teaches children to set more aside and avoid impulse spending, and shows how money can grow and compound over time.
- **Spending.** Helping children manage their spending is very important. Do they prefer buying things at the store every week or saving for something bigger? Planning like this helps children carefully consider their purchases—a skill that can pay dividends in adulthood when managing their own budgets.
- **Giving.** Teach children the importance of philanthropy by encouraging them to donate old toys and clothes, and maybe even small amounts of money, to a cause that's important to them.



The Iconic Stars and Stripes

The flag's story started in Philadelphia, when the Continental Congress resolved that the new nation's "flag of the United States be 13 stripes, alternate red and white, that the union be 13 stars, white in a blue field, representing a new constellation." The date was June 14, 1777.

The year before, George Washington is said to have visited Philadelphia seamstress Betsy Ross to persuade her to sew the first flag, also known as the Stars and Stripes. Some historians doubt that meeting happened or that she was even the first to sew the flag; though some credit Ross with the switch to a five-pointed star rather than use the six-pointed one then in vogue.

Old Glory has been through quite a few changes since then. In fact, it has been modified 26 times since its adoption. When Vermont and Kentucky were admitted to the Union in 1791 and 1792, respectively, two more stripes and stars were added. It was this 15-star and 15-stripe flag that flew over Fort McHenry in 1795, inspiring Francis Scott Key to write the poem that would become our national anthem.

When five more states were added in 1818, Congress enacted a flag resolution that established the 13 stripes and one star for each state to be the design for all official American flags.

It wasn't until 1916 that the flag gained a national day of recognition through a proclamation issued by President Woodrow Wilson. Finally, in 1949, President Harry Truman signed an Act of Congress officially designating June 14 as National Flag Day.

Through the years, as more states joined the Union, our flag changed design as more stars were added until the last star, representing Hawaii, was added in 1960. No other changes have been made to our flag in the last 58 years—the longest period any singular flag design has flown over our nation.

It was this flag design that Neil Armstrong planted in 1969 —the first of six American flags on the moon (subsequent Apollo missions brought the others). The iconic image is a testament to American ingenuity and tenacity.

We wish you and your family a wonderful summer—and hope you enjoy letting Old Glory fly in celebration of one of our nation's great symbols, perhaps reflecting on the storied history of our flag and what the future could hold.



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\$15 Account Fee Credit for Going Paperless

When you choose to go paperless and stop receiving your Raymond James statements, trade confirmations and account communications by mail, you'll be doing more than just reducing clutter and saving trees—you can also save money. Now you can get a \$15 account fee credit when you choose online document delivery for accounts subject to any of the following:

- Annual Account Maintenance Fee (charged annually in August)
- Capital Access Fee (waived the first year, then charged annually on the account opening anniversary month)
- Retirement Account Fee (charged annually on the account opening anniversary month)

How to get the credit

If your account is subject to one of the fees above, it can be eligible for the credit if it meets the following criteria:

- You maintain online delivery for all account documents;
- The account contains a minimum of \$5,000 in cash or securities on its billing date;
- At least \$600 in deposits have been made in the account in the 12 months before the billing date.

How to elect paperless delivery

To elect paperless delivery of all documents, log in to Investor Access, visit the Account Services tab and select "Online viewing only" as the document delivery option for the account.

- If you do not have an Investor Access login, visit www.FirstCoastIG.com and click on Investor Access, then Enroll—or, contact our office for assistance.
- Note: If your account meets the criteria and you have already elected paperless delivery of your account documents, you will automatically receive this credit provided you maintain eligibility as outlined above.

Additional information

- You can receive multiple \$15 credits (one per account) if you elect paperless delivery on more than one eligible account.
- Credit(s) will automatically renew and be applied annually if you continue to maintain eligibility.
- It is important that you regularly check your document delivery email address in Investor Access to ensure it is current, valid and spelled correctly.
- For your protection, Raymond James will reset your document delivery elections to all paper if you do not log in to Investor Access for more than six months, or if notifications sent to your email address are returned undeliverable more than once within 30 days. If the account is reset to paper delivery, you will not receive the credit.
- This program does not apply to accounts already receiving fee waivers.

Just imagine—no more paperwork piling up or documents getting lost. Going paperless will mean better organization, greater security and saving money. And if you find that you need something on paper, you can just print it on demand.

Thank you, as always, for being our valued client. If you have any questions or would like to discuss this in more detail, please do not hesitate to give us a call.