



# RAYMOND JAMES®

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## A Closer Look



### MARKET SUMMARY

Domestic equity indices ended August mostly flat, a contrast to the last several months of momentum. The end of the month saw geopolitical concerns arise between North Korea and Japan. In better news, recent data showed property values and home prices had gained ground. Consumer confidence also rose to its second-highest level since 2000, which bodes well for gains in consumer spending going forward, the largest part of the U.S. economy.

### MARKET OUTLOOK

Investors will look for stock values to continue to climb in September following a bumpy August. The month kicks off with a jobs report for August. The Federal Open Market Committee meets in September following a break last month. Slowing inflation has tempered the Committee's push for higher interest rates. The final second-quarter GDP figures come out at month's end.

# WHEN NATURAL DISASTER STRIKES

**Preparing for an unexpected storm, flood or fire can help protect both your personal and financial well-being.**



Preparing for an unexpected storm or fire can help protect both your personal and financial well-being. Consider these recommendations for protecting important documents and making a swift, safe evacuation.

## **Saving Your Documents**

If a fire, hurricane or other natural disaster occurs, the documents needed to rebuild your life should either be with you or stored somewhere safely out of harm's way. Waterproof, fireproof safes offer protection for your most important items, offering a level of security in the event of a last-minute evacuation. For disasters that can be forecasted further in advance (think weather-related events like hurricanes), consider taking important papers with you. When choosing which documents to bring, consider:

Identification: passports, immigration papers, military discharge papers, immunization records, Social Security cards

Family records and certificates: birth, adoption, marriage, divorce, death

Home and vehicle: deeds, titles, registration, loan papers

Planning documents: wills, trusts, powers of attorney, healthcare directives

Insurance information: health, life, home, vehicle

While many of these documents can be replaced, keeping them safe will make insurance claims and other recovery activities easier. Consider placing them in a 3-ring binder with pockets for easy portability, and store within a water resistant bag. Waterproof and fireproof boxes are usually quite heavy, but a heavy-duty waterproof bag from a sporting goods store or large, re-sealable plastic bag can serve as a lighter alternative.

## **Preparing Your Emergency Bag**

Proponents of preparedness recommend keeping a small bag packed with essentials for a quick escape. Your emergency bag should remain ready to go at all times, perfect for an unanticipated evacuation. Your water resistant duffel bag or knapsack can include items such as:

Your documents binder

Photos or video of your property for later insurance claims

Safe deposit box key, if applicable

Notepad and pen

Flashlight

Small first-aid kit

Bottled water and nonperishable snacks

Regardless of the particular peril, undertaking these precautions can provide a greater sense of security and preparedness in the face of an unexpected disaster.

## TO BE OR NOT TO BE—IN DEBT

### Weigh these factors first when considering when to borrow...



Life's long and winding road generally includes plenty of side trips on the way to a comfortable retirement. There may be homes to buy, children to raise and educate, careers to pursue, a vacation here and there.

When done strategically, borrowing can help you address those needs – like purchasing a home – without derailing long-term goals, such as a comfortable retirement. The key is to consider how the loan will work within your overall financial picture, taking into account each factor including the interest, duration and regular payments.

For example, while you may be itching to pay off a low-interest loan you have on your home, doing so could mean using investments that are likely to appreciate over time, if left untouched. Given that returns on investments may be higher than the interest on a loan, keeping your assets invested may give you a bigger head start on a comfortable retirement down the road. Conversely, high-interest debt such as credit card debt should be paid off as soon as possible.

### As you make your decisions, think about:

- How much debt you're willing to take on
- Whether you prefer to sell assets or borrow
- The anticipated rate of return on your investments
- The anticipated cost of borrowing
- If it makes sense to borrow in the name of a trust or business
- What loan structure makes the most sense: traditional, adjustable-rate or collateral-based loan, among others
- Whether you prefer to use securities, your home or some other asset as collateral
- Tapping into the equity in your house, especially if rates are attractive
- The tax ramifications of a loan compared to selling investments
- How quickly you need the money
- How long you'll need the loan, particularly a mortgage
- How you'll pay off a loan and when

Call us as you weigh your options and to help you to map out a plan to strategically manage your debt while pursuing your long-term goals

### WHY WORK WITH A CFP®

In life, it's important to find a financial planner you trust to provide sound, unbiased advice and professional services. Being CFP® certified means someone has voluntarily taken the extra steps needed to provide the highest possible standard of financial planning to those they serve.

How does working with a CFP® certified advisor benefit you? CERTIFIED FINANCIAL PLANNER™ professionals are held to the utmost standards of ethics and professional responsibility, which prepares them for a career-long commitment to provide truly personalized services to meet your needs; all while maintaining high levels of financial planning and professionalism. CFP® professionals maintain their professional edge through ongoing education and training in addition to the rigorous requirements to represent a high level of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when working with you.



## RAYMOND JAMES CARES MONTH



Jim Bergman, Jon Bergman, and Mark Chapman are shown here presenting a \$6,000 donation to Mary K and Gene Carlton of the Nourish One Child Program.

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*“The program, distributes nourishing food items to children in each of the Scottsboro elementary, middle, and junior high schools” -  
Nourish One Child*

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As part of the “Raymond James Cares” campaign which occurs in August each year, our Raymond James office here in Scottsboro donated \$6,000 to the Nourish One Child Program.

Nourish One Child helps feed needy children in the local elementary, middle, and junior high schools. The program, distributes nourishing food items to children in each of the Scottsboro elementary, middle, and junior high schools. The schools distribute bags of nourishing food items to needy children every Friday. Mrs. Carlton says that over half of students qualify for these programs in the Scottsboro City Schools. The children with needs are identified with the help of teachers, they are then given a bag of food of 10 items which is discreetly placed in the child’s backpack by his or her teacher, for the weekend.

For more information about the Nourish One Child program please contact Mary K Carlton at: [mkhc1234@me.com](mailto:mkhc1234@me.com)

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