

# the TIDBIT

OUR MONTHLY NEWSLETTER

Welcome to the Tidbit, our monthly newsletter highlighting the latest news, healthy living tips, sports tips, recipes and other fun topics you may find interesting. We hope you enjoy reading and maybe even take away a few tidbits to pass on to others!

**Todd Carden, CFP®**

**Barry Hill**

Financial Advisors

## IN THE NEWS



### Introducing Our New Website

As you know, last month we changed our company name to Stonebridge Wealth Management (don't worry, your accounts are still held at Raymond James!), and now we're excited to unveil our new website! Our new site will allow easy access to viewing your accounts online using Raymond James Investor Access, it will also allow you to stay up-to-date on the latest market news, and there's even financial calculators to help you calculate loan rates and RMD estimations. Click the link below to visit our website – we hope you like the new look!

[Stonebridge Wealth Management Website](#)



### Support Our Back-to-School Supply Drive

According to the National Retail Federation's annual Back-to-School Spending Survey of 6,500 consumers, **the average family with children in grades K-12 planned to spend \$630.36 on clothes, electronics and school supplies this year.** WOW!

This means a family with three school-aged children could spend almost \$2,000 to send their children back to school this month. Since it's Raymond James Cares month (see below for more info), we've decided to participate by hosting a school supply drive at our office! Throughout the month of August, we will have a box in the front foyer for our clients and friends to donate school supplies that will be given to local schools. A second grade teacher from a Decatur, AL, elementary school told us that 80% of her students are not able to afford basic school supplies like paper and pencils; because of this, **just last year teachers spent an average of \$500 of their own money buying school supplies for their classroom.** Consider purchasing a few much-needed supplies (listed below) and dropping them at our office – we'd love to see you and thank you for giving back.

**school supply DRIVE**

#### **MOST NEEDED SCHOOL SUPPLIES:**

**Primary handwriting paper & college-ruled notebook paper**

**Boxed tissue**

**Clorox wipes**

**Pink hand erasers & pink pencil top erasers**

**3-prong folders**

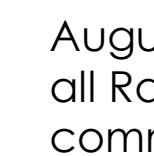
**2-inch 3-ring binders (white w/front sleeve)**

**Pencils (wooden)**

**Spiral notebooks & composition books**

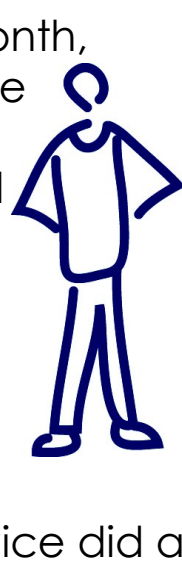
**Dry erase markers**

# THANK YOU



### Give Back for a Healthy Heart & Mind

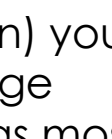
August is Raymond James Cares month. This month, all Raymond James affiliates and employees are committed to giving back to their local communities. In 2015, nearly 2,600 advisors and associates volunteered 5,628 hours to 100 organizations in 86 local communities across 30 states in August, which was nearly double the amount of volunteers, and a 41% increase in volunteer hours over 2014.



**RAYMOND JAMES CARES**

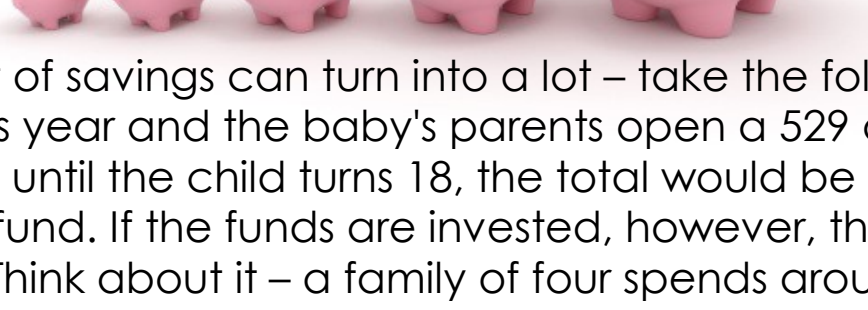
The Corporation for National & Community Service did a research study spanning over 10 years (found [here](#)) and discovered that those who volunteer tend to live longer, healthier lives. Volunteering decreased chronic illnesses in some who were studied and even elongated the lives of volunteers, especially those over the age of 70. Of course, giving back is good for the soul, but it seems it's also good for the mind and body as well!

## GOING GREEN



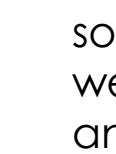
### Save Some Green for College

Did you know in some states (including Alabama's CollegeCounts 529 Plan) you may be eligible to receive a tax deduction for contributing to a 529 College Savings Plan, up to \$10,000? Saving for college is a necessity these days, as most jobs now require some sort of college degree – so why not start now?



A small amount of savings can turn into a lot – take the following example: if a baby is born this year and the baby's parents open a 529 account and put in \$100 per month until the child turns 18, the total would be \$21,600 if left in a money market fund. If the funds are invested, however, that number could be much greater. Think about it – a family of four spends around \$50 on one meal at a restaurant. Why not sacrifice eating out twice a month and invest in your child's future? Call us to check out your options!

*This is a hypothetical example for illustration purposes only and does not represent an actual investment. Actual investor results will vary.*



## RECIPE ROUNDUP

### After School Snack Attack

Remember the days of hungrily raiding the fridge after school, only to hear your (seemingly psychic) mother yell from across the house, "Don't ruin your dinner, Jimmy!"? Man, what a letdown. Those school lunches just weren't filling! But what if your mom had made one of these recipes as an after school snack, something healthy and hearty enough to hold you over until dinnertime? Can we say, "Mom of the Year!"? These snacks are sure to be a hit for the young and young at heart.



#### **Ham & Cheese Pretzel Bites**

##### Ingredients

2 tablespoons packed brown sugar  
1 cup warm milk (110-115 degrees F)  
2 1/2 to 3 cups flour

1 package (1/4 oz) instant dry yeast

1/2 cup finely chopped ham

1/2 cup mozzarella cheese, shredded

6 cups water

4 teaspoons baking soda

4 tablespoons unsalted butter, melted

1-2 tablespoons coarse kosher salt

For directions, [click here](#).



#### **Chocolate Dipped Fruit Cones**

##### Ingredients

Waffle cones

Chocolate chips

Shredded coconut

Sprinkles

Fruit of your choice

Mint sprigs

For directions, [click here](#).

*Bonus recipe for the kids:*

[Ocean Water](#) (copycat Sonic drink)

## JOKE OF THE DAY



### Back-To-School-Aphobia

It's August, and that means we soon may be experiencing a sudden increase in a condition that affects school-aged children everywhere called disaskaleinophobia, or the fear of going to school. And while most cases are curable with a sincere threat of no cell phone access until the condition subsides, disaskaleinophobia does exist. And so do a lot of other curious, albeit medically documented (really), phobias.

Take alliumphobia, or the fear of garlic. We assume most sufferers are easily diagnosed by their fanged teeth and proclivity to sleep in coffins. And there is ephhebiphobia, or the genuine fear of teenagers, which commonly strikes late-shift diner waitresses and anyone seeking a single, solitary moment of peace and quiet for Pete's sake. Dutchphobia, or the very real fear of the Dutch, tends to affect individuals averse to wooden footwear as well as those who desperately want their companion to pick up the tab. Pteronophobia is the actual fear of being tickled by feathers, and one really has to wonder how you even get into a position to develop this phobia. And finally, there is zemmiphobia, the authentic fear of the great mole rat.

Anyway.



So, if the school children in your life come to you claiming a sudden case of disaskaleinophobia right before the first day of school, take it seriously. However, before you call the pediatrician, just see if the threat of no texting privileges doesn't provide just the right amount of cure.

We hope this note keeps all cases of geliophobia (fear of laughter) at bay for you and your family.



## SPORTS CENTER



### Olympics Here We Come!

The Road to Rio has come to an end and the US Olympians are making their way to Rio de Janeiro, Brazil, to compete amongst the best athletes in the world. We're excited to watch the competitions with bated breath and see Team USA bring home the gold! In the 2012 London Olympics, Team USA "ruled the world" by bringing home the most medals of any country – 104 to be exact (46 gold, 29 silver, 26 bronze). We're hoping we can do the same again this year. For the full lineup of competitions, [click here](#), and be sure to tune in to NBC to watch the 2016 Summer Olympics from August 5<sup>th</sup> through 21<sup>st</sup>.

## TECH TALK



### Kids Will "Flip" For This Idea

With the rise of technology and decline of traditional teaching techniques, researchers are finding new ways of engaging young learners by implementing new technological initiatives into everyday teaching. One of the most effective ways they've found so far is the "flipped-classroom" technique. This technique allows students to learn at home and do homework at school, where they can ask specific questions about problems they come across while doing their work.

In the flipped-classroom setting, teachers assign tasks online and record online lecturing sessions for students to watch from home. They mediate questions and group discussions via the Internet. Then, during limited school hours, they ask students to bring their "homework" to school with them and provide one-on-one or group tutoring sessions where students can point out areas of interest or issue. This style of teaching fosters an environment where kids discover and explore a multitude of topics on their own – it has been proven that when something is discovered rather than taught, it is more likely to be ingrained into memory. Working from home, in a more relaxed environment than a classroom, also helps students learn better.



Of course there are many cons to the idea of the flipped-classroom, like the fact that if the child's parent(s) work during the day, there is no supervision at home. This is a factor researchers are taking into consideration when experimenting with this type of learning. Who knows what type of learning techniques we'll come up with next... We're excited to see!

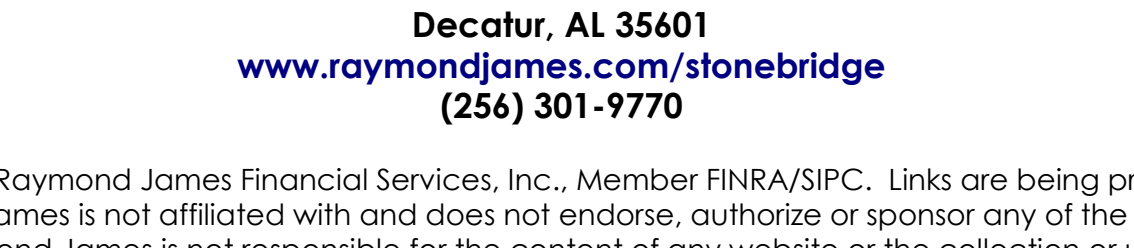
***We hope you have a great school year!***



You are receiving this email as a courtesy from your trusted team of advisors:

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