



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

Say Hello to the Holidays

Each year – after the sweltering heat of summer has vanished and we’ve made the mad dash toward the finish line that fall seems to bring – we welcome the holiday season with open arms. And no matter how you choose to celebrate, this time of year almost seems set aside for family gatherings filled with laughter, steaming cups of hot chocolate brimming with marshmallow and a warmth that can only be found in the coldest of seasons. It can also serve as a time of reflection and remembrance as we turn our eyes toward the future – whatever it may bring.

As you and your loved ones gather together to celebrate in the ways that are unique to you, we hope you have your fill of rest and reflection on the good things life has in store – both during the winter season and throughout the year.



We are a Toys for Tots Drop-Off Location!

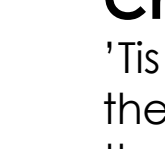
Our Decatur office is a drop-off location for Toys for Tots this year! Toys for Tots is an organization run by the United States Marine Corps that collects and distributes toys to less fortunate children. If you would like to participate in our toy drive, **please drop off your brand new, unwrapped toys at our office by December 15th** and we will pass them along to the Morgan County branch of Toys for Tots, who will distribute them to children throughout the county.



Holiday Hours

The financial markets and our offices will be **closed on Monday, December 26th** in observance of Christmas and **Monday, January 2nd** in observance of the new year. You can, of course,

access your accounts using Raymond James Investor Access at any time, year-round.



HEALTHY LIVING

Charitable Giving Makes for a Healthy Heart

'Tis the season for charitable giving! No matter what traditions you hold around the holiday season, there is one we can all share: The importance of giving to those less fortunate than ourselves. Charitable giving can be one of the most satisfying aspects of a financial plan – and it may even have a feel-good impact on your year-end tax liability. Some charities, however, devote too many resources to marketing campaigns and exorbitant overhead, and not enough to the cause. So how do you know if a charity is doing right by your donation?



Forbes.com reports that charitable giving grew 4.9% in 2013, with digital donations making up 6.4% of the overall amount. And with households giving an average of 1.9% of their after-tax income each year, according to an annual report conducted by the Indiana University Lilly Family School of Philanthropy, it can be important to make sure your dollars are used effectively to make a difference.

Before you open your wallet or spend one of your weekends volunteering this holiday season, check out the websites below for a look at the inner workings of your favorite charities:

Guidestar.org contains records from 1.8 million nonprofits registered with the IRS, with access to each organization's Form 990, a document that details nonprofits' income, spending, mission and executive salaries.

The Better Business Bureau Wise Giving Alliance generates free reviews of more than 1,300 charities every two years. Local BBB websites provide evaluations on an additional 10,000.

CharityNavigator.org provides ratings (four stars being the highest) on the charities it follows, based on financial health, accountability and transparency. Of the three websites listed here, this is widely recognized as the easiest to navigate and understand.

Of course, the best way to get to know how a charity works is to spend time with it. By volunteering, you will be privy to an insider's view of the organization's people, practices and impact – and feel confident that your money and time can truly make a difference. Consider taking the kids or grandkids with you and creating a family charitable tradition you can pass down through the generations. You may see firsthand the value and effectiveness of your charitable gift at work.

GOING GREEN



Green Gift Wrapping

According to research conducted by the Hallmark Company, Americans spend approx. \$3.2 billion on wrapping paper and gift bags each year! That's \$3.2 billion wasted on paper products that will most likely be ripped to shreds and thrown away. Why not get creative this year and wrap your gifts up in unique and cost-saving ways like these shown below:

Newspapers, magazine, maps



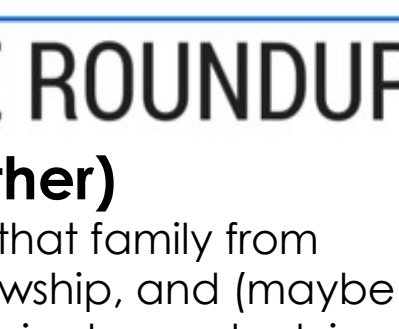
Fabric scraps



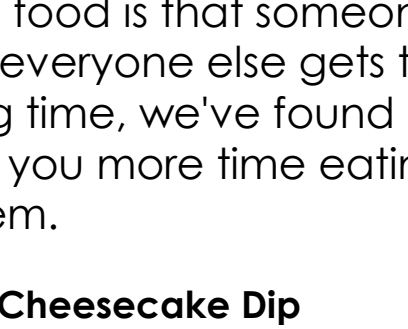
Clay flower pots



Reusable fabric gift bags



Recycled wrapping paper



RECIPE ROUNDUP

Less Time Cooking, More Time Eating (Together)

Christmastime is our favorite time of year because it means that family from near and far has the chance to come together for fun, fellowship, and (maybe best of all) FOOD! The downside to the food is that someone is always stuck in the kitchen cooking and baking while everyone else gets to spend quality time together. To save the hassle of cooking time, we've found a few recipes that take 10 minutes or less to make, giving you more time eating yummy foods with your family and less time preparing them.



Gingerbread Cheesecake Dip

Ingredients

- 1 8 oz package cream cheese, softened
- ¼ cup brown sugar
- ¼ cup powdered sugar, sifted
- 3 tablespoons molasses
- 1 teaspoon ground ginger
- 1 teaspoon ground cinnamon
- 1 dash nutmeg
- 4 oz Cool Whip (or 1½ cups freshly whipped cream)
- Graham crackers for serving

For directions, [click here](#).



Cranberry Pistachio Cheese Log

Ingredients

- 250 gram block cream cheese, softened
- 1 cup grated sharp cheddar cheese
- 1 cup grated havarti cheese
- 2 teaspoons dijon mustard
- ½ cup dried cranberries, roughly chopped
- ½ cup pistachio nuts, chopped
- Thin wafer biscuits for serving

For directions, [click here](#).

Bonus recipe for the kids:

Grinch Punch

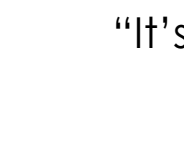
JOKE OF THE DAY



Whats the difference between the Christmas alphabet and the ordinary alphabet?

A B C D E F G H I J K _ M N O P Q R S T U V W X Y Z

The Christmas alphabet has Noel.



SPORTS CENTER

Quote Your Favorite Players at Christmastime

by Barry Hill, Financial Advisor

We see many fun gatherings in your near future, so here are several quotes from famous sports figures to share with your friends and families over this Christmas season.

"It's not whether you get knocked down; it's whether you get up."

-Vince Lombardi (Green Bay Packers Coach)

"There may be people that have more talent than you, but there's no excuse for anyone to work harder than you do."

-Derek Jeter (New York Yankee Short Stop)

"If you don't have confidence, you'll always find a way not to win."

-Carl Lewis (Track and Field)

"If you aren't going all the way, why go at all?"

-Joe Namath (New York Jets Quarterback)

On the lighter side:

"When you come to a fork in the road, take it."

-Yogi Berra (New York Yankee Catcher)

"The other day they asked me about mandatory drug testing. I said I believed in drug testing a long time ago. All through the '60s I tested everything."

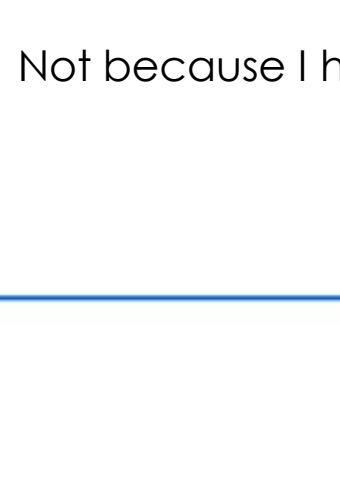
-Bill "Spaceman" Lee (Boston Red Sox Pitcher)

"I owe a lot to my parents. Especially my mom and dad."

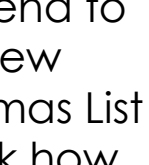
-Greg Norman (Professional Golfer)

"I quit school in the sixth grade because of pneumonia. Not because I had it, but because I couldn't spell it."

-Rocky Graziano (Professional Boxer)



TECH TALK

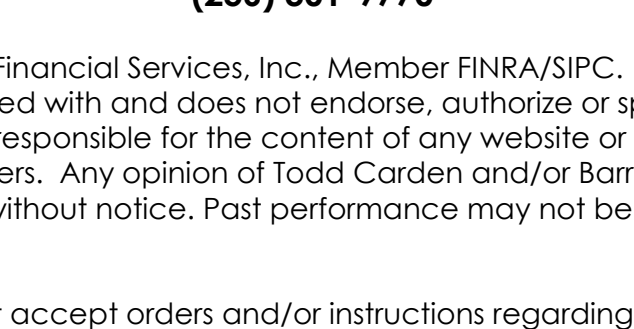


Have the Nice List at Your Fingertips!

We all made our Christmas lists as children (and some of us as adults) without regard for the exorbitant amount of money our parents would have to spend to fulfill the entire list. Wouldn't it be nice if our children had a budget and knew how many of their gifts they could get within that budget? With the Christmas List app (\$1.99 from the iTunes Store), it's easy for each family member to track how much each of their gifts cost and how much of the budget is left. This also takes the guesswork out of ensuring each child gets the same as the others, value-wise – we know how kids can be about equality! The best part about the app is that it can save you money and ensure that you buy a gift based upon its quality and not quantity.

The Christmas List App has a multitude of uses, including:

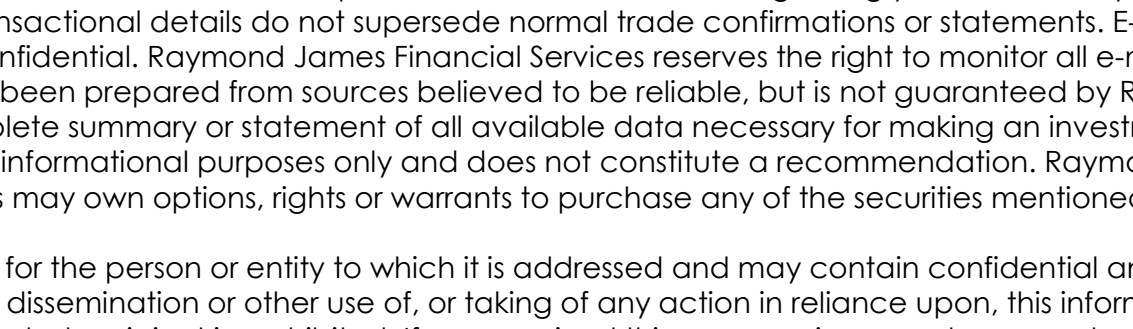
- Easy budgets per person
- Add people from your iPhone contacts
- Enter multiple gifts quickly and easily, just like jotting a note
- Sync lists via AirDrop or email; no need to re-enter info
- Shopping list view to get you through the stores quickly
- Enter gift once, assign to multiple recipients
- Add your favorite stores to a pick list of popular retailers
- Track gifts by status: shipping, received, and wrapped
- Keep photos of people and gifts
- Countdown of shopping days until Christmas
- Share list using Messages or Mail
- At-a-glance view of shopping progress
- Custom Christmas backgrounds
- Print lists directly from the app



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