

# 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

### A Holiday Made for Stars (and Stripes)

There are a lot of great stories about Independence Day. But one of our favorites involves a high school student from Michigan and the interesting agreement he made with his teacher.

Back in 1958, as Hawaii was coming into the Union, more than 1,000 people sent President Eisenhower their ideas for both a 49 and a 50-starred U.S. flag. A number of those designs came from high-school teacher Stanley Pratt's students. As a project for class, Pratt asked his students to create ideas for the new flag and submit them to Washington. One of his students, Bob Heft, participated in the assignment and received a B- on his class work.

Heft was less than thrilled about the grade and later asked his teacher about it, who jokingly told Heft that if Congress chose his design, he would receive a higher grade.

Well, one Presidential proclamation later, Heft's 50-starred design became the very one we use on U.S. flags today. The nation got a newly designed flag. And Bob Heft got an A.

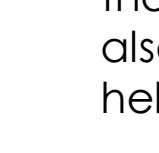
We hope you're able to make some great stories of your own during our nation's star-spangled holiday. Have a safe and happy Independence Day.

### Offices Closed

Our offices will be closing at noon CST on Tuesday, July 3<sup>rd</sup> and will reopen at 8am Thursday, July 5<sup>th</sup>. Of course, you can access your accounts online at any time using Raymond James Investor Access.

**Thank you to all who attended our  
4<sup>th</sup> annual Client Appreciation Cookout!**

**We hope you had a great time  
and will make plans to attend next year.**



## HEALTHY LIVING

### You Are What You Eat (Or At Least Your Skin Is!)

There are hundreds of thousands of skincare products out there that claim they will give you the greatest-looking skin you've had in years, and their claims may be 100% true, but what they don't tell you is that healthy-looking skin starts from the inside. What you eat not only has an effect on your weight and health, it also has an effect on your skin. Here are some tips curated by [Reader's Digest](#) to help improve your skin by choosing the right foods.

**Avocados are not just for eating!** A good source of biotin, avocados help to prevent dry skin and brittle hair and nails. When applied topically, they can hydrate parched skin.

**Sip your way to healthy skin.** Green tea's high on the list of skin-friendly beverages thanks to its impressive storehouse of polyphenols. Aim for four cups throughout your day.

**Reach for tomatoes.** A German study found that lycopene-rich tomato paste helped participants prevent sunburn when they combined it with olive oil, daily for ten weeks. Besides being a great source of the antioxidant lycopene, tomatoes are considered a high-carotenoid fruit. These nutrients may help slow down cellular damage from free radicals.

**Slow down aging with salmon.** Salmon contains astaxanthin, a carotenoid that improves skin elasticity, so you'll have fewer fine lines.

**Crack open some eggs.** Protein helps repair cells that have suffered free radical damage. Eggs, a complete source of protein, also contain biotin, an essential vitamin that protects against dry skin.

**Try walnuts.** Looking to add Omega-3 fatty acids to your diet but not a fan of fish? Walnuts are a rich source of Omega-3s, which help put shine in your hair and aid in making skin smoother and younger looking.

**Build better skin with beans.** Another protein source, legumes help repair cells that have suffered free radical damage. During digestion, protein breaks down into amino acids, the building blocks of cells. Amino acids help to speed the repair and regeneration of skin cells and collagen.



## GOING GREEN



### Go Green & Save Green

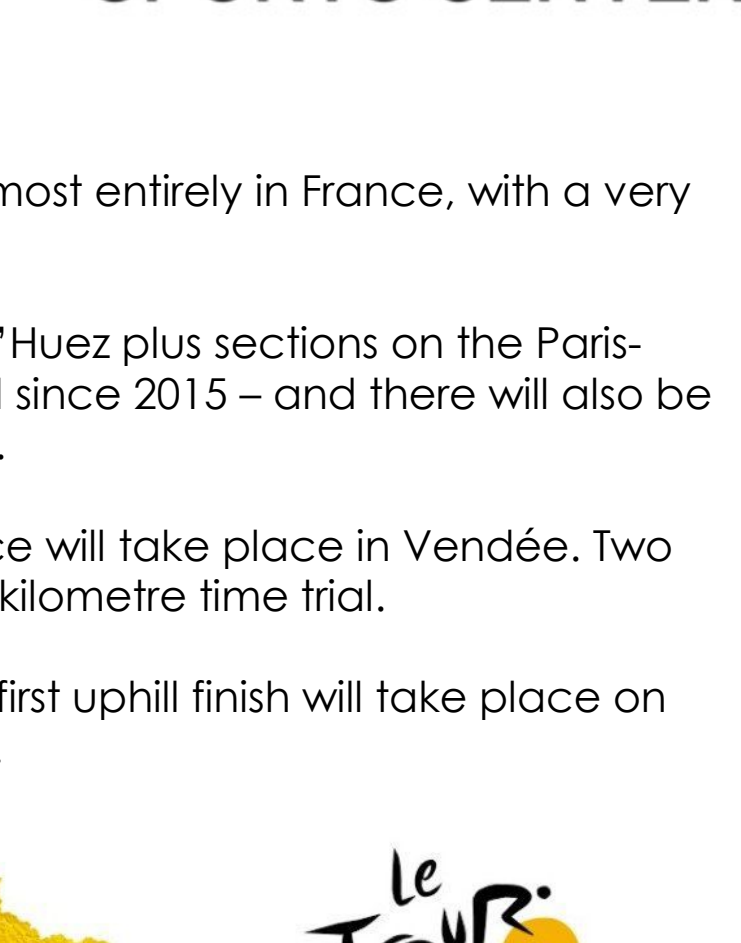
Did you know going green can also save you money? Here are a few practical ways you can go green in your everyday life that will also save you some green in the long run.

**Save energy** – turn your thermostat a few degrees warmer in the summer and cooler in the winter to save money on your utility bill. Wash clothes in cold water whenever possible; use a drying rack or clothesline rather than your dryer.

**Save water** – take shorter showers: this will conserve water and reduce your utility bill. Install a low-flow shower head; they are fairly inexpensive and reduce water usage by up to 50%.

**Save gas** – bike, walk or ride with a coworker to work.

**Make your own cleaning supplies** – there are many easy recipes online for creating your own cleaning supplies. Bonus: they're usually better for you than all the chemical-filled supplies you find at the supermarket.



## RECIPE ROUNDUP

### Superfood: Salmon

Salmon is considered a "superfood": a nutrient-rich food considered to be especially beneficial for overall health and well-being. There are many healthy properties to salmon (some mentioned in the Healthy Living section above), so here are a few recipes for you to add salmon to your diet in a delicious way.

#### Honey Mustard Salmon

##### Ingredients

- 1 batch honey mustard sauce (see below)
- 2 pound side of salmon, boneless and skinless
- 1 tablespoon finely-chopped fresh parsley leaves

Honey mustard sauce:

- 1/3 cup whole grain mustard
- 1/4 cup honey
- 4 cloves garlic, peeled and minced
- 2 tablespoons fresh lemon juice
- 1/4 teaspoon smoked paprika
- 1/4 teaspoon Kosher salt
- 1/8 teaspoon black pepper

For directions, [click here](#).

#### Asian Honey Sriracha Salmon

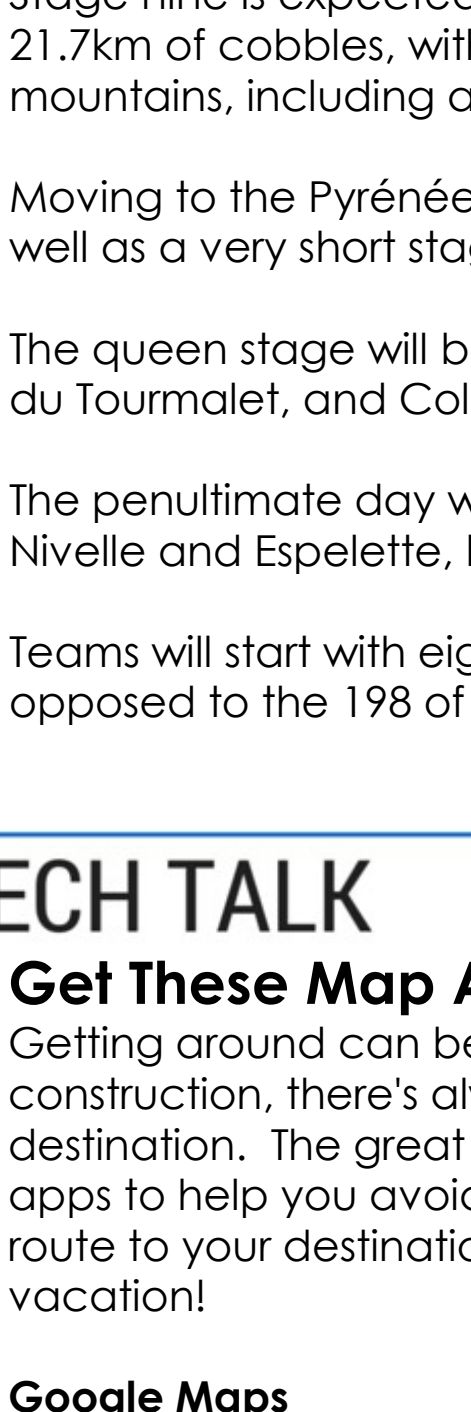
##### Ingredients

- 2 tablespoons olive oil
- 2 tablespoons honey
- 2 tablespoons soy sauce
- 1 tablespoon Sriracha
- 2 cloves garlic, minced
- 1 teaspoon grated fresh ginger
- 1 teaspoon crushed red pepper flakes
- 1 1/2 pounds salmon fillets
- Thinly sliced green onions
- Sesame seeds

For directions, [click here](#).

Bonus recipe for the kids:

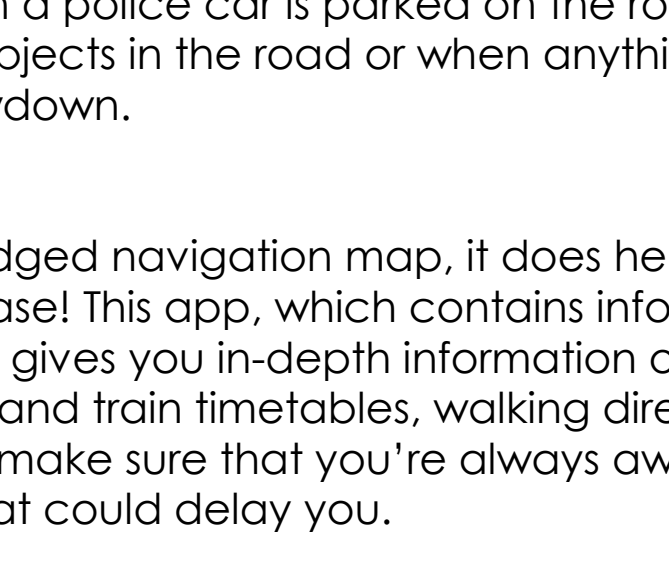
[Crunchy Salmon Nuggets](#)



## JOKE OF THE DAY



Do fish go on vacation?



**No, because they're always in school!**



## SPORTS CENTER

### Take a Tour de France July 7-29<sup>th</sup>

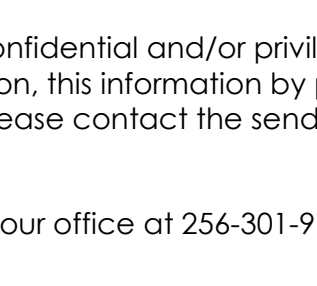
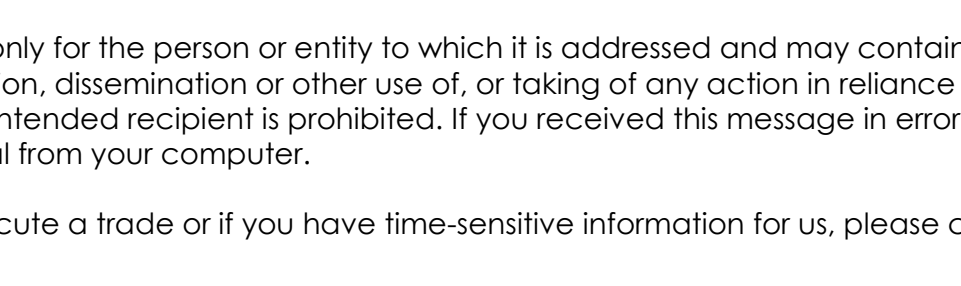
from *Cycling Weekly*

The Tour de France 2018 route takes place almost entirely in France, with a very brief dip into Spain on stage sixteen.

The route will include an ascent of the Alpe d'Huez plus sections on the Paris-Roubaix cobbles which have not been featured since 2015 – and there will also be a short and sharp 65km stage in the Pyrénées.

The first three stages of the 2018 Tour de France will take place in Vendée. Two road opening stages will be followed by a 35 kilometre time trial.

The race will then head into Brittany, and the first uphill finish will take place on stage six on the Mûr de Bretagne on stage six.



Stage nine is expected to be a pivotal day, with a 154km route including 21.7km of cobbles, with a finish in Roubaix. Next there will be three days in the mountains, including a stage featuring Alpe d'Huez.

Moving to the Pyrénées the race will feature several more summit finishes, as well as a very short stage 17, at 65km finishing atop the Col-de-Portet.

The queen stage will be stage 19 – a 200km route taking in the Col d'Aspin, Col du Tourmalet, and Col d'Aubisque.

The penultimate day will feature a time trial of 31km between Saint-Pée-sur-Nivelle and Espelette, before the finale parade to the Champs-Élysées.

Teams will start with eight-man squads – leading to a smaller peloton of 176 as opposed to the 198 of 2017 – this is thanks to a UCI decision made in June.

## TECH TALK



### Get These Map Apps Before Your Summer Vacation

Getting around can be a real pain in the rear. Between traffic, slow-downs and construction, there's always something in the way between you and your destination. The great thing about technology these days is there are many apps to help you avoid slow-downs if possible and even show you the fastest route to your destination. These apps will come in very handy for your summer vacation!

#### Google Maps

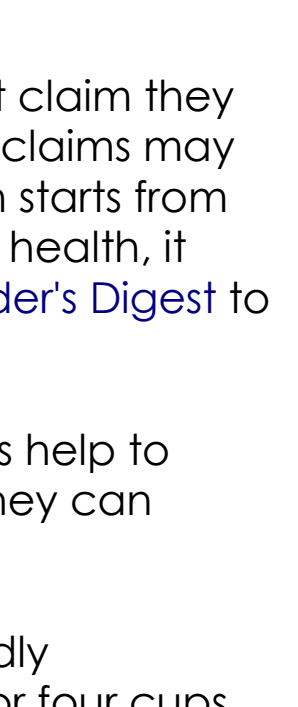
Our Client Services Specialist, Kaleigh, has been using this app for years and recommends it as her favorite map app of all time. It will alert you of traffic ahead, wrecks, construction and even alerts you when it has found an alternative, quicker route!



#### Waze

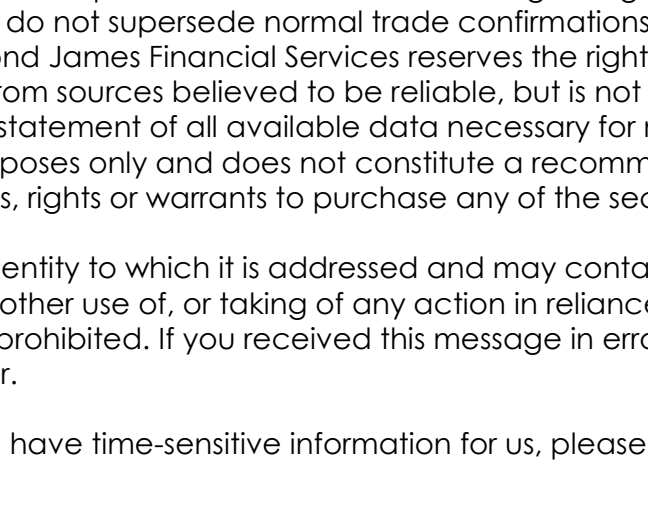
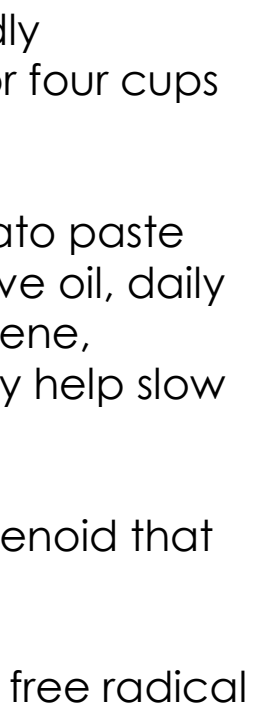
Waze is another app Kaleigh has used on long-distance road trips.

The best feature about it is that it shows when cars are broken down on a road, when a police car is parked on the road, when there are hazardous objects in the road or when anything could cause a potential slowdown.



#### CityMapper

While this isn't a full-fledged navigation map, it does help you navigate a city with ease! This app, which contains info on a lot of cities across the world, gives you in-depth information on getting around, including bus and train timetables, walking directions, and real-time data to make sure that you're always aware of disruptions or traffic that could delay you.



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