

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

The Building Blocks of a Financial Legacy

When it comes to your finances – as it is with many things in life – it can be good to revisit the topic to keep up with changes or to simply refresh your memory every now and again. April is Financial Literacy Month, a time dedicated to brushing up on the building blocks of all things financial. This is also a great opportunity to educate family members, both young and old, on the basics and the subtleties of managing finances, whether it's as a refresher or an introduction.

According to a recent Financial Literacy Survey of U.S. adults conducted by the National Foundation for Credit Counseling, four out of 10 adults would give themselves a grade of C, D or F when it comes to their personal financial knowledge. It seems to be worse for young adults. In fact, adults ages 18 to 25 are the fastest growing segment of our population to file for bankruptcy. Perhaps those just starting their careers could really use the guidance and knowledge you've already attained.

While money alone isn't enough to make life meaningful, it can help determine your quality of life and how easily you can achieve your objectives. Understanding how wealth and investing intertwine puts everyone in a better position to work toward short- and long-term goals.

We hope you're happy with the goals you've set for this year and the years to come, and that your financial knowledge – along with our support – helps you achieve them. If you'd like to learn something new about financial planning or particular investments, we'd be happy to set up some time to answer any questions you or your family may have.



2017 IRA Contributions: Have You Maxed Out?

Do you have an IRA (or ROTH IRA) that needs to be maxed out for 2017? You have until April 17th, 2018 to send in your contributions via check or online. Call us if you aren't sure how much you've contributed and we'll be glad to check your account. We can also link your checking account to your IRA for easy electronic contributions and withdrawals. Here are the contribution limits for 2017:

Contribution limit: \$5,500
Catch-up contribution limit (50 & older): \$1,000

This means if you're 50 or older you can contribute a **max of \$6,500** to your retirement account. The limits are the same for 2018 if you'd like to get a head start on this year's contribution.

HEALTHY LIVING

Healthy Living Tips for Seniors

Senior baby boomers, those ages 65 and up, account for around 13% of the population. They were also raised with different remedies for staying healthy, but soon-to-be 65-year-old Arthur Hayward, MD, a geriatrician and clinical lead physician for Kaiser Permanente, has come up with 10 essential tips for thriving in their golden years. For descriptions of each tip and to read the entire article, [click here](#).

1. **Quit smoking**
2. **Keep active**
3. **Eat well**
4. **Maintain a healthy weight**
5. **Prevent falls**
6. **Stay up-to-date on immunizations and other health screenings**
7. **Prevent skin cancer**
8. **Get regular dental, vision and hearing checkups**
9. **Manage stress**
10. **Fan the flame**



GOING GREEN

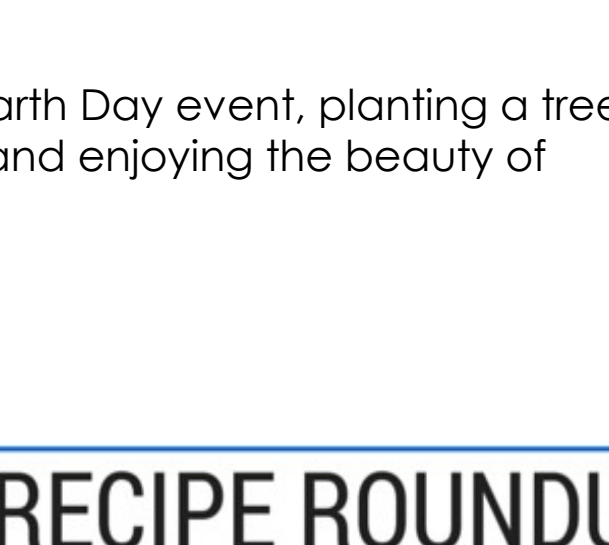


A Day for Mother Earth

April 22 is Earth Day. What started as a national protest in the United States in 1970 has become a global tradition and an international celebration of nature and our need to protect it.

The idea for Earth Day came from former Wisconsin senator Gaylord Nelson, who was inspired by the anti-Vietnam War "teach-in" demonstrations that brought awareness to the American public. He wanted to create a similar level of awareness for the plight of our planet and the reckless pollution and environmental misuse by nations and corporations.

It took Nelson less than a year to organize the first Earth Day, which was observed by an astounding 20 million people in rallies held across the U.S. And it had an immediate impact. By the end of 1970, the U.S. saw some of its first major political efforts in ecology, including the founding of the Environmental Protection Agency.



More importantly, the Earth Day movement would spread around the world. By 2010, over one billion people in more than 180 countries celebrated Earth Day through rallies, concerts, symposiums and even online gatherings on Facebook and other social media sites.

So, join in on the celebration by attending an Earth Day event, planting a tree, collecting recyclables or simply going for walk and enjoying the beauty of nature that surrounds us all.

RECIPE ROUNDUP

Rainy Day Recipes

We've all heard the old adage, "April showers bring May Flowers" but Alabama doesn't always follow that rule. It could rain any month, any day, at any time. But we've got you covered for the best rainy day recipes that will keep you warm, made with items you most likely already have in the pantry. Stay dry!

Creamy Chicken Pot Pie Soup

Ingredients

- 1 Fully cooked Roasted Chicken Breast
- 1/3 cup butter
- 1 cup thin baby carrots
- 1/2 cup chopped celery
- 1/3 cup chopped onion
- 1 cup frozen peas
- 1/3 cup flour
- 1/2 teaspoon salt
- 1/4 teaspoon black pepper
- 1/4 teaspoon celery seed
- 2 cups Chicken Base (I use Better Than Bouillon)
- 1 3/4 cups water
- 2/3 cup milk

For directions, [click here](#).

Rainy Day Spaghetti Pie

Ingredients

- 3 oz whole wheat spaghetti or angel hair pasta
- 1/2 pound lean ground turkey or sirloin
- 1/2 cup broccoli puree
- 1 large egg white
- 2 tablespoons grated parmesan
- 2 cloves garlic chopped
- 2 cups bottled tomato sauce
- 1 cup lowfat cottage cheese
- 1/4 cup carrot puree
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 1 cup shredded part skim mozzarella

For directions, [click here](#).

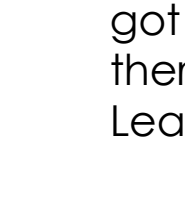
Bonus recipe for the kids:
[Rainy Day Trail Mix](#)



JOKE OF THE DAY



**Can
February
March?
No, but
April May**



SPORTS CENTER

April is a Win-Win-Win Kind of Month

As you may know, we're kind-of sports enthusiasts. That's why we love April. It's got two of our favorite big events in sports. At the beginning of the month there's The Masters. And if that weren't enough, the regular season for Major League Baseball gets going in April, too.

If you plan to play a little bit yourself, we hope the April showers don't get in the way as you hit the links or diamond.

TECH TALK



\$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. **Beginning May 2018, 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 of your account documents (including statements, confirmations, shareholder documents, tax reporting, and other correspondence).
- 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

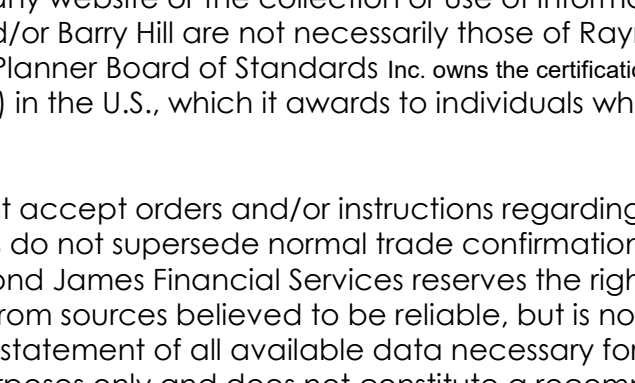
- To elect paperless delivery of all documents, log in to Investor Access, visit the Account Services tab and select "Online viewing only" as the document delivery option for the account.
- If you do not have an Investor Access login, visit and click "Enroll in Investor Access" or contact our office 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.

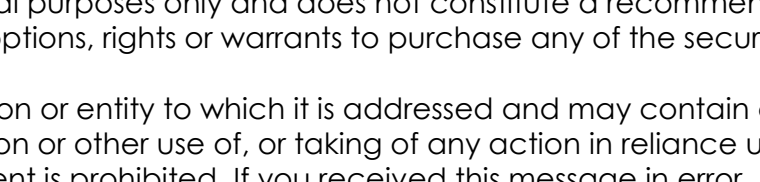
Additional information

- 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, just print it on demand.



You are receiving this email as a courtesy from your trusted team of advisors:
Todd Carden, MBA, CFP®, Branch Manager, Financial Advisor
Barry Hill, Financial Advisor



Stonebridge Wealth Management
306 4th Avenue SE
Decatur, AL 35601
www.raymondjames.com/stonebridge
(256) 301-9770

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