

# 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

### Valentine's Day Done the Charitable Way

When you think of Valentine's Day, what comes to mind? Is it cozing up with your loved one on a park bench, plunging face-first into boxes of assorted chocolates, or classrooms of children exchanging much-sought-after cards and candy? Although the traditional ways we celebrate love on Valentine's Day are longstanding – with Valentine's cards outdating Hallmark itself – many of them don't have a lasting effect on our lives.

But that doesn't have to be the case. Instead, why not spend this holiday making an impact on the worthy people and organizations in your area? By using your Valentine's Day to make a charitable difference in the community, you and your loved ones can hang onto the joy of the holiday long after the flowers and chocolates have disappeared.

Here are a few ways your Valentine's Day can be spent charitably:

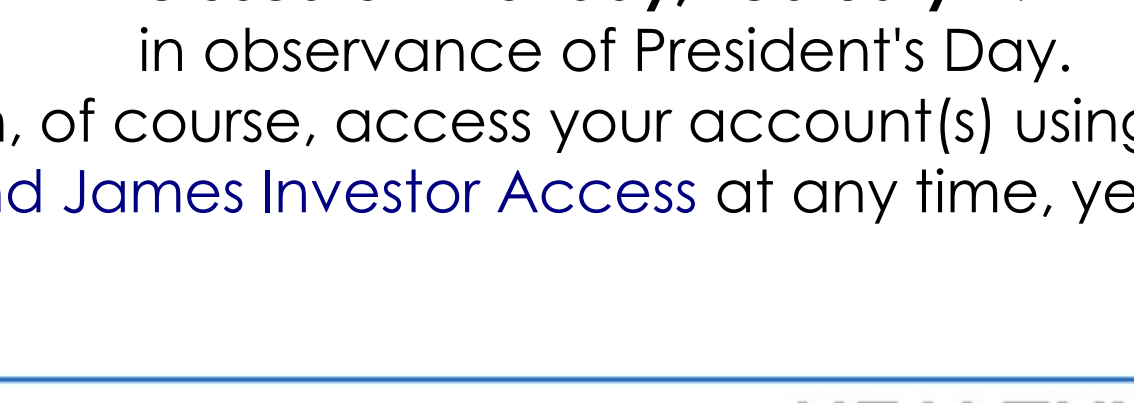
**Get your blood pumping** – If the weather permits, lace up your running shoes and head out to a charity walk or run in your area. Signing up for and participating in one can allow you to raise not only your heart rate, but money and awareness as well.

**Send letters of love** – While 160-character text messages and 140-character tweets may cut it on a normal day, Valentine's Day deserves a little something extra. Try sending cards or letters to soldiers who are currently overseas and away from their special someone(s), or to a family member you haven't reached out to in a while.

**Take part in a random act of kindness** – Valentine's Day isn't the only giving holiday this week. February 14 to 19 celebrates , a time to show people you care in whatever (random) way you choose. By eating lunch with someone new at the office, donating your unwanted clothing or collecting cans for a food bank, you'll be well on your way.

**Give gifts that give back** – If you don't have the time or the drive to try any of the ideas listed above, why not buy a gift that gives back? Try purchasing something that gives a portion of its proceeds to a worthy charity, perhaps to a cause your loved one feels passionate about.

No matter how you choose to spend Valentine's Day this year, we hope it's filled with the people and things that mean the most to you.



The financial markets and **our office will be closed on Monday, February 19<sup>th</sup>**

in observance of President's Day.

You can, of course, access your account(s) using [Raymond James Investor Access](#) at any time, year-round.



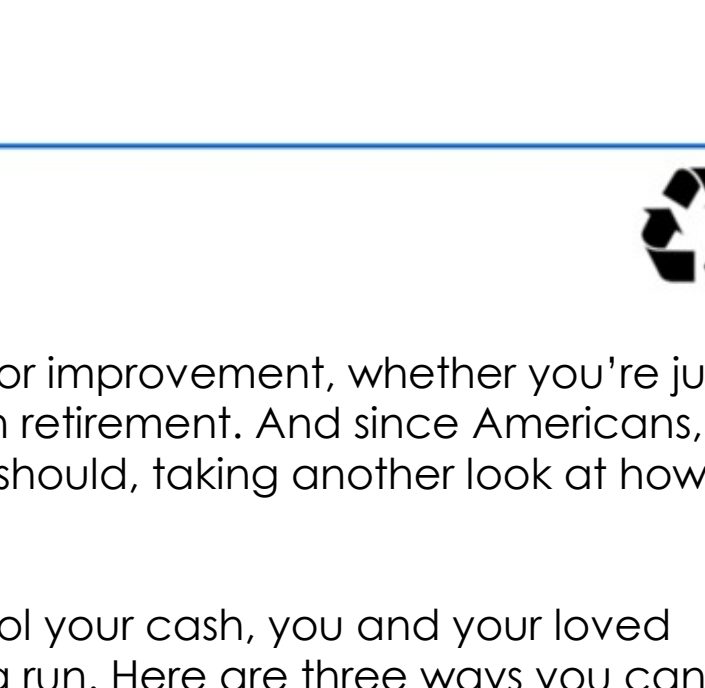
## HEALTHY LIVING

### Keeping Your Pearly Whites Pristine

Having a toothache is nothing to smile about. Of course, toothaches come in all shapes and sizes, from the literal ones caused by cavities to the metaphorical ones induced by your nosy neighbor. Surely one of our country's oddest "holidays," February 9 is National Toothache Day – a perfect time to brush, floss and otherwise rinse away whatever bad taste the day has left in your mouth.

We're guessing the intention is to cheekily remind people to take care of their teeth. It's a good thing dental hygiene has evolved in the past few centuries. Otherwise, we might still be brushing with boars-hair toothbrushes. Read on for some of the ways we used to employ to keep our chompers in top shape.

- 5000-year-old toothpicks have been found in Mesopotamia.
- The Chinese created one of the first toothbrushes back in the 1400s. It was made out of bamboo and had bristles made from the Siberian wild boar.
- The Egyptians invented the earliest known toothpaste, said to contain one part rock salt, one part mint, one part dried iris flowers and 20 grains of pepper all crushed into powder.
- In 1728, Pierre Fauchard, often called the "father of modern dentistry," advised people to clean their teeth with a toothpick or a sponge and a mixture of water or brandy.
- Most of our modern habits started only within the past 100 years. The wide variety of toothbrushes and toothpastes we know and enjoy on a daily basis didn't make their debut until after the 1930s.
- In 1938, Dr. West's Miracle Toothbrush made out of nylon was created. It wasn't until after World War II, however, that Americans started to take oral hygiene more seriously.



In case getting rid of a pesky toothache isn't something you need to worry about, February 9 also happens to be the anniversary of Milton Hershey's decision to start making his famous chocolate in 1894. Feel free to celebrate that instead; just be sure to brush your pearly whites afterward.

## GOING GREEN



### 3 Ways to Save Some Green

A new year brings with it new opportunities for improvement, whether you're just starting your career or your eyes are fixed on retirement. And since Americans, as a rule, don't always save as much as we should, taking another look at how we handle our money is never a bad idea.

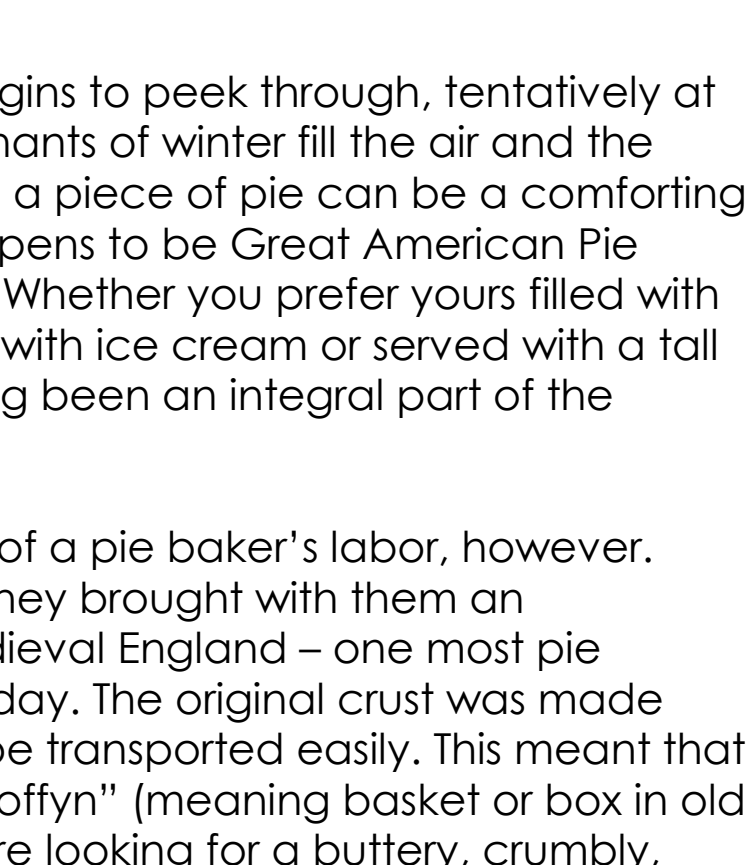
By reviewing and revising the way you control your cash, you and your loved ones can experience big benefits in the long run. Here are three ways you can make your money work for you, easily, this year:

**Create a better budget** – Taking another look at your monthly expenses can shed some light on areas of improvement you might have missed – say, curbing those expensive dinners out or rethinking the gym membership that's gone ignored since last September. By finding small ways to cut back, you'll be better able to afford the things you truly want and need.

**Establish a "rainy day" or emergency fund** – Less-than-sunny days are unavoidable. And when they arrive, most experts recommend having an emergency fund with enough money to cover six months of living expenses. Maintaining this amount can be especially important if you're single, have a less stable career or work in an industry with fewer job prospects.

**Take advantage of your company's 401(k) match** – They say nothing in life is free, and sometimes they're wrong, because that's essentially what this is. It's likely that a certain percentage or dollar amount will be provided to you by your company on top of any retirement savings contributions you already make in the company-sponsored plan. By putting in enough to take full advantage of the match, you'll be boosting your coffers with "free" money that has the potential to compound and grow until you're retirement ready.

We hope you and your loved ones find a few simple ways to dust off your saving strategy this year.



## RECIPE ROUNDUP

### As American As Apple Pie

February is the time of year when spring begins to peek through, tentatively at first and then with gusto. While the last remnants of winter fill the air and the breeze still brings goose bumps to your skin, a piece of pie can be a comforting treat at the end of your day. And, as it happens to be Great American Pie Month, you'll be eating in good company. Whether you prefer yours filled with fruit or chocolate, warm or chilled, topped with ice cream or served with a tall glass of milk, this delectable dessert has long been an integral part of the American experience.

Ours isn't the first country to enjoy the fruits of a pie baker's labor, however. When the early settlers came to America, they brought with them an economical recipe harkening back to medieval England – one most pie aficionados would turn their noses up at today. The original crust was made thick and tough so that its contents could be transported easily. This meant that the crust, which was called a "coffin" or "coffin" (meaning basket or box in old England), was rendered inedible. If you were looking for a buttery, crumbly, melt-in-your-mouth experience, pie was not what you wanted on your plate.

Nowadays, pie preferences can vary from region to region, with some states claiming a certain pie as their own. In Florida, key lime pie is preferred. Maine enjoys theirs filled with the state's wild blueberries. There's Boston cream pie in Massachusetts, pecan in Oklahoma, and Vermont has laid claim to the classic choice – apple. There are also some oddballs, such as bean, clincmeat or a "funeral" pie, which is filled with raisins and commonly served at Amish funerals.

Wherever you live and whichever you prefer – apple, rhubarb or otherwise – pie can be the perfect complement to any occasion, be it a birthday, national holiday or a night in with the ones you love.

We wish you and your family full forks, wide smiles and a wonderful Great American Pie Month.

#### S'Mores Pie

**Ingredients**

- 1 stick softened butter
- ½ cups sugar
- 1 whole egg
- 1 tsp vanilla
- 1 cup flour
- 1 cup graham cracker crumbs
- 1 tsp baking powder
- 7 oz container marshmallow creme
- 8 whole chocolate bars
- 1 cup marshmallows
- ½ cup chocolate chips

For directions, [click here](#).

#### Pecan Cheesecake Pie

**Ingredients**

- 1 unbaked pie shell
- 8 oz packaged cream cheese
- 1/2 cup sugar
- 1 egg
- 1 ½ tsp vanilla
- 2 eggs
- ½ cup corn syrup
- ½ cup brown sugar
- 1 Tbsp butter, melted
- 1 ½ cups chopped pecans

For directions, [click here](#).

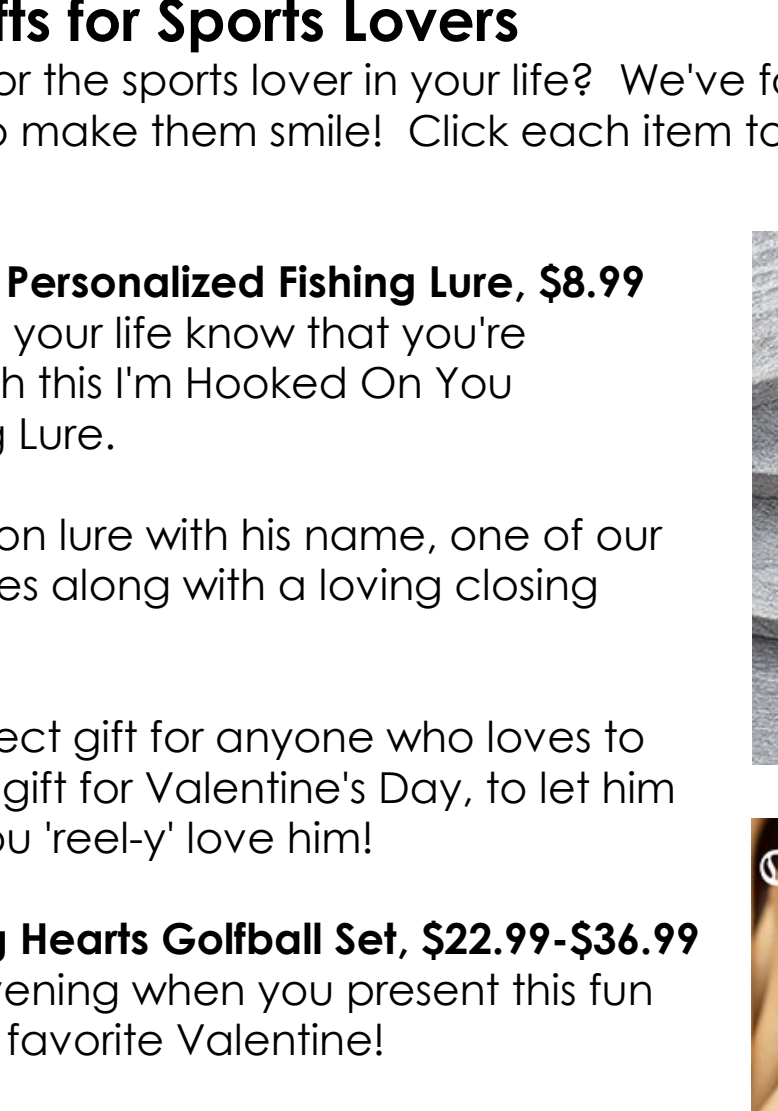
Bonus savory pie recipe:  
[Spinach Artichoke Hand Pies](#)



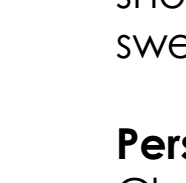
## JOKE OF THE DAY



**Did you hear about the nearsighted porcupine?**



He fell in love with a pincushion!



## SPORTS CENTER

### Valentine's Gifts for Sports Lovers

Need some ideas for the sports lover in your life? We've found a few unique gifts that are sure to make them smile! Click each item to find out how to purchase it.

**I'm Hooked on You Personalized Fishing Lure, \$8.99**  
Let the fisherman in your life know that you're "hooked" on him with this I'm Hooked On You Personalized Fishing Lure.

Personalize this spoon lure with his name, one of our 4 loving fishing verses along with a loving closing from you.

This makes the perfect gift for anyone who loves to fish! Makes a great gift for Valentine's Day, to let him know how much you 'reel-y' love him!



**Personalized Loving Hearts Golfball Set, \$22.99-\$36.99**  
Score a par-fect evening when you present this fun golf ball set to your favorite Valentine!

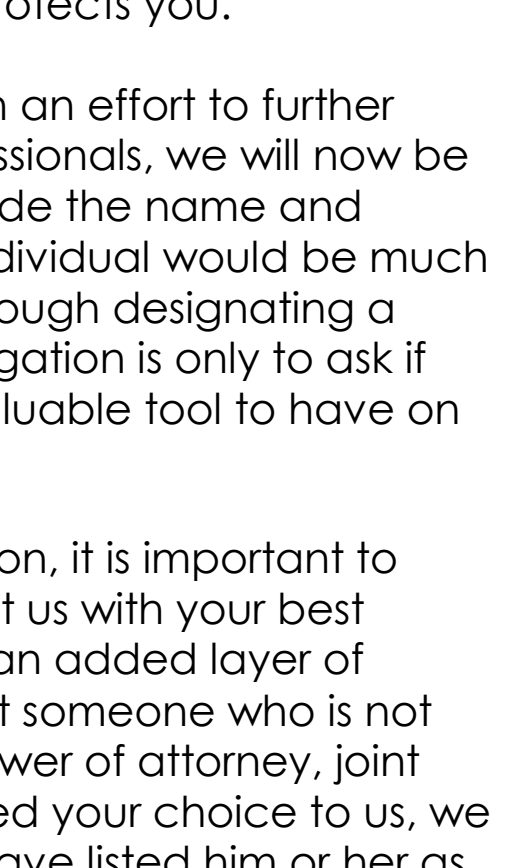
A full dozen golf balls are personalized with any name you choose, printed in the font and color shown for each design, making their next round a sweet delight!



**Personalized Sports Ticket Album, \$15.99**

Cherish your memories and share your stories with this Sporting Events Personalized Ticket Album - the perfect personalized gift for any sports enthusiast on your list.

From your first event to the best seats you ever had, this personalized album will keep your original tickets safely kept and nicely displayed.



## TECH TALK

### We Need Your Trusted Contact Info

As you know, technology changes all the time and Raymond James is no exception! As technology evolves, we must adapt with it and there is no technology more important than the technology that protects you.

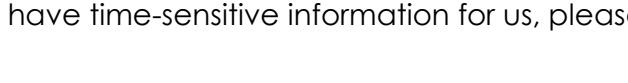
We'd like to inform you of a new industry rule adopted in an effort to further protect you and your financial future. As financial professionals, we will now be required to ask you and all of our valued clients to provide the name and contact information of a Trusted Contact person. This individual would be much like an emergency contact used in other industries. Although designating a Trusted Contact person is entirely voluntary and our obligation is only to ask if you wish to provide the information, we believe it is a valuable tool to have on hand should the need for its use ever arise.

Should you choose to designate a Trusted Contact person, it is important to select an individual you trust and who you feel can assist us with your best interests in mind. As the Trusted Contact is meant to be an added layer of security for your account, we encourage you to appoint someone who is not already authorized to act on the account, such as a power of attorney, joint account holder or trustee. After you have communicated your choice to us, we would also advise that you inform the person that you have listed him or her as your Raymond James Trusted Contact.

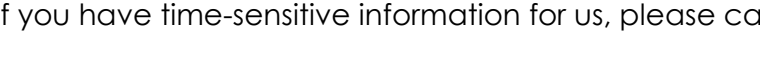
Rest assured, your Trusted Contact is merely someone we can get in touch with if concerns exist regarding your health and well-being, or if we are unable to contact you for an extended period of time. Should we ever need to speak with your Trusted Contact, we will not share any information about your accounts, investments or assets, nor will we take any instruction from your Trusted Contact or make any changes at his or her request.

Thank you as always for being a valued client and for considering taking this step to further protect your financial future. If you have any questions or concerns, or just wish to discuss this in more detail, please do not hesitate to give us a call.

♥ **HAPPY Valentine's DAY** ♥



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