

# 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

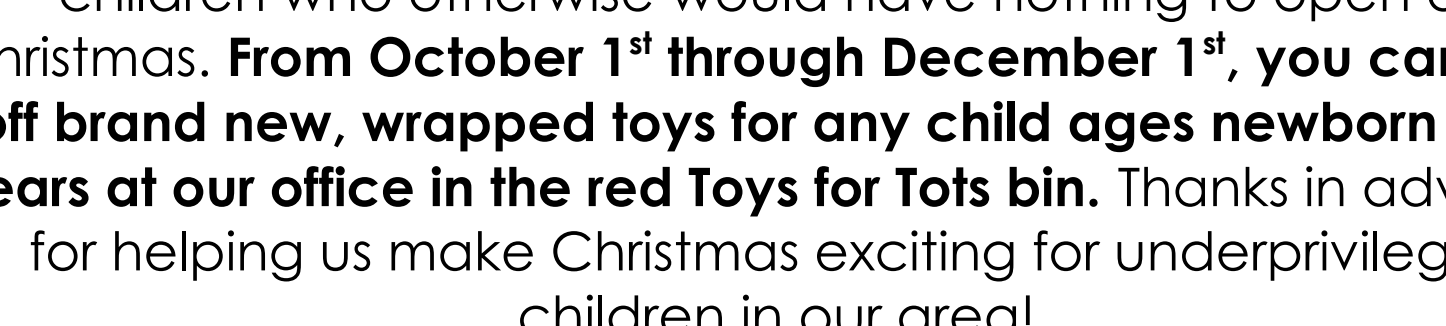
### Say Hello to Your Inner Hermit

We all have those days when shutting the front door and curling up in bed seems preferable to, well, just about everything. True hermits, of course, seclude themselves from society as much as possible. While I believe voluntary seclusion can soothe the soul, I'm not advocating that we all pull a Thoreau and run away to the woods (lions, tigers and no toilet paper – oh my!). But we can learn a thing or two from the hermit lifestyle.

With National Hermit Day falling at the end of this month, October is the perfect time to indulge in your inner recluse:

- **Turn off your cellphone** – Forgo sports updates, friend requests and work emails for a few hours. The world will continue without you (probably).
- **Read a good book** – How long has it been since you've immersed yourself in someone else's life and taken a break from your own? Plus, this one could be in outer space or ancient Egypt. No complaints there.
- **Prepare a meal** – Make your favorite dish and set the table for one. Candles optional.
- **Go to bed early** – Netflix and surfing the web can make an insomniac out of the best of us. Retire early, and you'll be ready for tomorrow.

The technological world we live in doesn't always leave us time for ourselves, especially with a career, family and friends to juggle. And while hermit-hood is usually a lifelong pursuit, it doesn't have to be. Taking a few hours of "just me" time can help you face the world again.



It's the time of year again! **We're collecting toys at our office for Toys for Tots**, a national program that puts toys in the hands of children who otherwise would have nothing to open on Christmas. **From October 1<sup>st</sup> through December 1<sup>st</sup>, you can drop off brand new, wrapped toys for any child ages newborn to 12 years at our office in the red Toys for Tots bin.** Thanks in advance for helping us make Christmas exciting for underprivileged children in our area!

## HEALTHY LIVING

### Have a Healthy Halloween

Halloween festivities are fast approaching, and it's about time to decide which treats you'll give to the kids crowding around your door this year. But with childhood obesity levels reaching an all time high, many of us are racking our brains for an alternative to candy bars and lollipops.

Luckily, there's a wealth of options out there for the sugar-free fans among us. When you're picking up Halloween supplies, keep these options in mind:

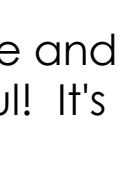
- **Removable tattoos** – goblins, ghouls and otherwise are all the rage around Halloween. Hand out some temporary tattoos or stickers and your house is sure to be a hit.
- **Individually wrapped snacks** – There's an assortment of lunchbox snacks out there that can double as Halloween goodies. Just be sure to keep them in their original wrapping!
- **Light-up glow sticks** – With these handouts, you'll help to light their way for the rest of the night.
- **Pumpkin seeds** – Though this is no typical treat, pumpkin seeds go hand in hand with the holiday while providing a great source of protein.
- **Natural fruit juice boxes or water bottles** – Walking door to door with a pillowcase full of candy can tire anyone out. Fill a tub with ice and your drinks of choice, and then offer them to children and parents alike.



By picking one of the items above – or thinking up a Halloween handout of your own – you can help to curb the sugar high, and even save yourself a few dollars in the process.

We wish you and your loved ones a hair-raising Halloween, filled with tricks, treats and time spent with those who matter most.

## GOING GREEN

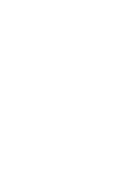


### Green Halloween

Ghouls, goblins and witches, oh my! There will be lots of green (and orange and black) this month and with all the hullabaloo, let's beware of being wasteful! It's easy to go green for Halloween if you try these tips and tricks:

- Send the kiddos off with reusable trick or treating bags that they can use year after year. Customizing old pillowcases works, too.
- Use a solar-powered lamp or shake torches when out on the prowl for candy (or hand them over to the kids for the night).
- Watch horror movies ... with an environmental twist. Films featuring killer vegetation, anyone?
- Participate in a local National Costume Swap Day event.
- Bobbing for apples? Buy 'em organic.
- Replenish your body by plotting a day of post-sugar rush detoxing.
- Beware toxic imported Halloween costumes.
- Don't drive!

## RECIPE ROUNDUP



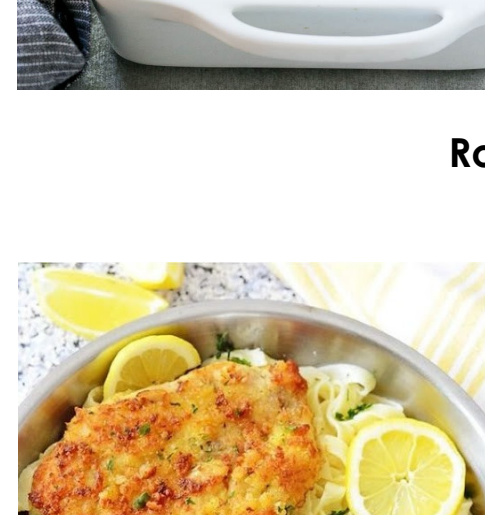
### Pass the Pasta, Please!

Pasta. For some it's a meal, a lifestyle, an obsession. For those who shun gluten or carbs, it may be a temptation or a curse. Regardless, this pantry staple is more than wet noodles.

To create the perfect al dente fettuccine or the delicate resistance of well-turned-out gnocchi, it all starts with the simple process of mixing unleavened dough with water. From there, noodles can be made into a variety of shapes that complement just about any sauce or flavor. The Chinese knew it more than 7,000 years ago, and the Italians have since perfected the humble dish.

In fact, Thomas Jefferson was so enthralled with macaroni while in Naples, he ordered crates and a pasta-making machine sent back to the States. Say what you will about his myriad accomplishments, but introducing macaroni to the United States makes him our favorite founding father (at least for World Pasta Day!).

So on October 25, as World Pasta Day rolls around again, gather the pasta lovers in your life, break open a box of your favorite noodle (or make your own) and let your worries simmer away. In a world where there are pasta alternatives to suit just about everyone, it should be easy to fill your table as well as your guests' bellies.

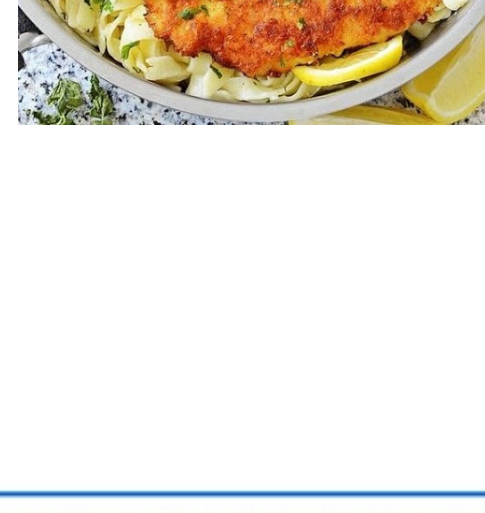


#### Baked Tortellini with Meat Sauce

##### Ingredients

- 18 ounces cheese tortellini
- 1 15-ounce container marinara sauce
- Cooking spray
- 2 tsp olive oil
- ½ cup diced white onion
- 1 pound ground beef
- Salt and pepper to taste
- 2 cups shredded mozzarella cheese
- 2 Tbsp chopped parsley

For directions, [click here](#).



#### Romano Chicken with Lemon Garlic Pasta

##### Ingredients

- ½ lb chicken breasts (butterflied or thinly cut)
- Salt and pepper to taste
- ½ cup finely grated parmesan cheese
- 1 egg
- Dry parsley
- ½ cup panko bread crumbs
- Oil for frying
- ½ lb linguine or spaghetti
- Juice from 1 lemon, or to taste
- 3 garlic cloves, minced
- Zest from ¼ lemon
- 2 Tbsp butter, cold
- 2-3 Tbsp whipping cream, or to taste

For directions, [click here](#).

Bonus recipe for the kids:  
[Baby Pasta Salad](#)

## JOKE OF THE DAY



### What do ghosts use to wash their hair?

Shampoo!



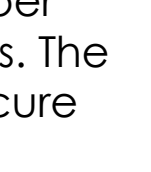
## SPORTS CENTER

### Pro Athletes Celebrate Halloween Too!

Each year, Halloween brings out the inner child in most of us! We dress up in funny (or scary) costumes and consume more candy than the rest of the year combined (the average American eats 3.4 pounds of candy at Halloween time — WOW!). Click the link below to check out how these athletes celebrated Halloween last year; wonder what they'll be this year!

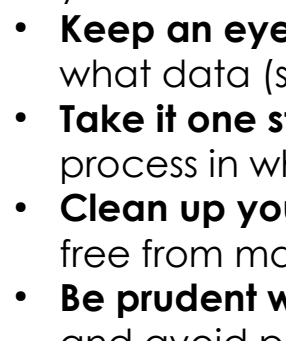
[Best Athlete Halloween Costumes of 2016](#)

## TECH TALK



### Cyber Security is Our Responsibility

In this day and age, prying doesn't just mean keeping your personal information safe from security eyes or remembering to lock your doors. In 2014, almost 1 billion data records were compromised in 1,500 cyberattacks – a 78% increase in the number of data records either lost or stolen in 2013, says digital security firm Gemalto. Of those, identity theft made up 54% of the personal data breaches.



The US Department of Homeland Security (DHS) and the National Cyber Security Alliance promote National Cyber Security Awareness Month (NCSAM) in the United States. The purpose of this occasion is to promote the safe and secure use of the Internet and to encourage digital privacy.

By taking small steps toward a safer online presence, you and your loved ones will be less likely to experience a loss of personal information and privacy. Here are some of the everyday practices NCSAM organizers encourage us all to follow:

- **Improve your passwords:** Use strong passwords that are different for each account. Do your best to include numbers, capital and lowercase letters, and symbols.
- **Keep an eye on apps:** Before you download an app, review the privacy policy and what data (such as location) the app is requesting to access.
- **Take it one step further:** Turn on two-step authentication for your accounts – a security process in which the user provides two means of identification rather than one.
- **Clean up your mess:** Keeping your computers, cellphones, tablets and other electronics free from malware and viruses can make the Internet safer for the whole family.
- **Be prudent when posting:** Be mindful of what you're posting to social media platforms, and avoid putting out personally identifiable information.
- Following these steps can make it more difficult for someone with ill intentions to use your digital technology against you. By avoiding suspicious links, turning on two-step authentication and thinking twice about the kind of personal information you post to your social media accounts, you and your loved ones will be safer – both online and off.

### Equifax Security Breach

On September 7, Equifax – one of the three largest American credit agencies – announced a cybersecurity incident involving consumer information including Social Security numbers, birth dates, addresses, etc. In addition, credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personally identifiable information (PII) for approximately 182,000 U.S. consumers were accessed, leaving them vulnerable to identity theft. While Raymond James data was not impacted, please take the following precautions to ensure the protection of your personal and financial information.

#### Determine if You Were Impacted

Equifax has created a site to assist their customers in determining if their PII was compromised in the breach. If your information has been compromised, you will have the ability to sign up for credit monitoring and identity theft protection free of charge through this site. You will need to provide your full legal name and last six digits of your Social Security number.

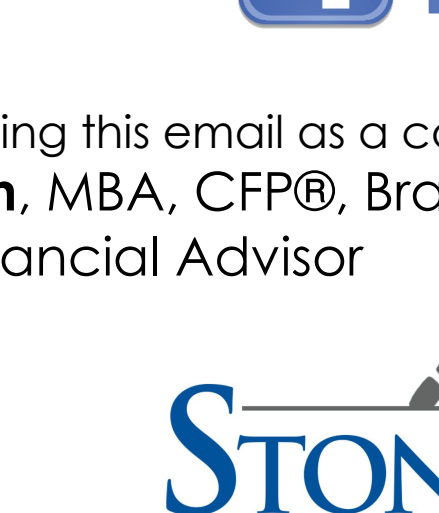
Follow the steps below to determine if you or anyone in your household was impacted by this incident:

- Go to <https://www.equifaxsecurity2017.com>.
- Click on the "Potential Impact" link, and you will be asked to provide your last name and the last six digits of your Social Security number.
- Based on that information, you will receive a message indicating whether your personal information may have been impacted by this incident.

**Note:** Equifax is offering free identity theft protection and credit file monitoring to all U.S. consumers. The deadline to request your complimentary one-year monitoring is November 21, 2017. Learn more, here.

#### Monitor Your Finances

If your PII has been compromised, you might not see an immediate reaction. Be sure to monitor all financial accounts for unauthorized transactions or activity. If activity is identified, time is key if returns, recalls or reimbursements are warranted. The sooner activity is identified the better.



Be Safe  
on Halloween



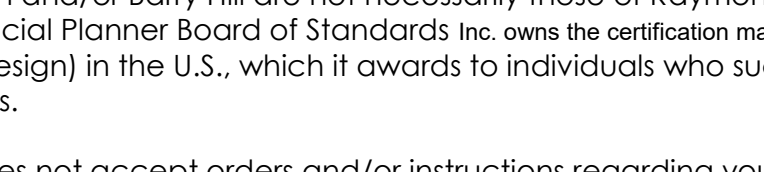
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