

# 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

### In Flanders Fields

As you know, the Memorial Day holiday falls on the last Monday in May. One of the great traditions surrounding Memorial Day is the decoration of the graves of fallen soldiers. In cemeteries across the nation, family members and volunteers adorn headstones with red poppies, an act inspired by the poem "In Flanders Fields" by John McCrae, a Canadian veteran of World War I.

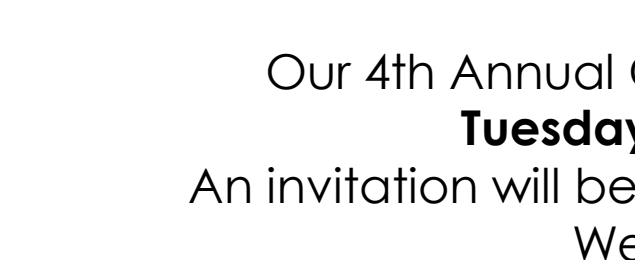
In Flanders fields the poppies blow  
Between the crosses, row on row,  
That mark our place; and in the sky  
The larks, still bravely singing, fly  
Scarce heard amid the guns below.

We are the Dead. Short days ago  
We lived, felt dawn, saw sunset glow,  
Loved and were loved, and now we lie  
In Flanders fields.

Take up our quarrel with the foe:  
To you from falling hands we throw  
The torch; be yours to hold it high.  
If ye break faith with us who die  
We shall not sleep, though poppies grow  
In Flanders fields.

So, if you pass by a military cemetery this Memorial Day holiday and notice the beautiful, bright red poppies, say a prayer of thanks for the brave men and women who sacrificed so much for our nation.

We hope you have a blessed, restful Memorial Day holiday.



### Offices Closed

Please note that our offices, along with the financial markets, will be **closed Monday, May 28th** for the Memorial Day holiday. Of course, you can access your account(s) using [Raymond James Investor Access](#) at any time, year-round.

### Save The Date

Our 4th Annual Client Appreciation Cookout is set for **Tuesday, June 26th from 11am-2pm**. An invitation will be coming to you soon via mail and email. We hope to see you there!



## HEALTHY LIVING

### First Impressions Matter

As we grow older, our skin begins to show signs of aging—dark spots and wrinkles make their grand appearance and can be a pain to cover up or get rid of. Whether you already see these signs of age in the mirror or not, starting a skin care routine is never a bad option. According to the American Academy of Dermatology, there are a few easy steps to follow to ensure your skin's health from the inside out:

#### Anti-aging skin care tips

**1. Protect your skin from the sun:** Sun protection forms the foundation of every anti-aging skin-care plan. The sun's rays make our skin age more quickly. We have so much evidence that the sun prematurely ages our skin that there is actually a word to describe this effect. This word is "photoaging." To help patients protect their skin from the sun and other harmful UV rays, dermatologists offer these tips:

**Seek shade:** Be sure to seek shade between 10 a.m. and 2 p.m. and whenever your shadow looks shorter than you are.

**Cover up in style:** Whenever possible, wear a wide-brimmed hat, pants, and long sleeves. Gloves help to minimize common signs of aging on our hands such as age spots. Sunglasses help reduce fine lines around our eyes.

**Slather on the sunscreen every day before going outdoors:** To protect your skin, apply sunscreen to all skin that clothing will not cover. You want to use a sunscreen that offers broad-spectrum protection, SPF 30 (or higher), and water resistance.

**2. Forget about indoor tanning:** The sun, tanning beds, and sun lamps expose you to harmful ultraviolet (UV) rays. These rays accelerate skin aging.

**3. Apply moisturizer every day:** As we age, skin becomes drier. Fine lines and wrinkles appear. Moisturizer traps water in our skin, giving it a more youthful appearance. For best results, use a facial moisturizer, body moisturizer, and lip balm.

**4. Wash away dirt and grime twice a day:** How you wash your face can affect your appearance. For best results, you want to wash with warm water and a mild cleanser rather than soap. You also should avoid scrubbing your skin clean.

**5. Stop smoking:** Tobacco smoke contains toxins that can lead to smoker's face. Signs of smoker's face include dull and dry complexion, loss of skin's firmness, premature lines and wrinkles, and leathery skin.

**6. Eat healthy foods:** A healthy diet promotes healthy skin. Make sure you eat plenty of fruits and vegetables, lean proteins, and healthy fats.

**7. Get enough sleep:** It's called beauty rest for a reason. Sleep gives your body time to refresh and renew itself.

## GOING GREEN



### Going Green in Your Small Business

According to the small business experts at Chron, "Going green may seem to be the latest trend, but it is a trend with a variety of benefits for business owners. Applying green processes to the workplace creates a healthy environment for employees, reduces unnecessary waste and recognizes the role that businesses play in leading the way for social change. For the business that is thinking about going green, a variety of reasons exist to take the plunge."

#### Legal and Tax Advantages

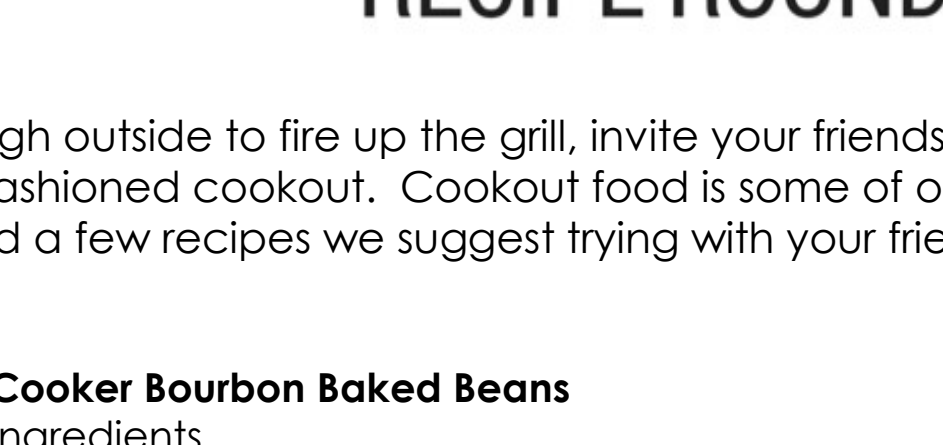
#### Reduced Waste

#### Improved Workplace

#### Public Response

#### Sustainability

For more information on the above benefits, [click here for the full article](#).



## RECIPE ROUNDUP

### It's Cookout Time

It's finally getting warm enough outside to fire up the grill, invite your friends over and have a good old-fashioned cookout. Cookout food is some of our favorite, and we've compiled a few recipes we suggest trying with your friends and family this summer!

#### Slow Cooker Bourbon Baked Beans

##### Ingredients

- 6 pieces of bacon
- 1 cup chopped onion
- 3 (15-ounce) cans undrained pork and beans
- 1 (15-ounce) can Northern beans, drained and rinsed
- 1 (15-ounce) can Navy beans, drained and rinsed
- ¾ cup ketchup
- ¼ cup brown sugar
- ¼ cup molasses
- ¼ cup bourbon
- 2 tablespoons yellow mustard
- 1 tablespoon Worcestershire sauce
- ½ teaspoon black pepper
- ½ teaspoon salt
- ¼ teaspoon garlic powder
- ¼ teaspoon cayenne pepper

For directions, [click here](#).

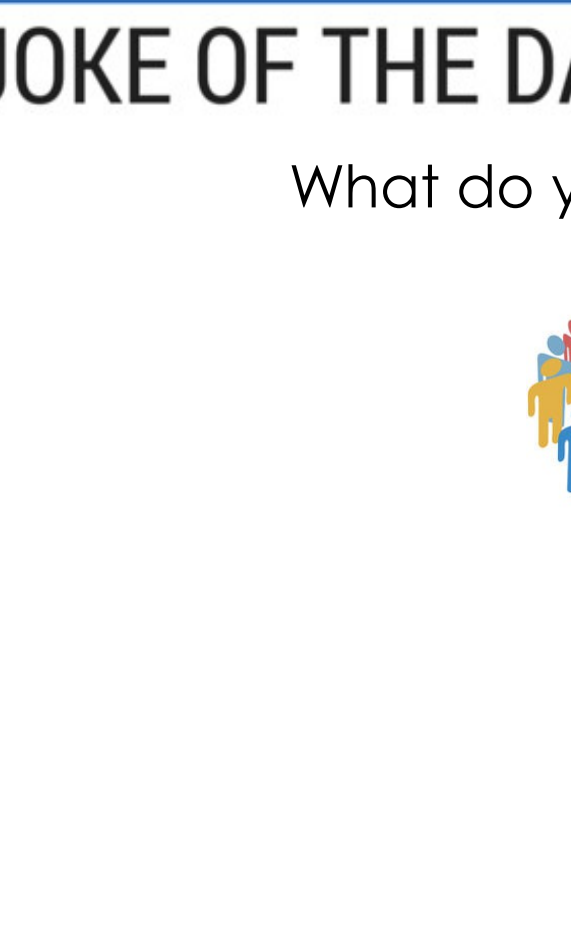


#### Fajita Chicken Kebabs

##### Ingredients

- 1 pound boneless, skinless chicken breasts
- 2 tablespoons canola oil
- Zest and juice of 1 large lime
- 1 tablespoon chili powder
- 1 ½ teaspoons ground cumin
- 1 clove garlic, chopped
- 1 jalapeño, chopped
- ½ teaspoon kosher salt
- 1 large red bell pepper
- 1 large green bell pepper
- 1 large red onion
- Fresh cilantro, for serving

For directions, [click here](#).



Bonus recipe for dessert:

[Brown Sugar Cinnamon Pineapple](#)

## JOKE OF THE DAY



What do you call a long line at a cookout?



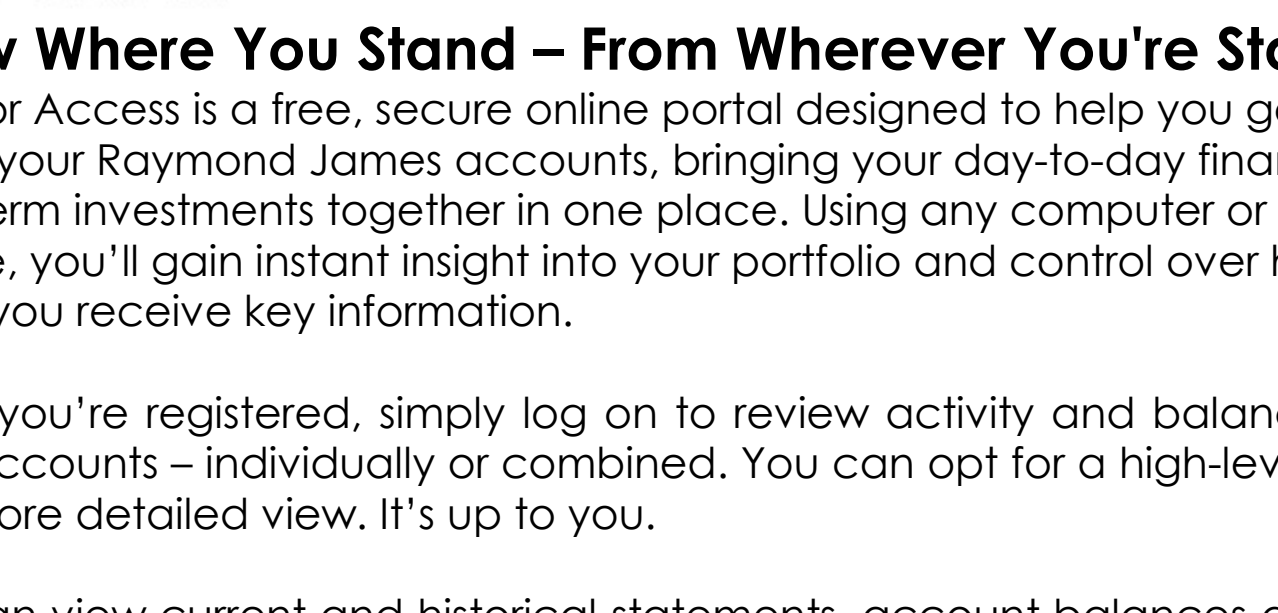
## SPORTS CENTER

### SEC Brag Sheet

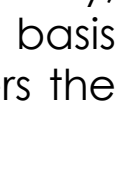
Earlier this year, the SEC published a "Brag Sheet" for their baseball program—it included stats from 2017 and 2018. Links are being provided for information purposes only. The SEC is in the baseball world:

"The Southeastern Conference, with its storied 84-year history of athletic achievements and academic excellence, has built perhaps the greatest tradition of intercollegiate competition in baseball of any league in the country since its inception in 1933."

To view the brag sheet and find a few things to brag about to your friends, [click here](#).



## TECH TALK



### Know Where You Stand – From Wherever You're Standing

Investor Access is a free, secure online portal designed to help you get the most out of your Raymond James accounts, bringing your day-to-day finances and long-term investments together in one place. Using any computer or mobile device, you'll gain instant insight into your portfolio and control over how and when you receive key information.

Once you're registered, simply log on to review activity and balances in all of your accounts – individually or combined. You can opt for a high-level summary or a more detailed view. It's up to you.

You can view current and historical statements, account balances and activity, key data including unrealized and realized gains and losses, cost basis information and tax-reporting documents. In short, Investor Access delivers the information you need precisely when, where and how you want it.

#### Instant Account Access

Investor Access makes it easy to check balances on all of your accounts and monitor the value of your portfolio. You no longer have to wait until your monthly statement arrives in your mailbox or rummage around for an old statement – everything you'll need is stored securely online.

#### Comprehensive Account Overview

The summary screen allows you to quickly see the current market value of your accounts, a snapshot of your asset allocation, a customizable watchlist, and your financial advisor's contact information. You can also use the custom groups feature to arrange your accounts in the order that makes the most sense for your needs.

#### Portfolio Interactivity

In addition to viewing portfolio information that is continuously updated throughout the day, you can sort and filter up to 18 months of account activity, enabling you to view details for each transaction, including the date and a description. You can also download the information to Quicken or a CSV file for Excel.

#### Diversification Details

An asset allocation analysis\* displays the various asset classes held in your accounts, such as domestic equities, fixed income, real estate, and cash and cash alternatives. An additional screen allows you to view the breakdown by product type (for example, mutual funds, individual equities and bonds).

\*Asset allocation does not ensure a profit nor protect against loss.

#### Cash Management

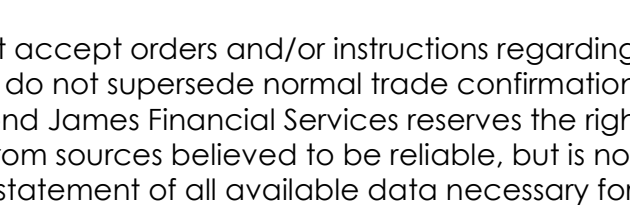
Investor Access also provides cash management features such as online bill pay and funds transfer. With bill pay, you can conveniently and securely manage your bills and set up recurring and automatic payments as necessary. And funds transfer gives you easy, on-demand access to your cash wherever you need it. You can efficiently and safely transfer money electronically between Raymond James and other financial institutions – day or night.

#### Document Delivery Preferences

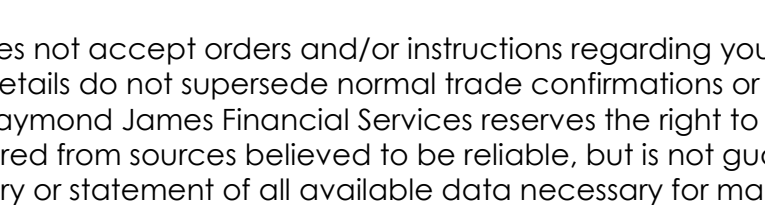
Investor Access allows you to customize your communication preferences for statement deliveries, trade confirmations, tax documents, shareholder information, proxies and other documents. To help simplify your life, you can opt to have any or all of these delivered online, and you'll receive an email when new documents are available for review. These materials are always available online in a secure archive. And if you meet certain criteria, you could be eligible for a \$15 credit on your annual fee!

#### Vault

Vault is a secure online platform where you can upload, organize and store digital copies of vital documents – from financial statements and planning documents to passports and photos of valuable assets – quickly, easily and safely within Investor Access. Vault also introduces a new, simple way for you and your advisor to collaborate with the ability to comment in real time on uploaded files.



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