

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

Great Scott, How Time Flies!

This month marks the 30th anniversary of *Back to the Future*, and if you're a fan of the films you're probably thinking, "This is heavy." The first movie came out back in 1985, a year that saw GDP growth of 4.2% and consumer spending accounting for nearly three-quarters of the economic growth at that time. A movie ticket cost a mere \$2.75, Madonna's "Like a Virgin" topped the charts and the 49ers won Super Bowl XIX.

The first *Back to the Future* sequel, released in 1989, predicted there would be drastic changes in the way our world worked by the year 2015 – and there have been. Here are a few predictions the movie made, and how we've met or, in some cases, surpassed them:

Dust-repellant paper – Our paper may still gather dust, but in this day and age who needs paper? We now have the ability to create and store documents electronically, and send them anywhere in the world, too.

High-tech eyewear – With the creation of Google Glass, we're close to fulfilling this prediction in a noticeably sleeker way.

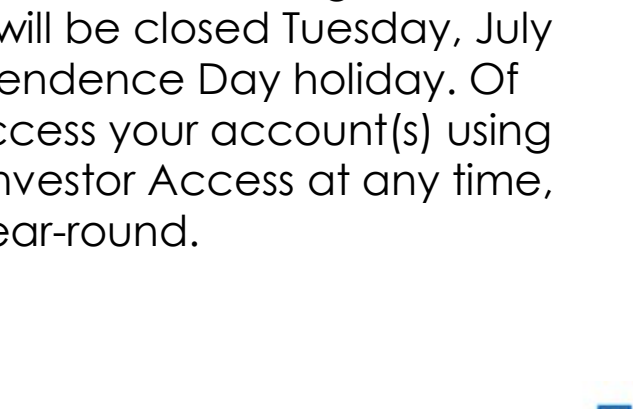
Flying cars – Where we're going we still need roads, but soon we might not need a driver. Innovations such as autonomous driving are on their way to making the "automobile of the future" a reality.

Jaws 19 – Although the Jaws franchise hasn't quite made it to the predicted 19th installment, the 3D viewing experience the movie anticipated is even better than imagined. We can thank IMAX for that.

Futuristic clothing – There's been talk about a 2015 release of the movie's Nike MAG shoes, complete with self-tying "power laces," but that hasn't happened yet. We have, however, seen advances in clothing technology similar to those in the movie, such as moisture-wicking and sun protective clothing with 100+ SPF.

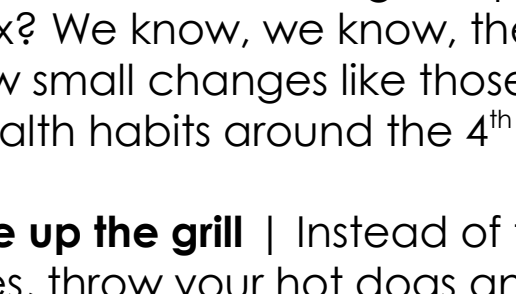
Video calls – Although producers didn't foresee the Internet (and who could blame them?), they accurately predicted video calls. A meeting at work and connecting with loved ones has never been easier than with a webcam and any number of video chatting apps.

The world we live in now is an amazing one. In many ways, it's even more fantastic than the world imagined in this classic '80s series. Which makes us wonder: What will the world be like 30 years from now?

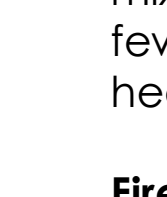


In the words of Marty McFly: "I guess you guys aren't ready for that yet. But your kids are gonna love it."

We want to thank those who attended our third annual Client Appreciation Cookout! We were so glad to see you and hope you had a good time. Looking forward to our fourth annual!



Please note that our offices, along with the financial markets, will be closed Tuesday, July 4th for the Independence Day holiday. Of course, you can access your account(s) using Raymond James Investor Access at any time, year-round.



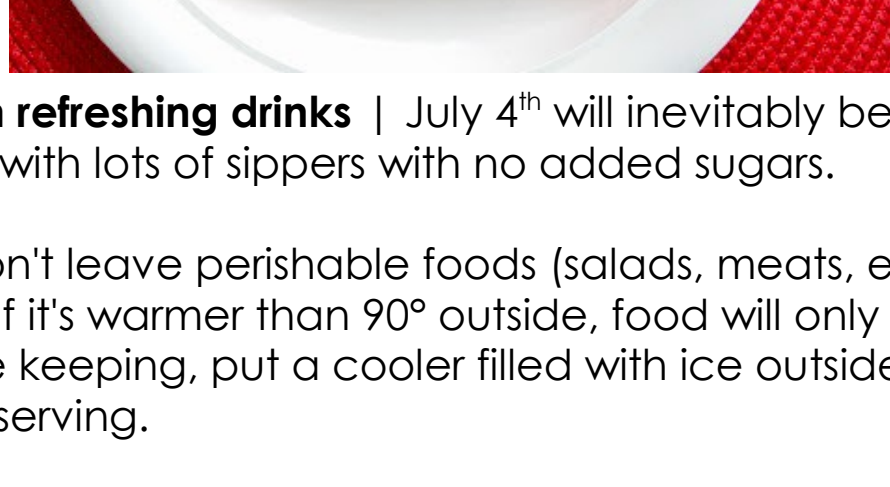
HEALTHY LIVING

Have a Healthy & Safe Independence Day

Food, family, friends and fireworks make up the typical independence day! But how about we change it up a bit this year and add health and safety to the mix? We know, we know, these don't sound fun or exciting; but we promise just a few small changes like those listed below can make a big difference in your health habits around the 4th of July!

Fire up the grill | Instead of frying up your hot dogs in oil or deep frying French fries, throw your hot dogs and potatoes on the grill! Not only is this a healthier option, but we'd venture to say a tastier option as well.

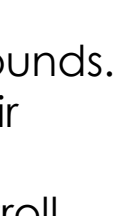
Swap your side dish | How about using a vinaigrette-based dressing for your potato salad or macaroni salad rather than mayonnaise-based? This cuts the fat and doesn't weigh you down! You could also serve a veggie or fruit tray with yummy dips on the side—the kids will usually go for this.



Be prepared with refreshing drinks | July 4th will inevitably be HOT so make sure you're prepared with lots of sippers with no added sugars.

Keep it safe | Don't leave perishable foods (salads, meats, etc.) out for more than two hours. If it's warmer than 90° outside, food will only be safe outside for an hour. For safe keeping, put a cooler filled with ice outside and store your food in it before serving.

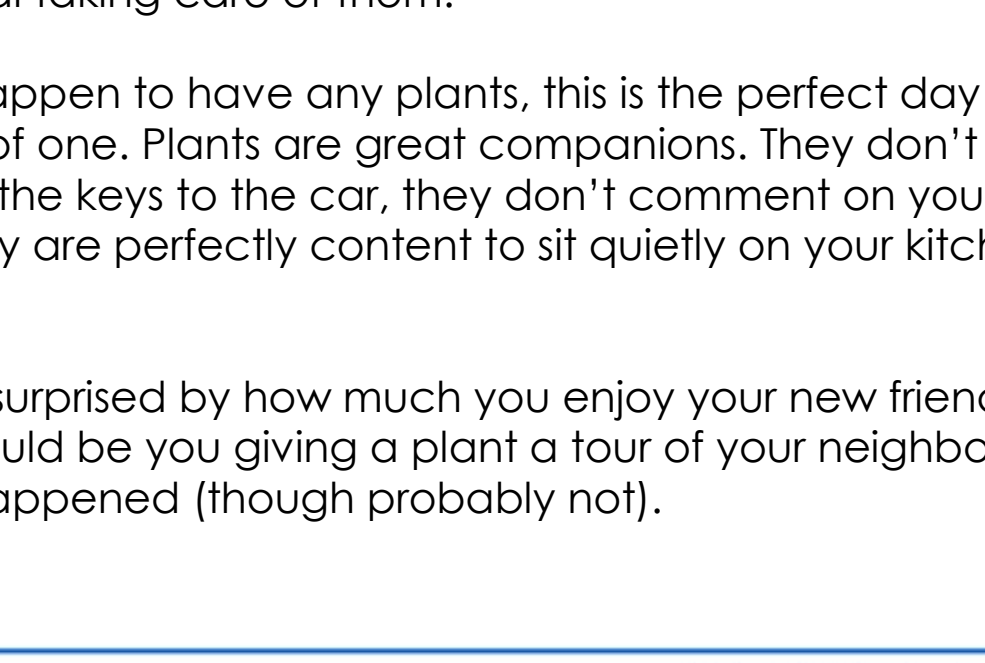
GOING GREEN



Fun in the Sun (With Your Plants?)

We all know the benefits going for regular walks can have on your physical and mental health. You also know the importance of taking your dog for basically the same reasons. What you might not know (along with most other people) is that it's also a good idea to take your houseplants for a walk, too.

July 27 is National Take Your Houseplants for a Walk Day, as crazy as that sounds. This day is based on the idea that letting your indoor plants experience their neighborhood environment will help to improve their overall wellness. To participate in this auspicious occasion, all you'll need to do is take a little stroll with your plants in tow, either in your arms or in a wagon behind you. Sure, you'll feel ridiculous while you do it, sometimes it can be fun to do things that take us out of our comfort zones.



If you'd like to celebrate but not necessarily out in public, or you'd just like to avoid the confused stares of your neighbors, there are other things you can do. You can set your plants outside in the shade for some fresh air, transfer any that seem to have outgrown their pots into bigger ones, or just spend a little more time than usual taking care of them.

If you don't have any plants, this is the perfect day to become the proud owner of one. Plants are great companions. They don't bark, they don't ask to borrow the keys to the car, they don't comment on your choice of lounge wear, and they are perfectly content to sit quietly on your kitchen counter or by your window.

Just don't be surprised by how much you enjoy your new friend. Who knows, next year it could be you giving a plant a tour of your neighborhood. Stranger things have happened (though probably not).



RECIPE ROUNDUP

From Red, White & Blue to Red Hots & Brews

Independence Day is an occasion for celebration, and we tend to spend it the same way each year – with friends and family, eating the sort of food reserved for warm summer days and cookouts in the backyard. And although hamburgers, potato salad and apple pie rank high on our Independence Day menus, why not try something new this time around? Perhaps, some classic dishes straight from our nation's capital?

To spice up your Fourth of July menu, consider adding these to your picnic table:



Senate Bean Soup – Although no one knows when the mandate occurred, this soup is a daily staple on the Senate's restaurant menu. While the original recipe – which makes a whopping five gallons of soup – includes a quart of mashed potatoes, the updated version opts for a single braised onion instead. The recipe can be found at senate.gov.



Mamie Eisenhower's Million Dollar Fudge – Ike Eisenhower, Mamie's husband and former U.S. president, named and often enjoyed this mouthwatering treat, brimming with pecans, marshmallow crème and sweet German chocolate. The recipe was printed in newspapers and magazines throughout the 1950s, earning it fans across the country. This recipe is available on foodnetwork.com.

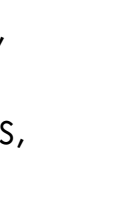


Bess Truman's Mac n Cheese – Former First Lady Bess Truman's Midwestern-style recipes often require an appreciation for hearty down-home cooking, and sometimes a ready supply of Pepto-Bismol. This dish, for instance, calls for two cups of milk, two cups of cheddar cheese and just one cup of pasta. Although time intensive to make, Bess' decadent mac and cheese is sure to satiate even the most ravenous dinner guest. This and other historical recipes can be unearthed at americantable.org.

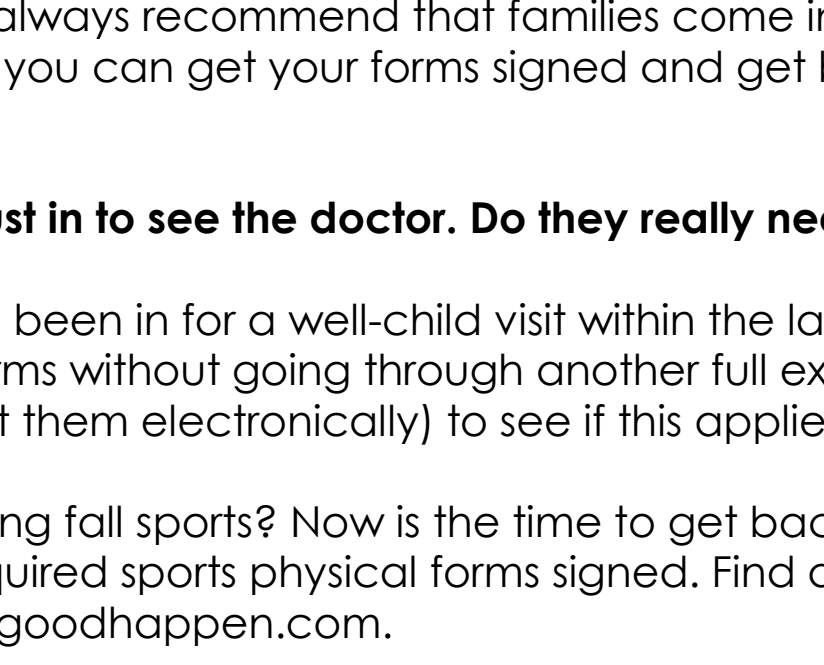
Once you've whipped up something special, try pairing it with a refreshing summer ale from an American brewery, something like Samuel Adams, named after one of the country's Founding Fathers.

We hope you share food and fun with the ones you love, and honor those who fought for our independence.

JOKE OF THE DAY



Why are there no knock-knock jokes about America?



Because freedom rings.



SPORTS CENTER

School Sports are Almost in Session

Written by Shanda Dorff, MD

It's time to start gearing up for school and fall sports. Parents need to make sure their kids have required health forms signed and ready to go so they're able to participate in the new season. Shanda Dorff, MD, FAAFP, Family Medicine, HealthPartners, shares her personal experiences and recommendations for parents.

Q. Why does my child need a sports physical?

A. It's important to have a sports physical to ensure kids are healthy for activities and sports. Kids may feel fine, but as the body starts having subtle problems, they can build up and cause significant problems later if not screened, identified and managed early.

Q. Does it really matter where I take my kids for their sports physicals?

A. By visiting your child's regular doctor or clinic, kids receive full pediatric care. In addition to a sports physical, we evaluate general health, vision, hearing, development, behavioral and academic health. This goes beyond what is offered at "quick" clinics. We keep children healthy and prepared for sports, camps and the world ahead.

Q. When should I bring in my kids for a sports physical?

A. Many high school sports seasons in Minnesota get underway Monday, Aug. 15, 2016. The closer we get to this date, the more likely you are to encounter a last-minute rush. I always recommend that families come in early as possible. It's less crowded and you can get your forms signed and get back to enjoying summer.

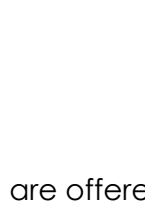
Q. My kids were just in to see the doctor. Do they really need to come in again?

A. If your child has been in for a well-child visit within the last year, we can help you fill out your forms without going through another full exam. Call your clinic or doctor (or contact them electronically) to see if this applies to you.

Are your kids playing fall sports? Now is the time to get back-to-school exams and all of your required sports physical forms signed. Find a clinic and doctor near you at makegoodhappen.com.



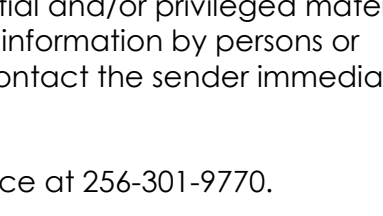
TECH TALK



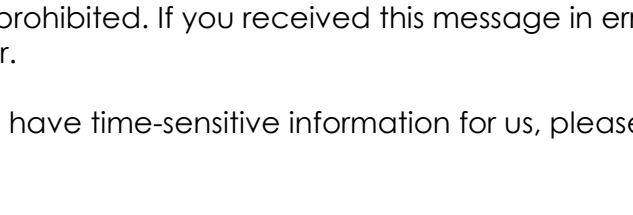
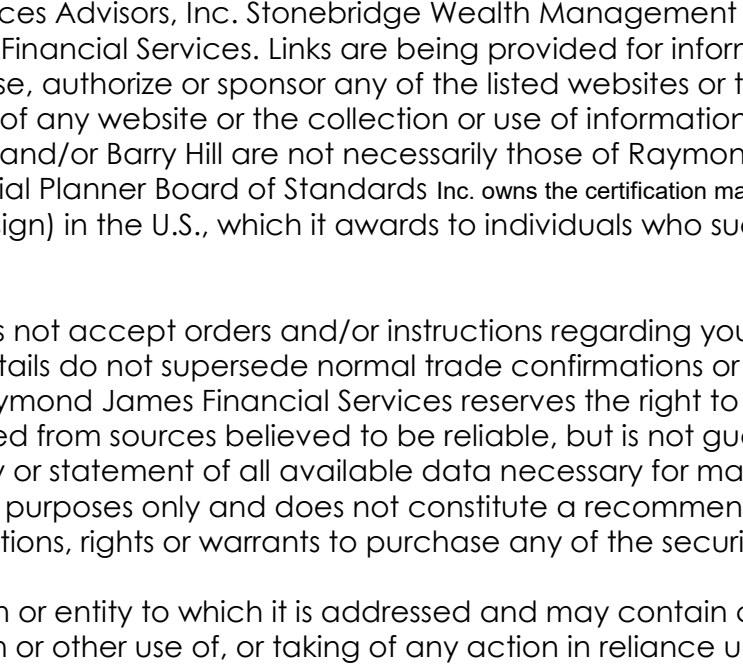
Home Away From Home

Summer is the #1 time of year for out-of-town travel, which means it's the house-sitter's peak season for raking in the cash. But what if you could watch your house from where you're vacationing? Even adjust the temperature, lighting, locks and alarm? With today's technology all of these things are at your fingertips. With the push of a button you can unlock the door to allow a friend to drop something off, adjust the inside temperature depending on the forecasted weather, and turn on and off lights to make it seem as if someone is home. You can also view the inside and outside of your home through cameras placed throughout. How many times have we left the house and forgotten to lock the front door or set the alarm? These apps are just two of the services that can allow you to do all of this from your phone rather than having to make the trip home (taken from SafeWise.com):

Vivint Sky App | "You'll need to have a customer account with Vivint to use its app, but once you do, get ready for a slew of home automation functions. Adjust the lights so they're bright when you pull in the driveway, turn down the heat while you're at the office during the day, or unlock the front door for your kids if they forget a key."



Frontpoint Mobile | "Frontpoint has been blazing a trail in advanced technology for years, so it's no surprise that the company has its own home security mobile app. Compatible with Apple, Android, BlackBerry, and Windows devices, it's accessible to most users. Here's what the Frontpoint app will allow you to do: Arm and disarm your system; get up-to-the-second email, text, or push notifications for alerts you select; view streaming or recorded video footage; home automation: control lights, locks, and thermostats in your home."



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