

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

It's the Season for Labor Day Caroling

Like any major holiday, the Labor Day weekend is made all the better with song. When getting together with family and friends, consider celebrating with these hits about working people.

"Car Wash," by Rose Royce – this classic R&B hit reminds us all that working at the car wash is "always cool, and the boss don't mind sometimes if you act the fool."

"9 to 5," by Dolly Parton – what a way to make a living indeed, but like Dolly sings, "someday your ship will come in and the tide will turn, and it's all going to roll your way."

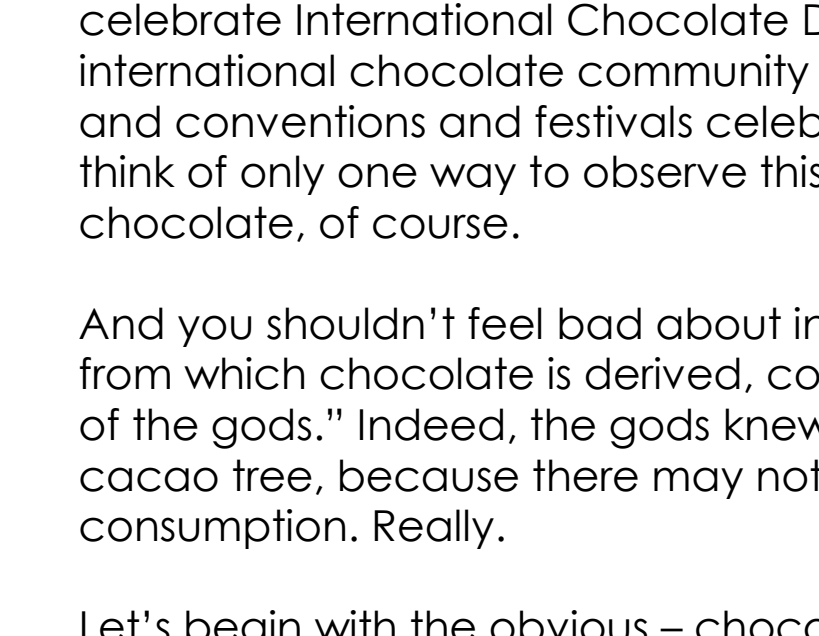
"She Works Hard for the Money," by Donna Summer – the Queen of Disco pays tribute to the working woman, "and you better treat her right."

"Working for the Weekend," by Loverboy – not so much a work song as it is a love song, but the 80s pop band's sentiment is in the right place.

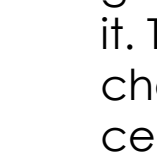
"Take This Job and Shove It," Johnny Paycheck – speaking of sentiment, this hit, like any good country song, just feels good to sing along to.

So, fire up the grill, crank up the volume and get into the holiday spirit!

Happy Labor Day!



Please keep in mind **our offices will be closed on Monday, September 4th** in honor of Labor Day. As always, you can check your accounts online anytime using [Raymond James Investor Access](#). Psst... Check out the Tech Talk section below for Investor Access tips!



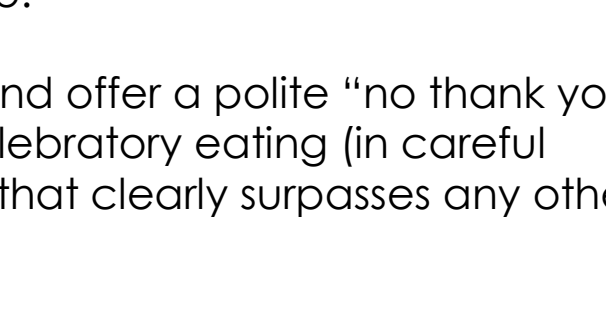
HEALTHY LIVING

Live Healthy, Eat Chocolate

September is a most welcome month if only for the opportunity it brings to celebrate International Chocolate Day on September 13. And while the international chocolate community will no doubt be involved in conferences and conventions and festivals celebrating the creamy, sweet confection, I can think of only one way to observe this most important holiday – by eating chocolate, of course.

And you shouldn't feel bad about indulging. The word cacao, the tree and fruit from which chocolate is derived, comes from the ancient Mayan word for "fruit of the gods." Indeed, the gods knew what they were doing when they made the cacao tree, because there may not be a food better designed for human consumption. Really.

Let's begin with the obvious – chocolate tastes great and it gives us a good feeling just eating it. That's because the sweet goodness of chocolate stimulates the brain's pleasure centers, much like, say, a passionate kiss does, and it lasts four times longer!

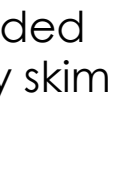


Plus, chocolate is high in fat content, which usually translates to "it tastes good," but it does not raise blood cholesterol levels. In fact, chocolate contains over 300 mineral properties that are beneficial to your health. Research suggests that dark chocolate boosts memory, attention span, reaction time, and problem-solving skills by increasing blood flow to the brain. Studies have also found that dark chocolate can improve the ability to see in low-contrast situations (such as poor weather) and promote lower blood pressure.

So, give them back their National Broccoli Day and offer a polite "no thank you" to Global Carrots and Peas Month. Save your celebratory eating (in careful moderation, of course) for the one food holiday that clearly surpasses any others in pleasure and health benefits.

Happy International Chocolate Day! There are a few recipes listed in our Recipe Roundup section below that are sure to bring delight to your taste buds and your tummy.

GOING GREEN



From Green to Autumn – The Autumn Equinox

Fall arrives at 10:21 a.m. ET on Friday, September 22 this year. For many cultures this time of year is seen as a period of transition, as the northern hemisphere progresses toward the winter solstice and the southern hemisphere looks forward to the summer season. And throughout history, the autumnal equinox in our half of the world has been observed as a time of preparation and reflection.

In Greek mythology, the autumn equinox marks the return of Persephone to the underworld to be with her husband Hades, where she must return after walking the Earth for half the year as the goddess of spring growth.

In China, the Moon Festival celebrates the harvest during the 15th full moon of the Chinese Year, which falls around the autumn equinox. In Japan, Buddhists observe *higan*, a memorial service when people visit family graves to comfort their ancestors' spirits.

The arrival of the autumn equinox is also evidenced in the animal kingdom, especially in the migratory flight of many species of birds. It is during this time that the Arctic Tern makes its annual 11,000 mile trip south and the Bar-Headed Goose soars to heights above 28,000 feet (that's over five miles up!) as they skim over the Himalayas on their way to warmer climes.

And we find ourselves doing our own part during this time of transition, preparation and reflection as we begin preparing our lawns and gardens for the change in seasons, pulling out our winter clothing from storage, and enjoying body-warming and soul-stirring soups and stews.

Yes, the arrival of autumn is indeed a time of change. We hope the return of cooler weather, longer nights and the anticipation of the upcoming holiday season finds you happy and healthy.



RECIPE ROUNDUP

You'll Like These Recipes a Choco-lot!

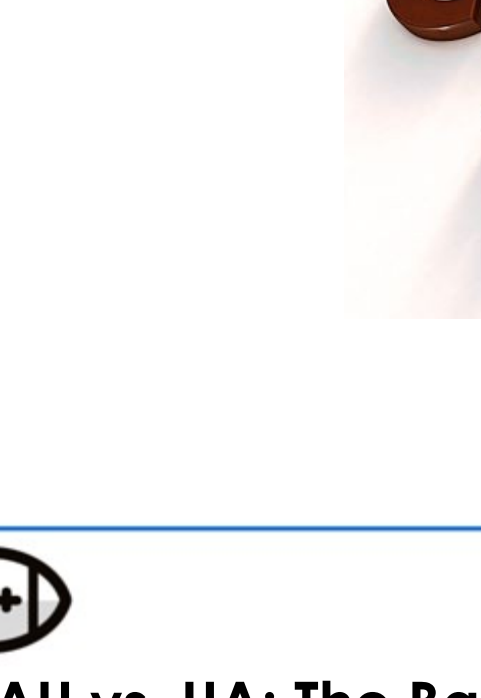
As mentioned in the Healthy Living section, chocolate can not only be super yummy, but great for your overall health! Here are a few chocolate recipes that are sure to please a crowd.



Flourless Chocolate Zucchini Muffins

Ingredients
1/2 cup almond butter
1 ripe medium-sized banana (1/2 cup mashed)
1 large egg
1/4 cup honey
1/4 cup unsweetened cocoa powder
2 Tbsp ground flaxseed
1 tsp vanilla extract
1/2 tsp baking soda
1 cup zucchini, shredded and liquid squeezed out
1/4 cup chocolate chips, plus more for sprinkling

For directions, [click here](#).



Chocolate Banana Waffles

Ingredients
3/4 cup flour, buckwheat
1/4 cup cocoa powder, unsweetened
1 tsp baking powder
1 tsp cinnamon
1 Tbsp coconut oil
1 medium banana
1 tsp vanilla extract
1 large egg
1/2 cup milk

For directions, [click here](#).

Bonus drink recipe:

[Maca Cacao Hot Chocolate](#)

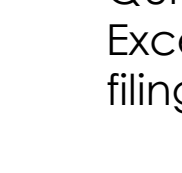
JOKE OF THE DAY



What kind of candy is never on time?



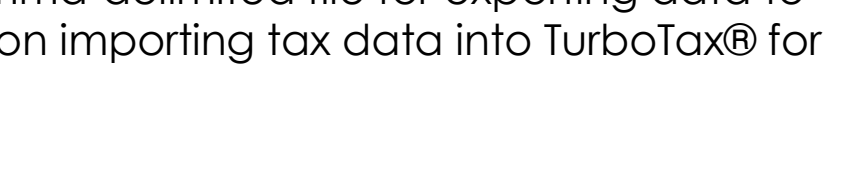
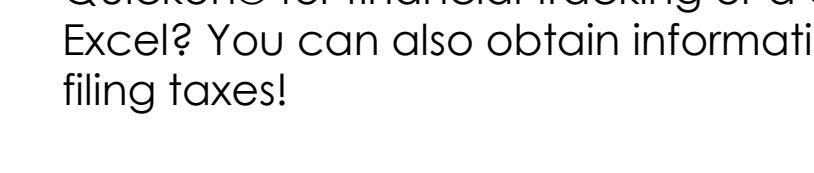
ChocolATE!



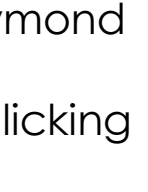
SPORTS CENTER

AU vs. UA: The Battle Continues

If you live in Alabama (or the south in general), you can already feel a change in the atmosphere—not necessarily a change in temperature, but a change from summer to a new season: football season, that is. And with football season comes decades-long rivalries, arguably none more infamous than the Alabama/Auburn feud. We even get a taste of this feud here in the office as Todd Carden (Branch Manager/Financial Advisor) and Kaleigh Stovall (Marketing Coordinator) are Bama fans, while Barry Hill (Financial Advisor) and Bobbie Weinbaum (Office Manager) both pull for Auburn. Whether you cheer "Roll Tide" or "War Eagle", keep in mind although football is a staple in Southern American culture, it is just a game. Let's keep things friendly this football season and hopefully come out with a win (or ten!).



TECH TALK



Investor Access Integration Tools

Did you know you can download account activity from Investor Access into Quicken® for financial tracking or a comma-delimited file for exporting data to Excel? You can also obtain information on importing tax data into TurboTax® for filing taxes!

Quicken® Downloads

Clients who own registered versions of Quicken® 2010 or later can download up to 90 days of recent account activity using Investor Access. Multiple accounts can be downloaded at one time. For information about Quicken® features, go to [quicken.intuit.com](#). Note: Many features of Quicken® overlap with the services offered at Raymond James.

Clients can access the Quicken® Download page in Investor Access by clicking **Account Services**, **Client Tools**, **Site Tools**, and then clicking the **Quicken® Downloads** link.

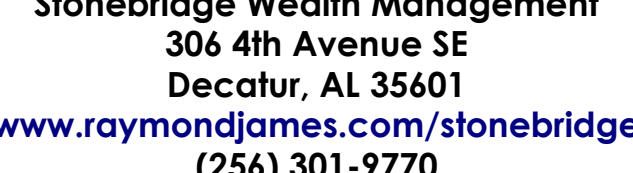
CSV Downloads

From the Portfolio tab, clients can export their account information (including current value, activity, and unrealized gain/loss data) to a CSV (comma-delimited) file, which can be imported into Excel. Clients go to **My Accounts > Portfolio** and click on the **Export Data** link.

TurboTax® Downloads

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If you don't already have an Investor Access login, you can create one yourself at [www.RaymondJames.com/InvestorAccess](#) or give us a call to create one for you.



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Todd Carden, MBA, CFP®, Branch Manager, Financial Advisor
Barry Hill, Financial Advisor

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WEALTH MANAGEMENT

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

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