



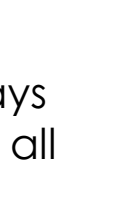
## OUR MONTHLY NEWSLETTER

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**

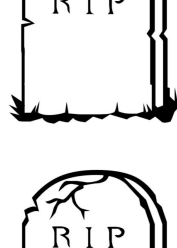
Financial Advisors

## IN THE NEWS



### Happy Halloween From Raymond James Trust

Don't make these spooky estate planning mistakes, compliments of our Raymond James Trust Department:



Here lies cheap old Chester Gage, whose penny-pinching ways were his rage. While saving money for his family he did desire, all he got was probate litigation and attorneys hired!

*Planning for death is never a fun discussion, but no planning can result in higher costs for your heirs.*



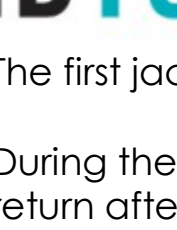
Bubble, bubble, toil and trouble. Estate planning errors can cost you double.

*Don't swallow bad advice!*



Rest in peace, Tom McCain. Your friend was named PR in vain. Old buddy Hal lost his mind. A new PR we will have to find.

*There are many benefits to naming Raymond James Trust as personal representative, trustee or co-trustee.*



Here lies Mr. Harry Hyde. Didn't know that he should use his trust's title. As a result, his planning went down the drain, because assets were not titled in correct name. His heirs he did not bless. It was all a disorganized mess.

*If you went through the time and expense of preparing trust documents, please make sure your assets are titled correctly.*

## DID YOU KNOW...

The first jack-o-lanterns were made from turnips.

During the pre-Halloween celebration of Samhain, bonfires were lit to ensure the sun would return after the long, hard winter. Often Druid priests would throw the bones of cattle into the flames and, hence, "bone fire" became "bonfire."

Samhainophobia is the fear of Halloween.

The largest pumpkin ever measured was grown by Norm Craven, who broke the world record in 1993 with a 836 lb. pumpkin.

#### How to say October in other languages:

Chinese (Mandarin) - Shí yuè

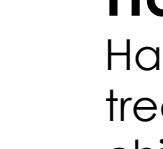
Danish - oktober

French - octobre

Italian - ottobre

Latin - octobribus

Spanish - octubre



## 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 all-time highs, 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.



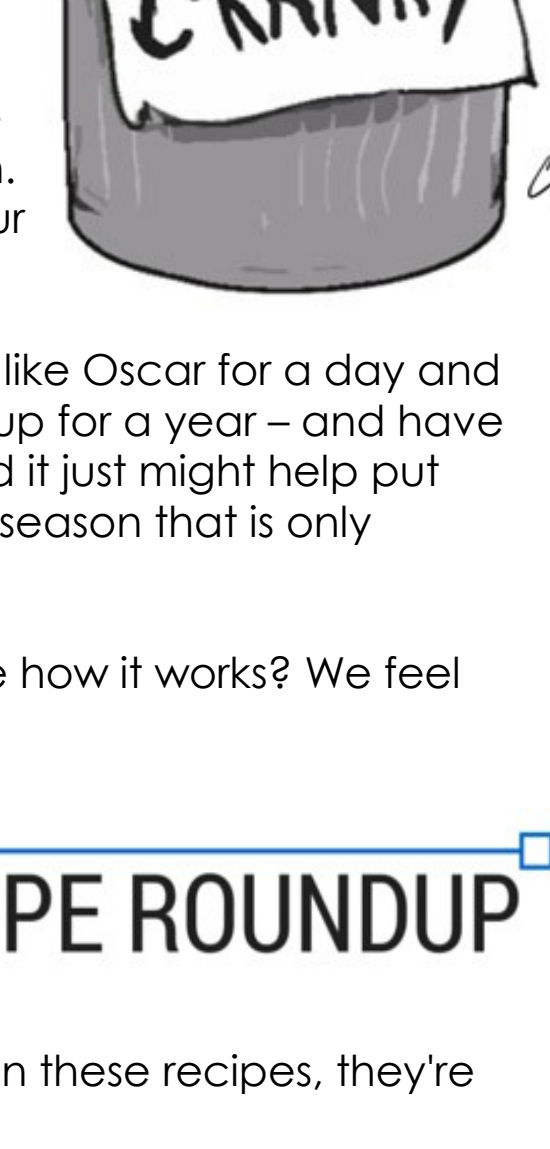
## GOING GREEN



### October's the Month to be a Green Grouch

Every Halloween we are given the license to be frightful, grotesque and just plain scary. It's a fun way to acknowledge our fears and, let's face it, slightly dark side and be glad that they don't truly haunt us the rest of the year. So why not celebrate a day dedicated to letting us be world class, unapologetic grouches?

Which is exactly what we are given the freedom to do on National Grouch Day, a real thing that happens every October 15. The holiday was inspired by the patron saint of all grouches, the trash-can dwelling, joyously unpleasant Sesame Street character Oscar the Grouch. Oscar is well known for not liking much at all, and complaining about it even more. He has taught generations of kids that, well, sometimes it is okay to vent your frustrations, because we all have them. And the longer you keep them bottled up, the more you are likely to turn green, furry and acerbic. Because truth be told, Oscar the Grouch was actually based on a real person. Jim Henson, the creator of the Muppets, and a friend went to a Manhattan bar one evening where they were served by a waiter so grumpy that he made them laugh. They came up with Oscar to show us that we all have our grouchy side and that it can be lovable, too.



So this October 15, let out your inner lovable grouch. Be like Oscar for a day and rid yourself of all the grumpiness that has been building up for a year – and have fun with it. You will feel better by the end of the day, and it just might help put you in the right disposition to face the imminent holiday season that is only weeks away.

Or not. Do what you want, because we don't care. (See how it works? We feel better already!)



## RECIPE ROUNDUP

### Ghoulicious Recipes

With the yummy spices of autumn proudly showcased in these recipes, they're sure to be a boo-tiful addition to any Halloween feast!

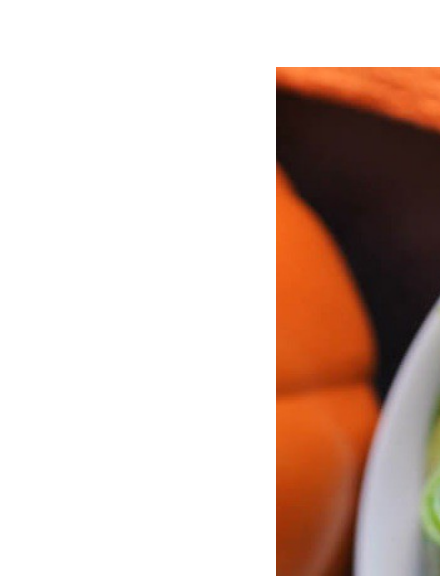


#### Chicken and Rice Stuffed Jack-O-Lanterns

##### Ingredients

2 chicken breasts  
1 tsp cumin  
1 tsp garlic salt  
1 tsp chili powder  
½ tsp black pepper  
1 can diced tomatoes with green chilies  
4 bell peppers in your choice of color  
2 cups Mexican rice (Click for recipe)  
1 cup shredded cheddar cheese  
1 can black beans, rinsed and drained

For directions, [click here](#).



#### Pumpkin Spice Cheesecake Dip

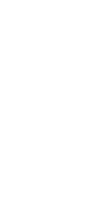
##### Ingredients

¾ cup International Delight Pumpkin Pie Spice Creamer  
1 3.4 oz package pumpkin spice instant pudding  
1 8 oz package cream cheese, softened  
¼ cup granulated sugar  
2 cups frozen whipped topping, thawed  
Graham cracker crumbs for garnish

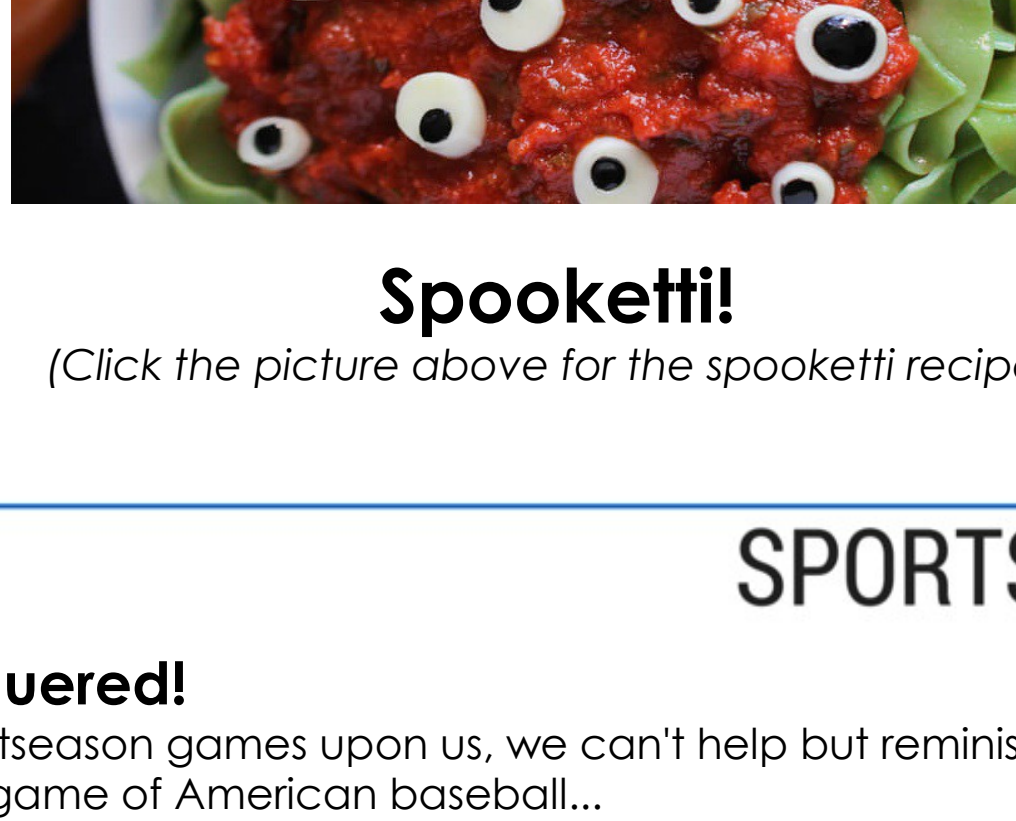
For directions, [click here](#).

**Bonus recipe:**  
**Witch's Brew**

## JOKE OF THE DAY



### What do ghosts eat for supper?



### Spooketti!

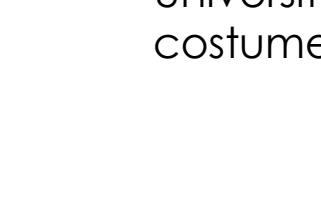
(Click the picture above for the spooketti recipe!)



## SPORTS CENTER

### Rio: Conquered!

With MLB postseason games upon us, we can't help but reminisce on the history of the great game of American baseball...



The very first World Series was held in 1903, where the Boston Americans defeated the Pittsburgh Pirates.

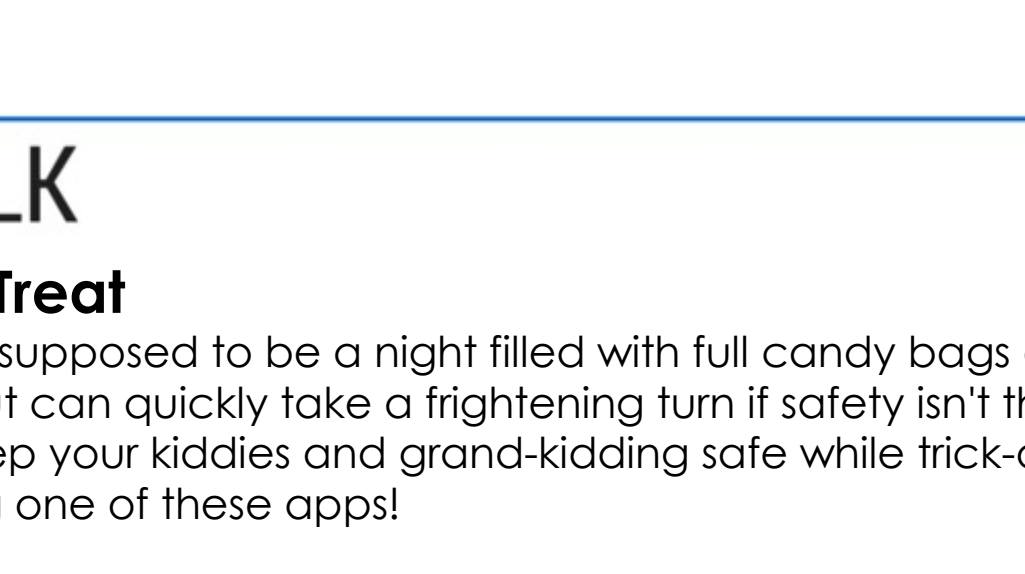


In 1904, there was no World Series, which was the first of only TWO times the World Series wasn't played (in 1994, the baseball players were on strike and didn't have a World Series!).

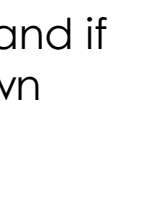


The most World Series titles have been won by the New York Yankees (27), and the current champs are the Kansas City Royals, who have won twice.

Baseball players celebrate Halloween too! Let's not forget the San Diego State University's annual Halloween scrimmage game, where each player plays in a costume:



## TECH TALK



### Track-or-Treat

Halloween is supposed to be a night filled with full candy bags and creative costumes, but can quickly take a frightening turn if safety isn't the primary concern. Keep your kiddies and grand-kidding safe while trick-or-treating this year by using one of these apps!



**Track & Treat** | The app helps you keep an eye on your little princes and princesses, tracking their movements in real time. You can see where your children are, how fast they're moving, and if they're starting to veer off the beaten path, all from your own mobile device or desktop.



**Family Locator** | This app lets parents see their child's location in real time and sends an alert when the child has reached their destination. There is also a panic button for emergencies.



**Life360** | This app not only allows families to track each other, but it also has a group chat feature that allows families to be in continuous communication throughout Halloween night.



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