

# 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

### Positively Shakespearean

April is National Poetry Month and it has been 400 years since the death of the lauded playwright and poet William Shakespeare. He is considered the greatest playwright of all time (unless, of course, it was actually Christopher Marlowe who wrote it all...but that's best saved for another conversation), giving the world the majesty of Henry V, the passion of *Julius Caesar*, and the heartbreaking beauty of *Romeo and Juliet*.

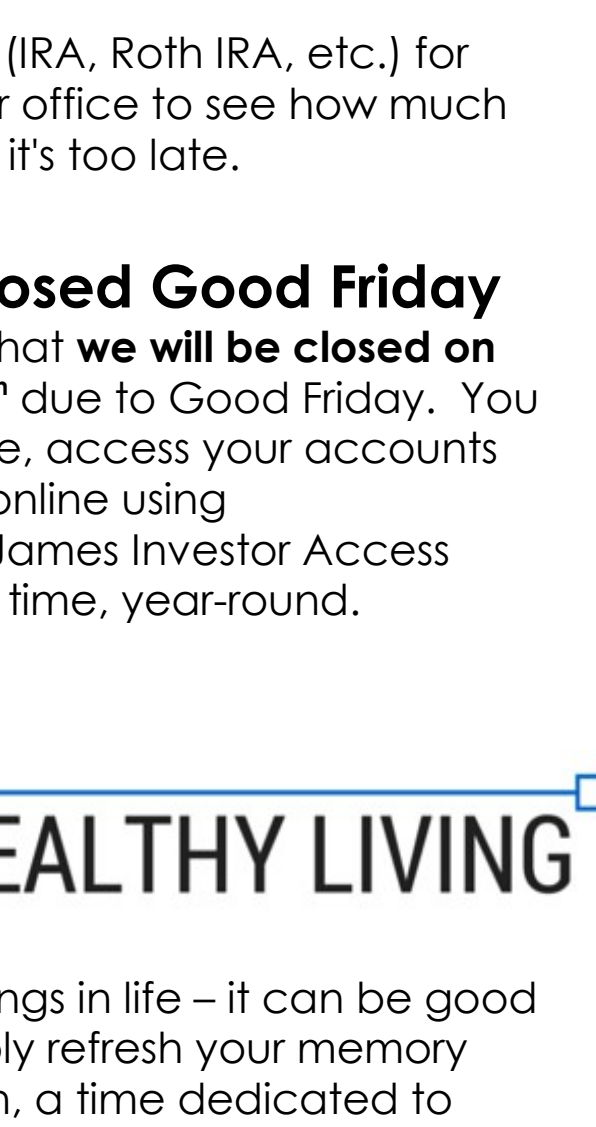
However, it is less known (though probably suspected by anyone who struggled through English lit) that Shakespeare, when he was unable to find that perfect word to complete a stanza, would simply make words up. In fact, he invented well over 1,700 new words that are commonly used today – even by us, here way across the pond.

And many of those words are some that, well, may fall short of the lyrical beauty we usually associate with Shakespearean verse. Words like “**seamy**,” “**gnarled**,” “**hobnob**,” and even “**obscene**” (no doubt coined in defiance of the puritan class who tried ceaselessly to have his productions banned on the basis of, well, obscenity).

See if you can spot in this excerpt from *As You Like It* the word coined by Shakespeare that is still used quite regularly in today's university settings:

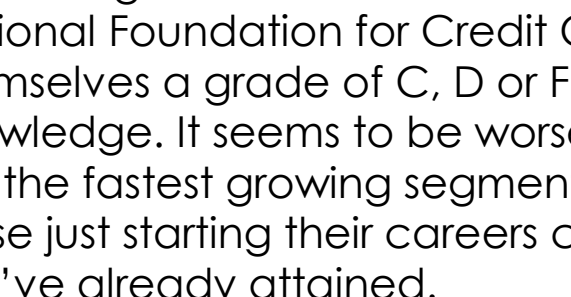
And one man in his time plays many parts,  
His acts being seven ages. At first the infant,  
Mewling and **puking** in the nurse's arms.

Yes, even though Shakespeare is **dead as a doornail** (*Henry VI, Part 2*), his legacy comes **full circle** (*King Lear*) and it is a **forgone conclusion** (*Othello*) that his brilliance will be with us all the **live long day** (*Julius Caesar*). Even 400 years on, his **parting is such sweet sorrow** (*Romeo and Juliet*).



### IRA Contributions – You Still Have Time!

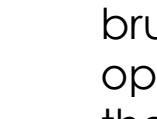
If you haven't contributed to your retirement account (IRA, Roth IRA, etc.) for 2016, you still have until April 15<sup>th</sup> to do so! Contact our office to see how much you're eligible to contribute to your account(s) before it's too late.



### Offices Closed Good Friday

Please note that **we will be closed on Friday, April 14<sup>th</sup>** due to Good Friday. You can, of course, access your accounts online using

Raymond James Investor Access at any time, year-round.



## HEALTHY LIVING

### Financial Literacy = Healthy Wallet

When it comes to your finances – as it is with many things in life – it can be good to revisit the topic to keep up with changes or to simply refresh your memory every now and again. April is Financial Literacy Month, a time dedicated to brushing up on the building blocks of all things financial. This is also a great opportunity to educate family members, both young and old, on the basics and the subtleties of managing finances, whether it's as a refresher or an introduction.

According to a recent Financial Literacy Survey of U.S. adults conducted by the National Foundation for Credit Counseling, four out of 10 adults would give themselves a grade of C, D or F when it comes to their personal financial knowledge. It seems to be worse for young adults. In fact, adults ages 18 to 25 are the fastest growing segment of our population to file for bankruptcy. Perhaps those just starting their careers could really use the guidance and knowledge you've already attained.

While money alone isn't enough to make life meaningful, it can help determine your quality of life and how easily you can achieve your objectives. Understanding how wealth and investing intertwine puts everyone in a better position to work toward short- and long-term goals.

We hope you're happy with the goals you've set for this year and the years to come, and that your financial knowledge – along with our support – helps you achieve them. If you'd like to learn something new about financial planning or particular investments, we'd be happy to set up some time to answer any questions you or your family may have.



## GOING GREEN



### Happy Earth Day!

With spring in full bloom, it's a great time of year to get some fresh air and tend to our gardens and yards. We hope you're able to spend some time outside – maybe even visit your local nursery – and get your plants and flowers looking their best.

It's also a great time to wish you a happy Earth Day. Believe it or not, more than 175 countries celebrate Earth Day, but the April 22 holiday we observe in our country was put into motion by a U.S. senator back in 1970. What started as a national protest in the United States has become a global tradition and an international celebration of nature and our need to protect it.

The idea for Earth Day came from former Wisconsin senator Gaylord Nelson, who was inspired by the anti-Vietnam War “teach-in” demonstrations that brought awareness to the American public. He wanted to create a similar level of awareness for the plight of our planet and the reckless pollution and environmental misuse by nations and corporations.

It took Nelson less than a year to organize the first Earth Day, which was observed by an astounding 20 million people in rallies held across the U.S. And it had an immediate impact. By the end of 1970, the U.S. saw some of its first major political efforts in ecology, including the founding of the Environmental Protection Agency.

More importantly, the Earth Day movement would spread around the world. By 2010, over one billion people in more than 180 countries celebrated Earth Day through rallies, concerts, symposiums and even online gatherings on Facebook and other social media sites.

So, join in on the celebration by attending an Earth Day event, planting a tree, collecting recyclables or simply going for a walk and enjoying the beauty of nature that surrounds us all.



## RECIPE ROUNDUP

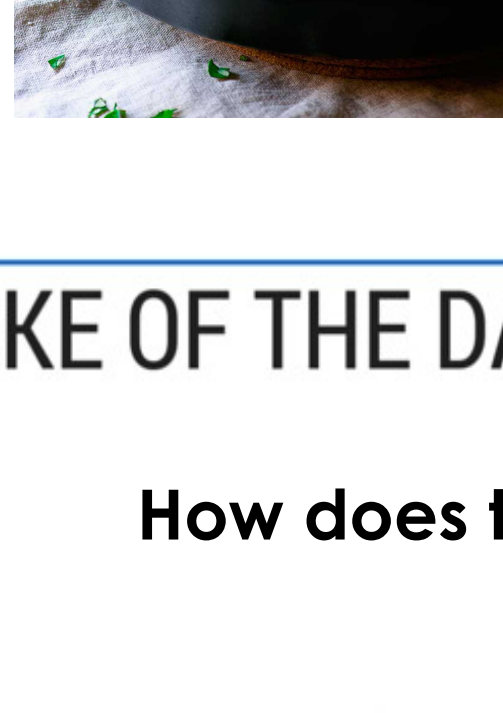
### Dinner for Two, Please!

With Easter coming this month, one of the first things that comes to mind is EGGS! Eggs are one of the most versatile foods to cook with (not to mention, they're FULL of great protein!). They are traditionally served for breakfast but we've found a few recipes for eggs that are sure to suit your lunch and dinner appetite as well.

#### Cheesy Red Pepper Frittata Muffins

Ingredients

- 6 eggs
- 4 tablespoons milk
- 1 garlic clove, minced
- 1 cup red peppers, diced
- 1/4 cup sun dried tomatoes
- 5 tablespoons olive slices
- 1/2 teaspoon dry parsley
- 1/4 teaspoon freshly ground black pepper
- 1/4 teaspoon salt
- 2 tablespoons goat cheese crumbles
- 3 tablespoons Parmesan cheese, grated
- 1/4 cup walnut pieces or pine nuts
- 3-4 tortillas



For directions, [click here](#).

#### Creamy Italian Baked Eggs

Ingredients

- 1 1/2 cups marinara
- 3 tablespoons milk
- 1/2 cup Parmesan cheese, shredded
- 4 eggs
- 1 pinch salt
- 1 pinch pepper
- 2 tablespoon basil, chopped

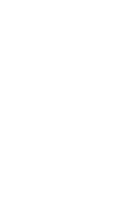


For directions, [click here](#).

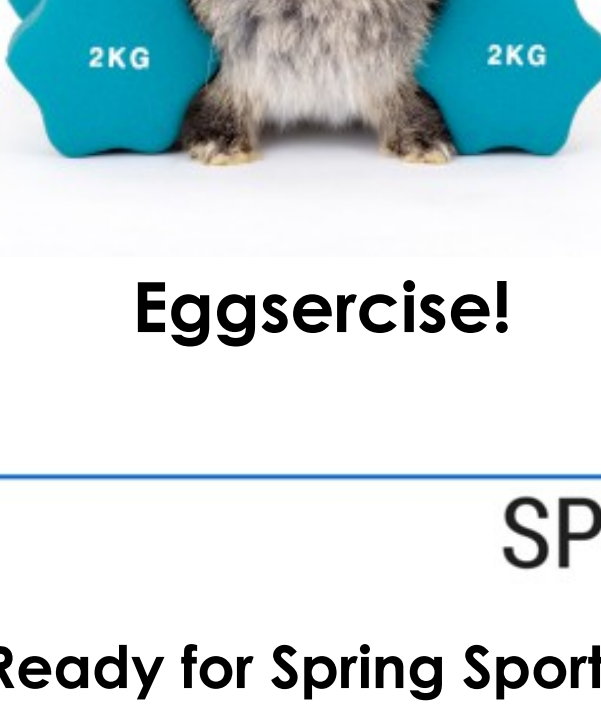
Bonus recipe for the kids:

[Egg Clouds](#)

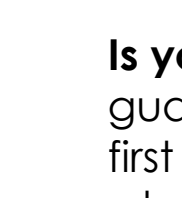
## JOKE OF THE DAY



### How does the Easter bunny stay healthy?



**Eggercise!**



## SPORTS CENTER

### 6 Tips to Get Kids Ready for Spring Sports

by Jennifer Larson

Featured Article, *Daily Parent*

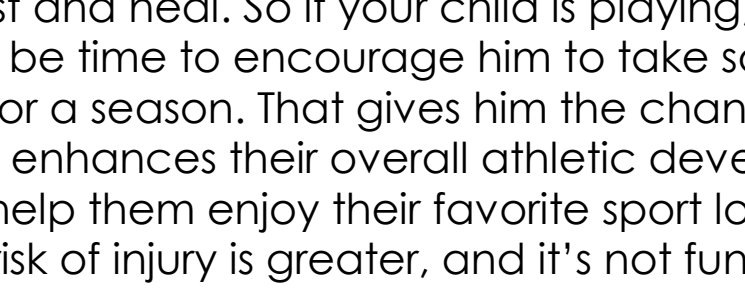
For full article, [click here](#).

After a long, cold polar vortex of a winter, parents are no-doubt ready to swap snow and ice for green grass again. And that goes double for our children. Yes, it's time for spring, and that means that spring sports season is beginning, too. But before you hand your kids a lacrosse stick or soccer ball and push them out the front door, read this guide to ensure your child will have a safe, enjoyable spring sports season.

**Is your child really ready?** | You might be eager to put your preschooler in shin guards, but is he really ready to play a team sport? “Knowing your child is the first important step,” says Kate Carr, CEO of Safe Kids Worldwide. Consider whether your child can follow basic directions, for example, or if she's potty trained. If you suspect she might not be ready, it's likely better to sit one more season out.

**Strike a balance.** | Think about how the sport will fit into your child's schedule. And don't discount the impact of her other commitments—especially school—and the demands that the increased activity will put on your whole family, cautions Michael Bergeon, Ph.D., executive director of the National Sports Health and Safety Institute. “As long as you're thinking about sports, you have to account to your child and the whole schedule,” he says. “You have to balance all that.”

**Get a check-up.** | Many high school sports programs require that athletes get a appointment with the pediatrician for your son or daughter to get checked out for any health issues that could cause problems.



**Encourage preparation.** | Especially if your child has been relatively sedentary all winter long, it's a good idea to encourage some physical activity prior to starting the new season. With older children, find out if their coach recommends any particular conditioning activities to prepare for the upcoming season. You can help children of any age begin to become more active by encouraging them to go outside and walk or run around—or better yet, join them! Take a few minutes each day to do some simple stretching exercises together, too. “Build up a fun little routine with your child,” suggests Carr. “It's great for your child, and it's also good for you.”

**Consider other sports.** | Overuse injuries are increasingly becoming problematic in youth who are so devoted to one sport that they don't give themselves any time off. “It's so important to have an off season from your favorite sport,” Carr says. “That means a break of about 10-12 weeks.” The extended break gives the body time to rest and heal. So if your child is playing, say, baseball or soccer year-round, it might be time to encourage him to take some time off and give another sport a try for a season. That gives him the chance to learn some new skills, which actually enhances their overall athletic development, Bergeon says. It might even help them enjoy their favorite sport longer. “If you go too hard too early, the risk of injury is greater, and it's not fun anymore and they burn out,” he says.

**Don't bail.** | So your child isn't a superstar on the playing field. That's okay. Don't pull your child out of a sport—or not sign him up to play at all—just because he's not the best player on the team. Think long term, Bergeon advises. Remember that the main reasons that most children should be playing sports are to have fun and to get some exercise—and maybe learn a few skills. In the end, Bergeon encourages parents to remember the cardinal kids' sports rule: “Keep it fun.”

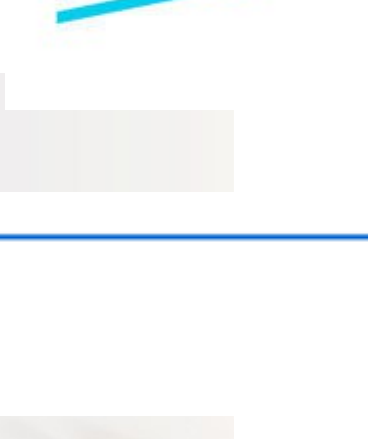
## TECH TALK



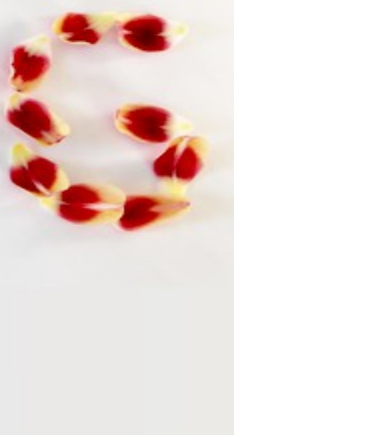
### Spring Cleaning

It's officially time for spring cleaning – the season each year where we scrub our houses in tip-top shape for the year ahead. Dusting and wiping and getting – oh my! Where do you start? Some nifty apps have been created to help with just that question.

**BrightNest** | This app not only tells you what needs to be clean, but it schedules daily, weekly, monthly and yearly cleaning activities to do around the house so you're not overwhelmed with cleaning everything at one time. It's also a handy booklet full of answers to questions like, “How do I unclog my sink?” or “What's the best product to get gum out of my clothes?”



**OurHome** | This is an awesome app that everyone in the family should download. You can assign chores to each family member, track their progress and send a reminder to those who lack to procrastinate. This puts a little technological spin on the old “chore chart” that hung on the refrigerator.

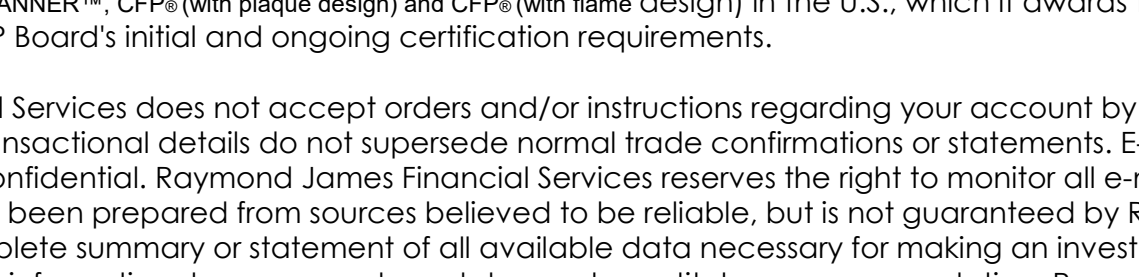


**Handy** | Don't have time to clean yourself? Well let the Handy app find someone who will clean for you. Just put in your budget and what household chores need to be done and Handy finds a local person to come do the job for you. You even pay through the app so it's a one-stop shop to a clean (and happy) home!



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