

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

Valentine's Day the Charitable Way

When you think of Valentine's Day, what comes to mind? Is it cozying up with your loved one on a park bench, plunging face-first into boxes of assorted chocolates, or classrooms of children exchanging much-sought-after cards and candy? Although the traditional ways we celebrate love on Valentine's Day are longstanding – with Valentine's cards outdating Hallmark itself – many of them don't have a lasting effect on our lives.

But that doesn't have to be the case. Instead, why not spend this holiday making an impact on the worthy people and organizations in your area? By using your Valentine's Day to make a charitable difference in the community, you and your loved ones can hang onto the joy of the holiday long after the flowers and chocolates have disappeared.

Here are a few ways your Valentine's Day can be spent charitably:

Get your blood pumping | If the weather permits, lace up your running shoes and head out to a charity walk or run in your area. Signing up for and participating in one can allow you to raise not only your heart rate, but money and awareness as well.

Send letters of love | While 160-character text messages and 140-character tweets may cut it on a normal day, Valentine's Day deserves a little something extra. Try sending cards or letters to soldiers who are currently overseas and away from their special someone(s), or to a family member you haven't reached out to in a while.

Take part in a random act of kindness | Valentine's Day isn't the only giving holiday this week. February 12 through 18 celebrates , a time to show people you care in whatever (random) way you choose. By eating lunch with someone new at the office, donating your unwanted clothing or collecting cans for a food bank, you'll be well on your way.

Give gifts that give back | If you don't have the time or the drive to try any of the ideas listed above, why not buy a gift that gives back? Try purchasing something that gives a portion of its proceeds to a worthy charity, perhaps to a cause your loved one feels passionate about.

No matter how you choose to spend Valentine's Day this year, we hope it's filled with the people and things that mean the most to you.

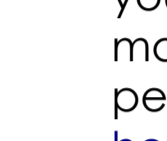
IRA Contributions – You Still Have Time!

If you haven't contributed to your retirement account (IRA, Roth IRA, etc.) for 2016, you still have until April 15th 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 Presidents' Day

Please note that **we will be closed on Monday, February 20th** due to Presidents' Day. You can, of course, access your accounts online using Raymond James Investor Access at any time, year-round.

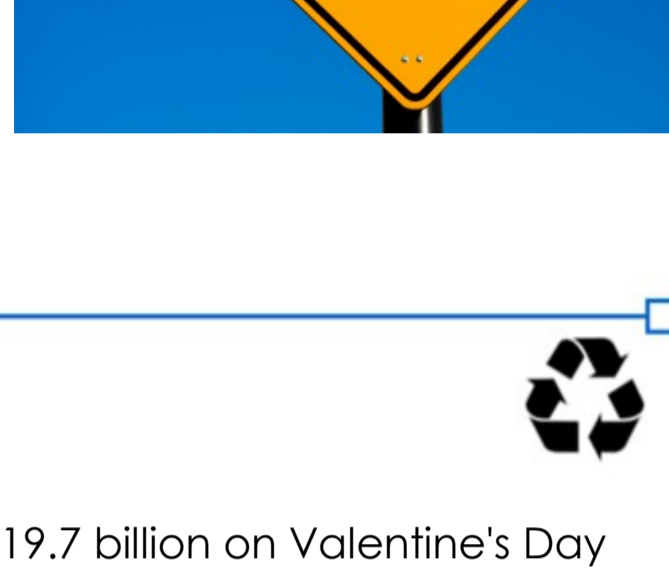


HEALTHY LIVING

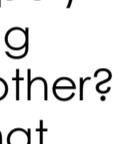
Don't Give Up On Your Resolutions Yet!

If you're one of the few who have kept up with your new year's resolution so far, you've already beat out 45% of other Americans! But don't quit now – keep moving forward toward your goals. Forbes released a list of ways successful people keep up with their goals in practical ways (you can read the article [here](#)). Here's a synopsis of the 7 steps they listed:

1. Make your goals specific.
2. Measure progress.
3. Be patient.
4. Share your goals with friends & family.
5. Schedule it.
6. Something is better than nothing.
7. Get up when you slip up.



GOING GREEN

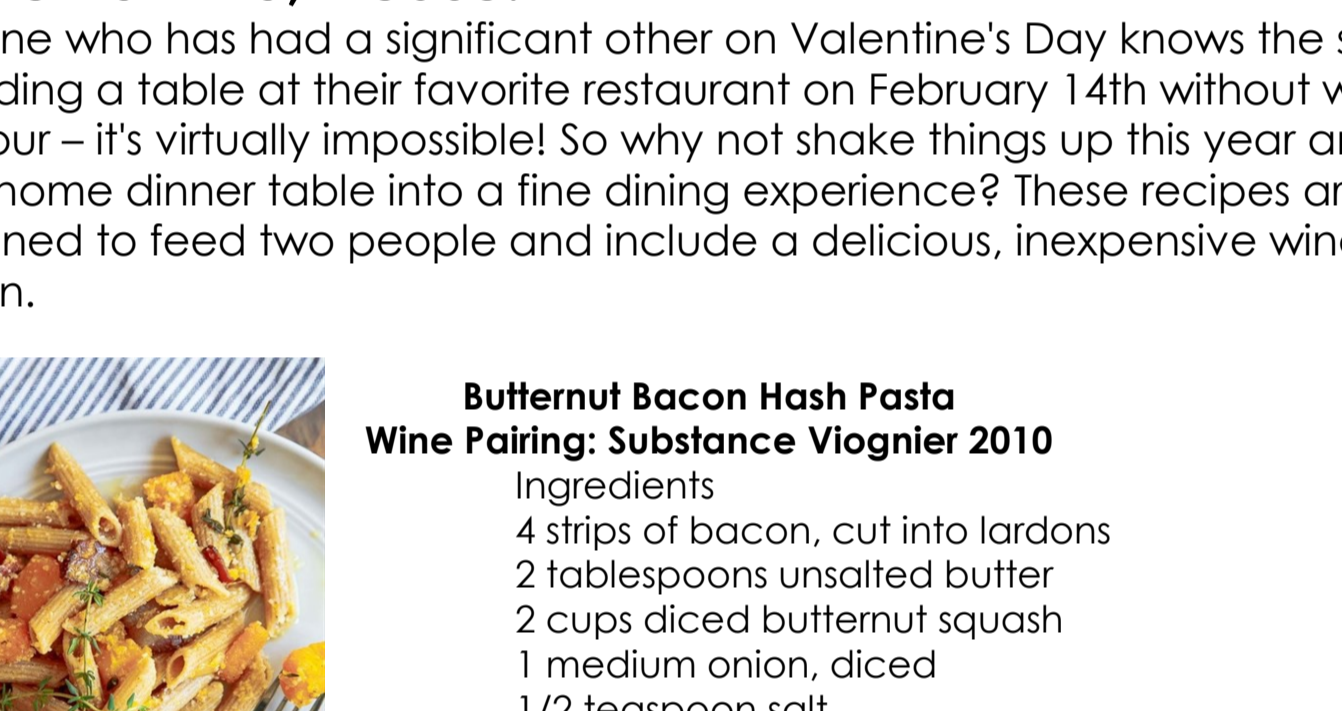


Saving Green for V-Day

The Fiscal Times estimates that Americans spend \$19.7 billion on Valentine's Day gifts (cards, flowers, jewelry, etc.) - an average of almost \$150 per person, not including Valentine's Day dinner, which could cost upwards of \$50 per couple! Yes, gifts are nice but quality time could be a better (and sometimes cheaper) alternative to material things that are only temporary. Why not make lasting memories this year by spending quality time together with your significant other? Here are a couple suggestions for a fun and inexpensive Valentine's Day that are sure to make lifetime memories:

Take a hike | Get out of town, find a hiking trail and inhale the fresh air! Get your adrenaline pumping and be sure to carry along a protein-packed lunch (with chocolate, of course!) for you and your honey to feast on in the great outdoors. Take pictures, hold hands and enjoy the views along the way.

Sing your heart out | Find your nearest karaoke spot and throw caution to the wind! Sing a sweet love song (or a boogie-down 70s hit) and laugh til you cry! The memories made during karaoke night are sure to make you laugh for years to come.



RECIPE ROUNDUP

Dinner for Two, Please!

Anyone who has had a significant other on Valentine's Day knows the struggle of finding a table at their favorite restaurant on February 14th without waiting an hour – it's virtually impossible! So why not shake things up this year and make your home dinner table into a fine dining experience? These recipes are designed to feed two people and include a delicious, inexpensive wine pairing option.



Butternut Bacon Hash Pasta
Wine Pairing: Substance Viognier 2010

Ingredients
4 strips of bacon, cut into lardons
2 tablespoons unsalted butter
2 cups diced butternut squash
1 medium onion, diced
1/2 teaspoon salt
freshly ground black pepper, to taste
5 large sprigs fresh thyme
6 ounces pasta (whole wheat penne recommended)
1/3 cup grated aged cheddar

For directions, [click here](#).

Scampi-Style Steak and Scallops w/Roasted Asparagus
Wine Pairing: Seghesio Sonoma Zinfandel 2014

Ingredients
2 medium beef tenderloin steaks
3 tablespoons unsalted butter
1/4 cup finely chopped green onion
3 large cloves garlic, minced
2 tablespoons olive oil
3 tablespoons butter
6 large sea scallops, peeled and deveined
1/4 cup dry white wine
2 tablespoons lemon juice, fresh squeezed
1 tablespoon minced parsley
1 tablespoon fresh basil, chiffonade
1/4 teaspoon lemon zest
dash hot pepper sauce
salt and pepper to taste

For directions, [click here](#).

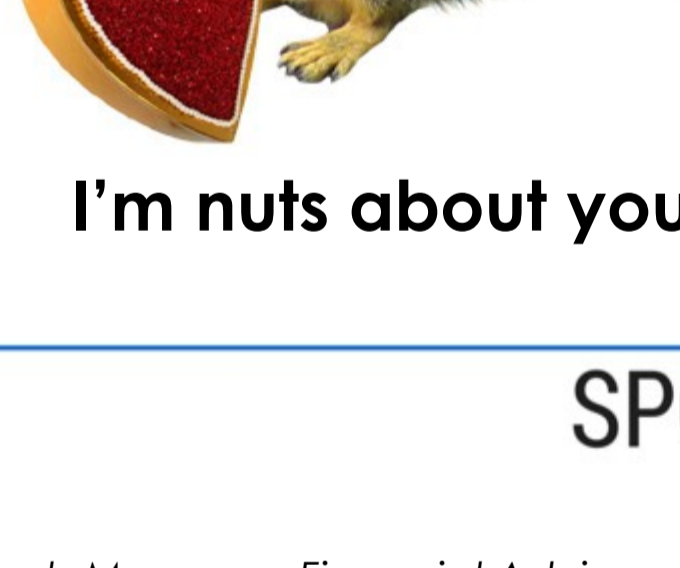
Bonus recipe:

[Mini Tin Roof Cheesecake](#)

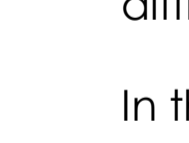
JOKE OF THE DAY



What did the girl squirrel say to the boy squirrel on Valentine's Day?



I'm nuts about you!



SPORTS CENTER

Persistence

by Todd Carden, Branch Manager, Financial Advisor

Persistence – "firm or obstinate continuance in a course of action in spite of difficulty or opposition."

In the world of sports there is an overriding theme of competition. Competition between teams, teammates and even ourselves to get better, to post a new PR or Kaizen, "continuous improvement." When I think of one word that helps me to achieve improvement I would say, simply, persistence. Being persistent to get up and get that early morning run in or to hit the pool at lunch for the mile swim needed to maintain my swim stamina.

Being persistent in your diet to fuel yourself with healthy foods that lift you up and keep all of your bodily systems functioning at their best. Persistent in your faith to be strong in your convictions and beliefs in order to help others. Persistence equals peace.

We can all stand to be a bit more persistent in our daily lives by focusing more on the goals that we have and how we can achieve them. Pick something that you want to work on, whether it be your physical health or your mental health or your spiritual health and make yourself an achievable goal then be persistent with daily actions to help you reach that goal. In the end you'll thank yourself and I think you'll find a fun way to get yourself motivated to tackle new things. Persistence. Never give up.

All the best!

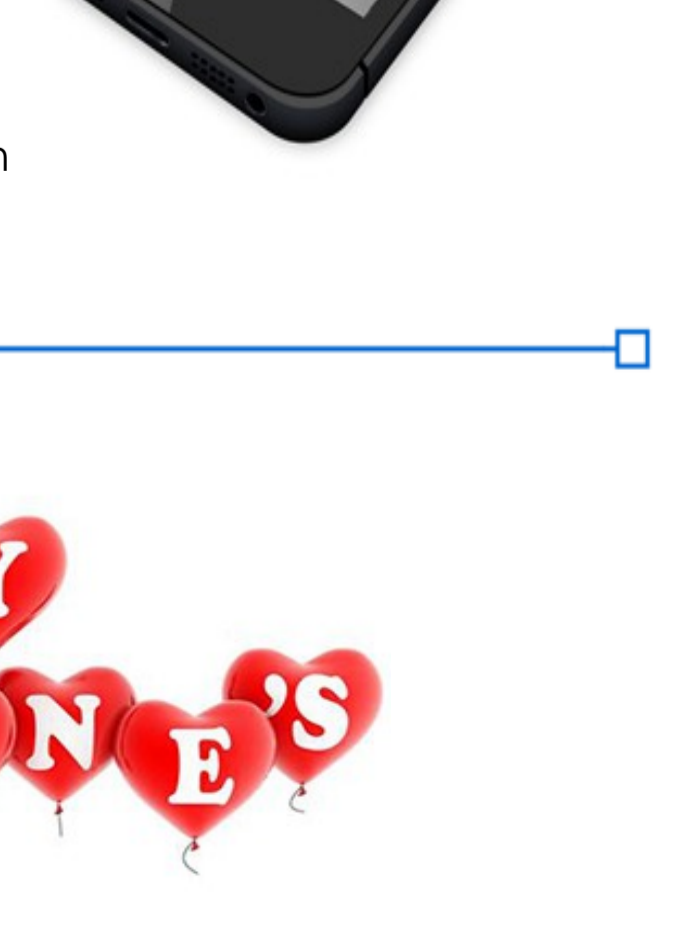
**never
never
never
give
up**

(winon churchill)

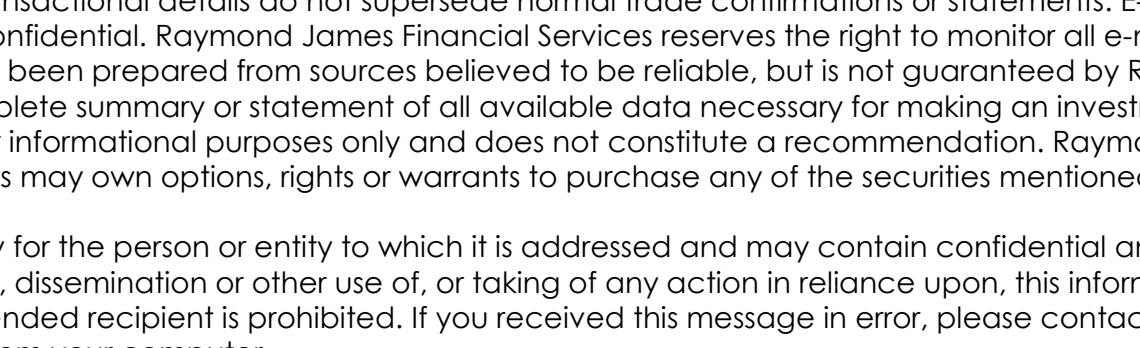
TECH TALK

Not Tech-nically Your Valentine

Valentine's Day is a day used to celebrate the relationship between two people in love, but for some Valentine's Day is a sad reminder of a loved one who is no longer with them. If anyone you know has no one to celebrate Valentine's Day with, use this as an opportunity to pick up your phone and call them. Let them know how special and loved they are. You may even use the 1-800-Flowers app to order them a small bouquet of flowers, or the 123 Greetings app to send them a sweet eCard just to let them know you're thinking about them. Small gestures can mean a lot on days when a person is reminded of those they've lost. Use this V-day as an excuse to spread love to everyone you know!



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