



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



SOME THINGS IMPROVE.

(like our name)



RAYMOND JAMES®

AND SOME THINGS NEED NO IMPROVEMENT.

(like our great people, our great service and our broker-dealer, Raymond James Financial Services)

We are pleased to announce
our new business name
effective July 1, 2016.



How does the recent "Brexit" affect you? It may be too early to tell, but for now Raymond James has released a short video explaining the current situation. [Click here](#) to view it.

GLEANINGS REPORT DELAYED

You may have noticed there was no Gleanings report emailed to you in June. This month's Gleanings report, a monthly report detailing current and expected market conditions, was delayed so we are including a link to it here:

[Gleanings June 2016](#)

DID YOU KNOW...

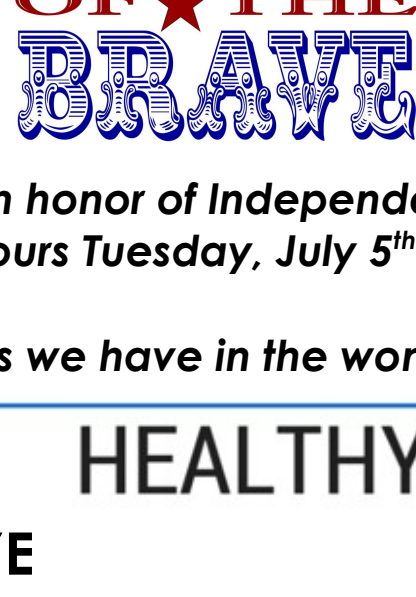
More than twice the number of people visit America's coasts and beaches than people visiting all state and national parks combined.

Polls reveal that at least 44% of Americans are planning a beach vacation.

According to the Guinness World Records, the tallest sandcastle ever made was constructed in Connecticut, USA, in May 2011. It was 11.53 m (37 ft 10 in) tall.

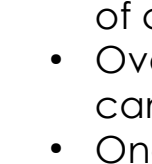
How to say July in other languages:

Chinese (Mandarin) - Qī yuè
Danish - juli
French - juillet
Italian - luglio
Latin - iulius
Spanish - julio



**Our offices will be closed Monday, July 4th in honor of Independence Day.
We will resume normal business hours Tuesday, July 5th.**

Let's take time to be thankful for the freedoms we have in the wonderful USA!

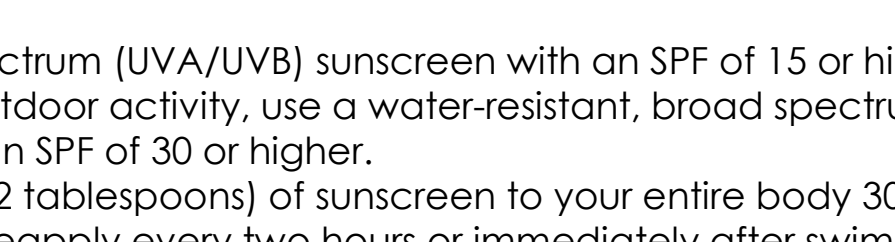


HEALTHY LIVING

WAVE THOSE SUNBURNS GOODBYE

Anyone who spends their summers outside knows how painful and troublesome a sunburn can be – especially as we grow older and those teenage sunburns turn into age spots or – even worse – skin cancer. Here are some shocking statistics from the [Skin Cancer Foundation](#):

- Each year in the U.S. over 5.4 million cases of nonmelanoma skin cancer are treated in more than 3.3 million people.
- Each year there are more new cases of skin cancer than the combined incidence of cancers of the breast, prostate, lung and colon.
- Over the past three decades, more people have had skin cancer than all other cancers combined.
- One in five Americans will develop skin cancer in the course of a lifetime.



The key to avoiding the long-term effects of sunburns isn't hiding under a rock; it's all about prevention and treatment. Here are some ways the Skin Cancer Foundation recommends preventing sunburns (especially at the beach):

- Avoid tanning and UV tanning booths.
- Cover up with clothing, including a broad-brimmed hat and UV-blocking sunglasses.
- Use a broad spectrum (UVA/UVB) sunscreen with an SPF of 15 or higher every day. For extended outdoor activity, use a water-resistant, broad spectrum (UVA/UVB) sunscreen with an SPF of 30 or higher.
- Apply 1 ounce (2 tablespoons) of sunscreen to your entire body 30 minutes before going outside. Reapply every two hours or immediately after swimming or excessive sweating.

If you do happen to get burnt while spending time outdoors this summer, never fear! In addition to aloe (the traditional treatment for sunburns), we've found a DIY home remedy for decreasing the pain and redness of a sunburn overnight:

- First, wet a washcloth with cold water, then splash on a little apple cider vinegar to the cloth. Dab the wet cloth onto your sunburn, soaking the skin. You should notice instant relief from any stinging! After a few minutes, your skin should be dry.
- Now, liberally rub on some coconut oil to the sunburned area. By the next day, your skin should be significantly healed. We recommend continuing with the coconut oil for several days to promote healing and to help ease the skin peeling that is usually inevitable after a burn. Exfoliate and lubricate (with more coconut oil)!

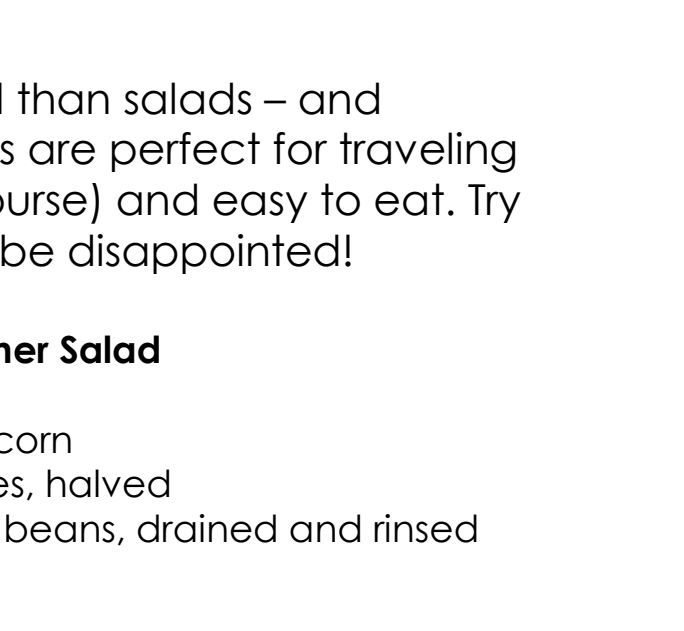
GOING GREEN



BE FANTASTIC – RECYCLY YOUR PLASTIC!

Each year, we throw away more than 300 million tons of plastic. You may think all we throw away ends up in a landfill somewhere, but what you may not realize is a lot of our trash actually ends up in the ocean, harming those cute (and sometimes not-so-cute) sea critters we see at the beach. On your next trip, consider recycling your trash, especially your plastic items, in hopes that you'll save just a few aquatic lives. In fact, consider implementing a recycling routine in your everyday life – you may not realize it now, but you'll be impacting the earth in the long run.

For more info on how plastic affects our oceans and how you can decrease the impact of these plastics, visit the [Plastic Oceans website](#).



RECIPE ROUNDUP

SAIL AWAY WITH SUMMER SALADS

We've yet to find dishes more satisfying or flavorful than salads – and summer salads are among the best. These recipes are perfect for traveling because they're portable (if kept in a cooler of course) and easy to eat. Try them on your next trip – you (and your kids) won't be disappointed!

Corn, Avocado & Black Bean Summer Salad

Ingredients

2 cups fresh or frozen corn
2 cups grape tomatoes, halved
1 (15 oz) can of black beans, drained and rinsed
2 avocados, diced
1 red onion
1/4 cup cilantro

Dressing

2 Tbsp olive oil
2 Tbsp lemon juice
1 tsp salt
1 tsp black pepper

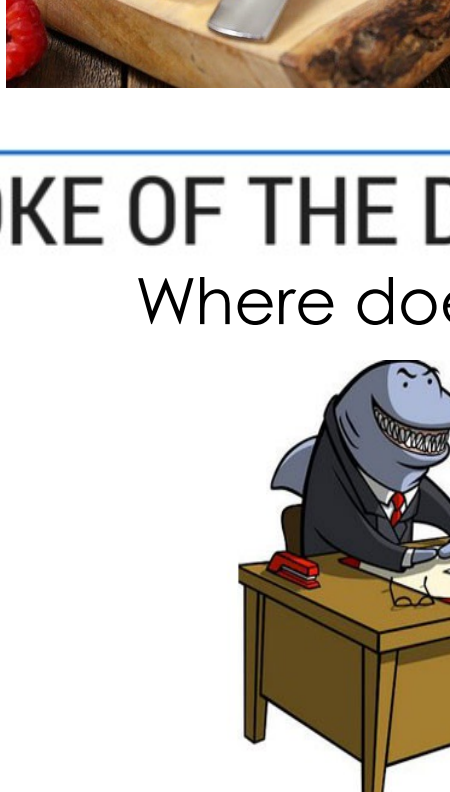


For directions, [click here](#).

Summer Berry Cheesecake Salad

Ingredients

1 lb strawberries, hulled and cut into quarters
1 (9 oz) container blueberries, washed and dried (remove stems)
1 (9 oz) container raspberries, rinsed and dried
1 (8 oz) package cream cheese
1/2 cup Simply Pure Vanilla Coffee Creamer



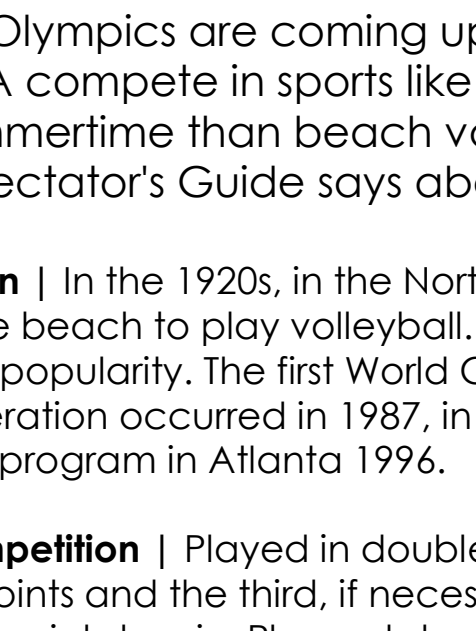
For directions, [click here](#).

Bonus recipe for the kids:
[Strawberry Lime Popsicles](#)

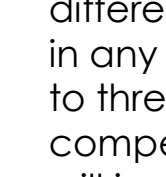
JOKE OF THE DAY



Where does a fish go to borrow money?



A loan shark!



SPORTS CENTER

ROAD TO RIO: BEACH VOLLEYBALL

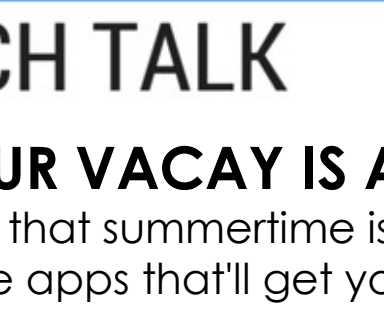
The Summer Olympics are coming up soon and we couldn't be more excited to see Team USA compete in sports like archery and wrestling, but none sound more like summertime than beach volleyball. Here's what the Rio 2016 Beach Volleyball Spectator's Guide says about this year's volleyball competition:

How It All Began | In the 1920s, in the North-American city of Santa Monica, families used to gather at the beach to play volleyball. The practice, best known as beach volleyball, rapidly gained popularity. The first World Championship authorized by the International Volleyball Federation occurred in 1987, in Ipanema, Rio de Janeiro. The sport was included in the Olympic program in Atlanta 1996.

About The Competition | Played in doubles, matches occur in best of three sets – the first two worth 21 points and the third, if necessary, 15. In each set, the team needs a difference of 2 points to win. Players take turns to serve, and the serve can be performed in any position of the service area, at the backcourt. Each double can contact the ball up to three times in a row, and blocking is considered one contact. The beach volleyball competition in Rio 2016 will have both men's and women's tournament. Each event will involve a total of 54 matches and consists of a preliminary round, a lucky loser round and a simple elimination phase.

[View the entire Spectator's Guide here.](#)

Here's a quick lesson in volleyball lingo in preparation for this year's games:



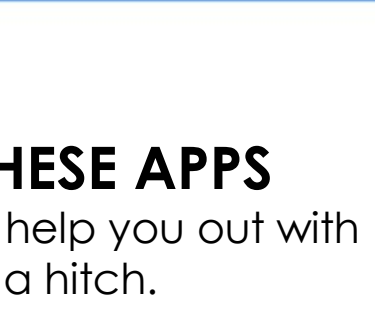
Carry

A fault awarded by the referee when a player's contact with the ball is prolonged and the ball comes to a rest



Roof block

A big block above the net, sending the ball down into the opponent's court, also known as a 'stuff block'



Peeling off

When the defender positioned to block retreats from the net in anticipation of a slower, deeper attacking shot

Be sure to tune in to the Summer Olympics, held in Rio de Janeiro, Brazil, August 5-21, to cheer on Team USA! For the official schedule, [click here](#).

TECH TALK



YOUR VACAY IS A SHORE THING WITH THESE APPS

Now that summertime is in full swing we thought we'd help you out with some apps that'll get you through the season without a hitch.

The Wolfram Sun Exposure Reference App (\$0.99, iOS)

Now you can relax outside without constantly worrying that you and your family are frying in the sun. The Wolfram Sun Exposure Reference App calculates exactly how long you can be out without burning based on your complexion, location, time and the SPF you're using. It also provides a UV forecast for wherever you are.



PackPoint (free, iOS & Android)

Simply plug in the details of your trip, and what's on the agenda—say, hiking, a business meeting and a fancy night out—and PackPoint figures out exactly what you should bring based on the weather during your trip and your activities, right down to how many pairs of socks. Better yet, the app saves your list for future trips.

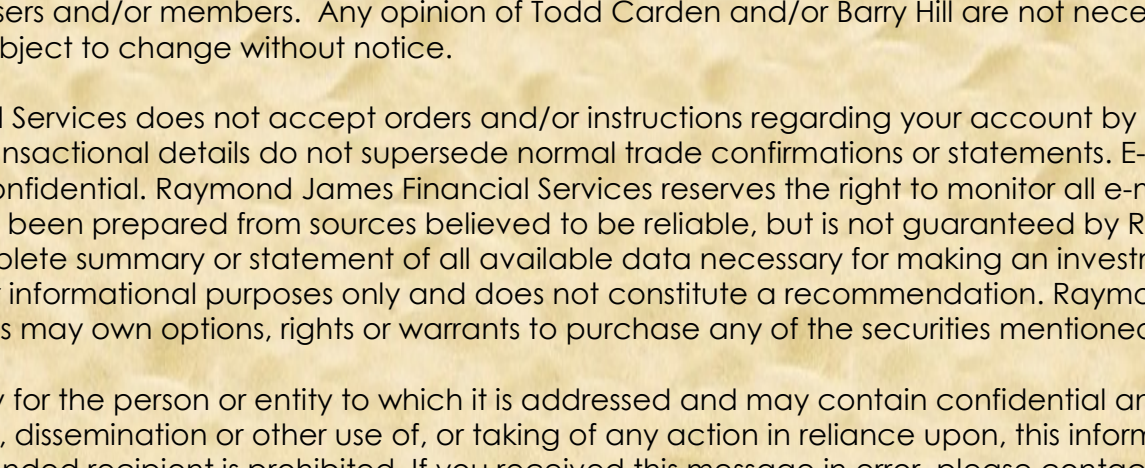


Along the Way (\$2.99, iOS)

This app works equally well for discovering attractions and sights during road trips or finding the nearest coffee shop or gas station on the average day. But what's really great about it is that it points out desired destinations directly on your route instead of taking you way off course.



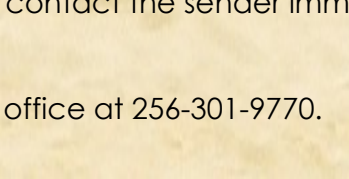
We hope you have safe travels wherever you may go this summer! Be sure to send us pictures along the way!



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