



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®
Financial Advisors

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Financial Advisors

IN THE NEWS



'Tis the Season for Charitable Giving

No matter what traditions you hold around the holiday season, there is one we can all share: The importance of giving to those less fortunate than ourselves. Charitable giving can be one of the most satisfying aspects of a financial plan – and it may even have a feel-good impact on your year-end tax liability. Some charities, however, devote too many resources to marketing campaigns and exorbitant overhead, and not enough to the cause. So how do you know if a charity is doing right by your donation?

Forbes.com reports that charitable giving grew 4.9% in 2013, with digital donations making up 6.4% of the overall amount. And with households giving an average of 1.9% of their after-tax income each year, according to an annual report conducted by the Indiana University Lilly Family School of Philanthropy, it can be important to make sure your dollars are used effectively to make a difference.

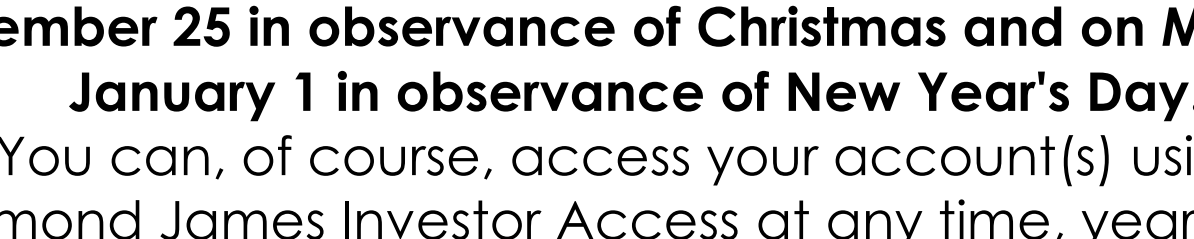
Before you open your wallet or spend one of your weekends volunteering this holiday season, check out the websites below for a look at the inner workings of your favorite charities:

- Guidestar.org contains records from 1.8 million nonprofits registered with the IRS, with access to each organization's Form 990, a document that details nonprofits' income, spending, mission and executive salaries.

- The Better Business Bureau Wise Giving Alliance generates free reviews of more than 1,300 charities every two years. Local BBB websites provide evaluations on an additional 10,000.

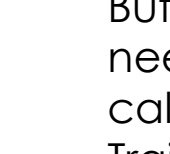
- CharityNavigator.org provides ratings (four stars being the highest) on the charities it follows, based on financial health, accountability and transparency. Of the three websites listed here, this is widely recognized as the easiest to navigate and understand.

Of course, the best way to get to know how a charity works is to spend time with it. By volunteering, you will be privy to an insider's view of the organization's people, practices and impact – and feel confident that your money and time can truly make a difference. Consider taking the kids with you and creating a family charitable tradition you can pass down through the generations. You may see firsthand the value and effectiveness of your charitable gift at work.



The financial markets and our office will be closed on Monday, December 25 in observance of Christmas and on Monday, January 1 in observance of New Year's Day.

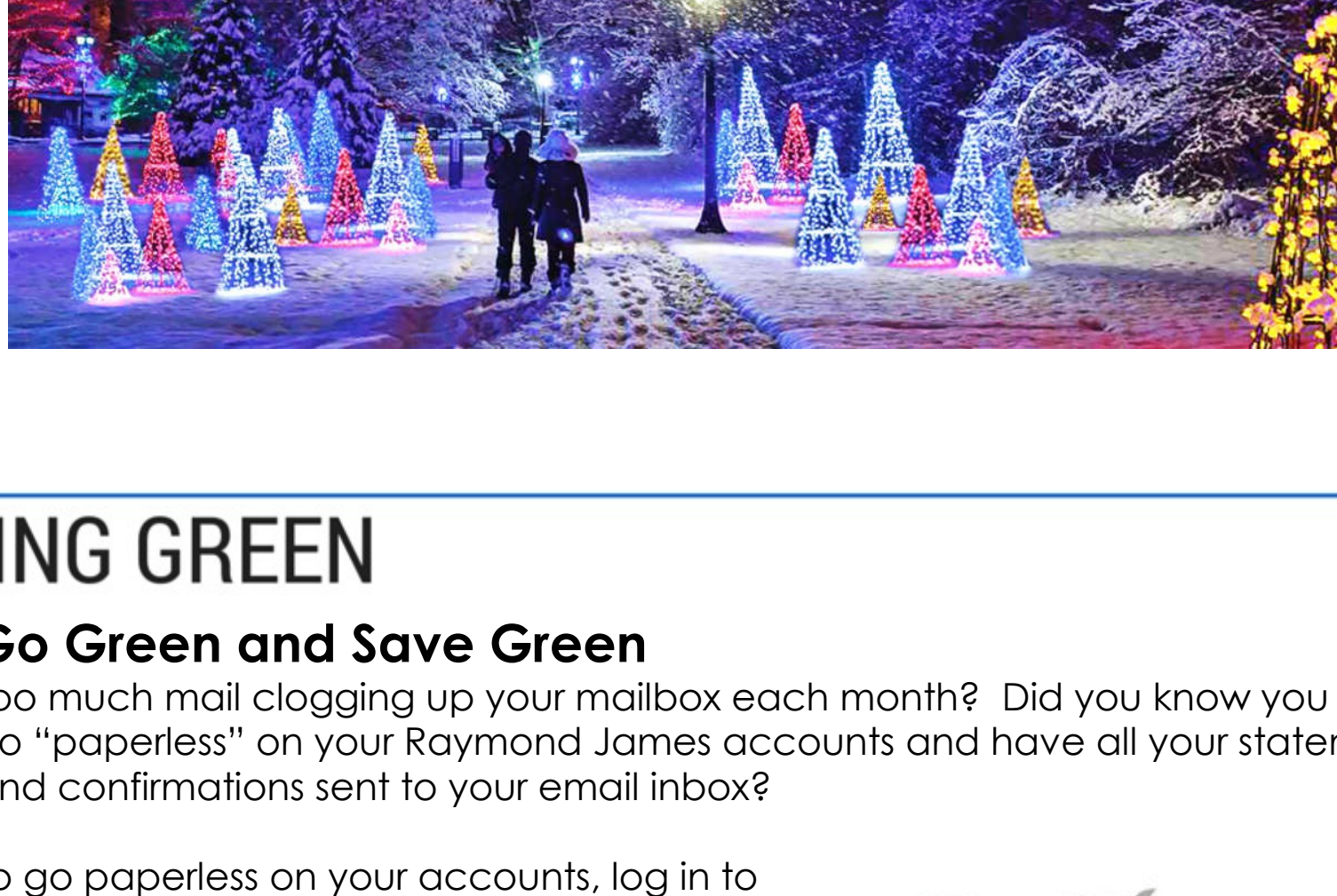
You can, of course, access your account(s) using Raymond James Investor Access at any time, year-round.



HEALTHY LIVING

A Light Christmas Walk

Let's face it—exercise is the last thing on our minds during the holidays. Holidays are all about food, family and fun, not treadmills, weights and the gym, right? But with all those Christmas cookies we're sure to enjoy (recipes below!), we need to be a little active throughout the month to burn off a few of those extra calories. A great, and really fun, way to do this is to find a local Christmas Light Trail! This fairly new craze in Christmas fun is a wonderful way to spend time with family and get in a little exercise. A Christmas Light Walk is usually set up in a place with a trail and trees that are decorated with beautiful Christmas lights. These trails are usually fairly inexpensive and most of the time children get in free! So grab your kids and grandkids and make your way to the nearest Christmas Light Trail for a night of fun and Christmas magic.



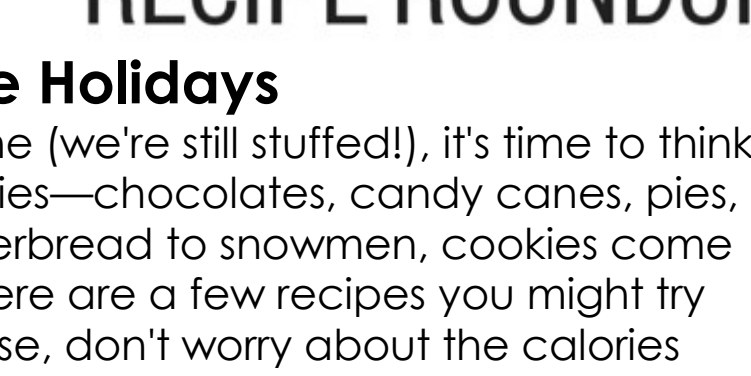
GOING GREEN



Go Green and Save Green

Too much mail clogging up your mailbox each month? Did you know you can go "paperless" on your Raymond James accounts and have all your statements and confirmations sent to your email inbox?

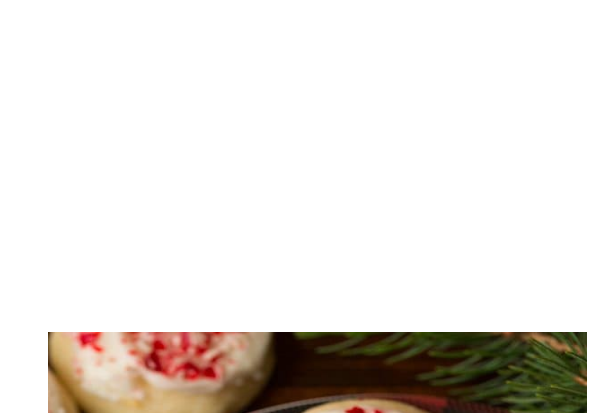
To go paperless on your accounts, log in to Investor Access, click the blue Documents tab near the middle of your screen, click the blue Change Statement Delivery Preferences link and choose which documents you'd like to receive electronically rather than by mail.



RECIPE ROUNDUP

Calories Don't Count During the Holidays

Now that Thanksgiving has come and gone (we're still stuffed!), it's time to think about all those wonderful Christmas goodies—chocolates, candy canes, pies, cakes and of course COOKIES! From gingerbread to snowmen, cookies come dressed to the nines and are fun to eat. Here are a few recipes you might try out with your family this year. And, of course, don't worry about the calories because they don't count until January 1st!



Crinkly, Cranky Grinch Cookies

Ingredients

- 1 box vanilla cake mix
- 1 stick unsalted butter, softened
- 1 Tbsp canola oil
- 2 eggs, room temperature
- 1 cup powdered sugar
- 1 cup corn starch
- Green gel food coloring
- Parchment paper
- 2 egg whites
- 1 cup powdered sugar
- 1/2 tsp cream of tartar
- Red gel food coloring
- #2 tip
- Pastry bag

For directions, [click here](#).

Peppermint Meltaway Cookies

Ingredients

- 1 1/4 cups all-purpose flour
- 1/2 cup cornstarch
- 1/4 tsp salt
- 1 cup unsalted butter, softened
- 1/2 cup powdered sugar
- 1/2 tsp peppermint extract
- 2 Tbsp salted butter, softened
- 2 Tbsp half and half
- 1/4 tsp peppermint extract
- 1 1/2 cups powdered sugar
- 1/4 cup finely crushed candy canes

For directions, [click here](#).

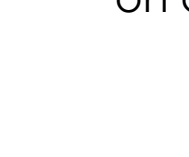
Bonus recipe for the leftover dough:
[Christmas Sugar Cookie Truffles](#)

JOKE OF THE DAY



Who is Santa's favorite singer?

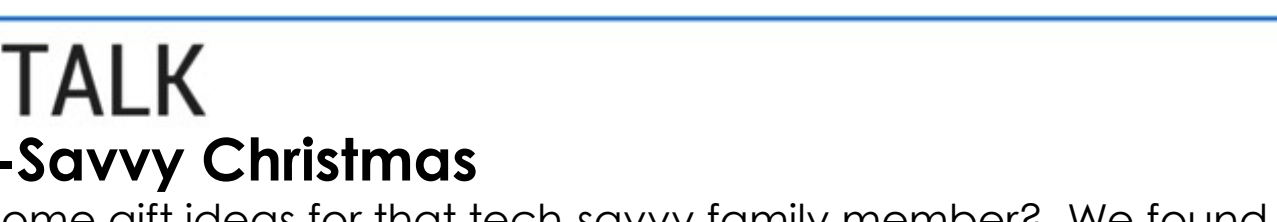
Elf-is Presley



SPORTS CENTER

AU Came Out on Top

What a great game we watched last weekend where long-time rivals, University of Alabama and Auburn University, battled it out for the title of 2017 Iron Bowl Champion. After that game, Alabama is (45-36-1) against Auburn (they actually tied 6-6 in 1907!). We are a house divided here at Stonebridge—Todd and Kaleigh are Alabama fans, Barry and Bobbie root for Auburn. Of course, this is a friendly rivalry within the office and we all wish Auburn congratulations on a well-deserved win. We're counting down the days until we play again...



TECH TALK



Tech-Savvy Christmas

Need some gift ideas for that tech-savvy family member? We found some great suggestions for tech gifts in 2017 [here](#). These are a few of our favorites from the list:

Amazon Fire TV

\$90

The Amazon Fire TV combines all your favorite streaming apps (YouTube, Netflix, Hulu, etc.) in one place on your TV. If you're an Amazon Prime member, you also have access to exclusive channels and apps.

[Click here](#) for more info or to purchase.

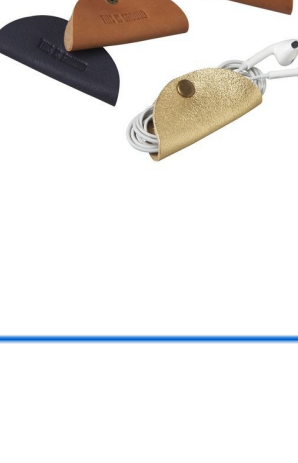


Logitech Smart Mouse

\$17

Not only is this mouse available in a variety of designs, it also works up to 33 feet away from your device!

[Click here](#) for more info or to purchase.

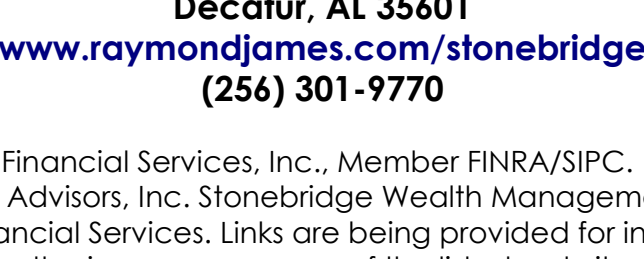


Cord Tacos

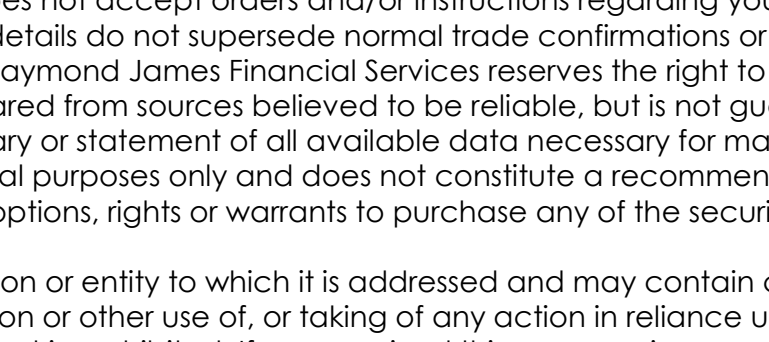
\$30 for five tacos

These "tacos" are a cute and convenient way to keep track of your earbuds—just roll up the chord, place it inside the taco and snap it into place.

[Click here](#) for more info or to purchase.



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