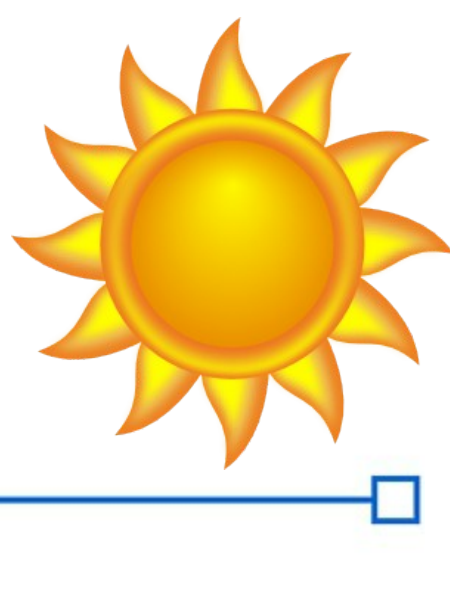


the TIDBIT



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



YOU'RE INVITED TO OUR SECOND ANNUAL SUMMER APPRECIATION BBQ



To show our appreciation for our clients and friends,

we're hosting a BBQ just for YOU and your family!

So stop by our office

Friday, June 24th anytime between 11am – 2pm,

grab a plate of some yummy **BBQ and homemade sides**, and relax.

Bring your kids along, too!

We look forward to seeing you and your family soon!

DID YOU KNOW...

In the early Roman calendar June only had 29 days. It was Julius Caesar who added the additional day, giving June 30 days.

The longest day of the year occurs on either June 21st or 22nd (just after the summer solstice, as pictured below).

How to say June in other languages:

Chinese (Mandarin) - Liù yuè

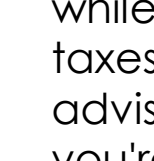
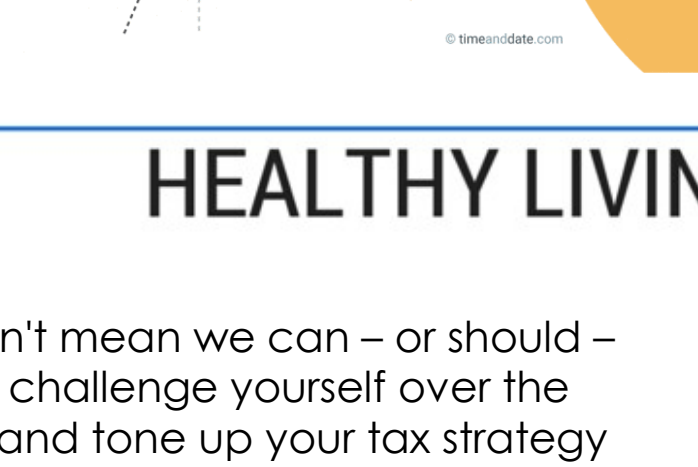
Danish - juni

French - juin

Italian - giugno

Latin - Iunias

Spanish - junio



HEALTHY LIVING

GET FINANCIALLY FIT

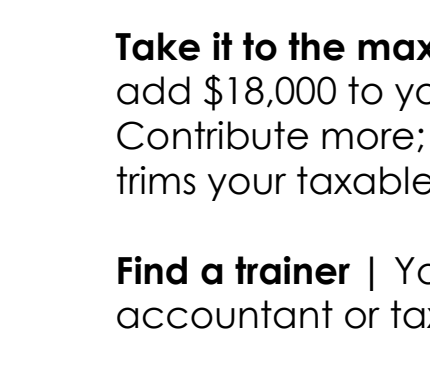
Just because tax season is behind us doesn't mean we can – or should – forget about taxes until year end. Instead challenge yourself over the slower summer months to stay in the zone and tune up your tax strategy while it's fresh on your mind. Check out these exercises to help keep your taxes in top form year-round. Just be sure to consult your tax and financial advisors first. Then you can truly enjoy your summertime plans, knowing you're in great shape for next tax season.

Lose the weight | Cut loose any investments that are weighing down your portfolio to offset gains from the winners (tax-loss harvesting).

No gains, no pain | If you sell an appreciated asset, you'll need to pay resulting capital gains taxes. You can use the proceeds or pump up savings. While you're at it, check out any capital losses you may have on the books, too.

Set a goal | Flex the power of your generosity by focusing your giving strategy on a specific location or single cause. A more organized and tax-efficient approach, perhaps through a donor-advised fund or other dedicated vehicle, could help you help others more effectively.

Get disciplined | Diligently track and review your deductible expenses, donations and mortgage interest, as well as any credits you're eligible for. Don't forget relevant documentation.

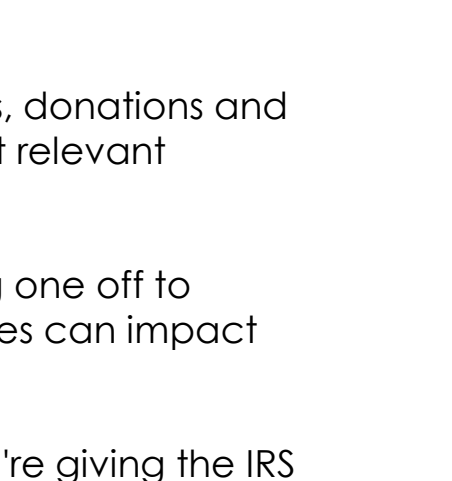


Dig deep | Getting married, having a child, sending one off to college? Make sure you understand how life changes can impact your tax bill.

Crunch your numbers | Withhold too much and you're giving the IRS an interest-free loan; too little and you'll owe. Find the number that's just right by using the withholding calculator at irs.gov or discussing your W-4 with your tax pro.

Take it to the max | Push your retirement contributions to the limit. For 2015, you can add \$18,000 to your employer-sponsored plan and/or \$5,500 to an IRA. Over 50? Contribute more; ask your advisors for details. Bulking up your tax-advantaged savings trims your taxable income, too.

Find a trainer | You'll want a heavyweight tax pro in your corner. Don't have an accountant or tax attorney? Ask for a referral and get interviewing.



GOING GREEN



THE COOLEST HOUSE ON THE BLOCK

It's time to start cranking up the A/C and bringing down fans from the attic because that southern summer heat is sure to kick in, and we southerners know to be prepared. But did you know that Americans spend close to \$11 billion on air cooling costs each year? And that air conditioners release about 100 million tons of carbon dioxide into the air annually -- two tons for each home that has one. With all that carbon dioxide being released into the air each year our carbon footprint is, unfortunately, becoming larger and larger. But, according to WebMD, there are ways to reduce your body heat and use less A/C in these summer months:

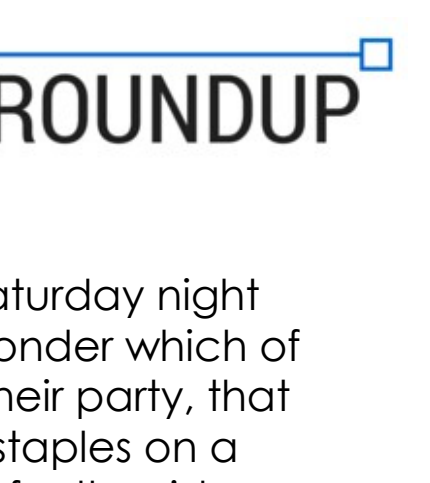
1. Wear clothes in natural fabrics. "Fabrics such as cotton, hemp, and linen 'breathe' better than synthetic fibers and naturally wick moisture away from the body," says Kimberly Rider, author of The Healthy Home Workbook.

2. Eat cool. Dine on salads and sandwiches instead of large, protein-rich meals when the weather is hot, as these can warm your body up. Oven- or stove-top cooking heats up your house as well.

3. Stay hydrated. Avoid alcohol and caffeine in the heat, as these can promote dehydration. Drink more water than usual or consider an electrolyte replacement drink if you're sweating a lot.

4. Cool off with water. Soak your feet in a tub of cold water, put on a wet bandana, or take a cool shower. Keep a spray bottle of water in the refrigerator and spritz yourself regularly throughout the day.

4. Head down and out. When your home is at its hottest, remember that the basement is the coolest place in the house. Or plan outings to air-conditioned buildings -- such as the library or a movie theater -- during peak hot hours.



RECIPE ROUNDUP

GRILLS JUST WANNA HAVE FUN

It's that time of year again -- you walk outside on any given Saturday night and smell that delicious, smoky, all-too-familiar aroma and wonder which of your neighbors is having a cookout (to crash or not to crash their party, that is the question!). Steaks, burgers, hot dogs and even fish are staples on a summer cookout menu, but why not use that already-hot grill for the side dishes and dessert too? The grill brings out the most delicious flavors in veggies and fruits, so why not try one of these recipes at your next cookout? They're sure to be a hit with adults and kids alike!



Chili Lime Grilled Corn Salad

Ingredients

For the salad:

3 ears sweet corn

1 small red bell pepper, seeded and diced

1 medium jalapeño, seeded and finely diced

1 scallion, minced

2 tbsp cilantro, minced

For the dressing:

1 lime

1 tsp chili powder

1 tsp salt

¼ tsp black pepper

For directions, [click here](#).



Bloomin' Grilled Apples

Ingredients

For the apples:

2 small baking apples

4 tbsp maple cream caramel sauce (below)

6 tsp chopped pecans, divided

2 scoops vanilla ice cream

For the caramel sauce:

½ cup butter

¾ cup brown sugar

8 oz cream cheese

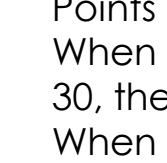
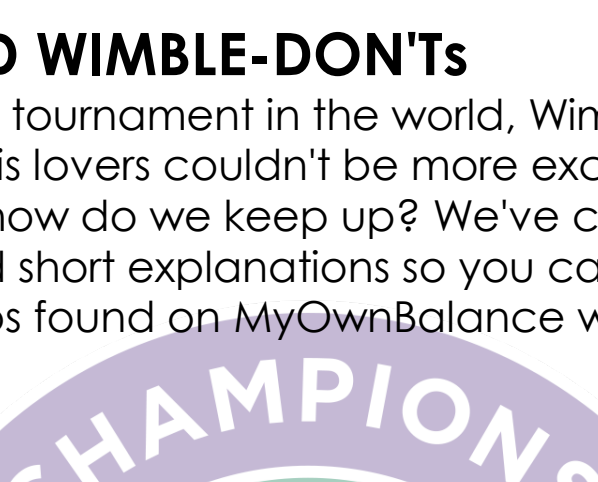
¼ cup pure maple syrup

For directions, [click here](#).

JOKE OF THE DAY



Summer vacation is a time when parents realize that teachers are grossly underpaid.



SPORTS CENTER

WIMBLE-DOs AND WIMBLE-DON'Ts

The most famous tennis tournament in the world, Wimbledon, starts June 27th and we know you tennis lovers couldn't be more excited. But for those of us not-so-familiar with tennis, how do we keep up? We've come up with a list of the lingo used in tennis and short explanations so you can follow along with this year's tournaments. (Tips found on MyOwnBalance website.)

Scoring

Love = 0

Points go from 15 to 30 to 40.

When players are tied, the score is announced using the word *all*. So if both players have 30, the score is 30 *all*.

When players are tied at 40, it is known as *deuce*. Generally you need one point after 40 to win the game but when players are tied at *deuce*, the next player to win the point gets the advantage. That player must then win the next point as well to win the game.

Games are played in sets. Typically an individual will win a set when he or she has won six games and at least two more games than his or her opponent.

Matches refer to all the games played in a single session. A match is usually the best of three games or the best of five games. Women typically play three while men play five.

Strokes

Forehand– For right handed players, this refers to a swing that is taken on the right side of the body with the body open to the ball.

Backhand– For right handed players, this refers to a swing taken on the left side of the body with the body closed off to the ball.

Serve– This refers to the start of the game when one player sets the ball into play.

Drop shot– Refers to a shot that lands just over the net for the strategic purpose of forcing your opponent to run into the net to return the ball.

Lob– Refers to a shot that lands over the head of your opponent if you opponent is playing close to the net. The strategic purpose of this shot is to hit it farther back making it difficult for the opponent to return the shot.

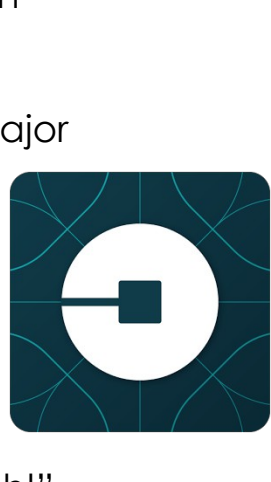
TECH TALK



VACATION SMARTER, NOT HARDER

You may have a vacation (or two, or twelve) planned for this summer and are looking forward to getting out of town and relaxing for as long as possible. But vacation planning can be pretty grueling with all the options available and decisions to be made. So Kaleigh Stovall, our Marketing Coordinator and self-proclaimed travel enthusiast, has compiled a list of the apps she swears by when she's planning a trip to a new city:

SkyScanner | "When I travel to a city that would take more than 12 hours by car, I turn to SkyScanner to find the best deals on flights. SkyScanner searches dozens of large airline websites to find you the best deal on flights to and from your destination -- you can even search by 'cheapest month' if your vacation time is flexible."



TripAdvisor | "One of the best parts of vacation (at least for me) is the new foods I get to try. You may pick up a local travel magazine once you get to your destination in search for good local cuisine, but I've found that the best place to find food the locals and tourists alike recommend is my smartphone. TripAdvisor accepts verified ratings of restaurants from those who have eaten there, then they give each restaurant a ranking based upon the number of reviews and their star ratings. I always make sure to visit at least the top 3 restaurants on the TripAdvisor list for the city I'm visiting, and I have never been disappointed."



Uber | "Uber is the newest (and cheapest) version of the taxi, available in all major cities across the U.S. If you ever find yourself in need of a ride to your hotel or restaurant, you type in your location and destination in the Uber app and a car is ready and waiting for you within 5-10 minutes. Uber allows everyday drivers to use their cars to pick up and drop off others in need of a ride -- don't worry, all Uber drivers are background checked before becoming a driver! I've always had wonderful experiences with Uber and have been given some of the best 'insider' advice for other places to visit from the friendly Uber drivers. The best part -- you pay from your phone so there's no need to worry about cash!"

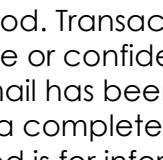


We want to wish all fathers and grandfathers

a very happy Father's Day!

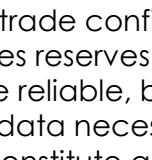
We hope you feel loved and appreciated today and everyday.

Happy
Father's
Day



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