

Financial Confidence is On the Horizon...

THE VAUGHN / MCLAUGHLIN TEAM

QUARTERLY NEWSLETTER FOR FRIENDS & CLIENTS

Second Quarter 2010

Our mission...

To build a partnership that will help our clients meet their financial goals and enjoy a more secure future. Our goal is your 100% satisfaction with the advice and service you receive – and the **confidence** that this can bring.

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NOTES FROM JIM'S DESK

What with leaves turning green, flowers blooming and what seems like record pollen in the air- it must be Spring. For us, spring is always a favored time of year, a renewal of life literally and figuratively. You'll find this newsletter laced with tinges of *green* in celebration of the season.

Let's start with the green that we deal with firsthand everyday. In our community spotlight, you'll hear from two people who are exquisitely involved with what many would say is an even more important *green*, the green of Mother Nature.

The color has also been used as a euphemism for money for many decades. Just about a year ago now, the markets did indeed spring forth and a rally ensued, the likes of which we haven't seen in seven decades. While it's true we started from a crushing low point, nevertheless it has been welcomed and reaffirming that we are a resilient country. Most everybody "feels" better.

What's somewhat alarming from our vantage point is that this terrific rally has been largely enjoyed by professionals who surmised that the markets had gone too low and were at bargain basement prices. The everyday investor that we serve has not participated anywhere near as much. According to Bloomberg, recent figures indicate that in excess of \$3 trillion still remains on the sideline, sitting in money markets earning next to nothing. This merits examination, something we have talked about many times; yet the pattern persists. We don't believe we can change this seemingly intractable human behavior, but even small impacts can have big consequences for individuals who strive for this awareness.

Let's face it, professionals are people too! What do they know that the rest do not? Maybe a better question is: how do they act when others do not? We think it's a discipline like most other skills. They don't avoid implementation of the discipline when it counts most. Just knowing that most people act at just the wrong time is a tremendous advantage; but one still has to act on that knowledge, which takes conviction, some courage and patience.

So, has our everyday investor missed the opportunity altogether? We believe the answer is absolutely not. Remember there's over \$3 trillion sitting there, and it will find its way into markets as people tire of earning next to nothing. Secondly, so many of the statistics on earnings, profits, manufacturing, productivity and even private sector job creation are coming in better than expected, signaling recovery in our opinion. Surely there are enough problems (deficits, unemployment, real estate prices, etc.) to keep the markets from runaway euphoria, so it appears to us that there is potential opportunity for the investor to *green* up their portfolios over the next two to five years and longer. The signals are indeed flashing, and a well crafted investment plan could yield a harvest that we can use to elevate the standard of living of our clients. As always, please take every opportunity to use us as your resource, and we'll talk to you in the summer newsletter to see how the garden grows!

COMMUNITY SPOTLIGHTS: *Jeannine Connell & Dave Roberts*

With summer just around the corner and in honor of Earth Day this month, we chose to feature two friends with outdoor, earth-friendly hobbies and interests.



Jeannine Connell

Birthplace? Jeannine Connell was born and raised in Athena, OR.

Spouse? Jeannine met her husband, George, at Washington State University and have been married since 1952. They currently reside at the lower end of the Withlacoochee near Yankeetown.

School? Jeannine received her bachelor's degree in music from Washington State. She also completed graduate work in computer science at Georgia Tech.

Former Occupations? She taught public school in Pullman, WA and Thurmont, MD and at a school for the

deaf in Frederick, MD. Both she and George worked for the Center for Disease Control in Atlanta beginning in 1958.

A love for horticulture: It was during their time in Atlanta where Jeannine developed a keen interest in horticulture. She and George propagated 110 varieties of azaleas. When they moved to Florida from Atlanta they left behind over 9,000 azalea plants, but brought about 300 to Florida (around 20 varieties). In Florida, she struggled for years to grow blueberries on their property where the soil is not conducive. Finally in 2004, she achieved over 200lbs of the plant at her home.

Other interests? In Florida, Jeannine and George have spent lots of time fishing, sight seeing and visiting nature preserves.

Clubs & Organizations? Jeannine is a member of the Winding River Garden Club, the Native Plant Society, and the Withlacoochee Area Residents Organization. She is also a lifetime member of the Nature Conservancy since donating land in the Port Richey area to the organization. Jeannine served 10 years on the board of directors of the Community Concert Association, a national organization, where she donated a lot of computer work and design for the local contingent of this group.

Causes she is passionate about? In her role in some of these groups, Jeannine has championed

the use of more and more native plants, trying to forestall the use of exotic/invasive plants in landscaping. She has also fought to protect and conserve our local estuaries. She is now trying to incorporate native plants in the landscaping at her home—removing and avoiding any non-native, invasive plants. She describes their residence as a home for critters, manatees, alligators, otters, humming birds, and the ever "artful" squirrels.



Dave Roberts

Birthplace? Dave Roberts was born in Bethesda, MD. He stayed there with his family for 2 weeks and then moved to Chincoteague, VA until his first birthday. They finally ended up in Jacksonville, FL, where Dave stayed through his high school years.

Spouse? Dave has been married to his wife Debbie since 1975.

School? Dave received his BSBA from the University of Florida, majoring in management.

Former Occupations? Upon moving to Citrus County in 1975, he joined an existing title company. Subsequently, he started one of his own and invested in another title company. It was during this time, he learned the skills for buying real estate, bought a number of pieces of property, held these properties for many years and later sold. His success in real estate allowed him to travel all around the world, wherein he developed a great appreciation for natural beauty, cultures of the world, and the environment.

Inspired by the Nature Conservancy. During his travels, Dave learned of and became involved with the Nature Conservancy, an organization heavily involved with conservation easements and preservation of land all around the world, including areas of indigenous people. The organization includes people who are business savvy as well as committed

APRIL 22ND: HAPPY EARTH DAY!

Simple Ways People Are Celebrating & Getting More Green

- ◆ **Cook.** Cook a special Earth Day meal with a menu using locally produced foods that have less impact on the environment. Decorate the table with recycled decorations made by you and your friends.
- ◆ **Clean.** Help pick up trash on a local roadway.
- ◆ **Craft.** Build a birdhouse from recyclable and/or natural materials.
- ◆ **Grow something.** Plant a seed, sprout, flower, or tree in a pot, garden, or backyard.
- ◆ **Watch.** See OCEANS during opening week (April 22-28), and DisneyNature will make a contribution in your honor to The Nature Conservancy to save our coral reefs.
- ◆ **Offset.** Consider buying a carbon offset to make up for the greenhouse gas emissions you create on the other days of the year.
- ◆ **Carpool.** Call several people and arrange a carpool for an upcoming event
- ◆ **Recycle.** Learn about recycling in your area.
- ◆ **Reuse those bags & bottles.** Start using reusable bags at the grocery store. If you don't have one, stop in our office and we will give you one (while supplies last). Drink water from a reusable water bottle or cup instead of plastic disposable ones.
- ◆ **Back away from the treadmill** and take your morning walk or run outside.
- ◆ **Turn off that faucet.** Make signs to put over faucets to remind yourself and family to turn off the water while brushing your teeth (an average of nine gallons of water can be saved every time you do this).
- ◆ **Say no to junk mail.** Cancel subscriptions to newspapers and magazines you don't want. Go online to CatalogChoice.org to free your mailbox from junk mail.
- ◆ **Tire test.** Check to see that your tires are correctly inflated.
- ◆ **Demand more green.** E-mail your state or national representatives about a green initiative. Encourage your local supermarket managers to source local products.
- ◆ **Learn more.** Borrow some library books or go online to read up on an issue such as pollution, endangered species, water shortages, recycling, or climate change. Teach others what you learned.

COMMUNITY SPOTLIGHTS: *continued*

to preservation. Dave feels this organization does so much to educate people and populations. They teach cultures how to live with the ecosystem— with “win-win instead of win-lose” results. It is an “easy way to give back,” according to Dave. **Following the Conservancy’s lead:** Dave owns tree farms on 36 acres where he practices some of the ideas championed by the Nature Conservancy, including growing just as many trees the land can sustain— not all the trees that the land can accommodate. Dave is now out of the title business and spending much of his time growing oak trees and traveling. **What do you want your legacy to be? How do you want to be remembered?** “As a person who enjoyed life, gave back, and left something for the next generation.”

What is Raymond James doing to reduce, reuse & recycle?

- ◆ Raymond James is recycling plastic, aluminum, metal/tin, and glass used by employees at work and 10% of the fee paid to our recycling company is donated to the Ronald McDonald House each month. Toner cartridges are also recycled.
- ◆ A program is in place for reusing office equipment, furniture and computer parts where possible or donating to local schools and non-profit organizations.
- ◆ Paper with confidential information is shredded and recycled. In 2009, Raymond James saved 17,600 trees through its paper recycling efforts.

IN OUR COMMUNITY: *The Citrus County Education Foundation to host the 12th Annual Superintendent’s Golf Classic*

The Citrus County Education Foundation and Sandra “Sam” Himmel, Superintendent of Citrus County Schools, are once again hosting the Superintendent’s Golf Classic on Saturday, May 1st, at the Sugarmill Woods Country Club in Homosassa.



This annual event represents businesses, organizations, and the school district partnering to support critical education initiatives in Citrus County. The Golf Classic includes a golf scramble with prizes for division winners, a golfer’s goodie bag, a lunch provided by the Foundation, prize drawings and dozens of door prizes. All of the proceeds will benefit the Education Foundation, a 501(c)(3) non-profit organization.

The foundation is dedicated to encouraging business and community involvement in the public school system, promoting and creating innovative educational programs, fostering excellence in learning, and recognizing outstanding achievements of students, teachers, support personnel, and administrators. The foundation’s Board of Directors consists of individuals from businesses, the community, and the educational system.

Over the years, the foundation has contributed more than \$500,000 in monetary support to Citrus County Schools’ teachers, staff members, and students. Some of the services it supports include: scholarships for aspiring teachers and students; teacher mini-grants; science, engineering and math fairs; enrichment and literacy programs; Teacher of the Year and Support Staff Person of the Year recognition; and the Dolly Parton Imagination Library project here in our community. This year’s Teacher of the Year and Support Staff Person of the Year ceremony was attended by more than 250 people at the Citrus Hills Country Club.

To learn more about the foundation, its projects, and ways you can help, visit citruseducation.org or call the foundation Executive Director, Ronda Evan, at (352) 726-1931, extension 2240. You may also contact Vaughn / McLaughlin team member Amy Barbieri, who is on the foundation’s Board of Directors.

The In Our Community section of our quarterly newsletter will be devoted to local clubs and organizations to which our clients and/or team members are involved. Contact us if you would like to spotlight one of your community groups.



NEW ADDITION: *Your Raymond James family continues to grow*

Sophie Anabelle Barbieri was born at 5:18pm on February 4th at Citrus Memorial hospital. She weighed in at 7lbs, 6oz. and was 20 3/4 inches long.



Sophie is Amy’s second child. Amy and her husband Stephen also have a son, Logan, who is a proud big brother and will be three this summer. Sophie is Jim’s fourth grandchild.

Thank you for all the warm wishes from friends and clients.



The Vaughn / McLaughlin Team of

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SAVE THE DATE



April 22nd: Happy Earth Day!

- ◆ **April 23rd – May 16th:** “Hair” playing at Raymond James Theatre in St. Petersburg.
- ◆ **May 1st:** *12th Annual Superintendent’s Golf Classic, 8:30am, at the Sugarmill Woods Country Club. Proceeds to benefit the Citrus County Education Foundation. For more information or to register for the classic, call 422-0206.*
- ◆ **May 5th:** Wall Street Coffee Club, 8:30am to 9:30am in our office. Open to the public.
- ◆ **May 10th:** Symphony Under the Stars at Raymond James Stadium featuring the Florida Orchestra. Contact us for your complimentary tickets (while supplies last).
- ◆ **May 12th:** Client Advisory Board meeting, 11:30am to 1:30pm, Rocco’s restaurant in Crystal River.
- ◆ **May 15th:** *5th Annual Citrus Memorial Ball at the Black Diamond Clubhouse. For more information or tickets, visit cmhfoundation.com or call 344-6560.*
- ◆ **May 31st:** Happy Memorial Day! In observance of the holiday, the office / markets will be closed.
- ◆ **June 2nd:** Wall Street Coffee Club, 8:30am to 9:30am in our office. Open to the public.
- ◆ **July 4th – 5th:** Happy 4th of July! In observance of the holiday, the office / markets will be closed Monday, July 5th.
- ◆ **July 7th:** Wall Street Coffee Club, 8:30am to 9:30am in our office. Open to the public.

Call us with questions on any of the above events or if you would like to feature your organization’s upcoming events in our next newsletter. Ticket prices may apply to events held at the Raymond James Theatre and Raymond James Stadium.