



RAYMOND JAMES®



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A Closer Look



MARKET SUMMARY

For the month, September ended about where it began for equities. For the Dow Jones Industrial Average, the Nasdaq, the S&P 500, the Russell 2000, and the Global Dow, there was relatively little movement during the month, except for the Russell 2000 and the Nasdaq, each of which posted gains for the month close to or over 1.0%. Overall, the third quarter proved to be a good month for stocks as the indexes listed above posted notable gains, led by Nasdaq, the Russell 2000, and the Global Dow. Long-term bond yields measured by 10-year Treasuries hovered around 1.60% for September, closing the month and quarter at 1.59% – just about where they ended the second quarter. Gold lost value, closing the second quarter at \$1,318.80, down from its June closing value of 1,324.90. Crude oil (WTI) ended the second quarter at about \$48.59 per barrel, just about the same price it ended the third quarter (\$48.05).

MARKET OUTLOOK

Volatility best described the U.S. stock market over this past summer. However, September saw some positive gains overall in equities as the employment sector and consumer spending were positive developments as was news that the Fed would not be raising interest rates during the month. The FOMC doesn't meet in October, so changing interest rates are not an issue. However, October is particularly important as economic trends for the month will influence the course of action taken by the Fed when it meets again in November...

RETIREE IN TRAINING

Are you ready to retire? Are you sure? Think about it before you say, “Yes!”

Most of us really look forward to the idea of well-deserved, unstructured free time. A time to do exactly what we please when we please – travel, spend time with family, pursue hobbies, volunteer. Until we get there. A Health and Retirement Study in 2012 found that half of retirees (51.4%) reported being somewhat or not at all satisfied with their retirement. Some retirees underestimate how long it takes to adjust to what may be a radically different lifestyle; others miss their friends from work; still others find themselves with too much free time on their hands between grand adventures and visits with the grandkids.

Like all major life events, transitioning to a retirement lifestyle can be a major adjustment, and come with a few hiccups along the way. One day, you may go from your seat at the top as a powerful executive to a lounge chair in your living room with the TV or Fido for company. The point is, without your career to define you, what will?

Finding the answer takes a lot of preparation – emotionally, physically and financially – and a lot of thought. While the financial component is critical to a sustainable retirement, so is your quality of life. Too few people consider the psychological factors, which include losing your career identity, expanding social networks and spending more unscheduled time with your spouse, as well as the need to find new and engaging ways to stay active. It’s crucial that would-be retirees invest in their social, physical and psychological needs as well as their financial ones. And that takes planning. Here’s what we mean.

“Are you ready to retire? Are you sure? Think about it before you say, Yes!”



Accentuate the Positives

Here are eight tips to find contentment in retirement:

1. Treat your body well with exercise and nutrition
2. Focus on the good
3. Practice empathy, kindness and generosity
4. Be a good friend
5. Maintain meaningful relationships
6. Volunteer
7. Pursue your passions
8. Meditate

All or Nothing?

It turns out you don’t have to go all-in on retirement. You can transition into it, while still working. In the years before you plan to retire: Practice. Try out different aspects of your proposed retirement and see if they are as fulfilling as you imagined. Doing so, while you still have a job, can help with your eventual satisfaction in retirement. You may find you prefer a sort of hybrid retirement that perfectly blends work and leisure into the ideal mix for you.

TIPS FOR PROTECTING YOUR IDENTITY AGAINST CYBERCRIME

With more than 9.9 million people every year becoming a victim of identity theft, review these tips and be mindful of your online activity.

The ability to communicate and perform financial transactions over the internet has provided convenience and time management for many people. However, with more and more transactions conducted over the web, the federal trade commission reports that about 9.9 million people are victims of identity theft each year.

Fortunately, you can take steps to safeguard your information so you don't become a victim of identity theft or the cyber swindling of your financial assets.

Be proactive and consider implementing the following suggestions:

- Invest in a micro shredder to shred any financial documents or paperwork with personal information before you throw them away.
- Use only secure websites with "https" at the beginning of the URL ("s" stands for secure) or websites that show a padlock icon in your browser's security status bar. These signs indicate that the website has passed certain security measures to ensure the privacy of user data.
- Never click on links sent in unsolicited emails; although these sites may seem legitimate they are often fakes. Exit the email and visit the website from your Internet browser to see if the offer is legitimate; call the phone number on that website to make inquiries.

Do not pay bills, bank, shop or conduct other financial transactions on a public or shared computer, or on any device (such as a laptop or cellphone) that is using a public wireless network, as the security is unreliable.

HOW LONG SHOULD I RETAIN MY FINANCIAL DOCUMENTS?

DOCUMENT TYPE	RECOMMENDED RETENTION TIME
Credit card statements	1 month for reconciliation purposes
Household bills	1 year, unless support for tax deductions
Expired insurance policies	3 years maximum
Investment account summaries	6 years, particularly if there are gains and losses
Tax returns & support papers	6 years minimum
Trusts, deeds, auto titles, wills	Indefinitely
Medical history details	Indefinitely
Social Security / pension documents	Indefinitely



While you do have to take precautions when using the Internet, according to Javelin Strategy & Research, making online payments is considered safer than paying by mail. That's because information is encrypted over the Internet, whereas thieves generally obtain personal data through low-tech methods like stealing physical property and "dumpster diving" (rummaging through trash for household bills). Consider eliminating as many paper statements, bills and checks as you can, and replace them with electronic transactions.

WHY WORK WITH A CFP®

In life, it's important to find a financial planner you trust to provide sound, unbiased advice and professional services. Being CFP® certified means someone has voluntarily taken the extra steps needed to provide the highest possible standard of financial planning to those they serve.

How does working with a CFP® certified advisor benefit you? Certified Financial Planner™ professionals are held to the utmost standards of ethics and professional responsibility, which prepares them for a career-long commitment to provide truly personalized services to meet your needs; all while maintaining high levels of financial planning and professionalism. CFP® professionals maintain their professional edge through ongoing education and training in addition to the rigorous requirements to represent a high level of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when working with you.



AROUND THE COMMUNITY...



By HikingArtist

Jackson County Christmas Charities

“In 2015 alone, we served 930 households, which totaled 1,076 children, 304 elderly, and 321 disabled county-wide”- Jackson County Christmas Charities

JACKSON COUNTY CHRISTMAS CHARITIES

Make A Donation! You can mail your donations to PO Box 1232, Scottsboro, AL 35768 or drop them off at DHR.

Adopt! A Child or Family! The Christmas Charities office opens mid-November. Come look through the applications and select a child or family to adopt.

CONTACT INFORMATION:

Office Location:
Department of Human Resources
205 Liberty Lane
Scottsboro, AL 35769

Mailing Address:
Jackson County Christmas Charities
PO Box 1232
Scottsboro, AL 35768
Phone: 256-575-6056

CHRISTMAS CHARITIES FACTS!



Jackson County Christmas Charities provides services to low income individuals and families throughout Jackson County, Alabama. The services include providing toys, books, clothing, and any household items needed for children, disabled, and elderly and food for the total household during the Christmas season.

In 2015 alone, Jackson County Christmas Charities served 930 households, which totaled 1,076 children, 304 elderly, and 321 disabled county-wide.

~75% of the Jackson County Christmas Charities contributions come from individuals in the community. Every year Jackson County Christmas Charities have had more individuals qualify for Christmas Charities while the contributions from other organizations are decreasing. It is crucial that Christmas Charities receive individual contributions so that they can serve the people in need.

All money donated stays in Jackson County. Jackson County Christmas Charities have minimal expenses and their board members are all volunteers and are not compensated.



By HikingArtist

COFFEE CLUB!

Do you know about Thursday Morning Community Coffee Club? We meet every first Thursday of the month at Impact Learning Center from 9:30am to 10:30am. We always have a topic of discussion; usually related to the financial world, and current events. Coffee Club is an opportunity for us to gather with members of the community, whether they are current clients or not, to learn, discuss, to share ideas, and to fellowship. It's a very laid back atmosphere, we serve coffee and refreshments, and just enjoy being together. We welcome each of you to join us, and we would love for you to bring along a friend!



YOUR TEAM

James W. Bergman, CFP®

BRANCH MANAGER

james.bergman@raymondjames.com



Jon R. Bergman, CFP®

FINANCIAL ADVISOR

jon.bergman@raymondjames.com



Mark W. Chapman, CFP®

FINANCIAL ADVISOR

mark.chapman@raymondjames.com



Karen S. Willmon

CLIENT SERVICES MANAGER

karen.willmon@raymondjames.com



Erica L. Butler

SALES ASSISTANT

erica.butler@raymondjames.com



RAYMOND JAMES®

Raymond James Financial Services, Inc.

Member FINRA/SIPC

James W. Bergman, CFP®

Jon R. Bergman, CFP®

Mark W. Chapman, CFP®

601 East Laurel Street

Scottsboro, AL 35768

Phone: (256) 575-8160

Fax: (256) 575-8167

www.raymondjames.com/scottsboro



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