



## MAKING TRAVEL A REAL ADVENTURE!



### BNB Offers A Different Kind Of Travel Experience



By now, you've probably already planned your summer travel plans or even completed your summer vacation. However, if you're thinking about an end of the summer getaway, consider a stay through Air BNB. These photos were taken in our Air BNB, while in Puerto Viejo, Costa Rica!

Air BNB is a website and app that brings travelers and hosts together. As a traveler, it allows you to be immersed in the real day to day life of wherever you choose to stay. An experience that you would never have if you booked the traditional hotel room. As a host, it offers the ability to generate some extra income by offering a room for rent or possibly even an entire home. And for many hosts, it gives you a chance to meet new and adventurous people.

Because guests and hosts get rated by each other, there's a level of accountability on both parties. So, if you're selecting a place to stay, try not to pick a place that's brand new to Air BNB if you have any reserva-

tions at all and read all of the reviews from previous guests. A lot of people are hesitant to write a negative review but 1 out of 10 will tell the truth if their experience was unfavorable.

One of my clients was kind enough to share some insight for those that may be adventurous enough to want to, either be a host, or travel using Air BNB.



1. Make sure you have Air BNB's telephone number saved in your phone before you travel. Depending on where you're going, you may not have the best cellular service to access the internet.

2. Be sure to contact your host a week before and then

again, the day before your arrival to be sure of your check in arrangements. Have the directions printed out, in case your cell service is limited. Some places are hard to find.



3. If traveling, make sure you know if the host is open to sharing all of the community living spaces, or whether it's just your room.

4. Check to see if they have pets. It should be posted.

5. Once you book a place through Air BNB, you will receive the address. Then you can do a Google Earth search and make sure it looks like a nice neighborhood.

6. Many Air BNB hosts rent multiple rooms at the

"... continued on page 2"



Summertime fun has arrived. With the kids and grandkids out of school, now's the time to plan that summer vacation. I thought a little info on Air BNB may be just what you needed to try something a little different this year.

Tuesday, June 6th is D-Day commemorating the "Greatest Generation's" bloody landing on the beaches of Normandy in 1944 during World War II. Father's Day is Sunday the 18th, so, if he's still around, be sure to wish your Dad a happy day. Summer "officially" begins on the 21st of June! Though, it's been like Summer here in Florida for the past few months already! Hope you and your family have a wonderful, fun filled and adventurous summer!

Respectfully,  
Scott Weidman, CFP®



## COSTA RICA Land Of Pura Vida!



Last month we had the opportunity to visit a really amazing place, Costa Rica. Costa Rica has a saying “Pura Vida” that translates to Pure Life. And that sums up what this Country has to offer its guests. Located in Central America, Costa Rica is known for it’s beautiful and diverse flora and fauna. From the beaches of Puerto Viejo (Old Port) to the cloud wrapped volcanic mountaintops of Turrialba, adventure was awaiting us.



After landing in the Capital City of San Jose, we drove about an hour to our first Air BNB, located on a hillside over-

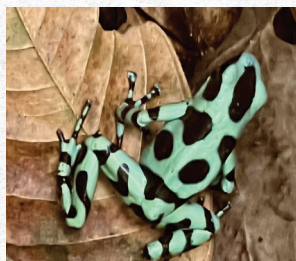
looking the city of Turrialba, surrounded by coffee plantations. Private and secluded, the vistas were spectacular. This was our first excursion. Repelling over multiple waterfalls, zip-lining through the canyon and crossing a wobbly suspension bridge, high above the canopy of vegetation, that will get anyone’s knees knocking.



After a 4-hour drive, our next journey was waiting on the Caribbean side of the Country, Puerto Viejo, where we had a chance to snorkel one of the top 3 reefs in Central America. The second to last day, we stumbled on a cascading waterfall and took full advantage of spending time playing and swimming in

this magical place.

The countryside was thick with bright green vegetation, all competing to get a glimpse of a bit more sunlight. 40-foot banana trees grew wildly in the landscape offering their fruit for anyone or anything passing by. The bright colorful flowers, welcomingly interrupted the many shades of green of this jungle environment.



Three toed sloths, poison dart frogs and Tucans, all indigenous to the Country, could be spotted occasionally. Casada (meaning married in Spanish) was a favorite dish among locals. A “marriage” of rice, beans and plantains along with your favorite meat, was a staple in the Costa Rican diet. Overall, the Country was much cleaner than I expected and we left with a renewed excitement to see where our next adventure might take us!

“...Continued from page 1”

same time. Be sure to check if you will be sharing the house with other guests and not just the host.

7. Finally, it should

be common sense but, be respectful that it is their home and you’re not in a hotel room.

This relatively new and adventurous way to travel

may not be for everyone. But my own experience has taught me, “once you try it, you will never go back to a hotel again!”



## Our service offerings

### Insurance

- Life Insurance (term, variable, universal and whole)
- Long Term Disability Insurance
- Long Term Care Insurance
- Buy / Sell Funding
- Business Overhead Expense Insurance

### Services

- Hourly Consulting
- Retirement Projections and Evaluation
- Income Planning
- Asset Allocation and Risk Management

### Investments

- Mutual Funds
- Variable Annuities
- Equity Indexed Annuities
- Fixed Annuities
- Stocks / Bonds

### Account Types

- Fee Based Advisory Accounts
- Brokerage Accounts
- Third Party Money Managers
- 401k Rollovers
- IRA’s and Roth IRA’s

## Contact the office

Phone: 386-308-5842  
 Fax: 866-840-3866  
 Mobile: 386-299-2893  
 Email: scott.weidman@jwcemail.com  
 157 Fairview Avenue  
 Daytona Beach, FL 32114  
 Mon-Fri: 9:00 AM - 5:00 PM  
 Evenings and Saturdays available by appointment.

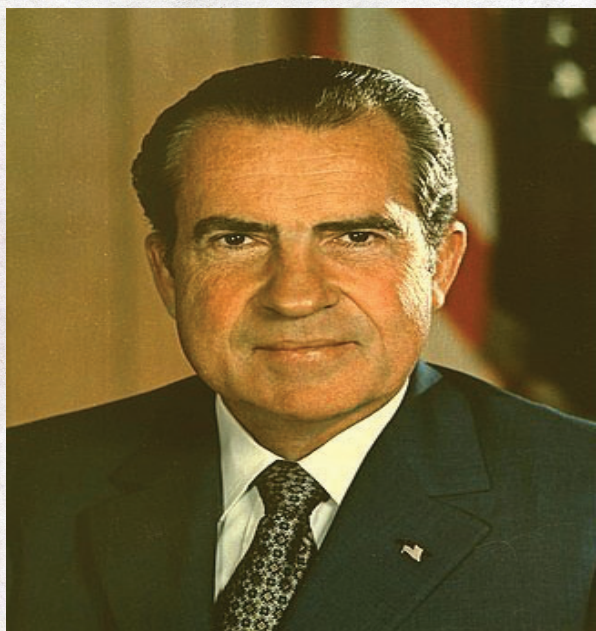


# Flashback 50 Years Ago This Month



## The Kawasaki Jet Ski was introduced

Wow! June 1973 is chocked full of interesting tidbits of nostalgia. Kawasaki manufactured the first Jet Ski, a product that created a market where none existed before, and it's still around to this day.



June 13th, 1973, as inflation spiraled out of control, President Richard Nixon ordered a 60-day freeze on prices for all groceries and for gasoline, to be increased to no more than the price they were on June 8. The measures were the last under "Phase III" of his price control measures authorized under the Economic Stabilization Act of 1970.



## Music

"My Love" was written by Paul McCartney as a love song to his wife and Wings bandmate Linda. The song is a piano ballad in the style of McCartney's Beatles song "The Long and Winding Road".



## Tip Of The Month

June is finally here and summer vacation has started! No more screaming kids or rowdy teens making your job even tougher than it already is. Well, remember, the financial decisions you make in June may determine whether or not you eat in August!

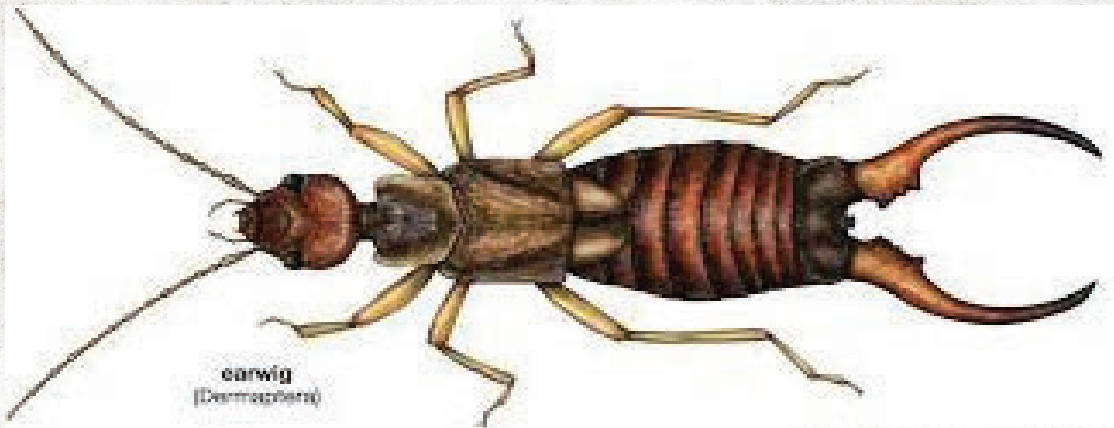
What a great time, to start thinking about your spending and setting some budget constraints, so you don't find yourself scraping together the last few nickels you have towards the end of summer.

A few quick tips on budgeting that have really helped me personally....

1. I've found it very useful to create an Excel Spreadsheet and break down my recurring bills weekly. The first column is week 1, the second column week 2 and so on. Then, you'll see what bills are coming up and can record when you've paid them on time.
2. Set up a side emergency fund. With a portion of that lump sum paycheck you get the last week of school, consider setting 10% aside in a separate account. I can't tell you enough how important it is to keep your savings separate from your normal checking account so you don't "feel" extra rich this month.
3. It's all of those non-recurring expenses that you don't think about that get many people in trouble. Things like going out to dinner, or buying more junk on Amazon or hitting up the ATM for cash and not remembering where you could have possibly spent it. Try using a separate credit card for those purchases to keep a close eye on spending. And, hopefully, you'll even get some cash back rewards. Just be sure to pay off the balance every month, so you're not paying exorbitant interest. I hope you and your family have a wonderful Summer and get to make some really great memories.



# Idiom Of The Month “Put A Bug In His Ear”



about, people have estimated the usage started in 14th century France. The analogy relates the buzzing of an insect to giving people reminders. And now you know!



Summertime in Florida is hot and humid. And along with that comes the bugs! So, this month, “Put a Bug in His Ear” is our

classic idiom of the month. The phrase suggests to give someone a hint about something. Like, my girlfriend “put a bug in my

ear” about not leaving the bathroom until I put the toilet seat down! While it’s unclear exactly when and how this saying came