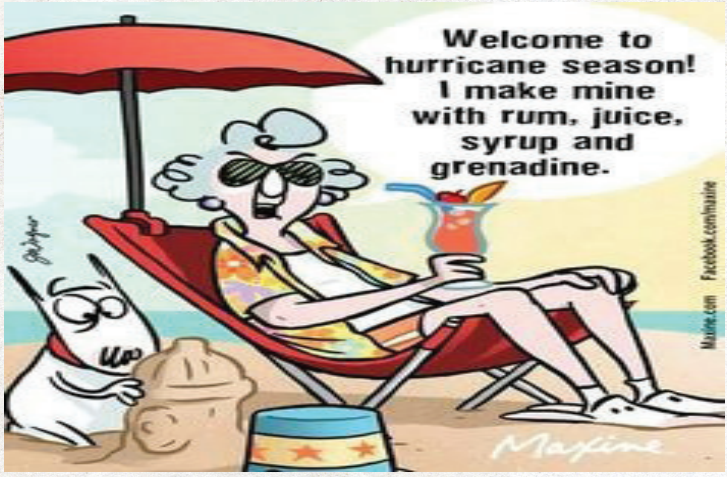




GONE WITH THE WIND?



"Frankly My Dear, I'm Totally Prepared!"



Hurricane season is here! Starting June 1st and going all the way to November 30th. Now is the time to get your hurricane preparedness in order, before it's too late. This way when the storms are brewing, you can proudly exclaim "Frankly My Dear, I Don't Give a Damn!", just like in the 1939 film *Gone with the Wind*, starring Clark Gable and Vivien Leigh.

So, here are a few considerations as the weather starts to heat up.....

1. **Check your Homeowner's insurance and confirm you have adequate windstorm coverage.** In most cases, the deductible is 2-5% of the

policy maximum, which means you could be out quite a chunk of cash if a disaster strikes. Do you have emergency funds to cover the deductible?

2. **Do you have or need Flood Insurance?** With all of the recent flooding in the past 5 years, is it time to consider a flood policy? Windstorm policies only cover wind driven rain. Whereas a flood insurance policy will cover a loss in the event of rising water.

3. **Rain Barrels** are a great way to ensure you have readily available water in case of an emergency. Plus, your plants will thank you for it.

4. **Trim overhead trees.** Years ago, I personally had a massive limb tear

through my front porch. Since then, I've been sure to have all large branches cut back away from the house to protect the structure.

5. **Clean out Drains.** In the event of a major rainfall, be sure your pool drains, gutters and storm water drains are free from debris, so the water has an easy place to go, instead of inside of your house.

6. **Have a Basic Survival Kit Ready.** Things like plenty of canned food, one gallon of fresh drinking water per day per person, a flashlight, first aid kit, medications, a solar powered cell phone charger and a gas powered generator (be sure not to run it anywhere enclosed due to dangerous carbon monoxide poisoning fumes) can make things a whole lot easier to deal with.

Continued on page 2



School's out and it's time to relax and enjoy the summertime fun. If you love outdoor music, don't miss out on the Daytona Bandshell's Summer Concert series, starting the end of May all the way through the end of September.

Tribute bands such as Rushour, KISS America, Fleetwood Max and Alter Eagles are just a few bands that will liven up the evening beach scene.

Father's Day is Sunday June 15th this year. Let's celebrate Dad. The "official" start of Summer is June 20th. In lock-step with our "weird holiday of the month", June 9th begins National Pet Wedding Week.

So, if your furry friend was lucky enough to have found his/her soulmate, congrats! It's time to celebrate. Hope you have a wonderful, fun-filled summer!

Respectfully,
Scott Weidman, CFP®



HOT DOGS NEED COOL PAWS

A Guide To Preventing FIDO's Foot Burns



Have you ever thought about just how hot the pavement can be, when you're out walking your dog in the middle of Summer? Paying attention can not only save your pet the pain but also save your wallet from an unexpected Vet bill. Asphalt or cement driveways can cause serious injury to paws. Especially in the Florida sun. Here are a few tips that can keep your fuzzy pal safe this Summer.

1. Temperature check – use the “7 second rule”. Place the back of your hand on the pavement surface for 7 seconds and if you can't bear it, your pet can't either.

2. Choose grass over cement or sand – grassy areas tend to stay much cooler than sand. Have you ever tried walking on the beach at high noon, barefoot? Yowzer!

3. Walk during cooler times – Early morning or late afternoons tend to be the safest for FIDO's footies and probably a more



peaceful time to enjoy yourself. I personally love walking right at dusk when the heat of the day is fading.

They say, 'Do what you love, and the money will follow.' So I've been enthusiastically eating pizza, drinking wine, and napping like it's my job. Now we wait.



4. Consider paw protection – This is a little weird, but I have seen some dogs wearing booties. But it may just be a fashion statement too.

5. Pay attention to your dog's behavior – If your pup is reluctant to walk, limping or licking his paws, it could be a sign of injury. Or, if they're panting excessively, heat stroke is a major concern. Get in the shade, drink water and rest.

Hopefully these tips shed some light on the potential hazards, lurking out there, for your pampered pets and you. Stay vigilant and hydrated!

Continued from page 1

By taking a few proactive steps this June, it will save you last minute

headaches throughout the rest of the hurricane season. Happy Summer bay.



Our service offerings

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- Long Term Care Insurance
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- Income Planning
- Asset Allocation and Risk Management

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- Mutual Funds
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Account Types

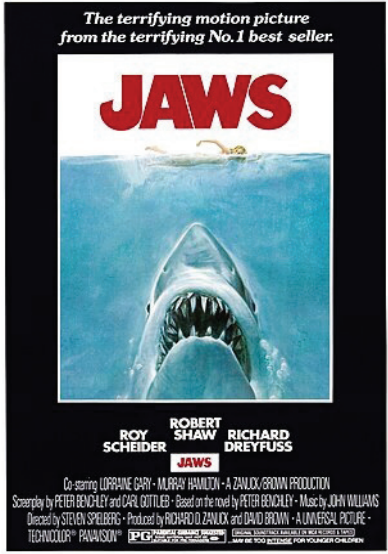
- Fee Based Advisory Accounts
- Brokerage Accounts
- Third Party Money Managers
- 401k Rollovers
- IRA's and Roth IRA's

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



On June 11th, 1975 President Ford proposed a 23 cent Federal fuel tax on each gallon of gas sold in the US as a way to eliminate the US's dependency on foreign oil by 1985. That's what tariffs looked like 50 years ago. The bill was shot down by the House in a vote of 209 to 187 against it.

"Jaws" an action film about a white shark terrorizing a resort island, premiered nationwide on Friday June 20th. By September 5th the film would surpass "The Godfather" as the highest grossing film in history (until Star Wars came along in 1977).



On June 21st, 1975, the first drive through-restaurant was inaugurated, as the McDonald's in Sierra Vista, Arizona began allowing customers to place their orders at a microphone, then drive up to the window from which their food would be handed to them, without the need for anyone to leave the vehicle or God forbid, get a little exercise in before chowing down on that Big Mac!



**Two all beef patties
special sauce lettuce cheese pickles
onions on a sesame seed bun**





FRS Questions?

Call Scott
386.299.2893

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Financial Tip Of The Month

TIME is Your Most Finite Asset

We as Americans seem to have this driving need to achieve and succeed. But have you ever thought, "at what cost?" Have you missed out on the early years of your kid's lives, trying to earn enough to pay for that BMW in the driveway and the brand new luxury house you're living in? Has your marriage been under so much stress because you're always working and never see or spend quality time with your spouse? Have your visits to the cardiologist been increasing the past few years due to heightened levels of stress and heart palpitations? All for what? To live like the Joneses? Who are these Joneses anyway? And why would you want to live like them if it's sucking the life out of you? The one thing we all share with the ultra-rich, is that **TIME** is our most finite asset and you don't get more of it back! This month, with summer approaching, I wanted to point out that **NOW** is the time to enjoy the fruits of your labor. Spend time with your family and friends. Don't spend money you don't have, to look wealthy. Remember, the costs of spending are more than just financial.



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Idiom Of The Month “Driving A Hard Bargain”

IDIOM

**DRIVE
A
HARD
BARGAIN**



These days of Tariff talks, conjured up this month's idiom- "Driving a Hard Bargain". This idiom is believed to have originated in the 17th and 18th centuries in Cumberland, Eng-

land. It likely came from the practice of miners negotiating prices for their work, where the task of digging through rock was considered a "hard bargain" if the rock was dif-

ficult. The term "driving" refers to the act of digging. Trump's really "Driving a Hard Bargain" to get these deals made. And now you know!

