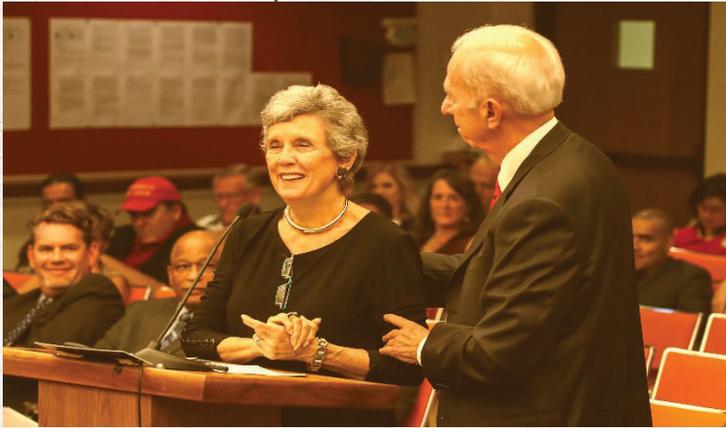




LONG AWAITED RENAISSANCE OF DOWNTOWN



May Have Finally Arrived!



It seems like yesterday that our family had moved to the Downtown area in 2006, with visions of grandeur, to live and renovate our historical home to eventually turn into a financial planning office. Keep in mind, this was just as the housing market was coming to a screeching halt and all development projects evaporated overnight as the global financial crisis crippled the economy. People would look at me cross-eyed when I explained where we lived. I had been asked many times, "Is it safe there?". Yes, there were homeless people and vagrants, but I don't believe we really ever felt unsafe. In fact, I always felt we were sort of urban pioneers, new age settlers claiming our stake in a long-overlooked diamond in the rough, known as Downtown Daytona.

Well, fast forward 12 years and here we are seeing an amazing resurgence

of development and interest in the Downtown. For more than a decade (I still can't believe it's been that long), I have been saying that whomever decides to develop those vacant car lots on the North end of Beach Street, would be the catalyst to change the entire Downtown. Several months ago, Hyatt Brown, retired CEO of Brown and Brown Insurance, announced plans to build a \$25 million national headquarters for Brown and Brown with recent estimates topping \$60 million, right there on that vacant 5 acres of wasteland. There are expectations that this will bring as many as 550 or more new executive jobs to the area. This alone with completely change the face of our Downtown!



As though that wasn't enough. Both Cici and Hyatt Brown spoke at a recent City Commission meeting and pledged \$15 million of their own money to start the not for profit, "Brown Riverfront Park Foundation", to both renovate the Riverfront Park from Orange Avenue to Bay Street and provide funding to maintain the park into perpetuity. Mr. Brown was quoted as saying "The whole thing has got to be a WOW". Their vision is to add fully mature 30-foot tall trees for shade throughout the park, widen the Sweetheart Trail with soft rubberized material to add a level of cushioning for runners, and incorporate a children's splash park for the whole community to enjoy. I think this would create a space that people can bring their children and pets and engage with one another and really enhance the lifestyle for everyone. Skeptics are critical of the homeless issue, but Mr. Brown suggested that since the foundation would be private, it could lease the space and enforce 24-hour security with automatic electronic locking on bathrooms to keep vagrants out at night. So, to me, it seems like with the incredible generosity of the Brown family, our little diamond in the rough is going to finally get polished and I couldn't be more excited for the changes to come!



Hot, hot hot! Summer-time in Florida, for many, is too much to handle. For me, I personally love this time of the year. Just don't forget your sunscreen, because that August sun can be brutal. Surprisingly, the month of August has no notable Federal Holidays. However, kids will be returning to school, strangely enough, Friday, August 10th in Flagler County and on Monday, August 14th in Volusia County. So, get out there and enjoy the last couple weeks with your kids or grandkids before the school year starts!

Respectfully,
Scott Weidman, CFP®



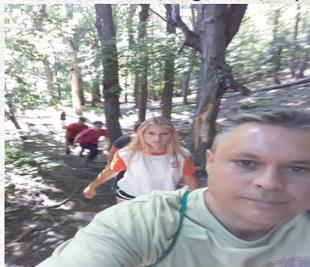
Our Summer Escape



Every year, I try to visit family in PA, but it seems like it's always around the holidays when it's cold and gray. Well, this year, Savannah and I traveled up North in July. Having lived in Florida as long as I have, you forget just how different the seasons are up North. Summertime is actually pretty darn hot! I told my sister before we arrived, that I really wanted to go on a challenging hike. To this day, Savannah has fond memories from the day we hiked on an 18 mile roundtrip to the Pinnacle and back

without food or water. But that's another story. Well, my sis delivered a heart pounding and exhausting adventure to Glen Onoko Falls, just outside of Jim Thorpe (the Little Switzerland of America). Unlike most hikes that end with a scenic overlook, this one followed a trail adjacent to multiple cascading waterfalls and downright dangerous, sheer cliffs. It's funny, pictures NEVER do justice to the beauty and magnitude of your surroundings. You simply cannot imagine, just how steep some of the trail was in the photos, but it was exactly what I was hoping for.

What a great day out, in nature, with family. Savannah didn't even use her cell phone other than to capture a few memories along the way.



If you ever find yourself in Pennsylvania, I highly recommend visiting Jim Thorpe. Filled with mountain bike trails, hiking and even white water rafting in the Lehigh Valley Gorge, it's a wonderful place to explore and create great outdoor memories.



Too Many Projects, Not Enough Time?



If you find yourself overwhelmed with projects around the house, consider the help of a student. We are lucky enough to have Stephanie

Rowley in our Chamber leads group, the Employment Coordinator at Embry Riddle. She places students in touch with potential odd jobs. From moving furniture, to cleaning out the gutters and trimming the hedges there are plenty of students willing to earn a little extra pizza and beer money doing these sort of side jobs. The

great thing is that they are held accountable since they are part of this employment program. In fact, I've hired a couple students to hand write my newsletter envelopes and have been very pleased with their follow through. So, if you find yourself in need of that helping hand, give me call and I will put you in touch with Stephanie.



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
- ▶ Public Non Traded REIT's (real estate investment trusts)

Account Types

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

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