



Bearing Housing Before

## BEFORE YOUR TRAILER NEEDS A TRAILER...



Bearing Housing After

### Get It Serviced Prior To A Long Road Trip



July is the time of the year that enthusiastic adventurers pack up the family and head out on the road with their boats in tow. Whether it's a fishing excursion to Key West, or an annual Scalloping run to the Gulf Coast, making sure the trailer is prepared for the rigorous road trip ahead is extremely important, so you aren't stranded on the side of the road, wasting precious time out of your vacation dealing with a break down that could have been avoided.

A good friend of mine, Robbie Gill, owner of Ormond Trailer and Hitch was kind enough to give us some pointers on ways to preemptively

Robbie suggests, annually or before going on a long road trip you get a bearing service. Over time, salt-water can get into the bearing housing, compromising and pitting the bearings which could lead to failure. Typically trailer tires have a life expectancy of 5 years, so be sure to check them for dry rot. Any rusted parts should be inspected and replaced. Trailers that are over 3000 lbs. require brakes on all axles. Robbie suggests, as an added measure, you may consider switching your lights to LED, though that's not a requirement. But they tend to be saltwater resistant, brighter and last much longer than the traditional incandescent lights.



maintain your boat trailer, so your vacation fun doesn't get interrupted.

Finally, being sure the trailer is leveled to better distribute the weight evenly across the

axles will help prevent sway, which could potentially be disastrous on the highway and lead to loss of control of the vehicle.

Here's a simple checklist that you can follow before a trip....

- **Bearings** – Check the bearings to be sure there is fresh grease and no water intrusion.
- **Tires** – Be sure they are inflated to the correct PSI and there is no dry rot.
- **Leaf Springs** – Rust is normal, however if there is excessive amounts or the springs are cracked and sagging, this may be reason to replace them.
- **Lights** – Make sure the brake lights are working, along with the turn signals.
- **Trailer Brakes** – Test the brakes on the road. Non-working trailer brakes could cause the weight of the boat trailer to push you right through a red light when coming to a stop.
- **Tag and Registration** – If you don't use your boat often, you may have neglected to renew your tags and registration. Be sure you're legal.

Hopefully these suggestions will help identify and avoid any mechanical problems you could have been the victim of, before embarking on your summer fun. For an annual check-up, give Robbie Gill of Ormond Trailer and Hitch a call and tell him Scott sent you!



We are officially half-way through 2019! Last month, I hosted a dinner discussion with 6 long time clients that have all been part of FRS (the Florida Retirement System) to discuss marketing initiatives. I would like to sincerely thank, Larry and Donna L., Donna G. Maria F. and Roger and Kathy S. for your participation and support. I think we're on to something!



Of course, July 4th is coming up and I'm sure the smell of grilling burgers and hot dogs will fill the air. It's extremely hot out there so don't forget to stay hydrated. Have a happy 4th of July and remember we're still here guarding YOUR Nest Egg.

Respectfully,  
Scott Weidman, CFP®

## Cut The Cable And Beef Up Your Wallet!



I've found myself having the same conversation with clients recently about just how ridiculous their cable bill is. Why am I paying \$185 for cable and internet and I only watch one or two television shows? It's crazy how these cable companies bundle useless channel after channel together with that ONE channel you actually like to watch. Well, believe it or not, I cut my cable several years ago and now I stream EVERYTHING!

To access streaming services like Hulu or Netflix, you still need to have internet. But here's another

interesting fact. Recently I received a promotion in the mail. Spectrum touts its "up to 100 mega bites per second (mbps)" internet speed for only \$44.99 per month\*. However, if you click on the well hidden "Other pricing promotions link" on their website (see below) you can possibly request a 15 mbps internet speed for a mere \$14.99 per month for 12 months depending on your location! They hide that well.

Now, I know what you're saying, that's nowhere close to the 100 mbps speed we need to stream.

But guess again. High definition streaming only requires 4-6 mbps! Google it. I figured I would try it out and for the last three months, it's been working seamlessly with no buffering at all. So, now that you've locked in a super low rate for internet, you just have to subscribe to a service like Netflix or Hulu to watch your favorite TV Shows or movies. The only downside is no live news or sports, but I have a solution for that too. It's called Mobdro or Kodi. But we'll save those digital treasures for another newsletter. Happy streaming!

Type this link into your browser to access the "Other Deals on Spectrum's website"...

<https://buy.spectrum.com/buyflow/store-front>

\*<https://www.spectrum.com/browse/content/rate-card>

## FRS Retired Preparedness Community FB Group



Join our  
Facebook Group

\*Approval required

Our firm just launched a Facebook Group Page called "FRS Retirement Preparedness Community" to engage those in the Florida Retirement System and dispense helpful tips to get them better prepared for retirement. By creating a collaborative communi-

ty of teachers, police, firefighters and county workers that are all members of the Florida Retirement System, we will be able to help one another and share experiences to better serve those that serve others. I encourage you to join yourself and if you know someone in FRS, please share it with them!



## 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

## Contact the office

Phone: 386-308-5842

Fax: 386-840-3866

Mobile: 386-299-2893

Email: [scott.weidman@jwcemail.com](mailto:scott.weidman@jwcemail.com)

340 S. Beach Street, Suite #128,  
Daytona Beach, FL 32114

Mon-Fri: 9:00 AM - 5:00 PM

Evenings and Saturdays available  
by appointment.

