



JM J. MARSHALL ASSOCIATES

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Message From The President

I would like to take a few moments to inform and thank those clients and friends who have helped make J. Marshall Associates, Inc. a success in 2007.

Through your efforts and business, we were able to grow as an organization and give back to the community through education, time, and financial support.

In 2007, J. Marshall Associates increased its client base by over 15%, our gross sales by 10% and added an addition to our building providing 3 additional offices, service and storage space to accommodate and continue anticipated growth.

Our computer equipment and phone system was upgraded and we continue the process of scanning our clients files to allow us to access our clients information from anywhere and provide them the service and answers they require.

I am proud to say that Tracy Rego has been named as our Managing Director responsible for compliance and supervising securities transactions within the firm.

I am equally proud of Kimberly Butterfield and Richard Bassett who attained membership in the Million Dollar Round Table once again. MDRT is an international, independent association of approximately 28,000 leading sales professionals in the financial services industry. MDRT members demonstrate exceptional professional knowledge, strict ethical conduct, and outstanding client services.

None of this gets done without the support of Lucy Faria, Nicole Perry, Peter Botelho, and Ryan Greene who make sure that our client's service needs are properly attended to.

We continue to be a resource to the community by way of our Seminar Series as well as individual programs designed for realtors, educators, and firefighters throughout the South Coast.

I would like to close in thanking you again for your support and promise that your 2008 efforts and trust will not be wasted.



“Don't Keep Us A Secret”

2008 Seminar Series Continued

In an effort to educate and provide valuable information for our clients, J. Marshall Associates will continue its Seminar Series

Our Seminar Series Dates for the beginning of **2008** are as follows:

<u>Date</u>	<u>Time</u>	<u>Seminar</u>	<u>Location</u>	
March 11th	6:00 PM	"Threats to a Secure retirement"	Venus De Milo	Dinner
March 27th	6:00 PM	"Blueprint for Financial Success"	Venus De Milo	Dinner
April 8th	6:00 PM	"Blueprint for Financial Success"	Mc Govern's	Dinner
April 24th	6:00 PM	"Financial Security Now and into the future."	Venus De Milo	Dinner
May 6th	6:00 PM	"The Titanic?" What does that have to do with financial planning?"	Venus De Milo	Dinner
June 5th	6:00 PM	"Blueprint for Financial Success."	Mc Govern's	Dinner
June 17th	6:00 PM	"Threats to a Secure Retirement."	Venus De Milo	Dinner

Should you wish to attend any of these workshops, please call our office at 508-673-3300 and ask for Lucy or Nicole.

What Have We Been Doing Lately?



Blue Print for Financial Success Seminar



J. Marshall Associates delivered boxes of clothing donated by clients and others to the local Veterans Association



"I didn't sign up for this snow stuff."
Christian James Butterfield

Added additional office space October 2007



Holiday client appreciation event December 11, 2007 at the Quequchan Club.



Whale Watch client appreciation event August 22, 2007

"Don't Keep Us A Secret"

Recession? Depression?

What do I do?

There's a joke that defines each. A recession is when your neighbor loses his job. A depression is when you lose your job. The difference between the two terms is not very well understood for one simple reason: There isn't a universally agreed upon definition. If you ask 100 different economists were to define the terms recession and depression, you would get at least 100 different answers. But how important is it to have an opinion or a definition on these two words? It's not the technical issues that we labor over but the emotional challenges associated with fear and greed.

Many savers/investors try to do it themselves. Unfortunately, the mistakes people make when they handle financial planning on their own extend far beyond the investment arena. Planners say its not uncommon to take on new clients who have failed to tend to such basic needs such as drafting a Will or calculating how much life insurance they need, never mind pulling together a comprehensive blueprint for achieving their financial goals.

Many savers/investors gather information from books, magazines, newspapers and even request information from financial planners to read and educate themselves. Now what do you do with the information? We believe two things. One, they are just procrastinating and feel by doing **something** they are moving forward or, second they really are not looking for information but are looking for interpretation. What does that information mean for me?

Good financial planners can provide those answers and more. Often, it's simply a matter of spotting opportunities their clients might have overlooked such as tax law provisions that allows an investor to make a contribution to an IRA for an unemployed spouse or discovering that you are paying income tax on your social security earnings and how to avoid it.

I find it hard to understand why people will hire others to do everything from mowing their lawn to washing their car, but won't hire someone to help with their financial lives because they think it's something they should be able to do themselves. It can be a big mistake. I believe that our financial lives have gotten way more complex than we ever thought it would. We need the protection of having a professional to make sure we're doing things right. Many people feel the same way.

So What do you do in a time of recession? Depression?

Work with a financial planning firm who sees their role in the process as an opportunity to make a positive difference in a saver/investors' life and help them make the smart choices that will pay them back down the road.

According to a 2007 Financial Planning Associates study produced in association with Cerulli Associates, here are some reasons why the financial planning process is vital for today's consumer.

- Health Care and education costs are rising significantly faster than general inflation rates.
- Many retirees today will live 25 or more years in retirement, requiring far more financial management of resources to maintain desired lifestyle.
- Tax laws change annually.
- There is a wide choice of investment options available, and not all of them are appropriate choices for you.
- Social Security and company pensions no longer provide the majority of retirement funds for many people.
- According to the Federal Reserve, 86% of Americans in the top 20% of income earners have retirement accounts, but only 13% of workers in the bottom 20% of income earners have retirement accounts.

At the heart of financial planning is making dreams come true. Oftentimes, we don't really take the time to dream, and even more often, we fail to plan. The financial planning process is a journey of discovery to realize what matters most to you and to make it happen through smart financial decisions.



Veteran's Association

The local Veterans Association is still in need. The number of Veteran's served has increased 20% and the Boston Food Bank donations are down almost 35% from what they gave last year.

J. Marshall Associates is conducting an aggressive food drive from now until April 1st, 2008 so that we can give back to those people who have given so much to us.

What is needed **now** is:

- Complete meals in a can: soups, chunky beans, etc.
- Cereal (Both boxed and oat meal)
- Pasta (dry)

They do have a deep freezer in which to store perishables of meat, mixed vegetables, hamburger and chicken, etc.

You can drop off items either here at 982 Eastern Ave, Fall River, MA or directly at the local Veterans Association at 755 Pine Street, Fall River, MA.

Should you have any questions, please call us at 508-673-3300.

"Don't Keep Us A Secret"

