



JM J. MARSHALL ASSOCIATES

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Advisory Services Offered through
Investors Capital Advisory



“Dedicated to You”

Article written by Joseph A. Marshall appearing in the Fall River Herald News on February 6, 2010

With the beginning of a “new year” there is a natural hope for a better year as we reflect back on the previous one. For some reason, we always believe that the “new year” will be better and it all will begin after January 1st. You could have been unemployed on December 31st and January 1st but it will be better after January 1st. Why? Maybe it’s us. We believe it. How long will we believe it? Can we believe it for the next 365 days?

My daughter came back from the gym after work the first week of January all discouraged. I asked why and she said that she couldn’t even find a parking space but reassured me that in a couple of weeks those who made resolutions to get in shape and live a healthier lifestyle will give up and go back to their old lifestyle. I’ll take it a step further. If they do “give up” they will look back on the year as another failure and look forward to the “new year”. New years resolutions are hard. Too much pressure. Once you tell someone about it, you’re setting yourself up for failure. A catchy phrase used commercially... “Just do it”...comes to mind. I am not suggesting that we not try to improve ourselves over the last year but we can do so in an organized, calculated, supported manner. Health isn’t something that I can give advice on but “wealth” advice I can give. Who knows, maybe wealth fitness will help you with health fitness. I would like to share some “Economic Resolutions” with you that I have seen work and should not be too difficult to implement since they require self discipline and the cooperation of others.

- Organize your financial affairs. Depending where you are in your financial life (accumulations, preservation, and distribution), reassess and see if you are on track. If you are not on a track, get on one. If you don’t know how to get on track, seek professional help for wealth as you would for health. “Just do it”!
- Get your “legal house” in order. You don’t have anything to leave to anyone? Are you married? Been divorced? Have two families? Own a house? Have a pension plan? Have parents who have named you in their will? I have a few hundred bad stories of people who did not “get their legal house in order”.
- Review beneficiaries on, not just life insurance policies, but also IRA’s and pension plans. I read a story a few years ago where a retiree from NY passed away and left over \$1M to his ex-wife because he didn’t change the beneficiary on his pension plan when he retired. His ex-wife took back everything bad that she ever said about him but you can imagine how his current wife of over 20 years must have felt about him. True story but sad.
- Pay off credit cards. Seriously. Don’t think that you can’t. If you own a home, see about a line of credit or refinancing. Whatever the rate, it will be less than your credit card rate. There are other ways that can help too. You could get a part time job, sell items on e-bay or on a yard sale, reassess your cable bill choices, stop smoking, ditch your non-thrifty friends (the “Joneses”), and quit spending your free time shopping. Use your imagination and put all that “extra money” on those credit cards. “Just do it”!

Volunteer and “pay it forward”. We all have skills or opportunities that others do not have. Share and make an effort. You’ll feel good about yourself and it will come back to you. Read between the lines.

“Don’t Keep Us A Secret”

“We are currently accepting new clients”

The JMA Family Is Growing!



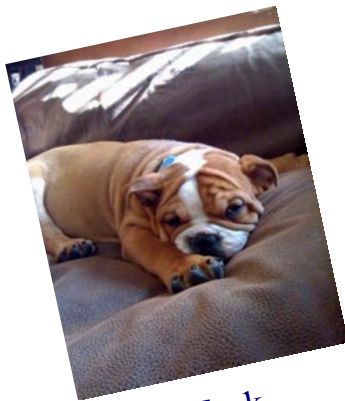
Jake



Christian



Easter Bunny



Tank



Benjamin



Dillon

Seminar Dates

Date	Time	Seminar	Location
04/29/2010	6:00 P.M.	"The New Normal" (A Different View Toward Saving and Spending)	Venus DeMilo
05/26/2010	6:00 P.M.	"Economic Update" By Sean McLaughlin, CFP/CIMC	Quequechan Club

We are excited to have Sean McLaughlin, regional V.P. for MFS, the oldest mutual fund company in America. This is the time when we, at J. Marshall Associates, are counting on our clients to bring a couple of guests to meet us and learn some valuable information. There will be prizes and surprises with a chance to win 4 Red Sox tickets. You must bring a guest that is not already a client to qualify. When you call 508-673-3300 to reserve your seat, please specify chicken or fish as we will also be serving dinner.



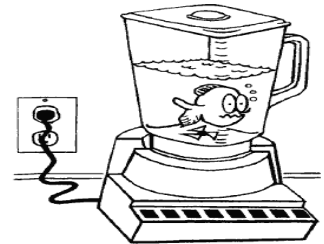
"Don't Keep Us A Secret"

Stress

STRESS is defined as mental, emotional, or physical strain caused by anxiety or over work. It doesn't sound like **stress** is good for anyone.

Here are a few great ways of dealing with the burdens of life:

- Accept that some days you're the pigeon and some days you're the statue.
- Always keep your words soft and sweet, just in case you have to eat them.
- Birthdays are good for you. The more you have, the longer you live.
- If you lend someone \$20 and never see that person again, it was worth it.
- When everything's coming your way, you're in the wrong lane.
- A truly happy person is one who can enjoy the scenery on a detour.




**And you thought
there was stress
in your life !**

Stress? We all have it at one time or another. How we deal with it effects our quality of life.

Financial Points of Interest

- Even though you would waive your IRA/RMD for 2009, you must take your 2010 RMD by December 31st, 2010. If you are currently 70 1/2 or if you turn 70 1/2 in 2010, you must take your first RMD by April 1st, 2011. (Call us it's easier)
- The volume of mail processed by the U.S. Postal Service declined by 26 billion pieces of mail from 2008 to 2009—Source: US Postal Service (no wonder they're broke.)
- China has only 10 cars for every 1000 people. The US has 765 cars for every 1000 people—Source : Industrial United Nations 2008. (The number of people in China as of 4/6/2010 is 1,336,780,000 vs. the US at 309,009,000)
- Would you give up 3% of an asset to protect 97 % of the same asset? That's what long term care insurance does using rough numbers. Do you want it? The answer would be no. Do you need it? Ask anyone that is paying for custodial care or nursing home care at \$10,000 to \$12,000 per month.—Source: Met Life survey DTD 2008. (You can have all the risk you want for free)

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