



JM J. MARSHALL ASSOCIATES

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Securities offered through
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“Dedicated to you”

Paradigm Shift

“In the future, the government will not be able to care for the elderly.”
Currently in the United States.....**38** million people are on Social Security and Medicare.

- Baby Boomers (1946-1964)).....represent **81** million people.
- Generation X (1965-1976).....represent **41** million people.

If you do the math, there are **122** Million people paying to take care of **38** million people and we are struggling to maintain programs like Medicare. Let’s add Generation Y (1977-1995) which represents **74** million people.

What will happen when **81** million baby boomers retire and instead of 122 million paying for 38 million, we have 115 million paying to take care of 110 million A decade ago 1/3 of the Japanese workforce retired. Their economy is still recovering.

The theme here is not to rely on government programs, but to take proactive approach to your well being. If you’re going to go through the trouble of living longer, you could have the problem of running out of retirement income. Be sure to keep your annual review appointment with us so that we can be sure that you are on track. (December 2008 , Van Mueller, LUTCF 2009



- 17 Trillion was lost worldwide last year in retirement assets.
- Houses have gone from the largest asset to the largest liability.
- During the Great Depression, less than 3% of the U.S. population owned stock. Now over 51% own stock. (Dr. John Salisbury, Investors Capital Corp. Annual Compliance Meeting, August 2009)

“Don’t Keep Us A Secret”

“We are currently accepting new clients”

What's New ?



Christian Bowling
He has his own
style
(Age 4)



Seminar and Workshops

September 16th, 2009—How to Plan Your Retirement, Manage Wealth, and Preserve Your Estate. Venus DeMilo/Dinner

September 17th, 2009—Business Breakfast Club for accountants, lawyers and business owners desiring information that can assist them in better serving their clients and employers. This session is on Social Security.

October 13th, 2009—How to Plan Your Retirement, Manage Wealth, and Preserve Your Estate. Venus DeMilo/Dinner

Client Appreciation



July 24th, 2009. Happy 20th Anniversary JMA!



Financial Partners— Mac, Joe, Bruce & Rob



Food supporters— Donald Pare & Carlo Crocetti

And the Winners are...



- Movie Package—Susan Wolfenden
- Golf Package—Roger Toni
- Jeffrey Alan Salon Certificate— Pauline Noiseux
- Italian Cooking Package—Rochelle Kieron
- Beach Package— Paul Pacheco
- Red Sox Package—Barbara Toni

Congratulations to Tom and Joanie Tucker! Winner of “Red Sox tickets and a hot dog” drawn from the 486 responses



Survey Results are in!

Strange Laws-

In Texas, it’s against the law for anyone to have a pair of pliers in his or her possession. “No place for Bob The Builder.”

In Philadelphia, you can’t put pretzels in bags based on an Act of 1760. “They must be all over the isles in your local supermarket.”

In Miami, it is forbidden to imitate an animal. “That’s a good law.”

In Tennessee, it is against the law to drive a car while sleeping. “That should be a law everywhere.”

In North Carolina, it is against the law for dogs and cats to fight. “What happens?” “The local dog officer arrests them?”

In Virginia, chickens cannot lay eggs before 8:00 a. m., and must be done before 4:00 p.m. “I didn’t know chickens could tell time.”

In Massachusetts, it is against the law to put tomatoes in clam chowder. “It must be okay in Manhattan, NY though.”

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