

## April 2019 Newsletter

# 2019 Marks 30 years in Business for JMA

It was no April's Fool joke that on April 1<sup>st</sup>, J. Marshall Associates has been serving the financial needs of the area for 30 years. Joe opened the office on April 1, 1989 and has seen the highs and lows of the varying states of our economy. J. Marshall Associates has stayed true to its founding mission that business is based on integrity, trust, superior service, and building lasting relationships with our clients to help them develop and navigate their financial individualized plan.

Look for special events and celebrations as we commemorate our 30 years.



***Just a reminder that the lucky winner will be selected on Wednesday, April 17<sup>th</sup>, to “push the plunger” on the Brayton Point towers implosion.***



### ***First Quarter 2019 Select Club Drawing Winner***

*David Souza won tickets to the  
Southcoast Comedy Show  
for Friday, April, 12, 2019.*

Our success comes from referrals from our valued clients. Please consider sharing us with your family and friends.

Becoming a *Select Club Member* is as easy as providing a referral that results in a client meeting. The first referral initiates your membership and each additional referral in 2019 that results in a client meeting will be an entry into the *Select Club* quarterly drawing.



## What Should You Do With Your Tax Refund?

*A few possibilities to consider.*

**Will you be receiving a tax refund this year?** If so, you might want to think about the destiny of that money. Here are a few options to consider:

- **Start (or add to) an emergency fund.** Do you have a dedicated rainy day fund? Consider setting this money aside for a tight spot you may find yourself in at another time.
- **Invest in yourself.** You could put the money toward education, career training, or personal improvement.
- **Use it for a down payment on a vehicle or real property.** Real property may represent a better financial choice, but updating your vehicle may have merit - cars do wear out.
- **Put it into a retirement account.** If you haven't maximized your contributions this year or have a chance to get an employer match, it may be worth considering.
- **Pay down debt.** Almost always a wise move.
- **Get your home ready for the market.** Spruce up the yard, exterior, or interior of your residence, or hire professional who can assist you with staging it.
- **Improve your home with energy-saving appliances.** Or windows, or weather-stripping, or solar panels – just to name a few options.
- **Create your own food bank.** What if a hurricane or an earthquake hits? Where would your food and water come from? Emergency food stores are worth considering.
- **See a doctor, optometrist, dentist or physical therapist.** If you have not been able to see these professionals due to your insurance situation or your personal cash flow, why not do it now?
- **Pay for a getaway you have been dreaming about.** If you are debt-free and feel financially confident, perhaps you should consider rewarding yourself with travel?
- **Pay it forward.** Your refund could turn into a charitable contribution (deductible on next year's federal tax return, if you itemize deductions.)

By carefully considering how to use your refund in advance, you may be able to avoid asking yourself, later, that age-old question ... "Where did it all go?"

This material was prepared by MarketingPro, Inc., and does not necessarily represent the views of the presenting party, nor their affiliates. This information should not be construed as investment, tax or legal advice. All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy.

---

**Quote of the Month:** *"Energy & initiative count as much as talent and luck"*

---



### The Financial Planning Hour

Join Richard Bassett from 1 - 2 pm every Monday for his weekly radio show on WSAR1480. Stay in the know on relevant topics that are defining the American economy, as well as discussions on financial planning.

April is the cruelest month, breeding lilacs out of the dead land, mixing memory and desire, stirring dull roots with spring rain. Here cometh April again, and as far as I can see the world hath more fools in it than ever.

**HAPPY BIRTHDAY**  
**KIMBERLY BUTTERFIELD**  
April 11<sup>th</sup>