

JANUARY NEWSLETTER

1099 Announcement



JM
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*Securities and Advisory Services
offered through Cetera Advisors LLC,
member FINRA/SIPC. Cetera is under
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named entity.*



Attention Clients!!

As you wrap up 2016 and begin planning for tax time, please be advised that this year you will receive 2 1099's if you have a brokerage account with us.

You will receive one 1099 from Investors Capital Corporation and the other from Cetera Advisors.

Our transition of broker dealers from ICC to Cetera took place mid-year in 2016.

As a result, both Investors Capital and Cetera will report out 1099s respective to the time accounts were held with them(US) during 2016.

Nail your financial New Year resolutions with these tips to tackle debt and boost savings

The New Year has become an opportunity to commit to new goals and rekindle hope. In fact, 40 to 50 percent of New Year's revelers raise a toast to living better, healthier lives. Yet despite their optimism on Jan. 1, the majority end up missing their marks.

"Many of us come out of the gate raring to go, but our enthusiasm quickly dies because our goals are too lofty or because we haven't established any sort of plan," said Mike Sullivan, a personal finance consultant for Take Charge America, [national nonprofit credit counseling and debt management agency](#). "You're more likely to stick with your resolutions if you focus on bite-sized goals, build a solid plan to achieve them, and celebrate each milestone."

Sullivan offers eight tips on making and keeping financial New Year's resolutions:

1. **Review the past year:** Start with a review of your current financial state. Did you earn more? Did you save more? Do you owe less? If so, take

some time to celebrate. If you didn't, ask for help. Talk with a financial advisor or credit counselor and explain your goals.

2. **Make a budget:** It's an oldie but a goodie – and it's at the top of every financial to-do list because it works. Take inventory of your income and spending to get a sense of necessary expenses, discretionary funds and potential savings. Putting pen to paper also will open your eyes to any worrisome spending habits and help you make smarter decisions in the future.
3. **Automate and simplify:** Take advantage of your bank's bill pay feature to automate recurring payments like your mortgage, insurance, cable, utilities and even savings. In addition to saving you time each month, setting up auto payments helps you avoid late fees.
4. **Organize your finances:** The New Year is a perfect time to get your financial life in order. Establish a process and system for paying bills, review your credit report for accuracy, research financial software, set up auto deposits and shred old documents and receipts. This is also an ideal time to gather and organize your tax information for 2016.
5. **Save for emergencies:** If you don't yet have an emergency fund, now is the time to build one. Aim to save enough money to cover three to six month's expenses, but break this big goal down into smaller milestones – and celebrate each time you reach one.
6. **Pay down debt:** This may seem overwhelming, especially if you have multiple credit cards, student loans, car loans, etc. Start by tackling the debt with the biggest interest rate, and move down the list from there. If needed, enlist the help of a nonprofit credit counseling or student loan counseling agency for one-on-one guidance, an action plan and assistance negotiating with creditors.
7. **Save for retirement:** This is critically important to your financial health, but far too few people are focused on saving for their golden years. If you haven't already done so, evaluate employer-sponsored retirement savings plans, or talk to a financial advisor about individual retirement accounts (IRAs). Commit to saving every month – even if it's a small amount – and work to increase your contribution over time.
8. **Make it a family affair:** Don't go it alone! Enlist the help of family and friends to help you stay focused on your financial goals and priorities. You can also aim to teach your kids a new financial lesson each month, or create savings goals as family.

JMA Veterans Clothing Drive 2016



J. Marshall Associates sponsored, for the 10th year in a row, a clothing drive to support the Veteran's Association of Bristol County in Fall River, MA.

Hats, gloves, and new socks as well as slightly used coats, jackets, shirts, and pants were delivered to the Veterans Association on December 22nd 2016.

Thank you to everyone who made contributions! This wouldn't be possible without you.



Select Club 2017

As we wind down another successful year of the J Marshall Associates Select Club, we are looking forward to successful year. 2017 will mark our 5th year of the program.

Qualifying for the Select Club is as easy as submitting a referral that results in a meeting. One referral earns you the membership and each additional referral to J Marshall Associates in 2017 that results in a meeting will count as an entry into the Select Club quarterly prize drawing.



JM
J. MARSHALL ASSOCIATES
SELECT MEMBERS CLUB
MEMBERS CARD

YEAR _____
CLUB # _____

Qualifications: Each referral to J. Marshall Associates that results in an appointment will count as one entry into the Select Club quarterly prize drawing.

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Joe, Tracy, Andy, Kim, and Richard round up the gifts before heading over to the Watson School.

Watson School Toy Drive -2016

Another year, another successful toy drive for the Watson School in Fall River, MA. As J Marshall Associates wraps up its year, the toy drive is one of our most looked forward to times of the year. For over 15 years and counting, J. Marshall Associates has given back to its community and its children. We look forward to bringing smiles to children for many more years to come.



The JMA Team delivers gifts to the Watson School.