



RAYMOND JAMES®

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A Closer Look



MARKET SUMMARY

The domestic equity markets just closed a stellar first quarter, making six consecutive quarters of gains. A quiet January was overshadowed by new highs in February as well as March's steady growth for all three major U.S. stock indices. While the indices dipped slightly as March came to a close, they ultimately proved positive for the quarter but not necessarily the month.

MARKET OUTLOOK

Investor focus seems to be on political events both at home and in Europe. The stock market has unwound part of the so-called Trump Trade. The failure of the House of Representatives to repeal the Affordable Care Act has cast doubt on the ability to move other agenda items, such as broad tax reform. However, tax cuts are still possible and the economy remains in good shape.

TIME TO CHECK OFF YOUR MIDYEAR TO DO'S

'Tis the season to spring clean your finances, review your progress thus far and address any outstanding to-do's.

It's time for your semiannual checkup. Look back on your progress thus far and talk to your advisor about any outstanding to-do's. Plus, 'tis the season to spring clean your finances. Consider consolidating retirement accounts and requesting your credit report to see where you stand.

Spring 2017 Market Closures

Friday, April 14: Good Friday

Monday, May 29: Memorial Day



Planning To-Do's

Midyear checkup: Look back on your to-do list progress, follow up on your taxes, make sure your retirement plan is on track, determine if your emergency fund is adequate, and establish a regular savings plan that you can stick to each month.

Discuss distributions: If over 70½, take required minimum distributions (RMDs) from your IRAs. You must begin RMDs by April 1 the year after you turn 70½. After the first distribution, IRA holders must take distributions by December 31 of each year.

Mind your mortgage: Homebuying season is heating up. Check your finances and pay close attention to interest rates if you're considering buying or refinancing.

Consider an extension: Consult with your tax advisor to discuss the possibility of filing an extension with the IRS, particularly if you hold securities subject to income reallocation.

Spring clean your finances: Consider rolling over retirement accounts from old employers to consolidate and simplify.

Request your credit report: You can obtain a free copy from annualcredit-report.com to conduct a midyear review.

Save for school: Talk to your advisor about establishing or contributing to a 529 education savings plan for your child or grandchild.

Speak with students: Have a conversation with your recent graduate about finances and how to budget. Consider introducing him or her to your financial advisor to learn the basics of saving and investing.

WHY WORK WITH A CFP®

In life, it's important to find a financial planner you trust to provide sound, unbiased advice and professional services. Being CFP® certified means someone has voluntarily taken the extra steps needed to provide the highest possible standard of financial planning to those they serve.

How does working with a CFP® certified advisor benefit you? CERTIFIED FINANCIAL PLANNER™ professionals are held to the utmost standards of ethics and professional responsibility, which prepares them for a career-long commitment to provide truly personalized services to meet your needs; all while maintaining high levels of financial planning and professionalism. CFP® professionals maintain their professional edge through ongoing education and training in addition to the rigorous requirements to represent a high level of integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when working with you.



GENERATIONAL DISCONNECT



Generational Disconnect

Moving out of the house, graduating from college or landing a full-time job doesn't always mean achieving permanent independence. These statistics explore attitudes around adult children moving back in with their parents.

Generational disconnect

How long is too long to live with parents?

5 years

How long millennials (18-34) believe it's OK to live at home

Never

13% of Americans believe adult children should never live with their parents again

3 years

Older adults (55+) believe three years is tops

Attitudes of American parents

2 in 3 Americans believe that too many adult children overstay their welcome

92% believe adult children who live with their parents should do chores

57% of parents feel that children returning home after college prevents them from moving on with their lives

82% feel that adult children living at home should pay rent

65% agree that adult children who live at home should move out as soon as they find a job

80% of Americans feel it is OK for adult children to live at home while saving to buy a house



Sources: Coldwell Banker, cnbc.com, pewsocialtrends.org, aplus.arizona.edu

IMPACT LEARNING CENTER LOW COUNTRY LUAU...



“This year is IMPACT Learning Center’s seventh annual Low Country Luau, and is the only fundraiser for the year” - IMPACT Learning Center

IMPACT LOW COUNTRY LUAU!!!

The Impact Learning Center will be holding its annual LOW COUNTRY LUAU on Saturday, April 28 at 7:00pm at the Scottsboro Goose Pond Amphitheater. There will be live music, a silent auction and authentic Cajun cooking!

This year marks IMPACT’S seventh Low Country Luau, and is the only fund raiser of the year for IMPACT Learning Center. Funds raised at this event help to fund education and workforce programs that greatly benefit the citizens of Jackson County.

As the name implies, (Individually Managed Personal Achievement and Career Training) IMPACT offers Adult Education; Adult Reading, ESL. Computer training; Basic Skills, software training. Workforce development; Resume and Interviewing, just to name a few.

All donations are tax deductible. Tickets for the event may be purchased at Impact Learning Center, as well as from any director. Tickets may also be purchased at the door at the Luau.



LOW COUNTRY LUAU

7:00 PM • April 28, 2017
Goose Pond Amphitheater

- **LIVE MUSIC!**
- **AUCTION!**
- **AUTHENTIC CAJUN COOKING!**

Tickets \$60

Find out more at:
www.impactlearningcenter.org/LowCountryLuau.html

COFFEE CLUB!

Do you know about Thursday Morning Community Coffee Club? We meet every first Thursday of the month at Impact Learning Center from 9:30am to 10:30am. We always have a topic of discussion; usually related to the financial world, and current events. Coffee Club is an opportunity for us to gather with members of the community, whether they are current clients or not, to learn, discuss, to share ideas, and to fellowship. It's a very laid back atmosphere, we serve coffee and refreshments, and just enjoy being together. We welcome each of you to join us, and we would love for you to bring along a friend!



YOUR TEAM

James W. Bergman, CFP®

BRANCH MANAGER

james.bergman@raymondjames.com



Jon R. Bergman, CFP®

FINANCIAL ADVISOR

jon.bergman@raymondjames.com



Mark W. Chapman, CFP®

FINANCIAL ADVISOR

mark.chapman@raymondjames.com



Karen S. Willmon

CLIENT SERVICES MANAGER

karen.willmon@raymondjames.com



Erica L. Butler

SALES ASSISTANT

erica.butler@raymondjames.com



RAYMOND JAMES®

Raymond James Financial Services, Inc.

Member FINRA/SIPC

James W. Bergman, CFP®

Jon R. Bergman, CFP®

Mark W. Chapman, CFP®

601 East Laurel Street

Scottsboro, AL 35768

Phone: (256) 575-8160

Fax: (256) 575-8167

www.raymondjames.com/scottsboro



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