

SWK
FINANCIAL PLANNING ADVISORS
of
RAYMOND JAMES®



If we had no winter,
spring would not be so pleasant.
If we did not sometimes taste
adversity, prosperity would not
come so welcome.

-Anne Bradstreet

Current Events

- Happy Birthday, SWK by Jim Ed Summers

Planning

- Interest Rate Environment for 2020
- 2019 Tax Filing Deadline

Client Events

We love to get together with our clients! Take a look at some of the fun times we have had in the past few months!



Happy Birthday, SWK!

One Year Anniversary

by: Jim Ed Summers, CFP®, CRPC®

On April 17, 2020 SWK Financial Planning Advisors of Raymond James will mark our one year anniversary. What a year it has been!

We began a year ago establishing our office, meeting and connecting with our clients and planning the foundation of an office that brings value to those that seek financial advice. Thinking back to those days brings many memories that will be appreciated and cherished for years to come. We are so thankful for the trust and confidence clients have placed in our team from day one. Rest assured, we are working diligently each and every day to uphold our commitment to you.

At this one year anniversary we find ourselves involved in a medical and economic event unlike most have seen. Many words can describe what we are going through at this time. Words like historical, unprecedented, bear market and contraction come to mind. I will not supply more details and data about what we're going through as we are aware of the various outlets of information available regarding this time in our world. We've supplied some useful information regarding the virus and the economy in days past and more is available for sure. Our main focus is the safety and health of our families, friends and clients. We want you to know we will continue to work to bring our best efforts and provide information, research and thoughts. Many hours have been spent by each of our staff members from day one to communicate, assist and guide our clients. In time we will hope to celebrate better days, time together again and continuing the long term focus for each of you.

We are so thankful for your relationship. Know that we appreciate you. On behalf of our team of Deena Wright, Troy Kestner, Stephanie Lovell and Kimberly Shepherd please accept our thanks for your relationship with us.

Going into the month of May, I think it's time to enjoy some strawberry shortcake with either ice cream or whipped cream, your choice. Let us look to the future with hope and confidence.

Interest Rate Environment for 2020

Interest rates in 2020 are set to swing wildly mostly amid the ever-developing COVID-19 virus news. The virus caused havoc on the stock market in March and that will typically lead to lower interest rates.

Mortgage rates hit an all-time low in early March. The question still remains as to whether we will see mortgage rates go down again in the months to come. Still yet, rate shoppers should be ready to secure a historic rate, if the opportunity presents itself.



While reviewing your financial plan with your advisor, always consider the interest rate that you are paying on your mortgage.

2019 Tax Filing Deadline

The income tax filing & payment deadline for all taxpayers has been extended to July 15, 2020.

This relief applies to all individual returns, trusts, and corporations. This also includes estimated tax payments for tax year 2020.

At Raymond James, the mission statement is a simple yet profound statement:
“Our Business is People”

At a firm level, Raymond James has announced a commitment of \$1.5 million to support charitable organizations that deliver essential services to communities affected by COVID-19.



Our team was honored to be recognized as
Volunteer Business of the Year
At the 32nd Annual
Celebration of Possibilities
By
Lifestyles, Inc.



THINGS PREDICTED TO HAPPEN BY 2020 FROM THE YEAR 2010: BY USA TODAY

1. Life expectancy to rise past 100 years old. False: it is 72.6.
2. Computers will be invisible. True: Smart Homes & Smart TVs.
3. Books will be dead. False: 67.5 million print books sold each year
4. Your every move will be tracked. True, most say: Smartphone & Web browsers follow you
5. World's population will reach 8 billion. False: it is 7.7 million
6. China will be the world's largest economy. False: it is the United States
7. We will have self-driving cars. False: still in testing phase
8. It will be normal to retire at age 70. False: average age for men & women 65 & 63, respectively
9. We will have personal companions. True: ex: Alexa
10. Humans will set foot on Mars. False: only unmanned spacecraft

Time Spent with Clients are the Best Times



Happy Birthday, Sue!
We celebrated by
having brunch with
friends.

Jim Ed shares financial tips to a class of seniors at the Bell Engineering College at the University of Arkansas. These soon-to-be graduates are ready to enter the workforce and make a difference!



Fulbright Jr. High
Basketball with Kaylin
Bowers for the WIN!

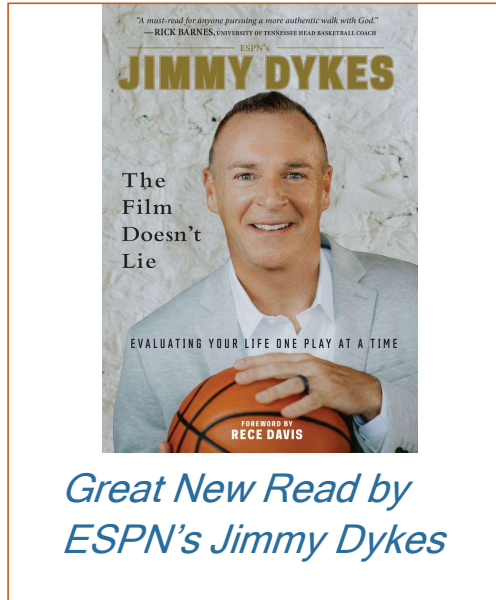


Social Media 101
With small business
clients



April 2020

We ❤️ Mrs. Cindy!



Great New Read by
ESPN's Jimmy Dykes





We enjoyed celebrating Valentine's Day with some very special ladies! Pie & coffee was the perfect way to top off the day!