

## The April 4<sup>th</sup> WINTER FARMERS MARKET Postponed to May 2nd

**There will be an order and pickup market on April 4**  
 For details call Donna@768-5579 or visit:  
[Harvesttomarket.com/farmers-market/Danbury-Winter-Market](http://Harvesttomarket.com/farmers-market/Danbury-Winter-Market)

**BLAZING STAR GRANGE**  
**15 NORTH RD, DANBURY**

All grange events cancelled thru April 25<sup>th</sup>, call for updates as these dates may be extended

### Know the Four Uses of Cash

It's important to have cash available for your everyday spending and the inevitable rainy day. However, you also need to develop a cash strategy that can contribute to your long-term financial success. But just how much cash do you need? And in what form?

To answer these questions, it's useful to look at the four main uses of cash:

- **Everyday spending** – Your everyday spending includes the cash you use for your mortgage, utilities, groceries and so on. As a general guideline, you should have one to two months of living expenses available during your working years, and perhaps a year's worth of living expenses when you're retired. (The latter can be adjusted higher or lower based on your income from Social Security or a pension.) You'll need instant access to this money – and you need to know your principal is protected – so it may be a good idea to keep the funds in a checking or cash management account.

- **Unexpected expenses and emergencies** – If you needed a major car repair or a new furnace, or if you incurred a big bill from a doctor or dentist, would you be able to handle the cost? You could – if you've set up an emergency fund. During your working years, this fund should be big enough to cover three to six months of living expenses; when you're retired, you may be able to get by with one to three months' worth of expenses, assuming you have

additional sources of available cash. You'll want your emergency fund to be held in liquid vehicles that protect your principal, such



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as savings or money market accounts or short-term certificates of deposit (CDs).

- **Specific short-term savings goal(s)** – At various points in your life, you may have a specific goal – a new car, vacation, wedding, etc. – that you'd like to reach within a year or two. Your first step is to identify how much money you'll need, so think about all the factors affecting the final cost. Next, you'll need to choose an appropriate savings vehicle. You could simply put more money in the accounts you use for everyday cash, or even in your emergency fund, but you would run the risk of dipping into either of these pools. Instead, consider opening a separate account – and tell yourself this money is for one purpose only.

- **Source of investment** – You can use cash in two ways as part of your overall investment strategy. First, cash can be considered part of the fixed-income allocation of your portfolio (i.e., bonds and CDs). Because cash behaves differently from other asset classes – such as stocks and bonds – it can help diversify your holdings, and the more diversified you are, the less impact market volatility may have on your portfolio. (However, diversification can't guarantee a profit or protect against all losses.) The second benefit of cash, in terms of investing, is it's there for you to purchase a new investment or to add more shares in an existing investment. In any case, you probably don't want to be too cash heavy, so you might want to keep no more than 10% of your fixed-income assets in cash.

As you can see, cash can be valuable in several ways – so use it wisely.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.*

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**Edward Jones**  
 MAKING SENSE OF INVESTING

## April Services and Events Uncertain for South Danbury Church

Linda Wilson, South Danbury Church

Before the COVID-19 crisis, we were anticipating a busy April at the church: weekly Sunday worship services at 11 AM, followed by refreshments and conversation; the Easter Happy Hour on April 3; our traditional Maundy Thursday service on April 9; the Easter Sunrise service on April 12; and the first event of our Spring Speaker Series on April 17, *Low-down on Eating Local* presented by Donna Huntoon of Huntoon Farm in Danbury.

It's uncertain now when public gatherings can resume, so we will do our best to use social media and e-mail to keep everyone updated. To receive our

weekly e-mail news, or be notified of church events, please let us know with a short message to [SouthDanburyChurch@gmail.com](mailto:SouthDanburyChurch@gmail.com), or a text message to 491-3196.

You're also invited to follow us on Facebook at "Friends of the South Danbury Christian Church." 



An historic view of the South Danbury Church, courtesy of Alison Buckwell

## Edward Jones' Monthly Coffee Club Will Meet Online

Informal discussion of financial markets

Press release

Melissa Leintz, a local Financial Advisor for Edward Jones in New London, would like to extend an invitation to Andover area residents for a small get-together that occurs at her office each month.

Melissa, and her Branch Office Administrator, Charlotte Rivera, have been hosting a Coffee Club at their branch; where community members have been coming together in an informal, neutral space to discuss the current market, build relationships, drink coffee, and enjoy some fresh, from-scratch pastries since November 2019.

"Our Coffee Club provides a unique opportunity for local community members to ask questions, stay updated, learn more, and get involved for the benefit of themselves and others. We realize that most of the contact individuals have with a financial advisor is in a formal appointment setting, which may or may not always be the most comfortable, appropriate, or effective time for relationship building.

Our goal is to provide a relaxed en-

vironment, where you feel comfortable asking questions, bringing concerns, and getting to know one another. Our regular attendees enjoy the opportunity to converse in depth, and relish the diversity of thought that new faces contribute to the group." - Charlotte Rivera, Branch Office Administrator for Edward Jones

During this time of uncertainty and social distancing, we would like you to know that while our April Coffee Club can not meet in person, we are still dedicated to engaging you in discussion. We are happy to provide you with a current Market Outlook, hear your questions, and discuss your concerns, while you enjoy a cup of coffee from your recliner.

If you would like an invitation to Melissa Leintz's interactive WebEx Q&A Coffee Club, to be held on the fourth Wednesday; April 22, from 9:30 to 10:30 AM, please e-mail [CharlotteRivera@EdwardJones.com](mailto:CharlotteRivera@EdwardJones.com) for an e-vite.

All interested parties are welcome, and inquiries are encouraged! If you'd like more information about this month's topic, you can reach Charlotte or Melissa, Monday through Friday from 8 AM to 5 PM at 877-0382. 

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*Tilton Medical Associates are proud to support The Andover Beacon.*

