

# MANN'S

## Investment Group, LLC

October 2016

### Greetings!

Welcome... I hope everyone had a great summer, and got to spend time in the warm sunshine doing something you enjoy.



I know Donna and I were very fortunate and thankful to have spent some quality time with our family and friends. We visited and traveled with family, grilled out with friends, enjoyed rides on our Harley and most important we relaxed just a bit .

Then before we knew it ...our summer was over, kids are heading back to school and we are saying hello to fall. Take some time to enjoy the beautiful colors and smells of fall, which are approaching us. So from our family to yours... happy fall to you all!

Sincerely,

*Bill Mann*

Bill Mann  
Financial Consultant  
[bmenn@parklandrep.com](mailto:bmenn@parklandrep.com)  
419-636-5568

### Quarterly Economic Update

[Could Social Security Really Go Away?](#)

[Retirees Are Racking Up Credit Card Debt](#)

**Do Women Face Greater Retirement Challenges Than Men?**



**A new study has raised eyebrows about the retirement prospects of women.** It comes from the

National Institute on Retirement Security, a non-profit, non-partisan research organization based in Washington, D.C. Studying 2012 U.S. Census data, NRIS found that women aged 65 and older had 26% less income than their male peers.

[Click here to read more...](#)

### Retirees Are Racking Up Credit Card Debt

*New statistics point out an alarming financial problem.*  
Provided by Bill Mann, AIF®



Monthly Economic Update

## THE MONTH IN BRIEF

How calm was August? Very. At the close on August 31, the S&P 500 had not moved 1% up or down in a trading session since July 8. The latest round of U.S. economic indicators showed a healthy labor market, solid consumer spending, decent consumer confidence, and bearable consumer inflation. The numbers were encouraging - so encouraging that Federal Reserve officials began to suggest the possibility of a fall interest rate move. The latest home sales figures were mixed. Oil rallied, while gold retreated. There was good news about growth in the emerging markets, and it was a good month for some of the leading foreign indices.

[Click here to read more...](#)

**\$6,876.** That is the average amount of credit card debt owed by an American household headed up by an individual aged 65-69.<sup>1</sup>

**If you are newly retired or close to retiring, that figure may alarm you.** It is more than twice the amount of Social Security's maximum monthly income payment.<sup>2</sup>

[Click here to read more...](#)

Join Our Mailing List!

### Citations.

1 - [cnbc.com/2016/03/31/dow-posts-biggest-quarterly-comeback-since-1933.html](http://cnbc.com/2016/03/31/dow-posts-biggest-quarterly-comeback-since-1933.html) [3/31/16]

*Mann's Investment Group, LLC. does not offer tax, or legal advice. The information presented here is not specific to any individual's personal circumstances. To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances. These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable-we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.*

*Mann's Investment Group, LLC ~ 1210 West High Street Bryan, OH 43506 / 419-636-5568*

*Securities offered through Parkland Securities, LLC. Member FINRA/SIPC. Investment advisory services offered through Sigma Planning Corporation, a registered investment advisor. Mann's Investment Group, LLC. is independent of Parkland Securities, LLC and Sigma Planning Corporation.*