

# MANN'S

Investment Group, LLC

April 2018

**Greetings!**  
*First Name),*

**Good Bye**  
**Winter... Hello**  
**Spring... I**  
**think?**



I hope everyone had a great Easter and looking forward to spring, especially with us just getting snow in April here in Ohio it sure is slow getting here.

Spring is a great time of the year with all the trees budding, flowers coming to bloom, and with the birds chirping as the weather is turning from winter to summer.

I just mowed my yard on April 20th for the first time, now I will be mowing twice a week till mid-summer. My wife Donna and I are getting ready to plant the garden in May and I am looking forward to summer... with some vacation time, Grilling out and having alot of enjoyable rides on the Harley. I hope everybody has a great spring & summer ahead.

Sincerely,

*Bill Mann*

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Monthly Economic Update

Catching Up on Retirement Saving

Recipe of the Quarter

Smart Financial Steps After College

Tax Efficiency in Retirement

What Should you Keep?

## Smart Financial Steps After College

*A to-do list for the twentysomething*

Provided by Bill Mann, AIF®



**Did you recently graduate from college?**

The years after graduation are crucial not only for getting a career underway, but also for planning financial progress. Consider making these money moves before you reach thirty.

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Monthly Economic Update



April 2018

## Tax Efficiency in Retirement

*How much attention do you pay to this factor?*

Provided by Bill Mann, AIF®

## THE MONTH IN BRIEF

In March, stocks faced another significant challenge. The Trump administration's sudden plan to institute tariffs on imports sent a shudder through the bulls. All three major Wall Street benchmarks fell more than 2.5% during the month as investors around the world considered the prospect of trade wars involving American, Chinese, and European products. The Federal Reserve raised the target range for the federal funds rate by another quarter point; mortgage rates were little changed for the month, and existing home sales improved. In Europe, leaders agreed on how the Brexit would unfold. The value of bitcoin declined, while gasoline and oil futures rallied. All in all, it was an eventful and volatile month for the economy and the markets.

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## Catching Up on Retirement Saving

*If you are starting at or near 50, consider these ideas.*

Provided by Bill Mann, AIF®



**Do you fear you are saving for retirement too late?**

Plan to address that anxiety with some positive financial moves. If you have little saved for retirement at age 50 (or thereabouts), there is still much you can do to generate a fund for your future and to sustain your retirement prospects.

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## Recipe of the Quarter

### *Cilantro-Lime Grilled Corn on the Cob*



**Lets Grill something...**

#### INGREDIENTS

12- Ears of corn



## Will you pay higher taxes in retirement?

Do you have a lot of money in a 401(k) or a traditional IRA? If so, you may receive significant retirement income. Those income distributions, however, will be taxed at the usual rate. If you have saved and invested well, you may end up retiring at your current marginal tax rate or even a higher one.

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## What Should You Keep?

*Even with less itemizing, there are still tax documents you want to retain for years to come.*

Provided by Bill Mann, AIF®

### Financial Documents What to Keep ← → What to Toss



**Fewer taxpayers are itemizing in the wake of federal tax reforms.**

You may be one of them, and you may be wondering how many receipts, forms, and records you need to hold onto for the future. Is it okay to shred more of them? Maybe not.

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- 1- Stick unsalted butter, at room temperature
- 1- cup cilantro leaves, chopped
- 1- Lime, juiced and zested
- 1-2- Cloves garlic, minced
- 1- Teaspoon cayenne pepper
- 1/4- Cup parmesan cheese, finely shaved

**Freshly ground pepper and salt to taste... Enjoy!!**

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**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]

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