

MANN'S

Investment Group, LLC

April 2019

Greetings!
First Name),

Happy Spring!!!



It sure seemed like a long January, February, and March... I thought Spring would never get here!

Fortunately, we didn't have to shovel a lot of snow this winter. One thing about short cold Winter days, it makes us appreciate Spring a little more and daylight savings time helps make the days seem longer and we are happier with the extra vitamin D we are getting from the warm sunshine.

I hope you take time to notice the beauty of Spring with the first sign of robins and all the singing of the birds. Soon all the trees, plants and flowers will be budding and showing their leaves, with all the beautiful colors and scents of Spring.

With that being said... soon I know I will start complaining about having to mow the grass twice a week. 😎

Oh, I almost forgot one of Donna & my favorite things to do in the spring, is getting the garden planted in May. There is nothing like fresh vegetables!!

Hope everyone has a happy Spring!

Hope all is well,

Bill Mann

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Monthly Economic Update

Have You Budgeted for Retirement?

Recipe of the Quarter

Are you Retiring within the Next 5 Years?

Midlife Money Errors.

To Catch a Thief.

Are You Retiring Within the Next 5 Years?

What should you focus on as the transition approaches?

Provided by Bill Mann, AIF®



You can prepare for your retirement transition years before it occurs.

In doing so, you can do your best to avoid the kind of financial surprises that tend to upset an unsuspecting new retiree.

How much monthly income will you need?

Look at your monthly expenses and add them up. (Consider also the trips, adventures and pursuits you have in mind in the near term.)

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In this month's recap: the Federal Reserve sees no rate hikes in 2019, investors watch Treasury yields with interest, hiring suddenly weakens, home sales pick up, and the price of oil tops \$60.



Monthly Economic Update

April 2019

THE MONTH IN BRIEF

The Federal Reserve altered its outlook on interest rates in March, and the stock and bond markets certainly took notice. Both the Fed and the European Central Bank communicated that they saw economic growth moderating. Even so, the S&P 500 managed to advance 1.79% for the month. Trade talks continued between the U.S. and China, but without much in the way of real developments. New reports revealed a sudden slowdown in hiring and only mild inflation. Existing home sales accelerated, crude oil gained value, and the Brexit saga took yet another turn.

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Midlife Money Errors

If you are between 40 & 60, beware of these financial blunders & assumptions.

Provided by Bill Mann, AIF®



Mistakes happen, even for people who have some life experience under their belt. That said, your retirement strategy is one area of life where you want to avoid having some fundamental misconceptions. These errors and suppositions are worth examining, as you do not want to succumb to them. See if you notice any of these behaviors or assumptions creeping into your financial life.

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Have You Budgeted for Retirement?

Creating a strategy for success.

Provided by Bill Mann, AIF®



To Catch a Thief

Having your identity stolen may be costly.

Provided by Bill Mann, AIF®

Run the numbers. There is a rule of thumb for retirees suggesting that retirement income has a target of 70-80% of the household's end salary, though this can certainly vary. So, years before leaving work, **sit down (perhaps with the financial professional you know and trust)** and take a look at your household's monthly expenses.

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Recipe of the Quarter

Chicken Cobb Salad



Prep Time 20 Cook Time 50-55 mins.

I N G R E D I E N T S

- 2 scallions, finely chopped
- ¼ cup fresh tarragon leaves with tender stems
- 2 tablespoons chopped fresh chives
- 2 tablespoons chopped fresh cilantro
- 2 tablespoons chopped fresh parsley
- ¼ cup olive oil
- 2 tablespoons white wine vinegar
- 2 tablespoons plain yogurt
- 1 avocado, cut into ¼-inch slices, divided
- Kosher salt and freshly ground black pepper
- 1 ounce guanciale (salt-cured pork jowl), very thinly sliced
- 1 rotisserie chicken, skin removed and reserved, meat torn into bite-size pieces
- 4 Little Gem lettuces or other small lettuces, leaves separated
- 1 fennel bulb, thinly sliced
- 1 cup pea shoots (tendrils)
- ½ small red onion, thinly sliced

Enjoy!!!

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Many Americans have taken steps in recent years to protect their personal information, but **savvy cybercrooks** have overcome some of those defenses.

A 2018 Javelin Research report found identity theft hit an all-time high in 2017, affecting an estimated 16.7 million consumers. **For the first time, Social Security numbers were compromised** more frequently than credit card numbers.

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

Citations.

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

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