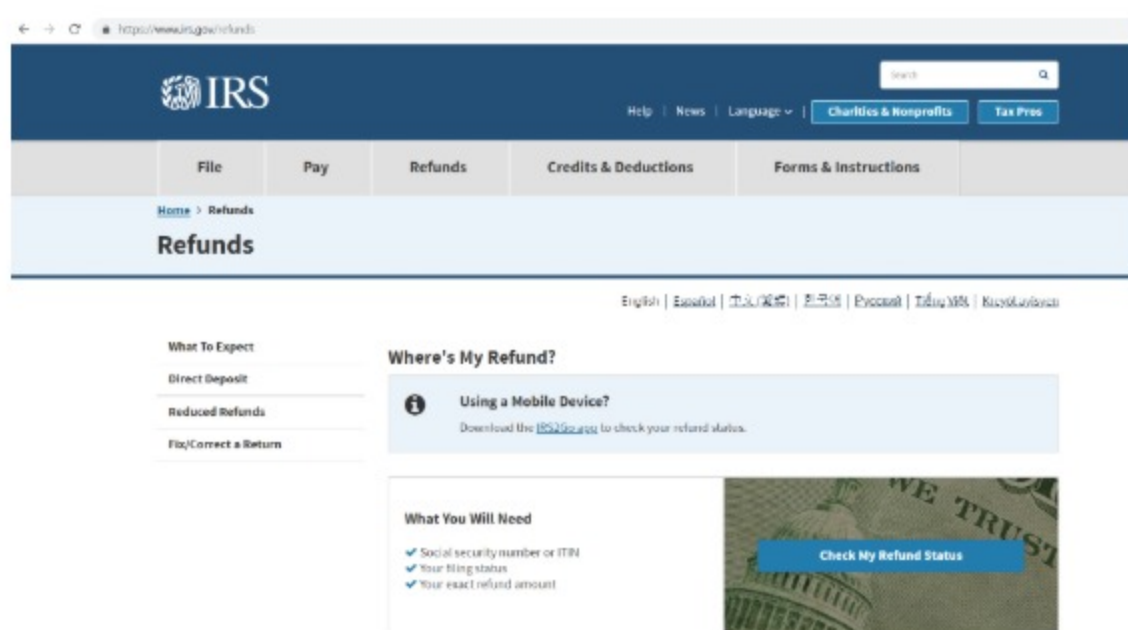




45% of Americans Pay No Federal Income Tax

Disparity of income has been a preponderate subject for politicians and activist groups for sometime, yet in the end, it's those that earn the higher incomes that pay for the majority of taxes.

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How to Check on your Refund Status

According to the IRS, as of April 19th, the agency had issued over 95 million tax refunds worth more than \$260 billion. The average refund so far through mid-April is \$2,863, slightly less than the average refund from last year.

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Macro Overview

Tranquility that fell upon markets as volatility receded in April was interrupted by a return of uncertainty surrounding trade negotiations between China and the United States. Incomplete trade discussions with China are still a threat to global markets as an agreement regarding tariffs and intellectual property rights has yet to be finalized.

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Technology & Financials Lead in April

Domestic and foreign equity indices rose in April as rates stabilized and earnings for most companies were as expected or better. Some analysts were perplexed as the leading sectors in April were information technologies and financials, contributing over half of the S&P 500 Index 4.05% return for April.

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Social Security Falls Short on Projections

A U.S. Government report compiled and released by the Government Accountability Office (GAO) found that 48 percent of individuals 55 and older had no retirement savings whatsoever. Statistics like this are where the concept of Social Security originated from.

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