Tax Cuts and Jobs Act continued

Alternative minimum tax (AMT) Under the Act, the alternative minimum tax exemptions and exemption phaseout thresholds are increased. The changes to the credit sunset and revert to pre-existing law after 2025.

Alternative Minimum Tax (AMT) Tax Act continued

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Maximum AMT exemption amount

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Maximum AMT exemption amount
It’s Always Mutual: Monty Harris

— submitted from an interview conducted by Vince Turner

“Monty had a great work ethic. I think that’s the key to his success in the agricultural economics department and his work in the community. He learned while working the land in rural Montgomery County, where Crawfordsville is the county seat. He just put in the time and effort.”

Harris carried that work ethic to Purdue University, where he majored in Agricultural Economics, and, colleagues in the historic Indiana State Department of Agriculture with farms with which they had dealings.

Monty and Sherry Harris came to Crawfordsville in 1966 when Monty was 25. Sherry was 21. Harris grew up on a farm near Purdue University, where he learned while working the land in rural Montgomery County, where Crawfordsville is the county seat. He just put in the time and effort. “Monty was a man as sturdy as an oak.”

As the years went by and the roots of experience grew even deeper, Harris earned a master’s degree and a Ph.D. in agricultural economics from the University of Illinois.

“Monty does remarkable work, especially when he’s asked to work with a client who doesn’t want to do the work himself. He reviews them with detail and ensures they are right,” said Sherry. They are the parents of two children, Ann and Mark.

The pickup in activity is partly the result of another series of reductions in regulation as well as the projected shift in consumer behavior. In addition, consumer confidence is elevated, the housing market is robust and upswing, industrial production is growing and, unemployment continues to decline.

The indices for stocks in developed countries outside the U.S. was up 25.62% in 2017 and the emerging markets index advanced 37.75%. Global economic growth is 3.2% for a forecast for 2018

Economic and Market Review: Second Half of 2017

S&P 500 Index - Total Return

25.72%

Europe-Austalia

21.12%

Russell 2000 Index

14.40%

Core Real Estate Index

2.97%

Emerging Markets

27.04%

Short Term/Short Equity Funds

10.44%

U.S. Large-Cap Growth

5.38%

Large-Cap Mix Funds

3.27%

U.S. Intermediate-Term Growth

11.42%

Monty's Law Firm

13.93%

Commodity Index

3.77%

Real Estate Investment Trusts - Total Return

8.70%

Corporate earnings for the third quarter of 2017 show three-fourths of the S&P 500 members increased earnings on average above analysts’ estimates. Two thirds exceeded revenue estimates. Higher corporate earnings give stockholders a reason to hold on and grow to adapt and changing to times.

We needed to explore ways to explain opportunities for growth. We just don’t want to see the return here after they get their feet on the door. We are helping to find something here. We have to improve our quality of life. We are helping to find something here. We don’t worry about what will happen in the future. We worry about today.

We are fortuitous to have Montgomery, Indiana’s Mayor Don Smith and Vice President of Trust for MutualWealth Management Group and works with many other banks and financial institutions in the area.

As expected, the Federal Reserve raised the Fed’s benchmark interest rate twice last year and this quarter. Normally, follow-on rate increases are less likely. The Federal Reserve raised rates two quarters of 2017, the only followed rates were France and Italy. The Federal Reserve raised rates unchanged for the year. All the bond rate hikes are expected to continue in 2018. But the Fed rate hikes are expected to slow in 2019. This is a primary driver of bond prices moving upward.

In other investment categories, the S&P 500 index was higher last year with gold at 13.59% and oil at 12.47%.

Gold rose in price for the year. As inflationary pressures rise, the Federal Reserve indicated it would continue its tightening stance.

Good economic growth was also evident worldwide last year. Lower oil prices, better weather for crops and stronger global trade helped both developed and emerging-market economies to expand.

written by David Riggs, CFP

The Tax Cuts and Jobs Act legislation has been passed by Congress and wait the president’s signature. The Act makes extensive changes that affect both individuals and businesses. Some key provisions of the Act are discussed below. The Act is effective for tax years ending in 2018.

Individual income tax rates

Pre-Act rates: 10, 15, 25, 28, 33, 35, and 39.6%.

There are a few key changes. In the table below, 10, 22, 22, 24, 32, 35%, and 39% provide tax rate provisions sunset after 2026.

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It's Always Mutual: Monty Harris

Harris learned the value of hard work young, as he grew up on a farm near Crawfordsville, Indiana. "Things had to be done on time and on budget," he said. "You couldn't be lax."

Monty and Sherry came home to Indianapolis and Dr. Stephen L. Harris Monty with his wife, Sherry have two children. and Sherry have two children. Harris's son, Justin, has a Ph.D. in psychology and is a professor at a university in the United States. His daughter, Emily, is a lawyer and works for a law firm in Indianapolis.

Monty enjoys spending time with his family, especially when they are together in Indianapolis. "We enjoy attending sporting events together," he said. "It's a great way to spend time with our kids and make memories.

As the years went by and the roots of the family grew deeper, Harris continued to work hard and help others. He has served on the boards of local organizations and has been involved in many community projects.

Harris's contributions to his community and the world have been recognized. He has been honored with several awards, including the Indiana Farm Bureau's Hoosier Homestead Award and the Montgomery County Chamber of Commerce's Citizen of the Year Award.

In addition to his professional work, Harris is also involved in volunteer activities. He has served as a mentor for young people and has volunteered at local hospitals and shelters.

Harris's philosophy is to "work hard, play hard," and to give back to the community that has given him so much. He believes that "you can't just take from life; you have to give back to it as well."

The seeds planted and nurtured on a farm for a lifetime.

"Monty does impeccable work, especially when he's asked to work on something that he hasn't done before. He reviews them with detail and makes sure the final product is perfect."

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It's Always Mutual: Monty Harris

Monty Harris grew up in Crawfordsville, Indiana, and attended Indiana University before earning his degree in 1976.

Monty and Sherry came home to the area where he grew up after Monty was accepted to law school. He graduated in 1979 and subsequently returned to the community.

As the years went by and the roots of his community service Harris is a director and a past president of Montgomery County Economic Development, Inc. He also served the Crawfordsville Redevelopment Commission and the Crawfordsville Board of Commissioners as a executive director.

Monty, 68, is founder and CEO of Trust for MutualWealth, LLC.

In 2017 Harris received the Hoosier Homestead Award, presented annually to a landowner for preserving farmland. The award is given to farmers who have protected their land for at least 50 years.

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wealth of knowledge

**Tax Cuts and Jobs Act continued**

These provisions sunset and revert to pre-existing law after 2025.

### Personal and Dependency Exemptions (you, your spouse, and dependents):

<table>
<thead>
<tr>
<th>Item</th>
<th>Pre-existing law</th>
<th>New law</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemption</td>
<td>$4,150</td>
<td>$9,550</td>
</tr>
</tbody>
</table>

### Itemized Deductions

<table>
<thead>
<tr>
<th>Item</th>
<th>Pre-existing law</th>
<th>New law</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical expenses</td>
<td>Yes, to extent expenses exceed 10% of AGI</td>
<td>Yes, 10% AGI reduced to 7.5% for 2017 and 2018</td>
</tr>
<tr>
<td>State and local taxes</td>
<td>Yes, limited to $10,000</td>
<td>Yes, limited to $10,000 in 2017 and 2018, $10,000 in 2019 and 2020, and $15,000 in 2021 and 2022</td>
</tr>
<tr>
<td>Contributions for charitable gifts</td>
<td>No, limited to $3,000,000</td>
<td>No, unlimited</td>
</tr>
<tr>
<td>Casualty and theft losses</td>
<td>Yes</td>
<td>Yes, 10% AGI floor reduced to 7.5% for 2017 and 2018</td>
</tr>
<tr>
<td>Personal and Dependency Exemptions (you, your spouse, and dependents)</td>
<td>No</td>
<td>Yes, 26% AGI limit raised to 31% in 2017 and 2018</td>
</tr>
</tbody>
</table>

**Refundable earned income threshold**

<table>
<thead>
<tr>
<th>Item</th>
<th>Pre-existing law</th>
<th>New law</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard deduction</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Refundable earned income threshold</td>
<td>$95,750 (MFS)</td>
<td>$95,750 (MFS)</td>
</tr>
</tbody>
</table>

### Tax Cuts and Jobs Act continued

**Alternative minimum tax (AMT)**

Under the Act, the alternative minimum tax exemptions and exemption phaseout thresholds are increased.

**Alternative Minimum Tax (AMT)**

<table>
<thead>
<tr>
<th>Item</th>
<th>Pre-existing law</th>
<th>New law</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum AMT exemption amount</td>
<td>$1,000</td>
<td>$1,650</td>
</tr>
<tr>
<td>Exemption phaseout threshold</td>
<td>$164,100 (MFJ), $123,100 (MFS), $43,100 (100% for single), $64,100 (100% for married filing separately)</td>
<td>$214,100 (MFJ), $173,100 (MFS), $54,100 (100% for single), $84,100 (100% for married filing separately)</td>
</tr>
</tbody>
</table>

### child tax credit

**Pre-existing law:** The maximum child tax credit was $1,000. The child tax credit was phased out if modified adjusted gross income exceeded $157,500 ($315,000 for married filing jointly).

**New law:** The maximum child tax credit was increased to $2,000. A nonrefundable credit of $500 is available for each qualifying child under the age of 16.

### Special provisions for business income of individuals

Under the Act, the individual wage and salary deduction for investment in certain qualified property (certain depreciable property). This limit does not apply if taxable income does not exceed $157,500 ($315,000 for married filing jointly), and the limit is phased in for taxable income above those thresholds. This provision sunsets and reverts to pre-existing law after 2025.

### Retirement plans

**Pre-existing law:** The contribution levels for retirement plans remain the same. However, the Act repeals the additional segregated personal retirement plan.

**New law:** The Act taxes children’s unearned income using the trust and estate income tax brackets. This provision sunsets and reverts to pre-existing law after 2025.

### Broadridge Investor Communication Solutions, Inc.

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 of these materials or take any responsibility for their use. In other words, if the U.S. Treasury Department or IRS changes tax law, the information could become outdated. Also, the inability of governments to monitor such activities could complicate this equation. There may be other tax implications in states, and tax avoidance, raise the regulation of the use of cryptocurrencies inevitable. Another concern is the ability to store and move these currencies in quantities. Also, the amount of taxes that can be accrued in some cases is so small that the value of the currency is often considered purely speculative, and should not be a significant component of a long-term, wealth management strategy.
Wealth of Knowledge

Tax Cuts and Jobs Act continued

These provisions sunset and revert to pre-existing law after 2025.

Personal and Dependency Exemptions (per, your spouse, and dependents):

Pre-existing law  New law

Single $5,450  $12,000

Married filing jointly $10,900  $24,000

Other  $1,100  $2,400

Standard Deduction

Pre-existing law  New law

Married filing jointly  $13,400  $24,400

Married filing separately  $6,700  $12,200

Single or head of household  $6,700  $12,200

New law.

Child tax credit

Pre-existing law  New law

Child tax credit  $600  $1,400

These provisions sunset and revert to pre-existing law after 2025.

Alternative Minimum Tax (AMT)

Under the Act, the alternative minimum tax exemption and exemption phase-out thresholds are increased.

Alternative Minimum Tax (AMT)

Pre-existing law  New law

Exemption  $50,600  $76,800

Exemption phase-out threshold  $200,000  $500,000

25% phase-out rate applies to AMT income above $191,000 (Single), $315,000 (Married filing jointly)

This provision sunsets and revert to pre-existing law after 2025.

Corporate tax rates

The Act reduces the corporate income tax rate from 35% to 21%.

Special provisions for business income of individuals

The Act includes a deduction for wages paid to employees.

These provisions sunset and revert to pre-existing law after 2025.

In conclusion, while we believe that the future, The Black Swan technology may be utilized in many different industries, Bitcoin and similar alternatives to fiat currency are low probability investments, and will likely fail for the reasons cited above. However, for those who are interested in a well-devised wealth management strategy, the fact that governments believe the cryptocurrencies are distinct from any government entity, they may provide a more stable alternative to conventional money in the long run as the value may decline due to egregious government debt, and the long run as the value may decline due to egregious government debt, and the lack of transparency (originally one of the hallmarks of the cryptocurrency proposition) has made it all but impossible to value these instruments.

Likewise, the lack of common international standards surrounding cryptocurrencies can ultimately lead to failure, affect liquidity and inhibit the ability to trade these instruments.

Wealth of Knowledge

Bitcoin Mania

- written by Shane Nagy, CTPA

Given the conflicting views from economists, Bitcoin, or any other cryptocurrency, is an alternative to conventional money in nations and typically have no intrinsic value, affect liquidity and inhibit the ability to trade these instruments. However, for example, it is obesity and resistance to any major institution postulation.

In other words, if the U.S. Treasury Department were to reveal the interest in the nation to allow a competing digital currency, Bitcoin, to be used as a means of trading business, the idea would drop precipitously. Also, the inability of government to monitor such activities may lead to tax evasion, money laundering, and tax avoidance, which the regulation of these cryptocurrencies inevitable.

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Wealth of Knowledge

Bitcoin Mania

What is Bitcoin?

Bitcoin is a cryptocurrency created in 2009 by an unknown person, or group of people, using the alias Satoshi Nakamoto. Satoshi described it as, “Permissionless, peer-to-peer electronic cash system.”

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The Act eliminates the requirement that individuals must be covered by a health care plan that provides the minimum Federal Act requirements.

This provision sunsets and revert to pre-existing law after 2025.

Estate, gift, and generation-skip transfer tax

The Act doubles the gift and estate tax basic exclusion amount and the generation-skip transfer tax exemption amount to about $11,200,000 in 2018. This provision sunsets and revert to pre-existing law after 2025.

Retirement plans

Under the Act, the contribution levels for retirement plan reman the same. However, the Act requires the special rules permitting a rollovers for unwound Roth conversion.

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Health insurance individual mandate

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