

正月



週末聚一聚



Happy Chinese New Year

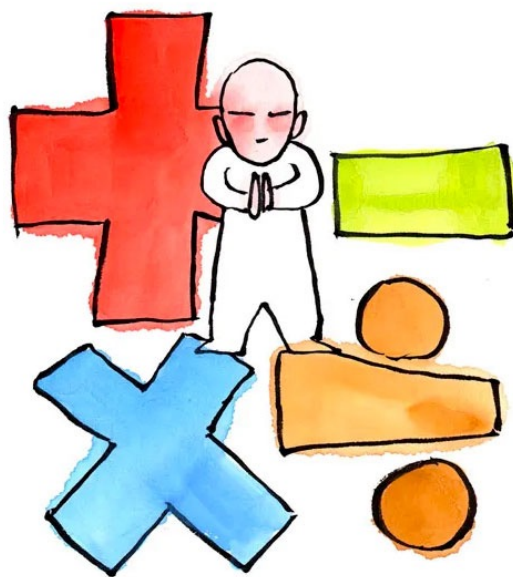


Family
Harmony

和諧家庭協進會



放轻松点吧
如果人生真是场竞赛
你不至于到现在还没输



以加法快乐
用减法生活
以乘法感恩
用除法放下

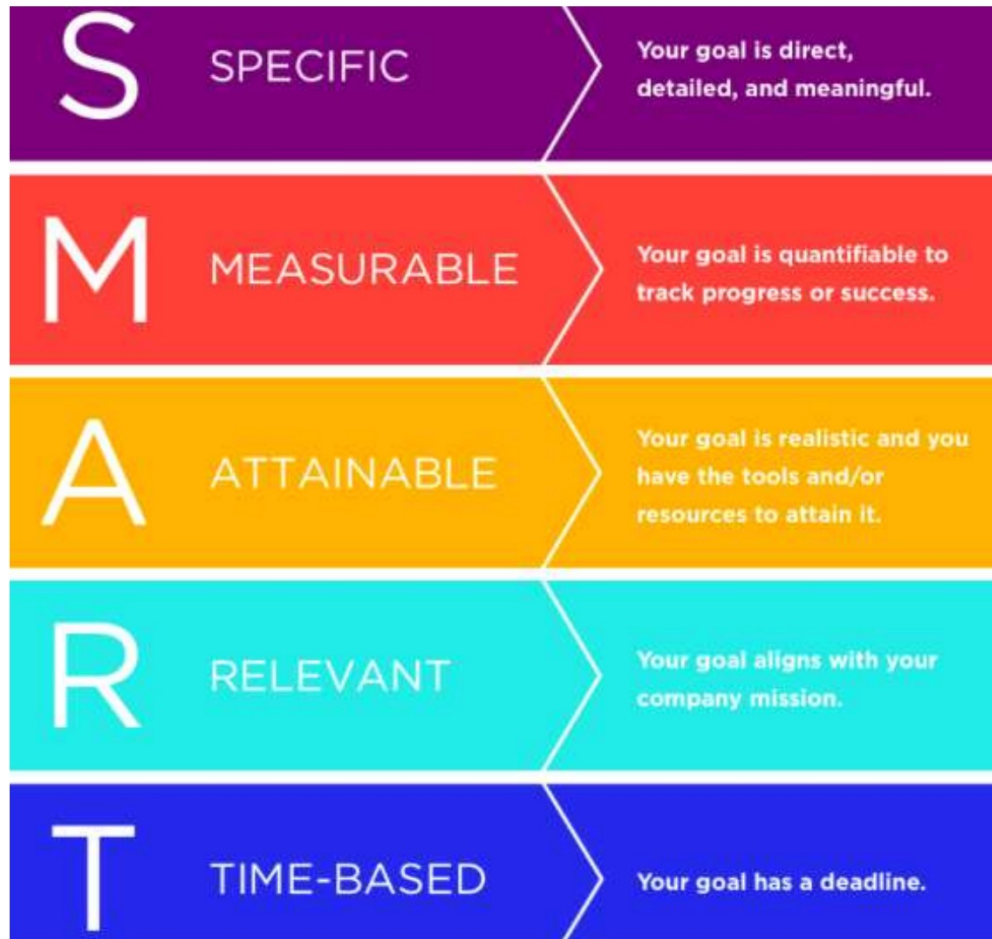


如要收看，請點擊網頁上的視頻

具體 可測量 可實現 現實 有時間性



SMART GOALS



具體：目標要定義明確、清晰、含糊不含糊。

可衡量的：使用特定標準來衡量您實現目標的進度。

可達到的：目標要在你能力範圍為內可做到。

現實的：觸手可及、現實且與您的生活目標相關。

時間性：有明確定義的時間表，包括開始日期和目標日期。目的是製造緊迫感。

放錢入你袋



特別嘉賓: Frank Wu



小朋友發新年財

即睇利是錢點用好

INVESTMENT

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特別嘉賓: **Frank Wu**

A pink piggy bank is in the top left corner. A blue calculator is in the bottom right corner, with a hand pressing the '4' button. A blue pen lies horizontally in the upper middle. Financial charts and documents are scattered in the background. A laptop keyboard is visible in the bottom left.

錢的概念 MONEY CONCEPT

送出

投資

儲蓄

使用



\$1 -10%



\$3 -30%



\$1 -10%



\$5 -50%

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INVESTMENT

THE TAX CHALLENGE

Managing When and How You're Taxed

There are three types of vehicles that you can use to set aside money for retirement. Proper allocation among these vehicles can allow you to help enhance your retirement distributions by controlling how and when you are taxed.

BEFORE: Typical Allocation – Heavily Invested in “Tax Me Later” and “Tax Me Now” Vehicles

Most people typically don't consider how their assets are taxed.

“TAX ME NOW”

- Mutual Funds
- CD/MMAs¹
- Real Estate

NON-QUALIFIED

Invest with after-tax dollars;
potential to enjoy capital gains
rate on some investments

“TAX ME LATER”

- Traditional 401(k)²
- Traditional IRA/
SEP/SIMPLE
- Annuities³
- 403(b)²
- 457(b)²

QUALIFIED

Invest with pre-tax dollars to enjoy
tax-deferred growth

“DON'T TAX ME AGAIN”

- Municipal Bonds &
Bond Funds⁴
- Life Insurance⁵
- Roth IRA/401(k)⁶

TAX-EXEMPT

Invest with after-tax dollars
to enjoy income-tax-free
growth potential

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INVESTMENT

AFTER: Balanced Approach – More Equal Diversification Among All Three Vehicles

GOAL: Money with greater tax control.

“TAX ME NOW”

- Mutual Funds
- CD/MMAs¹
- Real Estate

“TAX ME LATER”

- Traditional 401(k)²
- Traditional IRA/SEP/SIMPLE
- Annuities³
- 403(b)²
- 457(b)²

“DON’T TAX ME AGAIN”

- Municipal Bonds & Bond Funds⁴
- Life Insurance⁵
- Roth IRA/401(k)⁶

After all, it’s not necessarily how much money you have that is important... **it’s how much you get to keep that really matters.**

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Future Value Calculator

The future value calculator can be used to calculate the future value (FV) of an investment with given inputs of compounding periods (N), interest/yield rate (I/Y), starting amount, and periodic deposit/annuity payment per period (PMT).



Modify the values and click the Calculate button to use

Number of Periods (N)

Starting Amount (PV) \$

Interest Rate (I/Y)

Periodic Deposit (PMT) \$ /period

PMT made at the ☒ beginning ☐ end
of each compound period

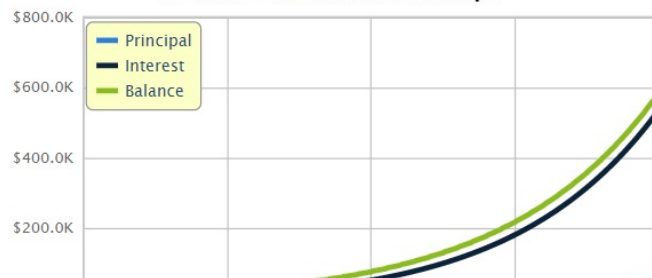
Calculate

Results

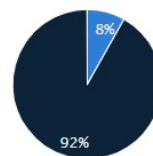
Future Value: \$584,222.17

PV (Present Value)	\$12,908.35
N (Number of Periods)	40.000
I/Y (Interest Rate)	10.000
PMT (Periodic Deposit)	\$1,200.00
Starting Amount	\$0.00
Total Periodic Deposits	\$48,000.00
Total Interest	\$536,222.17

Balance Accumulation Graph



Breakdown



Periodic Deposits
Interest

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The Procter & Gamble Company (PG)

NYSE - Nasdaq Real Time Price. Currency in USD

162.75+1.62 (+1.01%)

As of 03:29PM EST. Market open.

In watchlist

Visitors trend 2W ↑ 10W ↑ 9M ↑

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SummaryCompany OutlookChartConversationsStatisticsHistorical DataProfileFinancialsAnalysisOptionsHoldersSustainability

Previous Close161.13

Open160.12

Bid162.97 x 1100

Ask163.08 x 3100

Day's Range160.18 - 164.33

52 Week Range121.54 - 165.32

Volume7,123,950

Avg. Volume7,790,843

Fair ValueXX.XX

-14% Est. Return

View details

Market Cap393.653B

Beta (5Y Monthly)0.45

PE Ratio (TTM)29.73

EPS (TTM)5.47

Earnings DateApr 18, 2022 - Apr 22, 2022

Forward Dividend & Yield3.48 (2.15%)

Ex-Dividend DateJan 20, 2022

1y Target Est158.59

Related Research


Analyst Report: Procter & Gamble Co.Procter & Gamble, with...

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1D5D1M6MYTD1Y5YMax

Full screen



Trade prices are not sourced from all markets

Chart Events

Bearish pattern detected

Commodity Channel Index

View all chart patterns

Performance Outlook

Short Term 2W - 6W

Mid Term 6W - 9M

Long Term 9M+

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The Motley Fool

Next Big Stock

Analysts Are Saying

Bulls Say

To the extent that retailers and consumers continue to find favor with...

Bears Say

Disruption to travel retail from lockdown measures (a channel that accounts for...

Be steady.pdfScanned from a Xe....pdfScanned from a Xe....pdf

Show all

特別嘉賓: Frank Wu

Merck & Co., Inc. (MRK)

NYSE - Nasdaq Real Time Price. Currency in USD

80.75 -0.54 (-0.66%) **80.62** -0.12 (-0.15%)

At close: 04:02PM EST

Add to watchlist

Visitors trend 2W ↓ 10W ↑ 9M ↑

Summary Company Outlook Chart Conversations Statistics Historical Data Profile Financials Analysis Options Holders Sustainability

Previous Close	81.29	Market Cap	203.97B
Open	80.73	Beta (5Y Monthly)	0.50
Bid	80.50 x 1000	PE Ratio (TTM)	28.49
Ask	80.70 x 1000	EPS (TTM)	2.83
Day's Range	80.51 - 81.86	Earnings Date	Feb 03, 2022
52 Week Range	68.44 - 91.40	Forward Dividend & Yield	2.76 (3.40%)
Volume	11,948,103	Ex-Dividend Date	Dec 14, 2021
Avg. Volume	13,776,033	1y Target Est	92.50

Fair Value

XX.XX

-14% Est. Return

View details

Overvalued



Related Research

Analyst Report: Merck & Co., Inc. Merck makes pharmaceutical products to...

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Chart Events

Neutral pattern detected
Commodity Channel Index

View all chart patterns

Performance Outlook

Short Term 2W - 6W	Mid Term 6W - 9M	Long Term 9M+
↑	↑	↑

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Greedyfinance

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Bulls Say

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Bears Say

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一天十二時辰中的寅時

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<https://youtu.be/gCl3Cus3T2U>



十個美化家居的貼士

貼士#1: 保持家居簡潔



貼士#2: 先由裝飾入口開始



貼士#3: 利用籃子、器皿整齊地分類



貼士#4: 唱片或是可用顏色或類別分類



貼士#5: 利用落地窗簾玲窗戶視覺更大





貼士#6:
利用相片或藝術品
令單調的空間更有格調



貼士#7: 加添綠色小盆栽令空間更有生命色彩





貼士#8:
把薄衣物捲起擺放
把器皿 重疊擺放
盡量利用空間



貼士#9: 利用柔和的色溫另加佢更加和諧



貼士#10: 把不適用的衣服和鞋襪送出或變賣



虎年好運



<https://youtu.be/XThOPqouX4I>



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希望給我們多
一點建議