



Hank Progar, MBA

# Safe Money News and Facts You Should Know!

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## Hank's Thoughts – Why Is It So Hard To Make Money In the Stock Market These Days?

In recent issues we discussed a "Tipping Point" in the financial markets...bible prophesy...seven year cycles...economist's predictions...Federal Reserve meeting in September...billionaire investors like Warren Buffet record breaking move to safety.

Individual investors and financial advisors alike have been concerned the Federal Reserve would raise interest rates this month and cause the markets to drop. Go figure...Feds didn't raise rates ... stocks and mutual funds still fell. Do the Feds think worse things are going to happen, and we are heading back into another recession?

Some analysts think the market is rigged! Something's "off" - and it just "feels wrong."

This is not the market I knew in the 80's and 90's, just before things hit the fan as we entered the new millennium. Remember the hissing sound of the dotcom bubble breaking followed by the 9/11 invasion, which caused individual investors to lose an average of 42% as the stock market crashed on the rocks.

Did this event affect...possibly change your life? I know it did mine.

The last several weeks the market has been bloody. Is this just an amplification of what's been happening for some time? The market is up one day and down the next. Sometimes up and down in the same day...ring any bells?

Is this just a bull market correction ... or the end of another "7 year cycle"?

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## Try Google's Innovation Strategy

Google is known for its innovation, having grown from a simple search engine to an Internet behemoth. How does it spur and support creativity throughout its workforce? Here's the strategy as laid out on the Think with Google website:

- **Establish a clear mission.** The entire organization (*maybe of 1*) should know what you're working toward, and why it's important.
- **Start small.** You may have huge ambitions, but set realistic goals to begin. Be prepared to roll up your sleeves and commit to hard work in order to accomplish anything worthwhile.
- **Strive for progress, not perfection.** You'll make mistakes. When an idea doesn't work out, study what happened and then move on.
- **Cast a wide net.** Don't limit yourself to your own organization or industry when seeking out ideas for new products or procedures. Look everywhere and keep an open mind.
- **Share information.** Creativity and innovation won't flourish in a vacuum. Get your ideas out into the open for others to look at, and encourage co-workers to share their ideas with each other.
- **Make use of data.** Ideas alone aren't enough. Gather data on your innovation efforts. Track what works, what the payoff is, how effective your new techniques and products are, and so forth. You'll have a better idea of where to concentrate your resources.
- **Take risks.** Remember that failure isn't final unless you don't learn anything from it. Don't be reckless with your organization's resources, but be willing to go out on a limb for a good idea.

# More Interesting Facts *you* Should Know!

## Hank's Thoughts (Continued from page 1)

Brokers have run out of excuses, long-time market pros don't have any answers, and are joining millions of investors who are now asking... ***“What is going to happen next?”***

There's good reason to be cautious about the market today. Given everything that's going on with the stock market,



if it were a court case, the stock market is guilty until proven innocent. To be clear, I'm **not** saying the market is going to crash this month. I'm **not** saying the market is going to crash next month. I'm **not** saying the market is going to crash at all.

I'm simply saying that serious damage has been done to the market's primary trend... The market could trade sideways for a year. It could decline 20% in the next year. No one knows what it will do... but many are urging extreme caution.

Many individual investors are fleeing stocks and mutual funds ... seeking safety for their money. If you're frustrated with your investing results, chances are it's **NOT** your fault. **Is it possible we have been lied to?**

According to the latest research from TrimTabs.com and The Economist, approximately 80% of all stock market volume these days is being run by institutional investors. National media "60-Minutes" claims *“the stock market is rigged.”*

According to "60-Minutes", massively complex computers now "front run" (manipulate) each order you make. This happens to millions of market orders per day.

In fact, the Federal Reserve is one of the biggest institutional players in the market!

Even large conglomerate companies are powerhouse investors. Maybe the movie "Wall Street" wasn't fiction?

Is this the battle of the machines "The Terminator"?

movies predicted? Where's Arnold when we need him?

Mix in the frightening pace of government shut-downs, the wrong comment from a Fed official, the drama of another war hotspot brewing-up somewhere in the world...and what do you get?

## Too Much Risk + Too Little Reward = NO FUN

Stansberry Research in conjunction with Newsmax recently conducted a shocking interview with a 22-year Congressional veteran.

It was a true "tell-all," revealing all sorts of government lies and cover-ups – the most alarming of which was a secretive government group behind 99% of our country's money problems. He even blamed this group for the recent stock market crash.

As the former Congressman explained, *“They create bubbles, and many times on purpose. They go from NASDAQ bubbles to housing bubbles to whatever they need next to bail out the economy. These bubbles are very clear, and we are seeing the most recent bubble in stocks burst.”*

What's worse, according to the former Congressman, is that what we've seen in the markets recently is just the tip of the iceberg. He believes a crisis unlike anything we've ever seen before is coming soon.

I didn't write this to create any more fear than is already out there. **There are solutions... safe alternative strategies designed to protect your principal from market loss and in some cases provide above average growth.**

We are talking about long term average annual growth, not a 30% gain you might have experienced one year ... like in 2013, to help make up for losses in previous years.

Our mission is to help you think about your money, financial goals and risk tolerance.

We're talking about the money you can't afford to lose. This is the money earmarked for essentials...like food, shelter, health and transportation costs.

We have found our clients have less stress, better health and better results with their "money at risk", when the essential bases are covered.

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# This news is all about you...

## Monthly Quiz

1. What vast Japanese corporation, with a red initial logo, was founded in Hamamatsu in 1909?
2. The occupational surname Fuller, referred to a worker of: Wool; Ale; Wood; or Gold?
3. Relevé refers in ballet to standing while raising: Chin; Heels; Arms; or Hat?

*(Answers found on page 4)*

## Thoughts for the Month

- **Banging your head against a wall burns 150 calories per hour**
- **When hippos are upset, their sweat turns red.**
- **“Facebook Addiction Disorder” is a mental disorder identified by Psychologists**
- **Human saliva has a boiling point three times that of regular water.**
- **If you lift a kangaroo’s tail off the ground it can’t hop.**
- **Billy goats urinate on their own heads to smell more attractive to females.**

*\*Thanks thefactsite.com*

## Hank’s Thoughts (Continued from page 2)

*If it is possible the average growth of these alternative strategies over the next 15 years could be greater than the average growth of the DOW, S&P 500 and Nasdaq indexes over the last 15 years would you want to know more?*

*If you could believe this was true ...Why would you take a risk with your financial future?*

If you did believe this to be true, you would be kicking my door down to hear more.

The reason most people risk too much of their money in the markets is because they were trained to do so. They are unaware of safe money strategies that create long term wealth because their banker or financial advisor never told them. *Is it possible it may not be in their best interest to give away these secrets?*

Some people enjoy the risk of playing the market for the thrill of hitting the home run. If current and future essential expenses are covered, then you can have more fun trying to beat the market averages, and increase your discretionary income.

If things go well, you can take your dream vacation, buy your dream car, buy that second home on the water, or do whatever you want. Everyone has different dreams and goals. Maybe yours is to give more to your church or favorite charity, or leave a large inheritance to your loved ones.

In a previous newsletter I shared some interesting factual data about the three major stock market indexes that you can verify for yourself. Imagine you had a \$100,000 in one or more of these indexes on January 1, 2000. Calculate for yourself how much you would have on January 1, 2015 ... a 15 year time period.

Of course, if you pick different dates you’ll get different results. If you contribute additional money along the way, like in a 401k, you would need a room full of computers to determine true growth based on the market and not your additional contribution.

The Dow Jones Industrial Average was 17,823 on Jan 1, 2015 and 11,497 on Jan 1, 2000. This is a 55% gain over 15 years or 3.7% per year.

The S&P 500 didn’t do as well...only 0.2% per year over the last 15 years.

The Nasdaq Composite did a little better at 1% per year.

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**Helping You Think About Your Money ... And Make Smart Choices To Protect Your Hard Earned Assets.**



"That's our mission statement?  
I was expecting something more."

### **Hank's Thoughts (Continued from page 3)**

This is a factual, easy to understand calculation that is representative of what the overall market did over the last 15 years. Perhaps there's more of your money than market gain in your account over the long haul.

Very few financial advisors and their money managers especially with fees, beat the market in a given year, much less on a regular basis.

All investors will have their own unique experience based on timing and skill.

***Can you create a successful stress free retirement plan on even 3.7% annual growth, achieved by the Dow Jones bag of stocks?***

We're all busy...but is it worth investing some of your time to see if it's possible to better protect and grow your money? How about trading stress for peace of mind, and more time to enjoy what you do best, even if it's relaxing at the beach?

**If you want to know more, call my office and let's talk.**

#### **Answers to Quiz**

1. Suzuki
2. Wool
3. Heels

### **Thank You for Your Referrals**

There's no question I have the BEST customers on the entire planet.

I want to thank those who have enough confidence in me to recommend my services to their friends.

Although we focus on protecting and optimizing your retirement plan, your Medicare plan is important to your overall retirement picture.

#### **Medicare enrollment season is here.**

Many new to Medicare have lots of questions because it's very different than what they experienced during their working years. Many seasoned veterans are still not aware of all their options as well as current changes and trends.

***I'm happy to assist you or anyone in your circle of family and friends with education and getting enrolled in the plan that's optimum for them. Medicare requires that those I help must contact me.***

***Please give them my name and phone number. I'll help them cut through the smoke and make the right choices to protect the nest egg they have already worked so hard to obtain!***

***Thank you soooo much!***

**Disclosure** - Information provided in this article does not constitute legal, taxation, or investment advice. Please check with a qualified tax advisor when making financial decisions.

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