

Safe Money News and Facts You Should Know!

14547 Whitemoss Terrace Lakewood Ranch, FL 34202
Phone 888-820-SAVE
Hank@AIMSafeMoneyAdvisors.com



Hank Progar, MBA

Hank's Thoughts – Does History Repeat?

Kay and I recently visited one of our favorite places in Sarasota, the Ringling Museum of Art and Circus Museum.



We had friends in town and wanted to share this historic treasure with them. There's a lot to see on this beautiful campus. It offers visitors a glimpse into the lifestyle of the Roaring 20s and a renowned art collection.

The lovely grounds with beautiful gardens and peaceful walking paths are impressive.

The circus exhibit showcases some of the original equipment and a miniature circus display. The miniature circus was fascinating and very well done. It is so detailed; the lights even went dim for night time. The circus memorabilia collection is very extensive.

As we kept walking toward the Sarasota Bay, the beautiful house of John and Mable Ringling



comes into view. The mansion, named Cà d'Zan, which means "House of John" and the view from the veranda is awesome.

In the mid-1920s, Ringling was said to be the fifth wealthiest man in the country. He had brought joy and excitement to many children

(Continued on page 2)

A Second Career? Here's how to get started

Sometimes a second career is forced upon you by a layoff or relocation. For many people, though, it's a positive choice brought on the opportunity to try something different, especially after retirement. Either way, you can launch a new career successfully by following these basic steps:

- **Study your market.** Before starting a business knitting hats for poodles (for example), do some research to make sure people are really willing to pay for what you want to do. You don't want to sink your savings into a business that's not likely to go anywhere.
- **Seek training.** You may have the technical skills, but chances are you need some extra education on the process of running a business. Check out your local community college for courses on the areas you need to master before you hang out your shingle.
- **Start small.** Take baby steps instead of a giant leap. Commit to making one or two calls or sending a handful of emails every day as you build your business. Persistence will pay off, but don't exhaust yourself in the beginning.
- **Be patient.** Don't expect overnight success. You may have to devote years to building your business before your enterprise really gets off the ground. Make sure you have the finances to stay afloat, as well as the support of your family.
- **Think positive.** Have a clear vision of what you want to achieve. Surround yourself with supportive people who are willing to provide encouragement and helpful ideas. Most of all, be sure you're embarking on something you really want to do. Half-hearted efforts won't succeed.

More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

and adults alike, as his traveling circus went from town to town throughout America.

The sad part of this story is he ignored the dangers of the stock market in 1929, just as many did in 2000 and 2008. He lost virtually his entire fortune in the 1929 crash when the stock market fell 89%. He was able to retain his home, the museum and his extensive art collection. The problem was without his liquid assets, it was difficult to maintain everything.

He had to sell non-liquid assets in a “pennies on the dollar” market to do this. The stress affected his health. John Ringling, once one of the world's wealthiest men, died in 1936 with only \$311 in the bank. At his death, he willed his Sarasota mansion, museum, and his entire art collection to the state of Florida.

Is stock market history repeating again in 2015?

Afterward, we discussed this tragic story, revealed on one of the videos there, in relation to current times. Another somber realization set in as our friends asked me a question:

“What happens if the stock market crashes again? How will we pay our bills?”

I was taken back by this “deer in the headlights” question. If you took a trip to Las Vegas, you wouldn't take your house money you needed to pay bills, would you?

They are highly educated and very well to do people. The man retired as a Vice President with a major corporation.

They lost money in the 2000 and 2008 crash, but have still have been able to travel to see their kids and grandchildren and live a good life.

However, with cost of living increases and concerns about recent losses in the market

and “What's going to happen next?” is causing them to relook their budget. They don't want their diminishing retirement nest egg to get any smaller. But, they don't know what to do.

My friends recently changed financial advisors, not realizing the advisor doesn't have any control. Most financial advisors throw the money into the company store, and do whatever the financial institution they work for tells them to do.

If you followed our previous Safe Money newsletters, you saw the following chart, and know what I told them...



The current market is at the end of its 7 year cycle and is floating in a major sea of change and uncertainty. Is this a minor correction, or the beginning of another major crash?

There are safe alternative strategies where your principal is protected and grows at the same time.

If you recall from our previous newsletters using the actual published values of the Dow Jones index on Jan 1, 2000 and Jan 1, 2015 ... the growth was 3.7% per year over the 15 year period. The S&P 500 and the Nasdaq didn't do as well. You can see from the following chart.

Index	Jan 1, 2000	Jan 1, 2015	Total Gain	Avg Per Yr
DOW	\$11,497	\$17,823	55%	3.7%
S&P	\$1,982	\$2,037	2.8%	0.18%
Nasdaq	\$4,131	\$4,760	15.2%	1.01%
Average			24.33%	1.63%

I realize Wall Street, the media and perhaps your financial advisor have led you to believe a rosier picture.

If you are an excellent “stock picker and market timer”, your averages are much better. If not...

(Continued on page 3)

This news is all about you...

Monthly Quiz

1. What nation was bounced from the Organization of American States in 1962?
2. What continent has the fewest flowering plants?
3. What element begins with the letter "K"?

(Answers found on page 4)

Thoughts for the Month

"Others can stop you temporarily—you are the only one who can do it permanently."

- **Zig Ziglar**

"You can not escape the responsibility tomorrow by evading it today."

- **Abraham Lincoln**

"Winning is not everything, but making the effort to win is."

- **Vince Lombardi**

"I set out to play golf with the intention of shooting my age, but I shot my weight instead."

- **Bob Hope**

"Never run away from a gun. Bullets can travel faster than you can." - **Wild Bill Hickok**

"Never do wrong...when people are watching." - **Mark Twain**

"My idea of a superwoman is someone who scrubs her own floors." - **Bette Midler**

Hank's Thoughts (Continued from page 2)

Some of these safe money strategies have a much higher average growth over the same 15 year period, along with total peace of mind you will not lose your money when the market drops. *Would 5 to 10% growth with no "hand wringing" stress sound better for some of your long term assets?*

Fortunately or unfortunately, many of these strategies are relatively unknown. Most bankers and financial advisors will not tell you ... either because they don't know, or their companies will not let them.

As long as you are earning income it's easy to think in terms of optimizing investment growth. When you retire or shift to a lower paying fun job or business, you will think in terms of how to optimize your income from the money you have accumulated.

Prior to needing additional income to live on, suppose you move some of your accumulation dollars into a private pension type plan? Let your money work for you instead of you working for your money. You can have a guaranteed growth rate of 6 to 7% per year and are guaranteed not to lose money in down years. You are in control of when you decide to take a lifetime income to supplement any company pension plan and Social Security to stay ahead of inflation.

*Sounds boring, or "to good to be true?" **However, It is true!***

Do you think the markets will do better over the next 15 years than the actual 1.63% average shown in the table above?

Once your essential expenses are covered, you can have fun taking more risks trying to hit a home run in the stock market.

Wall Street depends on the ongoing layers of fees, some of which are hidden, whether you make money or not. Depending upon your contract, financial managers and advisors don't make money if your money is moved into cash in a down market. What is their incentive to keep you safe in a volatile market?

If you plan to be in stocks and mutual funds, I have a few copies left of a book called "*What All Stock and Mutual Fund Investors Should Know!*", written by a securities arbitrator who has helped a number of people recover losses in unsuitable transactions.

Just call my recorded line (866) 261-4816 ... 24 hours a day and request your copy of this book by title.

Hank Progar, MBA
AIM Safe Money Advisors

(941) 355-4362

Toll Free: (888) 820-SAVE

FAX: (813) 354-3520



SAFE MONEY
MILLIONAIRE

Main Web Site:

SafeMoneyMBA.com

Financial Concepts and Strategies:

HankProgar.com

Retirement Savings Videos:

SafeMoneyMBA.info

Insurance & Financial Resources

AIMSafely.com

LinkedIn Profile

LinkedInMBA.com

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

FINANCIAL PLANNING
SERVICES



"The sports car and sailboat are investments for my retirement. I'm using them to attract a younger woman who can support me in my old age."

The Price Was Right

You've heard people talk about how much things cost back in the "good old days"—heck, you might even remember them yourself. Talk about nostalgia...check out these prices.

IN 1910:

All expenses-paid trip to Bermuda for nine days: \$37.50

Bottle of Coke: 5 cents.

Imported spaghetti: 12 cents a box.

Cigarettes: 10 cents a pack

Wage for postal works: 42 cents an hour.

IN 1920

Life Insurance premium: \$16.40/yr

Chocolates: 89 cents/lb.

Eggs: 64 cents/dozen.

Public school teacher's salary: \$970/yr.

IN 1930

Christmas tree light set (eight bulbs): 88 cents.

Electric toaster: \$1.00.

Motor oil: 49 cents/gal.

Washing machine: \$58.00

Answers to Quiz

1. Cuba
2. Antarctica
3. Krypton

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.

Copyrighted PMR System 2015