

# Safe Money News and Facts You Should Know!

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## Hank's Thoughts – Is the market rigged ... or just an aging Ferrari?

“Tax Day” is almost here. How are you doing with yours? Kay and I have planned a week in Punta Gorda, FL...not far, but a great change of pace right on the water...the week following Tax Day.

Did banks go bankrupt in 1929 and 2009? Of course! Is the market rigged? There are reasons to think so, but I'll let you be the judge.

In the early 80's, Tom Selleck drove a sexy, fast Ferrari on the *Magnum P.I.* TV show. Today he stars as the patriarch of a New York police family in the *Blue Bloods* TV series. The Ferrari 301 GTS and the man both still look good, but they can't hide entirely from Father Time. Age catches up with everyone and everything.

Right now, it's catching up with us as a nation as the largest generation ... the Baby Boomers are turning 65 at 10,000 a day. No matter how hard politicians and economic theorists try, they can't change it.

It's time for some new strategies for this “New Economy” which became more visible when the “dotcom” bubble burst in 2000. *Suppose we just take some of the gains in Mr. Market and NONE of the losses. Do you think you would be further ahead with your retirement account and have more peace of mind to sleep better at night?*

Several decades ago, I remember the days when I actually put my faith in Mr. Market. I would get up every morning ready to trade my way to millions.

*(Continued on page 2)*

## Why You Should Start Your Own Business

It's a good bet that if you think about your friends, neighbors or extended family members that you know someone who is out of work, looking for a job. They may have been looking for a short time, or a long time, perhaps even a year or more.

If you have been out of work for any length of time you know that it's not a very good feeling, starting out each day wondering what to do next, trying to follow up every possible lead, feeling your chest beginning to get tight and your stomach churning.

In the traditional job market, opportunities can be hard to come by, but the surprising thing is that in non-traditional areas, opportunities abound. In fact, the times when there are actually the most opportunities is during periods of economic chaos. So, what do I mean by non-traditional areas? I mean situations in which you create your own job or your own business. Not just working for someone else, but actually creating your own employment doing something that you love to do.

Now, some people think that you have to have some special talent or be a creative genius to have your own business or work for yourself, but the truth of the matter is that pretty much anyone can do it. This is mainly because everyone has their own genius for something. Everyone has something (or multiple things) that they are truly passionate about. Maybe you had that passion when you were young, but you had it sucked out of you when you were in school. When these interests are rekindled however, those past passions can turn into a raging fire of personal genius and ability.

*(Continued on page 4)*

# More Interesting Facts *you* Should Know!

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

I would spend hours doing research on stocks, strategies, and charts...just so I could get an edge...with the hope of outsmarting Mr. Market ... I never did!

Next, I tried the buy and hold strategy, buying quality companies in the high tech field with which I worked, like Microsoft, Cisco and Intel. This worked very well in the 80's and 90's. I found mutual funds didn't do as well. I thought I was pretty smart as my 401k sky rocketed.

However, things changed in 2000. People told me to hold on 'cause it would come back. At first I thought "that makes sense." After all it did recover in 1987, when the Dow lost 22.6% on "Black Monday", Oct 19<sup>th</sup> 1987 ... the largest single day percentage drop in history. The "dotcom" crash started to recover until the "Twin Towers" crash hit on 9/11 in 2001. Then the market fell like a lead balloon.

After hearing financial experts say America had changed forever, I believed them and sold most of my portfolio for a loss of about 55%. I finally realized that Mr. Market by himself is uncontrollable and temperamental. He gets happy for a few years and swings up. Then something triggers his mood, and everything comes crashing down. Then to add salt to the wound, you have super computers and hyper speed transactions from multi-billion dollar corporations that manipulate the market.

Six years after I sold, the market finally returned to the 2000 peak...only to crash again. It is losing game for many Americans.

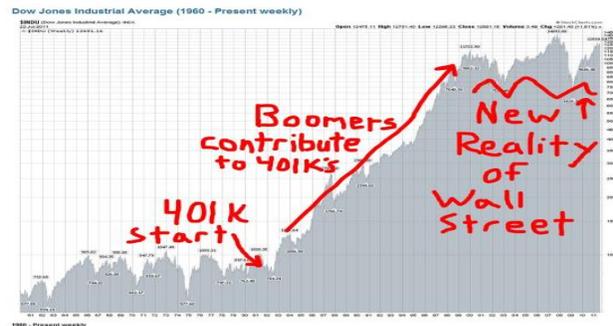
That's why I wanted to find a strategy that could actually take advantage of the volatility...where if the market comes crashing down, I don't lose. Yet when Mr. Market goes on a bull run, I can see good growth in those years. It seems like it is

the best of both worlds...too good to be true. But it is true, and has worked great for a lot of people.

Our markets have exploded since election day, based on a fuzzy emotional notion that President Donald Trump will be able to roll back regulations, cut taxes, move lost jobs back stateside, browbeat companies into keeping existing jobs here, free up more land for drilling, repeal Obamacare, keep our foreign enemies at bay, and jump tall buildings in a single bound...all before Congress breaks for the summer.

Don't get me wrong, I'd like to see lots of check offs on this long to-do-list. However, it's complicated and requires Congressional approval.

The United States is a fabulous nation, but like Tom Selleck and the Ferrari he used to drive, we're aging. The baby boomers who created the new reality of Wall Street by throwing money at Mr. Market in the 80's



and 90's, are now retiring and starting to take money out of Mr. Market. We are just starting to see this impact as the cost of our social programs like Social Security and Medicare are changing.

All this is on top of a \$20 trillion national debt and an emotional stock market. You might want to get a portion of your money in a place where you can actually profit from the volatility...not lose money in the next stock market crash...and possibly get a hedge against the effects of increasing taxes. We call this a CAM strategy ... Cash Accumulation Machine.

If that's you...call me at (888) 820-SAVE and let's see if a CAM strategy is a potential fit to diversify some of your retirement portfolio.

# This news is all about you...

## April Fools' Quiz

1. French children fool their friends by taping a paper \_\_\_\_\_ to their friends' backs.
2. In Scotland, April Fools' lasts two days. Victims of pranks are called gowks (cuckoo birds). The second day is known as Taily Day, and pranks involving the backside are played. Supposedly, it is the origin of these \_\_\_\_\_ signs.
3. In England and Canada, pranks are only played in the \_\_\_\_\_ on April 1st.
4. Some historians believe the April Fools' customs began in \_\_\_\_\_, although no one knows for sure.
5. In 1996 - Taco Bell Corp. ran a full-page ad in several major newspapers claiming it purchased the \_\_\_\_\_ and will rename it the "Taco \_\_\_\_\_."

*(Answers found on page 4)*

## Thought of the Month

*You can fool all the people some of the time, and some of the people all the time, but you cannot fool all the people all the time. ~Abraham Lincoln*

## Did You Know?

**The names of all continents both start and end with the same letter?**

## **Pain-Free Surgery: A Human Achievement**

Until the mid-1800s, the likelihood of surviving any malady that required surgery was minimal. The surgeon was the local barber or a member of the family. Besides lack of knowledge and sanitation, there was, more importantly to the patient, no effective way to kill pain. Surgery was torture.

For most of human history, a patient had the choice of alcohol (if available), opium (if lucky), or being strapped down (if possible or if endurable).

For many centuries the main drugs for surgery, if available, were Opiates. Cocaine was often used as a local anesthetic.

Herbal preparations were known throughout history to produce some sleepy or pain killing effects, but as 16th century physician Fallopius observed: "When soporifics are weak, they are useless, and when strong, they kill."

By the 1840s, that began to change. Scientists found ways to create a lack of awareness of pain that was reversible -- anesthesia -- a word suggested by poet and physician Oliver Wendell Holmes.

On March 30, 1842 -- 172 years ago this month -- an American surgeon in Georgia, Crawford Long, used diethyl ether to remove a tumor from the neck of a patient. It is recognized as the first use of effective anesthesia for surgery.

About the same time, nitrous oxide (laughing gas) came into use for dental procedures. The colorless, odorless gas made short procedures painless, which was a miracle in the day. But the gas was no good for long operations. Breathing in too much for too long causes permanent brain changes and death.

Anesthesia has now been developed and tested to the point that we can now have necessary operations without feeling excruciating pain.

