



Hank Progar, MBA

Safe Money News and Facts You Should Know!

14547 Whitemoss Terrace Lakewood Ranch, FL 34202

Phone 888-820-SAVE

Hank@SafeMoneyMBA.info

Hank's Thoughts – Can The Bible Predict The Next Market Crash?

My research this month just might be pointing to the “Tipping Point” in the financial markets which could have a major impact on your life.

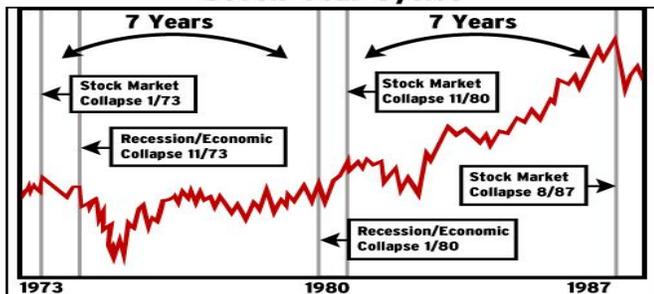
Financial publisher Michael Lombardi, MBA, who has predicted some very big market events over the past 29 years, including bull markets in the 80's and 90's, and recent market crashes of 2000 and 2008 ... thinks this is true.

In forecasting these major moneymaking events, he followed a certain market cycle ... a cycle that major economists, analysts and professional investors watch closely.

When he stumbled upon this biblical prophesy predicting a crash starting in September 2015, he found their previous predictions aligned very closely with this biblical prophecy. This prediction is based on a bible verse from *The Book of Leviticus*, chapter 25, verse 3:

“For six years sow your fields, and for six years prune your vineyards and gather their crops. But in the seventh year the land is to have a year of Sabbath rest, a Sabbath to the LORD.”

Crashes of 1973, 1980, 1987
Seven-Year Cycles



(Continued on page 2)

Resist last-minute errors as you head for the door

At work, most people try to hit the ground running when they arrive in the morning. But how you finish out your workday may be just as important to your productivity. Instead of trying to pack as much as you can into your last few minutes, increase your efficiency by avoiding these activities:

- **Big decisions.** You're rushed, you're tired, and you're focused on going home. Any decisions you make in a hurry usually won't be as successful as those you consider when you're fresh.
- **New projects.** You won't make much headway during the last 10 minutes of the day. Make a few notes if you must, but don't try to get a jump start on important work when you and your co-workers are finishing current jobs.
- **Leaving people hanging.** Take a look at your commitments from the day. If anyone is waiting for a return phone call or a quick email, get back to him or her before you leave, as long as you can answer questions quickly and succinctly. You want people to know you value their time.
- **Obsessing over uncompleted tasks.** Checking your to-do list can lead to frustration if you worry about the tasks you didn't accomplish. Concentrate instead on putting tomorrow's to-do list together and getting a fresh start in the morning.

(Continued on page 3)

This news is all about you...

Spring Quiz

1. Typically, what are the first spring flowers to bloom?
2. Why are birds more vocal during the spring?
3. In Japan the opening of what flower signals the start of spring?

(Answers found on page 4)

Thoughts for the Month

“You have succeeded in life when all you really want is only what you really need.”

- Vernon Howard

“For my part I know nothing with any certainty, but the sight of the stars makes me dream.”

- Vincent Van Gogh

“Keep your face to the sunshine and you cannot see a shadow.”

— Helen Keller

“Yesterday is not ours to recover, but tomorrow is ours to win or lose.”

— Lyndon B. Johnson

“You cannot have a positive life with a negative mind.”

— Joyce Meyer

Resist last-minute errors (Continued from page 1)

- **Not saying goodbye.** You'll build better relationships by taking the time to say good night to your co-workers and boss. You don't have to linger, but you should make sure people know you're leaving and that you look forward to seeing them tomorrow.

Health In The News

Link found between stress and stroke

Stroke is a devastating experience in which blood is cut off from a part of the brain. It can have many contributing factors, and one of them, Physicians now say, is stress.

According to the journal *Stroke*, researchers looked at medical records of more than 6,000 men and women who participated in a 16-year study. As part of the study, participants' anxiety levels were measured. Over the course of time, 416 people suffered at least one stroke. The researchers determined that the risk of stroke rose 14 percent among individuals with higher anxiety levels, as measured in terms of such symptoms as extreme nervousness, tension, and general stress.

Participants with especially high rates of these symptoms were identified as having an increased risk of 33 percent. One possible connection: Anxiety and stress often lead to unhealthy habits like poor nutrition, smoking and drinking, and lack of exercise. Stress also contributes to higher blood pressure, one of the culprits behind stroke.

Stress leads to many health problems, so it shouldn't be overlooked by anyone who wants to lead a long life with reduced risk of stroke and other diseases.

Hank Progar, MBA
AIM \$afe Money Advisors

(941) 355-4362

Toll Free: (888) 820-SAVE

FAX: (813) 354-3520

Main Web Site:

SafeMoneyMBA.com

Financial Concepts and Strategies: HankProgar.com

Finance Your Way To Wealth: ManageYourFinancialPlan.com

Retirement Savings Videos: SafeMoneyMBA.info

Insurance & Financial Resources AIMSafely.com

LinkedIn Profile LinkedInMBA.com



"If the seller is willing to replace the roof, add a deck, put in a fireplace and an indoor pool, extend the livingroom by 15 feet and move the whole place to the other side of town, then we're *definitely* interested!"

Florida's Credible Source of Health & Wealth Information
Helping You Think About Your Money ... And Make Smart
Choices To Protect Your Hard Earned Assets.

Hank's Thoughts (Continued from page 2)

a proven track record ... why risk most of your hard earned savings, especially the money you are counting on for essential living expenses, and a reasonable amount of fun and leisure discretionary expenses?

There are several safe alternative savings and investment strategies that will protect you from losing your money, and at the same time potentially average more growth over the next 15 years than stocks and mutual funds have averaged over the last 15 years.

Why not give yourself some peace of mind that your lifestyle, and that of your family, is secure by moving some of your money into safe alternative strategies where your principle is safe and sound?

This should reduce stress when investing the rest of your money in high risk opportunities. Of course, you might want to get ready to short the market, use options or contra ETFs in case you are not already planning to do so.

If you want more information on anything here, please call me. I'll be happy to help.

Answers to Quiz

1. Lilacs, Irises, Tulips, Daffodils and Dandelions
2. They are singing to attract mates and warn away rivals.
3. The Cherry Blossom.

Thank You for Your Referrals

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

My business is built on word of mouth advertising and I'd like to thank those who were kind enough to recommend my services to their friends.

Although we focus on protecting and optimizing your retirement plan, I want to give a special THANK YOU to those who have recommended me to help your family and friends with their Medicare options.

There are 10,000 Baby Boomers turning 65 every day who are more confused about Medicare than their retirement plan. Because of its importance in your overall retirement picture, we want to help them cut through the smoke and make the right choices to protect the nest egg they have already earned!

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