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# Safe Money News and Facts You Should Know!

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## Hank's Thoughts ... Investment Freedom In An Unfree World

It seems like we are pretty much stuck, aren't we?

If you follow the big media machines of some of the largest financial companies, your investing is pretty much in the following list:

- \*Stocks
- \*Bonds
- \*Mutual Funds
- \*Money Markets
- \*Savings
- \*CD's

Over the weekend I watched a little bit of TV and did some channel surfing. Based on TV commercials on major networks and what CNBC has to say there is only one place to put your money – the stock market!  
(Depending on which broker will charge less in commissions I guess.)

The TV is filled with so called 'experts' talking about investing in the stock of companies I have never even heard of.

And, the big media machines of radio, internet and in many cases (dying) newspapers tell the same story.

It seems that based on these sources, our investing is somewhat or can be pretty much limited.

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## How Wall Street Won

The September 2013 *Time* Magazine front cover says, "How Wall Street Won. Six years After the Crash, It Could Happen All Over Again".

Right now the market is a little nervous, but doing good. This most likely won't last for long. We are printing 85 Billion dollars a month to hold up the economy.

The Administration said that they were going to put things in place to prevent another market crash, yet the *Time* article says that nothing has been put in place. It has all been a bunch of smoke and mirrors; really nobody has been doing anything differently.

Fools forget history and are doomed to repeat it. Based on history, we can pretty much expect a market crash every 5 to 7 years. In the book *Safe Money Millionaire (which I can get you a copy of)* Chapter 2 outlines the major market crashes and how long it has taken for the stock market to recover. There are times when it has taken 2 years, 7 years, 8 years, and even 22 years for the market to recover after a crash.

Are you prepared? Have you taken your gains and locked them in? One of the core strategies of *Safe Money Millionaire* is to have a safe money foundation so you can't lose your money when the market or economy crash again ... at least the money you can't afford to lose.

Contact me and we can discuss how you can get better protected financially.

# More Interesting Facts *you* Should Know!

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

Not much in the way of freedom to invest in what may be the best for you vs. what is supposedly available.

While I don't begrudge these large companies or their in house experts successes, there is one flaw in all of this:

***These companies want YOU to invest and do what EVERYONE else is doing. They want and hope you follow the crowd and investment masses in (everyone) doing or following the same investment path.***

They have a vested interest in keeping you in that tiny little investment box with no opportunity (or hope) of investing in something OTHER than what is in their little box of goodies.



### Why?

It's because it is what everyone else is doing.

Hasn't history, especially recent history, taught us that the WORST investment decision you can make is to invest in what everyone else is investing in? Doing what all the other investors are doing?

You know this to be true.

But, you are not stuck. Actually you have the freedom to invest in anything that is in YOUR best interest – not the investor masses.

Yours!

Hundreds of our clients who have chosen to NOT be confined to that little investment box that is continually sold to you, are feeling very good at where they are at with their money, particularly in terms of the progress they are making.

And also ...

*(Continued on page 4)*

## Yes, Money Can Buy Happiness... If You Spend It on Experiences

You won't find happiness at the mall in the form of a huge new TV or in the department store in the form of new clothes or a fancy coffee pot. They will not increase your overall happiness.

Spending money on experiences maximizes happiness, says Michael Norton, an associate professor at Harvard Business School and co-author of *Happy Money: The Science of Smarter Spending*.

According to research published in *Health* magazine, people who spent money on concert tickets or a planned dinner out were happier



than those who spent money on tangible goods. One reason: they get more pleasure from bonding.

The pleasure begins as you anticipate the event, which can be as valuable as the event itself. Afterward, recalling it will continue to give you pleasure in the following weeks or months. Even if the event doesn't turn out to be as nice as you thought it would, it still counts. People tend to remember things as better than they actually were.

Enjoy the pleasure of giving. Giving to charities will make you feel good about yourself, but Dr. Norton's research finds that doing things for people you know makes you happiest.

Helping and serving others creates happiness. You'll love the joy rush from being able to brighten someone else's life.

So with the next bonus or tax refund remember that family travel, family activities, date nights and events that involve spending money on experiences will maximize your happiness.

# This news is all about you...

## Animal Quiz

1. What insect has 248 muscles in its head?
2. What animals contributed to George Washington's teeth?
3. What insect does not bite, have pincers, or even carry diseases?
4. Hummingbirds beat their wings \_\_\_ to \_\_\_ times per second?
5. Can a blind Chameleon change to the color of its environment?

*(Answers found on page 4)*

## Funny Thoughts for the Month

"What a childhood I had. Why, when I took my first step, my old man tripped me." **Rodney Dangerfield**

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

"I refuse to join any club that would have me as a member." **Groucho Marx**

## Health in the News

### Mediterranean Diet Demystified

Tufts University's large clinical trial concludes that the Mediterranean-style diet cuts heart risks almost 30 percent. In case you only have a vague idea of what it consists of, they say here's how to eat like a Mediterranean.

- At least two daily servings of vegetables, including a salad.
- At least three servings of fresh fruit.
- At least three weekly servings of legumes, such as beans, lentils, garbanzo beans, soybeans and peas.
- At least three weekly servings of fatty fish such as salmon, tuna or sardines.
- A "sofrito": tomatoes, onion, garlic and aromatic herbs simmered in olive oil at least twice a week.
- Wine with dinner if you drink.

Cut down on fatty red meat and processed meat, commercial baked goods, fatty spreads and soda drinks. Also, eat four tablespoons of olive oil each day in salads and vegetables or an ounce of walnuts, almonds or hazelnuts.

### Know the Signs of Heat Exhaustion, Heat Stroke

Exposure to excessive heat can cause the body to lose its ability to cool. Your temperature can reach 104 degrees or higher in 10 to 15 minutes.

The symptoms of heat exhaustion include profuse sweating, muscle cramps, intense thirst, dizziness, nausea, fatigue and headache. If you experience any of these, drink plenty of water or other cool nonalcoholic fluids, and get to a cool or shady place.

If symptoms don't improve, or if you have any of these heat stroke symptoms, seek immediate emergency medical attention.

Heat stroke affects the brain, so the person may be confused, or agitated. If not treated promptly, heatstroke can lead to seizures, coma and death.

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



"This little piggy doesn't go to market anymore because the prices are too high. This little piggy doesn't stay home anymore because the neighborhood has gone bad. This little piggy doesn't eat roast beef anymore because of the cholesterol. This little piggy...."

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

what the future holds for them too. It's pretty darn exciting.

Like them, you also have a choice. You can choose to be unfree and live your life like someone else tells you and HOPE that it all works out...

OR...

You can start to have the freedom that you deserve, and like my clients, enjoy the spoils of that freedom with more peace of mind.

If you knew you could grow ... **not** lose at least the money allocated to essential expenses like food and shelter, wouldn't you feel better about investing funds allocated to discretionary expenses like travel, a nicer home or car and leaving a legacy, in unlimited potential strategies with unlimited risk ... like stocks and mutual funds?

### Answers to Quiz

1. A garden caterpillar
2. An elephant (for its ivory) and a walrus (for its tusks)
3. Fireflies
4. 60 to 80
5. Yes

### 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!***

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