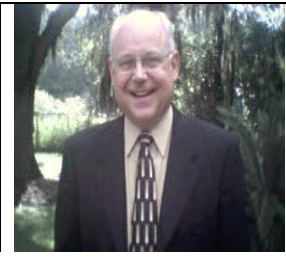


# Safe Money News and Facts You Should Know!

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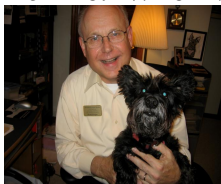
## Hank's Thoughts – Do Patterns Control Our Lives?

How much control do we have over our lives, choices, actions? Every time there is a situation where you take an action without conscious thought you are using a pattern. This is usually called a habit. Habits can be good or bad. Studies show it takes only 21 days to create a habit. You do the math on breaking habitual patterns of thinking.

It's easy to continue a pattern of thinking even if things are going against us ... until we make a determined effort to change. A quote I came across recently is cause for reflection ... **"We first make our habits, then our habits make us."** ~Charles C. Noble

Many of us drive the same way to work each day. Studies show that if we change this pattern it can lead to a more creative and productive life. My wife, Kay, and I sit near the same people in church each Sunday. When we change this pattern, we meet more people, which can lead to life changing relationships.

When you respond to the same situation repeatedly with the same action, your mind will store an association between that situation and that particular action. I have observed this with my Scottish assistant, Bonnie. When we first adopted Bonnie as



one of my grandsons went off to college, she wasn't expecting much. She

*(Continued on page 2)*

## How to Give Your Brain a Workout

Doctors at Massachusetts General Hospital have worked on a project that's a little less life-saving than its usual studies. The subject is important, but not frequently studied. It's laughter.

The physiological study of laughter actually has its own name, gelotology. Sharing a joke with friends or watching a funny video was found to be just as good for your brain as a session of yoga or meditation, maybe better.

Laughter triggers the gamma brain waves. Unlike other brain waves, the gamma waves linked to mirthful laughter spread throughout the entire brain and remain for the duration of the laughter.

It's as if the brain gets a workout, explained the lead author of the study, which was presented in recently at the Experimental Biology meeting in San Diego.

Researchers monitored brain waves of volunteers as they watched videos that were spiritual, distressing or humorous. The funny stuff produced the highest levels of gamma waves.

The gamma state is associated with feelings of mental clarity and an enhanced ability to experience integrative thoughts. It also helps individuals feel more focused.

So telling a good joke at the office can increase your focus and that of your co-workers, as well as promoting camaraderie.

At home, you could do more good by watching a funny video or comedy than to see a deep mystery or a shooter show.

So, to give your brain a workout by take time to laugh.

# More Interesting Facts *you* Should Know!

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

spent the first four years outside from sunup to sundown, so she was just happy to be in the house. Now she won't go outside unless I go with her. Some of you may relate to this story. This wasn't our first dog, but Bonnie is the smartest and cutest.

As we started adding treats, thinking it was spontaneous or random ... not so with Bonnie. She stored the action in her memory as the start of a pattern. She can count time and number and type of treats. Bonnie is persistent in her pattern of insisting on a repeat performance. I've tried to break some of these patterns, but with little success. Obviously I could, but saw her sadness and couldn't resist since we could afford it. I became more careful about starting new patterns.

Can you see how entitlement gets started? In the beginning of the entitlement movement in the US, the reasons to help those who couldn't help themselves were there, and the country could afford it. Many would agree the system has been abused, and our country can no longer afford it.

In the beginning of Bonnie's pattern development Kay gave Bonnie two dog biscuits and three baby carrots as a special treat when she came home from work one evening. Don't ask about the logic. Remember, this was early on in all our training.

We hadn't figured out the pattern process yet. Guess who was the trainer? To Bonnie this was the beginning of a new pattern which continues today. The only difference is that Bonnie has gradually moved the time for her five pieces from about 6pm to about 3pm when Kay started working from our home office. Anybody have a similar story?

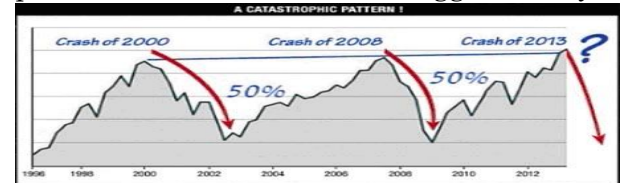
Is this starting to sound like many investors in the stock market today? Many have listened to the Government, Media and Wall Street financial advisors say, "Just put as much money as possible into your 401k and IRA plans, and you will become a millionaire and retire on the beaches of the world. Most people store this pattern in their mind as they watch others do the same thing. This pattern worked well in the 80's and 90's, but things changed at the start of this century and new millennium. A "New Normal" pattern was established.

Some are even convinced their money is safe in equities, and they can't lose money if their company, Government and the media recommend and endorse it. Having one or more mutual funds (typical 401k portfolio) is not diversification. When the market crashes like in 2008, all mutual funds and most stocks fell. Apple was one of the exceptions.

In 2000 our 401k/IRA accounts became a 201k, and I recognized a paradigm shift had occurred and the rules had changed.

Some people have recognized the change and have interrupted the "old" pattern. They are taking advantage of new managed plans which protect their principal investment from loss. These plans put a safety net under the markets to enjoy the upside of the market without ever risking your money to market losses.

In past issues, I discussed current economic facts, predictions from financial experts and patterns like this one which suggest a major



crash in the near future based on both fundamental and technical factors. Obviously, the crash suggested in the above chart did not occur in 2013. Many believe Government intervention of holding interest rates near zero has distorted the market and we are in uncharted territory. Because of that, some believe the next stock market crash will be larger than 2008.

Some of my readers have said "Hank, you're using scare tactics." My associates & I at Safe Money Millionaire have a mission to help Americans save and invest differently in this "New Normal" where previous patterns and investment rules have changed. We have all experienced personal, family and client losses in the markets.

*(Continued on page 3)*

# This news is all about you...

## Halloween Monthly Quiz

1. Who first celebrated what we've come to know as Halloween?
2. The tradition of dressing up started because?
3. The Romans called Halloween Pomona Day. Who or what was Pomona?
4. Halloween falls on the night before\_\_\_\_\_?
5. The celebration of Samhain is to honor\_\_\_\_\_?

*(Answers found on page 4)*

## Thoughts for the Month

"We are continually faced by great opportunities brilliantly disguised as insoluble problems." – **Lee Iacocca**

"Your biggest opportunity probably lies under your own feet, in your current job, industry, education, experience or interests." – **Brian Tracy**

"For every promise, there is a price to pay." – **Jim Rohn**

"One that would have the fruit must climb the tree."  
– **Thomas Fuller**

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

Our first goal is to help our clients be safe and then grow wealth along the path to become a safe money millionaire. Safe means follow Warren Buffet's Number One Rule: "Don't lose your principal." His Number 2 Rule is: "Follow rule # 1."

We do write and talk about economic/emotional facts and patterns that should scare/warn some people. Some of the things we say should scare a potential client in a good way if they are putting essential expense (food, shelter, health, energy, etc.) money at risk. We help people understand the risks and match their investment risk to their "risk tolerance."

If essential expenses are covered by safe "no loss" strategies, then they can have more peace of mind to invest discretionary expense money in higher potential, but higher risk strategies. Some of our clients think discretionary expenses like travel and hobbies are essential.

It saddens me to hear some of the stories from people I personally speak with. Just today I was on my morning walk with Bonnie. One of my neighbors shared a sad story of a good friend who thought he was financially set. He nearly died when he found out from his financial advisor that he lost all of his money in 2008.

I shared the following story in a recent issue after relocating to Sarasota and visiting the Ringling museum. John Ringling was considered the 5<sup>th</sup> richest man in America in the mid-1920's. He lost most of his liquid assets in the 1929 crash ... spent the rest maintaining hard assets ... suffered a stroke in 1932 ... and died in 1936 with \$311 in the bank. Sadly, he could have changed this pattern by investing in some of the same strategies we use at Safe Money Millionaire. At that time these strategies for protecting and growing wealth were only available to institutional investors and the very wealthy ... like John Ringling.

Even though the stock market has been falling the last three weeks, following a 317 point drop on July 30<sup>th</sup>, I don't think this bubble has popped yet. There is still time to move some of your profits to safe ground.

One of our strategies which is non-correlated with the equity markets can provide a double digit return while protecting your principal from loss.

**For more information, please call my office at:**

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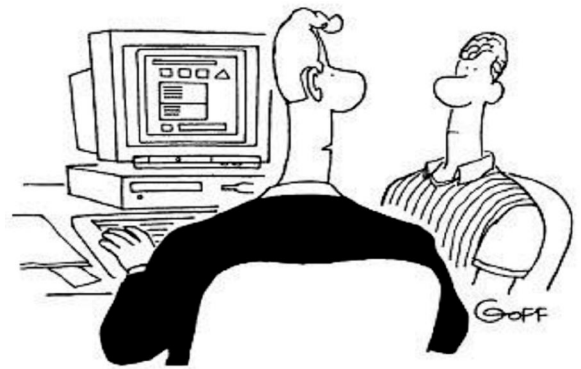
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Florida's Credible Source of Health & Wealth Information  
Helping You Think About Your Money ... And Make Smart  
Choices To Protect Your Hard Earned Assets.

"THERE'S NOTHING WRONG WITH YOUR  
PERSONAL FINANCE SOFTWARE. YOU  
JUST DON'T HAVE ANY MONEY."

### **What Are the Obstacles to Successful Retirement Planning?**

There are a number of obstacles that you may face in planning for your retirement:

**Discipline To Save:** Many people find it difficult to form the habit of "paying themselves first," by making regular deposits to a savings plan.

**Saving To Spend:** Money is saved for retirement purposes, but then is spent to make purchases.

**Income Taxes:** Can erode the growth of your retirement savings.

**Longer Life Expectancies:** Increase the risk of retirees outliving at least a portion of their retirement income.

**Inflation:** Longer life expectancies also increase the risk of inflation eroding the purchasing power of retirement income. For example, if inflation increases at 3.5% a year, it would require over \$1,400 in 10 years in order to maintain the original purchasing power of \$1,000.

**Since Social Security and your company pension plan probably will not provide the income you need for a financially-secure retirement, how can you overcome the obstacles you face in planning for retirement?**

#### **Answers to Quiz**

1. The Druids
2. People were trying to scare off evil spirits
3. The goddess of fruits and gardens.
4. All Saint's Day
5. The end of summer.

### **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.

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