

Safe Money News and Facts You Should Know!

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Hank's Thoughts ... Fake Economic Recovery - Here Come the Clowns



Kay & I took our grandson & his wife to the Ringling Museum in Sarasota over the July 4th weekend. A beautiful, peaceful campus and an eclectic collection of art and circus history make this an awesome experience.

Part of the estate contains the Ringling mansion which they completed in 1926 for over a million dollars. This was just in time, since the Ringling's lost a fortune in the stock market crash of 1929. In case you don't remember the stock market suddenly fell 89% and took 22 years to recover ... much more severe than the crashes of 2000 and 2008. The Ringling's were doing well during the "Roaring Twenties" and investing heavily in the markets ... much like many are doing today.

A piece of art with boxing bears and a caption "*New Stunts by Nature's Real Comedians. Bears That Astonish ...*" caught my attention. Perhaps the stock



market bears are warming up and getting ready to step into the ring and astonish the bulls with some new stunts.

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Likability is highly rewarded... and can be learned.

Imagine you have organized an outing for a group of people. Everyone is smiling but one person, whose face seems neutral and his attitude seem uninvolved.

Now you wonder if that person doesn't like the event; the situation; the conversation. Now imagine it was always that way with that person.

The person would probably rank lower on the likability scale than another who smiles, laughs, or even expresses disapproval. Because at least you know what the disapproving person is thinking.

It's easier to read a likeable person; easier to talk with him or her; easier to approach that person. What do those people have?

They engage themselves in the moment. Their faces express their thoughts -- happy, puzzled, and disapproving -- but they don't leave people wondering if they are present. They listen and they are curious about others. They look for similarity in interests.

You can improve your likability. Coaches say it's a skill that can be learned. It isn't something you're born with, like charisma.

Some tips:

- * Be yourself. To be more likeable, behave natural, not stiff or self-absorbed. Be genuine.
- * Get curious. Show interest in others; make eye contact for a time. Ask questions.
- * Use facial expressions. Vary tones of voice and smile. Show enthusiasm about what you're saying, especially in a work video conference.
- * Listen. Focus on what others are saying. Show that you are listening.

Doing these things will greatly increase your likability.

More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

The Ringling Bros bears are in the house of clowns



who usually perform in the role of a fool whose everyday actions and tasks become extraordinary—and for whom the ridiculous, for a short while, becomes ordinary. They wear a fake smile and often get kicked around. Sound familiar ... like Wall Street pundits and their TV talking heads?

A recent article from CBS News summed up one of the major problems with the fake economic recovery: *For most people, it doesn't exist.* While we may hear reports of rising home prices, decreasing unemployment and rising wages, a closer examination reveals that most of the benefits of the recovery goes to a small percentage of the population.

They called it a fake recovery because it is only focused on pumping up the asset bubbles, particularly in the stock market. No wonder a CBS News/New York Times poll showed that 69 percent of Americans believe the economy is in bad shape, and 66 percent believe it isn't getting any better.

The spirit of the Roaring Twenties was hyper-emotional hope-ium marked by a general feeling of discontinuity with reality ... much like we see today. Our market over the last couple years has recovered 50% losses from the 2007 peak in less than 6 years ... better than the 1929 crash. The March 2013 DOW caught up with the 2007 peak, and though they occasionally sputter, the markets have drifted to new highs for about a 20% gain.

Even some financial advisors, whose major focus and income are the equity markets, are concerned that the Fed's printing presses have created another bubble. The fundamentals of corporate profits, employment and national debt, among things, don't support the overinflated stock market.

They are advising to act more like a day trader and capture short term profits while the party lasts.

Some feel we are in the seventh inning. Others feel we are in the ninth inning.

We won't know until it happens. No one is going to call you the day before.

Did your financial advisor call to warn you prior to the 2000 and 2008 market crashes? If so ... did you move all your money to the sidelines, and avoid the major losses most investors experienced?

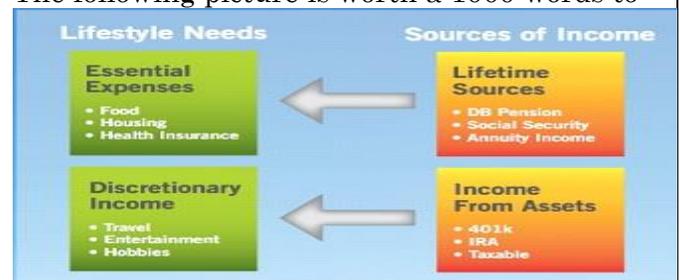
Alternative strategies are available which can reduce market stress, improve your health and provide more peace of mind that you will achieve your dreams and goals ... and have more fun along the way.

Another piece of Ringling art work, with the following quote, caught my attention.



Instead of gambling all of your money on the Wall Street roller coaster, with no guarantees except fees, why not divide your assets into essential and discretionary needs, so together you can stand the test of time.

The following picture is worth a 1000 words to



help you develop a plan providing lifetime income for your "essential expenses". This is a big concern for most people, since we are living longer today.

What's really needed is a major paradigm shift...

Many people fall in love with great returns on their money, (which I love too, who doesn't?)

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This news is all about you...

Independence Day Quiz

1. On July 4th do Americans celebrate the signing of the Declaration of Independence or its formal adoption?

2. Which was the first year the 4th of July was celebrated with fireworks: 1776, 1812, 1876, 1901?

3. Which newspaper first printed the Declaration of Independence: The Philadelphia Eagle, The New York Times, The Pennsylvania Evening Post, or The National Enquirer?

4. Which two Presidents died on July 4th of the same year?

5. What baseball player threw a 4-0 no-hitter against the Boston Red Sox on July 4, 1983?

(Answers found on page 4)

Thoughts for the Month

Of all the things you wear, your expression is the most important. **Janet Lane**

"Some men see things as they are and say, 'Why?'"

I dream things that never were and say, 'Why not?'"

George Bernard Shaw

Any fact facing us is not as important as our attitude toward it, for that determines our success or failure

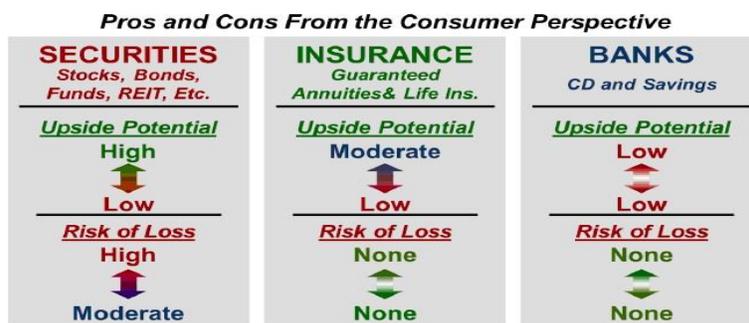
Norman Vincent Peale

Hank's Thoughts (Continued from page 3)

But...what is most important for peace of mind during our working years and during retirement is not a "rate of return" but an income you can count on.

This will give you more peace of mind and confidence investing the money you can afford to lose in unlimited potential, but unlimited risk investments ... like stocks and mutual funds, in an attempt to maximize your "discretionary income." If the stock market crashes like in 1929, you'll still have a good life, if you planned your essential income properly.

The following chart shows typical long term savings, investment



options and their tradeoffs. As we've seen in recent years, investment real estate is similar to the above Securities box.

We help our clients manage their risk by dividing their investment dollars into two camps ... *safe growth with no risk of loss ... and higher growth potential with risk of loss (like the securities market.)*

Some of our strategies allow stock market-like growth with a safety net that protects your money from market losses and possibly income tax losses.

For those who want an FDIC insured bank approach, we may be able to get you a potentially higher return with a minimum guarantee similar to what you can get from your local banker.

For individuals who can set aside a block of future money (don't need to access for several years), we may be able to get you a safe double digit annual return on an investment uncorrelated with the stock market. This strategy is relatively unknown by individual investors. It has been used successfully for years by institutional investors and the very wealthy to create above average growth without the risk of market loss. Fractionalized trusts have recently opened the door for the individual

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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.



Hank's Thoughts (Continued from page 3)

investor to participate.

Who is in control of your money? You or a financial manager who typically only beats the



“do-it-yourselfers”, and rarely beats the S&P 500 Index ... which you could use for less fees.

Many promise you the moon and guarantee you nothing except that the market goes up and down, and they will try to make you money. Of course, they get paid whether you win or lose.

If anything resonates with you, call me and let's talk. I can't guarantee anything we do is a good fit for your specific situation. However, I believe a 20 minute telephone conversation will be worth your time.

Answers to Quiz

1. Its formal adoption by 12 colonies on July 4th 1776
2. 1776
3. The Pennsylvania Evening Post
4. Thomas Jefferson & John Adams.
5. Dave Righetti of the New York Yankees

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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