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Safe Money News and Facts You Should Know!

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Hank's Thoughts ... Who will sign your retirement paycheck?



Kay & I enjoyed our visit to the Ringling Museum last month so much, that we took an afternoon off and went back to a Ringling Summer Circus performance.

It was an awesome performance of Las Vegas style circus acts. What a pleasant surprise! One of the performers was Christian Stoinev, a 22 year old hand

balancer, who is currently in the running on the "America's Got Talent" Show.



In the Ringling Circus performance, Christian introduced a spectacular finger in a bottle balancing act and his 11-year-old Chihuahua, Scooby.

In the next "America's Got Talent" audition he made a surprise introduction of Scooby. With a clap of Stoinev's hands, Scooby jumped out of his carrying case and joined the balancing act.

On a serious note, the Ringling estate today is owned by the State of FL and not the Ringling family. As mentioned in last month's newsletter, the Ringling's completed their mansion in 1926 for over a million dollars. They enjoyed a brief retirement in Sarasota until their world fell apart in 1929.

(Continued on page 2)

Answer This Question...

Are you 100% certain you are going to have a great retirement or do you have some doubts?

Most people answer they have some level of doubt.

What are two things financially that you don't have right now that you would like to have in the future?

Most people want to have a productive life where they retire financially comfortable, and with enough free time to do the things important to them.

Here is the real problem: Very few can accomplish it. And even worse, unless more people learn how to manage their money better, very few will ever accomplish it. This is probably not the case with you. Would you agree with this in general?

Maybe you have a friend or family member we might be able to help with their financial planning in this New Economy.

Here's the situation that most people in America find themselves in today. The average American Family will earn over \$2 million during their lifetime. However, at age 65 the average American has only saved \$60,000. Maybe you saved less, maybe more, but is it enough to retire on for the rest of your life? This is certainly not the American dream after having \$2 million slip through your hands.

The average person pays 34% of the money they earn in their lifetime out to interest. This interest is for cars, credit cards, college loans, mortgages ... wasted money. Average savings is only 3%.

And we pay taxes, yes indeed we pay taxes. About 40 cents of every dollar the average American earns goes out to taxes. I'm talking about everything from

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More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

In the mid -1920's John Ringling was said to be the fifth wealthiest man in the country. The "Roaring 20's" were much like today. Stock market investors were filled with hope-ium and the cry on Wall Street was buy-buy-buy, creating a big bubble. Ringling was no exception, investing in real estate, stocks and art.

Everything happened so quickly and he lost a fortune in the 1929 Stock Market Crash. 1930 was a bleak year as he tried to maintain what was left. His health was affected, resulting in a stroke in 1932. John Ringling died in 1936 with \$311 in his pocket and a lot of debts. His estate was willed to the State of FL, which continued to develop and maintain the campus we enjoy today. In 2000, the property was placed under the auspices of the Florida State University.

I didn't tell this story to get you sad, upset or afraid.

There were alternative investment strategies available in the early 1900's which could have protected Ringling from stock market losses and made for a happier story.

Because of the Federal Government distortion of the financial markets, there are many today who feel the stage is set for a repeat performance. Some say ... "It's not a matter of if, it's a matter of when." The uncertainty is how much air you can pump into a balloon before it pops.

The good news is alternative strategies are available today which can protect your investment from stock market losses like many experienced in 1929 or even in 2000 and 2008.

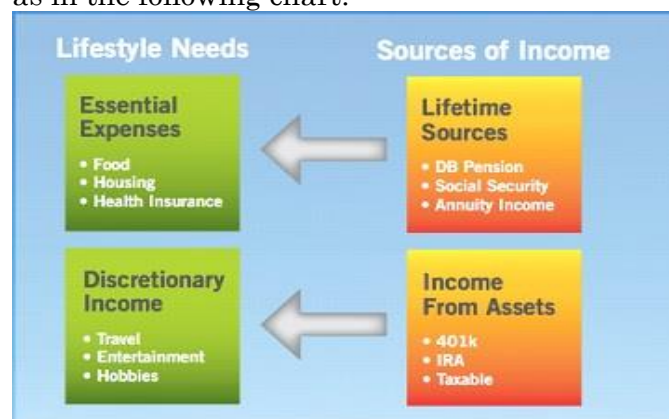
One strategy we use dates back to 1911 with average growth greater than the S&P during this millennium, while protecting your principal from loss.

Christian Stoinev works hard to take the risk out of his balancing act. We need to plan for a money balancing performance to take risk out of our long term savings. This is necessary if we are to experience an enjoyable retirement/next phase of life ... full or partial ... by design or forced.

There are many risks, such as, market risk, inflation, deflation, withdrawal rate, longevity risk and more. We are living longer than ever before.

Longevity is a multiplier of other risks, and is becoming our greatest long term risk.

We need to balance the money designated for essential expenses and discretionary expenses, as in the following chart.



Since we don't know how long we are going to live, we need lifetime income, like pensions, Social Security and annuity income to guarantee we don't run out of money for basic essentials. This is a "Know So" paycheck that we can't afford to lose ... "Green money" symbolizing safety and peace of mind.

With basic needs covered we can be more aggressive investing in higher potential places like stocks and mutual funds to increase our "playcheck. This is "Hope So" money that is at risk ... "Red money" symbolizing energy and danger.

Who will sign your retirement paycheck? How much of your "playcheck" is really an emotional essential expense?

If you want to protect and grow the money you can't afford to lose, please call my office. Let's schedule a 20 minute telephone conversation to discover if there is an alternative strategy that would complement what you may be doing with other financial advisors.

This news is all about you...

National Golf Month Quiz

- 1 . T/F If a player's golf ball in play has been lifted, it is again in play when dropped or placed.
- 2 . In match play, a player lifts his ball on the putting green. Then, he accidentally drops it, striking and moving his opponent's ball. What is the ruling?
- 3 . T/F A golf ball is out of bounds when all of it lies out of bounds.
- 4 . T/F There is no penalty for moving a golf ball while searching for it in a hazard if the ball is covered with loose impediments.
- 5 . T/F A ball is holed when it is at rest within the circumference of the hole and any part of it is below the level of the lip of the hole.

(Answers found on page 4)

Thoughts for the Month

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

"The golden opportunity you are seeking is in yourself. It is not in your environment; it is not in luck or chance, or the help of others; it is in yourself alone."
– **Orison Swett Marden**

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

Answer This Question... (Continued from page 1)

income tax to *"I had no idea you were taxing me for that"* tax!

So that leaves about 23% of our money left to live on, what we euphemistically call our "lifestyle" money. That's all that is left to pay everything else like food , utilities, car insurance, entertainment, vacations, clothes, fun stuff. All those things you enjoy are the leftovers AFTER you pay your taxes and interest. Doesn't seem right to me!

Will you even have the 3% left over to save? You have probably heard this all your life: "You've got to save more money, save more money." Most people can't save any more money. The majority of us are doing the best that we can with what we earn. Will you have any left for retirement?

You have heard this before: *There are only two paths to building wealth: You can increase the amount of money you make, or you can increase the amount of money you keep.*

Suppose you could change the averages for yourself? For example, if you paid out about 10% less in taxes and interest and increased your life style and savings about 10% ... say save about 15%, would that paint a better picture for you?

If you could shift some of your hard-earned money away from Uncle Sam and maybe even eliminate your creditors, would you want to know how?

You might be wondering how all this can be possible. I can't answer that in this short article. You can start down the path to learning how to become your own banker and pay yourself when you need to borrow money.

Enter the following link into your internet browser ...

<http://www.webprez.com/4247/37>

This short 5 minute video will provide little known facts your stock broker, banker and most financial advisors will not tell you.

If anything here peaks your interest, call me at 888-820-SAVE and let me help you get on the road to becoming a safe money millionaire.

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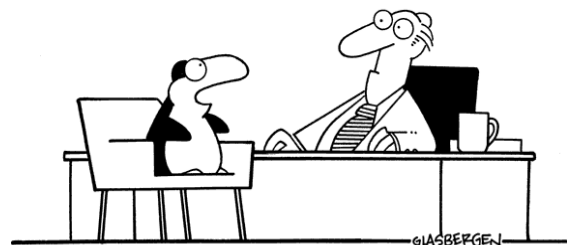
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Florida's Credible Source of Health & Wealth Information
Helping You Think About Your Money ... And Make Smart
Choices To Protect Your Hard Earned Assets.

Investments and
Financial Services



"I have 30,000 fish saved for my retirement. I'd like to roll them over into something that doesn't stink to high heaven!"

THE SEVEN C's OF SUCCESS *by Brian Tracy*

After having studied top achievers and peak performers over the past 25 years, I've concluded that these unique men and women have, in most cases, mastered what I call the Seven C's of Success.

Clarity - Eighty percent of success comes from being clear on who you are, what you believe in and what you want.

Competence - You can't climb to the next rung on the ladder until you are excellent at what you do now.

Constraints - Eighty percent of all obstacles to success come from within. Find out what is constraining in you or your company and deal with it.

Concentration - The ability to focus on one thing single-mindedly and see it through until it's done takes more character than anything else.

Creativity - Flood your life with ideas from many sources. Creativity needs to be exercised like a muscle, if you don't use it you'll lose it.

Courage - Most in demand and least in supply, courage is the willingness to do the things you know are right.

Continuous learning - Read, at the very least, one book a week on business to keep you miles ahead of the competition. And just as you eat and bathe, organize your time so you spend 30 minutes a day exploring e-mail, sending messages, going through web sites, because like exercise, it's the only way you can keep on top of technology. If you get away from it, you'll lose your edge.

Answers to Quiz

1. *True*
2. The player incurs a penalty stroke and both balls must be replaced.
3. *True*
4. *False*
5. *False*

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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