



Hank Progar, MBA

Safe Money News and Facts You Should Know!

14547 Whitemoss Terrace Lakewood Ranch, FL 34202

Phone 888-820-SAVE

Hank@AIMSafeMoneyAdvisors.com

Hank's Thoughts – Making Money When the Party Ends!

Merry Christmas from Main Street



downtown Lakewood Ranch.

WOW ... 2017 has gone by fast. Hopefully your Christmas season is going well, and you didn't get caught up in the busyness of the holiday season. It should be a time of reconnecting with family and friends...a time of rest, relaxation and reflection.

Christmas is an annual festival commemorating the birth of Jesus Christ, observed most commonly



on December 25 as a religious and cultural celebration among billions of people around the world.

Christmas traditions vary from country to country. Christmas celebrations for many nations include the installing and lighting of Christmas trees, the hanging of Advent wreaths, Christmas stockings, candy canes, and the creation of Nativity scenes depicting the birth of Jesus Christ.

(Continued on page 2)

The Beginning of the Internet

In ancient Israel, it came to pass that a trader by the name of Abraham Com did take unto himself a healthy young wife by the name of Dorothy.

And Dot Com was a comely woman, large of breast, broad of shoulder and long of leg. Indeed, she was often called Amazon Dot Com.

And she said unto Abraham, her husband, "Why dost thou travel so far from town to town with thy goods when thou canst trade without ever leaving thy tent?"

And Abraham did look at her as though she were several saddle bags short of a camel load, but simply said, "How, dear?"

And Dot replied, "I will place drums in all the towns and drums in between to send messages saying what you have for sale, and they will reply telling you who hath the best price.

The sale can be made on the drums and delivery made by Uriah's Pony Stable (UPS)."

Abraham thought long and decided he would let Dot have her way with the drums.

And the drums rang out and were an immediate success.

Abraham sold all the goods he had at the top price, without ever having to move from his tent.

To prevent neighboring countries from overhearing what the drums were saying, Dot devised a system that only she and the drummers knew.

(Continued on page 3)

More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

Christmas evolved over two millennia into a worldwide religious and secular celebration, incorporating many Christian and non-Christian traditions into the festivities along the way. Today, Christmas is a time for family and friends to get together and exchange gifts.



This is the time of good cheer, dancing sugar plums, and home made eggnog.

It's also the time of rising stock markets.

More so than any other month of the year, December has a bullish bias. Going back to 1950, stocks showed gains in December about 75% of the time. This year is no exception. The S&P 500, so far, has a 1.48% gain for the month of *December*, which is close to the average *December* return for the S&P 500 of 1.54% since 1950.

I'm very thankful for these gains in the stock market portion of my portfolio. After Thanksgiving many were saying and singing... "It's starting to feel a lot like Christmas." Financially, it's starting to feel like familiar territory now.

Nothing financially bad can ever happen again. The stock market feels nice and cozy. What's not to like when the price of assets can only go in one direction?

This is what it felt like in March 2000 before the dot-coms turned south. It was what it felt like in October 2007 before the S&P rolled over.

And that's what has me a bit concerned. The caution signs are starting to pile up.

A recent Bloomberg headline said it all... *"Retail Investors Just Made a Historic Move Into U.S. Stocks."*

Another sign popped up on CNBC a few weeks ago with the headline "*No Fear Here.*" An E-Trade Financial survey of its customers hit a bullish extreme, with a record 71% of its high-net-worth individuals (those with \$1 million or more in their accounts) expecting the fourth quarter to end higher than it started.

I don't want to throw water on your party at this time of the year. I do want you to have a Happy Thanksgiving and a Merry Christmas in 2018.

My gift for your retirement finances during both the accumulation and income phases is two things...

"Think long-term" and "Diversification"

The #1 biggest single threat to your retirement, and the thing that can crush your retirement dreams faster than anything else is... **Market Crashes!**

The #2 biggest threat to your retirement is **TAXES**. Yep. It's true in spite of all the tax reform talk.

Most people just assume that taxes will be pretty much what they are today... when they retire. Many think they will be lower. Even if rates go down next year... how long will they stay down?

Think about our rising national debt, Social Security, Medicare and Medicaid costs. Where will all the money come from to pay for this?

Over the long-term, according to numerous studies, the average investor has a 30-year annualized return of just 1.9%. WOW!

Is that worth all the risk and stress to your health and happiness? Check out a Forbes study at:

www.forbes.com/sites/advisor/2014/04/24/why-the-average-investors-investment-return-is-so-low

Call me to discuss some alternative strategies to defeat one or both enemies to your wealth, by making more with less risk and stress.

This news is all about you...

Monthly Quiz

- 1 - Which of these can grow up to 7' in length?
Watercress, Ugli Fruit, Banana, or Yam
- 2 - In which year did Galileo discover the four major moons of Jupiter?
1810, 1910, 1710, 1610
- 3 - In which year was Alaska admitted as the 49th US State?

(Answers found on page 4)

Thoughts of the Month

"When written in Chinese, the word 'crisis' is composed of two characters. One represents danger and the other represents opportunity."

- John F. Kennedy

"To avoid criticism, do nothing, say nothing, be nothing."

- Elbert Hubbard

"Goals are new, forward-moving objectives. They magnetize you towards them."

- Mark Victor Hansen

Did You Know?

- Hummingbirds can't walk
- Wind doesn't make a sound until it blows against an object
- India has the most post offices than any other country (over 100,000)

The Beginning of the Internet (Continued from p1)

It was known as Must Send Drum Over Sound (MSDOS), and she also developed a language to transmit ideas and pictures—Hebrew To The People (HTTP).

And the young men did take to Dot Com's trading as doth the greedy horsefly take to camel dung.

They were called Nomadic Ecclesiastical Rich Dominican Sybarites, or NERDS.

And lo, the land was so feverish with joy at the new riches and the deafening sound of drums that no one noticed that the real riches were going to that enterprising drum dealer, Brother William of Gates, who bought off every drum maker in the land.

Indeed he did insist on drums to be made that would work only with Brother Gates' drum heads and drumsticks.

And Dot did say, "Oh, Abraham, what we have started is being taken over by others." And Abraham looked out over the Bay of Ezekiel, or eBay as it came to be known. He said, "We need a name that reflects what we are."

And Dot replied, "Young Ambitious Hebrew Owner Operators--YAHOO," said Abraham. And because it was Dot's idea, they named it YAHOO Dot Com.

Abraham's cousin, Joshua, being the young Gregarious Energetic Educated Kid (GEEK) that he was, soon started using Dot's drums to locate things around the countryside.

It soon became known as God's Own Official Guide to Locating Everything (GOOGLE).

Don't tell Al Gore, but that is how it all began. And that's the truth.
-- Anonymous

Do you have money in a bank making peanuts, or have money in the stock market at risk that you are not happy with?

Would you be interested in a predictable annualized return of 3% to 8% for 1 to 3-year terms. I have several fixed return offerings that would enable you to sleep through the next market crash.

Call me to discover more details !

Hank Progar, MBA
AIM \$afe Money Advisors

(941) 355-4362

Toll Free: (888) 820-SAVE

FAX: (813) 354-3520



SAFE MONEY
MILLIONAIRE

Main Web Site:

SafeMoneyMBA.com

Financial Concepts and Strategies:

HankProgar.com

Safe Money Library:

SafeMoneyMBA.info

Insurance & Financial Resources:

AIMSafely.com

LinkedIn Profile

LinkedInMBA.com

Helping You Think About Your Money ... And Make Smart
Choices To Protect Your Hard Earned Assets.



What Is Estate Planning?

Estate planning is the process of accumulating, preserving and distributing assets to achieve the financial goals of people during their lifetimes, and to provide for their heirs according to the estate owner's wishes at death. As such, estate planning is not a one-time event. Instead, it is an ongoing process designed to accomplish accumulation, preservation and distribution objectives, both during your lifetime and after your death.

Estate Planning Objectives:

Accumulation: Estate accumulation objectives involve accumulating assets and net worth during your lifetime by systematically channeling money into savings, insurance and investment plans.

Preservation: Estate preservation objectives include protecting your ability to earn an income during your working years and planning to minimize and offset estate shrinkage at your death.

Distribution: Estate distribution objectives deal with identifying and implementing the tools and techniques that will distribute estate assets to your heirs in an advantageous manner that is consistent with your wishes.

Answers to Quiz

1. **Yam**
2. **1610**
3. **1959**

Thank You for Your Referrals

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

I want to thank those who have enough confidence in me to recommend my services to help their family and friends.

Although we focus on protecting and optimizing your retirement cash flow, 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!

I'm happy to assist you or anyone in your circle of family and friends with education and getting enrolled in the financial or Medicare plan that's optimum for them. Just have them call me.

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 2017