

Smart Money News and Facts You Should Know!

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Hank's Thoughts ... My Retirement Account Was Eaten Alive by Predators.

It's been about two months since I published my last newsletter. As an author, educator and facilitator, I'm feeling withdrawal symptoms.

For the last several months, my wife and I have



been in the process of transitioning operations to Sarasota, FL. So you can imagine this is where much of our time has gone. We both will continue to work in our same respective roles helping people in Ocala as well as in Sarasota. Technology, location and relationships make this possible.

It's been about 12 years since we bought and sold a home ... just before the "dot.com" crash. As a matter of fact, we were so busy moving and getting settled, that we didn't hear the bubble break. Eventually we heard a hissing sound as our 401K turned into a 201K. When the dust cleared, 46% of our



retirement account was eaten alive by predators.

I was a high tech consultant working with major companies like Microsoft, Intel, Cisco ... building Internet applications. I was

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Fun Activities This Summer

With the summer weather it's easier to get outside, enjoy the fresh air, and soak in some vitamin D. Getting more active increases your chances of living longer, having more energy, becoming more flexible, and a host of other benefits.

Recommended are 2 hours and 30 minutes of moderate activity per week, like walking fast, dancing or biking. If you haven't exercised for some time, you might enjoy less strenuous activities that will still boost your fitness. Whatever your fitness level, getting active this summer will benefit you and others you involve.

Here are some ideas of how to get active this summer:

Family walks or bike rides are a lot of fun. You could set a goal to take a stroll or ride each evening after dinner.

Going to a park and playing ball, flying a kite, or playing tag with family or friends are all fun activities that are beneficial to your health.

Play on a playground. Even if you are an adult you can use the playground equipment to get in a good workout by swinging, doing lifts on the monkey bars, or calf raises on the playground steps.

Daily chores can also be fun and healthy. Gardening, washing the car, and mowing the lawn burn a good amount of calories.

Going to a lake or the ocean can provide a day full of multiple fun activities. You can play beach volleyball, build sand castles, swim, or toss a Frisbee around. If you have a boat, water sports such as waterskiing, tubing, and wakeboarding work multiple different muscle groups.

Whether the activity is strenuous or more moderate, physical activity can be fun and boost your health at the same time.

More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

emotionally attached and couldn't believe these quality companies or the Internet had gone the way of the hula hoop. I was blind to the fact that these companies, as great as they were, and still are, were selling for way more than they were worth. The markets were driven by euphoria, not corporate earnings.

After a 2 year fall and a 5 year recovery, a few patches on the bubble, the value of the DOW in 2007 finally caught up with the value of the DOW in 2000. This is like over inflating an air mattress with an automatic pump until your cat jumps on the mattress with sharp claws. During this seven year period the economy seem to flourish, however some of the patches were like pumping steroids into your cat that pounced harder in 2007 to repeat the process all over again.

This time the country went into a mini-depression, called a major recession, and the volatility in the markets increased. After more patches, mostly Quantitative Easing (QE), lack of jobs, uncertainty, higher gas prices, low to modest corporate earnings, increased national debt and failing international markets, the DOW finally caught up in 2013.

In buying a home in Sarasota, we found increased Government regulations over the last 12 years have driven up the cost of doing business considerably. Due to the distorted interest rate economy, the Fed's are pursuing, we were able to lock-in our interest rate at the low water mark. Rates are up about a point since then.

Currently, the markets are hooked on the Fed's illusory drug – QE, which is now making investors turn fact into fantasy. Sound like 2000 all over again? Are investors emotionally attached to hope?

The Fed can stimulate an economy only for so long before it doesn't have an impact. It's the economic law of diminishing returns.

Eventually, economies stop responding. Then What? Will another bubble burst?

What makes sense for the next 12 years? Are there any reasons that it will be any different than the last 12?

Are the markets moving based on hope and euphoria, or is it real this time?

Currently Economists are chopping GDP forecasts as retail sales are on the decline. Retail sales rose 0.4% vs. an 0.8% forecast ... about 50% less.

Corporate earnings are also on the decline. Second quarter estimate is just 0.7% vs. a 4.2% forecast, while the markets are at an all time high.

Recently a colleague of mine took some money out of the stock market. He was happy because his value was up 30% ... **after losing 50%**. So after snatching the money out of the jaws of doom, he walked away with just a 20% loss ... and he was relieved. That tells you something about the times we're in.

Over the past 12 years money has been flowing but not growing. Since the value of the DOW and S&P are about the same in 2013, 2007 and 2000, how can your retirement plan grow? For most people, if they remove the money they invested and what their company matched, what do they have left?

Would a gain of zero be a good answer?
Suppose you could keep some of the gain when the markets go up and not lose money when the market falls?

Like my colleague, many of our clients are pulling some of their money out of the markets and investing in safe money strategies to ensure they don't outlive their money for at least the necessities of life, like food, shelter and health care coverage.

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This news is all about you...

Hank's Thoughts (Continued from page 2)

For those that have the desire and courage to gamble on the Wall Street roller coaster, they are investing for discretionary expenses, they can live without, when the market crashes again.

Is your retirement being eaten alive by predators?

If you want to know more about how you can protect some of your money from loss and have reasonable growth in your retirement plan, please call my office.

QUOTES from the Masters...

"Neil Armstrong once said, 'You only have to solve two problems when going to the moon: first, how to get there; and second, how to get back. The key is don't leave until you have solved both problems.'" -- **Jim Rohn**

"Stop talking about the problem and start thinking about the solution." -- **Brian Tracy**

"Problems are good, not bad. Welcome them and become the solution. When you have solved enough problems, people will thank you." -- **Mark Victor Hansen**

"Always focus on accomplishments rather than activities." -- **Brian Tracy**

"There are some things you don't have to know how it works – only that it works. While some people are studying the roots, others are picking the fruit. It just depends on which end of this you want to get in on." -- **Jim Rohn**

"As we act 'right,' our right results are guaranteed." -- **Mark Victor Hansen**

"The reward of a thing well done is to have done it." -- **Ralph Waldo Emerson**

Health in the News

Good sleep promotes Sociability

Three studies done at the University of California, Berkeley, show that a good night's sleep enhances "prosocial" behavior. Even more important, good sleep was shown to promote feelings of gratitude toward others, which helps form and maintain close social bonds.

Aerobic exercise is best for weight loss and fat loss

Some studies have concluded that weight lifting and resistance training were better for losing weight, because they increased the amount of energy used when the body was at rest.

Now, new studies as at Duke University Medical Center, show that aerobic exercise is more effective for people who want to lose both weight and reduce fatty tissue. Aerobic exercise includes walking, hiking, jogging, cycling, swimming, jumping rope and using exercise machines.

At the same time, exercise physiologists at Duke say no one type of exercise will be best for every health benefit. For example, older adults experiencing muscle atrophy can benefit from resistance training, which can offset muscle loss. Younger adults in good health who want to lose weight would see better results with aerobic training.

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



**“Welcome to the Weight Loss Forum.
To lose one pound, double-click
your mouse six million times.”**



Chicken Cordon Bleu II

Prep Time: 15 Min

Cook Time: 45 Min

Ready In: 1 Hr

6 skinless, boneless chicken breast halves	6 tablespoons butter
6 slices Swiss cheese	½ cup dry white wine
6 slices of ham	1 teaspoon chicken bouillon granules
3 tablespoons all-purpose flour	1 tablespoon cornstarch
1 teaspoon paprika	1 cup heavy whipping cream

Directions

1. Pound chicken breasts if they are too thick. Place a cheese and ham slice on each breast within 1/2 inch of the edges. Fold the edges of the chicken over the filling, and secure with toothpicks. Mix the flour and paprika in a small bowl, and coat the chicken pieces.
2. Heat the butter in a large skillet over medium-high heat, and cook the chicken until browned on all sides. Add the wine and bouillon. Reduce heat to low, cover, and simmer for 30 minutes, until chicken is no longer pink and juices run clear.
3. Remove the toothpicks, and transfer the breasts to a warm platter. Blend the cornstarch with the cream in a small bowl, and whisk slowly into the skillet. Cook, stirring until thickened, and pour over the chicken. Serve warm.

**Thanks Allrecipes.com*

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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