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Safe Money News and Facts You Should Know!

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Hank's Thoughts ... DOW Slips to Worst Week in 2013

Stocks fell Friday August 16th, closing out what was the worst week of the year for the Dow Jones industrial average. Since this was not Friday the 13th, we're probably OK, right? If Friday was April fools day, perhaps we might think Wall Street was playing a practical joke and would fix everything tomorrow.

The market was dragged lower by a weak performance from retailers and companies sensitive to higher interest rates.

Interest Rates to borrow money are up about 1% over the last few months. *Are the banks increasing the amount they give you in your money market and Certificate of Deposits?*

When yields are going up like this, that's scary for most equity investors. Rising bond yields have a direct impact on the cost of borrowing for everyone — from home owners trying to refinance their mortgages to companies trying to sell debt - making them a potential long-term drag on the economy. The Federal Reserve bond-buying programs were designed to keep the cost of borrowing as low as possible. This was a stimulus attempt by the Government to jump start the economy, which does not have a lot of historical success.

Fed Reserve Chairman Ben Bernanke promised interest rates would stay low thru 2014, which buoyed up the stock market this past year. However, Bernanke's term expires in January.

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A Surging Trend: Running Races

A Marathon (26 miles 386 yards of distance), covered by a runner in anywhere from 2:03:59 (world record) to over 5 hours is a grueling task which surprisingly is becoming more and more popular in America. Half Marathons, 10K's, 5K's, and relay races are also gaining fame.

Marathon or race running as a trend started in the early 80's and has grown extremely popular. In fact, the 2013 Chicago Marathon's registration site crashed minutes after it opened online due to thousands of people trying to register at the same time. In 1982, the Chicago Marathon had 4,642 participants. In 2012, it boasted an unbelievable 37,455 participants. In Chicago there are so many runners that often a runner won't even pass the starting line until 45 minutes after the race has begun.

In order to get the right times for all participants, the marathon issues a tiny device that is tied to the runners shoe laces. The device sends a signal to start the clock as they pass the starting line and signals their ending time as they cross the finish. Chicago is not alone in popularity; most all US annual races have seen a surge in participants steadily rising since the early 1980's.

A reason for this surge may be the benefits of running. Running is an inexpensive sport that helps to increase muscle, decrease body fat, increase lung strength and many other health benefits.

Yet, running can also cause injury. If you are thinking about or are training to run a race you should start out slowly. Recommendations are to

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More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

There is already serious talk of a cutback in the Federal Reserve's massive bond-buying program in September which has muddied the bond market, and has spilled over into stocks and mutual funds.

Investors have also been concerned about what will happen to the stock market -- and the U.S. economy -- if the Fed begins winding down its \$85 billion-a-month bond-buying program in September. Some investors think that the Fed's program has been a large contributor to the stock market's record run.

Over the last couple months the market has been undecided and jittery covering a spread of about 1000 points between 14600 and 15600.

To keep it in perspective — we're down modestly from what was an all-time high.

Over the last 100 years the market has crashed on average about every 7 years. Are we due soon or is this one of those exceptions because our economy is so strong?

So, what do you think the stock market will do going forward? Will your 401k become a 601k or a 201k?

If you don't have a 401K anymore, will your IRA or investment account increase or decrease by 50% over the next year?

Perhaps the next twelve years will be just like the last 12 years. You may not lose money if you go for the ride and stay on the Wall Street roller coaster. Of course, you may not make any money either. You'll be 12 years older and no closer to retirement or your investment objective ... a new home, car or that around the world cruise.

Suppose the markets did crash 50% or more, is this affecting your present or future necessities like food, shelter and health care? Can you afford to gamble with this block of money? Should these funds be like a pension plan or Social Security which are designed to last as long as you live?

How important are your discretionary goals, like a better lifestyle or leaving a legacy for your loved ones? How would you feel if you lost this money in a turbulent economic environment? Should you have a safety net under some of these funds?

The greatest "secrets" in all of investing are hiding in plain sight...

Most people don't know it, but these secrets are responsible for a huge portion of the wealth generated by the world's greatest investors, including Warren Buffett.

Suppose you could protect some of your money from loss if the market did decline in the near future and yet enjoy the upside growth if it didn't.

Suppose you could safely make double digit annual gains with little or no risk to your original investment ... and it didn't depend on the markets, would you be interested?

If this makes sense ... or even sounds too good to be true, call my office and let's carve out a 10 minute conversation and find out.

A Surging Trend: Running Races (Continued from page 1)

increase the distance of your run by 10% or less each week. Give yourself rest days for your joints and muscles to recover stay hydrated, try to avoid running in mid-day heat and make sure to wear good shoes.

There are many training schedules on the internet for beginners, intermediates, and experienced runners to use as a resource to follow. It's also a good idea if your goal is a Full Marathon to join a few local races of shorter distances like a 10K or a Half Marathon to experience the racing atmosphere. You can also find other helpful information about running in races on credible running websites.

This news is all about you...

3 Simple Steps to Start a Safe Money Savings Plan

Saving is a word that is often scary to people. A lot of people are not saving. If you are one who isn't saving consistently, here are 3 simple steps to help you get started.

1. Invest in yourself. Sit down and see where you have spent your money for the past few months. Decide if and where there is waste in your spending and start cutting the waste out. After you cut the wasteful spending out, start saving. You want to get to a point where you are saving 10% of your income each month. If you need to, gradually start saving by starting with 1% of your income each month. Once you feel comfortable with the 1% start saving 2% each month and so on until you are saving 10% of your income each month.
2. Don't rely on discipline to do this. Set up an automatic draft from your pay to a savings account so that each paycheck you receive already has your savings taken out and routed to your savings account automatically.
3. Keep your money safe. Never put your life savings or retirement where you can lose it (i.e. stock market). There are a few ways to grow your savings while keeping it safe and if you'd like to talk to me about what those options are, I'd be happy to assist you. Feel free to contact me.

Health in the News

Smaller-sized snacks satisfy just as much

Now, it's a proven fact: small portions of various snacks are just as satisfying as larger ones.

Reported in Food Quality and Preference, two groups of people were served different portion sizes of chocolate, apple pie and potato chips to eat over a 15 minute period. The larger portion group consumed 1,370 calories, and the smaller portion group took in far fewer calories, according to Duke Medicine.

When taking a survey after the test, both groups reported about the same feelings of fullness.

The study suggests that you need less than half a normal sized serving of snacks in order to feel satisfied.

Diet drinks linked to depression

Researchers say cutting back on sweetened diet drinks is probably a good idea after one study linked diet drinks to depression.

The results are not conclusive, however. Researchers for the National Institutes of Health say the higher reported depression rates could be caused by people who were prone to it.

Still, the study of 263,923 adults ages 50-70 is suggestive. They followed participants for 10 years. After that time, 11,311 reported having been diagnosed with depression between 2000 and 2006. Those drinking four or more of these beverages per day had a 31 percent increase in depression.

Diet iced tea caused a 25 percent increase, while ice tea sweetened with sugar slightly decreased the risk of depression. Diet fruit punch caused a 51 percent greater risk, but sugar sweetened punch had no effect. Only unsweetened coffee produced a lower risk for depression.

If a person is susceptible to depression it would be a very good idea for that person to avoid diet drinks.

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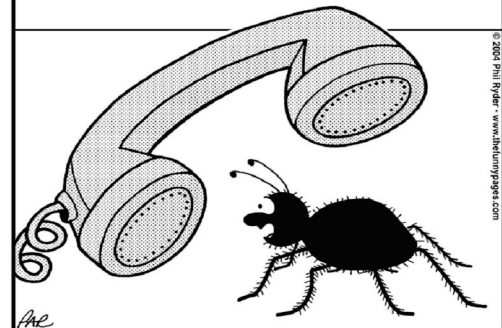
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Florida's Credible Source of Health & Wealth Information
Helping You Think About Your Money ... And Make Smart
Choices To Protect Your Hard Earned Assets.

THE JOKE'S ON YOU

by Phil Ryder & YOU



"What do you mean, you think the phone is 'bugged'?"

- Bob Morace • Sicklerville, NJ

It's Watermelon Time!

Watermelon is not only fat free and great tasting; it's a real heavyweight in the nutrition department. A standard serving of about two cups (85 calories) has plenty of: vitamin A, C, and B6; Lycopene; and Potassium.

Vitamin A helps maintain eye health and is an antioxidant. Vitamin C helps strengthen immunity, heal wounds, prevent cell damage, and promote healthy teeth and gums. Vitamin B6 helps the brain function and assists in converting protein to energy.

Lycopene helps the body fight cell damage and several forms of cancer. Potassium helps muscle and nerve function, helps maintain the body's proper electrolyte and acid-base balance, and helps lower the risk of high blood pressure.

Watermelon is not only great tasting; it's great for your health!

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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