

Hank Progar, MBA

Safe Money News and Facts You Should Know!

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Hank's Thoughts ... Happy New Year!



I hope you had a blessed Christmas, took time off from your work and quest for investment success, and enjoyed some precious moments with family and friends.

Kay and I had fun experiencing the excitement of our grandchildren and great grandchildren as they opened their presents. They weren't concerned about when the stock market would crash again. They weren't thinking about how what is going on in Washington was going to impact their Medicare, Social Security or retirement plans.

It seemed like just yesterday we were watching the same excitement in our children. Reflecting back one more decade, we were in their shoes, tearing wrapping paper off boxes containing something we were excited to get. Time goes by oh so quickly!

Finally after six years, 2013 was a good catch up year for stock market investments after the market fell about 50% from its October 2007 high. Today, the DOW is about 15% higher in spite of the unemployment, national debt and the corporate profit picture. Could this be due to investor "hopium" and the Feds printing press?

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For Health and Success, be in the Present

How many times have you found yourself driving or doing something routine and realized you had no idea what just happened?

Autopilot can make some routine tasks easier but it's not always a good thing. Sometimes automatic functioning can harm relationships and even make you anxious and depressed.

Practicing being present in the moment can often help people with chronic conditions see themselves as whole people.

You don't have to go through formal training to begin your mindfulness practice. These steps can get you started:

- * Paying attention. Learn to place yourself fully in the present moment. Use your senses. What do you see? What do you hear? Practice it everywhere. Note what you see and feel: At bedtime, the cool, soft sheets, the blue light of night out of the window, the quiet.
- * Removing judgment. Observe the world, your tasks, other people and yourself without criticism. Don't attach strong feelings to a task: I hate this.
- * Breathing. Forget everything else for a moment and feel each breath. You can observe your breath from your nostrils, chest or belly. Feel the sensations that accompany your breath and breathe with rhythm.
- * Meditating. Set aside a time and place for doing

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More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

Many economists, investors, and financial analysts thought the markets would crash big in 2013. What do you think will happen in 2014? How excited will you be when you tear the wrapping paper off your investment packages next Christmas?

Smart experienced investors know that predicting when a correction will occur is futile.

Some think the DOW will exceed 22,000 this year. Others believe it will crash on the level of 2000 and 2008.

Some think the Feds will keep interest rates low for many years. Others believe interest rates will shoot up as the Feds printing press breaks down. We're already seeing long term interest rates creep up about 1% in the last six months.

Is the money in your stock portfolio earmarked for essentials like food, shelter and rising health costs, or are these essentials covered by lifetime income sources, like pensions, Social Security and annuities? If your essential expenses are covered by a lifetime income stream, you can have more peace of mind, can't you? Then, you should be more comfortable with the rest of your money at risk in the markets attempting to maximize discretionary goals, like a better lifestyle or leaving a legacy for your loved ones?

Have you hedged your bets, so you win no matter what the Wall Street roller coaster does?

For Health and Success, be in the Present (Continued from page 1)

nothing. Once you have assumed your favorite posture, focus on your breathing. It's like exercising your mind, honing its focus.

The more you learn to be mindful, the more you can appreciate the foundation for contentment.

Health in the News

Married cancer patients get better more often

A new study shows that married people were 20 percent less likely to die from cancer than patients who were separated, divorced, widowed or never married, according to a study published in September in the Journal of Clinical Oncology.

The real secret to survival may be social support rather than marriage itself, says study author Ayal Aizer of the Harvard Radiation Oncology Program in Boston. He was interviewed by USA Today.

Spouses or partners take care of patients, driving them to appointments or even just making sure they take their medicine.

One key conclusion is that a caring social network makes people get well. According to Paul Nguyen, oncologist in Boston, 'being there' for a person really does help. When you help people with their appointments and general health, you are also helping them recover from cancer.

The flu on your fingertips

The influenza virus can live on a person's fingers for half an hour or more, depending on the size of the droplet, according to a new Swiss study.

Experts assume most flu is transmitted by air -- tiny droplets spreading out on the air currents as the infected person coughs or talks. But this finding also suggests that flu can be transmitted by touch.

The study should encourage people to wash their hands with soap and water and keep hands away from the face. In public places, where you don't know the health status of the people around you be sure to keep your hands away from your eyes, nose and mouth.

Doctors recommend that, if you have the flu, don't go to work and share the disease with others: Stay home. Get the flu shot to give yourself the best chance of staying healthy

This news is all about you...

New Years Quiz

1. What food is thought to bring luck and is vastly consumed on New Year's Eve?
2. What is the Time's Square ball made of that makes it weigh over one thousand pounds?
3. Who deemed January 1st as the New Year? Hint: Jan. 1st was first put as New Year's Day on the Julian Calendar.
4. What is the most common New Year's Resolution?
5. New Year's resolutions date way back to the _____?

(Answers found on page 4)

Ready To Stop Horsing Around With Your Retirement?



Are you willing to break away from the herd and do what the wealthy have quietly been doing for years?

Does your ride on the Wall Street roller coaster for the last 13 years seem more like this?



The old adage to "buy low and sell high" is still good advice. Unfortunately, it is virtually impossible to know when the lows and the highs will occur in most financial instruments.

In an investment world stalked by uncertainty and heightened risks looming behind every financial decision you make, choosing a safe course for you and your family doesn't have to keep you up at night.

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Incredible Cost of Market Loss

There are two 'mind viruses' that Wall Street has gotten the public to believe. The two viruses that Wall Street propoganda spreads are:

#1-The idea that it is okay for you to put your money at risk while you are young.

#2- If you lose your money, it will magically come back.

Wall Street propoganda says, "If you lose your money you better not sell, just hold on and it will bring itself back up. You'll make it all back eventually... it's all just part of investing."

Making money is not the problem, we can all make more money, it is making more time that is the problem. The reality is that these 'mind viruses' are false. It is a devastating thing to lose money. When you lose money, you also lose time, interest, and growth.

Take a person who loses 50k at age 45 in the market. Many think 50k is all that was lost but it is deceiving. Losing 50k in the market at age 45 is actually a loss of \$1.1 million dollars.

If you are wondering how 50k turned into \$1.1M, I can explain it. You can email me, call me, or check out a video by my senior partner and best selling author that also explains it here:

www.safemoneymillionaire.com/blog.

Losing your money or even putting it at risk in the first place is not a recipe for financial security like Wall Street would have you believe. Contact me and we can find a safe place to grow your wealth.

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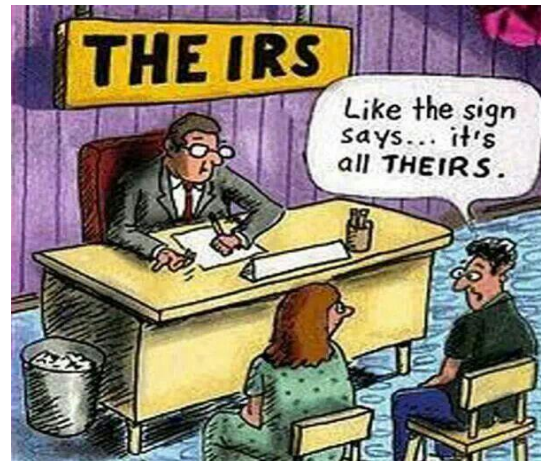
Main Web Site: AIMSafely.com

Financial Concepts and Strategies: HankProgar.com

Finance Your Way To Wealth: ManageYourFinancialPlan.com

Retirement Savings Videos: SafeMoneyMBA.info

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



Ready To Stop Horsing Around With Your Retirement? (Continued from page 3)

What if you could eliminate the guesswork and know when to buy low and sell without “missing the top?”

The US Supreme Court ruled in 1911 that life insurance policies are private property that can be sold and purchased.

Life Settlements as an asset class are a unique alternative to traditional investments like stocks, bonds, mutual funds, precious metals and real estate.

They are safe, simple and predictable. They are designed always to win. The investor always knows what the payout will be when the asset is purchased. There are no moving parts except the passage of time, and the payment of premiums. Assets are backed by the most financially sound insurance companies in the world.

Traditionally, this asset class has been used by institutional investors and the super wealthy. Today, through the use of fractionalized trusts, they are available to qualified individuals for a portion of their investible assets.

Please contact my office for more information.

Answers to Quiz

1. Black Eyed Peas.
2. Waterford Crystal.
3. Julius Caesar.
4. To lose weight.
5. The Ancient Babylonians

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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