

Safe Money News and Facts You Should Know!

14547 Whitemoss Terrace Lakewood Ranch, FL 34202

Phone 941-355-4362

Hank@SafeMoneyMBA.info



Hank Progar, MBA

Hank's Thoughts ... One Question Investors Must Ask Themselves Right Now.

It's been a couple busy months since my last newsletter. Well, Kay and I finally



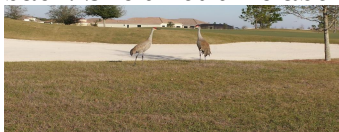
completed our relocation to Lakewood Ranch near Sarasota FL.

You might recall our experiences camping out in our home office. Remember the article about "Can you hear the hissing sound?" That was our air mattress crashing in the middle of the night ... like the stock market in 2007.

We are still making a lot of adjustments because of our new environment. Many are making adjustments to their investment portfolio anticipating changes in our economic climate.



Our Scottish assistant is happy to have her couch back. She's not sure about the bird life



in her back yard. She misses the squirrels and armadillos in Ocala FL.

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Pain-Free Surgery: A Human Achievement

Until the mid-1800s, the likelihood of surviving any malady that required surgery was minimal. The surgeon was the local barber or a member of the family. Besides lack of knowledge and sanitation, there was, more importantly to the patient, no effective way to kill pain. Surgery was torture.

For most of human history, a patient had the choice of alcohol (if available), opium (if lucky), or being strapped down (if possible or if endurable).

For many centuries the main drugs for surgery, if available, were Opiates. Cocaine was often used as a local anesthetic.

Herbal preparations were known throughout history to produce some sleepy or pain killing effects, but as 16th century physician Fallopius observed: "When soporifics are weak, they are useless, and when strong, they kill."

By the 1840s, that began to change. Scientists found ways to create a lack of awareness of pain that was reversible -- anesthesia -- a word suggested by poet and physician Oliver Wendell Holmes.

On March 30, 1842 -- 172 years ago this month -- an American surgeon in Georgia, Crawford Long, used diethyl ether to remove a tumor from the neck of a patient. It is recognized as the first use of effective anesthesia for surgery.

About the same time, nitrous oxide (laughing gas) came into use for dental procedures. The colorless, odorless gas made short procedures painless, which was a miracle in the day.

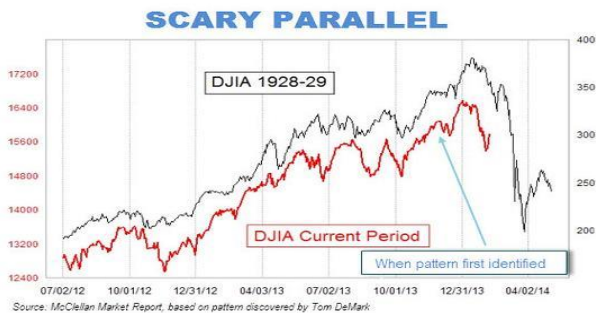
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More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

With our relocation and keeping up with clients and referrals calling for help, I haven't had a lot of time to think through the winds of change blowing in the markets.

However, the following chart from



Marketwatch.com, which I shared in an e-Newsflash several weeks ago, keeps coming to mind.

The chart shows an eerie similarity between today's bubble market, and the crash of the stock market in 1929...where people lost 89% of their money in a few months.

Most of us weren't around in 1929, so it's difficult to feel or imagine the impact of such a devastating collapse. But, have we forgotten how we felt in 2007?

For some in the stock market in 2007/2008 it was like a bad Vegas vacation, because it was just play money without the satisfaction of winning. For others, it changed their life because they were "all in."

You wouldn't invest all or a large part of your retirement account on the Vegas tables, would you? However, many feel comfortable doing this in the Wall Street "casino."

Notice on the chart above, April 2, 2014 has passed and the current Dow Jones Industrial Average has deviated upward. After a rough four years, the stock market has been favorable for over a year.

Those that rode the Wall Street roller coaster recouped their losses and even made some money. Their only loss was opportunity cost and stress.

Those who jumped off the train because the ride was scary lost real money. Depending on what they did with the remaining money and what the market does in the future, they could come out ahead of the first group.

As you can see, there are no right or wrong answers which fit every investor. The closest I came up with is 'truly knowing your risk tolerance' ... and not kidding yourself. ***When you look deep inside yourself, how would you feel if we only experienced another 50% crash like in 2000 and 2007?***

There are alternative strategies which have averaged more growth than the DOW this millennium ... with no risk of losing money when the stock market fell.

When you spoke with your stock broker or financial advisor to discuss some of these safe money strategies, how did that conversation go?

We do live in different times than the roaring 20's. In spite of our \$17 trillion national debt, increasing interest rates and taxes, and our employment/corporate earnings scenario ... the market keeps chugging along.

What makes this engine go? Perhaps, the Federal Government is looking out for our best interests and the Feds are steering the ship to perfection? Oh yes ... and there's hope-ium.

It is only a matter of time before the stock market plunges by 50% or more, according to several reputable experts.

Mark Spitznagel, the hedge fund manager who is famous for his hugely profitable billion-dollar bet on the 2008 crisis, said, "We have no right to be surprised by a severe and imminent stock market crash. In fact, we must absolutely expect it."

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This news is all about you...

April Fool's Quiz

1. French children fool their friends by taping a paper _____ to their friends' backs.
2. In Scotland, April Fools' lasts two days. Victims of pranks are called gowks (cuckoo birds). The second day is known as Taily Day, and pranks involving the backside are played. Supposedly, it is the origin of these _____ signs.
3. In England and Canada, pranks are only played in the _____ on April 1st.
4. Some historians believe the April Fools' customs began in _____, although no one knows for sure.
5. In 1996 - Taco Bell Corp. ran a full-page ad in several major newspapers claiming it purchased the _____ and will rename it the "Taco _____."

(Answers found on page 4)

Pain-Free Surgery (Continued from page 1)

But the gas was no good for long operations. Breathing in too much for too long causes permanent brain changes and death.

Anesthesia has now been developed and tested to the point that we can now have necessary operations without feeling excruciating pain.

How To Bring the God Old Days Back To America

Brett Kitchen, Author and founder of Safe Money Millionaire wrote the following

I'm currently working on an illustration with my graphic artist that visually tells the story the good old days of America.

It's a scene of a small town with a 4th of July parade going down main street passing a full service gas station, kids riding in their red radio flyer wagon, a baseball diamond in use, old classic cars filling up with gas, and the neighbors sitting on the porch chatting about the baseball game with the flag waving in the wind. The whole town is gathering together to eat hotdogs and hamburgers

This is part of the core of what Safe Money Millionaire is really about. It's about the America that I grew up loving.

I grew up listening to Jim Croce, the Monkees and the Mamas and the Papas on family vacations. The first concert I ever went to was James Taylor. I used to go to sleep dreaming of waterskiing at Lake Mead while listening to "Sweet Baby James"

I love learning about American history, the founding fathers, the revolutionary war, and the periods of American greatness that our country has enjoyed throughout our 200+ year history. I still believe we can have prosperity and life, liberty and the pursuit of happiness by returning to the values that made us great in the first place.

In the beginning there was hard work, honesty, and an attitude of community and caring toward each other. Unfortunately now many people have fallen into a trap of entitlement living, and particularly troubling is the fighting of Americans against another because of income levels.

With the government tentacles in all areas of our lives, it is becoming more and more dangerous to the American citizen. That is why it's more important than ever to create financial freedom and independence so we can maintain the other freedoms we enjoy. Financial freedom is directly linked to freedoms of all other kinds.

What made America great never was the government. Not politicians or big banks, or massive companies. It was individuals. People like you and I innovating, creating, building, and working to making something of value to the marketplace, while improving our security and standard of living for ourselves and our families.

Fortunately that dream is not dead in America, we may not be able to control the national economy, but we can control our personal economies, and when we do, we can still live the American Dream.

Hank Progar, MBA
AIM \$afe Money Advisors

(941) 355-4362

Toll Free: (888) 820-SAVE

FAX: (813) 354-3520

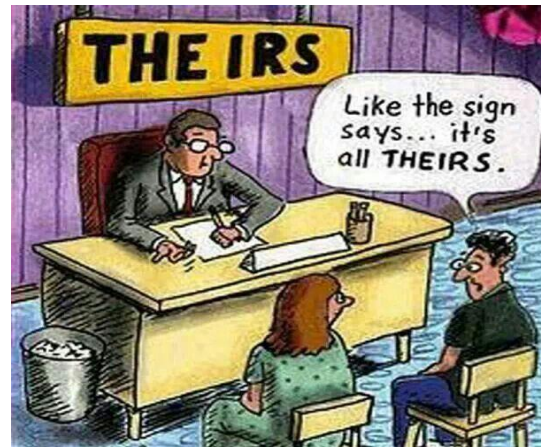
Main Web Site: AIMSafely.com

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.



Couldn't resist repeating this one. Tis the season!

Hank's Thoughts (Continued from page 2)

Unfortunately, Spitznagel isn't alone.

"We are in a gigantic financial asset bubble," warns Swiss adviser and fund manager Marc Faber. "It could burst any day."

And billion-dollar investor Warren Buffett is rumored to be preparing for a collapse as well, as his "Warren Buffett Indicator" is breaching crash-alert status.

So with a severe market crash looming, what should you do? Is it time to put a safety net under some of your money ... the money that's not Vegas play money?

**Have any ideas ... or want to discuss options?
Please give me a call.**

Answers to Quiz

1. Fish
2. 'Kick Me'
3. Morning
4. France
5. Liberty Bell; "Taco Liberty Bell"

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.

Please check with a qualified tax advisor when making financial decisions.