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Dear Friends,

June 2014

My mother had a saying, “*Don’t wish your life away.*” She would remind us of this whenever someone would complain about what seemed like a bad time and wished it was behind them. As much as I am glad the month of May is over I have to agree, time is precious and flows and evaporates far too quickly. What we *think* influences what we *create* in our lives. So the task at hand is to be diligently proactive. Not disregarding the reality of what is happening around us but taking an active part in creating the world we want to live in regardless of what may seem at times, incomprehensible odds.

About three months ago, Russia threatened the United States would suffer a complete crash of its financial system. On Wednesday, May 21, 2014 Russia signed a \$400-Billion gas deal with China to supply the Chinese with gas for 30 years. Putin is a pretty smart cookie and this 30 year gas export contract with China coupled with intentions to start dumping debt and abandoning the US dollar leaves the western measures against Russia ineffective. Now with China as an ally, Russia is in the process of winning her war against the dollar. Iran is the next one on Putin’s dance card and who better for Russia to romance than Iran when it comes to thwarting US sanctions?

Wall Street is becoming more than a little concerned over the largest hoarder of gold

which is the People’s Bank of China; China’s central bank. The United States Federal Reserve’s quantitative easing program in 2013 gave The People’s Bank of China the opportunity to buy in over 1,000 tons of gold when the price fell by 27%. This represents almost one third of the world’s 3,756 tons last year.

Reportedly, there are less than 18,000 tons of gold reserves left with only 20% of that gold being tradable.

If the Central Bank of China limits the gold trading volume, by holding on to the gold, which it likely will, this will create quite a snag for the US as well as Wall Street.

The Federal Reserve in loaning between 400-500 tons of gold to investment banks such as JPMorgan, Chase, Morgan Stanley, Goldman Sachs and others every year to trade is able to artificially suppress

gold prices. The investment banks then buy back the gold when the prices are favorable and send it back to the Fed.

At present, China is hoarding the gold and the rules that the Fed have used thus far are not being followed by China's bank. They watch for gold prices to fall then buy it and hang on to it even when it continues to fall. This is not what Wall Street had anticipated and it appears there is no defense in its playbook! With the People's Bank of China blocking, it will be pretty difficult for the Fed to manipulate gold prices in its favor.

It would take a pretty unmovable, closed off mind to not agree that the capital markets are manipulated and that most prices in the bond markets are phony.

Bonds, we feel, could be one of the most risky of investments at this time because they are controlled by central banks that are in cahoots with greedy, frightened potentates who have their own agendas to bring everyone under the ultimate proverbial thumb of the elite.

Hard money, in the form of Gold or Silver is still one of the most stable forms of money. The Central Banks want it because it's a real store of wealth unlike the debt backed fiat currencies. Make sure you take advantage of the market yourself and stock up while you can! The markets may still be manipulated but with physical precious metals you have the real thing which will always be much more stable than a piece of paper. Remember the German Marc?...

Ongoing geopolitical tensions have been taking a toll on most of us. The constant hail storms of confusingly ugly events have caused many folks to retreat to dark caves of the mind hoping to awaken to blue skies and happy neighbors. We caution that hiding from reality for long can be a serious mistake.

Nothing stays the same whether we are adjusting our sails to the changing winds or not. The world moves on and if we do not take a stand and strive to improve our lives, we appear to fall backwards in comparison with those who have the courage to keep the faith and keep working towards the goal.

"Courage is being scared to death, but saddling up anyway."

John Wayne

Those who graduated this spring have a huge responsibility to shoulder. They are the ones who will now change the world, hopefully for the better.

The best motivational speech we have heard this year was given to the University of Texas graduating class of 2014. This commencement address was given by Naval Admiral William H. McRaven. You can google it and listen for yourself but we will share some of what he said. The Admiral talked of what he and others had gone through to become Navy Seals.

He stated that with 8,000 students graduating from UT and figuring that the average American will meet 10,000 people in their lifetime, if every one of them changed the lives of just ten people and each

one of those folks changed the lives of another ten people - just ten - then in five generations (125 years) – that class of 2014 will have changed the lives of 800 million people!

Where does one start? We can start by making it a point to do one positive thing first thing in the morning and create with that a solid path to follow with consistency each day toward never ending improvement.

Admiral McRaven went on to say, “*Want to change the world? Start by making your bed.*” The simple, mundane task of making ones bed neatly and correctly starts the day with a positive. Then no matter what happens throughout the day when you get home your bed is made and *you did* it and can rest in that!

We don’t have room for the entire speech here but it is worth listening to. Search YouTube for this inspiring speech. If you can’t find it, call our office and we will help you. **1-800-494-4149**

The Tax Expert, Dan Pilla, has some good news to share this month’s featured article from ***PILLA TALKS TAXES.***

Question: **WHO IS THE IRS MOST LIKELY TO CRIMINALLY PROSECUTE?**

Answer: **IDENTITY THEIVES.**

While it’s true that a criminal prosecution by the IRS is the least likely scenario for a person with tax trouble, the chances of finding yourself charged with a crime are much greater for identity thieves. According to the IRS’s criminal investigation and prosecution data for 2013, about 29 percent of the 4,364 cases recommended for prosecution involved identity theft. See: IRS Criminal Investigation, Fiscal Year 2013, National Operations Annual Report, February 2014.

Identity theft is a high priority for the IRS as cases of such crimes continue to grow across the nation. To battle the problem, the IRS’s Criminal Investigation unit (CI) is involved in over 70 task forces and working groups throughout the country that investigate financial and identity theft crimes. The IRS has now designated a National ID Theft Coordinator to address national policy and procedural issues. In addition, there are ID Theft Coordinators in each of the IRS’s twenty-five field offices throughout the nation.

Besides actively prosecuting known ID thieves, the IRS’s Identity Theft Clearinghouse (ITC) works to develop and refer identity theft refund fraud schemes to CI field offices for investigation. The ITC receives all refund fraud-related identity theft leads from various IRS field offices. The ITC’s primary responsibility is to develop and refer identity theft schemes to the CI field offices, facilitate discussions between field offices with multi-jurisdictional issues, and provide support to ongoing criminal investigations involving identity theft.

In March 2013, the IRS announced that the Law Enforcement Assistance Program, formerly known as the “Identity Theft Pilot Disclosure Program,” was expanding nationwide. This program was developed by CI together with the IRS’s civil enforcement functions as a result of a significant increase in requests from state and local law enforcement agencies for tax return documents associated with identity theft related refund fraud. The program allows for the disclosure of tax returns and return information associated with accounts of known and suspected victims of identity theft with the express written consent of those victims in order to facilitate the investigation and prosecution of ID thieves.

The data for overall CI activities in 2013 looks like this:

Investigations Initiated	5,314
Prosecutions recommended	4,364
Charges filed	3,865
Convictions	3,311
Defendants sentenced	2,812
Percent sent to prison	80.1%

Source: CI 2013 Annual Report, page 2.

ALSO FOUND IN THE SAME ISSUE:

INSTALLMENT AGREEMENTS FOR BUSINESS TAXPAYERS Managing Delinquent Employment Tax Liabilities

THE OFFSHORE WAR WAGES ON GOVERNMENT WINS CONFISCATORY FBAR PENALTY

TAX BREAK 2000 PROMOTOERS CONVICTED Last Vestiges of NADN are Wiped Away

ASK THE EXPERT – Dan Pilla Answers Readers’ Questions Dan Pilla's monthly newsletter, Pilla Talks Taxes, features news stories and developments in federal taxes that affect your pocket book. Each information packed issue shows you how to use little known strategies to cut your taxes, protect yourself from the IRS, exercise important taxpayers' rights and keeps you up to date on the latest trends in Washington on the important subjects of taxes and your rights. You can't afford to miss a single issue! An email address is needed to order this newsletter. 10 issues per year. \$99.00 per year Order Now!

All of us are aware of the many young people entering a poor job market with the burdens of college loans who find themselves moving back with their parents in order to make ends meet. You might be surprised to learn that there is another group of people now struggling to stay afloat. The LA Times informs us that: older people (aged 50-64) are quietly moving in with *their* parents at twice the rate of their younger counterparts! It is a fact that the “facts “ we are given by the voices of our monetary

authorities, especially in the past decade, are skewed and Americans have been losing money and nest eggs as we learn the lessons of a country spending our way into prosperity.

It becomes ever more important to take care of one's health to the best of your abilities and look for multiple streams of income. I'm going to share a little personal story with you then "back to our regular program."

About 4 years ago Sally, a dear friend of mine, told me about a new product she loved so much that she had decided to become a distributor. I looked it over and thought, "That's nice...good for you!" (Oh boy, another multi-level marketing scheme brought to me by a friend.) I didn't try it out or really even look into it. Then the worst happened. My husband Pat suffered a severe stroke. As we were waiting for the doctors in the stroke center to treat him I called our naturopathic doctor to ask for his advice. He told me immediate care at the hospital is vital but there is something I could do to help. He recommended I give Pat two ounces of "ASEA" four times a day while he is in the hospital. He said it would help Pat assimilate his medicines and help heal his damaged brain. Really?!? I thought, I've heard of this stuff! I called my friend and asked her to bring some to my office. She did and I signed up as a distributor then and there because if there was any way to help Pat heal, I was all in!

I have never attempted to sell ASEA or share the business plan. We simply loved the benefits we got from the product. Pat and I have given many products a more than fair try in the past and have cancelled the distributorships and auto ships to every one after a short time because we really did not notice any benefit and the products were too costly to justify the continuing shipments. That was not the case for ASEA. Pat and I have used it every day for over 3 years and never want to be without it even when we travel. It's just that good! I keep some in a small spray bottle in every medicine cabinet as well as in my office. Although ASEA is mainly used to work internally, it has worked wonders healing burns and booboo's on the outside, too. Once, when doing a craft project with hot glue I carelessly wiped up a drop of the hot glue with my finger instantly burning and blistering along my finger tip and under the end of my nail. Yeeouch! I grabbed a bottle of ASEA and soaked a cotton ball then wrapped it around my burned finger. Within a few minutes no pain! ZERO! The next morning I could barely see any pink where I'd been burned.

I'm sharing this to lead up to the exciting part. Last week, Sally called to tell me about a new product by ASEA called Renu28. She invited us to come to a meeting in Scottsdale to hear more about it. I'm embarrassed to say that in the three years with the ASEA Company, we have never attended a meeting. Pat and I attended this one and have to say we were pretty impressed. The Renu28 combines science and technology to deliver a gentle and powerful skin therapy designed to revitalize your skin and support the skin's natural renewal and regeneration processes. We purchased a tube for each one in our family to try and after three days of seeing results I ordered a case!

Someone we love has stage four Valley Fever and Wegner's Vasculitis. She often suffers from a burning rash as her vascular system becomes inflamed. I gave her a tube of the Renu28 and asked her to give it a test run. She LOVES it! It has calmed her skin and she looks and feels so much better. She saw and felt real results almost instantly! Now that she sees the value of the topical solution we

believe she will be willing to try the ASEA Signaling Molecules as well and maybe feel healthier on the inside!

Although the ASEA is wonderful for one's health and wellbeing, I have felt a little shy about asking someone to buy a bottle of "magic salt water" that to me, tastes a little metallic. Although, I'm sure glad we were introduced to it and love the way ASEA makes us feel.

We highly recommend you go to www.AmazingMolecules.com and learn more about ASEA and Runue28. (There are only two products in the line) If you would like to order some for yourself or are interested in the business opportunity, please call Linda at 1-800-494-4149 I promise to get back to you and make sure all of your questions are answered.

July 1, 2014 US House of Representative Bill H.R. 2847 goes into full effect. Some of the most prominent economists are predicting hyperinflation and a depression unlike any we have ever suffered in the US before. Some is obvious hype and scare tactics. H.R. 2847 according to Snopes.com was a congressional bill passed into law March 2010 that sought to provide payroll tax breaks incentives for businesses to hire unemployed workers.

American Citizens Abroad website notes: FATCA requires foreign financial institutions (FFI) of broad scope – banks, stock brokers, hedge funds, pension funds, insurance companies, trusts - to report directly to the IRS all client's accounts owned by US Citizens and US persons (Green Card Holders). They are using the dragnet approach to catch those Americans believed to be dodging taxes by attempting to hide their wealth in foreign bank accounts.

Suddenly, banks around the world are booting Americans out because those banks do not want the hassles of reporting and bureaucratic snooping and harsh penalties.

What will be the outcome of H.R.2847 / FATCA? Chaos will reign for some time to be sure. It will most likely prove more harmful than beneficial to US citizens living and working abroad and many US business interests.

Similar to the Y2K scare 14 years ago, we did not believe the clock would strike 12:00 and the world would come to a screeching halt when the computers tried to roll over to the year 2000. And even if it had, our family was as prepared as it reasonably could be, so there was no reason for panic. We, as many of you have done, have always tried to stay out of credit card debt, stored food supplies, nutritional/medical needs and water, and keep liquid funds available in the form of cash as well as precious metals to get through a few months should the monetary system or any other system collapses.

This is not a time for panic. This is a time for *plans* and *preparation*. This summer could be offering some of the best investment opportunities we will see in a long time. Resource Consultants is here to assist you with the "Hard Money" precious metals portion of your portfolio.

"And this I believe: that the free, exploring mind of the individual human is the most valuable thing in the world. And this I would fight for: the freedom of the

mind to take any direction it wishes, undirected. And this I must fight against: any idea, religion, or government which limits or destroys the individual. This is what I am and what I am about.”

John Steinbeck, East of Eden

GOLD ~ CATEGORY ONE

INSURANCE

Modern gold coins and bars, especially in one ounce size and smaller, are very popular as a store of wealth and hedge against monetary collapse. The items we like best are the one ounce American Gold Eagle, American Gold Buffalo, Austrian Gold Philharmonic, Canadian Gold Maple Leaf, and South African Gold Krugerrand. Many of our clients are acquiring fractional gold coins while the market is suppressed. The fractional coins carry a higher premium, but are a very attractive acquisition right now because when the market moves up again you will be very glad you took advantage of getting yours while you could at the lower gold prices. Also, if you should wish to barter at some time or liquidate some gold, it could be an advantage to have some small pieces to choose from rather than always having to sell a full ounce if you don't need to. If you have an interest in acquiring fractional gold coins, most are available in half ounce, quarter ounce and one tenth ounce pieces. Be sure to ask about quantity discounts. The savings on getting 5 ounces or more can be substantial. The tenth ounce gold coins like the American Eagle, are available in rolls of (50) coins. Pick up a roll or more of these coins for yourself and remember there are few gifts that are more appreciated than the gift of precious metals. Most bullion coins and bars are acceptable acquisitions for your Precious Metals IRAs as well!

Other low premium fractional gold coins many of our clients like are the 20 Franc minted between 1861-1915 containing .1867 fine gold and the British Sovereign which contains .2354 troy ounce of gold and was minted from 1871-1989. Unlike the modern bullion coins these coins were minted to be used as currency. Each coin was minted in several different designs.





The image above is of the relatively new one ounce American Gold Buffalo. This is the first .9999 fine 24 karat gold coins ever struck by the American Mint. Minting started in 2006 and each year thereafter. These coins make a fine addition to your bullion collection.

GOLD ~ CATEGORY TWO

INSURANCE WITH A KICKER

United States Gold coins in XF or BU condition minted before the modern bullion coins that appeared in 1986 are a great choice for those for us who like the lower premium coins but also want the historical aspect of holding gold. This month we are especially excited about the US XF \$10 Liberty Gold Coins! We have acquired 800 of them and we can easily put together some nice 10 coin sets with different dates and/or mintmarks. How great would it be to have a date set or two of these 100+ year old coins? These are not only a store of wealth but a wonderful thing to collect, share or pass down to your family. The \$10 Liberty sometimes referred to as the “Eagle” was minted from 1866-1907. Each coin contains .4838 troy oz of fine gold.



GOLD ~ CATEGORY THREE

SPECULATION

Last month we brought you the 1895-P Type III \$20 Liberty Gold coins and of course, we sold out. Congratulations if you were one of the folks who jumped on that opportunity! **This month we have acquired about 800 \$5 Liberty With Motto graded MS64.** Call for current prices and quantity discounts. **800-494-4149**



In the first half of the 19th century, America was increasingly at odds with itself. Here was the land of the free, a great democracy rooted in a puritanical morality, yet with broad support for institutionalized slavery. This untenable contradiction would ultimately tear the country apart, culminating in the Civil war. The abolitionists' anti-slavery movement received much of its financial support from the donation of coins, offered every Sunday as personal sacrifices in churches all over the nation. It was only natural that, as an evil darkness descended upon the country in 1861; there was a public clamor to express faith in the deity on the nation's coinage.

The brutal Civil War finally ended with Lee's surrender to Grant at Appomattox Court House. The first part of the national drama had ended, but just five days later on April 14, 1865, President Lincoln was assassinated. Recognizing the depth of suffering all had shared, Congress passed the Act of March 3, 1865, authorizing the motto **In God We Trust** to appear "on all coins able to accommodate it .

The \$5 Liberty or also known as the Gold Half Eagle was familiar in American economic life. It had been in constant use since the early days of the Republic and was one of the longest lasting denominations in the United States history. Half Eagles would go on to see almost continuous production from 1795 - 1929 and throughout their life, they would not only be used in trade, but-in preference to almost any other gold coin-would popularly be found in Christmas stockings, especially in eastern towns and cities.

SILVER ~ CATEGORY ONE

INSURANCE

Stock up on silver now! Silver is, in our opinion, the most undervalued and important thing you can put in your portfolio this summer! Nearly everyone can afford some silver. Silver Eagles minted by the United States Mint have been available for under \$475.00 per roll lately and an even a better value when ordered in the Mint Box of 500 coins or "Monster Box." The same applies to Canadian Silver Maple Leafs and Austrian Silver Philharmonics. **These bullion coins can also be added to your Precious metals IRA.**

If you are just looking for silver bullion, the .999 one ounce silver rounds are a good choice. The one ounce silver rounds have been running at least \$1.00 less per ounce than the American Silver Eagle coins.

New to the market recently, are the **fractional silver rounds**. They have a slightly higher premium than the one ounce but they are an excellent way to own smaller pieces of pure silver for about the same price per ounce as the US Silver Eagles. This is a great alternative to the Pre-1965 90% silver US dimes, quarters and half dollars for those of us who like owning some smaller pieces of silver. The 90% “junk” silver coins are still very popular and we have them readily available at this time.

Physical silver ownership has been a favorite way many of us have taught our children the value of honest money. Given as gifts to commemorate special occasions or used to teach how to save earnings or allowances to invest in ones future, this metal is a great choice to begin with!

SILVER ~ CATEGORY THREE

INSURANCE WITH A KICKER

The beautiful Morgan or Peace Silver Dollars are available in circulated or Brilliant Uncirculated Rolls. The market fluctuations make prices hard to nail down in this letter but please call our office for prices and recommendations. They, too, are very undervalued. The opportunity to pick up these coins at great values is NOW, these summer deal may not last much longer.

For prices, recommendations or to place an order, or liquidate your metals, please call Resource Consultants, Inc. 800-494-4149 Remember, we are also your dealer for Platinum or Palladium!

Blessings and Gratitude,



Pat & Linda Gorman
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