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Dear Friends,

January 2016

\$13.80 on Monday, December 23, closing at \$14.25.

Happy New Year! We hope and trust that you, our clients and friends, had a very Merry Christmas, Happy Hanukah and holiday season. We want to wish each of you the best of health and wealth and joy in this New Year!

Firstly, please note the address change on our letterhead. We are excited to be settling into our new office! The new building is just South a few yards from our old office of 15 years. **The new address is: Resource Consultants, Inc.**

**6197 South Rural Road.
Suite (101)
Tempe, AZ 85283**

Our phone and fax number and email address remain the same.

2016 is "Rear View Mirror Time" for Gold and Silver ~ David Smith~

At the beginning of an essay published in this space in mid-October, I stated the following: On Friday October 2, 2015, silver and gold gave indications of putting in what may in retrospect turn out to be the cyclical bear market low from the May 2011, four years plus decline. The turnaround was sharp and accompanied on high volume, with prices closing the week not far from the day's highs. Silver put in a convincing "key reversal" day. *When prices move above and below, and then close above the previous day/week's range - a key reversal is said to have been formed.* These do not always turn out to be valid, but if it holds, and if it takes place near the end of a lengthy decline (or in the case of a bull run, a long uninterrupted rise) then its validity is enhanced... For this particular 'reversal' to be vindicated, silver should not drop below about \$14.25.

Well, since then silver *has* dropped below \$14.25. Indeed at this writing, the nearby futures contract on the NY COMEX has traded as low as



Silver bull flag fail...leading later to success?

We can learn several things from this experience.

1. False bottoms (and tops) are common when major trend changes are attempting to assert themselves. The Market, after all, is simply the combined expression of millions of players - hedgers, industrial users, professional traders, speculators - and investors (us) voting their opinions about price by either buying or selling in the marketplace. Since by nature, we're all subject to big emotional swings, would you not expect to see these extremes reflected in the movement of price - be it soybeans, Apple Computer stock...or gold and silver? Of course. That's why major bottoms and tops are never known for sure until well after they've been put into place by market action.

2. Silver commonly prints 'false bottoms' as market technicians "run the stops" where other traders have placed reverse orders to limit their loss in case they are wrong. Brokers know where these stops are clustered and they are able to move prices into these areas - causing a wave of offset orders. A big trader or brokerage house can then take the opposite side of the trade,

reversing the price direction and making a profit. That's what seems to be going on in silver right now - large traders moving prices back and forth, triggering stop losses and causing confusion for investors like you and me.

3. When a major trend change is getting underway, it is very difficult to know for sure that a major **sustainable** move in the opposite direction will take place. Chart patterns are just one of a number of tools we use to try and figure this out. On the way down, prices fall into support. On the way up, they challenge resistance. Old support that is broken becomes new resistance to prices moving back through it.

4. As Silver forms its base and begins to challenge/move back up through its old support - now resistance until penetrated on the upside - resist the urge to wait for the "all clear" signal of much higher prices in order to start a new position or add to a current one. Your risk may be less, but so will your potential reward (profit)!

5. Information Risk versus Price Risk (or a combination thereof?)

Prices are "low" when people don't have all the information they need to be sure that "the price is right" at that point. In taking a position under these circumstances, you are accepting "information risk".

After the price has moved up substantially, you probably have more information, but the price will have risen to reflect this. So in buying at that point, you will be accepting "price risk." (Amazon below \$100 = information risk? Amazon at \$660 = price risk?)

You must accept some combination of these two risk factors for any trade you make. Long term investment success is most likely when an investor chooses and thoroughly researches something - like silver and gold - then seeks to buy when he/she believes it is "undervalued" (information risk), and sell later on when the price is much higher after more is known about the investment - trying to sell into a very strong

price rise, to others, who by definition will be accepting "price risk".

How you can balance these two "risk factors".

1. Buy weakness
2. Buy in tranches (portions)
3. Buy when "prices are quiet" - less volatility = lower premiums.
4. Consider buying on a regular basis, regardless of a given price level.
5. If you've done your research, and "it's hard to buy" you're probably on the right track!

In short: Observe. Orient. Decide. Then Act!

What I learned at the San Francisco Silver Summit, November 23-24, and how it relates to you. Rick Rule, CEO of Sprott US Holdings, Inc. always gives an impressive speech, filling any room in which he talks. He can teach you more in 20 minutes than most mortals can do in many hours. And this time around, he certainly did not disappoint.

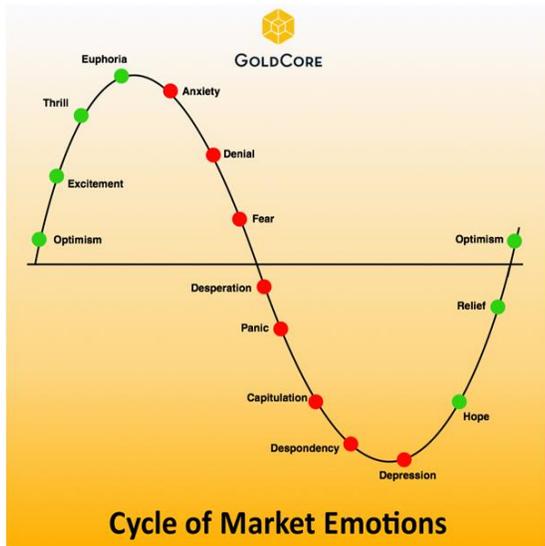
One poignant moment came when he asked, how many - in the room of several hundred - felt that gold and silver would soon resume their respective bull markets. Almost every hand went up. Then he asked the clincher question. "So, how many of you have bought any metal lately. Just a *few* raised their hands.

This is all about human nature, folks. When it's easy to buy, it's probably not the best time - from a potential profit standpoint - to do so. When it's hard, and you can't find many (any?) other people who agree with you...well that may be a very good time to buy indeed! Rick Rule actually has a phrase - well known to those of us who never miss a chance to hear him speak. He says, "You can be a contrarian...or you can be road kill!"

Market emotions' cycles - how they affect you...and me. Everyone reading this essay - including this writer - is affected emotionally by the market's swings. It has always been thus. In recent years, the all-encompassing rise of the

Internet not only makes available a crushing amount of data on a 24/7 basis, but magnifies its effect by the speed at which it hits us. Trying to keep some semblance of stability under these circumstances - and make calm, measured investment decisions - becomes a herculean task, to put it mildly.

The difference between investors who are successful over the long term, who are able to get on and ride a secular bull market, and who get off before it rolls over and tumbles into a long-term bear, is that they understand these forces and are able to control their emotions. Not only control them, but even more critical, is that at important turning points, they consciously decide to go against their emotions - and act.



Gold and Silver Mining Stocks have been Telling Us Something. What Adam Hamilton of Zeal Speculation and Investment, writing in the version of his weekly letter - this one titled "Gold's Artificial Lows 2" - has been saying, is so important to our discussion that we need to quote him here at length:

So what the heck is happening to gold? It has suffered from excessive supply growth in a sense, but virtually instead of physically. American gold-futures speculators have been selling these contracts at truly staggering rates, and unfortunately gold's price

in the US futures market is the benchmark the world looks to. So this one group of traders now commands a wildly-disproportionate impact on gold's price....

At 28x leverage, each speculators' dollar deployed in gold futures has 28x the price impact of a normal dollar from investors!

Adam continues:

Before the Fed decided to actively manipulate market psychology by intentionally convincing traders it was backstopping stock markets, gold averaged \$1669 in 2012. That was the last time its price reflected underlying global supply-and-demand fundamentals. The dominant force driving gold ever since has been the short selling by American futures speculators, the vultures preying on gold in the Fed's wasteland....

The bottom line is gold's new secular lows are totally artificial and unsustainable. They are the result of record extreme gold-futures short selling by American speculators, in stark contrast to gold's strong physical fundamentals...And their radical short selling is running out of steam.

This means the symmetrical guaranteed gold-futures buying is imminent as those excessive shorts are covered. As usual that will propel gold sharply higher, erasing these fake new secular lows that were never fundamentally righteous. Speculators' massive short covering following such extreme shorting will be amplified by long futures buying and investment capital returning, unleashing a mighty gold upleg.

DS Note: As of December 22, 2015, 75% of the GDV (Market Vectors Gold Miners ETF) component stocks are trading higher. *This is a bullish non-confirmation signal- (stocks stronger than the metal).*

This is what is taking place now in the physical markets for gold and silver - with historically-strong gold demand from China - most likely the Peoples' Bank of China (PBOC), with record demand for silver from India, with record

demand for American Silver and Gold Eagles, and Canadian Silver and Gold Maple Leafs.

China's 2015 gold purchases are believed to be an incredible 100% plus of 2015 global gold production (including retention of all gold produced in-country); India's silver imports alone are slated to exceed 40% of globally-produced silver.

Clive Maund, On Sunday, December 6, stated the following: (notes in parentheses and underlines are mine):

The intensifying disparity between the amount of physical gold supply available and the avalanche of naked shorting of paper gold that has been used to suppress the price until now has created the conditions where an upside breakout from this Wedge could drive a massive spike...

Conclusion: gold broke out convincingly on Friday to start an intermediate uptrend that will result in worthwhile gains from here for a wide range of investments across the sector. While the bear market may reassert itself later, latest gold COTs (Commitment of Traders' Futures Report) are so bullish that we may have seen the final low – it may be over. We will know if it succeeds in breaking out of the Falling Wedge shown on the 7-year chart.

In December, Silver Analyst Ted Butler remarked:

Recent actual and predicted changes in this report tells me we are likely to witness an impressive rally in silver that could easily turn into the big rally I have long expected. These changes are directly related to the recent decline in silver for more than a month has only occurred because the key commercial traders in COMEX silver, especially JPMorgan, have rigged prices lower to get other traders to sell so that the commercials could buy. While this has occurred regularly over the years and has always resulted in silver price rallies; there are aspects about this most recent decline that are special, like the persistent day after day price declines. It tells me that the rally this time may be much more

dramatic than previous setups.

My conclusion is that not only is silver undervalued on a fundamental basis, recent trading activity on the COMEX points to it being at a market bottom as well. The current price of silver is wrong and will only be made right at some much higher price level. I know I have thrown caution to the wind and now own more silver than I ever have and would suggest you study the matter and consider doing the same.

In Silver and Gold just now, it is very likely that we are at a similar juncture, conceptually, as described below - not only in terms of relative risk to reward, but also in terms over the next few years - of the distinct possibility of achieving a massive payday at the end.

Studying how others have handled things at major market turns can be very instructive - and potentially profitable - for our own trading/investing plans. What follows is a reflection which Porter Stansberry, of Stansberry and Associates, had about his decision-making during the scary days of late 2008 - a time when the global financial system, came, literally within hours of falling apart. Says Porter:

It was a moment of epic distress and panic in the equity markets. Although I couldn't have known for certain at the time, I felt sure that November 20 would prove to be the point of "maximum pessimism." I was so certain that I not only committed a large portion of my liquid capital to the markets that day, I also wrote a strident memo to all of my closest friends and family, telling them that for the first time ever in my career, I was pushing most of my chips into the pot at one time.

I sent that private memo at 3:23 p.m. on the worst day in the markets I had ever seen. Just after that, I bought a portfolio of the 10 highest-quality businesses I knew well: Amazon, Bank of America, Berkshire Hathaway, Campbell Soup, eBay, Google, Harley-Davidson, Intel, Coca-Cola, and ExxonMobil.

I had never written anything like this before to my friends or family... and I've never written anything like it since...As I told my friends and family in my note from that terrible afternoon:

The last two months have been grueling for me. It is very difficult to watch stock prices fall. I know how many of my subscribers will lose interest in the stock market. I know the next few years are likely to be very tough on my business. I'm worried about the financial security of my family and my friends. I can't recall a more difficult time -financially - in my entire life.

Ironically and paradoxically these emotions that I'm feeling now - the anxiety, the sadness - are how I know it is time to make long-term investments. Without these emotional difficulties and the huge amount of uncertainty in the markets, these stocks would not be available to me at any reasonable price.

The profits I made from those investments were massive. The Dow was up more than 40% over the next year – one of its biggest one-year moves ever. These gains would propel me financially into a new level of wealth. Less than *a year* later, I would contract for my first trophy property in *Miami Beach (a lease with an option to buy)*. I would purchase my first boat: a new, beautiful 36-foot Everglades Center Console, purchased from a bankrupt dealer for less than its construction cost. (Porter Stansberry)

Reflect on the emotional and analytical process that Porter describes above. Major turns don't come along that often, and when they do, you can be guaranteed that it will NOT be easy to take a position, or hold onto one you've already started building. If you want to have a shot at outsized gains, then, as the old saying goes, "You don't have to like it, you just have to do it."

Evidence that Gold and Silver are making a major turn is becoming more abundant.

First: Gold (and silver) mining stocks - as mentioned above - are showing considerable

relative strength, compared to the metals themselves. This type of action is often a harbinger of stronger metals' prices down the line. The fact that this anomaly has been increasingly visible for several months now, favors the probability that we will see strong gold and silver prices next spring - perhaps right out of the box in early January.

Second: Sugar often leads major metals' moves - especially that of silver. It's been in an uptrend now for several months.

Third: Bitcoin, the world's best known cryptocurrency, has in recent months, exploded out of a long sideways chart formation - almost doubling in price since last summer. You can note by looking at the chart below, how difficult it would be to have predicted this movement. One day prices were "flat" in boring sideways trading - the next prices moved upward sharply and never looked back. **The longer that silver and gold trade in a listless, downward sloping movement, the greater the odds that when the inevitable intermediate to long term up swing gets underway - it will be an explosive - and sustained movement.**



Don't fret that the recent uptick (25 basis points) in interest rates by the Federal Reserve - the first in nearly a decade - will have a negative effect on the price of precious metals. Adam Hamilton and others have demonstrated that metals tend to rise well into

the early to intermediate states of Fed rate hikes. Recently, he wrote the following:

I did a comprehensive study showing zero-yielding gold's performance in every Fed-rate-hike cycle since 1971. During the exact spans of all 11, gold achieved an outstanding average gain of 26.9%. It rallied in the majority 6 of these, for awesome average gains of 61.0%! Gold surged the most in Fed-rate-hike cycles when it entered them near major lows, and their pace of hikes was the most gradual.

And that's exactly the situation today, with gold just off 6.1-year secular lows entering what is promised to be the most gradual rate-hike cycle in Fed history. But even when gold enters rate-hike cycles near major highs and they are fast and aggressive, its downside risk remains asymmetrically small. During the other 5 rate-hike cycles of the modern era, gold only lost 13.9% on average. Rate hikes are bullish for gold.

Note this statement by Adam: *Gold surged the most in Fed-rate-hike cycles when it entered them near major lows, and their pace of hikes was the most gradual.* This is exactly what we're looking at today, folks. Gold is near major lows. And the pace of rate hikes looks like they will be gradual, at least throughout 2016. The Fed has given indications that it might raise rates just .25 basis points per quarter. In fact, serious Fed-watchers are laying odds that, due to the weakness in certain core sectors of the economy, we may only see two or at most three of these quarter-point interest rate increases in 2016.

And finally these two factoids, adding two more dry twigs to the dry kindling stack that represents silver prices today, as it awaits only a "spark" that will ignite an epic and sustained rally:

In 2015, over 47M **American Silver Eagles** were sold – A record year since their first minting in 1986. In addition, 903,000 **Mexican Silver Libertads** were sold _ double their 2014 Sales total.

Given all of the above, for 2016 and beyond, do you intend to look (and act) through the perspective of your rear view mirror... or your windshield?

Our wonderful friend, Roger Wiegand, offers these predictions to his readers and to ours.

TraderTracks Trading Alert: Predictions for 2016

We are posting his predictions at the end of this letter on our website as well as Facebook because we can't fit it all in the hard copy and we feel this is pretty important!

Roger Wiegand E-Mail traderrog6@gmail.com
12/22/15 volume 12 Number 44

Precious metals prices will rise on fundamentals, but the paper trading prices will be tampered with to the extent quoted price spreads grow larger. Paper trading and in particular paper trading from precious metals platforms in China will confound true valuations. This drives American metal buyers toward physical precious metals purchases, taking personal possession. Gold will rise to \$2,960 per ounce by the end of 2018. Silver will be \$156 per ounce slightly sooner. Precious metals markets +80% of the 2001-2018 rally increase during the last 6 months of their biggest rallies.

There are 4 pages of his predictions but we only have room for those re: metal in our hard copy letter . To read the entirety, we share it on our website www.BuySilverNow.com and our **Resource Consultants, Inc. Facebook page.** Be sure to like and share!

Resource Consultants, Inc. always offers three categories of precious metals recommendations ranging from the lowest premium acquisitions to the rare or high grade collector coins.

The backbone of your portfolio, we believe, should be "bullion coins and bars" These are the items with the lowest premiums that the smart investor puts away to insure your buying power

against whatever might happen to the dollar or paper market.



GOLD ~ CATEGORY ONE INSURANCE

Modern bullion coins such as the American Gold Eagle, Austrian Philharmonic, Canadian Maple Leaf, and South African Krugerrand are usually available in 1oz, 1/2oz, 1/4oz and 1/10oz sizes. The most sought after by our customers are the one ounce coins and also the dime sized 1/10oz Gold Eagle. The smaller coins are especially popular in the 50 coin rolls (pictured below) which are a great store of wealth in a small and easily transportable and tradeable form.



Gold bars are another choice for low premium gold acquisition and are available in many sizes ranging from mere grams to Kilo bars and from several different mints. The next image shown is of a Pamp Fortuna design. It is normally sold sealed in plastic on a card along with assay numbers.

Call **800-494-4149** or **480-820-5877** for current prices or recommendations. No transaction is too small or too large.



With the exception of the Gold Krugerrand, all of the above mentioned gold are also IRA acceptable. Resource Consultants, Inc. will be happy to help you with your precious metals IRA.

GOLD ~ CATEGORY TWO INSURANCE WITH A KICKER



Coins minted by the United States to be used as currency over 100 years ago have always been and still are sought after as a private store of wealth. These slightly circulated American gold coins are valued for their beauty and intrinsic gold value as well as their rarity and history. Putting together date sets of different dates or mintmarks can make this category even more interesting and enjoyable as well as more valuable as a collection.

You can own an XF 4 coins set consisting of a \$2.5 Indian, \$5. Indian, \$10 Indian and \$20 Liberty for about \$2,590. Putting together sets

can be both enjoyable and commendable way to accumulate your collections. At the current low prices, picking up United States older gold coins in this category as well as category three, (the Mint State coins) could prove to be a very smart move.

GOLD~ CATEGORY THREE SPECULATION

The coins in fore mentioned Gold Category Three are also available to those looking for a higher grade or more rare coin. The premiums and values on these coins are higher than on the bullion or circulated types. However, the numismatic coins are also at some of the lowest prices we have seen in about a decade! If you are looking to add to your collection of Mint State American Gold Coins or are interested in starting your collection fort yourself or to pass along to your children, NOW is a good time to give us a call and achieve your goals. These coins are third party graded and guaranteed by PCGS or NGC.

SILVER ~ CATEGORY ONE INSURANCE



Silver, in our opinion is just about the best investment to be made anywhere! Put away as much as you can budget and store. Anyone who can save 17 dollars a day can afford to buy at least one roll of silver per month! The most requested silver our clients ask for are the 500 piece Monster Boxes of 1oz Silver Eagles, Silver Philharmonic, Silver Maple Leaf and the new

.9999 2016 First Year of Issue Australian Kangaroo. The Kangaroo comes in two mint boxes, each containing 10 individually sealed rolls of 25 coins.



Pre 1965 U.S. 90% Silver coins (junk silver) is still a good choice for small silver as are the silver rounds which are available in 1oz , 1/2oz 1/4oz and 1/10oz sizes.

Don't forget about the other white metals! PLATINUM AND PALLADIUM

Palladium is usually readily available in on ounce or 10 ounce bars and the 1oz Palladium Maple Leaf. Platinum is a little scarce lately but call us and we can tell you what is available. Pick up whatever you can! Some of these items are IRA acceptable too!

Well, that's about all we can fit into 8 pages. Please Join our team and visit our Resource Consultants, Inc. Facebook page and "Like" us and share. Help us to continue to educate and inspire. Also visit our website www.BuySilverNow.com often for important articles or specials that we might not be able to fit into our hard copy letter. And most importantly, call us and tell your friends and family about us. We are not only your source for Physical Precious Metals, we are here should you or you choose to liquidate at some time and Are your metals dealer when buying or selling within your Precious Metals IRA.

Our motto is EDUCATION BEFORE ACQUISITION. If you've been reading this letter for months and have not taken any action to get off the fence, maybe you need to do some introspection and ask yourself if you truly want

to take control of your financial future or are you simply an economic onlooker...? We have no commissioned sales people here. Our goal is to help you reach *your* goals. Call us Monday-Friday We look forward to helping you in any way we can!

Now, here is the full, special, prediction addition to our letter we promised earlier in this issue courtesy of Roger Wiegand. Hold on to your hats! This had to take some courage to write!

**Trader Tracks Trading Alert: Predictions for
2016 Roger Wiegand
E-Mail traderrog6@gmail.com 12-22-15
Volume 12 Number 44**

Our predictions for 2016 and beyond forecast extreme volatility and related upsets but there is light at the end of the tunnel. We get a huge mess but the final outcome cleans-out nefarious, festering problems setting us up for new opportunities. - Roger

The USA 2008 financial disaster nearly destroyed the global financial system. Financial games in the aftermath to recapitalize those who caused the mess are on the table again. This time there is little room for covering lawlessness and back-stopping as in the 2008 event. This time global bond markets, being 70 times larger than stock markets, could dissolve or be greatly damaged.

Central banker financial games created asset inflation in stocks and bonds for their vested interests. However, nothing constructive was realized by the Sheeple, middle class or pensioners. Stimulus ideas did not get cash circulating, improve wages or savings, and did not produce new jobs. More jobs were created in the government sectors where additional heavy costs were imposed with increased taxes and little or nothing was produced to advanced small business where normally in the United States 70% of all jobs reside.

So the bottom line is the rich got richer shuffling paper and credit while the rest of us got nothing.

Unemployment in the USA is now 23% and is worse in Southern Europe. American food stamps are feeding nearly 50,000,000 souls and over 100,000,000 folks do not work out of a population of 315,000,000. The labor participation rate numbers (if they could be measured) would show millions of previously employable folks now collecting welfare, food stamps, disability (this one is forever) and numerous other kinds of handouts from government. For those who can get on disability they can collect a total of nearly \$35,000 a year in program combinations including welfare handouts from several programs. That game is forever, lasting until a recipient dies.

The Federal Reserve raised interest rates +25 basis points last week to generate interest income for FOMC shareholder; primarily the largest five banks in the United States. With the imposition of new Dodd-Frank banking rules, a broken Great Depression II economy, and a host of financial problems throughout the world, the FOMC had to make a move toward alleged normalcy. Their member banks' largest problem under current conditions is an inability to earn any income.

The trillions in fiat paper stimulus injected into the FOMC and credit systems throughout the world served to recapitalize the banks, funds and related others, many of which were insolvent. Japan went through this after their 1989, when crashing markets left hundreds of larger, walking-dead companies and banks that were and still are living Zombie credit disasters.

This is our situation showing what has happened and where we are today. Despite forming storm clouds over the world, central bankers and governments have one more ace up their collective sleeves and that is WAR! Historically, after legendary national economic failures, wars are induced producing millions of jobs in the military and related defense industries. This scenario is no different; war it shall be.

**Fallout from economic wreckage is a long list
of lingering social disasters.**

Just like the aftermath of the roaring 1920's, we have a system composed of the "Haves and Have Nots." Capitalistic societies always have this problem, but in moderation. When all economic hell breaks loose, wider income gaps appear creating income equality, and a total lack of trust. Market manipulation by bankers, central bankers, their associated minions and hangers-on like some trading firms, become financial enemies of the Have Nots. Push back appears in the form of socialists, nationalists, communists, radical cultural groups and a host of other creatures with a general appearance of those having just rolled out from under a rusty truck in West Virginia.

Then, no one is responsible for anything. This goes for most all levels of society including governments, education, politicians, media and most any critic at large. The whole game at this point is all process and no outcomes. Instead, we get bad decisions, no decisions, changing conditions, scapegoats, false blame, and lack of trust with the appearance of total betrayal and even deliberate sabotage.

If you think previous elections and primaries were off the charts nuts, wait until you see what is coming in 2016 as the American electorate fights for positions and votes while the manipulation monsters are awarded to the winners.

The last seven years of the current administration has been a marvelous exercise in breaking the law. Washington is inhibited by unqualified idiots inducing polarization, power vacuums and deliberate damage designed on purpose to strip the rights of our Steeple while piling on more taxes for power and votes.

The resulting cultural wreckage is one nationality or culture being pitted against another tearing apart the fabric of America. As of today, I can see the United States divided among the Latin-Spanish, African-Americans and the formerly dominant white, Caucasians from Northern Europe. For those thinking the worst dark thoughts for an outcome, read the book

Civil War II, written many years ago by a USA Viet Nam veteran. That book listed about 30 events suggesting future American social problems. Sadly, most of them have come true. Another very interesting book called **When the Dollar Dies**, tells us about details from the 1918-1922 era in Germany and Austria. That book is the best I have ever seen detailing real life on the ground during drastic inflation-deflation conditions.

Predictions for 2016-2018

The Federal Reserve greatest fear is loss of control in the bond markets. This is the core of their income and control, which also reflects on US Dollar valuation. If this gang cannot hang-on to their fiat paper-printing system and hold the faith so necessary in this paradigm program, the Big Boy banks are toast losing their income, power and control.

-Related FOMC tools are the World Bank, International Monetary Fund and their directors in the Council on Foreign Relations and the Bilderberg Group. The United Nations is their third party tool for elaboration on the former with an enforcement army and political platform that does nothing of merit yet costs billions. Additionally, there are several other media and rule-making bodies that remain hidden from view and in purpose. These folks have the power and rule the world. Similar minions and groups in Europe also exist.

-The global bond markets are breaking down with parts of these markets going out of control. Expect this to spread in 2016. As conditions grow worse and bigger trades go "no bid," Bond traders run the world and by watching the further out months for T-Bonds in American markets you can follow trends. The trend is going nasty and disarray is in the cards moving forward.

-Interest rates are rising in 2016 and when and if they rise above 7% the mayhem spreads as many including governments are unable to pay the interest.

-Defaults have already appeared in junk bond markets and in the lowest grade paper. This is spreading all over larger South American economies with early failures seen in the USA.

-Banks want and need inflation to grow and to create an interest income paradigm. Their problem is that once it starts with some power, they cannot stop it.

-The US dollar index rises above 1.00 to 103.00; and perhaps even higher making commodities more expensive hurting those markets. Emerging nations; currencies go down in value as the dollar continues to rise. This imbalance makes huge problems in International trade and currencies.

-Stock markets should maintain some reasonable valuations until at least after the November 2016 elections but overall pressures are to go lower with some strong May and September corrections as earnings wane and more trouble appears in the credit markets. Defense and energy stocks will rise on war.

-While Climate Change is a phony game to pump related stocks, a lawsuit was just filed challenging numbers from the USA National Weather Bureau. Early on, Climate Change stooges were paid to produce old phony weather numbers to show crooked increases in the weather performance. The recent European climate change conference was all show no go. Nothing happens and no decisions were made. The snow and ice returns and our top weather guy predicted a new Ice Age in 2040 and so do others. However, we are nearing the end of a decade of warmer weather just like the 1930's...2016 will be hot and dry in some USA growing regions and too wet in others based upon the current El Nino phenomenon.

-Higher food costs appear in 2016 based upon more costly energy and new inflation from higher interest rates as well as temporary tougher growing conditions.

-One World proponents bent upon forming a One World currency want to see the USA give up control of the internet. This would new a disaster as the net was designed by the US Defense Department for homeland security. Watch for this stupid idea to spread but the largest tech firms with billions of cash will not allow this to happen.

-While global energy prices have dropped to the basement, they will base and rebound in 2016 on inflation and war. USA WTI crude oil might return to \$50-\$70 depending upon how quickly the wars spread. The Middle Eastern war premium can usually be \$5 to \$10 a barrel added to the normal prices when quoted.

-When the new White House administration takes office, the Keystone Pipeline will be immediately approved. Then, the Iranian peacenik agreement negotiated by John (Neville Chamberlain) Kerry will be torn up. If Tehran has not grabbed all of the \$150 Billion they got in the agreement, its gone forever and never paid.

-New Sanctions will be imposed on Iran and Syria being rougher than before. This accelerates the wars.

-Russia joins Israel and the USA's Trump-Cruz administration to fight mutual, Middle Eastern enemies. Convicts will be among the most violent and cruel imaginable in modern times for retribution against our enemies and their savage cruelty. I expect the dead to be near 350,000 with missing and wounded probably three times that. At least one entire city will be entirely flattened. Refugees will number in the millions.

-Depending upon how far the conflict spreads, Article Five of NATO, the North Atlantic Treaty Organization calls in all NATO members to fight or support the fighting. This happens and spreads the fighting.

-America will be hit by our Middle Eastern enemies in 2016 at least twice and perhaps even

more. UP Patriot civilians retaliate and it will be very ugly. I leave the details to your imagination.

-Immigration rules will drastically tighten in nations all over Europe, America and related western nations. While FEMA prison camps are not expected in my view, entry and exit rules will be very harsh.

-While it is doubtful China begins to fight with the USA, Japan and Korea in Asia, their collapsing economic conditions will cause them to build a massive army. Whether this army is deployed is doubtful. However, tensions in this region will rise.

-Precious metals prices will rise on fundamentals, but the paper trading prices will be tampered with to the extent quoted price spreads grow larger. Paper trading and in particular paper trading from new precious metals platforms in China will confound true valuations. This drives American metal buyers toward physical precious metals purchases, taking personal possession.

-Gold will rise to \$2,960 per ounce by the end of 2018. Silver will be \$156 per ounce slightly sooner. Precious metals markets post +80% of the 2001-2018 rally increase during the last 6 months of their biggest rallies.

-Crime in the Western nations of Europe and America will rise drastically on worse conditions. In the USA, there are larger parts of big cities where police will not go in fear for their lives. Europe goes into crisis on their crashing economy and nasty immigration problems. Chancellor Merkel in Germany loses her next election as Germans go nationalistic-far-right against immigrants and related problems.

-Political corrections increases but dominant portion of America will not only defy this stuff but will push back to the extent the PC folks will have to back-off or prepare for serious fights... and I mean fights beyond verbal discussions.

-Universities are sinking into the twilight of their existence costing too much, returning no degree value and offering no skills of value in job markets. Students will avoid educational loans, and use the net and referrals for obtaining jobs. Self-employed will grow faster as more drop out and leave the system.

-The last year of the Obama Administration will be filled with scandal, and will see attempts to impeach to only the president but members of his administration.

-Obama will have a lot of social and legal troubles with women. Those included will be Valerie Jarrett the real president of the USA and OB's right hand decider. Of course Hillary Clinton scandals spread and become much worse as more hidden disasters come to light. Considering her power and the power of those behind the political throne, she will not be indicted for several crimes known to the public. The same outcome applies to the president. Women in the White House working with the media, and other internal advisors will be proven scandalous. American voters do not believe any politicians in either party now sensing lies.

-Obama escapes the law and being impeached but is painted with a broad brush of scandal as the worst president in the history of the United States. Some will come after him legally regarding war treason but this goes nowhere considering the calendar and the new election. Obama may try to call a national emergency to continue to hold his job as president. A constitutional crisis ensues but Obama in out at the end of his term. The Supreme Court makes a decision and in the aftermath the US has big riots.

-Our cycles and calendar of the years of 2000 to 2020 replicate those of 1900 to 1920. The years after the US Civil War had similar events but with the Industrial Revolution spread out damages from 1873 to 1896. In the early 1870's we had what economists called the longest Great Depression. They claim following recessions in other years leading up to 1896. I say the whole mess was a rolling depression until 1896. Then

however, we had an economic bump in 1900 and a bad panic and crash in 1919-1921 lasting about 18 months but most folks were unaware as the government let it alone and things healed by themselves in a shorter period.

Observations on the 2016 USA Primaries and General Election

-Trump will be the GOP nominee against Hillary Clinton. Their debates will be mean and vicious. Carly Fiorina will be named Secretary of State after the Trump inauguration, but will be a lead attack dog against Hillary in debates leading up to the general election as will Cruz. Governor Christy becomes the Attorney General. Jeb Bush is out of politics for good.

-On the presidential election night, it will appear Hillary Clinton is the winner. However a recount and recheck of crooked voting machines in Nevada and Chicago will award the election to Trump-Cruz.

-Donald J. Trump is elected president of the United States and will serve one term. A one term run is his choice. Ted Cruz will be elected his Vice President and then later be elected president for two terms after his VP service for Trump. Their post Obama clean-up and resurrection of America will be breathtaking. They will...immediately go to war against our Middle Eastern enemies killing hundreds of thousands. They will call back into service the USA "Warrior Generals" ousted by Obama to prosecute these new wars.

-They will tear-up the Iranian Nuclear Agreement and impose very harsh sanctions on Iran. They will install a safe zone in Syria for refugees and oust the pencil-necked dictator. The Keystone Pipeline will be approved. The Obamacare Health Plan will be eliminated. Many of the previous Obama Executive Orders will be reversed. The Department of Education, Energy, Health and Human Services along with the EPA will drastically shrink and lose power. They will build a wall on the Mexico-USA border. Immigration rules will go way tighter. The U.S.

will back Korea and Japan with saber-rattling against China. - Trader Rog

Thank you Roger! Wow! I have to say I feel better than ever about the future and importance of precious metals in everyone's portfolio. The times, they are a-changing and it is sure to be a ruff ride for a while. We, here at Resource Consultants, Inc. will be here with you and for you. We will continue and do our best to bring you information and education so that you can prepare and make it through whatever is in your financial future.

Thank you again for your business and for referring your friends and families to us. Thank you too for your friendship! We cherish the relationships we have with each one of you and look forward to many more happy years with you!

God Bless and Keep You,



Linda & Pat Gorman