



# RESOURCE CONSULTANTS INCORPORATED

6197 S. RURAL ROAD TEMPE, AZ 85283

METALGUYS@BUYSILVERNOW.COM

FAX: 480-820-5905

TOLL FREE: 800-494-4149

AZ LOCAL: 480-820-5877

Dear Friends,

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We are going to talk today about nest eggs. The dictionary defines nest eggs for English Language learners as : an amount of money that is saved over a usually long period of time to pay for something in the future. a sum of money saved for the future. You might recall someone saying "I worked hard to build up a nice little nest egg "synonyms: savings, life savings, cache, funds, reserve.

**"Her nest egg wasn't much, but it was enough to keep the wolves from the door"**



The unfortunate and sad truth most of us face is that although we grew and increased our earnings for a few years, as we aged and years went on, our earnings started to level off and the expenses of daily living increased. Our blessings came with a need to provide for and maintain them.

Very few people are able to buy a home and live, and raise their family in it with the same job to support them until retirement anymore. Insurance costs have risen tremendously and much of the population is working more than one job just to make ends meet because the companies they work for cannot afford to hire full time and pay all of the required fees, taxes and insurances that come with having full time employees.

There was a time when it was profitable to keep a good share of our money in the bank and reap the interest paid for doing so. Few will remember this, but some of us remember when the banks would actually give you a toaster or some other gift for opening an account with them! Those times are LONG gone. Interest rates are slight to nothing or negative and most depositors pay substantial fees for leaving money in the bank and having a checking account.

According to The Employee Benefit Research Institute, "36% of American workers age 55-64 say they have less than \$25,000. in retirement savings." Monies in dollars or stocks, futures or options can and often do go way never to be seen again. Even real estate can become next impossible to sell when you are ready to liquidate. What to do? We believe it is important to build and grow a well-balanced wealth portfolio. That means don't put all of your nest eggs in one basket. While we think owning real-estate and stocks can and often is a good idea, don't neglect portable real-estate.

Physical Precious Metals in the form of coins or bullion is portable and liquid real-estate. You can, hold physical precious metals in your IRA or personally and the value will never go to zero and if you are accruing now while the market is just beginning to build , this just could be the best financial decision available at this time.

We have quite a few clients who are financial advisors or stock brokers. A few days ago, one of them, whom I have incredible respect for called and remarked that he doesn't understand why so many people he knows keep pouring money into an overvalued stock market while talking themselves out of picking up more physical metals which are tremendously undervalued right now. It is a mystery but not anything new.



The human psyche tends to be a little lemming like in nature. If the prices are up they buy and if the prices are down they sell instead of doing what follows logic most tend to follow emotional triggers and chase the market rather than buy ahead of the market and sell when it's high.

Nearly every economist with any kind of respectable track record has precious metals trending upward for the next few years.

In a Casey Research report dated 2/21/17, one of the predictions was that **"Gold hits \$2,500 like a hockey stick...before the end of year 2018!"** If this becomes reality, and we believe it likely will, those who are picking up Gold and Silver during the next year will be pretty proud of themselves in the challenging financial times to come.

Anyone who can afford to go to a Starbucks for cup of coffee and biscotti every morning or out to dinner once or twice a week can afford to own silver or gold. Life is all about choices and priorities. Too often we opt for instant gratification. Too often we enjoy the clear skies of summer and neglect setting aside provisions for the storms of financial and economic winter. The term, *nest egg*, came from an egg placed under a hen to encourage her lay more eggs. Once the hen feels that she has hope of a nest of chicks she is happy to add more to it. Your personal metals nest egg is a little like that. Just start with whatever your budget can afford and make a commitment to yourself to a regular addition every week, pay check or month and you will be amazed how quickly you can build up a nice collection of physical precious metals. Maybe you have a tax refund coming; you could consider using it to pay yourself with real money that could grow.

Go back to some of our archived newsletters for more details on specific choices, or better yet.. **Call Resource Consultants, Inc. for current prices or recommendations. We can and will work with anyone's budget to help you meet your goals and build up your personal nest egg! 800-494-4149**

God Bless and Keep You,



Linda & Pat Gorman