



## RESOURCE CONSULTANTS INCORPORATED

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Dear Friends, March 2017

This month is presenting some pretty big financial developments. The U.S. Government is readying itself to increase the debt ceiling above the \$20 trillion level. The Federal Reserve met on March 15 to raise interest rates.

Per The New York Times March 15, 2017: “The Federal Reserve, which raised its benchmark rate on Wednesday for the second time in three months, this time to a range between 0.75 percent and 1 percent, is finally moving toward the end of its nine-year-old economic stimulus campaign, which began in the depths of the financial crisis.

But Janet L. Yellen, the Fed’s chairwoman, said at a news conference after the decision was announced that the Fed did not share the optimism of stock market investors and some business executives that economic growth is gaining speed. It still plans to move slowly because the economy continues to grow slowly. She suggested that the Fed would have plenty of time to adjust its plans should President Trump and

Congress cut taxes or spends massively on infrastructure.



Her announcement was full of confidence. But it certainly was not ebullient. “The data have not notably strengthened,” Ms. Yellen told reporters. “We haven’t changed the outlook. We think we’re moving on the same course we’ve been on.” ~ End

Last week, March 14 and 15<sup>th</sup>, bills were passed in Arizona and Idaho removing Capital Gains Taxes from silver and gold coins and bullion. They, like we hard money people do, view Gold and Silver as real money, not just investments. Lawmakers in Arizona and Idaho don’t

see any reason why citizens of their states should have to pay taxes on their gold and silver holdings just because they may have increased due to the debasement of the United States dollar caused by the irresponsible monetary policies practiced by the Federal Reserve.

In 2011 Utah became the first state in 8 decades to pass a bill making Gold and Silver legal tender again. So long as both parties agree, people of Utah can legally pay for goods, services or taxes using gold or silver. Just last January, Utah introduced a bill generating the groundwork encouraging the use of Gold and silver as real purchasing power in an attempt to shake the Federal Reserve's stranglehold on currency.

Just the small interest rate hike caused the dollar to drop to a 5 month low. This was the opposite of the way currency traders were expecting it to go.

The shift has launched. Three states are on board so far looking to make gold and silver commonly used as money. How long before other states also decide to follow in an attempt to avoid the ever increasing debt caused by the printing of fiat moneys? At this time most stocks are overvalued, our dollar is backed by ever increasing debt making the value of the dollar less and less safe or reliable.



### **Be A Financial Prepper**

As an economically conservative family who believes in taking personal responsibility for balance in our present and future, we have, I suppose always been a little on the prepper side. Balance is key. In order to maintain the best possible life most would agree that it is important to take care of one's body, mind, spirit, relationships and finances. While we don't profess to always be in balance in all five realms, we do continuously strive for it. We as a family, have a supply of food and water available just in case of some emergency situation as well as emergency medical supplies. We read and listen to educational and motivational speakers and attend meetings or church to feed our spirits. We make efforts to let people know we love them and work to nurture our

relationships. Getting involved in preparing and protecting your financial future is one thing that can help to ensure that you have the means and ability to support the previous four mentioned realms of your life.

A few years ago my husband, Pat, had the concept of a Personal Responsibility Book. With the help of author Janice Dorn, David Smith and others the book *“Personal Responsibility: The Power of You”* was written and *we would like to gift it to 30 of our readers. We just ask for \$5 to help with the mailing expense. It is a wonderful and inspirational book and we wish everyone could read it.*

Gold and Silver paper trading market is decidedly leveraged and manipulated. The physical precious metals are still being valued by that failing system. Now could just be the best time in your life to get your financial pantry stocked. Normally, a cycle lasts seven years. This paper trading cycle is now more than 2 years beyond that, making this a super cycle. Many economists are predicting that a super crash inevitable. When massive debt and derivatives cause the markets to crash, we hope that you have already taken out your profits or at least gotten your initial investments back. When the bubble bursts, and it will, the result could most assuredly be less availability of Physical Precious Metals and at

considerably higher prices than we have ever seen.

Being a winner in finances is largely about timing. How many of you wish you had bought stocks or bonds or even real estate at a categorically low point in the market? It is common sense to buy low and sell high. Sadly that is not usually the way of the common investor. By taking some of your profits from an overvalued investment and putting a small portion into Physical Precious Metals which are at this time tremendously undervalued, you could be performing an excellent move towards protecting and growing your purchasing power.



Often we meet folks who are surprised by the concept of hard money. They are often under the impression that only the very rich can own precious metals. That is a misconception. At the time of this writing, you can own an ounce of real silver for less than \$20! There are numerous choices available ranging from basic bullion bars and rounds of Gold, Silver, Platinum or Palladium, to bullion coins, or even the more speculative or

numismatic coins. The best way to learn about your choices is to just call our office and talk with us. Our number is **800-494-4149**. Resource Consultants, Inc. is a family owned and operated Metals Company with no commissioned sales people Our motto has always been education before acquisition.

## **GOLD CATEGORY ONE**

### **INSURANCE**

We feel that backbone of most everyone's metals portfolio should consist of gold and silver bullion coins and bars. Whether you're a Gold bug or Silver bug, it is probably a good idea to diversify and have some of both metals. Folks who have been involved in or have been around long enough to observe the markets for a while agree that having 15-25% of their portfolio in hard money is a good safety blanket.

For simple planning, you could think of your physical Gold as your precious metals savings account and your physical Silver as your currency. Because you can hold a lot of wealth in a handful of Gold, You could put it away for times when you might have larger purchases or bills to pay. You silver you might use for the day to day expenses we all have. These Bullion pieces can be bartered saved to pass on to your heirs or sold back to the market should the time come you choose

to liquidate. Resource Consultants, Inc. makes a two way market and will help you with your metals purchase or sale.

U.S. Gold Eagles as well as Canadian Gold Maple Leaf and Austrian Gold Philharmonic are available in 1oz., as well as the fractional 1/2oz., 1/4oz and 1/10oz sizes.

The smaller coins carry higher premiums but if you order at least 5oz at a time, you can get some pretty nice discounts. There are a lot of you who have been taking advantage of the low gold prices and picking up 50 coin rolls of the tenth oz. Gold Eagles and have saved quite a bit over buying the same quantity piece meal.



## **GOLD CATEGORY TWO**

### **INSURANCE WITH A KICKER**

While the modern gold and silver bullion coins were minted to be primarily for the intrinsic value of the metal, the older U.S Gold and Silver coins were minted to be used as currency. The coins we

recommend in this category are the \$20 Gold Liberty. We like these coins in XF condition. They are available at a premium just slightly higher than the bullion coins and are cherished for their antiquity and semi-numismatic quality as well as their gold value. We enjoy helping our clients put together date sets of these beauties!



### **GOLD CATEGORY THREE SPECULATION**

The \$20 St Gaudens in grade ranging from MS 63 through MS 65 are a favorite with us and many of our customers right now. However, if you have a personal favorite coin we will be happy to help you and we believe our prices for numismatic coins are some of the best in the country. U.S. Call for us current prices and availabilities.



### **SILVER CATEGORY ONE INSURANCE**

The 1oz. Silver Bullion coins such as the U.S. one ounce Silver Eagles, Maple Leafs, Philharmonics or Silver Rounds still are good choices in rolls of 20 or 25 ounce rolls and an even better value in Mint "Monster" boxes of 500 ounces. 90% pre 1965 U.S. silver coins are still available in \$1000. \$500. \$250. and \$100 face value bags.



Some of you might be wondering how to budget more of your paper funds into physical. Did you know that you can roll over whatever portion you'd like of your IRA into a precious metals IRA account? This gives you the ability to own physical precious metals with money you already have in your retirement account! If this is appealing to you give us a call and we will help you through the process. 800-494-4149

There are many bullion coins and bars to choose from. Call us for current prices and recommendations and put away as much Gold and Silver as you can budget NOW. 800-494-4149.

### U. S. SILVER DOLLARS

The old U.S. Silver Morgan and Peace Silver dollars are still available. We like them in 20 coin rolls and have them available in circulated as well as rolls of Peace or Morgan Silver Dollars beautiful B.U. Condition.



Call for current pricing.

We have no commissioned sales people here and we look forward to hearing your goals and helping you work towards them.

This is a reminder that we are updating the “BOX” on our website **www.BuySilvernow.com** often. Check it for current specials! They go quickly! If the “Box” is empty when you get around to checking it out, call us to see what we will be restocking it with!

Once in a while we get asked about Bit coins or cyber money. While there has been plenty of hype over it; the fact remains it is still fiat money!

“A fiat system is based on a government’s mandate that the paper currency it prints is legal tender for making financial transactions. Legal tender means that the money is backed by the full faith and credit of the government that issues it. In other words, the government promises to be good for it. “I don’t know about you, but with the rate of our national debt climbing at 45.486 dollars per second I don’t personally , feel all too comfortable with that promise! As for cyber moneys, short term and small investments could be interesting however, it’s CYBER MONEY. It is not *owned* by the buyer. Also, the thought of an Electro Magnetic Pulse natural or as a calculated cyber-attack taking down the grid or the possibility of cyber hacking of my hard earned money is not comforting!

*Physical Gold and Silver is about the only personal way to hold true money.* Dollar / Federal Reserve Notes and electronic moneys are fiat money they are not backed by an actual commodity.

## **PLATINUM AND PALLADIUM**

Platinum and Palladium coins and bars are also at ridiculously low prices right now. Once you have your “Hard Money” portfolio well on its way, we strongly urge you to pick up a few ounces of these rare and precious metals. They are becoming more in demand each year and are more rare than gold. Don’t miss out on this buying opportunity and add a few ounces of these white metals to your collection of tangible assets.

### **An Insurance Plan Against Volatility**

By Michael J. Walker, CFP

It is unknown whether this current equity bull market can finally be supported by fundamentalists as the improvements on corporate taxation and reduced regulation start to make an impact on economics and corporate earnings. What is known is that the current record period of low volatility cannot continue forever. In a period of market uncertainty, there is a drive to create some level of insurance for your investments/ Precious metals such as gold and silver can act as “investment insurance” , a simple tool for smoothing out your risk and return, and reducing your overall losses when stocks, bonds or

real-estate fall sharply. The question we must ask is what the market is going to do over the next few years. As with any insurance policy, this protection has come with a small cost during the good times. But no-one cancels their home insurance because their house didn’t catch fire.

Gold and other precious metals have some of the lowest correlations to more popular asset classes. Metals also tend to rise in value faster than they fall, meaning they can work quickly to reduce the overall negative impact of losses in other asset classes in a portfolio. Also, precious metals themselves do not rely directly on fiat currency for their value; they hold their value against all currencies directly. This can make gold and other precious metals useful for protecting against currency crisis and sharp inflation. This is a positive in a period of worldwide quantitative easing and currency debasement.

Gold doesn’t always go up when crisis hits, and it doesn’t always fall when the economy booms.

Analysts and money managers have long pointed out that gold’s correlation with equities is, in fact, across the long term, nearly zero. This is what has made precious metals such a useful hedge for your investments precisely because they haven’t perfectly mirrored the exact movements in U.S. equities. Gold’s track record has in fact been slightly better than

perfectly uncorrelated. Because, when stocks have gone up, its correlation has been very close to zero. But that relationship has turned negative when stocks slumped. In other words, gold has tended to go up when stock investors needed it to.

Gold and other metals should be viewed as investment insurance attempting to smooth out volatility and to potentially protect against large corrections in the equity and fixed income markets. Given current valuations of equities and bonds, gold and silver valuations are some of the only fairly priced options available, Gold is currently down about 45% from its all-time high, while equities are at record highs and are stretching valuations into bubble territory. If preservation of capital and reduction of volatility is important to an investor, a certain allocation to metals such as gold and silver could be a smart move. This allocation strategy is not right for everyone, a review of your investment goals and strategy is necessary to determine the correct action to take.

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investments should not represent a significant portion of an individual's portfolio.

Wells Fargo Advisors does not give tax or legal advice. Specific questions on taxes as they relate to your individual situation should be directed to your tax advisor.

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Physical Precious Metals IRA's can and should be part of most smart individual's retirement portfolio. Yes, you can own physical precious metals in your IRA account. Owning or liquidating precious metals in or out of your Precious metals IRA account is quite simple. You can roll over any amount from your IRA account in to a precious metals account **Call R.C.I at 480-820-5877 or 800-494-4149 web site [www.buysilvernow.com](http://www.buysilvernow.com)** to find out how.

Consider investing some of your tax return. 2017 is shaping up to be a good year for metals!

**Roger Wiegand, the author of Trader Tracks has a new website!**  
**[www.rogerwiegandpredictions.com](http://www.rogerwiegandpredictions.com)**

Many of you remember Roger from our "Wealth Protection" conferences. Check out the new website often and watch as it continues to improve and grow!

## HEALTH

**We all know how important it is to protect your wealth.** Remember, that in order to enjoy any part of your life you must first have life! And if you are lucky, a healthy one! In the past few letters I have passed along some information about the health product our family discovered 6 years ago when faced with some rather grim health issues. We have been amazed by the improvement in our own lives and are happy to know so many of our readers are also reaping the benefits of this product. ASEA is the world's first and only stable and bioactive solution that slows the aging at the cellular level through the power of Redox Signaling, allowing you to live younger, longer. Redox signaling molecules are so essential to life that without them, you would die within minutes. A proper supply of Redox Signaling molecules enables cellular healing: damaged dysfunctional cells fading away and healthy vibrant cells taking over. **To the individual who believes that how you look, act and feel should not be limited by age, ASEA is for you! If you would like to learn more about ASEA and Renue28, place an order or find out more about joining our team, call us at 800-494-4149 and ask for Linda.**



We are happy to see many of you who have been out of the metals markets for several years returning. Thank you again for your business, your friendship and your referrals. If you use Facebook, Please “like” **Resource Consultants Inc.** on Facebook and invite your friends.

Also, please feel free to show your friends our webpage so that they too can request our complimentary newsletter and updates. They just need to go to [www.buysilvernow.com](http://www.buysilvernow.com) and scroll down on the first page and submit the email address they wish to receive the letter at. Or call us. It's that simple!

God Bless and keep you,

*Linda C Gorman*

Linda & Pat Gorman

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