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Dear Friends,

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Precious metals were largely ignored last year with gold prices only rising about 8% compared to the 22% gain in the Dow. When you add to that the tremendous crypto currency frenzy, precious metals were just not exciting to the masses.

The last couple of weeks in December gold and silver enjoyed a nice upturn. 2018 is already looking to be a good year for precious metals. Gold is steadily stair stepping upward and the metals market is once again getting back into the race. No market goes or stays up or down forever. Keep eye spot prices and try to buy on the dips. Call Resource Consultants, Inc. at 800-494-4149 and find out what the best buys are. Just about anything you can find in metals right now is undervalued, so it's hard to go wrong filling in your portfolio.

The demand for gold in the east continues to rise as the price of gold goes up. We have enjoyed being contacted by many past clients who are returning to the metals markets that have been relatively dormant for the past several years. There is also an influx of new clients and referrals that have been waiting on the sidelines and are now beginning to take action towards building a new avenue of wealth protection with precious metals.

Gold bullion coins including the new 2018 mintage are readily available now and the premiums are low. Due to the indisputable market manipulation of the central banks, it is next to impossible to predict markets and prices but we feel that gold spot prices could certainly reach at least \$1400.00 this year. Cryptocurrencies are not looking very stable right now either. This could and should give the physical market a shot in the arm.

We are very financially conservative company but many economic specialists are predicting gold to go to \$3000 and on to \$5000 or beyond in the next few years. Most would agree that a **minimum** of 10% of a retirement or investment portfolio should be in physical precious metals. Diversification is vital for a well-planned financially successful life. Like the saying goes, “Don’t put all of your eggs in one basket.” We like real-estate and some stocks or even the new fiat currency Crypto Currencies as long as you don’t invest more than you can afford to lose. Metals are like portable real-estate but much more private and easier to sell. Our recommendations we like to put into 3 categories and serve 3 different purposes and investors.

GOLD ~ CATEGORY ONE INSURANCE

Gold bullion coins are modern coins which were minted to have 1oz, 1/2oz, 1/4oz or 1/10oz of actual fine gold content. These are minted by various countries, the most popular here being The United States Gold Eagle



Austria makes the Philharmonic; Canada has its Maple Leaf and South Africa, the Krugerrand. Most countries mint their own gold and silver coins. These are just a few just of the choices available. Bullion in the form of bars are also very popular with gold bugs. All of these one ounce coins carry very low premiums over spot prices. The smaller the coin the higher the premium, example: (10)1/10oz Gold coins will be more money than 1 1oz coin. However; when in liquidation or bartering situation, it is good to have some fractional pieces on hand because you might not want to spend something worth possibly a few thousand when only a few hundred is needed. Again, please watch for any pullbacks in the market and it’s good

to *check with us often for specials and recommendations.* Yesterday we had 1oz Gold Eagles which usually carry one of the higher premiums in available for even less money per ounce than Krugerrands which is normally a lower premium coin simply because the market had a surplus that day of back date Eagles. When this happens, pick up as much as you can budget for.

Pictured below is one you might not have or seen yet. It is the 2018 1oz gold British Queen's Beast Unicorn of Scotland! These coins are also available in silver.



GOLD~ CATEGORY TWO INSURANCE WITH A KICKER



Vintage United States Gold Coins that are lightly circulated are slightly collectable and carry a premium which is not much higher than the modern bullion coins. Many investors love them as a private store of wealth as well as an enjoyable way to collect part of our history. Imagine the life these coins have had. They were minted to be valued as a \$20, or a \$10 or a \$5 or even smaller value. Back when they were used as money a \$20 Gold piece would buy a lot, perhaps a full suite of clothes, head to toe and a night out on the

town. That same coin will still purchase about the same for you today. Can the paper dollar say that? It's fun to think of where these coins have traveled and what they have bought and for whom over the years. We enjoy putting together date sets or type sets for our clients. These make fantastic gifts too!



Other coins in this category are British Sovereigns and French 20 Franc coins can also be very affordable smaller coins to gather.



GOLD~ CATEGORY THREE NUMISMATIC

We usually reserve this category of recommendations for the collectors and those who are looking for a more speculative or higher risk/reward investment. However; at this time, there are some pretty good opportunities to acquire United States Gold or Silver coins graded by PCGS or NGC at amazingly low prices These are coins that have never been circulated and the values are based on not only the gold content, but also their condition and rarity. Now is a very good time for anyone who has ever had an interest in Numismatics to get started or add to their existing portfolio. A lot of wealth can be held or transported in just a few pieces of gold. A key in investing successfully in any collectable is to buy right and when that particular market is down or somewhat unnoticed by the masses; then selling when that market makes some leaps.



One of our market analyst friends today called Silver “the snake under the rock” He feels Silver has been lying dormant just waiting to spring. We would have to agree that Silver is still just about the best investment opportunity out there right now. Silver can offer a hedge against the stock market as well as help you to grow your wealth. The recent Bitcoin craze speaks to the fact that the investing populace needs a hedge against the stock market and a sick dollar. Physical precious metals offer that hedge and security.

I don't know of anyone with a roof over their head and food on their table that cannot afford to get into the silver market now. Think about all the monies spent on things that are over, gone and forgotten before the end of each day.. If a person were to put aside even \$20 per day for one month they would have more than enough to purchase a roll of 20 silver coins. Yes, if you can afford a movie with popcorn you can afford an ounce of Silver.

Silver is an increasingly valuable hard asset that is used in not only jewelry and coins, but also in electronics, medicine and technology. Silver presently is very INEXPENSIVE making it especially attractive for those of us who want to own tangible assets but might not have the budget for Gold at this time.

It might help to look at gold as a precious metals savings account. The thing you put away for something big like remodeling the kitchen or perhaps a health care crisis. Now, think of Silver as a precious metals checking account. In other words, silver is the tangible asset that you tuck away for smaller day to day or more immediate needs. When Gold is \$5000 per oz. you might not want to liquidate something of that value while selling or trading one or a few ounces of silver could do the job nicely.

Some of you have been reading about tangible precious metals for literally years yet, have not ventured off the fence and actually gotten any. To you all we can say is “For the love of Pete, what are you afraid of?” If you know Resource Consultants, the answer should be nothing .Our motto has always been Education, Before Acquisition. We do all we can to educate our readers and encourage you to call us with any and all questions you might have. No one will push you and there are no commissioned sales people scrambling to make their quotas at the customer's expense here.

SILVER~CATEGORY ONE INSURANCE

The silver items we encourage you to consider first and most importantly are in this category. Silver bars and coins minted for their silver content such as 1oz U.S. Silver Eagles , Canadian Maple Leaf, Austrian Philharmonic and one or ten ounce silver bars are always very popular. You can get a single roll of 20- 25 1oz coins or silver rounds or boxes of 500 ounces for an usually an even lower premium per oz. . If you have wanted to get your toes in the market it is so very simple. Just call and tell us what you want. Once you have been given the current price and give us the go ahead, we lock in the price, you pay us and we send you the actual metals. Most payments are made via bank wire, ACH or checks. Sorry, no credit cards. Email us if you need our bank wiring instructions. Most purchases ship within a day or two when funds are wired.

Our website www.buysilvernow.com has an archived about 3 years of newsletters. We recommend basically the same items each time because they are the best and most easily recognized and liquidated. However, there are so many more coins that we like and offer to our clients that might not be on our website. If you have a favorite, call and ask! Most modern .999 or better can be purchased into your IRA account as well.



The current 10oz Silver coin 2018 Queen's Beasts – is pictured below. The Griffin runs for just a little over \$200 at this time. Minted of 999.9 fine silver. The 10oz Queen's beast series and our own United States America The Beautiful series of 5oz Silver coins make collecting even bullion coins a fun and profitable activity. They make perfect gifts for a new collector or to add to your bullion portfolio. It is our goal to help you get the perfect items for your personal wants or needs. Let's talk! 800-494-4149





Pre 1965 90% silver U.S. coins are a screaming deal right now. We recommend that each person in the family has at least one bag. The dimes and quarters carry the lowest premiums and are the smallest pieces available other than 1/10 oz. silver rounds which we also carry. It is prudent to keep some smalls of gold and silver on hand for a bartering or trading situation where you might only need to have a small value. Just as you probably wouldn't carry only \$100 dollar bills in your wallet, but also some \$10, \$5 and \$1 bills for coffee, tips or what have you.

These coins are primarily sold in \$1000. (full bag), \$500. (half bag) or \$250. (quarter bag) sizes. We do make them available in smaller quantities as well. Let us know your goals and what you are budgeting for your wealth protection and we will help you achieve it with the perfect fit.



PALLADIUM AND PLATINUM COINS AND BULLION

Last year at this time Palladium was barely \$700 per ounce. As of the writing of this letter Spot on Palladium is \$1095.00. You can pick up Palladium Maple Leaf coins for almost the same price as the one ounce bars. Both of these white metals are widely used as an industrial metal and becoming increasingly important for treatment of groundwater as well as jewelry and even dentistry and electronics as a few examples. Global growth and rising industrial production have a big requirement for the white metals. They also provide a safe haven and hedge against inflation. It would be wise to not wait too long on these rare and precious metals. They are even more rare than Gold and at this time can be picked up for even less than gold!

That about ends our metals recommendations for this letter. Please call, us Monday through Friday with any questions or to place an order. Remember we also do precious metals IRAs or buy your metals when you are ready to liquidate. 800-494-4149

Thank you for your business, your referrals, and your friendship.

God Bless You In This New Year,

Linda C Gorman

Linda Gorman and the Resource Consultants family
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