



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

March 2018

Are you feeling a little queasy from the financial markets coaster ride yet? What we are about to offer you in this letter is a bantam of emotional Dramamine to help you through the volatility and be ready for whatever we might need to traverse next.

Who knows how long the stock markets will continue to hold their own or rise? Those of us holding stock in companies like Amazon, for instance are doing the happy dance. The markets can and do fluctuate and the stock markets are about three years overdue for a correction. However, this might not happen soon or it could happen in an instant.



We don't feel that one should sell all their stocks to get ahead of the overdue turn in the cycle. There may still be really good money to be made. However, in paper or even crypto trading, if there is possibility for great gains, there is equal opportunity for great loss. When people open an account with a stock or commodities broker, they have to sign papers stating that they understand they could possibly lose everything. This is the paper that always gives me the willies! Our advice is to get at least your initial investment out and play with some of the winnings! A client just this morning who has been very successful in the financial arena said he believes in the old phrase "Bulls get rich. Bears get rich. Pigs get slaughtered." Remembering that worked for him.

Tangibles such as real-estate can offer a wonderful balance as a safety net against financial chaos. Physical precious metals are like portable real-estate. The main difference is that precious metals are much faster and easier to transport, gift to someone or liquidate.

Resource Consultants, has always recommend bullion coins and bars (we call it Category One-Insurance) as the backbone of an investor's portfolio and still do because of the low premiums. However, today we want to bring something to your attention that you might not realize.

Slightly Circulated (Category Two~ Insurance with a Kicker) as well as Mint State Uncirculated Gold U.S. (Category Three ~ Numismatic or Speculative) coins that were minted pre 1933 are NOW at some of the lowest premiums in decades! This takes some of the "Speculative" risk down several notches!

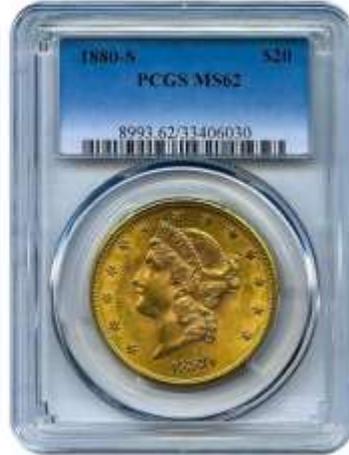
We strongly recommend that if you ever had a desire to own numismatic or semi-numismatic U.S. Gold Coins you scoop up as many of these as you can budget while they are available at these bargain prices! As in any market, the prices will fluctuate according to supply and demand of the product.

Recently, a client called to say she had taken about \$50,000 from the market and wanted to invest it in Precious Metals. She asked for a little guidance because another company had advised her to invest most of it into Gold and Silver Numismatic Coins. We like to talk with and learn our client's goals and help them reach their when putting together a metals portfolio. This woman was mostly interested in wealth protection against the failing dollar, but she wanted a well-rounded portfolio with a few items in category two and three as well. We recommended \$30,000 in Gold and Silver bullion coins and rounds and \$12,000 in XF U.S. Gold Vintage coins and Silver Dollar rolls and the remaining \$8,000 in NGC and PCGS, third party graded, Mint State U.S. Gold Coins because we were able to offer some beauties at some of the lowest premiums we've seen in about three decades! We also suggested that she call us from time to time to ask about specials as she continues to grow her precious metals nest egg.

CATEGORY THREE MINT STATE U.S. VINTAGE GOLD



We have always liked and continue to recommend the PCGS or NGC graded U.S. gold coins such as the \$20 St Gaudens or \$20 Liberties. Our favorites are those graded MS62 through MS65. The common date coins in middle to higher grades are readily available at very low premiums now. For the true collectors, we still pride ourselves at bringing our clients the best dates and grades at prices that are usually far below most of our competitors. **Call 800-494-4149** for current prices, availabilities and recommendations!



**CATEGORY TWO
INSURANCE WITH A KICKER
SLIGHTLY CIRCULATED U.S. VINTAGE GOLD**

Coins in this category are those that are about 100 years old and in XF Extra Fine condition. They just carry a slightly higher premium than Bullion coins and afford buyers the ability to hold the older semi-numismatic coins with a lower investment cost than true numismatics. Photos enlarged below for detail. Other choices could include French 20 Francs and British Sovereign coins. There is a good inventory in this category right now which means there are some pretty good bargains available here! 800-494-4149



GOLD
CATEGORY ONE ~ INSURANCE
BULLION COINS AND BARS



This is the category with the lowest premium gold because the items are either bars or modern bullion coins that have no collectible value. We love this category because it is basically the backbone of a precious metals portfolio. These pieces are easy to barter with should there be a financial or banking crisis and will move daily up or down with the spot prices as well as supply and demand.

I want to pause here and share a story that really made my heart happy. About a week ago I got a call from a gentleman who introduced himself as an old client who would like to reestablish a relationship with us. We will call him John. He had moved several times and we had lost contact with him since we didn't have his new phone numbers or email address. Thankfully, he had ours!

When he came in to pick up his order he shared his story. John had bought about 40 ounces of Gold from us years ago and when gold was very low priced, around \$300 per ounce. A few years later, he ran into some financial troubles and sold that gold for more than three times what he had into it. It saved him. He is now doing fantastic and feels it is time to get his metals portfolio rebuilt. Consider this, not even we could foresee that gold would have tripled in value back then. It could very likely happen again.

Most modern gold bullion coins are minted in 1oz, 1/2oz, 1/4oz, and 1/10oz sizes. Typically, the smaller coins carry higher premiums than the one ounce. This is why it is if you want the fractional sized coins is good to pick up as many of them as you can while the market supply is good and before the spot prices rise too much. Most folks buying fractional coins do so because they foresee instances when they could want to barter or liquidate a small amount and don't want to risk having to sell or trade a larger or full size piece of gold when only a coin of lesser weight or value is required.

Nearly all in this category are IRA acceptable in gold Silver Platinum or Palladium, so you can purchase them as a precious metals IRA.

Call us. Resource Consultants, Inc. has been helping customers get Physical Precious Metals in their IRA account for many years! 800-494-4149.

The article and chart below was sent to by Roger Wiegand, editor of TraderTracks. Thanks Roger! Looks like a great time for precious metals investors!

Resource Consultants, Inc. is a full service precious metals company. Our motto is "Education Before Acquisition." And we try to help our clients understand the ins and outs of the metals markets and our clients when choosing the fits their specific goals. Precious IRAs are a way of owning Physical Precious Metals in your retirement account. Let us know if you would like to get started or add to or sell from an existing IRA.

SILVER CATEGORY ONE~ INSURANCE



Why Invest in Silver

“Silver is a Monetary Metal and a Commodity: So why invest in silver? The reasons are manifold. Silver is a precious metal, and like gold, it has an intrinsic value. Silver is widely perceived to be both a commodity and a form of money, and it has been used as a medium of exchange for thousands of years due to its inherent value.”

**“Milton Friedman said that the “major monetary metal
Throughout history is silver, not gold.”**

“Money in the U.S. Constitution is defined in terms of silver. Article 1, Section 10 of the U.S. Constitution states that no State can “make anything but Gold and Silver Coin a Tender in Payment of Debts”, in other words, only gold and silver coin can be legally used as money. The Coinage Act of 1792 specifically defined the U.S. Dollar as “three hundred and seventy-one grains and four sixteenth parts of a grain of pure, or four hundred and sixteen grains of standard silver.”

Silver also has a number of unique characteristics, such as malleability, thermal and electric conductivity, and a resistance to corrosion, which allow it to be used in many important industrial, telecommunications, medical and energy technologies. This industrial demand underpins global silver demand.

A lot of silver used in small quantities in devices such as mobile phones can be less economical to recycle as opposed to gold. So less silver is recycled, thereby creating the need for more primary mine supply. Overall, silver industrial demand continues to increase significantly while meanwhile supply is falling. Furthermore, some of silver's demand comes from its use in jewelry and collectables.

Silver is a Tangible Asset and Important Diversification: Like gold, silver is part of the precious metals asset class, and can act as a hedge against inflation and a portfolio diversification technique to mitigate geopolitical, monetary and systemic risks. Like gold, silver is a store of value and has retained its purchasing power over long periods of time.

It has been shown in numerous academic studies, including by the highly respected portfolio and asset allocation experts, Ibbotson and Associates, in a June 2005 study, "Portfolio Diversification with Gold, Silver and Platinum", how silver, and indeed precious metals, are the only one of seven asset classes with a negative average correlation to the other asset classes with a positive correlation coefficient with inflation, which is further evidence that precious metals act as a hedge not just against macroeconomic and systemic risk but also against the long term threat to inflation.

The Ibbotson study wrote that "Three metals were chosen because gold and silver are often viewed as a safe harbor in times of crisis. Conversely, during economic expansion demand for silver and platinum is thought to increase." According to Ibbotson Associates, precious metals are the most positively correlated asset class to inflation. From a strategic point of view, Ibbotson determined that portfolios could reduce risks and improve returns with a 7-15% allocation to gold, silver and platinum.

Affordability of Silver: Silver is more affordable than gold, and investors in silver can accumulate more silver than gold, dollar for dollar. Also, silver is more affordable as buyers can dollar cost average into a position through regular small purchases. Psychologically, this makes the purchase of silver more achievable for small investors since \$1,000 can buy over \$50 ounces of silver but not even one ounce of gold.

The Gold-to-Silver Ratio: The gold-to-silver ratio is a widely used metric for valuing silver in terms of gold. The ratio is currently above 60 and is near a multi-year high level. Historically, the long-term historical trend of the ratio has been in the region of 15 to 1.

In fact, during the gold and silver standards of the 1700s-1900s, money was defined in terms of specific weights of gold and silver, and gold was specified in terms of silver in a ratio of between 15-16 to 1. Furthermore, global silver reserves in the ground are in the region of 10:1. The Current gold to silver ratio of over 60:1 would indicate that silver is significantly undervalued relative to gold. So if you believe that this ratio will converge towards lower historical levels, then a purchase of silver could get a buyer "more bang for their buck" and better returns.

The Silver price increases more than Gold in a Bull Market: The Silver price is historically more volatile than the gold price, in that it can move more rapidly. However, if you expect a bull market in precious metals, in other words, if your view is that the gold and silver prices will rise, and based on historic volatility, the silver price would be expected to rise by a higher percentage than the gold price.

“In the 1970’s bull markets of gold and silver, the silver price rose 3,800% compared to 2,500% for gold. “

“Physical Market is small: The world’s physical silver market is far smaller than the global ‘paper’ silver market that trades through futures contracts primarily on the COMEX, whereby a few banks maintain huge positions on paper futures contracts betting against a rise in the silver price.

If U.S. regulators finally change their rules on the size of position limits, this could allow the market to go back to a more natural balance. There is also the potential for a short squeeze that propels prices significantly higher.

Looking at this chart, we can see a possible \$156.00 by Sept. 2020



GRADUATION DAY IS FAST APPROACHING



“Always, always dream because your future is found within them”

D. Conforto

A few clients have called already to order the coins they buy each year for the new graduates. The favorite coins given are nearly always the current Gold or Silver Eagles to memorialize the year. Whether you have just one or two graduates and are getting 1oz Gold Eagles or are choosing a few fractional sizes of gold or are planning to get some rolls of Silver Eagles, these coins make cherished gifts while introducing your graduate to the concept of real money. Even the little ones graduating from grade school classes will love looking at their coins commemorating each year of accomplishment and will never forget who they got them from! The simple gift of precious metals in any amount could be a catalyst for that person that could start a habit of investing and saving that might be a turning point in his or financial future.



You might think about picking up a roll of fractional sized Gold Eagles for gifting and always have some on hand for special occasions. Some of the parents and grandparents who have been gifting their family members for a few years are now able to know they played a big part in helping ensure that a young person got a good start on a successful life.

That's it for this time! Please call anytime. And please continue to share our letter with your friends and families. They can sign up on line and it's still free. Also, please, if you are a Face Book user, please go to Resource Consultants, Inc. and "like" and share our page. Sometimes we post specials or articles there that aren't in the letters.

Our Resource Consultants family wants to thank you all for your business throughout the years and the referrals you have entrusted us with. It is an honor to serve you. We are especially grateful for the true friendships that have been created through owning and running this company. There's hardly a day that goes by without me putting down the phone after talking to one of our readers/clients and not just smiling and saying gosh I like that person! It is such a gift to be able to speak candidly and without worry when listening to or expressing personal opinions.

Many of our clients have such experience and wisdom. I hope to share some of their stories throughout the rest of the year. If you have a story about how metals have helped you, please feel free to email me. It could help others too!

God Bless and Keep You,

Linda C Gorman

Linda Gorman
and the RCI family
800-494-4149
www.buysilvernow.com

P.S. Quite a few folks have called me recently asking about "that health product you were talking about in a letter way back" In answer to some questions yes, my family and my I still use it and yes we love the results we've seen, and yes you can get it too! To learn more about it or to place an order or to find out how to become a preferred client or a member of my team please visit my site. Copy and paste into your browser lindagorman.teamasea.com

