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Dear Friends,

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On a personal note: Before we get into the meat of this letter, I feel I owe you an explanation of the slightly longer gap between this and our last letter published.

April is a month that I usually enjoy but this last month is one I'm glad to bid farewell to.

My younger brother, Tom, died last week of colon cancer. He had Asperger Syndrome and would not allow anyone to take him to the doctor for all these months of being sick.

Our eldest brother, Ken was finally able to convince Tom to let him take him in to see just what the problem was. It was discovered that he had stage 4 colon cancer and that it could have burst at any moment. We are thankful that Tom's last days were spent surrounded by family who loved him and that he didn't need to suffer any further. Still it is sad that his fears kept him from truly living.

Every week I talk with clients who have lost someone they love. Life can be so hard for so many and my prayers are that healing does occur and life goes on with the good memories glowing to cover the regrets and fears that sometimes try to take center stage of the heart.

"Grief, I've learned, is really just love. It's all the love you want to give, but cannot. All that unspent love gathers up in the corners of your eyes, the lump in your throat, and in that hollow part of your chest. Grief is just love with no place to go." Author unknown..

Living in AZ like most places has wonderful advantages. However it also sometimes can have its challenging surprises. April brought me a meeting with a ticked off scorpion. I have been stung before, and it's never been a big deal, and I have always have been able to carry on with my work. However this one got his stinger stuck right in a blood vein and I went into instant no fun reaction. I'm completely fine now and it all feels like it was some sort of crazy dream. So I won't bore you with personal complaints any further.

Now, on to the actual letter:

Most folks we know, who have any knowledge of precious metals, feel that it is important to have a *minimum* of 15% of a balanced portfolio in physical precious metals. Many are happier with a much higher percentage of physical ownership. Why?

Because:

- Precious metals, Gold and Silver, are hard, tangible money. They have withstood the test of time as a store of value and purchasing power.
- The United States and world financial system is a mess and backed by debt. All debt must be repaid at some point, either by the lender or the borrower. We repeat the dollars we own are backed by debt. Even the money in the bank is not truly owned by the depositor. If a bank has been bailed out, it could be bailed in to rescue that financial institution by forcing its depositors and creditors to take a loss. A failing bank could actually give worthless shares and stocks in the bank to its customers rather than dollars if funds were not available. This is what happened in Cyprus in 2013. In Laiki, uninsured depositors lost everything when the nation's second-largest bank failed.
- Without a financial system that is backed by gold there is no guarantee for the value of money.
- Metals are portable. You can hold a lot of money in the palm of your hand with a few pieces of gold. It is a private store of wealth. Like having a precious metals savings account that only you have access to.
- Holding precious metals is like having real-estate that you can keep in your pocket. They are both a tangible store of wealth. However, I can speak from experience, although the market does fluctuate on both, It is easy to buy and liquidate precious metals. Some real estate is hard to sell at any price and requires a lot of paperwork.
- Precious metals can be a private way to pass on wealth to your loved ones. Rather than write a check or having your heirs wait till the reading of your will, you could gift precious metals to them now. It can be a fantastic gift for weddings, births, graduations or what have you. "Do your giving while you're living, so you're knowing where it's going!"
- Because Gold is real money, it really does not move much in actual value (purchasing power) regardless of how the world of paper and electronic assets do or fluctuate.
- Many physical precious metals coins and bullion pieces can be purchased in an IRA account.

- A tangible item can be used for barter. Because precious metals can be easily transported, coins and bullion are easily traded for goods and services.
- Metals are easily accessible at great prices right now! With some investments at all-time highs, it makes good sense to take some profits and use those profits to get some financial protection by putting away real money, Precious metals while they are undervalued.

RECOMMEDATIONS

Again this time we will break down, both gold and silver and try and direct you into the areas that would be most suited for you. Our only agenda here is to help educate and provide what we believe is good solid advice for the continued accumulation of physical gold and silver.

Each month we break these two metals down into three categories. The first category is the pure insurance play. The second is insurance with a kicker and the third is the category of speculation. This makes it easy to decide which gold and silver product to accumulate. Ask yourself where you stand and proceed with steady acquisitions.

SILVER CATEGORY ONE INSURANCE

In the first category of silver, the insurance side of things, we continue to recommend you put away as much 90% silver coin as you feel comfortable with. The premium for these 1964 and prior dimes, quarters and half dollars remains to be very low and this will not be the case forever. You can acquire them in full \$1000 Face value bags, half bags and quarter bags as well as \$100 Face value bags or 1/10 bag sizes.



Also, in the first category of silver insurance, you could acquire 1oz Silver Rounds, 5oz, 10oz or 100oz. Silver bars.



One ounce Silver Bullion Coins Such as the American Silver Eagle, Canadian Maple Leaf, Austrian Philharmonic, Australian Kangaroo and the Mexican Silver Libertad are just some examples of Silver Bullion coins available. Many of us enjoy owning rolls of coins from different countries. They are beautiful to look at and a smart investment.



In the second category, which we call the insurance with a kicker, we continue to urge you to put away the 20 coin rolls of Peace Silver dollars. This particular item continues to be overlooked by the broad market. The prices have remained quite stable and we feel it is the best value in this category available.

The rolls of 20 Peace or Morgan Silver Dollars in circulated VG bags are a step up from the more common circulated 90% Dimes , Quarters and Half Dollars.



Silver Peace Dollars in AU and BU uncirculated condition can still be acquired less than \$500 per roll. How long this will be the case we don't know, but we are going to take advantage of this particular item while we can still pick them up for, what we believe, is a great price level.

As always, if you can see yourself picking up 15 rolls or more, we will be glad to pick the shipping and insurance.

Along with the Peace Silver Dollars, we can still provide the 1921-P Morgan Silver as well as the older pre 1921 Morgans in various grades as well.

Lately, with the increase in interest in the entire silver market, these types of items will have no choice but to move much higher. They have been overlooked for some time now. The increase in the interest in this market should do nothing but continue to rise. It will be a lot of fun.

In the third category of silver, speculation, we have not changed our thinking on what might prove to be the best place to be in the coming years. These higher graded Morgan and Peace Silver Dollars have been relatively ignored in the past few years , however if you can buy them right, while the prices are low, we can think their future will be very bright.

If speculation is part of your overall metals portfolio, these just might fit, for the silver side. We continue to like the following:

Mint State 62 through Mint State 66 Single Morgan Silver Dollars Minted 1878-1904 and the Mint State 62 through Mint State 66 Single Peace Silver Dollars Minted 1921-1935.



Silver, in our opinion, might just be the most exciting metal for the years ahead. The inflationary cycle will help the price move quite high, all on its own. But, when you combine that with the shortage of this white metal, there may come a time when we are all surprised by the price silver may reach.

GOLD CATEGORY ONE Insurance

We break the physical ownership of gold down into the same three categories as we do silver. First category: insurance, second category: insurance with a kicker and the third category: speculation.

We can acquire it all, but we first need to put together our core insurance position and then go from there.

In the first category, that of insurance, we like the large one-ounce gold bullion coins. The most popular ones are the 1-ounce American Gold Eagles and Gold Buffalo coins, the 1-ounce Canadian Gold Maple Leafs the 1-ounce Gold Philharmonics and the 1-ounce South African Gold Krugerrands.

Photos on next page enlarged for detail.



These bullion coins have the least amount of premium over the spot price of gold and when gold moves up a dollar they move up and when gold moves down a dollar they move down accordingly.

Also, you might want to consider just a few of the smaller gold bullion coins for that spending or bartering money you may need. They would include the 1/2-ounce, 1/4-ounce and 1/10-ounce gold coins. They are available individually or in rolls.

In the second category, the one we call insurance with a kicker, we continue to like the lightly circulated older gold coins minted by the U.S. We like the following coins at this time: We love the \$20 St Gaudens in Extra Fine condition. We have some of these beauties available now at nearly bullion prices!



Remember, actual preparation is the smartest thing you can do in any situation. Worry is like sitting in a rocking chair all day. You might be kept in motion, but it doesn't get you anywhere.

Some of you have asked about obtaining the Silver Eagle Date Set Books we offered for Christmas Gifts a few years back. We do have some available. The dates filled start with the first year of mintage, 1986 and most go through 2004 or further. The prices will vary depending on the number of coins filled. Please call us if interested!

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



If you really feel that the future holds some unstable times for paper assets, we don’t care who you are, paper assets could evaporate so quickly you may not have time to get out of their way. Continue to acquire physical gold, physical silver and the proper coins. Put them away and hope you never need them. (However, we believe, now more than ever, you will need them.)

Please call, for current prices and recommendations or specials. 800-494-4149 . Resource Consultants, Inc. also has a Face Book page. So if you do Face Book please “like” our page and share!

Thank you again for your business and your friendship! We are all in this life together.

God Bless,

Linda C Gorman

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