



Wealth Creation . . . and Preservation

Independent, unbiased advice to help Americans prosper

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The stock market that just won't quit

Despite the weight of the evidence that the world is not recovering from the economic crisis of 2007 in any meaningful way, the American stock market continues to defy gravity and rise. In recent weeks it has attained and exceeded the infamous "triple top" which should have marked the end of this huge, 3½ year rally. So far, it hasn't.

Why does the stock market continue to rise? It has everything to do with the "funny money" being created in immense quantities by the world's central banks. With interest rates close to zero and no acknowledged inflation in sight, there is no perceived risk to the stock market. Indeed, much of this "funny money" is finding its way into the market, helping to drive prices ever higher.

We are in the late stages of what most likely will turn out to be the biggest stock market rally in history. My opinions and those of Robert Prechter have not changed, but Robert has finally acknowledged something I have said for years. When a trend has been in place for over 140 years it will take a long time to turn. Our stock market has been topping and turning since 2000, and though we are still below the 2000 high in real dollar terms the US stock market shows no sign of slowing down, much less of reversing.

You should know that most of the European stock markets, though rallying much like ours, are still down significantly from their highs of two years ago.

Please use the next few weeks to complete your preparations to weather the storm. What is about to happen is difficult to predict, which means we must be prepared for a wide variety of disasters, emergencies and crises.



**“GOVERNMENT IS
NOT THE
SOLUTION
TO OUR PROBLEM;
GOVERNMENT IS THE
PROBLEM”**

- RONALD REAGAN

Welcome to the new edition of *Wealth Creation and Preservation*. We are going to focus on preservation in this issue, for in recent weeks I have learned of new and nearly unprecedented threats to your financial well-being. These threats all come from governments, ours included.

You should visit www.wcandp.com and go to the *Special Reports* section on the left. There you will find the article *Destroying the Dollar*. In it I describe the five ways governments benefit from deliberately destroying their currency. If you have never read about these things before they will seem incredible, but history has given us hundreds of examples. The end result is almost always the same; the currency is destroyed, the people suffer, and the government benefits.

With that article as a background, I will now proceed to lay out possibly the most frightening scenario I have ever encountered. I

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current e-mail address.

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Survival

Wealth Creation and Preservation is no longer about investing *per se*. I believe that for the rest of our lives the investment markets will be volatile and dangerous, and no place for your money. The same is true of real estate and most other forms of investment.

My focus now is on preserving what you already have and creating wealth through other means. Yes, it is still possible to create wealth, but we must look outside the normal channels to do so.

Due to the threats of inflation, taxation, theft and confiscation, everything you have is under attack and is subject to significant losses. Even the precious metals are plummeting in price despite the fact that the world is clearly running out of silver. This is what happens in a deflationary depression, but this time the monster created by the Federal Reserve will need a new name. I suggest *stagflationary depression*, for consumer prices will continue to rise as greedy corporations struggle to survive in a shrinking world economy.

In this issue for the first time I will briefly discuss Lyoness, the world's largest shopping club. I believe that Lyoness offers you and me the best potential for surviving what is coming. I urge you to contact me and get involved in Lyoness today.

Membership is free, you get paid to do your regular shopping, and you can help yourself and your family and friends create an income that will enable you to *survive* and even *prosper* during very bad times.

will reference multiple sources in this issue, and I have to stress from the outset that much of what follows does not come from "official government sources." However, based upon what we have seen over the past century as our government has become more and more Progressive, what I believe is about to happen is nothing more than a logical progression as the last of our freedoms are destroyed and we the American people become slaves to our government.

America today

It is no longer possible to deny that the people of the United States have allowed their morals and their standards to slip. For more than a century we have demanded more freedom from our government, as if freedom was theirs to give. We wanted to be free to live our lives as we saw fit, and as a result, women have won the right to be abused, the unborn have won the right to be slaughtered, millions have won the right to feed permanently from the government trough, and you and I, if you are like most of my readers, have won the right to be taxed to death to support millions who will not work and to pay for programs that are destroying the moral fiber of our nation.

For more years than I have been alive, the Presidents of the United States have called this country a democracy. In fact, most if not all of our presidents since 1900 must not have read their job description. Though we may label America a democracy, it has never been such and never will be. It was designed and established as a constitutional Republic, but it is rapidly becoming a totalitarian state..

Think about how you live today. Unless you are in the upper 5% of the population your financial future is bleak at best. Unless you have been living under a rock, as they say, you must know that every government program is threatened because of the enormous overspending conducted by our government ever since World War II. Social Security, Medicare, Medicaid, food stamps, Obamacare, federal retirement programs, Social Security Disability Income, and all of the more than 2,000 government giveaway programs are endangered because we simply cannot afford to pay for them.

Is your retirement safe? (Highly unlikely)

What about your own retirement program? Many Americans got a wake-up call in 2000 and again in 2007 when the stock market tanked and their 401(k)s collapsed. That wake-up call, for the very few who are still in the stock market, is about to be repeated, but this time it should be significantly worse. In the unlikely event that the market does not collapse, it is entirely possible that some

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Charts provided courtesy of eSignal and moneycentral.msn.com.

or all of your hard-earned retirement money will be confiscated by the government.

If you are receiving Social Security, you have been getting shortchanged by the government year after year after year as cost-of-living adjustments have fallen short of the actual rate of inflation. At the same time, those of us who have not yet begun to receive Social Security and who read the statements that come from the SSA every year should have noticed that even though the amount of Social Security taxes we are paying is *increasing*, the amount of benefits we were receive at various retirement ages is *decreasing*.

Have you been paying attention? Most Americans have not.

Now, does that make you feel more or less comfortable about the future?

What about your health - and your health care?

I am amazed to hear one declaration after another from prominent Democrats who strongly supported Obamacare through its drafting, negotiation, and passage, and who now have begun to wake up and realized that they have done a terrible thing. Obamacare, the government would have you believe, was specifically designed to reduce the cost of healthcare in the United States while making healthcare available and affordable for all Americans as well as illegal aliens.

It should have been obvious to anyone who has ever run a four-function calculator that you could not provide healthcare for an additional 20 million people and spend less money doing so. As this juggernaut gains momentum, the outcome is clear; America's health care system, which in recent years has sunk to one of the poorest in the Western world, will soon come in dead last by comparison, unless, of course, it collapses altogether.

Don't rule out that last possibility. Tens of thousands of doctors are leaving the profession forever, and few are entering medical schools. You can expect extremely long waits just to see a general practitioner, and getting to a specialist could be all but impossible. The statistics indicate that more than half a million Americans die from medical mistakes each year; that number can only increase when the government is in charge.

Just as important, the amount of control you have over your own life has diminished dramatically, particularly in the past 20 years. Under Obamacare, you will quickly lose the right to choose your own physician. You will have to wait in line to see a physician, and the government will determine the type of treatment you will be allowed to receive, or they may decide that you should not receive any treatment at all.

Do you have a savings account?

If you happen to keep a savings account or a CD, you certainly have noticed that the interest rate you are receiving is well below the inflation rate. To add insult to injury, you have to pay taxes on that tiny amount of interest, putting you even further in the whole each year. The amount of interest you are paid is controlled by the Federal Reserve, an independent agency owned by private individuals which is neither federal nor a reserve. If these people had deliberately designed a plan to impoverish you and me, they could not have been any more successful.

Millions of Americans are seeing the purchasing power of the remaining dollars decline year after year as the Federal Reserve mandates that the interest rates our government will pay are far less than those indicated by the actual amount of risk in the system.

Ronald Reagan

"The business of our nation goes forward. These United States are confronted with an economic affliction of great proportions. We suffer from the longest and one of the worst sustained inflations in our national history. It distorts our economic decisions, penalizes thrift, and crushes the struggling young and the fixed-income elderly alike. It threatens to shatter the lives of millions of our people.

"Idle industries have cast workers into unemployment, human misery, and personal indignity. Those who do work are denied a fair return for their labor by a tax system which penalizes successful achievement and keeps us from maintaining full productivity.

"But great as our tax burden is, it has not kept pace with public spending. For decades we have piled deficit upon deficit, mortgaging our future and our children's future for the temporary convenience of the present. To continue this long trend is to guarantee tremendous social, cultural, political, and economic upheavals.

"You and I, as individuals, can, by borrowing, live beyond our means, but for only a limited period of time. Why, then, should we think that collectively, as a nation, we're not bound by that same limitation? We must act today in order to preserve tomorrow. And let there be no misunderstanding: We are going to begin to act, beginning today.

"The economic ills we suffer have come upon us over several decades. They will not go away in days, weeks, or months, but they will go away. They will go away because we as Americans have the capacity now, as we've had in the past, to do whatever needs to be done to preserve this last and greatest bastion of freedom.

"In this present crisis, government is not the solution to our problem; government is the problem."

. . . From his inaugural address, 20 January 1981

Happy Birthday, IRS

“ . . .and the Revenue Act of 1913 begat the Revenue Act of 1916, which begat the Revenue Act of 1917. Over the next 100 years, new tax acts as numerous as the stars of the heavens were passed. Each of these acts raised tax rates or lowered them, created new deductions or eliminated them, added new categories of income or limited them. Each, however, was done for the common good, yet still tried men's patience.

“And Congress looked out at what it had done and said, "It is not enough that the tax law be used only as a means of raising revenues. Come, let us enact laws that will stimulate the economy. Let there be investment tax credits or bonus depreciation to encourage the purchasing of equipment or job credits that promote the hiring of the unemployed." And the nation responded and much machinery and furniture was acquired, and many people were hired. And Congress saw what it had accomplished, and it was good.

“And Congress again looked out from on high and thought, "The tax code shall also be employed to assist the downtrodden. Let there be allowed as a tax deduction gifts made to charity. In this way, man will be encouraged to assist his less fortunate neighbor by feeding, clothing, housing or educating him. And as an added benefit, such burdens may be removed from our shoulder. And let the tax code also be used as a means to correct the ills of society. Let tax-exempt status be denied to those organizations that proceed in a manner contrary to public policy, thereby denying a charitable deduction to those that provide support." And so it was that the highest court in the land denied tax-exempt status to private schools that had racially discriminated. And behold, the tax code's mission to keep watch over public policy was declared throughout the land. And Congress, or at least most of it, saw that it was very good.

. . . From Gary Barron



And what about elections? We heard the huge uproar prior to the 2012 election that Republicans were deliberately trying to prevent minorities from voting.. That was the official government line, and our government fought tooth and nail to make sure that everyone, whether alive or dead, human or animal, citizen or illegal alien, would be able to vote at least once if not multiple times.

It's a great time to be an illegal alien . . .

What kind of government encourages people to come into the country illegally and pays them tremendous benefits unavailable to many taxpaying citizens, and then encourages them to flaunt their illegal activity by demonstrating for more benefits, for amnesty, and for full citizenship? Ours does - and you and I pay for all of it.

Pity your children and grandchildren

If you look at our public education system, and the fact that our federal Department of Education sets the standards for students in K-12 all of the United States, don't you have to wonder why the dropout rate now exceeds 30%, and those who do graduate are the most illiterate of any generation in American history?

The problem is Progressivism

Do you see a pattern here? I do. The pattern is Progressivism, a cancer that has been eating away at our country for more than a century. Progressivism declares that there are no principles and no fixed truths. Because there are none we mortals must find our own way with nothing but our own wits to guide us. Because our dreadfully expensive system of public education in this country creates children who are - I will refrain from the expression "half-wits" - almost incapable of taking charge of their own lives, we play into the hands of the self-appointed "elite" who, they are happy to tell us, are not only fit to lead us, but stand ready to do so. After all, they are smarter than we are - or so they say.

In 1900 the United States of America stood on the threshold of what truly could have been a great leap forward as we promoted the blessings of liberty to every nation throughout the world. We could have taken advantage of new technologies and new knowledge to uplift ourselves and our fellow men, and to create a society that was the best educated, most moral, and most upright in human history. Instead of "larger-than-life" we chose to become "smaller than life". Of course, it is not a conscious choice that most of us made; rather, we were forced into it when other, more appropriate choices were not made available to us. America today closer resembles the world George Orwell described in his famous book 1984. Truly, Big Brother is watching you - and controlling more and more of your life every day.

Be afraid - and prepare as well as you can

Let's consider these things:

1. The United States government has deliberately made millions of Americans dependent upon the government for their living.
2. The United States government has greatly exceeded the authority granted to it by the Constitution and the Bill of Rights and eliminated many of the freedoms for which we fought our Revolutionary War.

3. The United States government has deliberately overspent us into oblivion. At this point there is almost no possibility that our children or even our grandchildren can ever repay the enormous debt we have accumulated. There is no political will to even slow the growth of government spending. We are very close to a tipping point when our debt exceeds our ability ever to repay. At that point, this nation will collapse and never recover.

4. The United States government has added taxes upon taxes upon taxes ever since the 16th amendment was passed by Congress in 1913. Most Americans who work for a living now pay more than half their income in taxes.

A good definition of slavery is that you have no control over the fruits of your labors. Under that definition, more than one hundred million Americans and their families are slaves.

5. America is governed by a ruling elite. Public opinion is manipulated. Lobbyists wield enormous power as they bribe our elected officials. The mainstream media are as left-leaning and Socialist as they possibly can be, and there are no alternative media that speak the truth. Fox News tends to be terribly inaccurate and biased.

The next step

What is the next step for America? Now that the current administration has doubled our national debt in four short years, they are now warning that we have to find some way to reduce the deficit and get “our” spending under control. They have no intention of curbing spending, and therefore they have to find more money so they can pay more benefits and get themselves reelected. **Where will that money come from?**

The money our government will have to have to sustain itself can come from only one source; you and me. Foreign countries are rapidly realizing that America is a bad risk. Just because we have convinced people to replace the gold standard with the Federal Reserve note and make it the world’s reserve currency does not mean that people will be fooled by that forever. We cannot simply continue to print more money to “paper over the debt”; we must prepare for the day when interest rates will no longer be under the direct control of the Federal Reserve. When that day comes interest rates will adjust to an appropriate level based upon the current credit worthiness (or lack thereof) of the United States government. At that point every penny you and I and every other American pays in taxes will be spent on interest on the national debt. America will be in every sense bankrupt and deadbeat, and we will have reached the end of the line.

Confiscation and theft

That is what our future holds; confiscation and theft of all that we have worked for all of our lives. Remember, more than half the American people pay no income taxes and have little or nothing. The government will not confiscate anything from them, so they have no reason to be worried. Those of us who have money in any form will not find a friendly or sympathetic judge to prevent our assets from being stolen by our government; rather, the government, the media, and the majority of the American people will applaud the theft because you and I will finally have been compelled to pay our “fair share”.



“If Congress can pay farmers not to raise crops, why can't we pay Congress not to raise taxes?”

- unknown



Happy Anniversary, all-powerful Federal Reserve

The year was 1910 — and at the behest of financial titan J. Pierpont Morgan a hand-picked group of bankers and politicians was meeting secretly at a hunting camp on Jekyll Island, Georgia.

Their brainchild was the Federal Reserve Bank of the United States — “The Fed.”

Whether by intent or by blunder, they gave their new “Fed” a license to steal — quite literally: By empowering it to regulate interest rates ... to print U.S. paper dollars at will ... and to create both booms and busts at its own pleasure.

Finally, the Jekyll Island bankers gave themselves a tremendous windfall:

They — rich and powerful bankers and NOT the American people or the U.S. government — would own the Fed.

Despite what most people believe, the Federal Reserve:

Was created by rich bankers ...

Is owned by rich bankers ...

And for nearly 100 years, has been operated for the benefit of bankers and their powerful allies in Congress and the White House.

Within three short years (1913), the Jekyll Island plan was passed by Congress and signed into law by President Woodrow Wilson.

We were warned, however:

"This [Federal Reserve Act] establishes the most gigantic trust on earth. When the President [Wilson] signs this bill, the invisible government of the monetary power will be legalized.... the worst legislative crime of the ages is perpetrated by this banking and currency bill."

-- Charles A. Lindbergh, Sr., 1913

Six years later, Congressman Louis McFadden said: "A world banking system was being set up here ... a superstate controlled by international bankers ... acting together to enslave the world for their own pleasure. The Fed has usurped the government."

McFadden had discovered that what Mayer Amschel Rothschild once said was absolutely true:

"Give me control of a nation's money supply and I care not who makes its laws."



Ever since Obama won the 2008 election I have warned about the potential confiscation of our retirement accounts. The documents that discuss that plan were on the www.whitehouse.gov website, but have been removed. At least, I was unable to locate them recently.

The plan I will discuss below does not come from the White House, but from other sources including those at the end of this section.

The first-ever global economic crisis isn't ending - it's just getting started

An article by the **Boston Consulting Group**, a highly regarded international firm, describes the debt situation around the world and offers a plan for resolving the global economic crisis. They acknowledge that **the crisis is far worse than most people realize**, and the solutions they offer are drastic. Their solution involves debt restructuring that would be funded by a **one-time Wealth Tax**. The article breezily talks about a “haircut of 11 to 30 percent” as sufficient to cover the costs of an orderly debt restructuring. What does this mean to you? Very simply, they believe that a one-time 25% wealth tax of private assets would be required. In other words, this consulting firm says that **the easiest solution to get the USA out of the economic crisis is to steal 25% of the value of your home, your bank account, your retirement account, your investments, your insurance policies, your precious metals, and all your other financial assets**. They are quite serious about this. They also mention several other steps that the US needs to take to get its financial act together.

Unfortunately, **even if all these steps were taken, we would have done nothing to reduce or eliminate deficit spending or move our government back to its Constitutional restrictions on government spending and control**. However, if any steps are taken, this wealth tax will almost certainly be one of them. Why? Because our government has been conditioning us for years regarding the responsibility of the “wealthy” to pay their “fair share”. (You are considered wealthy, of course). This will be a perfect way for the government to temporarily resolve its spending addiction while gaining the votes of millions of Americans who have little or nothing.

This idea of a wealth tax first surfaced recently when the government of Cyprus attempted to tax bank deposits. The idea was initially stopped cold, and since has morphed into the idea of the Cyprus national banks selling their gold holdings to bail themselves out. The wealth tax will resurface, however, and when it does it will receive a less hostile response. That's how terrible ideas get adopted; we at first abhor, then tolerate, then embrace them.

By the way, gold is plummeting now that people have figured out that if Cyprus sells its gold Italy, Spain, Greece and Portugal will be expected to do the same. At the rate the price of gold is falling, by the time the decision is made the price will be much less than it was when the idea was first floated - and will not be high enough to do much good.

References:

1. FDIC/ Bank of England joint paper *Resolving Globally Active, Systemically Important, Financial Institutions*
2. Prophecy News Watch, *Cyprus-Style “Bail-Ins” Are Proposed in the New 2013 Canadian Government Budget*

3. The Daily Sheeple, *Kremlin: EU and US are preparing for the largest theft of private wealth in modern history*
4. Tyler Durden, *The "Muddle Through" has failed: BCG says "There May Be Only Painful Ways out of the Crisis"*
5. The Boston Consulting Group, *Back to Mesopotamia? The Looming Threat of Debt Restructuring*

What's so scary about that?

In case you missed it, we are talking about a **massive theft of the personal wealth of all Americans** who have any wealth. This would be done even though it will not solve anything except give our government a temporary respite, during which they will only make things even worse.

Such a tax would have a devastating effect on the financial markets and very likely cause the depression to become much worse very suddenly. The value of the U.S. Dollar could plummet because the United States government will have violated contracts and property rights on an enormous scale. Remember, **the United States is the only country in the world that has a Constitution that upholds and enshrines property rights**. Such a tax would mean the end of the Constitution, the end of our constitutional republic, and the end of the American experiment. As a nation, we would be finished.

Most important, just the suggestion of this type of action by a responsible party places the U.S. Dollar on a shaky foundation. The value of everything you own will come into question. The dollar could disappear even more quickly than I predict, and life will turn upside down for all of us.

I have been engaged in a thought experiment for the past several days as I have attempted to figure out what the world will be like without the US Dollar. Every aspect of the scenario is frightening and destabilizing. If our government moves ahead with any of the ideas mentioned in the articles referenced above, it could do grave and possibly irreparable damage to this nation. In fact, with our interconnected global economy, moving ahead with these ideas in Europe could likewise do tremendous damage to the entire world.

There are many reasons why we are in this economic mess, and most of them have to do with greed and the thirst for power.

The parallels

Our planet has witnessed many periods in history when a nation or kingdom has turned totalitarian or autocratic. In fact, the trend in the 21st Century is the rapid and vast expansion of government into every aspect of our lives, snuffing out our liberty and our freedom. The world is rapidly becoming a Marxist police state, with all the negative connotations that belong to those terms. This is already making life much more difficult for billions of people.

As part of this process of seizing power, our government is making it more and more difficult to accumulate and preserve wealth. It is clear to me that we are headed for the scenario I predicted in *The Patriot's Guide to Taking America Back*, when our property rights have been completely violated and the government owns all the means of production. That is the plan that has failed everywhere it has been tried. It will fail here as well, but not until millions of Americans will have suffered and died needlessly.

Canadian Western Bank and Royal Bank of Canada

I am currently reading a very depressing book, *Where to Stash Your Cash Legally*, by Robert E. Bauman, JD. This book, as its title indicates, give you ideas about moving money and assets offshore out of the reach of the IRS. What makes the book so depressing is that Congress has passed numerous laws in recent years that have significantly reduced our available options. As I have seen in my travels, many countries no longer want American dollars because the IRS has become so intrusive. According to the book, tax avoidance and financial privacy are less reliable and more expensive than at any time in American history. Our government is very involved in preventing Americans from avoiding taxes. It is obvious that the U.S. has become a very predatory nation, eager to seize its citizens' wealth at every opportunity.

It is time to begin moving some assets out of the United States. That includes cash and precious metals. If it is appropriate for your situation, I recommend having a safety deposit box in a foreign country that will hold some precious metals.

I still recommend Canadian Western Bank (CWB), whose interest rates are slightly higher than those of Royal Bank of Canada (RBC), but RBC will rent you a safety deposit box and CWB will not.

I am often asked why I recommend sending money out of the country when you might need it in a time of crisis. The \$20 and \$50 bills in your safe are supposed to take care of that problem. However, if the U.S. Dollar collapses you will be very grateful to have some Canadian dollars, particularly if they are in Canada and out of the reach of the IRS - or your county sheriff.

How do you gain access to your Canadian funds in an emergency? I don't think Canada will have any difficulty in sending your money to you, whether by snail mail or direct wire. The problem will be getting money out of the United States, not into it.



How are we doing?

Our Fixed Index Annuities are doing very well. Some of my clients are seeing very nice gains in their accounts, maxing out at 8% on some of the older contracts (BonusDex, FlexDex) and seeing gains of as much as 15% in the later contracts (MasterDex 5, 10, and X).

The dollar has risen and stabilized since the last issue of *Wealth Creation and Preservation*. It is still possible it will rally as we fall into a deflationary depression. Everything is distorted now because of QE Forever, and reality has been postponed for a season.

Silver (and gold)

Silver and gold have plummeted in the past couple of trading days, giving back months of gains and continuing a significant slide from their 2011 highs. In hindsight, I wish I had recommended that you sell half your position when silver hit \$50.00 an ounce; it's \$23.65 as I write this and looks like it is headed lower.

The Outlook - and what you should do now

For those with Allianz contracts having contract anniversaries in the next three months, I recommend that you allocate or reallocate your funds as follows:

75% Interest-bearing and 25% NASDAQ 100 or 25% S&P 500. Since you cannot lose money in your Fixed Index Annuity, feel free to put a higher percentage of your money into the NASDAQ 100 series if you wish.

Real Estate

I don't like to make broad generalizations, but in some parts of the United States real estate is relatively cheap right now. We are beginning to see a new wave of desperate sellers anxious to get out at almost any price. With interest rates at 50-year lows, if you can find a bargain and qualify for a loan you may be in luck.

Bonds

Interest rates can only go up from here. When they do, bond prices will fall. Avoid all types of bonds at this point.

Oil

Oil is literally "all over the map" these days. It plummeted from \$106.43 all the way to \$77.28 per barrel in just seven weeks, and remains volatile at \$88.66 after plummeting to \$86.06 yesterday (15 April 2013).

What investments do we own today?

Those clients who still have money in their Fidelity accounts may have some shares of this high-yield ETF:

AOD Alpine Total Dynamic Dividend Fund. Current yield 8.1%

It is my privilege to serve you. As always, please call or email me if you have any questions.

Charles W. Kraut

I suggest . . .

I am calling these items *suggestions* rather than *recommendations* because there are many new readers of *Wealth Creation and Preservation* who are not clients. Because I do not know their personal financial situation I cannot make specific recommendations. Please see the disclaimer on Page 2.

1. A safe at home. Please go to www.wcandp.com and read my article *Why Should You Have a Safe at Home?*

2. Silver, especially US dimes, quarters, and half dollars minted before 1965. See my book *Moneywise*, Chapter 12, available on my website.

3. Cash. Keep some \$20 and \$50 bills in your safe, but no \$100 bills. You should never own a \$100 bill again; almost all of them carry traces of illegal drugs, and will contaminate all the rest of your cash.

4. Canadian dollars. See page 7 of this issue.

5. Fixed Index annuities. If you must invest, a top-quality Fixed Index Annuity from a company like Allianz is probably the best way to go. However, annuities will lose value if and when the dollar collapses - along with everything else denominated in dollars.

6. Lyonesse. To help you keep up with the ever-present price inflation you need to be able to get paid for your everyday shopping. Membership in Lyonesse is free, and enables you to get paid for your shopping. As Lyonesse grows in the United States, the list of items you can get paid for buying grows longer and longer. Today you can buy over 16 million different products and services through Lyonesse including:

- Gas and Groceries
- Clothing and Furniture
- Travel, including hotels, rental cars, air travel, and cruises
- All types of consumer goods
- Computers and technology
- Gifts
- Medical services including dental and chiropractic
- Auto parts, auto repair, and oil change services

If you are willing to talk to your friends, you can build a significant and growing income through Lyonesse - again, at little or not cost to you.

Please contact me for more information about Lyonesse.