Wealth Creation
. . . and Preservation

Independent, unbiased advice to help Americans prosper

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2013 - the best year for "the markets" since 1995

It's true. 2013 was the best year for certain markets than any year since 1995. The S&P 500, the most important index, rose 29.6%, contrary to the expectations of many.

Of course, not all markets did as well. **Bond markets**, for example, had a relatively poor year, but they remained pretty close to all-time highs.

Foreign stock markets were mixed, with most Emerging Markets performing poorly.

Commodities were mixed, with both silver and gold, and the entire precious metals complex turning in a very disappointing performance.

My clients should have had a good year. They still have almost a million dollars at Fidelity, some of which was invested in the Alpine Dynamic Income Fund (AOD). AOD rose slightly in price during the course of the year and paid more than 7% in dividends. I have done away with all of my ETFs, and options that I had purchased in anticipation of the market going lower, which eliminated our losses virtually to nothing.

Those of you have money in Fixed Index Annuities, as you will see in the pages to follow, had an exceptional year. It has been 12 years since I began offering these annuities to my clients, and with few exceptions (one of them being the Sun Life Keyport product) they have produced returns far above those of any other annuities I can find.

In this issue, I am announcing a change in approach to the markets. Please read the entire issue and talk with me about your personal financial situation.

LET THE MARKETS TELL YOU WHAT TO DO

When in Rome, do as the Romans do. The markets and our investments are driven by extraordinary, unprecedented distortions caused by our government and the Federal Reserve. For several years the appropriate course of action has been to extrapolate the effects of a trend of easy money while watching the Fed keep an artificial and fraudulent lid on acknowledged inflation.

In other words, **the markets are rigged by the federal government to achieve exactly what the government wants.** The government wants to suppress interest rates and keep the stock market soaring.

What does that mean? It means that tangible assets will languish in price (that list apparently does not include collectibles like art and antiques; more on that later). It means that the stock market and the bond market will soar and/or maintain all-time highs indefinitely.

That is what we have seen; that is what we are likely to see again in 2014. It means that I was preparing my clients' stock portfolios for the opposite of what actually happened - which is why I ceased managing money a year ago. I was not willing to take the risks the stock market posed on behalf of my clients. I know how much they depend on their investments.

I hope you had a terrific 2013 with your stock and mutual funds accounts, wherever they were.

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In this issue:

The myth of manmade global warming

"Geophysicists estimate that just three volcanic eruptions, Indonesia (1883), Alaska (1912), and Iceland (1947), spewed more carbon dioxide and sulfur dioxide into the atmosphere than all of mankind's activities in our entire history."

- Walter Williams

If this is true, even if it were also true that increased carbon dioxide emissions into the atmosphere were a primary cause of what used to be called global warming, this fact makes it plain that there is absolutely nothing we as humans can do about it.

Fortunately, even the most radical proponents of global warming have had to change their tune in the face of overwhelming evidence and re-label the situation "climate change". Any high school graduate should know that throughout the history of this planet climate change has been a constant, something that simply happens all the time. In my opinion, it would almost certainly be a far greater danger to the planet to try to fix the carbon dioxide "crisis" than just leaving things alone.

Does *anyone* really believe that we can control Mother Nature?

Fortunately, most of my clients' money is in annuities. Our ING *Multibuilder* accounts, a fixed annuity with rising interest rates, finished their contract life paying 6.25%; if you continued the contract you will receive 3% indefinitely, which looks pretty good in these days of 0% interest rates on savings.

The shining star of everything I have done in my 33 years as a financial adviser (aside from recommending silver at $4.93 per ounce and watching it rise to $49.73) has to be the *Allianz* Fixed Indexed Annuities I have used. My clients currently own about $7 million of these products, including *BonusDex, MasterDex, Endurance Elite*, and others. Over the years a few clients were given bad advice by my competitors and moved their accounts, but that's something I cannot control. Those of you who have stuck with Allianz have, for the most part, been well rewarded.

My only regret is that we didn't put more of our money into the stock series available in our Allianz products, including the S&P 500 and the NASDAQ 100. In 2012 the NASDAQ 100 was the top performer; in 2013 it was the S&P 500. I just posted one of my clients' contracts which had an anniversary on January 3rd; the client made 21% for the year. That is a new record for my clients, and it is extraordinary for any annuity. That gain is now locked in and can never be taken away.

More than a year ago I stopped offering annuities like those from Allianz because the shortest maturity of any of their fixed index annuities had been raised to six years. I remain concerned about the almost inevitable collapse of the dollar; in fact, now that I have finished writing my fourth book, *Will You Help Save Your Country?*, I plan on resuming work on what will now be my fifth book, *What Will You Do When the Money's No Good?*

At the same time, however, **all of us need places to put our money**. The stock market is at all time highs, and though its rally may continue for another year or so, it is being propelled upward only by the loose money policies of the Federal Reserve. My concerns remains the same: we can and probably will see the stock market fall apart once again, as it has twice over the past 13 years.


Source of the 1912 Alaska eruption

- Real estate, especially residential, has risen in price over the past 18 months or so, primarily because of speculative Wall Street money being thrown at it. Lots of new financial products like ETFs have been created to buy houses. This is not anything like a normal housing recovery, but in fact is more likely to cause another housing bubble.

- Precious metals have been falling for about 18 months, and what I am hearing indicates that we will see $1,000 gold before we see $2,000 gold. Gold is currently about$1,200 an ounce.

Hindsight is always 20/20, but I certainly wish I had recommended that you sell half of your silver when it hit $50 an ounce.

- Fixed annuities, like savings accounts, are paying little or nothing. You can receive 3-3 1/2 % per year in a standard fixed annuity. If you are willing to lock in your money for six years or more. I am not willing to do that because I am quite sure that within that time. Interest rates will rise dramatically, and you will miss out on interest you might have been paid.

This is why the Fixed Index Annuity, particularly those offered by Allianz, offer so much with so little risk. A Fixed Indexed Annuity offers you the opportunity to put your money into a stock market equivalent without incurring the risks of the stock market. The worst your account can do from one year to the next is to remain unchanged. Even if the stock market completely collapses and goes to zero, the value of your account will remain the same.

Add that information to the returns we have been seeing in the stock market rebound, and you have the makings of an almost perfect financial product. For this reason, **I am adding back into the mix certain carefully selected fixed index annuities, and recommending them to all of my clients (and everyone who asks for my financial advice).**

This way I do not have the headaches of managing money in a Fidelity account, and you do not have that moment of worry every time you open up one of your Fidelity statements.

Therefore, I announce that **I am "back in the business" of offering to my clients certain annuity contracts.** At the same time I am strongly suggesting that because you have no stock market risk, and because there is a possibility that the stock market will continue to rise for at least another year, you would be well off to put as much of your money as possible in your fixed index annuity accounts into some combination of the stock market series. **It is time to let the markets tell you what to do.** Consider taking advantage of the safety and other benefits of a Fixed Indexed Annuity to reward you. If the market goes up and protect you if it does not.

If you have all of your money in the stock market series in your fixed index annuity and the stock market is flat or down for the year, the value of your contract will stay the same. That is literally the "worst case" scenario. The other risks which insurance products are designed to eliminate, interest-rate risk, stock market risk, and currency risk, are risks you face in almost all other types of investments and savings programs.

We all have to put our money somewhere; why not put some of it into something with no downside market risk and a potential for gain that is as good as almost everything else?

Where should you have your money today?

My recommendations (for my clients) and my suggestions (for my readers and subscribers) are as follows:

1. **$20 and $50 bills** in a safe at home. This is the money you will spend when you cannot use a credit card or draw money from an ATM machine. Never save $100 bills, for reasons I have explained in past issues of *Wealth Creation and Preservation*.

How much should you put away in your safe? I would suggest a minimum of $1000 or one month's expenses, whichever is less.

2. **Silver** in your safe at home. Since 1993. I have recommended that you keep $1000 face value of pre-1965 US dimes, quarters, and half dollars for

The Tea Party

During the past five years I have addressed almost 50 Tea Party groups in several states. Last November at a Tea Party Patriots Federation conference in Richmond I finally met Jenny Beth Martin, one of the four founders of the national Tea Party organization.

I listened to her presentation to the group of about 150 people, and found myself disagreeing with four of the five primary goals of her organization. They all *sounded* good;

1. Repeal Obamacare.
2. Change the tax code so it will not oppress certain groups.
3. Repeal the 16th amendment.
4. Pass a balanced budget amendment.
5. Enact term limits on all Federal elected officials

What conservative could argue with those things? I could, for one. It is not that these are necessarily bad things to do, but *I do not believe that the national Tea Party should be focused on them.*

Why not? Because as I have spoken to one group after another and read more than 50 books on American history and the Constitution, I have come to understand that the conservative movement has failed from the beginning to accomplish what should have been its primary purpose; *to create a constituency for the Constitution.*

Today we are being overwhelmed by a tidal wave of Progressive ideas that are stealing our liberty, destroying our morality, taking away our initiative, dumbing down our children, and promoting friction between the races and economic classes. We cannot afford to waste precious time and money standing on the beach, telling the tide to turn back. Since the days of Teddy Roosevelt, Progressivism has won the hearts and minds of a majority of Americans, most of them being bought with your tax dollars and with legislation and judicial actions that have removed principle from government.

What the Tea Party *should* be doing is teaching the American people about our unique founding documents and how, if we will return to the principles and natural rights they embody, we can make America once again the land of the free rather than the land of the handout.

From Mark Steyn:

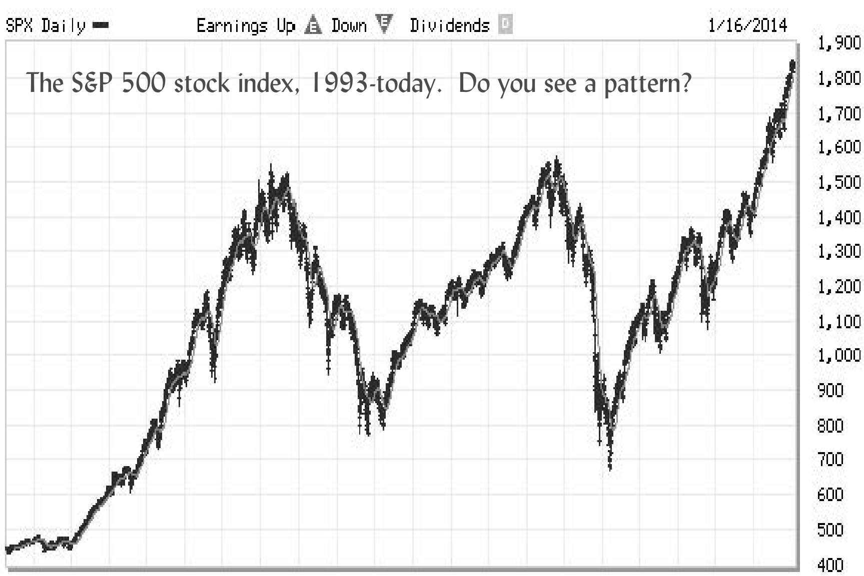
" . . . "Work" and "purpose" are intimately connected: Researchers at the University of Michigan, for example, found that welfare payments make one unhappier than a modest income. Honestly earned and used to provide for one's family. Self-reliance – "work" – is intimately connected to human dignity – "purpose."

"So what does every initiative of the Obama era have in common? Obamacare, Obamaphones, Social Security disability expansion, 50 million people on food stamps. The assumption is that mass, multi-generational dependency is now a permanent feature of life. If you are wondering why every Big Government program assumes you are a feeble child, that is because a citizenry without "work and purpose" is ultimately incompatible with liberty."

Think about this for a moment:

When you have heard or read about Obama's numerous talks and press conferences, what did he say about hard work, self-reliance, integrity, morality, or self-improvement? We have had presidents – Ronald Reagan and John F. Kennedy come to mind – who have spoken at great length about these things. These things are the hallmarks of a free society. What Mark Steyn is talking about above, the things that Obama has spoken about and done, have all been deliberately designed to eliminate our liberty and make us dependent upon the government.

I would *love* to hear what you have to say about that.



The S&P 500 stock index, 1993-today. Do you see a pattern?

each member of the family living at home. This is your core position, and these coins are the ones you will spend when the dollar collapses.

Once you have accumulated your core position, you may then feel free to invest in silver. By purchasing any combination of the 1-ounce US silver Eagles, the 1-ounce Canadian Maple leaf coins, and 10 ounce and 100 ounce silver bars. You may purchase all of these items from me or from a reputable dealer. You will find my prices to be very competitive.

3. **Canadian dollars** in a bank account in Canada. I have said for years that I expect the Canadian dollar to outlast the United States dollar by at least five minutes. I say that because all currencies are fiat currencies, and are backed by nothing other than the full faith and credit of the issuing government. In the United States, our Federal Reserve notes are not even backed by the full faith and credit of the United States government.

4. **Fixed Index Annuities.** Just about the only FIA I am currently offering a my clients is the Allianz *Endurance Elite*, a six-year contract that offers you the opportunity to make up to 30% per year in any combination of the S&P 500 and the NASDAQ 100.

5. Retirement accounts. Americans continue to add to and accumulate money in their retirement accounts. And why not? We all know that Social Security is not going to pay is enough when we are retired, and we want to have the ability to take care of ourselves in our later years. However, in highly regulated, Progressive America, your retirement accounts are very much at risk for reasons I have discussed at length in these pages.

I suggest that if you are still adding to your retirement accounts so that you may take advantage of the tax break, you would probably do better by investing that money outside an IRA in something like a Fixed Index Annuity or even a Fixed Indexed Universal Life insurance policy. Both offer significant benefits without the threat of confiscation or "readjustment" by the government.

If you are 59½ or older, I suggest that you begin withdrawing funds from your retirement accounts on a regular basis and moving the money elsewhere, to someplace else on this list.

Finally, if you really want to own stocks, ETFs, or mutual funds, I suggest that ETFs are a better choice than mutual funds and, in most cases, better than individual stocks. You get some portfolio management, reduced fees, diversification, and a few other benefits. In addition, unlike any other asset class, you may often buy an ETF at a discount to its net asset value (NAV).

You may learn more about ETFs in my book *Moneywise: Your Guide to Keeping Ahead of Inflation, Taxes, and the Declining Dollar*. Copies are available from me, from Tate Publishing, and on Amazon.com.

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 7.0%

I have a tiny account at Etrade where I buy very speculative situations. For those of you who read *Wealth Creation and Preservation* cover to cover, in the last issue I recommended that you buy a few thousand shares of XSNX, a penny stock I have followed since it moved from $.80 per share to over $3.00 per share many years ago. If you had bought XSNX when I recommended it three months ago you would have paid around $.004 to $.005, half a penny per share or less. If you had then sold those shares today you would have realized a very quick gain of 300-350%. Yes, it does happen from time to time.

XSNX closed at $.017 on 14 January 2014. I sold my remaining position at a profit and plan on buying it back after drops a little in price.

We also own **Canadian dollars**, which have fallen to around $.91. That's lower than I would like it to be, but the US dollar has been stronger in recent weeks.

My clients and I own just a handful of ETFs today. The primary one is AOD, the Alpine Dividend Income Fund, which has been rising nicely in price over the last three or four months. Most of us are now at breakeven or profitable in AOD. We paid a little too much for it, but it is now paying a dividend of about 7% annually. Dividends are paid monthly.

We also own some shares of ETFs **CIF** and **IGD**, and a couple of people own shares of **NLY**, a real estate trust that pays a good dividend.

We own some individual stocks as well, including **XSNX**, **NEM** (Newmont Mining), **IPAS** (iPass), **WTER**, and **YGYI**. Most of these are speculative penny stocks.

About those tangible assets . . .

In my cover story I mentioned that tangible assets, including art and certain collectibles, are rising rapidly in value, seemingly in defiance of what is becoming an obvious trend toward disinflation. Our federal government has been able to delay the consequences of its foolishness to a great extent; it remains possible, even likely, that we will have the deflationary depression Robert Prechter has spoken about for several years. In fact, according to an interview I watched just today between John Mauldin and Harry Dent, that depression is now inevitable.

In a deflationary depression, tangible assets usually fall in price and stay down for a long time. Tangible assets include all the commodities, such as oil and natural gas, precious metals, wheat, corn, soybeans, oats, cocoa, and many more. Both commercial and residential real estate should likewise be depressed.

Prices of consumer goods decline in part because of reduced demand; people tend to buy less when they do not have a job, or are not making enough money to pay their bills. This has a cascading effect throughout the economy, and tends to significantly decrease the velocity of money.

I discussed the velocity of money in an earlier issue of *Wealth Creation and Preservation*. Money that is being stored in a bank has no velocity at all unless the bank is lending against that money and using it for their reserves.

That is the problem we have today. The banks have been bailed out with hundreds of billions of your tax dollars, but they are not lending that money out and it is not doing anyone any good except the banks themselves.

"The world's rich are increasingly investing in expensive stuff, and "freeports" such as Luxembourg's are becoming their repositories of choice. Their attractions are similar to those offered by offshore financial centres: security and confidentiality, not much scrutiny, the ability for owners to hide behind nominees, and an array of tax advantages. This special treatment is possible because goods in freeports are technically in transit, even if in reality the ports are used more and more as permanent homes for accumulated wealth. If anyone knows how to game the rules, it is the super-rich and their advisers.

"Because of the confidentiality, the value of goods stashed in freeports is unknowable. It is thought to be in the hundreds of billions of dollars, and rising. Though much of what lies within is perfectly legitimate, the protection offered from prying eyes ensures that they appeal to kleptocrats and tax-dodgers as well as plutocrats. Freeports have been among the beneficiaries as undeclared money has fled offshore bank accounts as a result of tax-evasion crackdowns in America and Europe.

" . . . Several factors have fuelled this buying binge. One is growing distrust of financial assets. Collectibles have outperformed stocks over the past decade, with some, like rare coins, doing a lot better, according to *The Economist*'s valuables index. Another factor is the steady growth of the world's ultra-wealthy population. According to Wealth-X, a provider of data on the very rich, and UBS, a financial-services firm, a record 199,235 individuals have assets of $30m or more, a 6% increase over 2012.

Parallel fiscal universe

"Freeports are something of a fiscal no-man's-land. The "free" refers to the suspension of customs duties and taxes. This benefit may have been originally intended as temporary, while goods were in transit, but for much of the stored wealth it is, in effect, permanent, as there is no time limit: a painting can be flown in from another country and stored for decades without attracting a levy. Better still, sales of goods in freeports generally incur no value-added or capital-gains taxes. These are (technically) payable in the destination country when an item leaves this parallel fiscal universe, but by then it may have changed hands several times."

. . . From *The Economist*, 23 Nov 2013

That said, everyone wants you to believe that we are not in or headed toward a deflationary depression, and they will show you all sorts of statistics to try to make their point. In fact, we have inflation in consumer prices across the board. Businesses are showing record profits, record dividends, and record sales. On the surface everything looks like it is just peachy.

That is the image your government wants you to see. The government wants you to pay no attention to the millions of long-term unemployed, many of whom are no longer counted as unemployed because their unemployment benefits have ended and/or they are no longer considered to be looking for work.

The government does not want you to notice that on January 1, 2014 40,000+ new laws and regulations went into effect all over the country, and were added to the millions of regulations and laws already on the books that we must obey even if we have no knowledge of them.

The government does not want you to know that it is deliberately burying us in debt that we cannot possibly repay. Instead, the government wants you to think that everything is fine and that "Happy Days Are Here Again."

All right. Now that we have built a case for both the reality and the deception, let us try to figure out why arts and certain collectibles are soaring in price, and why people are willing to pay more than $150 million for a van Gogh or a Picasso.

Freeports

Actually, the answer is a simple one. In recent years, a new concept has been developed in the security/storage/Tax-free jurisdiction area. Freeports have been created at numerous key airports around the world, in places like Zurich and Hong Kong and Luxembourg. These facilities are unique. Goods of any type can be held there indefinitely, free of customs obligations, duties, taxes, and tax reporting. Properties can be traded back and forth where the goods never actually leave the freeport. These transactions are free of capital gains taxes, and there is no need to report them to any taxing jurisdiction.

Think of the possibilities. Your valuables may be stored indefinitely in a highly secure location, with the blessing of the local government, free of all reporting requirements. Think of the anonymity this can purchase for a high net worth individual. Think about how people can preserve wealth in uncertain times like those we face today. Think of how you can avoid taxation in a major way.

There is one more very important aspect of this. Wealthy people are paying seemingly outrageous prices for art and certain collectibles because they have little confidence in any of the currencies available to them. They know that it is not safe to keep their money in a bank, or even in cash.

You already know that if you ever engage in a cash transaction of $10,000 or more, it must be reported to the government. If you have a foreign bank account and live in the United States, you must disclose full details of the account and its value every year, both to the US Treasury Department and to the IRS. The concept of financial privacy has vanished in this country. When you apply for ObamaCare all of your personal medical history and a fair amount of your personal financial information becomes the property of the government forever.

If you remember the "Cash for Clunkers" program a few years ago, when you signed up for the program, you had to agree all the information stored on the computer you are using at the time, became the property of the United States government. That little trick was so successful that now, when you sign up for ObamaCare, you are forced to disclose all sorts of personal information which is taken by the government before you have any idea whether you will qualify to purchase health insurance.

Let's get back to this idea of a freeport. If you could buy, and pay cash for, a Picasso or a Renoir or a Matisse and ship it to an airport that has a freeport facility on the airport property, you would pay no customs duties when the painting left United States and none when it arrived at the freeport because of the special tax status. This famous painting now literally goes into hiding indefinitely. You can sell it for any other valuable property, but the sale may not be reported as long as you follow the rules.

This is better than some of the very expensive asset protection trusts still available in jurisdictions like the Isle of Man. The privacy is complete. No one is asking for your Social Security number, or your passport. No one questions the ownership of the items. The items are insured and stored in state-of-the-art, climate controlled facilities where they can be displayed, auctioned, sold, or traded.

What I am saying is that freeports are creating an alternative "currency" in the sense that there is a legitimate store of value (a painting, a sculpture, and so on), free of all government regulation and available for your personal use at any moment. This is more similar to the new Bitcoin concept than you might think. Works of art fluctuate in value; so do Bitcoins. Both are free of government regulation; both are accepted as a store of value in various places.

The bottom line

Many people all over the world are concerned about preserving their wealth. Most of them own gold, silver, platinum, oil, real estate, and various currencies in many places. They are rightly concerned that any or all of those things can be taken from them without warning. For this reason, they are willing to take the additional risks associated with unregulated and potentially very speculative assets because of the unique tax and privacy advantages they offer.

Is there a risk in owning Bitcoins? Absolutely. Their value has fluctuated from below $100 to more than $1000 in a little over a year. Every time some political entity threatens to shut them down, their price falls for a time. When the economic crisis makes it in the news again, there price rises.

What about the risk of owning a Picasso? All collectibles fall on hard times from time to time, but what we are seeing today is unique in the sense that we haven't seen a crash (yet). Art may not be one of those bubbles government is so good at creating.

Why would anyone spend $150 million on a painting that is going to be placed in storage and possibly never seen again during the lifetime of the owner? You now know the answer.

This is why I believe that art and collectibles have been rising in price despite the potentially deflationary environment we live in. Some of the worlds great treasures are going to freeports, many of them never to be seen for years. Their owners are willing to do this in the hope that they may preserve wealth for themselves,

Canadian Western Bank and Royal Bank of Canada

It is past time to begin moving some of your 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.

One of my GICs at Canadian Western Bank matured recently. A bank employee contacted me to find out what wanted to do with the proceeds. I asked about the current rates, and was informed that the regular savings rate was slightly higher than the 12 month GIC rate. My savings at CWB are now paying 1.75%, far better than what you can get United States.

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, along with your 90% silver pre-1965 dimes, quarters, and half dollars are supposed to take care of that problem. If the U.S. Dollar collapses you will be very grateful to have some Canadian dollars, particularly if they are in Canada and (theoretically) out of the reach of the IRS - or your county sheriff.

The Canadian dollar has fallen again against the US dollar. Now is as good a time as any to be opening or adding to your Canadian account(s).

regardless of what may happen in the world and especially in the nation(s) they live in.

The challenge Americans face

I continue to write and publish *Wealth Creation and Preservation* not because it is profitable or because it has become a habit. I do it because millions of Americans need this information. If you have not yet noticed that times are becoming tough in this country, you have not been paying attention. For the most part, things are not going to get any better over the next several years, but most likely will become significantly worse.

I am not trying to be the boy who cried wolf. Far too many of my predictions have already come true. You may seem to be reading the same advice over and over again, but there are certain key ideas by promote that are timeless.

The day will probably come when you will wish that you had at least a few months' supply of food on hand. When that day comes, you will be very grateful if you have prepared yourself and your family by storing water, energy, and other essentials.

I am not saying you are going to need them tomorrow or even a year from now. I am not saying you should "head for the hills," drop out of sight, disconnect from the grid, or try to make yourself invisible to the NSA.

I **am** saying that we are American citizens, and that we have a sacred obligation to preserve the natural rights we receive from God that were bequeathed to us by our founding fathers. We need to be the people who endure tough times, all the while promoting virtue, integrity, morality, and true principles to our families and our neighbors.

I believe in truth. I believe in accountability. I believe that this nation was blessed by God and given the opportunity to become the greatest nation the world has ever seen.

The day will come when Americans will begin to awaken from the deep slumber and apathy impressed upon us by the Progressives. We will begin to realize the terrible things we have allowed to be done to us as we willingly traded freedom for security - and ended up with neither.

"And you shall know the truth, and the truth shall make you free."

Tax returns

I will continue my regular practice of preparing tax returns this year. If I have not prepared yours previously I would be happy to do so as long as you do not own and operate a business (other than a Schedule C sole proprietorship) and do not own rental property.

AXYS Reports

I will be preparing and mailing out the usual end-of-year AXYS reports that you have found so helpful over the years. I do not charge a fee for this service. You should use your Realized Gains and Losses report(s) as an integral part of your tax return.

Common Core

"The Common Core Standards control the testing and curriculum of public schools and a large number of private schools in over forty states in the nation. Sold to the public as a needed reform, the Common Core nationalizes absurdity, superficiality, and political bias in the American classroom. As a result, the great stories of a great nation are at risk, along with the minds and souls of our children."

- from The Heritage Foundation

For almost 34 years it has been my privilege to serve you. As always, please call or email me if you have any questions. And please prepare yourself and your family for what is coming. In our Internet age things can and will happen very quickly. *It will be better to make your preparations three years early instead of ten minutes late.*

Charles W. Kraut