

# ALL YOU NEED TO KNOW

By AGWire™  
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When it comes to investing your hard earned after-tax dollars and retirement dollars, one thing is certain. You have a cautious but hopeful expectation that what you have invested in will still be viable and relevant when you are at a place in time to redeem it, and you also have an unsuspecting expectation that you will earn a no-less-than reasonable return on your investment over time. After all, investments always go up, Right?

Many investors rely totally on their financial advisors to choose where their money is placed for retirement. These investors also rely on and trust that their financial advisor's knowledge and intent is 100% focused toward their investment goals. I won't ask you if this is a reasonable or rational expectation, as you likely know the answer. Most advisors place their client's money into what we call 'packaged investments', whether mutual funds, hedge funds, bonds, all of which are widely accepted mainstream vehicles of investment that tend to have high fees and load factors that reward the financial advisor for services up front, regardless of whether your investment performs, or heaven forbid evaporates. You may think you have control, comfort and security with these packaged investments, as you review your portfolio statement and see your funds growing and your shares multiplying. Bernie Madoff's clients felt much the same way as they proudly reviewed their growing financial statements. But what do you really know about the true *modus operandi* of your financial advisor? Or the individual companies that they have selected for your investment portfolio? Do you understand and support their company business models? Do you trust their business ethics, salaries, bonuses, stock options, etc? What is their market position relative to their competition? What is their debt to equity ratio? Do you trust the authenticity and accuracy of their bookkeeping? You may not be able to answer **any** of these questions, yet you may be wagering your entire retirement investment and future livelihood on companies that you know little or nothing about. Does that concern you at all? If it doesn't, it should. Anytime you have counter party risk in this market, you should be lying awake *all night* worrying about the security of your investments. But the point is, you should be sleeping soundly and not worrying about retirement risk at all. Investments should look, feel and act the same on a good day or a bad day. Could you imagine a squirrel storing nuts for the long winter, only to find that the nuts were just paper nut

futures, or empty fake shells? What a disappoint that would be. But that would never happen because squirrels choose their own nuts, and bury them only where they can find them.

Conservative and practical investors put their money into things they can touch and feel, things they understand and enjoy, things that make them feel comfortable and enriched, whether that's real estate, rare coins, precious metals, art, classic cars, or many other appreciating collectibles. And they become involved with their investments, socially, nostalgically, globally, emotionally and even spiritually, becoming more than just hobbies, more like lifestyles, to the point that practical investors know 1.) where their investment is securely stored at all times, 2.) what it is generally worth, 3.) a reasonable expectation of future appreciation and viability, 4.) a clear understanding of the size and depth of their collector market, and 5.) a method or game plan for partial and ultimate redemption. These are all important factors in growing and grooming your assets for the future, and, ironically, these factors are mostly absent in mainstream packaged investing.

It's no mystery that our ~~investment~~ drug of choice is SILVER. Many of us became addicted at an early age, tried to quit many times, but unsuccessfully. Over time, we have managed to increase our ~~dosage~~ ounces and dependency with every market setback. We are now full-blown Silverholics, and our core group at All Engelhard comprises our 12-step program. We support and encourage each other's obsessions each step of the way, validating our methods and pursuits, and at the same time spreading the good word to each other, and to our faithful community, to keep stacking. We salivate over collectible bullion (Engelhard, Johnson Matthey, Perth Mint, SilverTowne, Homestake, Eagle Mining, Spokane Bullion, David C. Davis, Omega, Delta, Foster, US Assay, Consolidated Mines, Smiths, Harrington, Geomins, SRM, Leadville, Yellow Daisy, Empire, Simmons, the list goes on... and on) in the same spirit as when we were kids opening up bubble gum packs of baseball cards hoping to find a Willie Mays, Nolan Ryan, Ozzie Davis or Mark McGwire. We haven't changed at all, we've only matured and stepped up our games. Silver is an important and fascinating component of our World, and we are truly blessed to be able to enjoy and participate in great fellowship and trading with such a vibrant community of astute collectors worldwide. To us, Silver is our drug, Silver is our hobby, Silver is our investment, Silver is our future, and Silver is our LIFE. It's truly amazing how one element can bring so much joy and intrigue to us all. Makes me want to buy a Tom Glavine jersey. Gotta love #47!

So when your financial advisor calls you recommending reinvestment of your funds into a new crypto hedge fund (squirrels would call these **fake nuts**), you tell him or her that you want to put the money into something real and tangible, like physical silver and gold. Might they recommend CEF, PSLV or SLV, which would actually be somewhat noble? VERY doubtful. They will likely try to talk you into a packaged product with a favorable up front fee to them. That's when you say 'thanks, but no thanks' and then transfer your funds to your own account or self-directed retirement account, and put your money where your Heart is. Notwithstanding the above, we don't give financial advice, so please consult with your, uh, well I guess not financial advisor, more like inner squirrel, and perhaps your CPA, and friends in your 12-step community, to determine what the best investment choice is for you going forward. To us it's Silver, and we go nuts over it, specifically **Collectible Silver Bullion**. I don't know about you, but that's all we need to know.

Simplistically,

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