

# Inflation Meets Gold **Gold Wins!**

*Avoid the mistakes that keep you from optimizing gold as a hedge against double-digit inflation*



**Gordon Phillips**  
Financial Risk Consultant & Mentor



WOODMAR  
EQUITY GROUP

*Navigate the New Normal*



# Inflation Meets Gold, Gold Wins!

*Avoid the mistakes that keep you from optimizing gold as a hedge against double-digit inflation*

## THE PROBLEM

Global war, the greater depression, the Great Reset and rising civil unrest are hitting all at once. And a Central Bank Digital currency (CBDC) will slam the door on your financial freedom!

A CBDC will control your life by ...

- Tracking your personal details on every purchase
- Dictating the items you buy, including food
- Weaponizing your history against you
- Penalizing you for not complying
- Limiting your ability to travel

## THE SOLUTION

Buy physical gold and silver for it's ability to hedge economic uncertainty and protect the purchasing power of your retirement \$avings.

This book shows you ...

- How to protect your savings and stop the affects of inflation on your family budget.
- How to identify the correct types of precious metals to purchase.

## ENGAGE US

- Email: [info@WoodmarEquityGroup.com](mailto:info@WoodmarEquityGroup.com)
- Visit: [WoodmarEquityGroup.com](http://WoodmarEquityGroup.com)
- Voice & Text: (812) 920-4530
- Podcast: [RiskandReality.com](http://RiskandReality.com)



## DISCLAIMER

Insights expressed by Gordon Phillips serve educational and informational purposes only, and should not to be construed as financial advice. Past performance does not guarantee future results. We are not authorized to provide tax and investment advice. Speak to a licensed advisor before taking action. You are solely responsible for decisions pursuant to a consultation with Gordon Phillips.

*"GORDON HAS GIVEN me a sense of personal financial empowerment. I learned to manage my finances and plan for retirement on a modest budget, based on my personal risk tolerance. The information I received will pay off the rest of my life." ~ I.P.*

## AUTHOR

Gordon Phillips is a family and small business financial risk consultant and mentor.



Gordon shows families and small business owners how to carefully factor economic and political risks into our financial decisions.

# ***INFLATION MEETS GOLD, GOLD WINS!***

*AVOID THE MISTAKES THAT KEEP YOU FROM  
OPTIMIZING GOLD AS AN INFLATION HEDGE*

<i>A WORD FROM THE AUTHOR .....</i>	<i>1</i>
<i>MY AWAKENING .....</i>	<i>2</i>
<i>THE CASE FOR URGENCY .....</i>	<i>6</i>
<i>VISUALIZING THE END GAME .....</i>	<i>7</i>
<i>INFLATION WANTS YOUR NEST EGG .....</i>	<i>8</i>
<i>WHY GOLD, WHY NOW.....</i>	<i>11</i>
<i>HEDGING INFLATION.....</i>	<i>12</i>
<i>DAVID IGNORES GOLIATH .....</i>	<i>15</i>
<i>BULLION VS COLLECTIBLE COIN .....</i>	<i>16</i>
<i>WHERE TO BUY, WHO TO TRUST .....</i>	<i>20</i>
<i>GRADING THE GRADERS .....</i>	<i>21</i>
<i>ABOUT GORDON .....</i>	<i>22</i>
<i>TESTIMONIALS .....</i>	<i>22</i>
<i>FINANCIAL RISK DISCLAIMER .....</i>	<i>32</i>

-----  
Reproduction, translation or transmission by any mechanical or electronic means, including information storage and retrieval systems of any part of this work beyond that permitted by Section 107 or 108 of the 1976 United States Copyright Act, without permission of the owner is unlawful.  
But you may quote brief passages in a review.

Send requests for permission to reprint to:

**PHILLIPS PUBLISHING**  
614 Nashua Street, PMB 109  
Milford, NH 03055 USA

It is understood that the author and publisher are not licensed to provide legal, financial or tax advice. Should you require such advice, seek the services of licensed legal, financial and tax professionals.



## A WORD FROM THE AUTHOR

Hi there, my name is Gordon Phillips ...

I'm a Family and Small Business Risk Consultant for **WOODMAR EQUITY GROUP**. I help my clients navigate the "new normal." I show them how to factor new social, economic and political risks of COVID into their financial decisions.

THIS BOOK IS DEDICATED to the millions of Americans who have seen their hard-earned savings methodically stolen through the steadily deteriorating purchasing power of the U.S. Dollar, otherwise known as inflation. This of course, was the plan all along.



In 1913 Congressman Charles A. Lindbergh, Sr. said the following with the passage of the Federal Reserve Act:

***"This act establishes the most gigantic trust on Earth, the U.S. financial system ... has been turned over to the Federal Reserve Board. The system is private, conducted for the sole purpose of obtaining the greatest profits from the use of other people's money ... from now on, depressions will be scientifically created."***

The U.S. Dollar was actually put into circulation in 1914 over great protest and has now lost over 96% of its original purchasing power. But families who hold their wealth in physical gold and silver will not suffer the fate of those who priced their retirements in worthless paper.

And before I forget ... I am not licensed to provide financial advice. Read our full financial risk disclaimer on Page 32.

To your success ...

*Gordon*

## MY AWAKENING

It was the summer of 1979 and I was a bandleader performing at a large corporate event at the Colonnade Hotel in Boston.



On a break I found myself seated next to the CEO. He pulled a Morgan Silver Dollar out of his pocket from the late 1800's and gave it a spin. He said this was the money that Americans had carried in their purses and pockets in those days.

He called it *real money*. I'll never forget that distinctive sound it made as it spiraled down to the table's surface. He then pulled out a brand new 1979 quarter and said it was essentially a clad, bimetallic slug with no more intrinsic value than a subway token.

His friends laughed, but I felt a bit foolish. I had no idea what he was talking about. He went on to mention that inflation was soaring and that silver would take off like a rocket.

Early the following week I took the subway downtown to a coin dealer on Beacon Street and bought 100 ounces of silver in the form of ten, one-ounce bars. As I recall, they cost me about \$600 or \$6 per ounce. In January of the following year silver shot up to \$49 per ounce. I sold nine of those bars and pocketed over \$4k. That certainly got my attention. The coin dealer suggested I subscribe to a collector's newsletter, so I did and what I learned in just a few years afterword, really changed my life.

The book **100% MONEY** by Irving Fisher examined how our entire monetary system is based on debt. In the preface, he cited the following quote by Robert Hemphill, former President of the Fed Bank in Atlanta:

*"If all bank loans were paid ... there would not be a dollar of coin or currency in circulation. Someone has to borrow every dollar we have in circulation ..."*

*... We are absolutely without a permanent money system. We are completely dependent on the commercial banks. Someone has to borrow every dollar we have in circulation, cash or credit. If the banks create ample synthetic money we are prosperous; if not, we starve. It is the most important subject intelligent persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it becomes understood and the defects remedied very soon."*

This was a bit alarming to me. Yet no one I knew had any idea this was the case. I read Article I, Section 10 of the United States Constitution which requires that *"No State shall ... make anything but gold and silver coin a tender in payment of debts"*.

Did it mean all fifty states were in violation of this requirement? Why wasn't the public up in arms? Our paper money identifies itself as a FEDERAL RESERVE NOTE but also a "dollar." Yet the 1792 Coinage Act defined a dollar as 471.25 grains of silver. So a dollar is actually a unit of weight! And with this, I realized I had entered a new world in which everything I thought I knew about money and economics was incorrect.

In a few years I had then read *Madison's Notes on the Federal Convention*, the *Federalist Papers*, the *Anti-Federalist Papers*, the Constitutions of the Northern and Confederate states as well as every Supreme Court decision from the Washington to Clinton administrations. I realized that politicians and their banking buddies could devalue our money at will. That's because wages never quite keep up with rising inflation. In the years to come it might require working twice as many hours to produce the same goods and services.

In the following years I read every book I could find on money, finance, charting, technical analysis, trading and investing. I helped a few friends scientifically rebuild their portfolios after the stock market Crash of 1987 using technical analysis to identify investment instruments that were strongly trending upwards.

I also used trailing equity stops to lock in profits and manage risk. One day someone asked me if I could consult for them. I looked around and laughed. That was the day I became a consultant. For thirty years now I've worked as a private wealth coach and financial risk management consultant to families and small businesses.

I now serve as the Chief Risk Officer for **PISANO INSIGHTS**, a private currency hedge fund based in Vancouver. I'm also the Senior Consultant of **WOODMAR EQUITY GROUP**.

My monetary education took me to the very bottom of the economic rabbit hole to understand why big money is at the core of everything that happens down here on planet Earth. So when it comes to knowing the truth about our monetary system, you might say that I know where the financial bodies are buried. We no longer have free markets. Our markets are actually manipulated around the clock by giant equity firms, Wall Street banks and their "black box" trading systems.

Wherever you look today for protection from an volatile monetary system, you find risk and instability. Savings that are held in dollars are in fact quite vulnerable to financial crises, soaring taxation, price freezes and other regulatory actions during periods of runaway debt, just as we have today.

This is a big problem for you as an investor. You've worked hard to save for a secure retirement. Perhaps you're also looking to leave some financial security behind for those you love. But with the economic volatility in the world today, your plans could easily go up in smoke. And that smoke is being fueled by an unhinged U.S. Dollar that is now burning itself out.

As of the of Fall of 2023, the debt on the books of the U.S. Department of Treasury is up nearly 230% from last year. That's 2.3 times as much. So U.S. Treasury debt is up over TWICE as much in one year, as financial commentators now blithely report on the growth of domestic debt as if a trillion here and trillion there is just business as usual.

Yet this is the amount of debt amassed by people who claim to represent your best interests in the halls of power. This in turn makes it clear to any thinking individual that Congress has zero intention of ever paying off our growing mountain of debt.

QUESTION: So what could possibly go wrong from here?

ANSWER: everything.

Meanwhile, gold and silver have served as superior forms of money while providing outstanding hedges against inflation since the beginning of industrialized civilization. Did you know that gold is up over 30% higher than the stock market over the last 25 years?

Stated differently, had you purchased equal dollar amounts of an Exchange Traded Fund (ETF) that represents the entire U.S. stock market and then also bought gold bullion coins, your gold coins would be worth over 30% more today than that same ETF. Were you aware of this? Do your 5 closest friends know this? Does your financial planner know this? Probably not.

So don't be so quick to dismiss precious metals as an atavistic throwback to a simpler time when our financially deprived ancestors lacked credit cards, CDs, HELOCs, ETFs, options, futures, reverse mortgages and crypto. The fact is that the money in their pockets back then really was real money through 1964 when our silver dimes were comprised of 90% silver.

Today our dimes are just bimetallic slugs. But precious metals on the other hand, are trustworthy assets that protect your life savings as inflation melts away the nest eggs of most American households.



## ***THE CASE FOR URGENCY***

To better understand where we stand, let's consider the Stegosaurus. Scientists claim this dinosaur actually had two brains, one in its head and one in its tail. Due to its sheer size and the sluggish relay of its nerve impulses, if it was to die in mortal combat it would actually take several minutes for both brains to agree that it was in fact dead. And during those final few minutes, it would be the most dangerous creature alive since it would know no fear.

This is where the U.S. government is today. It now leans away from a once healthy republic that protects the value of its money and the rights of its citizens, toward a crazed and failing empire on its last legs, taking any action to survive.

America is now looking more like Amerika every day. As I write in the summer of 2023, we no longer have the constitutional republic our founders gave us. Our Constitution has been ignored, trampled and shredded as political henchmen have weaponized the justice system to attack their opponents.

The U. S. government is now trillions of dollars in debt and casually adding another trillion or two every year. Over in Europe the bond market is completely broken. Interest rates have been negative since 2014 and the Euro is now in slow motion collapse.

Things are out of control and beyond repair. Numerous nations are rushing to form their own economic coalition to protect themselves from the coming implosion when the U.S. Dollar inflates to zero.

Congress is well aware of this emerging dilemma and has no intention of idly standing by to watch the American Empire go slowly into that long, dark night. Congress, in cooperation with the International Monetary Fund, the World Bank, the World Economic Forum and the European Union has no intention of paying off the global debt.

So before a dollar crisis can get too far out of hand, they will change the game accordingly. They will go to war just to distract us since that's what desperate governments always do in desperate times. They may then impose the GREAT RESET on us, delete the debt, replace it with programmable digital money otherwise known as a Central Bank Digital Currency (CBDC) and financially imprison millions of unwary Americans.

## ***VISUALIZING THE END GAME***

I firmly believe that Bitcoin was created by our intelligence community to pave the way for digital money. Did you know that Bitcoin's supposed creator, Satoshi Nakamoto, has never held a public interview? Theories abound as to whether he actually exists, but it's all moot.

The global acceptance of Bitcoin as a valid medium of exchange has conditioned the public for a digital currency. Here in the U.S., a CBDC has already been created as the Elites wait for the right moment to put it in play. Once implemented, all cash and our freedom to choose will eventually evaporate. And what it will look like?

First, the Bureau of Printing and Engraving will simply stop manufacturing new bills. As the volume of currency in circulation dries up and goes underground, cash will then be outlawed and criminalized. Not too long ago the European Union banned their 500 Euro note and I will not be surprised when our \$100 bill is also banned from use, followed by the \$50 and \$20 bills.

And what will the end game look like? Your smartphone will essentially be your bank account. Your money will be 100% digital, accessed via an app on your smart phone, tied to your national ID number and connected to your medical records, social media activity and your unique biometric identifiers. Those who are unprepared for the advent of digital slavery will find themselves trapped in a financial cage with no key. Access to your money will then be determined by your compliance with their certain-to-be unreasonable demands.

The identities of the people in your inner circle, how you vote, where you worship and what you purchase is already electronically captured and logged. Every email, text and every transaction you have ever made has already been stored in your government dossier.

So when their CBDC goes public, your data profile can be immediately weaponized against you. Your savings will no longer be your own. The government will have a preemptive lien on your labor as your taxes are digitally extracted at the point of earnings, with the remainder only available to you within the limits defined by your behavioral profile.

## ***INFLATION WANTS YOUR NEST EGG!***

Let us first consider the demise of the U.S. Dollar. Silent, stealthy and unnoticed on a daily basis, inflation is the greatest tax you will ever pay. For a period of 124 years from 1789 to 1913, wholesale prices were rock stable in America. Enter the 1913 Federal Reserve Act.

This legislation privatized money creation by creating the Federal Reserve, whose job it actually is to stabilize our money (yeah, right). Since then the dollar has lost 96% of its purchasing power.

### ***DID YOU KNOW? ...***

*The money in your wallet calls itself a Federal Reserve Note (FRN), but it is more popularly known as a "dollar." A dollar is defined as 371.25 grains of pure silver under the 1792 Coinage Act. A dollar is actually a unit of measurement, specifically of weight. A one-ounce Silver Eagle minted in 2023 has a stamped statement on its face that reads: "ONE DOLLAR". Yet it costs well over 20 FRNs to purchase it. Is the Government telling us the truth in plain view that a FRN is not a dollar?*

In 1963 my parents bought a house for \$31,750 that now lists on Zillow for over \$1 million. Imagine that. So why is a home that has been deteriorating for 60 years now worth 3200% more?

Because it would take that many more *green government tax anticipation coupons* - otherwise known as dollars, to buy it. My father was nearly broke when he died because of poor investing and money management. But had he known what the future held, he could have sold that house in his senior years and retired on the profits.

Inflation is too many dollars chasing too few goods, right? But is that really true? In an article titled *TAXATION FOR REVENUE IS OBSOLETE*, the 1946 head of the Federal Reserve Bank of New York, Beardsley Ruml, said the primary purpose of the income tax is to remove purchasing power from the people and return it to Washington DC. This in turn, would regulate the rate at which paper money is allowed to depreciate.

Did you know Congress could meet tomorrow morning and authorize the issuance of a debt free sovereign U.S. currency? They would then calculate the precise volume of currency required to process all daily transactions (velocity) and there would be ZERO inflation.

#### ***DID YOU KNOW? ...***

*Five things the wealthy do to stay wealthy ...*

*1) Maintain a substantial position of their holdings in G&S to offset exposure to the dollar; 2) Work with financial advisors who know how to protect against downside stock market risk; 3) Place their assets in irrevocable trusts; 4) Maintain modest bungalows in remote areas in the event of a financial crisis; 5) Live modestly and never ever discuss their wealth with others, even relatives.*

Instead, the U.S. government hired a private for-profit entity called the Federal Reserve to create our money supply and rent it to us for our personal use, plus interest.

The dollar has lost over 96% since its inception in 1914 and if you're reading this, your entire world is probably priced in dollars. You get paid in dollars, you pay your bills in dollars, you buy food in dollars and unfortunately, you also save for retirement in dollars.

There is just one problem here and it's a BIG one.

As I mentioned earlier, the dollar has been losing on average, about 6% of its purchasing power per year. Imagine if every year your house and yard got 6% smaller. Pretty soon you'd be living in a doll house on a tiny patch of land. How would you like that? How would it work out for you?

But the same thing is actually happening to your savings.

If you have \$100k sitting in a 401k or IRA, here is what it will look like at the end of each year, assuming 6% inflation:

#### EOY\* VALUE

- 1 \$94k
- 2 \$88,360
- 3 \$83,058
- 4 \$78,074
- 5 \$73,390
- 6 \$68,987
- 7 \$64,848
- 8 \$60,957
- 9 \$57,299
- 10 \$53,862
- 11 \$50,629
- 12 \$47,592

Now let's say the situation gets worse as inflation hits 12%.

Here is what things would then look like ->

In this example, we fall below \$50k or roughly half of our starting balance in only 6 years.

\* EOY = End Of Year

#### EOY VALUE

- 1 \$88k
- 2 \$77,440
- 3 \$68,147
- 4 \$59,970
- 5 \$52,773
- 6 \$46,440

THE SOLUTION is to move a portion of your dollars into an asset class that is NOT losing but consistently gaining value. That asset class is precious metals, specifically in the form of gold and silver.



## WHY GOLD, WHY NOW?

Imagine a survey of the nation's financial planners and advisors in which they are asked one simple question: *Over the past quarter century, which has performed better, gold or stocks?* Most would not know enough to answer this question correctly. The answer is GOLD! Had you purchased an equal dollar amount of gold coins such as the 1-ounce Gold Eagle and shares in the S&P 500, your holdings in gold would now be up by over 30%.

### **DID YOU KNOW? ...**

*Banking law changed with the 2010 Dodd-Frank Act as your deposit became a loan and you a creditor on their books. Your bank now has the authority to seize or "bail-in" your funds in the next crisis and default on your deposits with no legal consequences! That's why it makes sense to get at least some portion of your savings out of your bank right now. Then run with a small footprint by leaving just enough in your checking account to cover your monthly bills. The Big Mistake: Leaving 100% of your savings in the bank and just hoping for the best.*

Now imagine the value of your world. Everything important to you is sitting on the left side of a playground see-saw. On the right side of the see-saw is a big bag of electronic money. I say "electronic" since I am referring to any form of investment like a 401k, IRA, mutual funds, CDs or savings account. It's nothing more than a magnetized spot on a PC hard drive.

You can't touch this money, hold it or drop it on your foot. It's not real money at all. It's just currency, fiat currency. It has no intrinsic value simply because paper has no intrinsic value. It's just a placeholder or stand-in for real money. So the "money" in your bank account is little more than a ledger entry that verifies your bank owes you a specific number of units of the current medium of exchange, in this case dollars.

And in our prevailing politically charged environment, any number of things can go now wrong to prevent you from accessing your money.

For example:

- ❖ The Internet goes down.
- ❖ Your local power grid fails.
- ❖ An EMP destroys bank records.
- ❖ The IRS freezes your bank account.
- ❖ You are sued and your account frozen.
- ❖ Your account is frozen due to your political beliefs.

But none of these events prevent you from accessing real money when you physically hold gold and silver bars and coins.

## ***HEDGING INFLATION***

Visit [ShadowStats.com](https://ShadowStats.com), click on “ALTERNATE DATA” and then “INFLATION”. You will see a graph of the government’s absurdly low claim of the current inflation rate. Note that it is compared with the real rate as measured using 1990s metrics when the truth was at least partially told. Now let your eye wander through the graph back to the year 2000 to see that the average, real rate of inflation over the past quarter-century has averaged about 6%.

Now let’s apply that 6% figure to our fictional \$100k bag of money that represents your life savings. One year from now that \$100k will have lost 6% in purchasing power and be worth only \$94k. Keep this number in mind as I show you how to STOP this erosion on your nest egg.

Now imagine looking closely at your bag as steam billows out of it. Think of this as a visual analogy for inflation. That steam will never to be seen again. Your bag is getting progressively lighter as the right side of the see-saw is rising while the left side is falling. How can you stop this from happening?

Easy, just reach into the bag and remove \$20k (20%) of your total. Then take this \$20k and purchase gold and silver (G&S) with it. Not bullion, but rare coins also known as *numismatics*, which gain 20% per year.

Now just set the small bag of rare coins down next to the big bag of your bank's digital money, which are now both resting on the right side of the see-saw. You now have \$80k in the big bag and \$20k in rare coins in the small bag.

### ***DID YOU KNOW? ...***

*One reason why Certified Financial Planners (CFPs) rarely advise their clients to acquire G&S is because they don't make a cent by convincing them to get their money out of the system. That's why they tend to push the traditional version of diversification. They tell their clients to hold 100% of their savings in dollars, and then advise them to spread those same funds across multiple dollar-based instruments rather than invest in hard assets like physical gold, silver, real estate and antique art. (The author IS NOT a Licensed Certified Financial Planner.)*

Bear in mind that you haven't actually spent \$20k for those rare coins in the same sense that you spend \$20k for a used car. You merely exchanged \$20k in U.S. currency for THE most reliable form of true money on the planet, rare gold coins worth \$20k. So you still have the same \$100k you started with.

Now let's apply these same numbers as we look ahead one year. The \$80k in the big bag loses 6% due to inflation and only buys just \$75,200 compared to what it will buy today. But the small bag with the \$20k in rare coins is worth \$24k because rare coins go up by 20% again.

We've got \$75,200 of purchasing power left in the big bag, plus \$24k in the small bag. This amounts to a total of \$99,500. So it now appears you have virtually the same purchasing power with which you started while also arresting the inflation attacking your nest egg.

Stop the presses! Tell your friends, family, co-workers and those 2k cronies on Facebook! Let the world know that no one need be impoverished by a piece of green government money that is no longer backed by gold or silver, and has no more intrinsic value than a Kroger grocery coupon.

Precious metals are as much a hedge against failing currency as they are against the collapse of confidence in the government. You hold physical gold not as a short or mid-term investment, but as a long term hedge against the collapse of the dollar, the market or the decaying U.S. social structure. If the banks were to shut down as they did in 1933, G&S would will remain stable and quite possibly head straight to the moon as the dollar falls.

This is why G&S are always very good bets to deliver on two promises:

- ❖ In the event of a major disruptive economic event, G&S will at least hold its value, and ...
- ❖ Like that evening herbal supplement Melatonin, G&S will help you sleep at night.

And that's a good thing because there are thieves afoot.

In 1933 President Franklin Delano Roosevelt (FDR) issued Executive Order 6102 requiring Americans to exchange their gold for dollars. The penalty for failure to comply was 10 years in prison and a \$10k fine, or about \$250k in today's cheapened currency.

The government continued to ban private ownership of gold until 1974, meaning that for the previous 41 years, if you did own gold, you dare not admit that fact to anyone. So for nearly a half-century your ownership of bullion as a hedge against inflation did you no good whatsoever. But rare coins were another story. Collectible gold coins were specifically exempted from the confiscation ban. This is a very important point to remember, and I'll revisit it in a moment.

Did President Roosevelt have the constitutional authority to do this? No, he did not. Article I, Section I of the Constitution grants 100% of the law making power to Congress and therefore zero influence by the President. If that were not the case, we could have a king whose mere utterances become law. So what exactly, is an executive order?

An EO is a memo to underlings in the executive branch of which the presiding person is the President. This is no different than a CEO of any firm issuing a memo to his staff members. Nonetheless, most of the American public in the 1930s had already surrendered their gold or face jail time and huge fines.

But not everyone ...

## ***DAVID IGNORES GOLIATH***

My maternal grandfather, **George Laughlin**, landed on Ellis Island in New York harbor in 1906 at the age of 21. He traveled by steamship in steerage class with hundreds of other immigrants to the land of opportunity.

He apprenticed as a loom operator in a woolen mill in Leeds, England and arrived with a note in his pocket, introducing him to a job that was waiting for him here in America. He left behind a wife and a two-year old son. It would be two years before he could save up enough money for the tickets to also bring them to America.

I lived with my grandfather during the last years of his life. His bedroom was directly across the hall. Each night we would work on his coin collection and he would tell me stories about his childhood. Kind and soft spoken, he was a true gentleman. He kept a beautiful cedar chest at the foot of his bed.

When he died, my mother went through his belongings, and what did she find? Several jars full of St. Gaudens Double Eagle gold coins, all of which had been minted prior to 1933, he would have been 48 years old.



Although I never realized it, my grandfather was actually a bit of a rebel. When FDR demanded Americans surrender their gold coins or go to jail, my grandfather quietly said no. He never even spoke to our family about them.

When 1975 rolled around and Americans were allowed to own gold again, my mother sold those coins for - and I remember her saying: “*a small fortune.*” This is a story of the power of private wealth. It’s yours and yours alone, and it’s private.

## ***BULLION VS COLLECTIBLE COINS***

Would Uncle Sam ever stoop to such dastardly antics once again? I’m actually betting on it. When the wobbly wheels finally come off the financial wagon, capital controls will be imposed with the ability to program the new money to prevent the purchase of precious metals.

Did you catch that?

Notably exempt from Roosevelt’s order were rare coins, aka numismatics. There may well come a day when you will not be able to buy G&S bullion in the form of new and recent coins and bars. That’s why NOW is the time for late comers to enter the world of precious metals before the door slams shut, as rare coins offer benefits not available with bullion coins.

The PROFESSIONAL COIN GRADING SOCIETY OF AMERICA (PCGS) maintains a graph that tracks the value of a basket of rare gold coins priced in dollars since the early 70’s.

Go here to see the chart:

<https://www.pcg.com/prices/coin-index/pcgs3000>

In late 1979, inflation soared to 14.6% as gold and silver also spiked to record highs. In January of that year, gold was trading at \$230 an ounce.

In January, 1980 gold then hit \$855 an ounce for an increase of 272% in a single year, as silver hit an all-time high of \$48 an ounce.

The Fed Funds rate was quickly pushed to an unheard of 20% to control the crisis and very quickly the prices of precious metals dropped back down to their former levels where they stayed low for many years, not rising again until 2003.

### **DID YOU KNOW? ...**

*It's easy to make mistakes when buying G&S. Some of the most common mistakes are: 1) investing in paper assets such as gold and silver ETFs, 2) storing relatively small amounts of G&S with a third party, 3) not considering cash-out and barter scenarios before making a purchase, 4) entertaining grandiose expectations of a major repricing of G&S in the 5 figure range in the short or mid term, 5) investing in a Gold IRA (yes, a definite mistake), 6) putting it all on bullion rather than collectible coins, and 7) underestimating the power of the Elites to limit your options by imposing regulations on retail transactions.*

But what about rare coins? As we can see from the graph titled "1970 to Date," the index rose from a low of about 25k in 1982 to a high of 180k in March of 1989, for an increase of 620% in 7 years or an average gain of 89% per year! Now let's look at the recent performance of the PCGS3000 index.

In the graph titled "One Year" we see that the index rose from 56k in March of 2021 to 67k in February of 2023, for an increase of 21% in less than a year. Meanwhile, the prices of precious metals have barely budged and remain stuck in a tight range. So why are numismatics taking off again today? Because the "smart money" knows what's coming.

The U.S. government will continue to debase the dollar since it has no intention of ever paying off the national debt.

In the early 1980s the "old money" that represents the dynastic wealth in America saw the writing on the wall. They knew inflation would not be brought under control for the long term.

The spike in inflation at the time was merely a harbinger of things to come. So they shifted a portion of their assets into rare coins as a long-term hedge against the inevitable.

Rare coins contain two pricing components. First, an underlying component representing the cost of its gold or silver content, also called the spot price. If gold is trading at \$1,900 an ounce, a one-ounce gold bullion coin of recent mintage (not the least bit rare) would trade for \$1,900, plus a premium set by brokerages to lock in a profit.

#### ***DID YOU KNOW? ...***

*In 2022 rare coins rose in value by 20% while the dollar lost 8%. Combine these figures and they amount to a 28% difference between what you actually lost in the value of your life savings and what you could have experienced. Keep in mind that inflation shows no sign of cooling off. And with a global war in the cards, inflation can only increase. So if you want to retire with your life savings intact, you must take action very soon.*

However, a one-ounce gold coin minted a century or more ago, and in very good to excellent condition, might sell for \$30k of which \$1,900 would represent its spot value, while the remaining \$28,100 would represent its rarity premium.

The \$28,100 rarity premium is 15 times the \$1,900 spot price. This extraordinary price "boost" is what makes rare coins so valuable. And since with each passing year a rare coin becomes a bit "rarer", and since nobody is manufacturing 100 year old coins anymore, the value can only increase.

Rare coins are considered collectible items and therefore possess a quality that bullion coins do not have. They not only enjoy the price appreciation of an underlying precious metal, but they also carry a markup in the form of a rarity premium. Imagine that I show you two 1-ounce gold coins, side-by-side.

The first is a 2023 gold eagle, fresh from the U.S. Mint. The other is a 1923 1-ounce Saint-Gaudens Double Eagle. It's in excellent condition for its age, which makes it especially rare since most coins get scratched and degraded by use.

The newly minted eagle is worth one ounce of gold per its spot price. Whereas the 100-year old gold coin, which is one of a relatively small number still in existence in such fine quality (a grade of MS67), is worth about \$20k. The difference between \$20k and \$1,900, is the rare value of the coin and with every year its rarity index increases.

So you get the same price appreciation as any other G&S coin, yet you also enjoy extraordinary added value with a piece of history that becomes increasingly rare with each passing year.

## ***WHERE TO BUY, WHO TO TRUST***

One of only a handful of dealers endorsed by the Silver & Gold Report, Rare Coins of New Hampshire is a member of several professional organizations, including the Professional Numismatists Guild.

A member of [Accredited Precious Metals Dealers.org](https://www.apmdealers.org/), RCNH enjoys a sterling reputation within the industry. They have also been the dealer of choice of respected institutions such as Yale University.

For seven consecutive years, RCNH's Vice President Warren Mills has been selected by the Rosen Numismatic Advisory as one of the ten leading U.S. numismatists. RCNH is also a recipient of the coveted Krause Customer Service Award for excellence in consumer relations.

I have introduced many a client to RCNH over the years and even escorted a few to their offices. Visit them at [RCNH.com](https://www.rcnh.com) or ask for Chris Kahler at (800) 225-7264.

Tell Chris that Gordon sent you.





## **GRADING THE GRADERS**

Back in 2000, when teaching my sister Margaret about numismatics, she "jumped the gun" on me one day and bought a rare coin for \$30k. So I took her to Rare Coins of New Hampshire to reappraise her prize.

Their chief numismatist, Warren Mills gave it a close look and concluded her coin had been misgraded, as his estimate was only \$18k. My sister's dealer refused to grant a refund, citing the reliability of Professional Coin Grading Society (PCGS) standards. So Warren then contacted and fortunately convinced his contacts at the PCGS to issue a refund, arguing the incident reflected poorly on the industry.

As it turned out, my sister's dealer unknowingly degraded the value of her coin by merely cleaning it! Rare coins adopt a patina that can range from light blue to light purple, the result of decades of oxidation. To clean a rare coin and remove this coating is to commit the sin of all sins in the industry.

RCNH did this for Margaret and she wasn't even their client. From that day forward I have remarked that RCNH "grades the graders." That's how good they are.

## **RARE COINS OF NEW HAMPSHIRE**

People's United Bank Bldg.  
28 Jones Rd, 3rd Floor  
Milford, NH 03055

Mailing Address \*  
PO Box 720  
Milford, NH 03055  
(603) 673-9311  
(800) 225-7264  
Fax: (603) 673-9539

## ABOUT GORDON

Gordon Phillips is a family and small business financial risk analyst, educator, mentor and consultant.

As the Senior Consultant with **WOODMAR EQUITY GROUP**, Gordon shows families and small business owners how to carefully factor social, economic and political risks into their financial decisions.

His services target family financial risk analysis, rapid personal and mortgage debt elimination, small business funding and home-schooling as they affect the household. An omnivorous reader, Gordon is a fierce advocate for the pursuit of independence in all our affairs.

He is also the Chief Risk Officer for the **PISANO INSIGHTS** currency trading research center in Vancouver. Gordon currently resides in southern New Hampshire with his three adult home schooled children.



### Contact Gordon:

Info@WoodmarEquityGroup.com  
(812) 920-4530

## 50+ TESTIMONIALS

*"Gordon is as close to a true renaissance man as anyone I've ever known. He's been able to help me in so many aspects of my personal and professional life, I can't thank him enough." ~ J.P.*

*"With all the craziness in the markets these past twenty years, I can't imagine having made it into a comfortable retirement without Gordon. His analysis of my situation, which was pretty bad, combined with his methodical approach to growing my money still feels like a miracle. I am so grateful, there aren't words." ~ M.F.*

*"After the market crashed and took my IRA along with it, Gordon taught me about managing and protecting my own money. I don't know where I'd be today without him." ~ M.G.*

*Continued ...*

**TESTIMONIALS, continued ...**

*"I DON'T KNOW what planet you came from, but they must teach everything there they don't teach here. I can't thank you enough for pulling my chestnuts out of the fire after the 2007 crash and getting my assets into trusts for the long term. Thanks much, my friend." ~ R.J.*

*"I REALLY APPRECIATE helping me understand my finances in a way that is making sense for me, and not what 'everyone else' has been doing and trusting for decades." ~ C.P.*

*"I HAVE SPENT 25 YEARS in traditional school and was so impressed by Gordon's teaching that I felt compelled to write. His breadth and depth of knowledge on the subject matter and his ability to articulate and convey that information is a joy to experience." ~ K.K.*

*"I NEVER DREAMED IT was possible to get rid of \$260,000 debt in just 7 years on my same income by attacking bills scientifically. They should teach this amazing technique in school. Why nothing from Dave Ramsey? I recommend you to everyone. Thanks so much." ~ M.D.*

*"WORKING WITH GORDON has given me a sense of financial empowerment. I learned to manage my finances and plan for retirement on a modest budget, based on my personal risk tolerance. The knowledge I received will pay off for the rest of my life." ~ T.L.*

*"IN MANY WAYS GORDON EXCEEDED my expectations. I feel confident that as I plan and execute my financial future I will be able to use the tools that I learned to generate returns far beyond my previous expectations." ~ C.Y.*

*"AFTER MY DIVORCE I was left with a portfolio that looked like a multiple-car pile-up. Some stocks quintupled over the five previous years and then fell to half of their original amount. I had to rub my eyes to believe it - it was insane and all new to me, and I didn't have a clue where to start. Gordon helped me get it organized and on track with profitable market trends. He was incredibly helpful." ~ M.L.*

*Continued ...*

**TESTIMONIALS**, continued ...

*"THANKS FOR YOUR valuable time in helping me rearrange my savings. I really appreciate your educating me and helping me get my finances sorted out in a way that is making sense for me, and not what 'everyone else' has been doing and trusting for decades." ~ C.P.*

*"I HIGHLY RECOMMEND working with Gordon. He allowed me to see my current financial reality right where I am, and no kidding. This practical, no nonsense approach to getting out of debt and building wealth is nothing that I have heard of anywhere else." ~ K.H.*

*"GORDON HELPED ME outline a plan based on my personal risk tolerance. He gave me hope that I could provide for and protect my family during good times and bad. The knowledge he provided will pay off for the rest of my life. I feel lucky to have met him." ~ T.L.*

*"I RECEIVED A GREATER education in monetary theory with Gordon in a few hours than I did in years of public schooling." ~ J.H.*

*"NO ONE TEACHES THIS money mastery stuff like Gordon. This is not Dave Ramsey. This is like sitting across from Aristotle. I've asked my kids to watch these lectures so they don't run into some of the same money problems I did. Very grateful for what I've learned." ~ R.S.*

*"I LEARNED TO MANAGE my finances and plan for retirement on a modest budget. The knowledge I received from Gordon during his recent Wealth Weekend will pay off for the rest of my life." ~ T.L.*

*"I NEVER KNEW there was financial information like this for someone my age to take advantage of. At least this knowledge is mine now, and what a difference it is to know that I'll be able to retire after all." ~ P.L.*

*"THANK YOU FOR Wealth Weekend. I have received a great advancement of my personal financial literacy, and am grateful for the depth of information, along with strategic solutions. I took control of my own health and well-being decades ago, and am fully ready now to take control of my economic future, for the continued benefit of my family. You are a gem of a teacher. Your wisdom and wit are a wonderful compliment to the material covered!" ~ T.W.*

*Continued ...*

**TESTIMONIALS**, continued ...

*"WISH THE GENERATION BEFORE us had educated us to this. This is all so encouraging. Thank you." ~ J.G.*

*"WEALTH WEEKEND WAS incredible because of the eye opening information presented. Gordon's knowledge, patience and willingness to help others learn "real world" investing surpasses that of an entire college course, all nicely packed into one weekend! ~ D.S.*

*"I MORE THAN ENJOYED the discussion. It was awesome. One of the most information pack trainings I have been to. I look forward to receiving the benefits of being a member of the Wealth Independence Network. Great Job! Thanks." ~ C.Y.*

*"I APPRECIATE EVERY OUNCE of information and knowledge that you have shared with me. It has helped in many ways (personally, jointly as husband and wife and extended to my children (who are going to actively start by purchasing silver each month)....and I'm sure many ways that I'm not realizing at this very moment. Paul and I are actively working on paying our debt off (thanks to you) and we are happy because we can actually see past the forest. Thank you again! ~ K.H.*

*"YES, I DID ENJOY the Webinar. It was also very motivating toward making you get your financial house in order." ~ L.R.*

*"TWO STEPS TO WEALTH is an epiphany! The light bulb went on in my head. The information is there, the tools are there, the software is there all that is required is for me to GO! I cannot possibly thank you enough for the new paths you have opened for me.' ~ R.K.*

*"GORDON IS LIKE NO OTHER. He is full of information, facts, well read commentary and energy!! He has a great perspective on the world, economy and life in general. He is open and kind and truly cares for people. I feel like I have a team on my side and someone there to help me navigate the markets and life, should I need it. The program has made me much more proactive in my own investing and planning. It is a program that is teaching me how to fish." ~ J.K.*

*Continued ...*

**TESTIMONIALS**, continued ...

*"GORDON, I WANTED TO SAY 'thank you!' Thanks to our conversations... I realized I don't want to live like I'm in prison for 5-6 years as I pay off this house... Thanks to you, we now have a plan to get us out of debt completely." ~ C.R.*

*"GORDON IS A RARE BIRD. In a world of credulous people who imagine that things are a certain way, and not look too deeply into how they really are, he takes the direct route to the truth, no matter how painful. I imagine it must be a pretty lonely road to travel, being a realist that is. I remember him telling me when Bill Clinton was president that big changes would soon come to America and that it would bring with it the destruction of the dollar, the deletion of the entire American middle class and the loss of the rights our founders had achieved. Sounded a bit extreme to me then ... I remember he encouraged me to convert a good portion of my investments to silver which was \$4 an ounce back then. Today silver is 5 times higher and the dollar only buys 56 cents. I guess it pays to be a realist." ~ D.P.*

*"GORDON IS A WEALTH of information for people seeking truth, answers, resolutions, information and news free from government censorship and regulations. I love the presentations and the Q&A sessions." ~ R.H.*

*"THE QUALITY OF MY LIFE has been improved by knowledge you have passed on to me. I did the work of learning, and it was you that provided the stimulus, the curiosity factor. Please keep in touch." ~ D.S.*

*AS A RESULT OF WORKING with Gordon we are restructuring some of our spending habits and our debts to allow us to become debt free much sooner. I would highly recommend his programs as everyone needs the information that was presented." ~ E.D.*

*"JUST A QUICK thank you for the incredible class presentation that you just gave; I'm very impressed and inspired and excited, and need some time to process all of this! I'm very blessed to be a part of this... I love what I'm learning, it gives me hope!" ~ D.S.*

*Continued ...*

**TESTIMONIALS**, continued ...

*"WHAT'S HARDEST ABOUT hearing all this is the sick feeling in my belly. I've been in denial in some aspects. Now I know I can make the changes I need." ~ P.B."*

*"I'VE WANTED TO WRITE THIS note of thanks since early on in the course. Having been self-employed for many years, we were never able to put much aside for retirement. You've gone above and beyond with your commitment to give us the skills we need to take control of our finances and we are already beginning to see the benefits of your strategy for becoming debt free. That alone was worth the price of admission, but after sharing the secrets you've found over the years for investing in the stock market, we now have the tools for growing our portfolio in a way we could only have dreamed of before. We truly look forward to a long lasting relationship and sincerely thank you for offering the financial education that we so desperately needed." ~ S.J."*

*"I'M STILL REELING from this webinar. It started a flow of movement forward where I had been quite stuck, wondering exactly where to begin, not knowing what to do and doing very little. Gordon really moved me forward, and heist so deeply appreciated." ~ C.C."*

*"ABSOLUTELY LOVE the class brother. Learning a ton." - D.C."*

*"GORDON IS AS GENUINE as they come - you won't find a more honest opinion on subjects most people steer away from. I have learned so many things from his classes that my views on the world have shifted to an understanding I would not have without Gordon's expertise and insights...I am ever so grateful. After my first Wealth Weekend, I did some adjustments to my IRA account - within 2 months, it increased over 35% - the Wealth Weekend more than paid for itself in almost 2 weeks let alone the return I received in 2 months!! It was well worth the investment! My trading background prior to meeting Gordon was a hodge-podge of methodologies - Gordon brought me back to simplicity and helped me see the clear picture of what is truly going on in the market. Where are the footprints, my favorite insight." ~ J.K."*

*Continued ...*

## FOREX TRADING TESTIMONIALS

*"YOUR WEBINAR ON the Hedge Hog trading method was brilliant. The six hours was well thought out and delivered in a sound format. Hedge Hog is a money maker. It is hard to imagine trading without a screen cluttered with indicators. Trading in two directions on the same pair and showing a profit a high degree of the time wasn't the way I have traded in the past. I was either a buy or a sell, one-sided trading. I am really looking forward to the group talks to refine the process. Bravo." ~ C.S.*

*"GORDON'S WAS AN AWESOME training course! Gordon covered all aspects necessary to successfully trade Forex. This course gave me the missing links that I have been needing to become a successful trader. I now have a better understanding of money management and risk control. Best of all, I learned this without having to leave the comfort of my home!" ~ B.B.*

*"GORDON'S APPROACH to Forex gives you the incredible tools of a professional Forex trader... one that is disciplined and educated. As the course instructor Gordon is extremely patient and takes his time in making sure everyone knows what is going on. I have fallen in love with this and intend to make it a part of my life and retirement as well as current income supplement." ~ B.W. "TRADING FOREX for me has taken away the stress. Your program came at the perfect time, it is amazing how our Higher Power just knows when to allow things to happen. All in its own time. Forever grateful." ~ B.S.*

*"JUST SIGNED UP for your free Twitter trade alerts and entered my first trade from you yesterday. I bagged an effortless 50 pips as the trade hit my TP early this morning. Can't beat that for "Convenience"! For anyone trading a full lot, this trade alone could have more than paid for your "Convenience Currency Trading" course. Keep up the great work!" ~ A.K.*

*"GORDON IS A TRUE TRADING MASTER. To new traders, he can show you the Path. To experienced traders, he can provide you moments of Zen. He doesn't hold back his hard-learned wisdom acquired from many years of trading experience. I highly recommend Gordon, and sincerely believe you'll be lucky to learn from him, as I did." ~ A.G.*

*Continued ...*



**FOREX TESTIMONIALS, continued ...**

*I HAVE BEEN THOROUGHLY going over the course manual. I would tell anyone to go over the latter half repeatedly – the stuff about emotion and mental control. There is a lot of “scratch ticket” and Las Vegas mentality out there that has to be overcome. Reading over the same critical parts of the manual that address this is paramount. Can’t wait to start class ... This course is the balls! ... Hearing you teach the concepts in such thorough detail is like a software installation into my head for trading. My brain is the hardware and your program is the software. As I look at the chart and practice, I recall many concepts and pointers, and guidelines you have said in class. Do not worry if you find yourself repeating yourself. I heard it said somewhere that repetition is the mother of great learning.” ~ D.K*

*THANKS FOR THE ULTIMATE FX Forecast. I am happy to report that my account is up 2098 pips in 3 weeks’ time following your system forecasts. I was able to do some successful hedging when the markets told me to during some of those positions. Keep up the good work.” ~ O.P*

*”I AM FORTUNATE to have taken the time out of my busy schedule to attend professional Forex training with Gordon Philips. He provided a highly professional and innovative course with a flair for making the course fun. I highly recommend this course in real world trading.” ~ L.L.*

*I NEVER THOUGHT learning the Forex would come so easily because I didn’t know I would find such good folks to teach it. Down to earth, plain English, hands on! For less than a thousand dollars, I received and continue to receive an education worth more than ANY class or college course I have ever taken. I am especially happy about the live trade review sessions where I learn something new every class and the best part is, IT NEVER ENDS! After I double my account in 6 months, I’ll do it again in 6 more.” ~ B.O.*

*Continued ...*

**FOREX TESTIMONIALS**, continued ...

*"IT WAS QUITE A THRILL to take the webinar. I got to see how a truly real professional trader trades and that is worth the price of the course itself. You broke it down to the point where I realized how easy your system was to implement once understood and practiced for a while. You are very knowledgeable with what you do and can answer almost any question thrown at you immediately, which is a hallmark of someone who has digested his field of work thoroughly. I would say that the spreadsheet and math you showed us was very eye opening as it showed me how you actually thought and took account of your trades - again highly professional. Overall, I HIGHLY recommend anyone who is serious about improving your trading to take this course ASAP." ~ P.G*

*I WAS ONE OF Gordon's original students and would like to say that he gave the best student support anyone could give. He was there faithfully for the support calls for years after I took the course, ready and willing to answer any and all questions regarding trading, in effect extending the course far beyond the original six weeks. His insightful commentary on Money Management, Market Psychology, and the use (or non-use) of Indicators was extremely helpful, and the trade analysis sessions were excellent in helping students examine their trading decisions. I don't know of any other Forex instructor who gives as much." ~ A.C*

*BEFORE TAKING THE COURSE ... I can tell you what was on my mind ... Oh my, that is scary!!! ... Let's face it, most "Gurus" in any industry will gladly teach 'prospective professionals' what THEY have learned. But in most cases they only teach a small part and then to learn more you must pay more ... and more ... and more. I've been there and done that. To me what has been so good about this entire endeavor has been the continued support and learning experience." ~ P.D*

*"THANKS FOR YOUR professional and high-quality approach to training people on how to trade the Forex. I am quite impressed, and I haven't even started classes yet! I look forward to a mutually beneficial and enjoyable long-term relationship with The Institute of Higher Earning. You may use this letter as a testimonial if you believe it will help others make the decision to enroll in your course." ~ R.G.*

*Continued ...*

**FOREX TESTIMONIALS, continued ...**

*"I HAD DONE A COURSE here in New Zealand that cost me a lot more than your course and I did not learn even half of what you taught me. Plus the real bonus is the support/training calls, these are fantastic, and really set the whole course apart as its one thing to do a course, but it is so important to have that ongoing support week after week." ~ B.S"*

*"THANK YOU FOR your week-end webinar on money management. I have really enjoyed it. You have presented your variable position sizing method in a very clear and simple way. This is a concept every trader should know and practice. It is really easy to apply it, there is no high mathematical knowledge requirements, only the basic arithmetic operations. So, it is accessible to everyone. I have also been impressed by the fact your concept is not just a theoretical one, but you apply it to your own trades. I warmly recommend everyone to study, then to apply your variable position sizing method." ~ E.N.*

*"I'M LIKING THE PRICE regression lines more and more. I think they are the best predictive indicator, if you want to call it that, of future market price that I've ever seen. As I've reviewed the webinars, I have been going forward and checking the charts you used as illustrations in the course to see whether or not the market actually did hit your Smiley faces, and, who'd a thunk it, they have EVERY time!" ~ A.C.*

## ***FINANCIAL RISK DISCLAIMER***

We do not provide investment advice. We function only as educator and mentor. Financial investments and trades are inherently risky and can result in significant financial loss. Gordon encourages all users of his services to consult licensed financial professionals regarding your personal situation and any particular investment or trade.

All examples, illustrations, educational information, media or materials are for informational, educational, research and/or customer service purposes only and are made available "as is".

You should not treat any opinion or example, nor any of the services or related communications, products, services, or events on our website as specific inducements to make a particular financial investment or trade, or to follow a particular financial investment or trading strategy.

Never invest with funds that you cannot lose and live comfortably without. No representation, warranty or guarantee is being made that any financial result will or is likely to be achieved by users of our services. Past performance is never a guarantee of future results.

By using our website or acquiring this booklet, you agree to assume 100% responsibility for your financial decisions.