

WORKING PAPER

Strategies for Building, Protecting and Transferring Wealth

\$ THE MONEY DOCTOR

by William F. Richardson



**"Russia and China Join National Alliance – Could Kill U.S. Dollar"
"America's Mega Collapse: Largest Financial Crisis in World History"**



Special Report: Lifestyle Mega Collapse an Economic Catastrophe

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What if you had known what was going to happen before the 2008 Financial Meltdown changed the world?

"The stock market will collapse by 60%, home values will drop 50%, and the U.S. dollar could collapse by 80% or more, resulting in triple unemployment."

"Millions of seniors will experience poverty as Social Security and Medicare benefits will naturally be cut as taxes rise to support the government."

If you knew these calamities were coming in the next few months, what would you do? How would you change your lifestyle? I'm not trying to scare or freak you out. There is always a reason why things happen. I want to bring something to your attention that I've been researching and feel compelled to share with my family, friends, and the world.

I know what I'm saying may seem a bit farfetched or even ridiculous. I probably wouldn't believe it myself if I hadn't actually conducted the research. But wait just a minute longer and keep reading before dismissing this as some doomsday prediction that will never happen. What if just *half* of these things were true, or even a quarter? Wouldn't it be enough to warrant taking a serious look and repositioning your finances now rather than later?

[For digital report, click here](#)

You may never have heard of this, but nevertheless, what I'm about to tell you is one of the most important subjects I have ever shared. My name is William F. Richardson, and I'm a Financial Strategist and Financial Professional Entrepreneur. I have chosen to live a conservative, modest lifestyle, or I would like to think so. From a distance, you probably couldn't tell what I do. I live in a modest home, drive late model automobiles, shop at discount stores, save my money and count my blessings.

Not your typical financial guru. Listen, I'm just a regular American family guy with a wife and kids living the American Dream, as I like to say. With one exception: I enjoy teaching and educating about what's real with the economy and financial concepts that leverage our quality of life. In other words, I call this Lifestyle Management from "The Voice of Reason."

10 / 10 / 80% **Percent Rule** **Learn It, Live It, Share It!**

I have a simple rule called "The 10/10/80% Percent Rule: Learn it, Live it, Share it! (SM) Give 10% - Save 10% - Live 80% – The Money Doctor." I try to live by this principle and teach my family, friends, and those who will listen to do the same. I especially enjoy teaching the youth as they are our future leaders."Education is an investment we can't afford to cut." I'm a husband and father who loves to serve his community, and for the most part, goes unnoticed, which is fine. Until something major like this comes along that inspires me to speak out. A little more than 10 years ago I started a campaign called "The Money Doctor" to share a message of hope and safety to protect the American Dream. After this latest financial meltdown, and seeing firsthand how the principles I was teaching actually sustained the very structure of society, the American Family, aka "The Dream." I was infused with determination and reassurance knowing that we stayed true to our mission statement, "To enrich quality of life." Now fast forward 10 years to 2016, and it's all about to happen again, but this time, the rules have changed. We're back to doing the same old things we did with the technology and housing bubbles of 2000 and 2008, as we are with banking, derivatives, and stocks. Donald Trump in his presidential campaign for 2016 was quoted as saying, "We could be in a big fat bubble

and if that bubble crashes it's a problem." Love him or hate him, there's one thing we can't deny – he knows a lot about the U.S. economy. So either he's full of hot air, or maybe he knows something you don't. Regardless, the trumpet has been sounded. I'll let history decide that ... I'm not going to go into details about this right now, except to say that when everything crashes, it will make The Great Depression of 1929 look like a walk in the park.

What I have to share with you is the most serious threat to both our country and your financial security that I've come across in 20 years of business and financial research. This will be devastating – worse than the crashes of 1929, 2000 and 2008.

My research stretches back before 2010 when it became publicly known that Russia, and China and a handful of Middle Eastern countries were coming together to financially destroy America "The Dream." How could this happen you ask? I thought we had the greatest minds and armies in the world. We're always victorious with the fight. When I first heard about this concept, after the Great Recession had hit, I didn't fully understand the magnitude of what I'd stumbled across. As the years have unfolded and this group continued to gain support internationally, it was unclear how they would take out the world's economic leader for the past 70 years – the USA. That is, until 2014 when China stepped out on the stage and quietly opened a new world bank. A world bank like none other – controlled without America's influence. Now 2 years later, this group, 57 nations strong and growing with trillions in financial backing, stands ready to finish the job, as they open for business. We'll address how this will be the end of the "American Dream" for so many in just a few minutes. Hold that thought.

I came to realize that unless our government did something drastic, this diabolical plan would eventually become self-evident for the United States. That is, if we continued to go into debt and lost the trust of the world, we'd also lose our status as the global economic leader. We are no longer the

beacon on the hill – the lighthouse of the world. Our light is about to be overshadowed, and most don't even realize that this eclipse is taking place right before their eyes.

Recently, I found myself grocery shopping at a major wholesaler. On the way to the checkout stand, I looked up the main aisles to see a swarm of people, all with carts filled and not a care in the world in their eyes. Like sheep going to the slaughterhouse eating as much as they can because they can, not knowing that their time of reckoning was at hand. I also reflected on what this place would look like when their war goes fully public. How many of these families would have a full cart of luxury items or even have a job, so they can be in this store, or would the store even be open?

As I have observed and economists worldwide have revealed, most Americans are unaware that this betrayal is taking place. I have been studying and sharing these concerns over the past 6 years, and I'm not alone. I agree with most of the economists who have predicted previous events, foreseeing this happening as it quietly moves forward unnoticed.

It's the perfect storm of 2016. We are in the eye of the storm – the hurricane if you will – and it appears to be quiet on all fronts. Normally as we go about our daily lives, as our government continues to artificially inflate the economy, we hear all is well. As the Feds keep printing more money with no real value to back up our financial debts, the message is, "Don't worry, keep borrowing money, keep spending money, the economy is getting better." Normally, when the government or politicians are telling you something, the exact opposite is taking place. This is happening as the world sits back unaware of the currency wars and calamities they'll face as we come out of the eye of this economic storm. The one thing we don't know is exactly the size of the eye and when will we fully emerge from it. No one really knows, but we can make a good guess that it's coming based on current and past events. We are in an election year. The new world bank is fully funded, and we continue to spend with no end in sight,

financially bankrupting our country. We know that the end is around the corner; the day of reckoning is at hand. It's only a matter of time!

New World War



Make no mistake; it's clear there is a war, and it began long ago. It started back in 1946 to be exact. There was no official declaration of war. No bullets were fired, no boots on the ground, no ships or airplanes dispatched or weapons of mass destruction released. We are in an economic war over the world's reserve currency. The U.S. Dollar forms the basis of the world's financial system. It's what banks around the world hold in reserve. The U.S. Dollar is required as payment by every country when purchasing goods or trading with foreign nations. So for example, when European countries want to purchase oil from Middle Eastern countries, they must convert their money into U.S. dollars. Then they can buy oil or other goods and services based on the value of the U.S dollar, rather than their home currency value. This affords access to cheap oil and cheap prices and has been America's #1 advantage of owning the world's reserve currency supply. The minute the U.S. no longer holds the world reserve currency, prices will inevitably skyrocket overnight. Prices will also increase as oil prices go up. It's a natural process as the cost of gas and diesel rises for transporting goods and services across the nation. For example, first, our food prices could double or triple, which would spark unrest in highly populated areas. Even if you could access your money in the bank, would the grocery stores be open? And would they have any food for you to purchase with that now?

debunked and devalued dollar? We'll revisit the run on banks later. I know what you're thinking: hopefully this crazy theory and scenario will never happen. "Hopefully" is right, but hope by itself never helped anyone. To have hope, we must take action. Then we may avoid hopelessness.

As things currently stand, the U.S. cannot go broke as long as it keeps printing money. The U.S. is the only nation that officially enjoys the privilege of using its own money to purchase world trade commodities like oil, food, and other necessities. We actually have the power to print or borrow our own money to pay off our debts. Even when we don't have money to spend or value as collateral, we continue to print more money to pay off our debts and interests with funds that we don't have. We print money, then monetize it by selling Treasury Bonds. In most cases we purchase the bonds back ourselves – with the fake money we just printed and monetized, to be able to create the bond in the first place. This vicious cycle continues and continues, until one day, like a house of cards, the entire system implodes and collapses. History has proven this phenomenon time and time again. This senseless spiral we're caught in does not make good stewardship of the world's reserve currency. We know it, and the world knows it, too. This risky pattern can't continue forever. The fact is, you must have collateral to leverage an asset – it's a basic principle of strategic financing. America and its politicians are running the world's largest Ponzi Scheme. Anyone else found guilty of conducting this type of operation would find themselves in federal prison. Just look at recent headlines. Time is about to expire for America, as the world watches and waits. This is a concept most politicians don't fully understand, let alone the general public.

Whoever controls the world's money supply, controls world trade. Just like the hand that rocks the cradle, the country that controls the world's printing press rules the world. Once you wrap your head around this concept, you'll realize that most of our political and economic problems are resolved (at least temporarily) by having the ability to print additional U.S. currency.

Knowing this, you can understand what grave danger we are in if we lose our position as the World Economic Leader. We have held this position for the past 70 years; *the loss would be catastrophic*. I cannot stress this enough!

This is why Russia and China have been able to unite a 57-nation alliance that cannot be ignored. The alliance represents more than 60% of the world's economic power and over \$50 trillion. That's 3 times the financial clout of the United States. Russia has held out for decades and now boldly supports this alliance of nations that have lost their trust in the U.S.

Here in the United States, our lifestyles are about to change. The warning shot was fired, the world leaders have taken notice and for the first time in 70 years, the United States is left in the cold, with no protection from the storm.

Beijing, China, New World Bank Headquarters

Now let's dive into the possibility of things to come and what the world has to say. Before we get started, we need to set the ground rules. Let's talk self-reliance for a moment. We have been counseled for years on the subject of putting our houses in order, so when the storms come – and they're coming – we can survive the weather safely. There are lots of talks and books on this subject, so I won't go into great detail. Other than to say that you should have some storage of food, water, cash, personal protection items, fuel and of course, your financial assets, stored in a safe place. I will come back to that safe place later.

World Alliance Fallout and Election

The end is at hand for U.S. control of the world reserves currency, and leaders for the new global economy have spoken. Right now we can print new money even when there is no money because everyone in the world

needs U.S. dollars to trade their goods. When that changes, we won't be able to use our USA gold credit card anymore, and the U.S. banking, the stock market, housing, and the U.S. Dollar will drop overnight. It can happen anytime. There's no real way to predict the actual date this may occur, other than to say that it can happen anytime over the next 36 months. If we keep doing the same things but expecting different results, it may be sooner than later. Some believe it's going to happen before the November election. With our current attitudes of complacency and politics, most predict there's nothing the U.S. government can do to stop this from occurring. Both political parties claim they have the solution. They can't both be right. If so, we could have resolved our issues under our current congressional and administration leadership. We must learn from our failures and make effective changes before it's too late. This time, we do not have years to wait and see what happens. The choice for many is clear: vote party lines no matter the issue. Others follow mainstream media. As for the rest of the nation, they make an independent, educated decision based on their gut. I recommend that you study the issues out in your mind and ponder who you feel is best qualified to run our country and most effectively solve the economic and social problems we are facing. My main concern is the economy. I believe many of our social injustices could be solved if virtually everyone had a job. It would solve many of the issues on our streets every day. With that in mind, one should vote for the person who has a proven background in economics and can get the job done. This choice is one of the most important decisions you will make in your lifetime. You have a choice: Career Politician or Executive Business Entrepreneur. As a nation, we must support whoever is elected as our president, and pray for their success to make the hard choices required to save our way of life. The world governments have spoken and if we don't regain their confidence, our economic control for the past 70 years will come to an end.

You won't find much of this information on the nightly news, and our government also keeps a lid on many types of economic news. As of this writing, the alliance from my research has not formally announced its

intentions, although we can look to the International Monetary Fund, which has suggested the need for a new world currency.

The 57-Nation Alliance – officially called AIIB



The Asian Infrastructure Investment Bank (AIIB) is a multilateral development bank (MDB) conceived for the 21st century. Through a participatory process, its founding members are developing its core philosophy, principles, policies, value system, and operating platform. The Bank's foundation is built on the lessons of experience of existing multilateral development banks and the private sector.

A successful Asian Infrastructure Investment Bank that sets itself apart from the World Bank and the International Monetary Fund (IMF) would be a diplomatic triumph for China, which opposes a global financial order that it says is dominated by the United States, and does not adequately represent developing nations.

Nation Alliance Online Directory: [Status of Founding Members](#)

Reference: aiib.org

For reference only: The next few pages hold key media statements you may have missed that validate the mission and threat of the AIIB.

The Wall Street Journal: Revealed that "China will retain the upper hand as the largest shareholder." Russia is right there behind it.

Former U.S. Secretary of the Treasury Larry Summers shared his reaction: "I can think of no event since Bretton Woods that is comparable to this new institution," and he said it was "the moment the United States lost its role as the underwriter of the global economic system."

U.S. Treasury Secretary Jack Lew: Warned that "America's international credibility and influence is under threat" from this World Bank rival.

The New York Times: But the administration suffered a humiliating diplomatic defeat last spring when most of its closest allies signed up for the bank, including Britain, Germany, Australia, and South Korea. Altogether 57 countries have joined, leaving the United States and Japan on the outside.

The calculation for joining is simple. China, with its vast wealth and resources, now rivals the United States at the global economic table. That was confirmed this week when the International Monetary Fund blessed the Chinese renminbi as one of the world's elite currencies, alongside the dollar, euro, pound, and yen.

China is taking direct aim at the current development regime, the Bretton Woods system established under the leadership of the United States after World War II to help stabilize currencies and promote growth.

Beijing officials say they want to take a faster approach than their counterparts at the World Bank, the International Monetary Fund, and the Asian Development Bank. The new bank, China promises, will not be bogged down in oversight.

"The U.S. risks forfeiting its international relevance while stuck in its domestic political quagmire," Jin Liqun, the president-designate of China's bank, wrote in a chapter for a recently released book, "Bretton Woods: The

Next 70 Years.” He added, in reference to the United States, “History has never set any precedent that an empire is capable of governing the world forever.”

During the 2008 financial crisis, China’s economy had continued to perform well, serving as a stabilizing force for the world when the United States was on the verge of collapse. Yet Congress blocked an IMF proposal, backed by the Obama administration, to make China the third-most-powerful country at the fund after the United States and Japan.

“The U.S. Congress was delaying its approval of the I.M.F. reform, and we had a different view,” said Xu Hongcai, head of the economic studies department at the China center. “The U.S. agreed to the conditions when the economy was in the downturn, but it backed down on its words when things got better.”

Voice of America: U.S. 'loss of influence' – The AIIB has been seen as a potential rival to the World Bank and ADB since Britain, Germany, France and Italy joined it last year.

“These are governments that normally do what the U.S. asks in foreign policy matters, unless it is politically impossible for them to do so. So this demonstrated a significant loss of influence of the U.S. government over its most important ally, Europe,” Mark Weisbrot, co-director of the Center for Economic and Policy Research in Washington, told Voice of America.

U.S. allies – U.S. allies that joined the new bank – South Korea and the Philippines, in addition to Britain and other European powers – apparently felt it would be risky to stand apart from China’s international ambitions, analysts said. Germany, the bank’s biggest shareholder among non-Asian countries, also is expected to seek opportunities in the construction and renewal projects the bank is expected to finance.

“Britain has a great deal of expertise with respect to infrastructure building, infrastructure financing, green financing, project management, construction,” Mark Boleat, chairman of the policy and resources committee at the City of London Corporation, told Beijing state television.

European Political Strategy Centre - EPSC Strategic Notes:
Chinese actions are not restricted to the economic and financial spheres; they seem to have a clear geopolitical and geostrategic component. The plethora of initiatives that are ostensibly economic – AIIB, NDB, the ‘Silk Road’ – are clearly aimed, and overtly used, to increase global influence and political reach.

What is the Silk Road? It's not a road, it's an Economic Belt that will fund projects for the 21st century in Eurasia.

Short of an unforeseen event, the emergence of China on the global stage is real and here to stay. The AIIB is only another manifestation of the country's quest to offer unparalleled financing capabilities (and increasingly, technical expertise as well) to help itself and other Asian countries develop infrastructure and wider economic capabilities. While on balance this should be welcome: the EU needs to be vigilant that good governance standards are respected. Europe should not inadvertently help to lay the grounds for a world in which Chinese or AIIB finance will be preferred in emerging markets because it comes without the economic prescriptions and economic and social standards upheld by other multilateral development banks, such as the World Bank.

Russian quotes:

Zero Hedge: Putin Targets U.S. Monetary System –
ValueWalk: Putin Wants U.S. Dollar Banned from Russian Trade –
The Wall Street Journal: Russia Shuns Dollar

Commentary and Insight

I asked my 15-year-old daughter who is turning 16 in a few months and will soon be a junior in high school to write a few thoughts about what she understood from listening to me teach. One reason I wanted her perspective as a youth was to know if my message was getting through and if it was effective for her age group. Did she listen, retain and understand the consequences of our new reality? As her father I knew she was a good writer and honor student. She recently completed reading a book and writing a school paper about the Great Depression. I thought she should have a pretty good understanding about what life may be like under these conditions. It may appear to some as if I am quoted directly, although except for very minor corrections; these are her own words.

"It's going to be like the Great Depression, but worse. This is my prediction because it's never happened before. Since 2010, China has been working on creating a bank with an international currency – a new dollar bill. For the past 70 years, the world trade has been done through the U.S. dollar. This is how the U.S. has been able to grow its economy because everyone needed the U.S. bill to trade. By creating a new dollar bill, China and Russia, along with European and Middle Eastern nations, will create the money and it will cause the U.S. dollar to be worth half as much. This is predicted to happen in the next year or so. When it does happen, everything will become overpriced and everyone will use all their money, and then everything's value will drop and whoever still has money will get everything cheaper. When the new dollar appears, the U.S. banks won't be able to pay people back, stocks will drop, and tons of money will be lost forever. But if you put your money in a safe place, it will be guaranteed and no money will be lost and you'll be able to survive the inevitable event."

Not a bad perspective coming from a 15-year-old. When I finished reading her remarks, at first I thought to myself, "Was I this smart as a 15-year-old,

or perhaps maybe I'm just a good teacher?" Things could have been reworded a bit, but overall she knows more than most I would have to say.

At my oldest daughter's college going away party, I was telling a small group of people what was to come. There was a person from Ukraine, China and Britain at the table. At first, I was talking to my daughter's friend who is from Ukraine. As we know, Ukraine was part of Russia until 1993. The person from Ukraine immigrated with her family about 2 years ago to enjoy a part of the American Dream. I was telling her that Russia and China are ganging up on the USA. I was kind of joking, but then the woman said, "Oh I know the dollar hasn't been backed by gold for 30 years." I was surprised to hear that she knew this. The unique thing is, she comes from a foreign country that has not been sheltered from global economic and political duress. Now back to what she said. Our money is not backed by any gold standard or any material value. She's right! Today there is no vault with gold bars sitting at the Federal Reserve backing all this money they are printing and sending out to the world. This is one of the reasons we are in this mess. We have forgotten how hard our forefathers worked and saved to build this great nation. We can't continue to be fiscally irresponsible with our money and mismanage our finances without consequences. Donald Trump was quoted as saying that we may need to renegotiate our debt. This is not something you normally would hear from mainstream media or the political elite. The leaders of the world are now deciding our consequences and for the first time in 70 years, we are not at the negotiation table. It's a sad day for America and every soldier who has fought for our freedom and independence these past 240 years of our nation's birth.

I was talking to an old friend who happens to be semi-retired from the entertainment business. Our conversation ended up with the economy in bad shape, and he was not sure who he would vote for to pull us out of this financial mess. There was one candidate he said he could not vote for. I understood his concerns. I told him that in an overall economic global

sense, it really doesn't make a huge difference if it's a Democrat or Republican. What does matter is if we lose control of the world reserve currency. So you have to vote logically, not emotionally. I told him we could continue to print our way out of most disasters as long as we hold the key – our golden credit card to economic growth – the global reserve currency. We then discussed the Great Depression and how this next financial lifestyle setback could cause three times the devastation our grandparents lived through. As a nation we have forgotten the lessons they learned back in the 30s about being thrifty, saving, working hard, doing without, and having respect. Many people these days have a sense of entitlement that our grandparents did not experience. The children of that era who are alive today are now in their late 70s to 90s. I would like to think that if we had applied a little of their wisdom, we could have avoided some of the pending doom and gloom we now face.

Then, this friend and I got on the topic of sports, and how much more we pay to athletes and entertainers than we do to teachers and public safety professionals. Then he asked a question about how they were affected by the Great Depression. I didn't know, and had never thought about this before, so I did some research, and this is what I found.

Teachers and public safety professionals took a beating just like everybody else back then. Salaries were reduced, sports clubs went bankrupt – or nearly did. Men from all walks of life tried out for baseball camps in hopes of becoming professional players and going from rags to riches so that they could feed their families. About that same time, radio sports were one of the things most Americans could participate in while it was too expensive for most to go to a game. Baseball is about as American as you can get. It helped inspire the birth of a new America. Then there was World War II, building its own economy with millions of manufacturing jobs being created as the country united to support the war. In a sense, WWII actually saved us as it helped pull us out of a prolonged depression. We concluded that the fall of America – like hitting a reset button – might actually benefit future

generations. We were forced to be humble and rebuild a stronger nation based on core values that today have been lost or forgotten. As history repeats itself, a new generation can be taught tried-and-true principles. This education must start in the home and is the primary responsibility of the parents. This may turn out to be a blessing in disguise. I realize this is a different perspective than many will have.

I consult with all types of business people and other professionals. For example, I have found that most independent medical professionals are good business people with an entrepreneurial spirit. After school and educational debt management, they must find an office location, finance their equipment, become a marketer, and hire staff – all in hopes of building profitable practices. Many are family friendly and members of the communities they serve. I interviewed several medical professionals to obtain their point of view on how this might affect their lifestyle and future business planning. As expected, many of them were simply too busy to take notice, while others felt their houses were in order, and some were in denial.

Here are my conclusions:

Number one! Don't be afraid to walk the path less traveled!

For the most part, they knew of our national debt situation and that the stock market was risky business. Most people would agree with them. They understood risk versus reward. They face it every day running a small business – which is the backbone of our economy. We need to protect small businesses. As a business owner and professional financial entrepreneur, I am passionate and have an active voice on this subject.

The main reason for the interviews is to strategize and increase awareness. Knowing that my associates in the medical field would have professional advisors who could have conflicting recommendations, I

always start off my interviews with a Lifestyle Discovery Strategy Session. The session focuses on building relationships of trust – before assets are valued. Thus allowing for valuable insight into what is called “True Wealth” – comprised of all three asset categories: human assets, intellectual assets, and financial assets.

As for the degree of knowledge, it varied based on their level of financial education, not their income level or professional profile. No one received a perfect score for financial awareness, which is understandable.

On the subject of education, I shared a message earlier about teaching the youth. Small businesses are the backbone of our local financial system. To support both of these initiatives, I partner with FundKIDSNow.org. Their motto is “Education Comes First,” and mine is "Education is an investment we can't afford to cut."

Join the Revolution!

When you have a greater purpose in mind for your money, your money will not control your life, and you will have greater clarity, balance, focus and confidence for your family.

The objective of the Fund KIDS Now - Community Spirit and Awareness Campaign is to raise money and educational awareness. Light the World with the Sun is an educational campaign to fund energy and financial awareness and community economic development by funding local school programs. As a result, new jobs and community economic developments are created by circulating money in the local economy. "One dollar will circulate 7 to 9 times in the local economy before it reaches the national economy." Read more: [FundKIDSNow](#)



Trump and the Bubble

Trump told the Washington Post that there's a big bubble in the economy, and the stock market is inflated. Many people believe he's right. "I think we're sitting on an economic bubble. A financial bubble," Trump said. According to The Washington Post, "Trump's view also runs counter to that of most economists. Most economists aren't overly worried about an imminent downturn."

Do you agree with these mainstream economists and President Obama's Administration that Trump's just "peddling fiction" and the economy is doing just fine, or is Donald Trump telling the real truth?

The 2008 financial meltdown will look like that walk in the park we talked about, compared to what's coming. We have a looming bond bubble, stock bubble, real estate bubble, and banking bubble all positioned to burst simultaneously. Not to mention the "too big to fail" corporations' falsification of earnings being reported on Wall Street. Otherwise known as financial engineering. This keeps their deception alive and attempts to extract every last dollar before the impending mega-collapse occurs.

Derivatives Bubble Time Bomb

We are part of the world's biggest casino. It's called the derivatives market. The Bank for International Settlements reported that the total net worth of all outstanding derivatives contracts is a whopping \$493 trillion. It's hard enough to comprehend that our U.S. debt is approaching \$20 trillion. Most Americans find that number unfathomable. It's virtually impossible to quantify that number in our heads. The global economy is estimated at about \$78 trillion annually, while the derivatives market is growing at around 6 times this value. This bubble is potentially the biggest economic catastrophe time bomb in world history.

If you're not sure what a derivative is, think about how a casino operates: it's a bet against everything. Everything of economic value has a derivative attached to it from stocks, mortgages, interest rates, and prices of commodities like oil, gold, and wheat. You can even bet on a nation's currency to default. It's a speculative contract; they have a bet placed.

The derivatives market is the real weapon of mass destruction. It gambles away trillions of dollars every day on the bet of the future price of the asset to which the derivative is attached.

In the world's largest casino, the big banks and financial institutions place their bets collectively, having more than \$200 trillion of exposure to derivatives contracts. That exceeds the national debt by 10 times and is a time bomb waiting to explode as we go about our daily lives.

You can't operate a country under an economy that's growing at 2% per year while having a national debt nearing \$20 trillion without some fallout. It's what's called "Common Sense Economic Destruction." The devastation that will take place when the market fails will make the Great Depression and the Great Recession look like a tropical storm in comparison with this approaching hurricane. As I have said, "It will be no picnic in the park." If

you want a visual picture of the possibilities of what we can look forward to, just look at what's happened in Greece and Egypt.

Pensions and Bonds Markets

The danger of pensions and bond markets becomes unthinkable! As the new norm and effects of economic and social injustice in the world continues to deteriorate, good becomes bad, and bad becomes good.

I can't end without sharing the injustice taking place with unfunded obligations like pensions and healthcare benefits. It's terrifying how many retirees will be affected when they go to take out their pension benefits and find they've been cut by 30%, 50% or are even gone (100%) because the government or corporation entity holding those funds spent the money – with hopes of future investments paying off. Whether good or bad intentions, big business or big government basically gambled away the people's money.

When it comes to retirement, I have found that in most cases you can do better, have more control and greater options with your money when you take out a lump sum payout. You have the option to take the money you worked so hard for and have it privately managed outside of their control. There are companies that will safely manage your money outside of the pension safety net, which is now broken. Just look at what happened a few years back with United Airlines workers, and it's even worse today. Someone else spent their money, just like with Social Security and Medicare.

Remember it's your money, but not until it's in your control and it's safe. Otherwise, it's only numbers on paper. I'd rather have money in-hand, than a promise.

Pay attention to what's happening with the government bond market. Our Federal Government is broke, in debt, and can't even bail itself out, let alone another entity. If it were any other organization, they would be bankrupt or out of business. Watch closely what's going on in Puerto Rico. Soon you may see our local cities and states defaulting, asking for the same bailout treatment as Puerto Rico received. In any situation, it's not good when a government entity can default on their promise. What was once known as a safe investment for retirement portfolios may soon become undesirable. unthinkable

Run on the Bank

If you knew that there would be no money available next time you went to the ATM or pulled out your credit or debit card, how much extra cash would you carry in your wallet? I'll leave that question for you to ponder. Secondly, if you knew that there would be no police, fire or emergency services to assist you in times of need, what would you have on hand to protect yourself? I'll leave that one for you to consider as well. If you knew the stock market was going to crash by 50% next month, where would you move your money? Now that's one I will answer, as it is my area of expertise. As I promised, I will share where to safeguard your money, and if it's not in the bank or stock market, then where? It's with one of the oldest and most respected institutions in the world. With an industry that has a reputation for safely protecting money and people's wealth for more than 100 years. With an industry that is self-regulated and monitored by the state and the federal government. If customers asked for their money or the entity had to pay something back all at once, there are mandates and safeguards in place to have 100% financial reserves on hand to cover all of its depositors' liabilities at one time. This entity can't be related to the banking or securities industry because that simply is not the case. What is it, you ask? The answer may surprise you. And there is only one answer!

You have to prepare, and you must prepare now!

The hurricane is already heading to our shores. Make sure your house isn't built on a sandy foundation but rather is built high upon a rock.

I will show and teach you how to protect your family and money.

What if it turned out that what you thought to be true, wasn't? When would you want to know?

What does it mean when you lose money in the stock market?

If the market falls 33%, it must increase 50% to get back to where you were.

If the market falls 50%, it must increase 100% to get back to where you were.

Conventional financial wisdom is not working. "All the dogs barking up the wrong tree doesn't make it right!" Be prepared to study, listen, learn and do a little homework. Don't expect to learn these concepts and strategies without active, positive encouragement. We are not talking about getting rich quick here. Let time and money compound safely and be your advocate.

The concepts and strategies I teach are based on some of the most brilliant financial minds of our times. Those who participate may gain valuable insights into financial opportunities previously unknown to them. You will learn valuable concepts that run contrary to conventional wisdom, such as "How to become your own banker." In fact, you may never view your assets, retirement, investments, and insurance plans the same way again! Learn little-publicized, completely legal tax breaks and money leveraging techniques used by successful banks, corporations, and the smartest money managers."

Here are the answers I spoke about. Follow these 6 rules:

Rule #1: Never lose your money! Sounds too simple, but it's not!

“When it comes to investing, I am more concerned with the return *of* my money than the return *on* my money.” – Will Rogers

“Those who understand interest earn it, those who don’t, pay it.” – Albert Einstein

Rule #2: Income Planning, Taxes or Volatility ... How to Avoid Both!

You must have a tax-advantaged investment vehicle that offers these features: Gains are protected from market losses. Withdrawals are NOT included for income tax purposes. Investment savings are NOT subject to taxation.

Rule #3: Required components: Growth, Income, and Protection.

The potential for market-like gains without risk of losing principal.

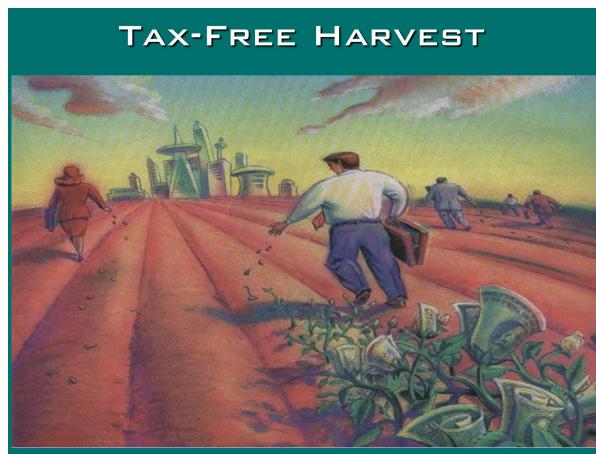
The power and advantage of locking in annual gains with principal.

Rule #4: “Must-have” Benefits and Solutions:

- Unlimited contributions
- Tax-deferred compound growth
- Tax-free distributions
- Tax-free survivor benefits
- No required distributions
- No capital gains
- No loss protection
- Competitive returns
- Liquidity, use and control

- No means testing for Social Security

There is only one place I have found that you can secure all these benefits and follow the rules: Indexed Universal Life! (Also known as IUL.)



I normally advise everyone who qualifies to buy into a legal reserve life insurance company and purchase an Indexed Universal Life Insurance Policy that is structured and funded as a

"Tax-Advantaged Lifestyle Investment-Grade Savings Vehicle."

Rule #5: Education of Financial Strategies

You want to educate yourself on strategies for building, protecting and transferring wealth. Understand the Voice of Reason – "The power of money triple compounding and tax-advantaged investment vehicles."

You must work with an advisor who specializes in designing these customized insurance wealth protection strategies. You also need to expand your mind and read and watch educational videos that will help you understand concepts that may sound counterintuitive at first. At the end of this report you'll have a special opportunity to request more insight and

education. Ask about my Lifestyle Discovery Strategy Session, "Good, Better or Best!"

Rule #6: Privately Finance and Become your own Banker...

1. Never run out of money
2. Never lose money
3. Increase income and reduce taxes

Time Never Sleeps

Are we true to the faith of our forefathers? Are we modern-day pioneers? Living without hardship does not necessarily mean we are without opposition. We can ask ourselves what legacies we are leaving behind for the next generation.

Einstein said, "The eighth wonder of the world is compound Interest."

The compounding effects of interest may not seem like a big deal over short periods of time. However, over several years, it makes a huge difference in our growth opportunities. Learning the power of leveraging and the power of triple compounding is one of the most effective ways to keep your "Safe Money." If you're not aware of this concept, you should be.

When planting a seed we need good soil, water, sunlight, and weeding to help the seed grow correctly. The same is true for our money. We need good soil, which equals a safe place for our money to grow. We need a fair rate of return, which equals the water. We need compounding interest, which equals the sun. We need no loss of money or interest, which equals the weeds.

Good soil = safe place for money growth

Fair rate of return = water

Compounding interest = the sun
No loss of money or interest = weeds

Meet these conditions and our plant or money will blossom and grow. Not having any one of these will make a huge difference over time and the growth of our seed – the money.

Insurance and Safety of Money

One of the keys to enhancing your net worth is managing your money. I have found one of the best ways to help people is to show them the benefits they can enjoy through strategically managing their lifestyle and finances and how to become their own bankers.

The use of these strategies and concepts is not only one of the fastest ways to become financially independent, it's also one of the safest and most effective ways I have found to teach people to 1) pay themselves first to provide for their families, 2) live debt free and 3) experience the gift of true wealth.

Remember the safest place to keep your hard-earned money besides your wallet, pot of precious metals, or perhaps some diversified currencies, is with the world's safest companies.

For those who believe holding gold, silver, and precious metals is the safest asset, I would agree to a point. But when the market for gold stabilizes and the value starts to decline, will you know when to get out? History has proven precious metals and gems will always hold some form of value for the trade of goods and services. Before banks, people in the Wild West would bury their treasures. It was pretty safe as long as you didn't forget where you hid your pot of gold. History has also proven that having some diversified currencies on hand would be wise. Cash on hand is King!

What do you do with the rest of your safe money assets – the money you simply cannot afford to lose? You put it with the people who have been protecting our nation for the past 100 years. Not the banks or the stock market.

During the Great Depression, it was not the government that bailed out the banking industry, it was U.S. insurance companies.

Let the legal reserve life insurance companies do what insurance companies do best – mitigate risk!

Yes, you heard me right. Life insurance is without a doubt one of the greatest financial planning tools available to Americans today! [Read More.](#)

Living with Purpose and Real Intent

If you're as concerned as I am, and you're not the type to sit around and wait for something to happen, there is something you can do.

SPECIAL GIFT INVITATION:

How To Get Growth, Protection, and Income for Your Money

Send a request for a special promo code to watch this new online video training series absolutely free in the comfort of your home or office. You will learn how hard working American families protect and control their retirement money, and never expose it to stock market risk or massive taxation.

Watch this FREE Video Series and Learn the Rules!

Send request to info@citizensfinancialsecurity.com to view video online.

Video series shared as a public benefit for enlightenment!

Thank you for taking the time to read this special report, and I hope you found it insightful. Feel free to share it with everyone you know and care about.

I invite you to learn and gain additional insight. Read more:

[Legal Reserve Insurance Report, read more...](#)

[About the author, read more...](#)

[The Voice of Reason Blog, read more...](#)

Enjoy!

May God Bless America!

Respectfully Yours,

William F. Richardson
Wealth Creation Financial Strategist
Strategies for Building, Protecting and Transferring Wealth
Income Planning for College, Retirement and Business

For additional information on these topics, visit our corporate sponsor of The Money Doctor Advisor, Citizens Financial Security, at www.CitizensFinancialSecurity.com.

Portions of this message were adapted from published articles at MoneyDoctorAdvisor.com

You are invited to contact "The Money Doctor," Mr. William F. Richardson, author, speaker, financial strategist, and retirement specialist for Citizens Financial Security and its affiliates. He is also the founder and director of The California Educational Institute of Wealth Enhancement. To learn more, please email William (at) MoneyDoctorAdvisor.com. This report is for educational informational purposes only. It is not designed or intended to offer tax, legal, investment advice, or an offer to sell. When making financial decisions, always seek the advice of a qualified professional. © 2006-2016 The Money Doctor. All rights reserved.