You won’t believe it, but here’s what most investors tell me:

“Jim, I agree with your predictions, but I want to wait until it seems likely they’ll come true. Call me 3:30 p.m. the day before the crash and I’ll sell my stocks and buy some gold.”

Let me tell you right now it doesn’t work like that. To understand why, imagine you’re on a mountainside…

You can see a snowpack building up on the ridge line while it continues snowing. You can tell just by looking at the scene that there’s danger of an avalanche. It’s windswept… it’s unstable… and if you’re an expert, you know it’s going to collapse and kill skiers and wipe out the village below.

You see a snowflake fall from the sky onto the snowpack. It disturbs a few other snowflakes that lay there. Then, the snow starts to spread… then it starts to slide… then it gets momentum until, finally, it comes loose and the whole mountain comes down and buries the village.

Question: Whom do you blame? Do you blame the snowflake, or do you blame the unstable pack of snow?

I say the snowflake’s irrelevant. If it wasn’t one snowflake that caused the avalanche, it could have been the one before or the one after or the one tomorrow.

The instability of the system as a whole was a problem. So when I think about the risks in the financial system, I don’t focus on the “snowflake” that will cause problems. The trigger doesn’t matter.

A snowflake that falls harmlessly — the vast majority of all snowflakes — technically fails to start a chain reaction. Once a chain reaction begins, it expands exponentially, can “go critical” (as in an atomic bomb) and release enough energy to destroy a city. However, most neutrons do not start nuclear chain reactions just as most snowflakes do not start avalanches.

In the end, it’s not about the snowflakes or neutrons, it’s about the initial critical state conditions that allow the possibility of a chain reaction or avalanche. These can be hypothesized and observed at large scale but the exact moment the chain reaction begins cannot be observed. That’s because it happens at a minute scale relative to the system. This is why some people refer to these snowflakes as “black swans,” because they are unexpected and come by surprise. But they’re actually not a surprise if you understand the system’s dynamics and can estimate the system scale. That’s what we do here at Strategic Intelligence.

The snowflake that falls harmlessly is about something that does not happen. The problem is that something could happen at any moment and one needs to be prepared because once it starts it will be too late to react. Think of Noah. He was prepared.

Something will cause the crisis, for sure. What matters, however, is that the financial system is so unstable. At any moment, it could come crumbling down — there won’t be any warning. I won’t be able to call you 3:30 p.m. the day before to tell you to buy gold.

Even if I could, you might not be able to buy gold at that point. When a buying panic breaks out, gold prices could start jumping up. Not by $10 or $20 per ounce per day, but by $100 an ounce and then $200 an ounce and then, all of sudden, it could be up $1,000 an ounce. At that point, investors will say, “Gee, I gotta get some gold.” But they won’t be able to get it.

The big guys will get it. You know, the sovereign wealth funds, the central banks, the billionaires, the multibillion-dollar hedge funds. They’ll be able to get it, but everyday investors like you won’t be able to.

You’ll find that the mint stops shipping it. That your local dealer has run out, but there’ll still be a price somewhere. You’ll be able to watch the price on television, but you won’t actually be able to get the gold. It’ll be too late.
The economic and financial blunders that got us to this point have already been made. It’s not as if we’re waiting to see if something will create market risks that could get us to the point I’m describing. The market risk is already here. It’s embedded. That’s why you need to prepare now.

You and I are just waiting for that “snowflake” that will finally cause the crisis. It will come very suddenly, too. What you need to be concerned about is that the instability is already baked into the pie.

The crisis is coming. It won’t necessarily happen tomorrow, although it could. My forecast is not a 10-year forecast, either. The global economy and market won’t make it 10 years.

So I would say two things:

No. 1: The next collapse could happen very suddenly, and you won’t see it coming. So you need to prepare now. I strongly recommend reading the reports I’ve sent you, as well as the end chapters of my book, The Death of Money. Each will help you prepare now, so you’re not caught off guard.

No 2: Don’t focus on the snowflakes. Focus on the avalanche.

That said, I understand it’s hard to resist the urge to guess which snowflake might trigger the avalanche. You probably look at the front pages every day and wonder, “What should I look for?”

There are events or outcomes that I could see potentially causing a crisis. Of course, no one knows for sure. In an effort to give you an idea of what type of “snowflakes” could cause the next financial avalanche, I’ve outlined 30 for you below.

I will update you on the likelihood of each in future Strategic Intelligence issues. For now, read on…

**ISIS Attacks the Vatican or Pope Francis**

The Islamic State has declared Pope Francis a target, and the pope is known to rely on minimum security. An attack by ISIS on the pope could ignite a religious war between Catholics and Muslims with overtones of the medieval crusades and the original jihad of the Prophet Muhammad. The Vatican has confirmed this danger.

Habeb Al Sadr, Iraq’s ambassador to the Vatican, has gone on record saying ISIS has issued “credible threats” to kill the pope. The pontiff, said Al Sadr, won’t be safe anywhere he goes, including on trips to first-world countries or in Rome itself. “I think they could try to hit him during his travels or even in Rome, because there are members of ISIS who are not Arabs but also Canadians, Americans, French, British and Italian.” If the Islamic State were to assassinate Pope Francis, violence could spread in the region.

Oil fields could go offline, sending oil to $300. Higher energy prices would crush the economic “recovery,” triggering a recession and potentially sending the stock market crashing 50% or more.

**Major Natural Disasters: Earthquakes, Tsunamis or Volcanos**

A natural disaster that is orders of magnitude greater than recent experience. The Sumatra-Andaman earthquake on Dec. 26, 2004 was magnitude 9.1 and produced a tsunami 100 feet high. There have been only five earthquakes in recorded history of magnitude 9.0 or higher. Two of the five were in the past 12 years. What if a 9.5 earthquake were to strike eastern China or the Western United States? The great financial panic of 1907 was a direct consequence of the San Francisco earthquake of 1906. Back then, stocks fell 50% from their previous peak over a three-week period. Today, the linkage in the financial system would mean a natural disaster of that scale would devastate the economy and markets.

**Unexpected Consequences of the United Kingdom Leaving the European Union**

The U.K.’s vote to leave the European Union triggered a small financial avalanche. Among other things, it caused Sterling to fall overnight. (Readers of our sister publication, Jim Rickards’ Intelligence Triggers used it for a chance to make 120% gains in just three days — proving it pays to act of avalanches before they start.)

While the markets have largely absorbed the shock, there are still plenty of details to work out. The European Union has all but stated it intends to make the United Kingdom suffer for its decision, which could make for some volatile negotiations.

Meanwhile, Scotland — which was largely in favor of staying in the EU — may use the vote as an excuse for a new bid at independence.

So it continues to be something to watch.

**A Currency Crisis in Sterling**

Currency values fluctuate all the time, sometimes with big swings. There’s nothing new about that. Sterling went from $1.50 to $1.29 in the aftermath of the June 23, 2016 Brexit vote; a 14% decline in just over one week. That’s huge, even by the standards of volatile currency markets.

But a real currency crisis is different. That’s when the value goes into freefall, perhaps plunging 25% or more with no end in sight. Hard currency reserves are depleted and the IMF has to enter the picture with emergency reserves.
In an extreme case, the G7 plus China will intervene directly in currency markets to prop up the currency in crisis, and the IMF may print some world money (called SDRs) to replenish reserves. The last time we saw crises of that magnitude were 1997 in Asia, 1994 in Mexico and 1992 in the UK. Get ready for another one. Sterling could be the next acute currency crisis dropping from $1.29 to perhaps $0.80 or even lower before the bleeding stops.

In an environment like that, fortunes will be won or lost depending on which side of the trade you're on.

**China Reveals Its Gigantic Gold Hoard**

China officially says it has 1,838.5 metric tons of gold in its reserves as of late-2016 with small additions being reported every month. Evidence from various sources is that the real figure is 4,000 metric tons or more, but the Chinese will not admit this, because they wish to acquire more at cheap prices and do not want to spook the market.

The actual number will shock the market. Most investors are not prepared for such a surprise right now. Are you?

**A Major Power Grid Collapse and Blackout**

The U.S. experienced major power grid collapses and blackouts in 1965, 1977 and 2003, in addition to many other statewide and regional collapses not quite as large as the “big three.” Such blackouts have also happened all over the world. But financial markets were never as large and interconnected and as dependent on digital channels of communication as they are today. Virtually all stock trading is now electronic; the old “specialist” system of the New York Stock Exchange in which human brokers made markets to other humans is an antiquity. The world has no experience of a major blackout in an age of all-electronic trading.

**Iran Tests a Nuclear Weapon**

The Iranian nuclear weapons development program is an open secret. The U.S. and Israel have been waging a secret war against the project for years using cyberattacks such as the Stuxnet computer virus, financial weapons, sabotage and targeted assassinations of scientists. But Iran has not been deterred and continues on the path toward testing a nuclear device and deploying a nuclear weapon. Negotiations have satisfied the press and public that things are under control, but the negotiations are inconclusive (an announced “agreement” has not been approved by Iran and can easily be rescinded by a new U.S. president). The U.S. has recently signaled that it will greenlight Iran’s nuclear ambitions in exchange for Iranian help in Iraq, Syria, Lebanon and elsewhere. The next step is for Iran to test its device. Such an event could cause panics in the market as the U.S., Iran and their neighbors weigh their next moves. Will investors see this coming?

**An EMP Weapon Is Set Off**

If investors are unprepared for Iran testing a nuclear weapon, they’re almost certainly unprepared for EMP weapons. “EMP” stands for electromagnetic pulse. It’s a weaponized burst of electromagnetic energy that when set off, shuts down all electronic and digital devices.

This is not a far-off threat, either. It’s already here. Countries that already have EMP weapons include North Korea, Iran, China, and Russia. Such an attack could send the U.S. back over a century. Power grids could go offline… telecommunications would shut down… financial networks like stock exchanges and ATMs would go dark… traffic lights would stop working.

They would be difficult to bring back online, too — since most of the devices that would be useless after an EMP weapon is set off are necessary to fix other offline devices. For example, telecommunications are necessary to coordinate restoring power. But telecom requires power to work.

Most investors have no idea EMP technology exists, let alone the fact that U.S. enemies like Iran already possess it.

**Nuclear Accident**

A reactor meltdown that’s larger or more deadly than Chernobyl could set off a panic in financial markets.

The Fukushima meltdown was a deadly example of how complexity causes knock-on effects. In Japan, the Fukushima meltdown started as an undersea earthquake. The Earth’s tectonic plates snapped. That caused a tidal wave. The tidal wave hit a nuclear reactor, which created a crisis. That, in turn, caused the Tokyo stock market to crash. Such a tragedy could be caused by a natural disaster or an attack.

**A Benchmark Oil Price in Chinese Yuan**

Emergence of a new benchmark price for oil denominated in Chinese yuan. China has now become Saudi Arabia’s biggest customer for oil exports. The rapid growth of the Chinese economy combined with the declining needs of the U.S. for imported energy mean that the Saudi-China energy link will only become stronger in the years ahead. Saudi Arabia feels betrayed by the U.S. détente with Iran and no longer feels obligated to maintain the petrodollar deal worked out by Henry Kissinger in the mid-1970s that required oil to be priced in dollars.
China has worked out swap lines with Switzerland that allow yuan to be swapped for Swiss francs. This means that if Saudi Arabia takes yuan for its oil, it can swap the yuan for francs, which is one of the hardest of the hard currencies. Deals of this type, including the massive Russia-China energy deal announced in June 2014, spell the end for the dollar as the leading reserve currency.

A Sept. 11-Type Attack on U.S. Soil

A new Sept. 11-type spectacular terrorist attack could happen at any moment. Americans have once again been lulled into complacency about terror attacks, as they were in the years leading up to Sept. 11. The first terror bombing of the World Trade Center in New York took place in 1993. A full eight years passed until the second bombing, in 2001.

This gives some idea of the patience and long time horizons of the terrorists. With the Islamic State now including hundreds of British and U.S. passport holders who can travel freely around the world, and with the U.S. southern border a sieve, there are no obstacles to the most radical terrorists moving into U.S. cities. The San Bernadino, California, terrorist attack on December 2, 2015, may just be a small sample of the terror wave to come. The next spectacular attack will again catch investors by surprise.

A Failure to Deliver Physical Gold

A failure to deliver physical gold could cause a demand shock for gold around the world. It’s no secret that the amount of “paper gold” in the form of Comex futures, ETFs, LBMA forward contracts and unallocated gold accounts at major banks may be as much as 100 times the amount of deliverable physical gold in the world.

This system avoids collapse only because most contractual parties do not ask for delivery but are content to hold onto or roll over their paper contracts. But the physical supply available for delivery is shrinking because of Chinese demand that removes gold from the paper markets. It is only a matter of time before the physical supply is stretched too thin and some dealer defaults on a physical delivery. When word gets out, there will be a scramble for physical gold that will collapse the paper scheme and cause gold prices to skyrocket.

An Internet Backbone Collapse

The fiber-optic cables at the bottom of the sea comprise one of the most important “pipeline” networks in the world. More than 90% of all Internet traffic runs through undersea cables — they’re the backbone of the Internet. The email you send to your friend across town might well traverse one of those cables before it reaches its destination.

“Without this critical resource,” says Agora Financial’s Byron King, “your lights wouldn’t turn on when you flipped the switch… you couldn’t use your smartphone… hospitals could not function… the banking system would all but shut down… and even the shelves at your local grocery store would quickly be empty.”

Imagine if enemies of the U.S. decided to sabotage this critical network. That could very well shut down a major stock exchange, cripple networks U.S. businesses use every day and bring modernity to a grinding halt.

And remember, we still don’t have an explanation for what halted on the NASDAQ trading for three hours on Aug. 22, 2013. Besides that instance, the world has had experienced what happens when the Internet’s backbone is compromised:

March 2013: Egypt’s military arrested three men accused of cutting an undersea cable off Alexandria. Telecom Egypt said Internet speeds dropped 60% as a result.

January 2008: Saboteurs cut three undersea cables, again off Alexandria, Egypt — disrupting service along a 3,000-mile stretch from Cairo to New Delhi. In Egypt, 70% of Internet connections were disrupted. In India, 60%.

December 2006: An earthquake severed cables off Taiwan, disrupting telecommunications in Taiwan, Singapore, Hong Kong, South Korea and Japan.
Credit Collapse in China

China, believe it or not, is in more of a credit bubble than the United States. The United States has got lots and lots of problems. But China is actually worse — probably because they haven’t been through this as many times as we have.

I think they’re a little naïve about how bad this can get. They’re overrelying on the ability of Communist Party officials to keep a lid on it. I was out in the countryside south of Nanjing a few years back, visiting some of the ghost cities. I was with some Communist Party officials and provincial officials who were behind it all. Everything I saw, construction as far as the eye can see, magnificent stuff, all empty. The stuff you’ve seen on TV, I’ve actually been out there and seen it firsthand.

I turned to these guys and said, “This is all debt finance. This is all empty, so you have no revenue to pay the debt. So how are you going to pay the debt?”

And the guy said, “Oh, we can’t. But Beijing’s going to bail us out.” That’s what he said. So it wasn’t even like this is something that might happen. That was, well, that’s definitely going to happen.

But Beijing has its own problems, so whether it’s wealth management products, shadow banking, real estate finance, crony capitalism of the worst kind, flight capital, oligarchs taking all they can like pigs at the trough and then funne ling it to Vancouver and Australia and Park Avenue, etc.… and all of this happening on a massive, massive scale… this is going to collapse. And they’re not really ready for it, and they don’t really know how to deal with it.

Flash Crash Because of High-Frequency Trading

On May 6, 2010, the Dow Jones fell 1,000 points in minutes. It was called the Flash Crash — brought on by high-frequency trading, or HFT. If this happened again, the result could be much worse. That’s because the use of margin debt to buy stocks is at record levels. A small correction in stocks could cascade into a much, much bigger downward movement.

A standard 10% correction could spur a long line of margin calls. That’s when investors are buying stocks using borrowed money and are losing money on their investments. The lender then asks for their money back and investors using margin have to sell to pay back the loan in full. In such a case, an already unexpected correction could spiral into a much bigger decline in stock prices.

Food Riots... Money Riots... and Social Breakdown

Social breakdown could include riots, strikes, sabotage and other dysfunctions. It is distinct from social protest because disorder involves illegality, violence and property destruction. The disorder could be a reaction to extreme hyperinflation, which would widely and properly be seen as state-sanctioned theft.

Social disorder could be a reaction to extreme deflation likely to be accompanied by bankruptcies, unemployment and slashes to social welfare payments. Citizens will realize their wealth has disappeared into a fog of hacking, manipulation, bail-ins and confiscation. The official response will take the form of neofascism, the substitution of state power for liberty. This process is already well advanced in fairly calm times and will accelerate when violence erupts.

As author Radley Balko has documented in Rise of the Warrior Cop, the state is well armed with SWAT teams, drones, armored personnel carriers, digital surveillance, tear gas, flash-bang grenades and high-tech battering rams. Citizens will belatedly discover that every E-ZPass tollbooth in America can rapidly be converted into an interdiction point and that every traffic camera does double duty as a license plate scanner. The 2013 IRS and NSA scandals show how quickly government agencies could be subverted for illegal surveillance and selective politically motivated oppression.

Throughout his tenure, former New York Mayor Michael Bloomberg exhibited what you may call the “friendly fascist” temperament. He once remarked, “I have my own army in the NYPD, which is the seventh largest army in the world.”

The use of neofascist tactics to suppress political money riots would require no new legislation. The statutory authority has existed since the Trading with the Enemy Act of 1917, which was expanded and updated by the International Emergency Economic Powers Act (IEEPA) of 1977.

President Franklin Roosevelt used the Trading With the Enemy Act to confiscate gold from American citizens in 1933. He did not specify who the “enemy” was; presumably, it was those who owned gold.

Every president since Jimmy Carter has used IEEPA to freeze and seize assets in U.S. banks. In more dire future circumstances, gold could be confiscated, bank accounts frozen, capital controls imposed and exchanges closed. Wage and price controls could be used to suppress inflation, and modern digital surveillance could be used to disrupt black markets and incarcerate black marketers.
“Sleeper” Hedge Fund Attack

China has more than $3 trillion in their reserves — which you can think of as a sort of savings account for an entire country. Just like you can use your savings to buy a car, stock or bond, countries can use their savings to buy things too.

They set up what are known as sovereign wealth funds to invest their savings in liquid assets like stocks and bonds. However, a country like China could use that money to bankroll a hedge fund with layers of secretive Cayman Islands trusts, Maltese banks and some corrupt bankers and lawyers.

The fund could come into the market and buy and sell stocks and bonds on a continual basis. It wouldn't try to make money like a normal hedge fund, because its purpose would be different. Instead of existing to turn a profit, it would exist to wage financial warfare on the U.S. It could build up its credit lines and credibility, create contacts and ins with major banks... and then, one day, flood the market with sell orders in a particular stock.

A sleeper fund like this could sell big stocks like Google and Apple. To cause even more damage, it could sell on a day when stocks are already down 3% or 4% or 500 or 600 points and then pile on using options to create a panic.

The next day, they would be gone without a trace. They would've been able to place bets to profit from the panic created. All of the money would be transferred back to Beijing safely during the chaos before anyone knew better. This would certainly take investors by complete surprise.

Rogue Robots

It might sound like science fiction, but there are scenarios in which robots with artificial intelligence begin interacting in unexpected ways to produce completely unintended results, with our limited ability to turn them off. They could include rogue trading computers, industrial accidents or hacked drones.

One real-world example was the Knight Trading fiasco.

On Aug. 1, 2012, a software error was responsible for a Knight Trading computer sending a deluge of phony buy orders to the New York Stock Exchange. In minutes, Knight got $7 billion of stock it never wanted and lost $440 million unwinding it.

Reactions to solve the problem were slow. Within Knight, few people knew where the error stemmed from. Eventually, the NYSE blocked Knight from its system outright. A similar situation could easily occur in which a computer either malfunctions or is hacked to place orders that create a major stock selloff.

Congress Fails to Pass a Budget Deal or Doesn’t Raise the Debt Limit

If the federal government fails to fund the government and leads us to a shutdown, markets could react negatively. Such a push might be enough to correct the stock market. More damaging, however, would be a political standoff that prevented the debt limit from being raised.

China Wages a Territorial War

China has become more and more aggressive in its stance toward territorial claims made in the South China Sea. It is currently in spats with the Philippines, Japan and Vietnam over ownership over small islands. A misunderstanding or a brazen military grab of these areas could spark a larger conflict, as the U.S. is allies with China’s neighbors.

A Fake Tweet

It may seem silly at first blush, but this actually has happened already. On April 23, 2013 the Dow plunged 143 points when the Associated Press’ Twitter account published the following.

![Fake Tweet Image]

It had been hacked into. The losses were quickly recouped. However, it shows how damaging a relatively small hacker attack could be on financial markets.

Prominent Suicide, Assassination or Death

If a fake tweet about the president’s death can cause a major stock index to suddenly drop — imagine what would happen if the news were actually true. News of any prominent figure, like the president of the United States, the Federal Reserve chairman or even a prominent investment banker, dying via suicide, assassination or death could set off panic selling in the markets.

Independence Referendum

Talk of independence referendums is spreading all over Europe. The failed Scotland vote was the most high profile. Though it was defeated, you could see a similar vote there again soon — especially in light of the Brexit vote. Other areas attempting to have similar votes include Cata-
lonia in Spain and Venice in Italy. If one of these places were to break away, the uncertainty or new arrangements could cause a selloff.

**Debt Crisis in Japan**

Japan's debt-to-GDP ratio stands at well over 220%. These levels are historically high and rising. The country has been on course for a sovereign debt crisis for some time. Since Japan's debt to GDP has marched on for some time, everyday investors have put the possibility of a Japanese sovereign debt crisis on the back burner. If Japan, the world's third largest economy, entered such a crisis, however, most other developed governments overburdened with debt would be called into question.

**U.S. Credit Downgrade**

The U.S. was downgraded by Standard & Poor's in August 2011. Despite our fiscal deficit marginally improving in recent years, none of the structural problems, addiction to debt or spending gluts has been reversed. If the U.S. were to be downgraded further or if another rating agency matched S&P’s downgrade, you could see a sell-off in financial markets.

**Major OECD Member Announces It Will Begin Acquiring Gold**

The Organization for Economic Cooperation and Development is a group of the world's developed economies that join together to promote trade and growth. It wouldn't necessarily be a “gold standard” but a nod to the fact that gold is money. A move in that direction from someone not already doing so, such as Australia, South Korea or Singapore, would send a strong signal that major nations are questioning the integrity of the dollar and paper money. That could give doubts to onlooking investors.

**Bank Failure**

If a bank failure on the level of Lehman Bros. or MF Global occurred, it could kick off a domino effect within the banking system. One financial institution after another could fall because of interdependence. Depositors would worry about their money and make withdrawals, and stocks would drop worse than they did in 2008. People would sell what they could, not what they wanted to, sending stock prices for seemingly unrelated companies lower.

**Major Cyberattack**

In 2010, the U.S. and Israel attacked Iranian centrifuges with a computer worm called “Stuxnet.” Essentially, the attack told Iranian computers to spin the centrifuges so fast that they blew up. Attacks like this show that cyberwarfare is here and it's dangerous. Other attacks that could cause major investor concern include a major attack on a stock exchange (again, there was no explanation for why the Nasdaq closed for three hours in 2013) or an attack on a major financial institution, compromising personal information or crippling transactions networks.

**Pandemic Involving a Fatal Virus**

The Ebola virus comes to mind. If a major pandemic started in the continental U.S., you could see martial law similar to what I explained in the social breakdown scenario. In that case, people's movements and activities would be severely limited and monitored. Investors might sell their stocks as commercial activity and business productivity ground to a halt.

**Declaration of Independent Kurdistan**

The Kurdish population has been striving for decades to have its own state. Roughly 30 million people in the Middle East are Kurds. Some say they're the globe's largest ethnic group without a state. If parts of Turkey or Iran decide to establish their own independent country, it could fuel violence in the region — potentially upsetting oil production or dragging the already overextended U.S. into another geopolitical conflict.

**X Factors**

Other X factors could include food shortages, crop failures, severe droughts or other extreme weather.

**Massive Gold Repatriation**

Russia, China and the United States keep their gold safely stored on their home territories. That makes sense. But, about 50% of all the remaining official gold in the world is not stored in the owner's country — it's stored at the Federal Reserve Bank of New York and the Bank of England. What would happen if those countries lost confidence in New York and London and demanded their gold back? This would be like a run on the bank. Except the banks in question are both central banks and the demand is not for cash, but for gold.

This is already happening in a controlled way. The list of countries that have demanded some of their gold back in recent years includes Germany, Austria, Venezuela, and Azerbaijan. What if that list expands and the controlled withdrawals turn into an out-of-control run on the vaults. This scenario could happen any time.

I’ll be continually updating this list in the months ahead in future issues of Strategic Intelligence.

If you have any suggestions or questions, please email us: askjim@agorafinancial.com.
FROM THE DESK OF DAN MILLS

Important Note About Agora Financial Platinum Reserve

Hi, Dan Mills here.
I’m the director of customer communications here at Agora Financial.
I want to present to you a rarely advertised membership...
But a membership that is used by our most successful subscribers.
It’s called the Agora Financial Platinum Reserve.
I believe this synopsis will help you understand why our most successful subscribers are Platinum Reserve members.
Let’s start... at the end of the week.
Every Friday, your Reserve Member Liaison will email you the Executive Summary. It’s a one–two page summary of the previous week’s activity. You will have access to plenty of great research and information from our editors. The Executive Summary is the fastest way to catch up on all of the actionable advice from week to week. There are no ads and no fluff, just the information you need to take action. This is, in my opinion, the greatest benefit of the Platinum Reserve.

Our research services are designed to focus on certain strategies, trends and sectors. From microcap stocks to bonds to selling naked puts, there is always a strategy available designed to help you outperform the market. The way to utilize your access is to match the market’s present conditions with the one–three particular services designed to capitalize on those circumstances.

Whereas the Reserve’s scope may be it’s most overlooked benefit, the Reserve’s most tangible benefit is certainly the savings. Eliminating upward of several thousand dollars in annual renewal fees, it provides you and your family unparalleled savings.

Oh... let me pause right here.
Before I forget, this Platinum Reserve membership carries a legacy benefit.
You can bequeath this membership to a family member or friend. This one decision will impact TWO lifetimes. Once you are a member, we do not ever terminate your access (provided you keep up with the nominal maintenance fee of $149.00 per year). This information could help you create a more meaningful retirement, while helping to educate the next generation.

But back to the savings...
If you were to pay for annual access to each of the services, you would be forced to spend in excess of $20,000... each and every year.
We created the Platinum Reserve with your best interests in mind. This membership allows you to cap your research costs permanently, and it allows you to cap that cost with substantial savings as well. Sure, you could stay on the annual subscription model and earn us a few extra bucks, but the trade-off is simple. We collect your membership fees upfront, and in exchange we offer you incredible savings. We will gladly reward you for seeing the benefit in this membership.

Keep in mind that continuing to pay for services as you are means that you start every year “in the hole.” You have to recoup research costs just to break even. Platinum Reserve members invest and trade without that weight on their shoulders.
Another, often overlooked, tool at your disposal is the quarterly Focus List — an EXCLUSIVE look at our editors’ top recommendations. Whether it’s a hot new stock or an old favorite at a bargain price — every pick in the Focus List is your absolute best chance for gains in the next 12 months.
Lastly, a concern that many new members share with me is having too much access. If you find that you are receiving too many emails, please let me know. We can work together to make sure you are getting everything you want, and nothing more. All of your member benefits will be available to you on our website at any time, but the email notifications can be customized to meet your needs.

Take some time with this decision, and please feel free to contact me or my team directly at 866-361-7662.

Be sure to ask for offer code: RARE GIFT

Our Baltimore office is open Monday–Friday, 9a.m.–5p.m. Eastern time.
Keep in mind, I can create a customized payment arrangement to be sure the cost fits into your budget.

I am looking forward to your questions.
Sincerely,
Daniel Mills
Director of customer communications
866-361-7662

P.S. Call to find out the current subscription services included in the Agora Financial Reserve. We constantly review our slate of services and make adjustments as the market and performance dictate.