

Weiss Research
15430 Endeavour Drive
Jupiter, FL 33478



BOOK ENCLOSED: American Apocalypse

New York Times bestselling author presents disturbing new facts about the imminent decline of the United States of America.

CAUTION: Open this envelope only if you are ready to discover the truth that neither Washington nor Wall Street want you to know.

From the desk of Martin D. Weiss, Ph.D.

Why, After Years of Warning about America's Troubles, I Have Decided to Send You This Book

Dear Friend,



My name is Martin Weiss, and I have been warning about America's future financial troubles for years. Each year, the dangers increased. Each year, more people lost their homes, their investments or their retirement.

And each time, no matter how right I was, most people in Washington and around the country just kept going about their business as usual.

But now, the country has come to the brink of a monumental event that could change our lives forever. And that's why I've decided the time has come to send you this book.

In this book, I tell you precisely what that big event will be — in black and white.

I give a play-by-play scenario of the dramatic consequences for you — how it will transform virtually everything you own, do or plan for the future.

I name the specific U.S. companies and banks that could be impacted the most.

And I give you a simple 3-step action plan to start preparing immediately.

I did not write this book to support a particular politician. Nor is it based on a biased philosophy. It's for YOU personally, based strictly on the facts.

With our country at a tipping point and with so much at risk, I feel that giving you this book is the least I can do to help you protect yourself and your family.

Sincerely,

Martin D. Weiss

FREE GIFT CERTIFICATE

\$878 in FREE GIFTS and DISCOUNTS!

- ✓ **Special Introductory Offer — Save 79% — Up To \$300 OFF!**
- ✓ **SIX Emergency Guides — a \$474 Value, FREE!**
- ✓ **FOUR Early-Bird Bonuses — a \$104 Value, FREE!**
- ✓ **\$5,000 or FREE Membership Guarantee!**

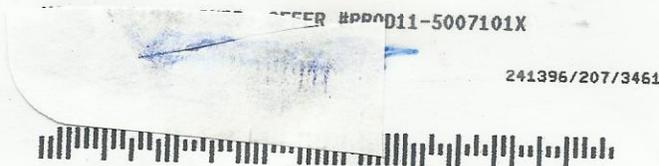


YES, Martin! I want to protect my wealth and keep it growing as this Great American Apocalypse unfolds. Please accept my membership in your **SAFE MONEY INVESTOR SERVICE** as indicated below.

I understand my membership must help me save or make at least \$5,000 or I can cancel at any time within the next year for a full 100% refund of every penny I paid to join. I keep everything I've received in the meantime for FREE.

Plus, when I pay by credit card, I'll benefit from your automatic renewal plan. Each time my membership is about to expire, I'll be notified ahead of time and then my credit card will be charged.

I'll always get your lowest renewal rate and I'll never miss an issue. Plus, I can cancel or opt out of auto-renew at any time after this purchase.



BEST VALUE: Two years, I **SAVE \$300:** I pay just \$78

and I receive all SIX Emergency Profit Guides — *Four Horsemen of the American Apocalypse ... The Weiss "X" List ... The Invisible Man ... Prudent Gold and Silver Investments ... Shield Your Wealth in Terrible Times ... and The Ultimate Crisis Investment* — a \$474 value in all, FREE!

GREAT VALUE: One year, I **SAVE \$150:** I pay just \$39 and receive *Four Horsemen of the American Apocalypse ... The Weiss "X" List ... and The Invisible Man* — a \$237 value, FREE!

EARLY BIRD BONUS: I'm responding within 10 days. Please also include my copy of *The #1 Investment to Buy NOW* — an additional \$79 value, FREE!



THREE EASY WAYS TO JOIN:

BY MAIL: Complete and mail this Certificate in the postage-paid envelope provided

BY FAX: Fax this page to **1-561-625-6685**



BY TELEPHONE: Have your credit card handy and call: **TOLL-FREE 1-800-236-0407** for fastest service!



Join now BY PHONE and receive this EXTRA bonus: An additional \$25 value!



Just call TOLL-FREE **1-800-236-0407** to join and our customer care representative will give you the ratings for any three stocks, mutual funds, ETFs, banks or insurance companies you wish while you're still on the phone! This phone-in service with a live representative has been sold separately for \$25, but is yours absolutely FREE!

Call NOW!

Please select your method of payment:

Check enclosed for: \$ _____ (make payable to **SAFE MONEY**)

Please bill my:

Card #: _____ Expires: ____/____/____

Signature: _____

NAME: _____

E-mail required to receive your special Flash Alerts and daily updates:

E-mail Address: _____ @ _____

IMPORTANT if there's a question about your order:

Daytime Phone: (_____) _____ - _____

THANK YOU!

Please return this completed certificate in the postage-paid envelope provided to: **SAFE MONEY • 15430 Endeavour Drive, P.O. Box 689607, Jupiter, FL 33468**

American Apocalypse

A monumental, *historic*
event is about to
fundamentally change our
way of life forever.
Will you know what to do?

Martin D. Weiss, Ph.D.

A Standing Ovation
for the Author

CAUTION:

This book contains disturbing facts about
America's economic decline and how it is now
threatening your financial security.

Reader discretion is advised.

Copyright © by Weiss Research, Inc., *Safe Money Report* 15430
Endeavour Drive, Jupiter, Florida 33478; 561-627-3300. Sales:
800-236-3407. *Safe Money Report* ("SMR") is published by Weiss
Research, Inc. and does not provide investment advice tailored
to each individual's circumstances.

A Standing Ovation for the Author

- The author is the **ONLY** one who specifically rated and gave advance warnings about Bear Stearns, Lehman Brothers, Ford, General Motors, Fannie Mae, Wachovia, Bank of America and nearly all major banks that later failed in the debt crisis.
- *Forbes* reported that Weiss beat Standard & Poor's in downgrading U.S. debt.
- *NEWSMAX* said, "Weiss's prediction of the current economic crisis is uncanny."
- *Barron's* wrote "Weiss is the leader in identifying vulnerable companies."
- *The Wall Street Journal* called him "FEISTY."
- *Esquire* noted that Dr. Weiss's firm is "The only company [that] provides financial grades free of any possible conflict of interest."

Introduction



I'm Martin Weiss, founder of Weiss Research.

You may know my company because every day, more than 500,000 people get our financial publications.

And hundreds of thousands more have used our famous Weiss Ratings on banks, insurance companies and stocks to help make prudent financial decisions.

You may also know us because we've been on TV and in the newspapers a lot lately ...

We were the first rating agency in the world to tell *the truth, the whole truth and nothing BUT the truth* about the financial mess the United States government has gotten itself into.

A Standing Ovation for the Author

- The author is the **ONLY** one who specifically rated and gave advance warnings about Bear Stearns, Lehman Brothers, Ford, General Motors, Fannie Mae, Wachovia, Bank of America and nearly all major banks that later failed in the debt crisis.
- *Forbes* reported that Weiss beat Standard & Poor's in downgrading U.S. debt.
- *NEWSMAX* said, "Weiss's prediction of the current economic crisis is uncanny."
- *Barron's* wrote "Weiss is the leader in identifying vulnerable companies."
- *The Wall Street Journal* called him "FEISTY."
- *Esquire* noted that Dr. Weiss's firm is "The only company [that] provides financial grades free of any possible conflict of interest."

Introduction



I'm Martin Weiss, founder of Weiss Research.

You may know my company because every day, more than 500,000 people get our financial publications.

And hundreds of thousands more have used our famous Weiss Ratings on banks, insurance companies and stocks to help make prudent financial decisions.

You may also know us because we've been on TV and in the newspapers a lot lately ...

We were the first rating agency in the world to tell *the truth, the whole truth and nothing BUT the truth* about the financial mess the United States government has gotten itself into.

Unlike S&P and Moody's, which still give the U.S. a stellar rating despite all its troubles ...

We gave Uncle Sam a credit rating that places him where he *really* belongs — just above nations that are already on the brink of bankruptcy.

Boy, did the media ever have a field day with *that* story!

The *Wall Street Journal* and *Barron's* reported that the Weiss Rating on Uncle Sam is a mere two notches above "junk" — the category assigned to near-bankrupt nations.

Fortune expressed shock that we ranked America's finances below several smaller countries.

And *Forbes* reported that Weiss beat *Standard & Poor's* in downgrading the U.S.

You may also know me because, in the 40 years since I founded this company, so many of our prior warnings made the news.

Months in advance, we warned about the S&L crisis of the 1980s, the giant insur-

ance company failures of the 1990s, plus the great "Tech Wreck" of the early 2000s.

More recently, ours was the only firm in the world to issue low ratings — and specifically name — nearly every major company that later collapsed.

We gave advance warnings about the failure of Bear Stearns, Lehman Brothers, Ford, General Motors, Fannie Mae, Wachovia, Citigroup, Bank of America, and many others.

These kinds of on-target warnings prompted *Worth* magazine to say, "Weiss's record is so good compared with that of his competitors ... consumers need look no further."

And the *New York Times* to say, "Weiss was the first to see the dangers and say so unambiguously."

Barron's wrote, "Weiss is the leader in identifying vulnerable companies."

And *NEWSMAX* said, "Weiss's prediction of the current economic crisis is uncanny."

More importantly, our forecasts allowed investors to avoid big losses and even *make* money as the crisis unfolded.

On average, the 15 investments that earned our highest ratings rose 467% DESPITE the worst debt crises in recent years. And we also recommend investments that are designed to make you money BECAUSE of the crisis.

I expect they'll do even better in the months ahead. Because a far more dangerous phase of this great crisis is beginning.

Barring a miracle in Washington ...

An historic, *world*-changing event is about to end the American way of life as we know it.

This doomsday event will plunge vast numbers of families into the nightmare of poverty, homelessness and hunger.

In the worst-case scenario, you will see soaring crime, the confiscation of property, the suspension of civil rights, and even martial law enforced by the U.S. military.

But while the vast majority of Americans will suffer, a select handful will use this crisis to build substantial wealth.

If you act on the easy-to-follow recommendations I'll give you in this special edition of *Safe Money Report*, you could be one of them.

Good luck and God bless!

Martin D. Weiss, Ph.D.

Contents

Chapter 1

The Doomsday Event That Will Trigger America's Decline and Change Our Lives Forever. 9

As Europe Goes, So Goes the United States of America 15

Now the Fed has Declared WAR on the Value of Your Money! 23

The Final Chapter in This Great Drama Is Beginning Now 26

Chapter 2

COMING NEXT: The Moment When All Hell Breaks Loose 29

The Warning Signs Are Already Here 32

The Worst Case Scenario 35

An "Apocalypse" ... "Armageddon" ... a "Fiscal Titanic" 37

The Calm Before the Storm 40

Chapter 3

There's Not Much Time Left to Prepare 43

Step #1 Is to Prepare Your Defenses 44

Step #2 Is to Make Sure Your Bank Is the Safest You Can Find 48

Step #3 Is to Build an Impenetrable Wall of Privacy around Your Finances 50

Chapter 4

Why You Need This Information NOW! 53

Chapter 1 The Doomsday Event That Will Trigger America's Decline and Change Our Lives Forever

I'm well aware that the warnings in this book will be controversial even among my closest friends. But in our time together today, I'll present powerful evidence of their accuracy.

I'll describe exactly what to expect as America's great debt crisis continues to unfold — how it's likely to impact you, your family and your finances.

I'll NAME the giant banks that are the most vulnerable. And I'll give you my strategies for protecting and improving your finances as this crisis unfolds.

In a moment, I'll tell you about the doomsday event that will trigger America's decline and change our lives forever. But first, let me tell you about how this has actually happened before!

I have personally lived through this kind of disaster before.

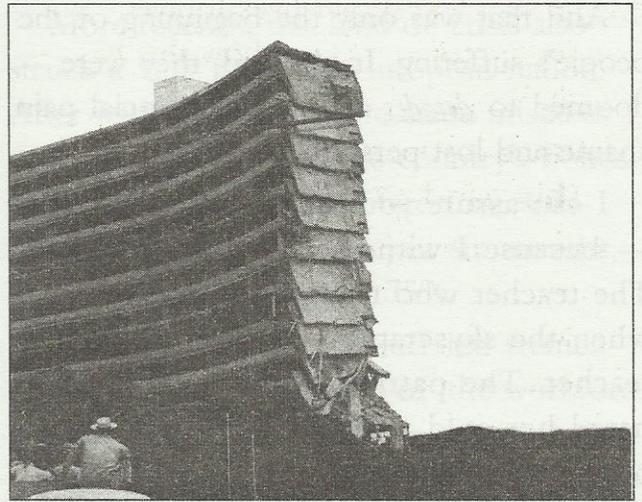
I went to high school in a large foreign country, one of the largest in the world. And when their leaders made the same mistakes Washington is making now, all hell broke loose.

First, the cost of living exploded. Suddenly, everything we needed to buy cost twice as much ... then ten times more ... and later, 20 times more.

In some cases, the crisis became deadly: Prices rose so quickly that construction companies began using lower-quality concrete. Developers added more floors to buildings in an attempt to recoup rapidly rising costs.

When one of these skyscrapers collapsed, a teacher who lived next door

found his home crushed under the rubble, his wife still inside.



Later, in sheer desperation, the government begged the people to donate their gold jewelry and coins to help save the economy.

One woman even pulled the wedding ring off her finger to give it to the government. Local officials smiled, shook her hand, but corrupt politicians pocketed the gold.

Later, the government got so desperate, it summarily froze everyone's bank accounts.

It confiscated their money and replaced it with a new, far-less valuable currency.

And that was only the beginning of the people's suffering. In the end, they were doomed to *decades* of intense financial pain, shame and lost personal liberties.

I can assure you these stories are true — because I witnessed them personally: The teacher who nearly lost his wife when the skyscraper collapsed was my teacher. The patriotic woman who donated her gold wedding band was my best friend's mother.

These things happened when I was a young man living in the third largest country in the capitalist world at the time — Brazil.

200% Interest Rates ...

75% Losses in Stocks

More recently, this kind of crisis also struck a very powerful European nation. After its leaders made the same mistakes ours are making now, the country's bonds collapsed in value, and interest rates exploded to over 200%. In just six months, its stock market plunged 75%.

The common people suffered tremendously: A staggering 60% of the workforce was paid only partially and received their paychecks months after they were due.

As the economy collapsed, millions of average citizens fell victim to crime and corruption. The police demanded bribes for traffic violations — both real and imagined.

Organized crime syndicates divvied up the country into their own private fiefdoms, profiting from protection rackets, prostitution, smuggling, narcotics-peddling and even murder for hire.

The government itself admitted that the criminals owned or controlled about half of the country's private businesses.

A friend of mine who lived through the nightmare said, "Many banks, including some of the largest in the country, shut down. They closed their doors forever. Our savings were wiped out.

"All people could do about it was to go to their banks and hammer on locked doors.

"Other people demonstrated on the streets. They carried their devalued money in miniature coffins and marched past our central bank."

All this happened in the 1990s — in Russia, formerly one of the most powerful nations on the face of the Earth.

Of course, the U.S. is not Russia; we have far stronger democratic institutions. And our economy is far larger than Brazil's.

But when a nation's leaders make the same mistakes Brazil and Russia made, the consequences are invariably going to be similar.

The people of Brazil and Russia paid dearly for their leaders' blunders. Barring a miracle, the American people are also about to pay a very big price.

As Europe Goes, So Goes the United States of America

For a sneak preview of the doomsday event about to strike the United States, just look at the catastrophe taking place in Western Europe right now. In Greece, a friend of mine just called to report:

"Here in Athens, we've seen riots, the firebombing of banks and blood in the streets.

"Everywhere in Greece, home values are plunging. Unemployment is soaring.

"One in four Greeks, including over 450,000 children, now live in poverty. Crime is exploding.

"Athens is beginning to look like a ghost town. Everywhere you look, shop windows are boarded up. Of those that are

still open, most are running going-out-of-business sales." Greece is not alone.

Spanish Catastrophe

In Spain, similar stories are being told in Madrid, Barcelona and 50 other cities across Spain.

Tens of thousands of workers have taken to the streets to protest a problem they thought they'd NEVER see in their lifetimes:

Not just between 8 and 9% official unemployment like we've recently seen in the U.S. — but 22% official unemployment!

A friend of mine in Madrid just told me, "You wouldn't believe what I'm seeing here on the streets of Madrid. Beggars outnumber tourists and protesters outnumber beggars.

"In front of Parliament, riot police stand watch to protect lawmakers from angry mobs. All over the country, in Viscaya, Catalonia, Andalucia, we see the same thing."

Irish Nightmare

In Ireland, the government faced immediate default and was forced to impose harsh austerity measures that plunged the country into depression.

In London and cities all across England, similar kinds of austerity measures recently triggered the worst riots of modern times.

Entire neighborhoods went up in flames. Even large commercial buildings were set on fire, and left in ruins.

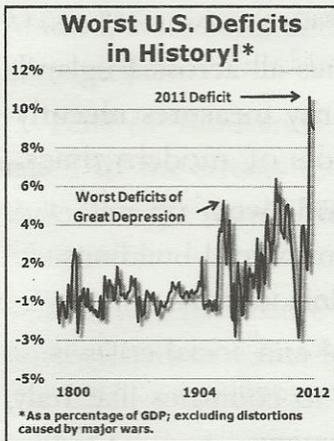
Worse this financial and social crisis is threatening to spread to countries like Italy, France and even Germany.

Now, It's America's Turn to Pay for Its Financial Sins.

You may be thinking, "But we're *different!* Nothing like that could ever happen here." I assure you: The people of Brazil, Russia, Greece, Ireland and Spain never dreamed it could happen there, either!

The truth is, our own leaders have made most of the same financial blunders that their leaders made. As my Greek friend says, "You

can't save a nation that's drowning in debt by throwing more debt at it any more than you could save a drowning man by throwing more water on him."



In every one of these countries, the pattern is clear:

First, the government spent everything it had.

Next, the government borrowed all it could from its people.

Then, it borrowed still more from foreign countries and banks.

And finally, the debts became so onerous and horrendous that they triggered the doomsday event that I'm going to tell you about in just a moment.

That's when panicky political leaders turned on their own people. They confiscated their wealth and destroyed their freedoms.

America: In the WORST Shape of All?

Yes, America is still the richest country in the world. But that fact has enabled our leaders to take the greatest and most dangerous *risks* in the world.

As a result, you could argue that the United States is actually *in greater danger* than Brazil, Russia, Greece or Spain have ever been.

Consider the high-risk gambles super-investor Warren Buffett calls "Financial Weapons of Mass Destruction," for instance — the high-risk investments called "derivatives."

They were a major cause of the real estate and debt crisis that nearly wiped out all of our largest banks in 2008 — along with the entire U.S. economy.

Russia's banks never exposed themselves to large amounts of these financial time bombs. Neither did Brazil's banks. And you'd think that, after the 2008 meltdown, U.S. banks would have learned their lesson.

But you'd be *wrong*.

According to the Comptroller of the Currency, a division of the U.S. Treasury Department, U.S. banks held **\$176 trillion** in derivatives at the height of the debt crisis in 2008. Today, U.S. banks hold **\$231 trillion** in derivatives — over 40% more.

That fact alone places the U.S. in greater danger than many other countries, past or present.

America is also in great danger for another big reason: Washington is now sitting on the largest pile of debt in the history of civilization: About \$15.6 trillion and counting.

That's a truly massive amount of money — and it doesn't *even begin* to include the debts Washington inherited from Freddie Mac and Fannie Mae or the money Washington owes to seniors for Social Security and Medicare, or to veterans and government pensioners.

Add that in, and Washington's total obligations are over \$120 trillion.

But it's not just the sheer size of our nation's debt that's so frightening. It's the fact that it's mushrooming so rapidly — at a speed that's far greater than anything we have ever seen ...

Washington is growing the debt by AT LEAST \$1 trillion each and every year.

The Die is Cast

Now, at this point, you're probably thinking, "But surely — our leaders will ultimately do the right thing and STOP bankrupting us — right?"

But the reality is that Washington has consistently made *the opposite* choice.

The die was cast in 2008, when the housing bubble burst and giant banks were going bust. At the time, the U.S. government could have simply allowed those who had made the big gambles to suffer the natural consequences of their actions.

Instead, Washington bailed out the banks, absorbed those bad debts, and spent trillions of dollars to fight the recession.

At the time, some people thought that was a good idea. But look at what happened ...

In just 12 months between 2007 and 2008, Washington TRIPLED the federal deficit from \$161 billion to \$459 billion. Of course, our leaders swore on a stack of Bibles that this was a one-time-only event, needed to fight the recession.

They lied.

Washington tripled the deficit AGAIN ... to \$1.4 trillion in 2009. Then, again, they solemnly promised that this, too, was temporary — for emergency purposes only.

But that was a lie, too.

The 2010 deficit was \$1.3 trillion.

Plus, the deficit for 2011 & 2012 remains high at: More than \$1.3 trillion! And in a double-dip recession, the deficit could surge to \$2 trillion dollars.

All these dramatic changes and all these lies are what inevitably lead to the doomsday event that is now on the near horizon for America.

Still skeptical? Then consider this shocking change ...

In the past, Washington always borrowed nearly all the money from its own citizens. But in recent years, it has borrowed most of the money from foreigners, especially China; and now it owes foreigners over \$4 trillion dollars.

That's more than four times MORE than it owed foreigners when the U.S. plunged into recession in the early 2000s.

Now, the Fed has Declared WAR on the Value of Your Money!

But The White House and Congress wanted to spend even more money than American and foreign investors would loan us — *combined*.

So the Federal Reserve printed hundreds of billions of paper dollars and loaned most of that money to the Treasury, too.

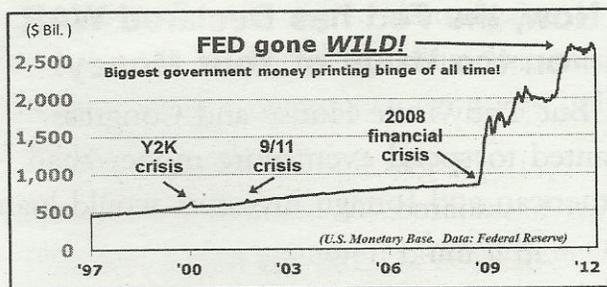
How many hundreds of billions of dollars? Let me put it into perspective for you ...

Remember 1999, when everyone was worried the Y2K bug would crush our economy? Well, to avert a collapse, the Fed printed \$73 billion to keep the banks from collapsing.

That's the first little blip on the chart.

Then, after 9/11, to offset the impact of the terrorist attacks in New York and Washington paralyzed the economy, the Fed printed another \$40 billion.

That's the second little blip.



Each time the Fed cranked up the printing presses, financial experts went ballistic. They said these amounts were so huge, it might trash the dollar's value. And sure enough, the value of the dollar did plunge.

But that was only a drop in the ocean compared to what the Fed has been doing lately.

Since the big debt disaster of 2008 — when the giant Lehman Brothers failed — the Fed has printed more than \$1.6 TRILLION dollars.

That's twenty-two times MORE money than the Fed created during Y2K.

And it's FORTY-ONE times more than it printed after 9/11!

That's why the buying power of your money is cratering.

That's why your cost of living is soaring.

That's why gasoline has jumped 36%, sugar has soared 46%, and corn has skyrocketed a mind-boggling 73% — *all in just 24 months!*

And that's also why America is headed for the financial doomsday I will soon describe to you. But first ...

Look at silver!

Since the Federal Reserve began its latest money-printing binge at the height of the debt crisis, the price of silver more than quadrupled in price.



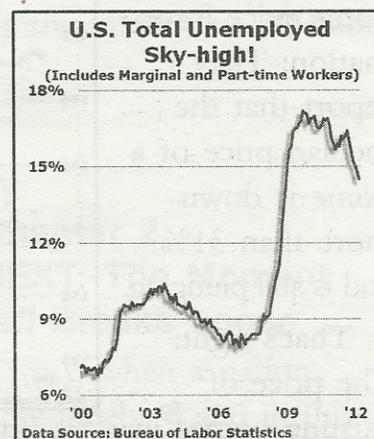
And look at gold, which has more than doubled!

The Final Chapter in This Great Drama Is Beginning NOW!

In Russia, Brazil, Greece and Ireland, what happened next was that revenues and tax collections began to fall. It became impossible for the government to repay its debts.

And here again, the United States is following the same pattern: Despite the massive amounts of money Washington has thrown at it, the U.S. economy is sinking — and government revenues are falling — AGAIN!

The U.S. Bureau of Labor Statistics reports that long-term unemployment in the United States is now at catastrophic levels. More than 14 million Americans are now out of work — and every week, hundreds of thousands more get their pink slips.



And once someone loses a job, it takes an average of 40 weeks — nearly a year — to find a new one. That's not just "a little bit" worse than during prior recessions. It's *more than 2.5 times worse* than during the mid-1970s. And it's also far worse than during the financial crisis of 2008-2009.

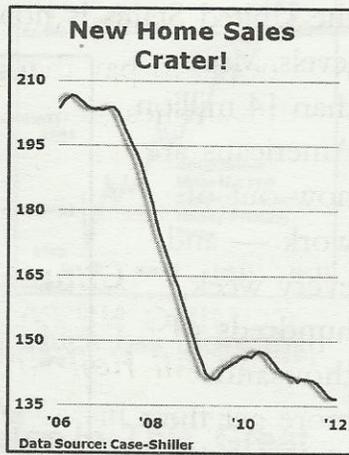
Plus, the crisis that triggered this great recession in the first place is now growing more severe.

Consider the conclusions of Case-Shiller, the real estate industry's most trusted source of home price information: They report that the median price of a home is down more than 31% and is still plunging.

That's right: The price of existing homes in America has fallen **BELOW** the lowest level it reached in depths of the Great Recession of 2008-2009!

In short, despite the trillions Washington has blown on stimulus and bailouts, we are now staring down the barrel of a huge double-dip recession.

That's especially scary — because this time around, the government isn't putting money into the economy with more stimulus. It has no choice but to *take money OUT of the economy* with budget cuts!



And as the economy falls, instead of collecting more from taxes, it collects **LESS**. The money Washington so desperately needs to pay the interest on its debt simply vanishes.

Chapter 2 COMING NEXT: The Moment When *All Hell Breaks Loose* ...

Throughout history, when a nation becomes this deeply indebted and in this much economic trouble, the next step is always the same: In every case, the next step is the monumental event — the far greater calamity — that I promised to tell you about.

So what *is* the ultimate catastrophe that doomed the people of Russia and Brazil to decades of poverty and dependence?

What *is* the bombshell that's beginning to explode in Europe, destroying the people's wealth and threatening to rob them of their personal freedoms?

What is the historic, life-changing, world-changing event that is also about to vaporize massive amounts of wealth and potentially threaten our liberties right here in the United States of America?

It's the singular moment in time when the last investor willing to loan money to the government calls it quits.

It's when the government can no longer borrow and simply runs out of money.

That's the moment when all hell breaks loose.

No, I'm not talking about what would happen if Congress simply failed to raise the debt limit like it almost did in August of 2011.

That was a just a small sneak preview of the true big event still dead ahead.

I'm talking about a sudden, rejection of U.S. debt by the world's investors — a creditors' revolt that suddenly leaves Washington with no choice but to live within its means.

We're Living on Borrowed Money and on Borrowed Time!

Think: What would happen *right now* if our federal government was no longer able to find more willing lenders, no longer able to borrow money?

Before you answer, remember this: Washington has to borrow nearly half of every dollar it spends today!

It has to borrow nearly half of every dollar it spends on national defense and homeland security.

It has to borrow nearly half of every dollar it pays in Social Security, Medicare, and unemployment benefits.

Plus half of what it gives to U.S. veterans, government pensioners, the poor and the disabled.

And it has to borrow half of every dollar it spends to repay money it borrowed five years ago ... ten years ago ... even 30 years ago.

What will happen when global investors deny our application for yet another loan?

When the Chinese and other foreign lenders say “No more!” to losing their shirts as Washington guts the value of the dollars they earn?

When they simply say ...

“Sorry — but America’s line of credit is CANCELLED.

“Washington’s loan application is DENIED!”

The Warning Signs Are Already Here ...

Warning sign #1: According to Beijing officials, China, the world’s largest buyer and holder of U.S. government securities, has suffered a loss of \$271.1 billion between 2003 and 2010 as a result of the dollar’s steady depreciation.

Warning sign #2: In June of 2011, China’s National Development and Reform Commission announced it could lose another \$578.6 billion if it continues to hold these huge loans to the U.S.

Will they continue to suffer these losses passively? The answer is ...

Warning sign #3: Two high officials — Zhou Xiaochuan, the head of China’s central bank and Xia Bin, a member of the monetary policy committee of the central bank — are ready to bolt.

Both recently made it clear that they could easily get away with a huge reduction in the amount of U.S. treasuries they own.

Other nations are also shifting their reserves from U.S. Treasuries to gold and silver, plus oil, coal, and other tangible assets.

Mexico, Russia and Thailand have recently bought well over 100 tons of gold instead of U.S. treasuries.

Even Tanzania is planning to shun the dollar and shift its reserves into gold!

**These warnings are based
on nothing more — and
nothing less — than
economic reality and
historical fact.**

Here at Weiss Research, we have no political axe to grind. We are not beholden to Republicans, Democrats, or any other political party.

Nor do we owe allegiance to Wall Street or any of the 40,000 companies we cover.

In fact, most of them would probably prefer that we just kept our mouths shut.

Our loyalty is with the everyday people — consumers, savers, investors and everyday citizens — who rely on us to tell them the truth about the companies they entrust their money to, invest in, or do business with.

The good, the bad and the ugly.

My research team and I simply crunch the numbers and let the chips fall where they may.

This is why Congressman Ron Paul recently issued this somber warning:

“It’s an insolvable problem because we’re bankrupt. Nobody wants to admit the real problem. We’re bankrupt and we can’t continue spending and even these temporary proposals won’t address the subject ... that we will default.

“We won’t default by not paying the bills. We will default by more inflation, and that is a serious problem.”

Congressman Paul is correct: When Washington can no longer borrow money, it will have no choice but to immediately slash spending.

The Worst-Case Scenario

And since nearly half of every dollar it spends is borrowed, our leaders will have no choice but to radically reduce, delay or even cancel payments to seniors, veterans, the poor, the disabled and pensioners.

Millions who count on government checks will suddenly find themselves on the ropes, struggling to survive.

Therefore, with government programs slashed or cancelled ...

With consumers paralyzed in fear ...

With the U.S. economy in intensive care ...

With tax revenues plunging, and ...

With global investors refusing to lend more money to Uncle Sam ...

Here is the worst-case scenario, the scenario I fear most ...

Hunger and homelessness explode to pandemic levels from coast to coast.

The victims take to the streets. Rallies turn into demonstrations ... then, into protests ... and finally, into riots.

With law enforcement severely crippled by the spending cuts, crime skyrockets.

With fire departments running at austerity levels, cities burn.

With emergency services and hospitals out of money, people die.

As we saw in Russia and Brazil, Washington has no choice but to restore order by taking away your personal freedoms.

And never forget this final, devastating fact:

No bank ... no government ... no group of nations ... is rich enough to save America.

**An "Apocalypse" ...
"Armageddon" ...
a "Fiscal Titanic"**

Still finding all this hard to believe? Then consider these ten former heads of the Council of Economic Advisors.

They are the men and women who directly advised the presidents of both major parties, including President Obama, and all of them have since departed from their office.



They recently wrote that the next debt crisis could, I quote, “Dwarf 2008!”

That’s an absolutely shocking assertion: In 2008, Wall Street came within a hair of a massive, devastating meltdown.

Virtually ALL of our largest banks were pushed to the brink of failure. The entire country was only a few hours away from a fatal collapse.

Now, these ten former White House advisors are warning that this next debt crisis *could dwarf* the last one.

Why? What would cause that?

They say it’s precisely the doomsday event I just told you about: The fact that one day foreigners may simply stop lending more of their money to the United States.

And these ten former presidential advisers are not the only ones ringing alarm bells.

Senator Mark Warner says, “We’re approaching financial Armageddon.”

Senator Joe Manchin calls this crisis, “A fiscal Titanic.”

Admiral Mike Mullen, the chairman of the Joint Chiefs of Staff, is warning that this crisis is, “the biggest threat to our national security.”

Senator Mike Crapo says it is “a threat to not just our way of life, but to our national survival.” It has the power to “... guarantee that this nation becomes a second-rate power with less opportunity and less freedom.”

And David Walker — the former U.S. Comptroller General and director of the Government Accountability Office says, “The bottom line is: We’re not Greece. But we could end with the same problems!”

These men are not extremists. They have nothing to gain by trying to scare you. They are merely following the facts to their logical conclusion.

That’s what I’ve done in this book: The warnings I’ve given you are based on nothing more — and nothing less — than economic reality and historical fact.

Believe It or Not, *THIS* Is the Calm Before the Storm!

If the crisis I've just described is hard for you to imagine, I certainly understand. We've never seen anything like this happen before in America.

We always believed we were somehow insulated from these kinds of catastrophes.

Besides: Things still seem so "normal" for most of us today — so routine. It's hard to imagine that such terrible things could happen to us, and that it could happen so quickly, in the twinkling of an eye.

But isn't that always the case? Isn't there always a calm before the storm? Aren't people always caught by surprise when historic crises strike?

After all, nobody believed the Soviet Union would collapse virtually overnight. And when it did, it caught everybody by surprise. Even our own C.I.A. failed to see *that* one coming!

And remember, for years, Islamic extremists made no secret of their

determination to knock down the World Trade Center. They actually tried to do it in 1993.

But among the thousands who streamed into the twin towers on September 11, 2001, how many — if any — believed they had anything to worry about?

Many, including my cousin's daughter and many friends, just kept going to work as they always had — and thousands paid the ultimate price.

In Japan, even though they had been repeatedly warned, nobody — including my own son, who lives in Tokyo — believed the nuclear power plants would suffer multiple meltdowns.

Once again, their denial was costly in the extreme.

Even in my own 40-year career as a forecaster and analyst, I've seen denial exact a hefty price over and over again.

A few years ago, only a handful of people believed our senior analyst Mike Larson when he repeatedly warned that

the real estate bubble was about to burst. And of course ...

Very few listened when we warned that Lehman would go belly up and that even the almighty Bank of America would come within an inch of its life.

So I'm under no delusions here. I know that the vast majority of Americans will fail to heed this warning and fail to get ready for this crisis.

I sincerely hope — for your family's sake — that you are not one of them.

Because the precautions required to weather the coming tempest are not difficult.

And even if the storm turns out to be less severe than I fear it may be, the worst that'll happen is that you'll sleep better at night and you could make some money in the process.

Chapter 3 There's Not Much Time Left to Prepare

So WHEN should you expect to see this cataclysmic event — the moment when Washington runs out of money?

Soon. VERY soon.

The U.S. Treasury holds bond auctions about every month — and it auctions shorter-term notes and bills even more frequently.

So it could happen at virtually any moment.

There is, however, some good news:

First, you still have some time — but not much — to prepare. If you take action right away, you can still use the defensive steps I'm about to recommend to protect your family.

And second, there are simple things you can buy that will not only protect you, but also give you the opportunity to build substantial wealth.

Here are the steps I recommend you begin taking *immediately* to protect yourself and your loved ones from the coming storm ...

STEP #1 is to prepare your defenses: If you count on the government for anything, you'll need to plan to live without it.

As we've seen, all levels of government — federal, state and local — will have no choice but to cut spending as this crisis unfolds.

That means you'll need a plan for getting by on your own — without help from Social Security, Medicare, or other government programs.

Also keep this in mind: Washington may no longer be able to bail out your bank or guarantee your deposits when skyrocketing loan defaults push it to the edge of the precipice.

Our highest-rated banks and insurance companies could have made you up to 815% richer in the wake of the credit crisis:

Stock	Gain
Chubb Corp:	58%
Travelers Cos	66%
Washington Federal	122%
Dime Community	122%
United HealthGroup	123%
Allstate Life	158%
UBS	163%
HealthNet	168%
John Hancock	200%
State Street	238%
WSFS Financial	240%
Amerprise	267%
Jackson National Life	275%
Hartford Financial	815%

If the government owes you money — tax refunds, for instance — be aware that the payments could be delayed.

It would also be a good idea to make preparations to personally ensure your family's safety, because police, fire and emergency services will probably be hard to come by in many communities.

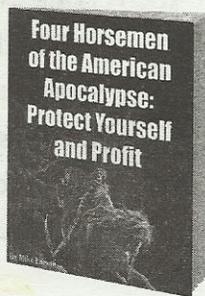
If you live in a city, have a plan and a place to go if things become uncomfortable for you.

But there's so much more I need to tell you to help you through this crisis, I couldn't begin to cover it all in this issue.

That's why I've just put the finishing touches on ***Four Horsemen of the American Apocalypse: Protect Yourself and Profit.***

It's the ultimate survival guide for 2012 — and I want you to have a copy free of charge.

In this free but indispensable emergency guide,



I show you how this great debt Armageddon is likely to unfold — including the outrageous things the government could do to fight it and how they'll impact you!

I give you very specific instructions on the steps you must take to get your financial house in order.

And I show what to do immediately to protect your savings, your investments, your real estate, and everything you own.

I'll show you how to shield your bank account ... safeguard your insurance policies, and defend your 401(k) retirement account.

I'll give you a handy tool to insulate your stock portfolio ... and even show you how to protect the value of your home and other real estate — no matter *how* bad things get.

PLUS, I lay out the steps you need to begin taking right away to defend your family and to help ensure their physical safety even in a worst-case scenario.

If the government owes you money — tax refunds, for instance — be aware that the payments could be delayed.

It would also be a good idea to make preparations to personally ensure your family's safety, because police, fire and emergency services will probably be hard to come by in many communities.

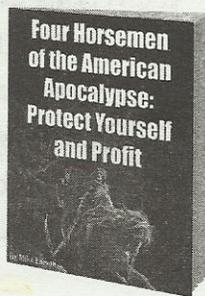
If you live in a city, have a plan and a place to go if things become uncomfortable for you.

But there's so much more I need to tell you to help you through this crisis, I couldn't begin to cover it all in this issue.

That's why I've just put the finishing touches on ***Four Horsemen of the American Apocalypse: Protect Yourself and Profit.***

It's the ultimate survival guide for 2012 — and I want you to have a copy free of charge.

In this free but indispensable emergency guide,



I show you how this great debt Armageddon is likely to unfold — including the outrageous things the government could do to fight it and how they'll impact you!

I give you very specific instructions on the steps you must take to get your financial house in order.

And I show what to do immediately to protect your savings, your investments, your real estate, and everything you own.

I'll show you how to shield your bank account ... safeguard your insurance policies, and defend your 401(k) retirement account.

I'll give you a handy tool to insulate your stock portfolio ... and even show you how to protect the value of your home and other real estate — no matter *how* bad things get.

PLUS, I lay out the steps you need to begin taking right away to defend your family and to help ensure their physical safety even in a worst-case scenario.

STEP #2 is to make sure your bank is the safest one you can find: Here, there's even more I can do to help.

Our Weiss Ratings is the nation's leading provider of independent ratings on 16,000 banks and credit unions.

Since 1990, we have issued grades on a total of 1,533 banks that subsequently failed.

On 90% of those banks, we issued a clear warning to consumers **ONE FULL YEAR** ahead of time. And on nearly all of the rest, we issued a warning or a caution flag at least a few months before the failure.

Now, the problems in the banking industry have gotten a lot worse. Not only do we have more bank failures, we also have more **BIG** bank failures.

In fact, just in the last two years, 49 relatively big banks and thrifts have failed. We issued an advance warning on **EVERY SINGLE ONE**.

So it's important that you make sure you are **NOT** using any of the weakest banks on our list.

If you are currently doing business with any of these banks, I'd recommend that you switch to a more stable institution right away.

I'm talking about a bank with a rock-solid balance sheet ... with high lending standards ... and without derivative time bombs in its portfolio.

Banks like that have the financial strength to see you through *no matter what* happens!

Here, too, we can help. Because Weiss Ratings **ALSO** has a flawless record of identifying the truly **SAFEST** banks.

So to help you get your money through this crisis unscathed, I want you to have a complimentary copy of **The Weiss Ratings "X" List: America's Weakest and Strongest Banks**.



In this guide, I give you the complete list of the weakest banks and

credit unions that you should avoid at all costs.

Plus, I also give you a comprehensive list of the strongest banks and credit unions, well equipped to weather the coming storm.

STEP #3 is to build an impenetrable wall of privacy around your finances.

Make no mistake: The central government will NOT be your friend as this crisis unfolds.

Neither will your state, county or local governments.

If history proves anything, it's that there's nothing as dangerous as a big government that's being threatened with extinction.

In the worst-case scenario, if a politician or bureaucrat comes to the conclusion that your rights and property stand in the way of saving the government ... you can kiss them good-bye.

You're also going to have to think about others who will be desperate enough to seize your wealth — especially if you live in

Most Vulnerable Large U.S. Banks and Thrifts

(with a Weiss Rating of D+ or lower and assets of \$25 billion or more)

Institution	Weiss Rating
Wells Fargo Bank NA	D+
JPMorgan Chase Bank NA	D
Bank of America NA	D+
SunTrust Bank	D
Huntington National Bk	D+
Wells Fargo Bank Northwest NA	D+
Regions Bank	D+
E*Trade Bank	D
Peoples United Bank	D+
JPMorgan Bank & Trust Co NA	D-
TCF National Bk	D+
FirstMerit Bank NA	D+
Cole Taylor Bank	D+
Arvest Bank	D+
Texas Capital Bank NA	D+
Provident Bank	D+
Everbank	D
First Interstate Bank	D
Sterling SB	D+
BancorpSouth Bank	D+
Synovus Bank	D+
Mutual of Omaha Bank	D
MB Financial Bank NA	D+
Mercantile Bank of Michigan	D
Flushing Savings Bank FSB	D-
Northbrook Bank & Trust Co	D+
Community Bank	D

Weiss Ratings scale: A = excellent B = good
C = fair D = weak E = very weak

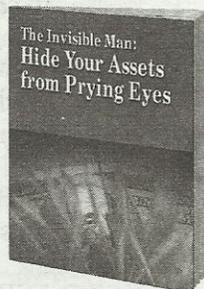
a city or even the suburbs of a large metropolitan area.

Privacy — keeping a low profile and keeping your assets away from prying eyes — will be among your best defenses.

And in the third emergency guide we created for you, *The Invisible Man: Hide Your Assets from Prying Eyes*, we give you simple, legal ways to enhance your privacy and protect what you own — and more — including ...

*** What Washington snoops can already know about you:** The four surprising ways Washington spies on you and how the information it collects could be used against you as this crisis unfolds.

*** Six outrageous assaults on your money and liberty:** The shocking steps Washington could take to violate your rights as this crisis worsens.



*** SIX legal ways to protect your money and your life:** Quickly and easily get your money away from the government's prying eyes and sticky fingers ... and more!

Chapter 4 Why You Need This Information NOW!

I founded Weiss Research 40 years ago, and every workday, nearly 100 Weiss analysts and support personnel in the U.S., Europe, Asia and the Americas come to work with one mission in mind:

To help you protect and grow your wealth no matter what Washington or Wall Street throw at you next.

I'm proud of the fact that we've helped a lot of people make a lot of money over the years, but this is no time to rest on our laurels.

Frankly, we've never seen a crisis that *even comes close* to equaling this one before.

And I'm deeply concerned that you and millions of other Americans could lose everything.

That's why we prepared these six emergency survival guides for you. They won't cost you anything and you can download them right now.

All I ask is that you also take a look at our monthly newsletter, *Safe Money Report*.

Safe Money Report is our flagship publication here at Weiss Research. It has the distinction of warning investors of every major financial threat of the past 35 years.

As the publisher, I work with Mike Larson, its editor, to bring you everything you need to protect and grow your wealth in these troubling times.

You've probably seen Mike on CNBC with Maria Bartiromo, or on Fox Business News with Brian Sullivan, or on one of the many other financial programs where he regularly appears.

You've probably also seen him in the *Huffington Post*, *New York Times*, *Wall Street*

Journal, *Dow Jones Newswires*, *AP*, *Reuters*, and many other news outlets.

The media *is right* to turn to Mike for his analysis: If you had been listening to him since 2005, you wouldn't have had to lose a dime in the housing bust, debt crisis or market crash ...

You could have actually grown your wealth even while others were losing theirs!

Here's what Mike said in 2005:

"Easy mortgage money is drying up. Now get ready for the consequences. Rising defaults and foreclosures ... a further slowdown in the housing market ... and more investor pain."

**TURNED \$352,000 INTO
MORE THAN \$2.1 MILLION!**

"Thanks to the sound advice of the *Safe Money Report* and some fortunate investment choices, my original \$352,000 in my 401K is now worth \$2,171,000.

"Thank you VERY much!"

— John D., Medina, Ohio

And in January 2007 — well before anyone else in the media was even suggesting a nationwide real estate crisis, Mike said ...

“Don’t touch housing and construction investments with a ten-foot pole.

“That includes non-prime lenders like New Century Financial and Countrywide Financial and home builders like Centex, Lennar, and KB Home.”

I hand-picked Mike as editor of my *Safe Money Report* because of his uncanny ability to foresee future economic trouble. We make a great team.

And if you agree to check out *Safe Money Report* for yourself, we’ll give you

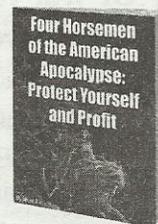
**WON'T MAKE A MOVE
WITHOUT IT!**

“My father doesn’t do anything without his Safe Money Report. I have benefited from his success which was made with Safe Money’s help and advice. Thanks.”

— Courtney K., St. Augustine, FL

instant access to all three of the emergency survival guides I just described:

1. **Four Horsemen of the American Apocalypse: Protect Yourself and Profit**



2. **The Weiss “X” LIST:**

America’s Weakest and Strongest Banks



3. **The Invisible Man: Hide Your Assets from Prying Eyes**



Normally, each of these emergency survival guides would be priced at \$79 each — but you get all three — a \$237 value — when you agree to examine my *SAFE MONEY INVESTOR SERVICE!*

And then, we’ll send you a fresh copy of *Safe Money Report* the first week of every month to make sure you’re on top of new developments in this very serious situation.

**Will you be crushed with the rest?
Or will you take action now like
these investors ...**

"My portfolio has continued to increase in both safety and in value.

"I can't thank you enough."

— Steve M., Louisville, Kentucky

"I am retired and you have given my portfolio a very healthy boost! Thank you."

— Joanne H., Longboat Key, Florida

"We started about eight years ago. Our money is growing and we sleep a lot easier knowing our investments are safer."

— Gerald C., Savannah, Georgia

AMAZINGLY ACCURATE!

"Integrity and dedication to his subscribers is outstanding and his accuracy in forecasting economic events and to build your wealth is superior.

"He calls it right, and early."

— Tom A., Petersburg, Virginia

SOUND AND VERY CLEAR!

"We have enjoyed Safe Money for the last 12 years. It seems the advice has always been sound and very clear."

— Jacqueline C., Bonney Lake, WA

Mike Larson and I will also make sure you have all of our recommendations for the investments we're counting on to grow your wealth as this crisis continues to intensify.

Plus, as an extra bonus, Mike and I will also give you a second subscription — to our DAILY online newsletter, *Money and Markets* — to make sure you're up to date on each day's new developments, threats and opportunities.

And there's so much more ...

**Safe Money Is the Single Most
COMPLETE Wealth-Building
Service EVER!**

For 34 years, *Safe Money* has helped hundreds of thousands of investors avoid pitfall investments touted by Wall Street. In each monthly issue, Mike and I give you the news, analysis and investment recommendations you need to keep your money safe — and safely growing:

■ **You get incisive economic analysis and guidance:** We have nearly 100 analysts and support personnel using our

ratings and state-of-the-art technology to scan the U.S. and world economies for opportunity and danger.

That is why the *New York Times* once said Weiss was "... the first to see the dangers and say so unambiguously."

And it's also why our stock ratings were rated #1 as reported in the *Wall Street Journal*.

■ **You get the ultimate in safety:**

Expert recommendations on how to protect yourself from the sweeping money megatrends with the safest, highest yielding investments in the world today in our regular *Mr. Conservative* column.

"A REAL EYE-OPENER!"

"We started about eight years ago with Safe Money Report. The newsletter was a real eye-opener. Our money is growing and we sleep a lot easier knowing our investments are safer."

— Gerald & Janet C., Savannah, GA

■ **You get the ultimate in aggressive investments:** Your second nest egg, which is more adventurous, is designed to take advantage of turbulent markets and throw off extra chunks of cash that let you live life with more ease and comfort: High leverage, limited risk strategies to double and redouble your money in our regular *Mr. Speculator* column.

■ **You get timely warnings from our proprietary Weiss Ratings:** Ours is the only investment publication I know of that tracks the fundamental strength of more than 8,000 banks and S&Ls plus 4,200 insurance companies so you can know precisely how safe — and how risky — the companies you deal with really are.

■ **You get *Safe Money's* comprehensive lists:** Including the 108 most vulnerable major stocks in the U.S. ... plus the 100 least vulnerable. *Safe Money* is also the only one that gives you the complete list of stocks to sell immediately, based on ratings we originally developed.

Outstanding record!"

[The Weiss] record ... is so good compared with that of his competitors, nervous buyers need look no further."

— **Worth**

And like our ratings on banks and insurers, they are 100% free of conflicts of interest.

Each and every issue of *Safe Money* is packed with nitty-gritty, specific and practical recommendations designed to protect your wealth ... grow your nest egg ... and increase your income so you can live well no matter how ugly things might get.

Plus, You Get Free Online Access to Powerful Money-Making Tools 24 Hours a Day!

In addition to your free copy of *Four Horsemen of the Great American Apocalypse of 2011-2012* and your monthly issues of *Safe Money*, you also get:

✓ Flash Alerts by e-mail to make sure you ALWAYS know what to do next:

Whenever major developments in the economy or financial markets make it crucial that I get urgent advice to you FAST, I'll rush you a FLASH ALERT.

Our lightning-fast response to the constantly changing investment environment gives you the edge you need to keep your money safer AND to maximize your profits and income.

✓ A free membership in *Money and Markets* — our online newsletter with regular DAILY updates on breaking news, the economy and investment markets.

You get commentary and recommendations from six of Weiss Research's most highly respected analysts PLUS special guests!

✓ Full, members-only access to the *Safe Money* website where you'll have world-class investment tools right at your fingertips.

✓ 24/7 access to the *Safe Money* online video library: This electronic vault houses our collection of informative and instructional videos designed to give you ...

SAFE MONEY could have saved you from massive losses the last time stocks plunged!

(How Stock Investors Lost Their Shirts!)

After our warnings ...

- Citigroup fell 95.1%
- Wachovia fell 95.9%
- Bear Stearns fell 97.1%
- Fannie Mae fell 99.41%
- AIG fell 99%
- Washington Mutual fell 99.97%
- General Motors fell 99.8%
- Lehman fell 99.99%

Meanwhile, cheap, limited risk speculative investments that soar when stocks plunge could have multiplied your money 245% ... 584% ... up to 1,838% as these companies cratered!

Warns well in advance!

“The First to see the dangers and say so unambiguously.”

— **The New York Times**

A straightforward, street-level look at today's hottest events so you'll have a crystal-clear understanding of what's happening now, what's likely to happen next, and what you should do about it ...

A first-hand analysis of which investment vehicles fit these challenging times hand-in-glove and why ...

And which ones you should avoid like the plague.

✓ Unique strategies specifically designed to maximize your profits while cutting your risk in today's volatile market environment ...

✓ And much, MUCH MORE!

All of these powerful money-making, money-saving resources are yours FREE

as a member of my *Safe Money* investor service. PLUS, by joining me now ...

SAVE \$150 NOW
— SATISFACTION GUARANTEED

And I'm making it remarkably easy for you to grab your free reports and also to check out *Safe Money Report* and *Money and Markets* for yourself.

First, we've cut the price to the bone!

Normally, a full year of *Safe Money Report* is \$189. But right now, you can test-drive *Safe Money Report* for just \$39. You save \$150 off the regular rate!

Want an even better value? Great: Join us for two years for just \$78. You'll save a whopping \$300 off the regular \$378 rate!

PLUS, your two-year membership entitles you to three MORE valuable emergency survival guides:

FREE GIFT #4: Protect and grow your wealth with mankind's greatest crisis hedge: GOLD! Since we first began recommending them in 1999, gold bullion coins and bars have risen by

450%. An initial \$10,000 investment is worth \$55,000 today.

And just since 2008, gold bullion coins and bars have more than doubled.

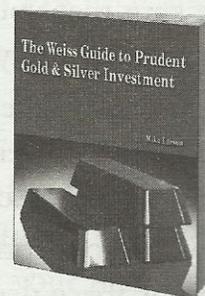
So we strongly recommend that you hold a reasonable portion of your ready money in physical bullion — mostly smaller denomination bullion coins.

But did you know that you can actually get free gold simply by selecting the right bullion coins to buy?

It's true! And the fourth report we've prepared for you — ***The Weiss Guide to Prudent Gold & Silver Investment*** — shows you how.

Plus, we give you much more — including ...

- * Our list of recommended bullion dealers ...
- * How to hold your gold bullion offshore for greater privacy ...



- * How to securely store your precious metals ...
- * Why keeping part of your holdings in smaller gold and silver coins could prove to be a godsend for you, and more.

FREE GIFT #5: Hedge against financial losses with investments designed to spin off substantial profits when the economy implodes.

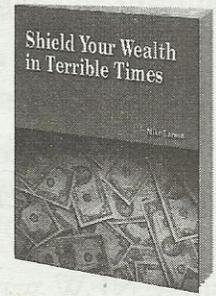
You don't need a Ph.D. in economics to know that the crisis I've described in this report is NOT going to be good for most stocks.

So your first priority as an investor is to make sure that you do not own the stocks that are most likely to plunge.

And one of the services my company provides is a powerful free tool you can use to help decide precisely which ones they are.

Your second priority is to harness the power of these declines — not merely with a very special class of investments that rise in spite of them, but with things that soar *because* of them!

In your next free report — ***Shield Your Wealth in Terrible Times*** — we'll give you our comprehensive strategy for using these muscle-bound investments as portfolio insurance — to protect your other investments against loss.



In 2008, the banks we warned about plunged up to 98%.

Well, you could have used our warnings to go for gains of 51% ... 76% ... up to 99% and even more with simple investments that cost as little as \$10 each and that anyone can buy.

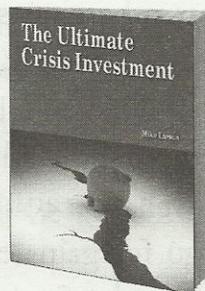
We'll show you how in this free emergency guide.

FREE GIFT #6: Go for truly huge gains as this crisis unfolds. At a time like this, a powerful offense is your best defense. Building up substantial cash reserves is the best way to ensure your family's safety and comfort.

Plus, when you see a megatrend that is this imminent and this clearly defined, you may want to swing for the fences.

After all — it may be your last chance to go for truly huge gains for quite some time!

In your free copy of *The Ultimate Crisis Investment*, we introduce you to an entirely NEW way to invest: A way to keep your money growing safely no matter how rocky the stock market becomes.



It's a way to know which stocks are likely to collapse at the first sign of trouble and also a way to know which are likely to rise even in bad times.

The data show that, if you had used this strategy from 2001 through the end of 2010, you could have beat the S&P 500 by 10.5 to 1, with an overall return of 467.8%.

That's enough to turn \$10,000 into \$56,780 or \$100,000 into \$567,800.

You don't need a lot of money. You don't need to have a lot of experience as an investor. You don't need to use exotic investment vehicles.

Normally, each of these crisis survival guides would be offered for \$79 each. But you get all six — a \$474 value — just for joining us in the *SAFE MONEY INVESTOR SERVICE* today ...

PLUS, you'll save \$300 on your two-year membership: That's a total of \$774 in FREE gifts and discounts!

The best part? You don't even have to make your final decision today, because your membership is fully covered by our ...

\$5,000 or FREE Money-Back Guarantee

Just call TOLL-FREE 1-800-236-0407 or complete and mail the enclosed Free Gift Certificate in the enclosed postage-paid reply envelope today.

Then, take as long as you like — up to a full year — to make your final decision.

You must agree that *SAFE MONEY* has made you — or saved you — at least \$5,000. If not, just let us know.

Even if you decide to cancel on the very last day before your membership expires, we will rush you a full refund of every penny you paid.

And of course, we'll insist that you keep all six free reports and every issue of *Safe Money Report* we've sent you in the meantime.

This Crisis Is Rushing Towards Us with the Speed of an Oncoming Freight Train.

If you're serious about protecting yourself and your family, you'll have to act quickly — and I will reward you handsomely if you do.

Not only will you receive complimentary copies of all six of our new survival guides, valued at \$474 ...

Not only will you save up to \$300 on your membership ...

"Uncanny!"

"[Their] prediction of the current economic crisis is uncanny."

— **NewsMax**

If you join us in *Safe Money Report* right away, we'll also give you our most up-to-date ratings on your banks, credit unions, and insurance companies.

Plus, we'll give you the ratings you need to identify which of YOUR stocks, ETFs and mutual funds are the most and least vulnerable right now.

Use our ratings right now to instantly help you determine which banks are the most likely to fail and which stocks are the most prone to crash.

To get started, just call TOLL-FREE 1-800-236-0407 or complete and return the enclosed Free Gift Certificate in the postage-paid reply envelope we've provided. We'll rush your free survival guides

and your first issue of *SAFE MONEY REPORT* to you immediately.

Good luck and God bless,

Martin D. Weiss

Martin D. Weiss, Ph.D.

P.S. Respond NOW by phone and receive not one, but FOUR valuable "EARLY-BIRD" BONUSES:

FIRST, you'll receive a seventh free report — *The #1 Investment to Buy NOW!* This investment is as easy to buy and sell as Microsoft or IBM stock. Better yet, it can hand you gains of up to 60% or even more as this crisis continues to unfold!

Normally, this gift is \$79 — but it's yours, FREE when you activate your membership in the *Safe Money Investor Service* within ten days or less.

AND SECOND, our friendly customer care representative will give you three ratings on any bank, insurance company, stock, mutual fund or ETF you wish while you're still on the phone! **This phone-in**

service with a live representative has been sold separately for \$25, but is yours absolutely FREE!

With your six free survival guides, that's \$578-worth of profitable investment tools — FREE. AND you also save \$300 on your two year membership, which brings your total savings up to \$878 — but ONLY if you join now, during this special introductory offer.

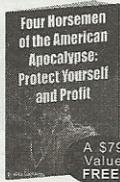
Time's a wasting — let me hear from you NOW ... See page 79.



Best Value:

Your two-year membership gives you ...

- \$300 in savings on your membership!
- SIX emergency guides — a \$474 value, FREE!
- FOUR Early-Bird bonuses — a \$104 value, FREE!



Add it up yourself: That's \$878 in FREE gifts and discounts!

PLUS: You get TWO YEARS of:



The Safe Money website



The Safe Money online video library



24 ISSUES!



Flash Alerts



Money and Markets

Special \$5,000 or FREE Membership Guarantee

Use the enclosed certificate or dial TOLL FREE 1-800-236-0407 to join us now!

Then, take up to a full year to decide for yourself. You must be completely convinced that the *Safe Money Investor Service* will save you or MAKE you at least \$5,000 in the next 12 months — more than 64 times the discounted rate for a one-year membership.

Otherwise, just let us know and we'll rush you a full refund of every penny you paid.

And of course, everything you've received in the meantime is yours to keep — completely without cost or obligation — in the unlikely event you decide that my service isn't for you.

Martin D. Weiss

Martin D. Weiss, Ph.D.

Publisher, *SAFE MONEY*

Join now BY PHONE and receive this EXTRA bonus:

An additional \$25 value! Call 1-800-236-0407 NOW and our customer care representative will give you the ratings for any three stocks, mutual funds, ETFs, banks or insurance companies you wish while you're on the phone. This phone-in service has been sold separately for \$25 — but is yours absolutely **FREE!**

Call NOW!

When you join for 1 year you'll also receive:

- *Four Horsemen of the American Apocalypse: Protect Yourself and Profit*
- *The Weiss Ratings "X" List: America's Weakest and Strongest Banks*
- *The Invisible Man: Hide Your Assets from Prying Eyes*

With your 2 year subscription you'll ALSO receive reports valued at \$474:

- *Four Horsemen of the American Apocalypse: Protect Yourself and Profit*
- *The Weiss Ratings "X" List: America's Weakest and Strongest Banks*
- *The Invisible Man: Hide Your Assets from Prying Eyes*
- *The Weiss Guide to Prudent Gold & Silver Investment*
- *Shield Your Wealth in Terrible Times*
- *The Ultimate Crisis Investment*

EARLY BIRD BONUS: If you respond within 10 days — you'll also receive a copy of *The #1 Investment to Buy Now* — an additional \$79 value — **FREE!**

THANK YOU!

YES, Martin! I want to protect my wealth and keep it growing as this Great American Apocalypse unfolds. Please accept my membership in your **SAFE MONEY INVESTOR SERVICE** as indicated below.

Write in your name and full mailing address.

GREAT VALUE: 1 Year \$39 **BEST VALUE:** 2 Years \$78

Please select your method of payment:

Please charge my: Visa Mastercard AMEX Discover

Card Number _____

Exp. Date _____

Signature _____

Phone No. _____

Email _____

My check is enclosed for \$ _____ (please make check payable to Safe Money)

THREE EASY WAYS TO JOIN:

BY MAIL: Complete and mail this Certificate in the postage-paid envelope provided.

BY FAX: Fax this certificate to 1-561-625-6685.

BY TELEPHONE: Call TOLL-FREE 1-800-236-0407 for fastest service!

I understand my membership must help me save or make at least \$5,000 or I can cancel at any time within the next year for a full 100% refund of every penny I paid to join. I keep everything I've received in the meantime **FREE**. Plus, when I pay by credit card, I'll benefit from your automatic renewal plan. Each time my membership is about to expire, I'll be notified ahead of time and then my credit card will be charged. I'll always get your lowest renewal rate and I'll never miss an issue. Plus, I can cancel or opt out of auto-renew at any time after this purchase.