

The letter I didn't want to write...

The message you didn't want to hear...

But, we both knew this day was coming.

And, now we need to find a way to deal with what's heading our way.

Sure, we thought maybe there was a way through this last housing bubble. Then, the meltdown of the debt and stock markets. And, we've seen some signs of life. Because there are always people like you and me trying to find a way to thrive even when the odds are against us.

But, the problems are too big. And, no one is really facing the music.

No Budget. Ridiculous Spending. Obamacare Now and It's Already Failing Miserably. Federal Debt Crisis. Rating Downgrades, Global Tensions....

What it means for many is that the day of reckoning is coming. **And, our wealth is at risk.**

You and I will have to face all of this soon.

And, it's starting to happen...The practical effects are starting to show up...

Interest rates are rising, finally, as we all knew they would. If you've been around 10 or 20 years, you knew that these false, low rates (sometimes even zero?) just couldn't last.

And, no matter how hard the government has tried to keep this mess in check, the party is finally going to be over.

You knew in the back of your mind that there was no way that stocks and the housing market could keep going up. Right?

Yes, you felt better because you saw some houses selling at good prices. A few housing markets even in boom times. And, maybe you or your friends or family bought some investment real estate while prices were low. That second house or rental property or warehouse to rent out. But I hate to tell you that it's all coming to an end.

And, this time it will be much worse.

As I said, this is the letter I didn't want to write.

But, I think it deserves your time if you want to **protect your family and your wealth**.
I'll lay it out and then give a simple solution.

Really, who can afford to just have their head in the sand as this situation starts to unfold?

How much time do we have? Not much, I'm afraid.

Where I'm Coming From... Because You're Probably Wondering "Why Should I Even Listen To This Guy?"

Our readers at Weiss Research and *Safe Money Report* are familiar with me as I've been guiding them as editor for over 10 years. Our leader and my mentor, Martin Weiss, founded our company in 1971. He has given financial advice to millions around the world, testifying before Congress, writing books like **The Ultimate Survival Depression Guide** and traveling the globe to spot investment opportunities.

While Martin is all over the world, I'm stuck here at home mulling over what will happen with the dangerous housing markets. Martin says it's because I made "**the fatal mistake of being too right, too soon about the U. S. housing bust**".

I warned about a bust in housing sales, and it happened. I warned about a downturn in housing prices and that happened next. I warned about the corruption, shenanigans, and, above all, the risks in the wildest mortgage lending in history.

Fast forward to today, and I'm honored that my audience has expanded a wee bit. Instead of just a few folks around the office, my warnings and market analysis regularly go to millions of CNBC viewers and tens of millions of newspaper and Internet readers.

Today, one of the **gravest threats to your wealth** — not just in real estate but other sectors as well — come from the latest trends in America's housing market that will skyrocket interest rates. I'll explain the fall-out from rising rates shortly.

Looking back just a few years, all you could read about was how housing would boom forever.

Anyone who predicted a crash was considered a crackpot.

When everything hit the fan in 2008-09, most of Wall Street was surprised.

But *Safe Money* subscribers were first **warned** about that precise crisis starting more than three years before it came down.

For example...

In our issue of April 2005, we talked about how money from new-fangled, high risk mortgages was pouring into the most overvalued real estate assets of all time. We even gave subscribers a list of 25 stocks that “will likely get taken apart as the real estate and mortgage sector unravels.” Sixteen of these fell. The average decline was 36%. One plunged a whopping 90%.

And in June 2005, under the headline “Final Stage of the Real Estate Bubble,” we told subscribers, with no punches pulled, that housing was on the verge of a massive decline.

I tell you this history for one reason only... I want you to know that **I’ve been able to spot land mines before many others.** Now, I want to give you the benefit of my thoughts on where we’re heading.

At *Safe Money*, we’re all about just that: Protecting our members so that they aren’t victims of market corrections or even more important, massive downturns. *Safe Money*.

Interest Rates ARE Rising What That Will Mean For YOU and Me

You have probably heard the talk about housing markets that are coming back and yes, that has been happening. Some of the big money investment firms like Blackstone and Colony Capital and smaller speculators have been swarming like locusts on the hottest markets and bidding up prices. All in a search for higher yields because interest rates have been so low.

Yield pressures, debt market pressures, inflation ticking up, global economies in free fall...

Pressure everywhere and **we’re finally starting to see interest rates rise.**

Here's what will happen as interest rates rise:

1. People won't be able to afford houses because monthly payments will be much higher.
2. Housing prices will crash along with all other real estate. This real estate bubble itself may not be as bad as the last, but the shock through the rest of the economy will be even worse.
3. Unemployment, which never really recovered and was much higher than we were told, will skyrocket to unmatched levels.
4. Stocks will go down and we really don't know how low they will go. *(See side note.. a little rant from me)*
5. The Federal government will finally have to face the music. They are the biggest borrower and with interest rates rising, the deficit will soar. No amount of Federal Reserve artificial actions will help. More pressure on rates.
6. Yep, that means the bond market will crash too. *When rates rise bonds go down.* It didn't happen last time, but this time it will. Sorry to have to break this news.
7. The global economy, already very weak, will crater. There will be nowhere to hide from global depression.
8. State and local governments will be on their own with no Federal support. They will try to tax us more and cutback services. But there won't be enough wealth and income to tax. More and more pressure.
9. The wealth of all investors will take a hit. Even the most affluent will be threatened. Some will survive and keep their wealth while others will be devastated and lose virtually everything.
10. One final factor. **Interest rates affect almost everything.** I've talked about some of the bigger economic problems above. But, don't forget what it means for your household. Credit card rates even higher. Mortgage refinancing won't really be a good option and adjustable mortgages will skyrocket. Consumer financing for major purchases, home equity loans, probably even college loans.... No one will be able to just absorb the old lower rates because the new high rates will need to be passed on. For every product and every part of your life.

Are You as Sick and Tired of all these so called investment professionals acting like everything is just fine?

How many times will they be completely wrong in our lifetime? Most of us got hit really bad in the early 90's. Then again in the early 2000's and finally this last time just a few years ago. I looked at a chart of the market from 2000-2012. Four major down years and 3 more years under 5%. But, these guys say "just keep putting your money in". It will be OK. Really? Have you been watching what's going on in Washington? Is there any reason to think it won't get bad again? Are you willing to lose 30%, 40% or even 50% one more time in your lifetime? Will you have time to recover?

HOW ABOUT TRUTH INSTEAD OF FALSE OPTIMISM JUST TO KEEP COMMISSIONS FLOWING?

The pain of putting off this problem for decades will be catastrophic. We knew it was coming and we kept hoping that the irresponsible politicians, businessmen and world leaders could keep this sick economy from going into shock. The infections have started to take over the patient.

So, the medicine that comes our way will be like a combination of chemotherapy and radiation all at once for a cancer patient who is already very, very weak. Many patients in

this state just die from these massive doses, but some are strong enough to survive. They may be hurt and sick, but they survive. And, a few are even strong enough that only small doses are necessary. They get well quickly and really thrive. What kind of patient do you want to be?

I Know This Has Not Been Easy To Read, But There IS A Prescription For Financial Health

Let's be clear. Our mission at *Safe Money Report* is to make sure our readers avoid the places that they can get hurt the worst. When others are saying "go-go" or "don't worry" and you know it just doesn't feel right, we show you safe havens and logical places to rest your money. And, yes, there are still places to make money.

I've laid out what will be happening and it won't be pretty for millions of investors. For you, since you've taken the time to read this letter, you will be among the fortunate few who keep your family's wealth safe.

Let me tell you all you get as a new *Safe Money Report* subscriber:

1. At Weiss Research this is our **flagship publication**. Over 35 years ago, we adopted this calm approach to investing and have been able to warn our readers of major threats.... And good, safe opportunities. The first week of every month, delivered to your door, you will receive the *Safe Money Report*.
2. Stay ahead of financial dangers with warnings that have been uncanny. We were out in front for the 80's S&L Crisis, the Dot.com crash in 1999, the housing crash in the 2005 and the credit crash that took us up to the last few years. Now we're telling you about the interest crisis and what happens to an already fragile bond and housing market. How all of this will snowball and take us into a new major crisis. We will tell you specific tactics for your personal and business real estate.
3. Specific investment strategies. When to buy and when to sell. With a model portfolio that I track each day like a hawk to make sure I tell you if something has changed and you need to adjust. As an example there were 25 companies that I told members to avoid like the plague prior to the last housing crash. And, these companies dropped an average of 62.8%. Wouldn't that kind of information be useful in the coming months?
4. Flash reports for specific investments that I may have told you about and also for any major trends or world events that may affect you and your money. My take on how what you need to know, in consultation with Martin Weiss and our team of experts.

"You have helped me be a lot more confident with my investments. Please keep on teaching. It is a lot more fun making money than losing it."

Don S., Fenton Missouri

5. I open up once a quarter for a lively Q&A Webinar where we can just talk about what's happening out there. What if the debt ceiling doesn't get resolved? What about Obamacare? Who's calling the shots? How does all of this affect your money? What other questions do you have that can I help put your mind at ease?
6. **A Special Bonus... A Free Second Subscription.** Our daily, online newsletter, *Money and Markets*. Now, you don't have to read it every day if that's not your style. But in between your monthly *Safe Money Reports*, you may have questions. Or something may happen that raises concern. We'll be by you with this email newsletter so it's there when you need it.

"By using your recommendations, I have been able to generate more than enough monthly profits to maintain our standard of living. "

Roger W., Carmel, California

Three Free Bonus Reports That Will Give You Safe Places To Park Your Money

When you subscribe to *Safe Money Report*, I want to make sure that you **immediately have a place to turn** for answers for the tough doses coming. I think we can agree that this is not the time to be looking for sexy trends or trying to identify the next Apple or Google.

But, there are places where there is safety. Because no matter what happens in this market, people still have to go about living... And, some companies just show up every day and make things happen. They are part of our lives and keep selling even when things are really tough.

***The three areas that I've chosen for YOU
to safely invest in the next few years?***

Healthcare, Utilities and Consumer Staples.

I've been scouring each of these sectors and using the time tested Weiss Research Ratings Methodology we developed in 2001. Our ratings model looks at revenue, cash flow, earnings growth, past stock performance, return on capital, dividends, valuation, volatility, and solvency — all to determine which stocks have the potential to perform best, without asking you to take on huge amounts of risk.

The information in these three reports will give you the peace of mind to identify a few key stocks where you can **safely park your money for a few years**.

Here is a sneak peak at each of these 3 reports that you will receive immediately when you become a trial subscriber to *Safe Money*:

Report #1: My Top 5 Healthcare Hero Stocks for 2013

Is there another sector out there that offers the same kind of **“Steady Eddie” growth**, reduced bounces with the economy, and decent yields? Absolutely — health care!

In this report I tell you what I’ve discovered about 5 stocks which will be heroes in the next few years. I also identify all the top players in this sector and rate all of them from A+ to B- so you can see if any of your stocks or those you are considering are on the list.

No matter what happens with Obamacare, we’re all getting older and there is tremendous demand for goods and services in this market. The U. S. leads the world in healthcare, so we will always have companies that are good investment bets. Some of the best are shown to you right here in my report.

Report #2: My 3 Favorite Utility Powerhouses for Outsized Profits

Where can you find **nice yields, stable businesses, and capital gains potential**? The utilities sector! No matter the economy, people still need to heat and cool their homes, and companies need to power their factories, warehouses, and stores.

The average utility stock yields roughly 4%. That’s almost double the 2% yield for the Standard & Poor’s 500 Index overall, and it easily tops what you can earn on many government bonds, even after the recent surge in interest rates. Plus, companies in the utilities sector can raise their dividends over time — while the interest rate on a Treasury stays fixed for the life of the bond!

There are 3 stocks that I really think you should consider for your portfolio and I tell you my take on them in this report. Plus, again, I take a look at all the major players in Utilities and let you know our ratings for them. A great tool for you to be able to quickly check on the utility companies you may be wondering about or even identify some companies you didn’t even realize were in this part of the market.

Report #3: My Top 7 Consumer Staples Savior Stocks

In an uncertain world and uncertain economy, I like using a **“Profiting From Your Pantry” strategy**.

More specifically, I'm talking about investing in the companies that make the soup and salad dressings we eat, the soda and bottled waters we drink, the diapers we change, the cleaning and paper products we use, and everything else we need on a daily basis!

Demand for these kinds of products is really stable. You're still going to eat and drink whether the economy is booming or not. These companies are also expanding worldwide into new emerging markets where growth potential is stronger than back home.

I've discovered seven "saviors" in consumer stocks that I think you will want to own. I tell you about each and, again, I rate all the major consumer product companies. Just because you see what seems to be a popular brand doesn't mean that each of these companies has it all together. I will show which do and which don't. A very important list you will want to have as you look at where you want to invest.

Important Notice:

If you don't get anything else from your trial subscription, these 3 reports could help you survive the next few years. And, even if you decide not to stay with us as a subscriber, you will keep these free reports forever... and get the benefit of all the work I've done to find this preventive medicine for you.

A Special Offer Just for Readers of This Letter

Because the times are so critical for all of us, we want to make sure you have every opportunity to have *Safe Money Report* coming to you. With thousands of subscribers, we're very thankful and also mindful of giving back in times of stress. Regularly *Safe Money Report* is \$198 per year and we are offering you a special introductory trial rate of just \$49 per year. A whopping savings of \$198 and 75% off!

And, yes, the 3 Special Reports are also included. No hidden extra costs. These reports alone could be the antidote to rising interest rates, Housing Bust II and all the fall-out that is coming.

My Guarantee That I Won't Let You Down

I hope by now you realize how seriously Martin Weiss and I take our responsibility to our members. We've been blessed over the years and when we see the sickness coming for our markets, we know we have to help.

So, we've put together this amazing offer. And, we will stand by it too. There is no way we will let you down.

In fact our guarantee is so outrageous that we call it **\$5,000 or Free!** Just become a member today. If you don't save or gain an additional \$5,000 minimum from our advice over the next year, just cancel for a full refund, no questions asked. No documentation required. We expect and know you will be thrilled so we have no qualms about standing by our reports and services.

And, although we know canceling is highly unlikely, you will keep every special report, every newsletter, every recommendation, every warning... everything that you received from us.

OK, Now It's Up to YOU

I told you this would be a tough letter and I think you will agree that I haven't pulled any punches. We tell it like it is and we're making this incredible offer. One last time, all you get:

- 12 monthly issues of *Safe Money Report* delivered to your door
- Warnings of impending disasters
- Stock investment specific picks
- Our model portfolio so you can compare and adjust
- 100 Free Online Stock ratings with as many as 25 more each month.
- Flash alerts for fast breaking events you need to know about right now.
- Quarterly Q&A Webinar where you can get your burning questions answered.
- **FREE Bonus** Online Daily Newsletter, *Money and Markets*.
- And, **3 Free Special Reports** on Healthcare, Utilities and Consumer Stocks. These areas of calm in the next few years could save your wealth from one more big hit.

So, now it's time to sign up and we'll rush everything to you. Less than 14 cents a day for all of this at our ridiculously low special rate of \$49 just for you. Guaranteed.

What else can we possibly do?

Welcome to *Safe Money Report*.

To Your Safe Investing Success,

Mike Larson, Editor, *Safe Money Report*

P.S. Oh, and don't forget, this is really all free. Because we're guaranteeing that you will make or save at least \$5,000 over the next year or you cancel for a full refund