



# BUSINESS Today

## Shift Toward Gold Is Growing

By Veronica Mackey

What would you do if you woke up one morning and found all your cash, savings and investments were worthless? What if \$20 couldn't even buy a loaf of bread? While you're stockpiling canned goods and toilet paper in anticipation of the next earthquake, don't forget to insure your paper dollar money with physical hard asset gold.

Today, all paper monies currently in use in the world are called Fiat Currencies, and they have no real intrinsic value. Historically, these kinds of paper currencies have a 100% failure rate. "The U.S. dollar has lost 97% of its purchasing power over the last 80 years, and most of that loss has been since 1971, when we fully came off the gold standard. The clock is ticking for the final failure and the world is actively preparing for this certainty," says financial expert Aaron Kutchinsky.

History shows as paper currency declines, the value of gold and silver goes up. And with all that has happened recently in the global econo-

my, there is evidence to support a massive trend back toward some form of gold and silver backed currency.

Last year, World Central Banks became net buyers of gold for the first time in over 40 years. Northwestern Mutual, the 6th largest insurance company in the US, recently bought almost one-half billion in gold bullion—the first time they have bought physical gold in their 154-year history. China has increased its gold purchasing 5-fold within the last year and has increased its position by 70% in the last 5 years. Central banks, insurance companies, and hedge funds, are buying up gold and silver at accelerated speed. Why? Because they know what's about to happen.

As the dollar continues to lose purchasing power, average people will be left out in the cold to fend for themselves. Someone needs to show them the way to protect their personal and community assets. Kutchinsky is the "financial Paul Revere" of our times.

"I think of myself as one of those chosen by circumstance and experi-

ence to warn my fellow citizens and community members against the fast-approaching financial tsunami. The financial industry is thoroughly criminalized and not to be trusted. It's time we all realized the game has changed. For the vast majority of people, it's no longer about trying to get rich, trying to leverage their money, but instead protecting what they have and protecting their family's future."

Right now, banks, large investors and insurance companies are using gold to position themselves against the coming economic paradigm shift. Kutchinsky wants to expose ordinary citizens to how the world's financial giants operate, and show them how to use the same strategies to protect themselves, their family and community. This is not an alarmist message, but a "call to prudent, decisive action," Kutchinsky says. Families need gold to protect themselves against inflation and hyperinflation as one would purchase life or health insurance. He recommends having at least 20 percent of your wealth in gold.

### There's just one obstacle—F.E.A.R.

To take the fear out of buying gold at its perceived high price point, Guardian Gold and Silver offers a written Customer Satisfaction Conviction Warranty. Basically, the company will buy back any gold and silver purchased through the company, at the exact same price in 5 years—regardless of what the market does. A percentage of every gold and silver purchase is placed in a Warranty Reserve Fund to ensure sufficient funds are available if a customer wants to sell.

"Now the future is certain because it is under warranty," Kutchinsky says. "We don't sell gold per se, we offer the solution to owning gold."

For more information or to attend a free seminar, visit [GuardianGoldandSilver.com](http://GuardianGoldandSilver.com), call (800) 621-4886, or email Aaron Kutchinsky at this address: [aaron@guardiangoldandsilver.com](mailto:aaron@guardiangoldandsilver.com).

## Making Money in a 'Jobless Economy'

By Veronica Mackey

"Jobless economy" and "jobless recovery" are common terms in the news today. How can that be? You have to have jobs to even have an economy, right? According to Investopedia.com, a jobless recovery occurs when "the economy as a whole improves, but the unemployment rate remains high or continues to increase over a prolonged period of time. This effect may be a result of cautious businesses that add hours to existing employees in order to increase production capacity rather than hiring new workers."

It seems odd that businesses can make money without employees—and sometimes without making anything at all. But it is happening more frequently. Great for corporate profit makers—bad for workers. For the 14 million or so who are unemployed or underemployed, the number one job is finding work. But maybe it's time to change the strategy.

Remember, work is one thing. Income is another. What is really needed is a regular influx of money. If we're in a so-called jobless economy, it's time to look for income beyond the scope of a job.

### Referral Marketing

Fortunately, there are a few ways to keep cash rolling in without a job, product, website or degree. One with huge earning potential, but not widely utilized is referral marketing. Simply put, there is a way to get paid for who and what you know. Whether companies are hiring new workers or not, they have to find a way to stay in business. Find the key to keeping their doors open—without a job—and you've become indispensable. All you have to do is refer the companies to the types of people, information or resources vital to their bottom line.

The Connectory is a network that connects buyers with sellers, consumers with products and services, for the best fit. Those who make referrals are paid commission by the seller for every successful match. Members who find companies in need of financing, for instance, can earn \$2,500 or more from lenders. No special skills are required because you are not offering skills—just access to the people you already know. Membership is free. Just call (310) 868-9333 or email [joinconnectory@gmail.com](mailto:joinconnectory@gmail.com).

Whatever type of opportunity you seek, have clear objectives in mind. Scott Allen, former writer for

About.com, suggests these guidelines for making money online. Look for opportunities that:

- Pay cash, not just points towards rewards or a chance to win money
- Don't require you to have your own web domain or your own products
- Don't involve any hard-selling
- Aren't just promoting more Internet marketing
- Give a good return on your time investment

### Financial Aid for College

Since the recession began, colleges and universities have seen increases in enrollment. According to the Dept. of Education, overall college enrollment grew by 7.1 percent from fall 2008 to fall 2009 to nearly 21 million, compared with an increase of 4.8 percent in 2008 and 2.6 percent the year before. Not only have millions of jobs been lost. Many are not coming back. When jobs are scarce, smart people go back to school. They prepare for better jobs which become available when the economy turns around. The federal government offers grants and loans for economically challenged people to further their education.

The first step to getting money for college is to complete a FAFSA. It is a free application used to determine eligibility for financial aid. The deadline to apply for the 2011-2012 school year is Tuesday, March 2. Complete the application online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or call (800) 433-3243.

### Public Assistance

Those eligible for government benefits such as unemployment, Medicaid, and food stamps should take advantage of what is offered. Apply for benefits as soon as your income changes. It could take awhile, and there's no guarantee when you'll be earning a good salary and benefits again. Remember also, the stigma of receiving public assistance is subsiding, as pride gives way to survival.

During a jobless economy, investments, settlements, and early retirement packages become sources of income for many. Having cash in a lump sum can carry you for months—even years. But it can also pose a tax problem. Check with a financial advisor for ways to minimize your tax bill. Also, come up with a good balance of income, savings, and investments to ensure you'll have a nest egg when you need it.