

These Financial Times

For the last few weeks we have been presenting excerpts from the book *Sudden Impact* by Leonard A. Reiner. The following is Mr. Reiner's introduction to his book. Because we believe that the information contained in this book is of such great financial significance for all of us this series will continue for several weeks to come.

There is deep concern about the path we are traveling as a nation and the impact it will have on everyone's financial future. Off in the distance, there are definite signs that something is happening and it's not good. Financially speaking, the horizon is darkening quickly even though the sun is shining now. Together, the dramatically changing demographics and unsustainable government plans are creating an impending crisis that will touch everyone. Knowing what is going to happen before it does is critical. Being prepared for these events is crucial for your financial survival.

The intent of this book is to give you a clearer view of what is about to happen. Knowing, beforehand, the changes that we

are about to face will help you prepare and survive financially. We are living in an historic time. We will help you recognize the problems and what you can do to survive the storm.

Knowing what and when events are going to take place in the near future, and how it will impact your life, is essential. When it comes to your finances, having this type of information is critical. Dramatic demographic changes will place enormous demands on your financial future. You cannot be aware of something that you're not aware of. Traditional thinking is not preparing you for these events. For the average American, it is time to enlist a new thought process. To be continued...

Send your name and address to JIFS Inc, Wealth & Wisdom Educators, Charlie and Nancy Jackson, P.O. Box 432, Hillsboro, TX 76645, call 800-583-5865, or e-mail charlie@bcbstexas.com, and we will send you a free copy of our monthly ELFS (Eliminating Losing Financial Strategies) or answer any questions that you may have. Please tell us what you think of our series of articles.

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The following is a continuation of the discussion begun last week from the book *Sudden Impact* by Leonard A. Renier. I am working with a growing group of professionals from across the country who are deeply concerned about the direction we are headed as a country and the impact it will have on everyone's future. I believe that, given more knowledge and more information, you will be able to make better financial decisions. So it is the goal of this book to create an awareness of the circumstances that will cause dramatic changes in your financial future. Having that awareness will help you prepare for a future that is filled with uncertainty.

Most people transfer away an enormous amount of wealth unknowingly and unnecessarily. Financially, many people have been abused by the banks, the government, increasing taxation, credit card companies, finance and mortgage companies, and ever-growing personal debt. There is an evolution of transferring away your wealth to those who create the situations, control the outcomes, and profit from it. By eliminating as many of those financial transfers as you can, you will change your life.

These two factors, the dramatically changing demographics and the transfers of your wealth, are the two ingredients

that will cause havoc in your financial future. The sudden impact of these events will have lasting financial ramifications. Storm warnings have been posted. Prepare yourself.

Everyone can benefit from reading this book. It could be more effective for some than for others. If you identify with five of the following criteria, you could experience a defining moment in the way you think about money:

1) strong household income, 2) homeowner, 3) married, 4) have children, 5) participating in a retirement plan, 6) educated, 7) business owner, 8) executive, or management, 9) 30 years of age or older.

This book is not about helping you pick stocks or mutual funds, or how to get "creative" with your tax returns. It is not about offshore banking, financial pyramid schemes, or creating red flags for the IRS. This book is about your future and how that future is going to change. To be continued...

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And the Band Played On...

In the still of the night, events are occurring that will change lives forever. A ship bound for the future leaving from the Port of Hope, has struck an iceberg and is quietly taking on thousands of gallons of water per minute, yet everything is calm. In the ship's bridge, the captain nervously fingers through the ship's manual, searching for a solution that doesn't exist. Even though there is imminent danger, the order is given to the crew: "Remain calm, straighten the decks, smile and tip your cap to the passengers." On the top deck, passengers, unaware of current events listen passively as the band plays on. The band performs all the same tunes from the past, masking the up and coming moments of urgency and peril. Meanwhile, fifty feet below, structural flaws in the ship only compound the problem. Designers of the ship never expected this type of crisis, and the band plays on.

The captain now faces another decision. Should he prepare the passengers for the coming event, or hold out the hope of a rescue? His training, experience, and pride have never ex-

posed him to this type of problem. His choices are limited, as is his knowledge, of such a crisis. He chooses to delay his decision, and orders the band to play on.

After an hour, it begins to become apparent even to the passengers that something is not right, even though they are being told that everything is normal. A woman notices that the wine in her glass leans to one side. A man realizes that the ship has slowed to a snail's pace. Passengers begin to mumble amongst themselves about events that surround them, yet the band plays on.

The eerie part is that you and I are on the deck of this ship. We are caught playing a dangerous game, casually believing none of these events will affect us. Yet no one will deny, from the designers of the ship, to the captain and the crew, that we have entered into a dangerous time. The only thing I am certain of is that the band will play on.

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The following excerpt from the Leonard A. Renier book *Sudden Impact* is a continuation of the article begun Wednesday, December 10th.

Victims of the Iceberg...

As I stand next to you on the deck of this ship, it is the common thought of the common man to believe that all of this is the fault of the iceberg. It will be believed that the sudden impact of the ship and the iceberg caused this terrible fate. When, in all reality, 90% of all of the problems on this night were created long before these two large objects touched. From the design of the ship, to the course that was charted, to the training of the crew, to the leadership of the captain, the iceberg only accelerated the problems that were already there. No one had prepared for this event. NO ONE. We are all destined for the same fate if we don't prepare differently. If you don't want to prepare, then simply lean back and enjoy the music, as the band plays on.

You Can't Be Aware Of Something You're Not Aware Of

Many of us share the fate of the captain of the ship. Had he been made aware of the dangers

that icebergs existed in the area of the ship, he would have prepared differently. If he had the knowledge and information beforehand, the outcome could have been avoided. Without this information, the choices and options of the captain were limited. As a result, we are all left standing at the ship's railing watching the water rise with only one option and it's not a very good one. Where are the lifeboats, if there are any? Circumstances have forced us into this decision under duress.

Many of life's decisions are resolved in the same manner. There are a limited number of solutions simply because we are not aware of any others. When your options and knowledge are limited, outcomes are predictable, and the band plays on. To be continued in the next edition of *The Lakelander*. Please stay on board. You will be taught how to survive the approaching massive financial shipwreck.

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