

OFF-GRID CONFIDENTIAL



Web-Banned Strategies for Greater Self-reliance, Freedom, and Wealth!

Lee Answers Most Asked Questions

Coming to America: A New Underground Economy for Pro-Liberty Voters

Lee, you see drastic new federal policies leading to the emergence of a massive underground U.S. sub-economy.

Yes I do, and it's all because America's 100 million pro-liberty consumers are currently being served by:

- Corporations that hate them and their values
- Banks and financial institutions that increasingly deny services to pro-liberty businesses such as gun shops
- Social media giants who refuse to let them converse about their

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The Toxic Holy Grail of Federal Spending Loonies

By Lee Bellinger

- ✓ How and why Harris-Biden's secretive and weird new "funding doctrine" threatens the private cryptocurrency boom.
- ✓ What happens in a Bitcoin bust if cryptocurrency is no longer the hottest alternative to precious metals?

You know from reading *Off Grid Confidential* that we like to watch what Washington's "money magicians" are up to -- and how their behind the scenes actions impact you. The Harris-Biden administration's extremist new scheme to end private U.S. capital markets as we know them is a doozie on steroids.

It's all about sustaining Uncle Sam's crazy new spending -- now expected to drive the official U.S. national debt to well past \$32 trillion by early 2022 -- notching another 40% increase since the end of 2019. And this does not include the big infrastructure bill, or blue state pension bailouts and the many other boondoggles Congress is expected to pass.

Have you wondered how Washington has managed all the massive spending increases of late? Talk about important news developments that don't get covered in the mainstream financial media! Lunacy-level spending is all made possible by a new

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More on What You Won't Find Anywhere Else INSIDE

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government finance doctrine called Modern Monetary Theory (MMT). I'll get to that shortly.

But first, a spoiler alert -- my current observation is there are 4 big interconnected financial situations that have potential to skyrocket gold to new heights:

1. A radical new U.S. "Captive Dollar" system to produce unlimited government funding from now on.
2. Why Harris-Bidens' new government funding model *must* neuter or eliminate *private* cryptocurrencies.
3. How a government-orchestrated "bust" in private cryptocurrencies may open the floodgates for gold.
4. How points 1-3 above are set to invigorate a second private economy in America,

Before we get down to my conclusions, predictions and suggestions, it's best to settle in and make yourself comfortable.

So let's just start here...

The Harris-Biden Administration has implemented a dangerous and completely theoretical scam to establish unlimited federal program funding – achieving what hard core leftists have long sought – a much more closed U.S. financial system "liberated" from any semblance of restraint on public spending.

This Covid-19 Power Grab is Set to Sweep Away U.S. Capital Markets As We Know Them

Modern Monetary Theory MMT is the dream child of academics and left wing think tanks in Washington – a radical government finance doctrine that's been fully

embraced by the Harris-Biden White House.

MMT has been ushered in as a Covid-19 emergency government funding measure without even *one* congressional hearing – and now MMT is suddenly *the* central driver of America's fiscal and monetary policy – meaning MMT drives Congressional spending at crazy upside angles, acting as invasive species against U.S. capital markets and the federalization of investment trends.

Leftists seem positively orgasmic about Modern Monetary Theory... their new Holy Grail for unlimited on-demand government funding – with no need for pesky bond markets or hand holding foreign lenders or having to explain away how easy money policies are driving up families' fuel and food bills – and "best" of all -- by finally sweeping away all traditional private sector restraints on public spending.

When People in High Places Are Too Smart to Learn

Powerful Senate Budget Committee Chairman Bernie Sanders is an excited fan of MMT – he and other leftists see its unlimited money creation potential as key to his vision of a sustainable green "no-pressure" economy based on the Norwegian socialist model.

Remember Bernie Sanders' and his young socialist followers need unlimited government spending to achieve their utopian vision... of a deindustrialized America – a land where college graduates may fully indulge themselves in video gaming and day trading and petty yet vicious social media drama – and all while liberated from having to *get a job*.

Leftwing strategists see MMT as a way to finally shuck off the hated bond market, to neuter and control private

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investment capital and corral small investors away from alternative long-term stores of financial value – especially extremely popular private cryptocurrencies. I will get to that shortly.

First though, how does MMT actually work in practice? Traditionally, the Federal Reserve has created fake dollars in the form of lower interest rates, that in turn get injected into the private economy. The Fed also creates money to buy government debt funding bonds. These are *indirect* forms of government finance.

The American Dollar Goes Full Scale Rinky-Dink Under Harris-Biden

Modern Monetary Theory goes light years beyond the Fed's past money conjuring practices. MMT mandates fake dollars into existence -- and then uses those monies in real time to *directly* fund government programs and debt payments. That's a hugely important sea change to the entire structure of USA capital markets and our economy.

Just remember that MMT is a top down money system. Real bond markets, the size of the economy, the spending decisions of billions of consumers, are no longer relevant to money conjuring.

MMT's practice of using and spending fake dollars in real time appears to "solve" Uncle Sam's funding problems. But it is strictly Micky Mouse economics -- kinda like a big version of how a shopping mall issues "mall dollars" that are redeemable only through buying in the shops and services of that mall.

Why MMT Theorists Are Serious That Deficit Spending and National Debt and Inflation Are Now Irrelevant

Under MMT doctrine, massive federal deficits are no longer relevant... because now reckless U.S. spending functions completely independent of real world interest rates charged by actual market players -- such as bond markets and foreign lenders. Here are some characteristics of Modern Monetary Theory:

- Uncle Sam becomes his own direct "lender" under MMT doctrine, and that's because such debts can and must be paid ONLY by MMT-generated dollars. (Foreign lenders or bond markets demanding higher government loan interest rates

would crash the entire MMT-funding model.)

- To make this MMT theory work, the Federal Reserve is essentially merged or folded into the U.S. Treasury Department...forging the Fed and Treasury into a complete new entity -- capable of generating unlimited federal finding, and with no concern for inflation or debt markets. (I bring this up because *Team Biden installed former Federal Reserve Board Chairman Janet Yellen as Treasury Secretary.*)
- Leftists in Congress such as "AOC" absolutely love MMT as a new way to achieve massive and permanent public spending. The basic idea is that Uncle Sam has the power to compel all individuals and financial institutions to accept only MMT-generated dollars.
- ***At the heart of the MMT is a mandate that all taxes must be paid in dollars***, i.e. making this new system of pure fiat dollar creation essentially escape-proof -- which MMT theorists believe renders even the most excessive money creation to be of no consequence.
- Even better, according to MMT enthusiasts, if inflation gets out of control, this closed dollar system has a nasty little tool to cool the economy off: tax hikes!

Just to be clear here, there are no actual experts on Modern Monetary Theory, myself included. MMT has been implemented even though it is merely an academic thought experiment. It is a completely untested concept and therefore, in fact, there are no experts on exactly how this new unlimited federal spending doctrine is actually going to play out.

All that said, here is what I see coming under MMT at a minimum...

Harris-Biden Big Spending Machine Has to Be Protected from Capital Flight

Cryptocurrencies and gold are two privately held assets that threaten the MMT government funding system. That's because both are real alternatives to flee into as MMT dollars get softer and softer. To protect new MMT government funding practices, Uncle Sam must take steps to prevent capital flight to assets such as these.

The problem with private controlled crypto currencies insofar as MMT enthusiasts is concerned...is that they offer individuals far more economic autonomy and

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financial privacy than the super soft government money system of MMT generated dollars.

Which means that high flying *private* sector cryptocurrency of any kind is a threat to MMT government funding theory.

Keep your eye on this ball, because the bad guys don't want you to see their play:

Harris-Biden's hidden agenda to end cryptocurrencies is that Uncle Sam's MMT-generated dollars cannot stand up to competition over time – so in the end MMT requires absolute and total control of all forms of money in order to sustain spending levels that far exceed U.S. national wealth.

Cryptocurrencies are wildly popular with the public and only a handful of Americans choose to own precious metals – so the powers that be rightly see crypto dollars as a bigger threat to their rigged system of federal funny money finance of government operations. Which is why if this statement is vindicated by events, then gold could be king.

Look, some people think that I am biased against cryptocurrencies. And frankly that is understandable due to my skepticism in the face of so much impressive and genuine public demand. Fact is, I love the concept of cryptocurrencies and hope they take deep and permanent root.

Heck, legendary gold bug Doug Casey now says cryptocurrency is right up there with the yellow metal. Who am I to contradict the great Doug Casey!

For all these reasons and many more I do believe that the high rising cryptocurrency market is ripe for a crash. And if that happens, expect Harris-Biden to step in and take control and sabotage private cryptocurrency.

And that is why -- as I have warned you – non-governmental private sector crypto currencies that are so popular today are a major federal target (refer to my October 2020 story, p. 1, titled *IRS Zeros in on Crypto Currency Traders and Holders*).

The tight-lipped Harris-Biden White House has already sent out signals that if crypto currencies “stumble” in price for any reason (such as being exposed as a bubble), the Administration is intent on regulating them out of existence insofar as the average person is

concerned.

My hope is that cryptocurrency will become too popular to destroy or co-opt. But right now I find that to be speculative thinking at best.

Harris-Biden's Fake Money Scam Can't Easily Co-Exist With Private Wealth

Given the Micky Mouse nature of unlimited MMT dollars, federal money police will steadily close off escape routes to harder assets. And that means Uncle Sam will need to prevail on Big Tech companies to better centralize digital purchases using MMT dollars – and to the fullest and fastest extent possible.

It's key to understand that this closed-system MMT-dollar must be protected from outside competitive pressures – which is why I predict that these pressures will soon force Uncle Sam to develop and deploy a Universal Digital Dollar...and sooner rather than later.

Watch for this: Remember that bitcoin and other *private* crypto currencies will have to either be regulatorily neutered, or annexed by government agents following the next bubble popping. (When the bubble popped on banks back in 2009, regulators transformed them into enforcement vassals of the state. I see a similar regulatory neutering of private cryptocurrency if there is a crash in such stocks.)

What matters right now is that *only* America's Big Tech companies and their big bank cronies can swiftly implement a Universal Digital Dollar to support Harris-Biden big spending plans – it's a key step to restricting capital flight and financially backstopping the mass production of MMT-dollars – all to protect big new spending programs now being rammed through Congress.

And we already know of the disturbing ideological kinship between Silicon Valley and its cozy counterparts in communist China – who are even now launching their own digital yuan. Among other capabilities, this new digital yuan currency comes with expiration dates. Put another way, digital money with expire dates prevents people from saving money – it forces them to spend, and spend far beyond their means.

Look, all this forced consumerism may be great for China's crony run state enterprises, but not so great for Americans who prefer to make their *own* financial decisions.

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Two Herbs to Help You Boost Brainpower and Retain Memories

A lot of claims have been made about various herbal remedies for memory loss, but two herbs stand out.

1: Ginkgo Biloba

One is called ginkgo biloba. This ancient Chinese herb works to promote circulatory health, bring mental performance up to optimum levels, and lift mood. The ginkgo biloba leaf comes from a tree species that is believed to be the oldest on Earth. Moreover, a single ginkgo tree can live for up to 1,000 years. The ginkgo tree has been dubbed “the memory tree.” If you take ginkgo, you may help improve your memory. Some evidence also suggests that those suffering from Alzheimer’s disease can slow the process of memory loss by taking ginkgo supplements.

Ginkgo biloba has been scientifically proven to improve circulation, including circulation to the brain. It also combats dangerous free radicals sometimes found in brain tissues. Ginkgo has been used successfully to treat depression and dementia and even to restore lost memories. Ginkgo increases blood flow to the brain and supplies brain cells with oxygen and glucose.

When oxygen levels are low, toxic chemicals can accumulate, impeding proper mental functioning. Some studies suggest that ginkgo actually increases the rate at which messages are passed

between nerve cells, improving mental efficacy. Electroencephalogram tests have confirmed that ginkgo improves brainwave activity.

To help preserve and improve your mental functioning, take 100 mg of ginkgo biloba daily. Ginkgo is now one of the most popular herbal supplements on the market and is available everywhere nutritional supplements are sold.

2: Gotu Kola

From the parsley family comes the memory-improving herb gotu kola. It was reputed in traditional Chinese medicine to promote longevity. Researchers haven’t been able to definitively verify this claim so far. What science has confirmed is that gotu kola can improve mental functioning and memory retention.

Gotu kola stimulates neurotransmitters. These chemicals relay messages between the brain and nervous system. Properly functioning neurotransmitters are essential for learning and for remembering things. Studies have shown that people can actually improve their IQs by taking gotu kola.

Take no more than 500 mg of gotu kola herbal capsules daily. Gotu kola can be taken in conjunction with ginkgo biloba for a dual brain-boosting effect 

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The Road With No Turns?

It doesn’t take a slide rule to see that any government-mandated digital money system is going to be heavily influenced by extremely coercive Chinese social control capabilities.

My prediction: Big Tech and its deep state allies will almost certainly build an American digital universal currency to protect the MMT government funding model. And in order to corral most people in, they will embrace the state-enhancing systems of their Chinese

counterparts.

We already know how big tech feels about individualism. To them, the internet model of “collective intelligence” must trump speech and financial freedom of individuals – for the “good” of the all. Not unlike insect colonies, the ultimate collective.

Big Tech knows that what it does is poison to America -- but that’s fine with elitists because these political animals win votes by exploiting human misery and

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fomenting social unrest. Our freedoms and our dignity and our independence are merely collateral damage,

Why Big Tech USA and Communist China Are Sympatico on Controlling Others Through Technology

As I said, Big Tech has lots in common with China's communist elite. Both embrace socially destructive technologies. For example, even the leftist *New York Times* admits that many Silicon Valley executives (who created the internet) actually hire specialists to prevent *their children* from going online. Tech giants know what they are doing is toxic and bad and that is why they pay "net nannies" to keep *their children* off the internet.

This reality is important to you because when Big Tech is called upon to create an MMT digital dollar system to backstop MMT spending, you may count on Chinese social control systems to be built into this American version of all-digital currency.

Consider just two telling examples of how operationally cozy that Big Tech and Red China really are:

1. Google and Apple recently removed rally organizing apps used by Hong Kong's pro-democracy kids -- brandishing Old Glory Flags (Big Tech's sellout of pro-liberty demonstrators abroad came at the insistence of China's communist authorities).
2. Note that while Facebook bans President Trump and pro-liberty Americans from using their platform to discuss issues of the day, Facebook lets the Chinese regime post state propaganda ads portraying "happy" Muslims in Xinjiang (even moral cowardly European governments admit that the regime is committing genocide against Muslims there).

Examples of Big Tech's pro-statist credentials are limitless. Such as a new online drive to financially de-platform precious metals dealers throughout the United States (this shall be the focus of a *future* Off Grid Confidential edition).

By All Means Repeat Yourself When a Danger is So Easy to Overlook

OKAY, please bear with me and forgive my repetitiveness on a very short but critical point... concerning my initial findings about MMT in this issue...because they are not yet widely known or accepted. But that will soon change.

For now, all I ask is that you factor in that online-only financial news outlets must walk on eggshells nowadays...dishing homogenized, pasteurized, cookie-cutter investment news that's very unlikely to give you an early heads up -- much less suggest how to best ready yourself financially.

My point is that it's ridiculously easy to miss important financial sector developments; especially with all the distractions and overemphasized sideshows raging on around us.

My conclusion: If in the end the MMT is going to succeed, it will be necessary for the money police to restrict or neuter popular cryptocurrencies. And that opens the door for large investment dollars to flow into gold.

And as I have alerted you in many past editions, gold critics *do* have a point...in that this biblical era yellow metal *still* confounds modern logic...as it emerges time and time again as a major player in today's monetary affairs -- in 3+ decades of publishing, gold continues to surprise me just as much as it does its critics -- and this story is a great example of that fact.

It's a high honor to serve *Off Grid Confidential* readers in times such as these. Congratulations for your foresight and willingness to hear me out. See my question and answers nearby for my take on how MMT

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Top Five Indications We Are In a Housing Bubble

*Housing bubbles bring out the con artists –
read this story on their meanest, sneakiest tactics*

Lots of people ask me if housing is in a bubble and my response is yes. Some of the signs are obvious, such as higher average home prices. But there are many other factors which suggest that now is a good time to sell your home if that is an option you have been considering.

First, here is why I think the USA is in a housing bubble.

1. Money for loans remains cheap.
2. Lumber prices up 117% making new home building slow and expensive and this constrains supply.
3. Rental markets frozen by eviction moratorium increases demand for places to live.
4. Massive numbers of wealthy top 3% earners fleeing blue-run states CA, NY, IL and NJ seeking lower tax states. This drives up housing demand in non-blue states.
5. Now pension fund managers seeking better returns have jumped into market to get higher yields. This bids up prices, especially for nice vacation homes in the lower-tax sunbelt.

So if you accept my analysis, then please do know that any financial bubble -- such as the one that appears to exist in housing sales -- attracts con artists. And there is a whole new form of criminal that specializes in ripping off elderly Americans who own their home free and clear.

For many Americans, owning your home outright is the ultimate form of financial independence. No mortgage payments to bankers. No threat of foreclosure.

Of course, you can never fully escape other liabilities such as property taxes. And unfortunately, you can never fully shield your title deed from con artists bent on attempting fraud.

Title Fraud Con-Artists Are Out in Force – They Know How to Look You Up and Find You

If you have a large amount of equity in your home, in today's internet world you are a very prime target for title fraud. Title theft is a growing problem in some parts of the country. Check with your county recorder's office to see how prevalent it is in your area.

Title companies and county recorders are starting to implement better fraud prevention practices.

Unfortunately, though, some still do very little to protect homeowners from this insidious form of identity theft. Although it's not the most common form of identity theft, it can be the most devastating both personally and financially if it's pulled off successfully.

Title thieves operate in the shadows. They typically have no interest in actually taking possession of a stolen home. Instead, they seek to extract cash from the home's equity.

Homeowners insurance, title insurance, identity theft insurance, and home title "lock" services are all tools you can employ to reduce your risk of being a victim. Another strategy – though it may seem counterintuitive – is to tap your home equity to the maximum through a line of credit or mortgage. Title thieves will be less attracted to a home with minimal available equity.

You may understandably be reluctant to go this route. The strategy is not without risk.

But if you can borrow at a low interest rate and reallocate the freed up cash to higher-return investments, you can make the strategy profitable.

Own Property More Privately through a Land Trust

Most people assume that owning property *must* be a matter of public record. As such, any scam artist or low-level investigator could identify real estate assets

If you have a large amount of equity in your home, in today's internet world you are as very prime target for title fraud.

Say NO to the Nursing Home Nightmare

(If that is what you want)

- ✓ Turn your home into even more of an asset than it already is.
- ✓ Top rules for staying in your home even if your family wants you in assisted living

It's every aging person's worst nightmare. Something happens. A change in your health. A fall. An illness. A loss of mobility. Suddenly doctors and family members are talking about nursing homes. And no one seems to take any note of your thoughts on the matter. You may wonder ... can anyone force you to go to a nursing home if you don't want to?

Unfortunately, under certain circumstances, the answer is yes. You can be forced into a nursing home against your will. All it takes is a determination that you lack the capacity to make decisions. Which means that the person holding your Power of Attorney can put you in a nursing home.

If you haven't assigned Power of Attorney, it will be assigned for you by the court system — usually to someone from your family. If you don't have family

to take on that role, a lawyer will be assigned the task. He'll recommend whatever your doctor or hospital recommends. What you need to know here is that it won't matter what your wishes are.

But don't worry. You can act now to stop this nightmare scenario before it ever starts.

First Key to Staying Independent: Building a Good Relationship with a Good Doctor

Obviously, the first key to preventing this kind of horror from happening is to not be found to lack the capacity to make your own decisions. This is the scary part. Any licensed physician can make the decision that you lack capacity. She just has to do an assessment based on state standards to prove that you lack capacity.

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Top Five Indications We Are In a Housing Bubble

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you own personally.

It doesn't have to be this way. You can safeguard your privacy through what's called a land trust.

You can obtain a land trust through an attorney or a bank. In some states, a such a trust has to be established through a revocable living trust.

Regardless of how the trust is officially classified, its benefits are generally the same. As the trustee, you retain control over your property. All paperwork is handled in the name of the trust, and getting that information online is more complicated than just googling you.

If you live in a state that requires you to register your land trust as a business or corporation, you won't enjoy absolute privacy. Having a land trust could help protect you against the threats of title theft and civil litigation. Your personal assets are legally separate and distinct from the trust's assets.

A lien will not attach to property held in trust as easily

as property held by an individual. It's possible that a lawyer who is going after you won't even know about a property you hold in trust – especially if that property is investment property, a vacation home, or something else other than a primary residence.

With a land trust, as with a living trust, you may be able to avoid the costly process of probate entirely. Estate taxes may be minimized, too.

Get Expert Help in Setting Up Your Trust – Here's How

Check with a lawyer or tax advisor to see how your particular tax situation would be affected by a land trust.

A good trust lawyer can help you secure your assets and protect your estate in a trust that's right for you.

The American College of Trust and Estate Counsel (202-684-8460; www.actecfoundation.org), a professional association, is a good resource for learning more about family estate planning. 

No, We are NOT All in this Together

Since much of America is out of work, state and local governments have lost billions in tax revenue from sales and other taxes. In the meantime, millions of small businesses have simply shut down operations permanently.

But rather than suck it up, or find ways to stop spending money (even just temporarily), states are instead looking for creative ways to bleed even more money from their already cash-strapped citizens. A recent article in the obscure publication Daily Tax News illustrates how out of touch government employees and policymakers are with real-world problems. It clearly shows that we most certainly are not “all in this together.”

THE NETFLIX TAX

Stung by revenue losses from the closure of movie theaters, concert halls, and stadiums during the COVID-19 pandemic, cities across Illinois are considering ways to capture tax dollars from streaming entertainment. The trend has implications for cash-strapped governments across America.

The city of Evanston recently joined its much larger southern neighbor, Chicago, expanding

the reach of its amusement tax ordinance to take advantage of surging consumer demand for movies on Netflix, music on Spotify, and gaming on PlayStation Now. Other cities could broaden their tax bases to online entertainment in the coming months to replenish coffers strangled by the public health crisis.

The Illinois Municipal League is supporting the effort with a model ordinance. States have been trying to figure out how to tax streaming services for years, and the issue is only getting more urgent as digital conversion grows. An analysis by the Urban-Brookings Tax Policy Center found 33 states tax online entertainment through their sales taxes, but the rest, including Illinois, have struggled to tax this emerging feature of the economy. *“Local governments in Illinois have been feeling financial stress for some time, and of course now it’s even worse,”* said Carol Portman, president of the Taxpayers’ Federation of Illinois. *“So it’s no wonder they’re looking for alternative revenue sources.”*

In future editions, I will show you the very latest tax scams being perpetrated by state governments and how to protect yourself from these vultures. 

Say NO to the Nursing Home Nightmare

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The most common reason for a doctor to question your capacity is when you choose not to pursue her recommended course of treatment. In about 15% of cases, the physician will call in a psychiatrist to help determine the outcome of the assessment.

So, what do you do? Do you just follow along in lock step with your doctor’s every suggestion? What if she suggests you move to a nursing home?

There is a better way. The first thing to do is find a doctor you like—preferably a concierge doctor. See her regularly. Once or twice a year, minimum. Build a relationship. Get to know her. Allow her to get to know you. Doctors are people, too. A doctor is much less likely to challenge the capacity of someone she knows well than that of a complete stranger.

Second Key to Staying Independent: Assigning Power of Attorney

The second thing you need to do is assign Power of Attorney to someone you trust. You must make a hard decision here...who do you trust down into your bones? It must be someone who wants to see your decisions and wishes respected. Figure out who that person is and grant him Power of Attorney. Don’t be scared by this.

You’re choosing someone you trust. And his Power of Attorney doesn’t kick in as long as your capacity to make decisions is recognized.

Let this person know, in writing, your desires about the kind of care you want to receive should you become ill, your thoughts on living in a nursing home versus

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What the Beverage Industry Doesn't Want You to Know

If you suffer from heartburn, acid indigestion, or acid reflux, the problem may be less to do with what you're eating...and more to do with what you're drinking. Fruit juices, coffee, soda, beer, and other popular beverages can all contribute to acid problems in your stomach.

When you drink a can of soda (regular or diet), you are literally coating your teeth in enamel-dissolving acid and altering the pH of your body. The chart shows the estimated pH levels of popular soft drinks (the lower the number, the more acidic it is).

Beverage	pH
A&W Root Beer	4.7
Diet A&W Root Beer	4.5
Mug Root Beer	4.0
Diet 7UP	3.7
Diet Mountain Dew	3.4
Sprite	3.3
Diet Coke	3.3
Mountain Dew	3.2
7UP	3.2
Diet Dr. Pepper	3.1
Diet Pepsi	3.0
Dr. Pepper	2.9
Pepsi	2.5
Coca-Cola	2.5

The one beverage that won't mess with your body's chemistry is water. Pure water is close to a neutral pH of 7. However, some tap water can be slightly acidic. There is evidence to suggest that alkaline water may confer health benefits to some. In addition to alleviating acid reflux symptoms, it may help reduce free radicals in the bloodstream, raise oxygen levels, and boost energy.

You may also prefer the taste of alkaline water. Consider investing in a water conditioning system that raises the pH of your tap water so that it is slightly alkaline. 🏠

Say NO to the Nursing Home Nightmare

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receiving care at home, and your feelings about heroic efforts to revive you if you end up on life support.

A good doctor you trust and a good Power of Attorney you trust. That's the formula for ensuring you'll get healthcare that meets your wishes ... and for staying out of nursing homes (unless and until you choose to go).

Invest in a House with these 8 Features to Let You Live Independently

There's one more way you can protect yourself from being shuffled off into a nursing or retirement home before you're ready. It has to do with where you choose to live. Look around your house. If your mobility decreases as you age, will your floorplan still accommodate you?

Keep an open mind about downsizing – because the spectacle of you trying to manage a demanding property when you are not able to care for it puts you at greater risk of being judged as incapable.

Does your house have steep stairs that could pose a hazard if you lose your balance? If your loved ones think your home isn't safe, that's when the “retirement

home” conversation is likely to come up. Think about your neighborhood. Are you close to medical services? Is there plenty to do nearby to help you stay physically fit and socially engaged?

Here's a Fall-Back Strategy If Your House is Hard to Manage

Avoid being stubborn. If your current home would not be an ideal place for you to live as you age, consider buying a second home with some of your retirement savings. Perhaps a weekend home or rental property for now, but one that you would enjoy moving into later in retirement.

According to MarketWatch, there's been a 60% increase in this kind of purchase, so you'll be in good company.

For this purpose, an ideal second residence should:

- Be in a climate you enjoy and that won't be too harsh on you as you age.
- Have an open floor plan with wide halls and doorways.
- Not have stairs leading to or from the exits.

Continued on next page

Pass This Around to Your Immediate Family... Key Advice They'll All Thank You For

By Kevin Michalowski, *Conceal Carry Magazine*

Think about the worst thing that could possibly happen to you. Have you trained for that? Why not? Perhaps denial that it would ever happen is easier than thinking about something so unpleasant.

For me, my worst-case scenario has always been facing an armed attacker when my children are present. This has been an ongoing education for my kids and me over the years. Since both my boys are now young adults, my stress level is down a bit, but there are still many things to consider.

Don't Play This "What-If" Game With Your Kids' Lives

You will notice that my scenario is not very specific. I don't fear five armed bikers having me trapped in the corner of a parking structure when the temperature is below freezing, I've forgotten my gloves and two of the three overhead lights are burned out. While that is a wonderful "What if?" game, it is too far

See Key Advice Your Family Will Thank You For, next page

Say NO to the Nursing Home Nightmare

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- Have a main-floor bedroom if it's a two-story home.
- Have at least one walk-in shower on the main floor.
- Have medical services close by.
- Provide easy access to activities you enjoy.
- Not bury you under an expensive mortgage or high property taxes.

Taking critical steps now while they are still easy to manage can make your later years a happy, healthy, active time. And that's the mindset you need to be ready for anything ... even retirement.

Do This When You or a Loved One Need Extra Care

You should plan on enjoying many years of active retirement. However, there may come a time when you or a loved one are no longer self-sufficient and require medical care or living assistance daily. Searching for a nursing home is never pleasant.

Nursing homes can be depressing, with their emergency-room-like atmosphere. The best ones, though, create a more home-like environment for their residents and promote activities to keep people engaged in life rather than waiting for death.

Keep Control for as Long as Possible – Here's How

Life in a nursing home is a reality for nearly 2 million Americans. Your chances of needing to enroll yourself

or a loved one in a nursing home at some time are therefore considerable. The average rate for a private room in a nursing home jumped in 2017 to \$253 a day or **\$7,698** per month, \$93,376 a year. It is likely that your assets will be used to pay that bill, if the person with your power of attorney decides so.

It goes without saying that getting a nice nursing home vs. being forced to accept a low-grade facility due to lack of money can make all the difference in the world as far as whether you or a loved one's final years will be pleasant ones.

You Have Some Options – Try These First

An alternative to a nursing home may be home care. This is typically a less expensive option, particularly when skilled nursing is not needed during most of the day. A person who is medically well but no longer physically able to do routine things for himself or herself, such as dressing and bathing, may require only supportive services at a fraction of the cost of a full-time nurse or a nursing home. Most, but not all, long-term care policies cover home care.

Medicare provides a directory of thousands of nursing homes nationwide, along with quality measures that enable you to compare one nursing home's track record against another's.

To search other types of caregivers for the elderly, call the U.S. Administration on Aging's Eldercare Locator (800- b site (www.eldercare.gov)). 

Key Advice Your family Will Thank you For

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into the weeds for me. With my children, I am far more concerned with the general concepts. First and foremost, I need a means to communicate the severity of the situation. (This was of utmost importance when the kids were young.)

Have you ever tried to convince a toddler to do what you want him to do in a store? How'd that work for you? Now think about trying to fight off an attacker while dealing with an uncooperative child. Those of you who have lived through having young children have knowing smiles on your faces right now.

Until my eldest reached about age 5, my plan was to pick up the older boy and push the stroller containing the younger boy toward safety. But think about this for a minute: That meant I had to have a 5-year-old in my left arm clinging to me. Then I would have to use my left hand to push the stroller, while operating the firearm with my right hand. That is a nearly impossible task. I figured out early on that my best option would be to flee the area at the first hint of trouble.

I would seek cover and determine my best options at that point. I still cling to the belief that if I were not the target of the assault, my best option would be to keep my kids safely behind cover while things happened around us.

Keeping Your Kids Safe in a Suddenly Unsafe Public Place

If I were the target of the assault, my plan would be to address the threat first, attempt to neutralize it and then direct my kids to safety. Now here is the big question: What about the kids?

Is it best to tell the kids to run to cover while I fight? Or should I keep them near me and attempt to fight to protect them? I finally came down on the side of ordering them to run toward cover and thus away from the fight. I planned to fight quickly and then move to retrieve the kids.

There are plenty of downsides to this, I know. But I felt that I wanted the kids farther away from any deadly force incident. It would give me more room to move and maybe reduce the chances of one of the boys taking a stray bullet.

Maybe. There is really no good option. The

other really important element in all this was communicating to the kids the gravity of the situation. By the time the youngest boy was 5, I decided that we needed a code word – actually a phrase – that, once uttered, meant the situation was deadly and they were to follow every command I gave them without hesitation.

Trying to get young kids to do something without asking why is like herding cats. But I sat my boys down and explained, “Sometimes bad things happen, but I am here to protect you. If you ever hear me say, ‘We are in real danger,’ I want you to stop everything and do exactly as I tell you. When I use those words, that means something so bad is happening that people might die and you need to listen to me and do exactly as I say.”

Keep This Emergency Command in Your Hip Pocket When Out in Public

I seemed to get agreement from the kids and I stressed the importance of this phrase regularly. Still, I had no way of knowing if my words had sunk in until several years later. As we walked on a busy street in downtown Milwaukee, I noticed a homeless man step out from a bus stop shelter with his eyes locked on mine. He was screaming incoherently.

I immediately said, “We are in real danger.” As I stepped off line and retrieved my can of OC spray, I felt my youngest son’s hand on my arm and heard him say, “What do you want us to do?”

I sent them to the far right out of the path of the angry man and I was able to direct him away with a simple shout of, “Get back!” We went about our business and he went about his. It was then that I knew my previous training had worked.

We didn’t have a specific plan, but my kids had remembered the most important element. They followed my instructions.

I recommend a subscription to Conceal Carry magazine. They do great work.
www.usconcealedcarry.com 

Smart Over-60 Asset Protection Tactics to Consider

By Lee Bellinger

Although it was once viewed as too exotic for the average homeowner, basic skills in asset protection have rightly become “mainstream.” There is a system to asset protection, and you deserve the very best streetwise tactics that are lawful and effective. And finally, there is a wider range of inexpensive new tools and techniques to protect your assets from unexpected legal threats.

Find out below how people with businesses, property, ex-spouses, or other forms of legal exposure are repelling frivolous lawsuits without hiring a lawyer or spending a bloody fortune.

Avoid Dawdling – Bringing Yourself Up to Speed on Asset Protection is a Total Must Now

Not too long ago, asset protection got dismissed as a “dodge” for deadbeats, shady operators, or the ultra-rich. And you know what? Sometimes it was. None of that matters anymore. Hey, I applaud the rise of do-it-yourself legal forms offered by LegalZoom and others. You really do have to be careful with it, because self-lawyering can result in a legal pasting for even the most ingenious among us. Put the ego in neutral here!

Wealth-wrecking lawsuits have blown through the roof now that attorneys may advertise, all the while trolling for predatory clients willing to sign on for aggressive yet frivolous lawsuits.

So, we have to take off those old-school blinders and face today’s realities. Simply put, honest people with assets are at a greater risk of incurring a lawsuit than ever before – a consequence of so many of our fellow citizens becoming infected with a strong sense of entitlement. Here are some of the best tricks-of-the-trade:

- **Drop money into retirement accounts.** Congress made them off-limits to most creditors and lawsuits. Ask O.J. Simpson!
- **A number of U.S. states are rivaling offshore havens with less-expensive trusts.** Alaska, Delaware, Rhode Island, Nevada, and

South Dakota are excellent starting points (and you don’t have to be a legal resident to set one up). U.S.-based trusts cost about half the amount it takes to set them up abroad. While domestic trusts haven’t yet been fully tested by the courts, they are still a complicating factor for pursuing frivolous lawsuits.

- **Umbrella insurance** can be used to protect assets from personal injury claims by extending coverage beyond all the limits of your other insurance. And its dirt cheap, because umbrella policies only kick in after the claims on your other insurance policies have been exhausted.
- **Be wary of putting bold, diamonds, or cash in a safe deposit box** at your bank. Upon the death of the box’s holder, it automatically gets sealed for purposes of probate and tax liability review. Use a corporate safe deposit box instead – people die, but corporations with multiple, trusted keyholders don’t.
- **Take advantage of state exemptions from lawsuits and creditors.** In states such as Florida and Texas, you can sink your assets into building improvements or even pay off your home’s mortgage. Other protected assets include life insurance and retirement plans.
- **“Equity stripping” involves loading up a property with debt** to make it less attractive to legal predators. You could, for example, take out a loan against your vacation home and place the proceeds into an unattached instrument, such as an insurance policy and annuity. (You eventually have to pay that loan back!)

Ultimately, in today’s complicated legal and regulatory environment, common-sense asset protection is a fundamental building block of a successful retirement plan. 🏠

“This Miracle Tea Beats Prescription Drugs?”

By Chris Mason

Six centuries have passed since a rare tea, buried deep in the jungles of China was first documented for its healing properties!

From the powerful Ming Dynasty to modern day farmers, this tea has been consumed for its ability to boost the immune system and clear out cellular waste in the body. And now it's being discovered by westerners.

It's known by locals as “**The Immortality Herb**” and thanks to modern science, we know why.

Studies have shown that this caffeine-free tea helps the body with:

Power up your immune system with jiaogulan. When you're under stress, and your body is producing excessive stress hormones, they can weaken your immune system. Gynostemma has a calming effect on your body making you less vulnerable to illness.

Get healthy and stay healthy with jiaogulan. The active ingredient in jiaogulan is saponins, also known as gypenosides. There are over 80 found in jiaogulan making it a source of one of the highest concentrations you can give your body. Because the intake of saponins increases the blood flow to all organs, your organs are better nourished and more active so that when problems do occur, the body is able to return to a healthy state on its own, naturally.

Many runners, swimmers and endurance athletes consider jiaogulan a crucial element in their training regimens. Athletes who took it before a competition reported feeling less tense and more focused. In addition, while the antioxidant effects can aid in muscle recovery; jiaogulan is also believed to enhance athletic

The name of this tea is Jiaogulan (Je-OW-guu-lan). And the real stuff is incredibly hard to get. So, what exactly makes this herb so special?

Well, I've taken the three most common questions we've received since we first told you about this miracle tea last fall and answered them below.

If you'd like us to send you a sample, just let us know below. Here are answers to some of your best questions:

Q. What is jiaogulan?

A. Jiaogulan, scientifically known as Gynostemma Pentaphyllum, is an herbaceous (non-woody) vine native to the southern hills of China where locals, who have a known tendency to live long, healthy lives of 100 years or longer, drink this bitter sweet herb as a tea. They refer to it as the ‘Herb of Immortality;’

Q. What are the benefits of jiaogulan?

A. Jiaogulan is an adaptogen and antioxidant herb with 4 times more active ingredients than ginseng.

Only 1 in every 400 plants is an adaptogen, and they are exceptional in that they help the body achieve balance, to self-regulate as needed, supporting the bodily systems such as immune response, mental functions, the digestive system, circulatory system and others. It supports improvement of the body's circulatory system. This is especially good news not only for athletes, but also for those who have problems with their circulatory system.

Q. Does Jiaogulan contain caffeine?

A. Amazingly enough, jiaogulan gives the body that extra energy boost without the use of caffeine, colorings, flavorings, or chemicals. It is all natural! 🍵

GET YOUR FREE SAMPLE OF IMMORTALITY TEA HERE

Would you like a to try a sample?

For a limited time, you can get a sample of the tea that I've been drinking for months.

Send in your name and address to the address below along with \$9.95 I'll send you a sample right away. That will cover my cost for the sample and the cost to ship it to you. Lower 48 states only.

Authentic Tea Only
Attn: Chris Mason,
5543 Edmondson Pike, #62,
Nashville, TN 37211.

Important disclosure: Lee Bellinger is co-founder of Authentic Tea Only.

Precious Metals 2021:

Lee Bellinger interviews Swiss America CEO Dean Heskin

Lee Bellinger recently interviewed Swiss America CEO Dean Heskin on the current economic and market environment and his outlook for precious metals. The full interview can be viewed at swissamerica.com/lee. Here's a summary of what they covered...

LEE: *Dean, tell us about demand for gold and silver right now. Have the massive Covid-19 stimulus bills prompted Americans to purchase precious metals?*

DEAN: Regarding the demand for precious metals, I think we saw a big shift right after the election results were finalized. Both politically and economically there were huge question marks in most people's minds about what changes might lie ahead - in addition to the ongoing Covid-19 uncertainties. Adding this all up and we did see a spike in public interest in learning more about how gold can preserve wealth and protect a portfolio.

LEE: *With the trillions of dollars being printed by the government to prop up the economy over the last year, I see that as bullish for the future of gold silver and other commodities, as inflation pressures build up. What are some of the most popular coins right now?*

DEAN: Anything you can get your hands on! We primarily deal with minted U. S. gold and silver coins. In terms of volume over the last year our entry-level offer of Walking Liberty Silver Half-Dollars has been the biggest seller. Also, the classic U. S. \$20 gold coins have become very popular, in addition to the many one-ounce bullion coins. To give you an idea of how tight supplies have been, we had one client looking to buy several million dollars' worth of South African Kruggerands and it took us almost six weeks and to secure them from South Africa to fulfill his order!

LEE: *Wow! That does give us an idea of how tight supply has become. In a recent newsletter issue I pointed out that gold prices have gone up 546% since 1999, outpacing the stock market, without any hassle, fees or worries just sitting there in a safe place. Do you have any thoughts on what might happen in the ongoing U. S. dollar-devaluation and how it might affect precious metals.*

DEAN: This is conversation that has been going on for many decades as the dollar has fluctuated, rising and falling during several economic cycles. The strength of owning precious metals is that it is not dollar-dependent, gold and silver trade in all currencies worldwide.

LEE: *It is interesting that the mainstream financial media often discourages physical gold investing, calling it "an ancient relic," but yet our Federal Reserve and central banks worldwide are buying gold. Perhaps they know something the media is ignorant of. I really appreciate the way Swiss America takes care of their clients with an objective perspective on the markets and precious metal ownership. Tell us about Swiss America's 39th Anniversary Real Money Perspective newsletter and other important reports you're offering.*

DEAN: Lee, what we try to do in our publications is to provide a balanced perspective on the financial trends. Today many sectors of the financial market are pushing to all-time highs, such as stocks and real estate. Commodities are feeling the upward price pressure as well. For example, the price of lumber to build my backyard deck has tripled just in the last few months! One of the most attractive aspects of owning physical gold as a way to protect wealth is that, unlike stocks or bonds, it does not have any debt or counterparty risk. Gold is a pure, unencumbered asset that you can hold in your hand.

LEE: *I remember during the debt crisis of 2009 which sent stock prices down 60%, while everyone was forced to liquidate assets, yet gold prices ended the year with a 5% gain!*

DEAN: At the end of the day no one knows for sure what is going to happen in the financial markets, but the value of gold has never gone to zero. You can't say the same thing about stocks. **I encourage your readers to get a copy of our 2021 RMP newsletter and Secret War on Cash report by calling us toll-free at 800-289-2646.**

LEE: *Dean, thanks for being with me today. It has been a real pleasure. Let's do it again soon! 📺*

Science: Why Early Retirement is a Death Sentence for Many

An academic study reinforces what *Off-Grid Confidential* has been saying for years about the dangers of a “retirement” mindset. The study is titled “The Mortality Effects of Retirement: Evidence from Social Security Eligibility at Age 62,” published by **Journal of Public Economics** in December 2017.

Here is the overview: “*Social Security eligibility begins at age 62, and approximately one third of Americans immediately claim at that age. We examine whether age 62 is associated with a discontinuous change*

in aggregate mortality, a key measure of population health. Using mortality data that covers the entire

U.S. population and includes exact dates of birth and death, we document a robust two percent increase in male mortality immediately after age 62... Additional analysis suggests that the increase in male mortality is connected to retirement from the labor force and associated lifestyle changes.”

In other words, retiring early to take Social Security poses a health risk beyond that of merely becoming older in years. Retirement, in the conventional sense that most people pursue it, can be deadly.

Stop Working and You Die?

We all have a psychological and physiological need to be active and engaged in productive activities – even as we age. That doesn’t necessarily mean you should aim to put in 40-hour work weeks into your 90s! It does mean you should pursue a productive purpose in life after you decide to give up or scale down your career.

Your productive purpose could be volunteering, political activism, writing, painting, or a host of other things that drive you to get up in the morning and be an important member of your community.

Without children to take care of and without the daily challenges of pursuing a productive career, you run the risk of becoming bored with life — or worse, depressed. (Depression is a growing problem among senior citizens.)

The existence of Social Security has reinforced the popular belief that it is normal to quit working in your 60s and live off government checks and whatever savings one has accumulated. However, absent any serious health problems, 62, 65, even 67 are still relatively young ages. Donald Trump didn’t start pursuing a very demanding and stressful political career until he was close to 70!

Follow This General Rule – You’ll Be Glad You Did!

Those who continue working into their 70s tend to feel youthful and energetic. Those who retire at 65 are more likely to feel old and withered by the time they hit their 70s. If you are approaching your “retirement age,” you may wish to consider working beyond it. One third of employees who take early retirement end up regretting their decision within six months because they are bored and/or miss their old jobs.

The choice need not be between full-time employment and full-time retirement. An extended leave-of-absence could allow you some time to travel and relax and then resume your career — perhaps with renewed enthusiasm. Alternatively, you might consider moving from a full-time to a part-time position. Many seniors choose to work part-time on golf courses or other places where they enjoy spending their days.

If you’ve worked hard all your life and built up a pool of savings that you can live off of, then you’ll be in a position to be able to do whatever you want. There’s no better position to be in than that! It’s still important that you have goals, challenges, and a sense of purpose, however, even if they don’t come from formal employment.

Keeping your mind busy and focused will make your golden years fulfilling. Whatever will engage your mind will help to keep it young. As the great American industrialist Henry Ford once put it, “*Anyone who stops learning is old, whether at twenty or 80.*” 📖

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opinions and associate freely on their platforms

- Hollywood moguls who cater to leftist values

The removal of Donald Trump from power is a gamechanger in my book. It's now just a matter of time before lots of smart entrepreneurs are going to realize what a deep and rich and underserved market that pro-liberty Americans actually are. Yikes, what a business opportunity!

So yes, I predict the rapid rise of a major American underground economy the likes of which we have never before seen. It will involve trading for services, cross-communication to bypass Big Tech's speech embargo on 100 million pro-liberty citizens, precious metals trading and pretty much any imaginable trade or barter possible.

This will happen due to necessity. Financial de-platforming of pro-liberty Americans and their businesses are coming at us fast. And also because there is going to be little chance to escape from MMT-generated dollars and digital commerce (and for more information in that situation, see my lead story starting on page 1).

History Suggests Something Big is Afoot

But the reality of underground trading is nothing new.

Of course, an underground economy has always existed in the United States, typically in response to government overreach. Very often, these thriving off-grid economies are driven by savvy entrepreneurs, motivated self-starters, and determined men and women with mile-wide independent streaks.

This coming new underground economy will likely be informational, too. It will involve Americans who believe in restoring limited government finding new ways to communicate, organize, engage in enterprise, and learn to boycott big corporations that support the Deep State. There are roughly 100 million Americans who are pro-liberty, and right now they are not welcome to talk to each other on social media. They are denounced as racists by corporate America and its nefarious web barons.

100 million people are more than enough to start a country. It won't be long before pro-liberty entrepreneurs will start getting rich by catering to pro-liberty consumers. It will lead to a pro-liberty

internet, where like-minded Americans buy only from businesses that are pro-liberty friendly. A no-cancel new economy that tolerates differing opinions. This underground economy is coming to America due to Harris-Biden overreach – and it has strong potential to force the birth of a complete pro-liberty financial and social and economic ecosystem.

Uncle Sam May Hate This, But You Probably Won't

You cite the history of black market economics goes all the way back to America's founding?

In colonial America, the British Stamp Act – the crown's tax on newspapers and other printed matter – led to the rise of independent publishers who resisted taxation without representation. In the 1930s, Prohibition birthed an underground economy in production and distribution of alcoholic beverages – moonshine stills, speakeasies, and boatloads of booze from Canada and the Caribbean moved into US ports under the cover of darkness.

But today the circumstances are different.

Yes, because there is no way to hide from digital technology, Americans will invent new ways to trade and communicate since Big Tech has shunned pro-liberty Americans on such a huge scale. How this happens is not knowable right now – but I predict that a modern-day underground economy is going to mushroom in the post-Trump era. Those who learn how to function in it earliest and best...I think it will make such forward looking souls rather wealthy.

The Law of Unintended Consequences May Soon Haunt Leftist Power Grabbers

Put some meat on the bones of your prediction, Lee. Tell us about the underground economy's most likely players in the post-Trump era.

Patriots, savers, and mom-and-pop businesses who learn the nuts and bolts of how this underground economy works – through precious metals and off-grid enterprises – can position themselves for financial security and future wealth even as the Deep State implements its diabolical designs to deprive the vast majority of Americans of their liberty and their life's savings.

In future issues, we'll show you some suggestions we are developing to help all of us protect our livelihoods,

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savings, and cherished low profile status for 2021 and beyond, as officialdom inches ever closer to 100% digital currency.

Inflation is Coming At Us Fast

You see warning signs of inflation. Please talk about that.

Official federal inflation statistics are rigged to understate consumer inflation, but do not measure asset inflation. Inflation stats don't measure copper up nearly 60%, or soybeans up 54%, or building lumber up 117%. And consumer food inflation is vastly understated. Consider that Covid prohibitions on evicting renters have created what amounts to a national system for rent control – meaning that many middle class Americans who invested in a rental duplex cannot compel non-paying renters to leave .

And that is why the Department of Commerce shows that rental housing costs are up only 2%.

Talk more about what's driving the raging home seller's market right now.

But in the wake of Covid-19 making rental evictions artificially low, this has caused financial constipation in the home rental market. Not being able to evict non-paying tenants has frozen up the market.

Constipated home rentals are one of the big drivers of housing purchase price inflation – up by a factor of 5! Of course, artificially low interest rates and lumber costs up 117% are very good news for sellers of homes but a total nightmare for buyers. The situation with housing purchases is so acute that pension funds have jumped in and are snatching up vacation homes throughout the sunbelt.

Adding to upward price pressures on attractive housing in the sunbelt is the mass exodus of the top 3% of wealthy people fleeing California, New York, New Jersey, Illinois and many other blue states run by deeply entrenched left-wing political machines that are impervious to elections.

Here's How to Look into Getting a Concierge Doctor

Lee, we know you are very big on specialty doctors that charge fees and have far less patients than a normal

practice. Do you have new information on how to get started in the hunt for the right concierge doctor for me?

Concierge medicine is growing as the health insurance regime sinks under the weight of government rules. Concierge medicine offers physicians a way to get around all the red tape and practice medicine for the sake of patients. It offers patients a way to get quality, VIP treatment that Obamacare and Medicare typically won't cover.

A great resource for concierge medicine is the American Academy of Private Physicians (877-746-7301; www.aapp.org). If you're a patient, its Official Directory of Private Physicians can help you locate a concierge doctor near you. Make sure your concierge doctor's office has strong administrators – remember that your doctor's good offices must be able to get things done on your behalf with prescription hassles, immediate referrals when needed and other red-tape cutting services when you need anything medical beyond a routine checkup.

Pay Cash for Medical Services and Save Money

How do I save money on medical services?

When making appointments for medical services, you might try stating up front that you intend to pay in cash. Cash is often king – even if you have insurance. Some doctors are now refusing to take Medicare patients. Dealing with layers of government bureaucracy when it comes to billing and compliance has become too much of a burden. Physicians who want to spend more of their time seeing patients are going “cash only” – and passing on the savings.

As the **Wall Street Journal** has reported, *“More hospitals, imaging centers, outpatient surgery centers and pharmacy chains will give [consumers] deep discounts if they pay cash instead of using insurance.”*

The **Journal** article made mention of one hospital that charges patients who use insurance \$600 for taking an X-ray. But patients who are willing to pay cash up front can get the same X-ray at the same hospital for a far more reasonable \$70.

A 750% markup on X-rays! It's highway robbery. And it's just the tip of the iceberg when it comes to inflated medical costs. You probably want to be insured against a major medical emergency. But health insurance policies are so loaded up with government mandates (many of which the insurance industry lobbied for)

Continued on next page

Burgers and Fries Don't Stack Up to Sushi and Miso

If you want to live longer, pay a regular visit to your local Japanese restaurant! This may sound like unusual health advice, but it is actually well grounded.

Incorporating staples of Japanese cuisine into one's diet is an obvious, though rarely mentioned, strategy for improving longevity. It's based on the fact that the people with the longest life expectancies in the world reside in the islands of Okinawa, Japan.

A typical meal enjoyed by Okinawans consists of miso soup (with tofu), fresh fish, cabbage, purple sweet potatoes, brown rice, and, of course, antioxidant-rich green tea. 🍵

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that they don't necessarily serve individual patients well. Health insurance creates such a heavy paperwork burden on care providers that they have to pass along the added costs to patients.

By paying out of pocket, doing some comparison shopping, and negotiating if necessary, you can bring your healthcare costs way down. Even if you have health insurance, it can sometimes be a wise financial move to not use it!

More on How to Navigate the Return of Obamacare

Lee, how do I find a medical facility that still practices free market principles?

I suggest you look at the Surgery Center of Oklahoma (405-475-0678 www.surgerycenterok.com). Located in Oklahoma City, the Surgery Center's co-founder, Dr. Keith Smith, champions free-market principles to drive down administrative costs and boost efficiencies.

The result? The Surgery Center of Oklahoma offers common procedures for a fraction of the cost of what conventional hospitals charge. And unlike conventional hospitals, the Surgery Center of Oklahoma lists its prices, for dozens of common procedures, up front.

You might find a hospital that operates based on similar principles of transparency closer to you.

The Free Market Medical Association "*provides a platform where buyers, both individuals and employers, who are seeking high quality, affordable healthcare can find free market-minded sellers, both physicians and facilities.*" The Association's web site (fmma.com).

org) features a "ShopHealth" search tool for member hospitals and doctors throughout the country.

Another way to search for low-cost medical services in your area is through Healthcare Bluebook (888-866-8159 www.healthcarebluebook.com). By doing a Bluebook search for your area, you can determine what a fair price is for a needed medical procedure before you go to a clinic or hospital. Armed with a specific Bluebook quote, you can try to negotiate prices down. Or you can switch to a facility that will charge a fair-market price – even if you have to go outside your insurance plan's preferred network.

Emergency Room Care vs. Urgent Care Clinics

Why do you recommend urgent care clinics over hospital emergency rooms?

It's best to avoid emergency rooms in situations when other options are available. Often, you will have the ability to choose a less stressful, less costly, more efficient alternative, such as an urgent care clinic.

There are now more than 10,000 urgent care facilities across the country that handle aches, pains, cuts, and bruises more quickly than a family doctor and at a fraction of the cost of a hospital emergency room. In most cases no appointment is necessary – just walk in and get treated.

Medicaid patients, the uninsured, and undocumented immigrants are using ER services for relatively minor ailments. By law, emergency rooms can't turn away people who seek care. But many people who go to emergency rooms don't have genuine emergencies.

See Lee Answers Most Asked Questions, next page

Holy Grail of Federal Spending Loonies

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and other extremists policies are going to fuel a new underground U.S. economy in ways we have never seen.

Action-to-Take: There is a go-to source if you want to learn more deeply about Modern Monetary Theory (MMT) and how it's likely to drive markets going forward... suggest you consider subscribing to *Jim Rickard's Strategic Intelligence* Newsletter.

I don't know Mr. Rickards or have any relationship with his newsletter, beyond being a paid subscriber. But what I do know is that he offers the very best explanation of what is going on with the Modern Monetary Theory that's set to radically transform America's financial system.

You can subscribe to Jim Rickard's Strategic Intelligence Newsletter for \$99 a year and they still deliver it by mail. Send your payment to Paradigm Press, 808 St, Paul Street, Baltimore, MD 21202.

Lee Bellinger

Until Next Time, Yours in Liberty

P.S. There are new regulatory developments that cast a shadow over our ability to offer colloidal silver generators going forward. See the important updates that I sent along with this month's issue. I urge you to look it over when you have a moment. 📧



Lee Bellinger is Editor of **Off-Grid Confidential**. A 30 year veteran to newsletter publishing, Bellinger has made it his life mission to help his subscribers protect their freedoms, assets, privacy, wealth, and health from geometrically increasing threats, especially from the federal government and its corporate cronies and other "stakeholders." A Capitol Hill insider for 30 years, he is a graduate of Hillsdale College in Michigan, worked as an aide to two congressmen, and led a grassroots advocacy group.

Lee Answers Most Asked Questions

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When you require non-emergency treatment, you can enjoy savings of around 80% by opting for urgent care instead.

You can use your HSA as a secondary retirement account. After age 65, you can make withdrawals penalty-free for any reason.

Avoid FEMA Dependence at All Costs

Lee, you really don't care for being over dependent on FEMA for emergencies...

How many people in New Orleans were physically unable to get out of harm's way when Hurricane Katrina hit? Did they have family to help them? Did their neighbors even know they were incapable of getting out of the house? Keep in mind the many emergency situations that could quickly turn into a disaster if you find yourself alone.

- Hurricane or tornado
- Bioterror Attack
- Flooding
- Forest fire
- Civil disturbance or martial law
- Gas shortage
- Food shortages
- Total collapse of the dollar
- Terrorist attacks

Any one of these could throw you into a situation where self-reliance becomes your only option. In some circumstances you'll have to fall back on your own supplies of fuel and food. In some you'll have to be prepared to defend your family and your home.

In others, you'll need to be prepared to bug out of your home altogether. 📧

Lee Bellinger