



Financial Intelligence Report

The Global Resource to Protect and Grow Your Wealth

[A FREE Special Report From NewsMax.com](#)

Exclusive FIR Report on... The Baby Boom Crisis Worsens: Protect Your Wealth From This Looming Tidal Wave Before It's Too Late.

Of the 78 million Baby Boomers among us, 8,000 of them are turning 60 every day! That's a staggering number. Don't let this massive graying of America catch you off guard. You need to prepare now for this coming crisis. Here's why:

- The stock market could experience steady declines from sizeable pension assets flowing out of equities and into bonds or to even safer fixed-rate products.
- Downsizing in the real estate market or downright selling is as likely as liquidity becomes the priority over Italian marble floors and intricate teak molding.
- A severe over-burdening on Social Security might mean smaller checks for some and none for others.
- This three-decade wave of aging Baby Boomers could easily smother the welfare and health systems of this country and send the stock and real estate markets into a tailspin.

There's no doubt that retiring baby boomers will impact our systems and portfolios in huge ways. In our FREE special report, "Protecting Your Wealth from the Baby Boomer Tidal Wave," we give you a step-by-step plan to protect your assets, and we divulge what sectors will rise dramatically in the next few years. Don't miss out. Get your free copy of this must-read special report. [Go here now.](#)

Dear NewsMax Reader:

Please, whatever you do, take the latest "don't worry" advice from the Government Accountability's Office (GAO) regarding the impact an onslaught of millions of Baby Boomers will have on your financial health and well-being over the next 30 years, and stamp it "B.S!"

I can't quite figure out the GAO's intentions, motivation, or justification for reporting this absurdity in early August, but it's my responsibility to call a spade a spade, and warn you about the ramifications an aging



America will have on your portfolio and how to keep it growing safely.

In 2008, the first Boomers become entitled to Social Security's early retirement benefits from an already overstrained system. But many people retire well before 65 or even 62, and private and public pension systems are already fatigued.

A secondary issue is health care and the medical system. For sure, the health-care crisis is hitting before the pension crisis and may outpace the pension problems in the long run. Still, the GAO insists there is no need for you to worry. It insists that most boomers slacked in the savings department, so we're not talking about a huge amount. If they do need to sell, it will be a slow sale, spread over many decades.

Poppycock.

At ***Financial Intelligence Report***, we're very concerned about your portfolio as it relates to the majority of responsible Baby Boomers with ripe pensions and company-sponsored retirement accounts that combine for a tremendous amount of assets. The massive holdings of insurance companies and corporate pension funds are about to be drawn down heavily to pay for the under-funded lifestyles of many retired boomers.

In our exclusive Baby Boomer Crisis report, you won't be given half-truths or blanket advice "not to worry." It deals with the certainty of a crisis and what you need to do TODAY to prevent one in your portfolio.

While we don't see a meltdown per se, we're bracing for a significant period of long-term "selling" pressure on the equity markets, both here in the United States and in Western Europe. This will limit the upside potential and the future attractiveness of the stock market, relative to other financial asset classes competing for the investor's dollar. But there's good news ahead for savvy investors.

Don't miss out. Get your free copy of this must-read special report. [Go here now.](#)

Prepare to Ride - Not Duck - "The Great Wave."

When Baby Boomers made their first major impact on life in America around 1974, the "30 somethings" flooded the stock market with assets from their first years of high earnings. Then, in the 80s, the middle boomers went on a large-cap buying spree propelling the Dow Jones over 10,000 and into uncharted territory in 1998. The youngest boomers were sucked into irrational exuberance in the 1990s, and raised the level of individual stock ownership, pension contributions and interest in insurance.

Today, as Boomers start leaving the spending party, they have begun to shift their focus to generating income and preserving retirement assets. The growth and peak of the market and earnings and investment power of the boomers are no coincidence. Neither will the yanking of assets from the world equity markets.

We've been warning you for years now that as Baby Boomers become senior citizens we must pay close attention to the system-wide impact. In Jeremy J. Siegel's new book, *Stocks for the Long Run*, he poses the same questions that we're asking:

- Why shouldn't this massive "buying" pressure reverse into "selling" pressure as the boomers retire?
- At the very least, why should it not become a major absence of "buying" pressure?
- Might the housing bust push this teetering market into a long-term bear?

Government, financiers and academia suggest three main reasons for their not-to-worry attitude:

- **Point:** There is an argument that the *supply* of bonds and common stock will somehow lessen, thus driving prices up.
- **FIR counterpoint:** This assertion is unfounded. In fact, we see the opposite: More bonds will be floated to cover larger debts. More companies facing illiquidity will seek to become public.
- **Point:** As the beginning of boomer retirement had no dampening effect on the price of *real estate*, it will not affect the stock market, either.
- **FIR counterpoint:** We recognize that the real estate market is distinctly different than the stock market. Indeed it offers important non-correlated characteristics such as illiquidity and inflation protection, not typical of the stock market. Furthermore, both the underlying reasons for and the personal life timing of real estate transactions are distinctly different than those typical of stock investment. FIR sees this argument as both naive and without merit.
- **Point:** With the integration of the world's capital markets, overseas buyers - particularly from the Far East and the emerging Third World - will flood in to buy U.S. stocks.
- **FIR counterpoint:** This argument flies in the face of the evidence and should be disregarded. It once was true that the United States was the world haven for capital. But that clearly is not the case anymore. The collapse of the U.S. dollar, as FIR has repeatedly noted, is evidence of this. We believe that, far from foreign investors flooding into the U.S. markets, it is American investors who will likely increasingly invest abroad. In fact, they already are. In recent years, global investors, seeing the market moving sideways, were stampeding abroad, taking advantage of rising global markets.

In our FREE special report "**Protecting Your Wealth from the Baby Boomer Tidal Wave**," we give you a step-by-step plan to protect your assets, and we divulge what sectors will rise dramatically in the next few years. Don't miss out. Get your free copy of this must-read special report. [Go here now.](#)

Baby Boomer Busters

Although we believe several factors, such as: echo-boomers reaching wage-earning age, partial privatization of Social Security, increases in legal immigration and Health Savings Accounts, will soften the blow of the boomer wave, there's no doubt that Baby Boomers will cause a significant stock sell-off. You must have a plan no matter what the market and Baby Boomers throw at you.

Here are three select areas we feel are positioned well for growth and safety in the coming years.

Health Care

The boomers will need health care - and big-time. One area taking a pummeling is drug stocks. We see this sector weathering storms here in the U.S. despite expensive litigation. However, much like tobacco, the big pharmaceuticals will expand abroad. And demand for miracle drugs will only grow. Some good bets remain.

Real Estate

There has been a global real estate boom somewhat related to the boomers but more directly connected to the extremely low interest rates that the United States and Europe have seen in the past few years. Rates are rising and the housing boom is over. A bust may be in the works. Still, real estate, after it returns to

reasonable levels, may weather the boomer crisis better than equity markets will. Why?

People will still need places to live, and the population will continue to grow, albeit more slowly than in the past. Aging boomers will sell their homes as the last resort. More liquid investments, like stocks and bonds, will go first.

As for both residential and commercial investments, stay away from any residential properties until the housing bust works itself out. Commercial real estate in low-tax Sunbelt states will continue to do well. We foresee a continuing exodus of boomers from colder, high-tax states to warmer, lower-tax states like Florida, Texas, Nevada and several others.

Organic Foods

Whole Foods Inc., a natural and organic foods company whose shares have fallen from grace with Wall Street after peaking to close 2005, and since that time, shares have lost 41% of their value. The company has an ambitious strategy to open 300 stores and do \$12 billion in sales before the end of the decade. Currently, it operates 40 stores in 80% of the nation's top markets.

The trend toward healthy foods is heading in one direction only - one that, until December 2005, had investors hooked. Then the slowing economy sent shares into a tailspin. But the double-digit sales growth in Whole Foods since 2000 testifies to the trend of discerning consumers. It's one that's allowed the company to lift food sales across all categories between 1% and 5% during the same period. In other words, consumers are not simply shopping there for healthier alternatives, but many are changing shopping habits altogether, foregoing their usual supermarkets for ones with healthier options.

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Investment Insight You Can Count on Every Month

Our report on Baby Boomers and the coming crisis is just a sample of the important financial information you receive every month in the ***Financial Intelligence Report***.

Unlike most other financial newsletters, with ***Financial Intelligence Report***, there is no hype. There are no absurd claims.

It's just thoroughly researched, accurate information, reasonable projections and excellent investment advice from some of the best financial minds in the country.

And rather than narrowly focus on just a few investments the way most financial newsletters do, ***FIR*** covers it all: stocks, bonds, munis, options, commodities -- even precious metals.

In fact, ***Financial Intelligence Report*** is more like a white-paper report that major trust companies send to their billionaire clients.

Financial Intelligence Report is edited by Jarret Wollstein -- a brilliant financial and political writer sought after in Washington and capitals around the globe. Over five million copies of Mr. Wollstein's publications have been sold throughout the world over the past 30 years.

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Discover why Templeton, Buffett, and Greenspan all warn of the coming real estate crash, what will ultimately burst the bubble, the 10 ways to protect yourself today, the 53 bubble stocks to sell now, and much more.



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Sir John Templeton shares his latest investment strategies, shocking predictions about the U.S. economy, why housing prices could crash 50%, his number one stock pick, and how you can get rich doing the opposite of the crowd.



Bonus #4: "Oil: The Critical Key to the World Economy" — Value \$49

When oil hovered at \$30 per barrel last year, this report predicted the oil price spike to \$60 per barrel. It's been dead-on with its predictions, and you can find out how to make a bonanza in the oil sector. This is a critical, must-read report for every investor!



Bonus #5: "The Baby Boom Crisis: Prepare Before It's Too Late" — Value \$49

This special report details the looming tidal wave coming from retiring baby boomers. We detail how to protect your assets and what sectors will rise dramatically in the next few years. This will change your whole investment outlook and strategy!



Special Quick-Reply Bonus Report: — Value \$49

Let me hear from you in the next seven days and I will rush you an additional bonus report, "**Warren Buffett's Eight Great Investment Plays for 2005–2006.**" Learn what the future holds in the eyes of this great investment visionary, revealing which companies he feels will be the dominant players in the next ten years.

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Sincerely yours,

A handwritten signature in blue ink that reads "Christopher Ruddy". The signature is fluid and cursive.

Christopher Ruddy
Publisher
Financial Intelligence Report

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