Workshop Brochure

Spring 2022
Economics & Investment Workshop

Inflation, Taper & Money Creation
Special Edition

Indianapolis/Carmel, IN

April 9-10, 2022

Presented by Daniel R. Amerman, CFA

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Table Of Contents

Spring 2022 Workshop Overview

Ukraine Update For Inflation & Crisis

The live workshops are always current - if there is a relevant, major economic or financial development the week or day before the workshop, it will be included, even if it doesn't make the preprinted manuals.

The economic and financial fallout in the United States from the Ukrainian war can't yet be known. There are some scenarios, such as an oil and natural gas embargo of Europe and the U.S., that could potentially lead to some of the biggest financial events in our lifetimes.

The original outline from the "Workshop Topic Outline" is still quite applicable. Within that existing framework, the new information will replace the "old" (pre-Ukraine war) information to a degree that depends on the disruption in the financial and monetary system by April. If the Ukraine war turns out to have a minor overall impact, then it will be a minor part of the workshop. The greater the disruption and financial changes by that time, then the greater the changes in the workshop content.

We will be looking at four areas in particular. As always, we will do our best to keep the focus on the economic and financial aspects, not the political.

1. Inflation. We already have the highest rates of inflation in forty years - and that hasn't gone away. The new world situation is still unfolding day by day, we don't know where we will be in April - but it looks like there will be a chance of much higher inflation in at least 2022 and 2023 (and possibly well beyond), as a result of potential global energy shortages, potential global food and other supply shortages, and possible cyber warfare on supply chain components. If this happens - and it is not certain - we are looking at potential rates of inflation that could be substantially higher than what was experienced in the 1970s.

At the workshop, based on the information we have at that time, and using a more sophisticated quantitative approach to inflation than what is typically found in most financial podcasts / blogs / social media, we will do our best to sort out what is happening and what is likely to happen in 2022 and beyond.

2. Potential Financial Crisis. We were already in all new and unstable territory, even before the war. The high rate of inflation, the attempted Taper, the attempted lift off for higher interest rates, the unstable funding for the Federal Reserve, the ability of the government to continue to obtain trillions in funding at deeply negative real interest rates - none of this was stable or settled, there were intertwined risks everywhere.

The war in the Ukraine, the sanctions, the denial of SWIFT to punish the Russians - all combine to raise the risks. If this does turn out to lead to major energy and commodity shortages, there could be a drastic increase in risk.

So far as I could tell, the financial response to the Russian invasion was more or less entirely politically determined, with the assumption being that the U.S., Europe and the rest of the world would just bear whatever financial pain was needed in order to achieve the political objectives. However, the implicit presumption is that the system is stable enough to handle the extraordinary new pressures. As we will explore in April, using the information available at that time, if there are new and severe stresses, then they may very well be more than the U.S. and global financial systems can bear. In particular, the presumption of a Fed "put" in the event of a market crisis, or the ability of the U.S. government to massively stimulate at will if needed - may no longer be valid, even though the current stability of our financial system depends on those assumptions.

3. Redistribution Of Wealth. Inflation and crisis do not just destroy wealth - they can rapidly redistribute wealth in ways that the general public does not usually understand. If we do get major energy shortages and the accompanying high inflation, then we could be looking at one of the largest and fastest redistribution of wealth in our lifetimes over the coming years, with the middle class and retirement investors facing the brunt of the pain as the wealth is redistributed to Washington and Wall Street ("never let a crisis go to waste"). We will explore how wealth redistributes in our new financial system, with an understanding of how the government gets its funding from the purchasing power of our bank accounts being a key part of seeing the hidden redistribution of our wealth.

4. Intensive, History-Based Analysis Of Solutions. As long-time readers know, I have spent many years doing original research on the historical performance and correlations between different types of investments and inflation. At the workshop, we will use this reality-based historical data to take an intensive look at what history shows us works, and what does not. This will include different fundamental approaches to surviving or creating wealth from inflation, the impact of secular cycles and sequence of returns risks, and the use of ratio strategies as well as other risk-reduction strategies.

(The original workshop overview is below, and remains valid.)

Inflation, Taper & Money Creation Special Edition

We are truly living in "interesting times", from a financial and economic perspective (as well as other perspectives).

Inflation is at a forty year high.

After rapidly creating record sums of new money through a back door raid on the spending power of our bank accounts, the Federal Reserve is going through emergency maneuvers in the other direction, rushing through a Taper that will end their ongoing funding of the national debt (maybe).

Stock, bond and housing prices are all sky high on a long-term historical basis.

High asset prices are very vulnerable to rising interest rates - and the Fed is rapidly bringing forward in time its plans to increase interest rates (maybe), greatly increasing the chances of market volatility.

Real (inflation-adjusted) interest rates are deeply negative, and the purchasing power of money in the bank is losing value at a record rate, which will remain very painful even if a round of moderate interest rate increases does go through.

Geopolitical risk is rising fast in Europe and Asia.

Domestic political risk may be rising rapidly in a deeply divided United States, in a high stakes election year.

Ongoing supply chain issues in the United States have not been solved, and indeed may just be getting started with regard to things like critical spare parts, fertilizer, and food. These issues have the potential to get worse in 2022, perhaps even much worse, which would greatly increase inflationary pressures.

The Federal Reserve has consumed a record amount of the spending power of the nation's bank accounts, and may be reaching limits in terms of how much deeper it can go in terms of quickly extracting additional trillions of dollars without creating havoc in the banking system and the economy.

The Fed has been increasingly turning to its last remaining big gun (at least under our current monetary system), and has borrowed nearly two trillion dollars through overnight reverse repurchase agreements (reverse repos).

There is a potentially explosive systemic financial risk if a new round of crisis occurs while the Federal Reserve is having funding issues, that is greatly exacerbated by the current reliance on funding from reverse repos.

There is a potentially explosive inflationary risk if trillions of dollars in new liquidity (if they can be raised) are injected into the economy or the financial system to forestall or contain a potential economic or market crash. The Fed's back is truly up against the wall now, in a way that was not previously the case.

The stability of the entire U.S. (and global) financial system - and the value of retirement assets - are arguably primarily based at this time on something that very few people understand, which is the limits on the sources of funding for the Federal Reserve, as well as the interrelationships between the sources of Fed funding, inflation, interest rates, investment prices, financial stability, and the funding for the national debt.

All of the above issues are potentially interconnected. Some are very closely and directly interconnected, while others are more loosely connected. However, they can all combine, and if some occur, they can set off or exacerbate one or more of the others.

Current Situation Analysis

As shown in the “Workshop Topic Outline” section that follows, the workshop is broken out into three distinct areas, each of which covers a number of topics. The first section of the workshop will be an analysis of the current situation.

As we will explore, the United States economy and markets are going through a period of rapid financial maneuvers and reversals in 2022, as the Fed tries to dampen down the highest inflation in forty years. It is attempting to Taper, even while it also tries to keep the government funded at what are some of the steepest ongoing negative real (inflation-adjusted) yields we have seen. This means that the Fed is relying on investors voluntarily taking massive inflation-adjusted losses in exchange for the privilege of funding the national debt, even while the Fed withdraws its support. There is also the simultaneous high likelihood of rising interest rates (although not nearly enough to turn real yields positive) - that in turn, may pose a systemic threat to asset prices. If the Fed sticks with what appears to be its current intention, the workshop will be occurring during the critical and potentially volatile early period of these policy reversals.

While we will be looking at numerous factors, a particular focus will be examining some of the greatest but least understood current risks to the financial markets and to our savings. As explored in the book "*The Stealthy Raid On Our Bank Accounts*" (link to first chapter below), the radical growth in the power of the Federal Reserve has been driven primarily not by money printing, but by a new stealthy back door access to our bank accounts that became law in 2008.

http://danielamerman.com/va/HollowOutOne.html

Since 2008, the markets have become dependent on the Federal Reserve being able to inject trillions of dollars as needed, in order to stabilize markets, to rescue financial firms, and to fund massive government stimulus programs. If this situation were to change, if the "Fed put" were to be lost and we were to go back to how the pre-2008 financial markets worked, then there is a high chance of market chaos and potential financial crisis. Yet, relatively few people understand where the Fed actually gets most of the money it needs to avoid crisis.

Starting with the information in "*The Stealthy Raid On Our Bank Accounts*" as a base, at the workshop we will explore the Core Four Sources of Fed funding, and examine the current situation in terms of the limits, risks, and interrelationships with other factors such as inflation, interest rates, and the economy. The four sources are the funding for the overwhelming majority of the Fed's balance sheet, they are the source for the Fed's access to trillions of dollars to save markets and economies.

Potential Risks For Systemic Loss Of Personal Financial Security

In some ways, the current situation could be likened to 2008, in that the jobs, savings and retirement account values of an entire nation are based on some obscure complexities that relatively few people understand, or even know exist. The risks then and the risks now are something new, game-changing factors that cannot be seen using the traditional financial planning approach of essentially being able to mathematically rely on the past more or less endlessly repeating itself (even if it usually isn't phrased quite that way).

In 2008, the unknown but huge systemic risks were mortgage and credit derivative securities. As the saying goes, history doesn't repeat itself but it does rhyme, and in 2022 the new unknown and huge systemic risks are the Core Four Sources of funding for the Federal Reserve, their respective limits, and their potentially explosive interrelationships with inflation, interest rates, market liquidity, and asset prices.

The markets and retirement investments have come to rely on a new normal, that is implicitly based on the Federal Reserve doing that it could never do before. People take for granted that retirement account values which are based on something they don't understand at all - how the Fed gets that seemingly unlimited magical free money to spend - will nonetheless be stable and reliable.

If the Fed can't get the money - or the increasingly risky ways in which the Fed is getting the money backfire - then everything changes right there. People's lives get turned upside down, along with many assumptions about stability, and standards of living in practice for the decades to come.

There is another critical relationship between 2008, and the current 2022 to 2024 period. While the Financial Crisis of 2008 was the worst of their lifetimes for most people - it was a contained crisis, not an uncontained crisis. Indeed, as explored in Chapter Four of "*The Stealthy Raid On Our Bank Accounts*" what contained the crisis in 2008 was the U.S. government giving the Federal Reserve back door access to the spending power of our bank accounts, and the Fed then using the new huge sums of (our) money to save major European and U.S. banks from a liquidity crisis. Had that not happened, then the crisis would have likely been much worse.

What was missing in 2008 - as a result of those insiders using our money to fund a self-rescue - was the usual historical reckoning for the "bad guys", where they go broke as a consequence of their mistakes, even as the financial system resets to a new base of lower risk.

Instead, with our current system of insider control and enrichment, there was no punishment, but, rather Wall Street bonuses were bigger than ever by 2009. Since that time, as explored in Chapter Seven of the book, much more has been taken from the banking system, and the money has been spent to take control of markets and further increase insider wealth.

In other words, the rescue money from 2008 is no longer there, because the Fed has already been helping itself with both hands to the spending power of our bank accounts - and spending that money. It's gone. That is the connection between 2008 and 2022: the miracle new rescue money that saved the system from the Wall Street abuses of the 2001 to 2007 period, has now itself been spent in advance. Indeed, this funding has become the source of a deferred and compounded degree of financial risk that was never cleared from the system, with no new source of rescue funding if needed.

We've never been in this situation before. These are new risks. The safety net of the past is not only potentially no longer there, but it has become one of the largest potential new sources of risk.

At the workshop and as shown in the "Workshop Topic Outline" section that follows, we will be exploring ten sources of risk that are either new since 2008, or are traditional sources of risk that have been exacerbated by how the Federal Reserve has been getting the money to fund the national debt, as well as for other purposes.

Each of these are systemic risks - they have the potential to change the financial well-being of an entire nation, instead of just one segment of society, such as stock market investors.

Do the numerous risks mean that we're doomed?

No.

Markets often get through volatile periods just fine, and the Federal Reserve does retain enormous powers. These include not just financial powers, but also an extraordinary degree of influence over market psychology. There is also the ability to change the laws and regulations as deemed necessary.

At the workshop, there will be no crystal ball, no certainty about inevitable doom & gloom. As has been the case in the workshops for a number of years, stability and the potential for profits from rising markets will also very much be part of what is intended to be a balanced discussion.

That said, there is a difference between certainty and financial education. Most people don't like being blindsided, as so many were in 2008, and this is particularly true when it comes to the value of their life savings. We have another and even larger set of looming risks, that are almost unknown to the general public, and that we will be reviewing in detail at the workshop. This is education about economics and finance - not attempted financial prophecy.

One particular area of looming risk is that there is a different form of the same outcome from 2008 - the government and Federal Reserve change the rules again, and we get what is effectively a new type of U.S. dollar, even if the name remains the same. While I was educating the public about the potential systemic risks from mortgage and credit derivatives in 2007 and 2008, what I had not been watching is what Bernanke had been up to with regard to monetary theory from 2002 to 2008. Although the financial media wasn't covering what mattered, the information was there in the source materials - if one was looking for it - but like everyone else, I didn't know that I needed to be looking for it.

This time around, I've been keeping an eye on what could be happening, and since 2014, I have been giving periodic updates at workshops on some of the possibilities that are being discussed. In the last one to two years, things have been moving fast in this area, and in this coming workshop, as the tenth item of potential systemic risk, we will be taking a look at what may be coming together as the next form of the U.S. dollar. This move, if and when it happens

- which could be overnight or perhaps not for years - may be bigger than the last one, with bigger implications for the value and control of our savings, and also potentially game-changing implications for businesses that rely on bank funding.

Investment Risks & Opportunities

As covered in the "Workshop Topic Outline", we will next look at the investment implications for five different ways of holding and increasing wealth: cash, stocks, bonds, precious metals, and real estate asset/liability management (ALM) strategies.

We will use the information from the first and second sections of the workshop, including such areas as money creation limits, inflation, interest rates, financial stability, and systemic risks, in order to look at the risks and opportunity implications for each of the investment/monetary categories.

As with previous workshops, we will construct and "wargame" a matrix of sorts, examining how each of those main categories of holding wealth could be impacted by the different sources of risk and return.

More Information

The workshop is a highly valuable resource for investors who are financially preparing for a future that - realistically - will include some major challenges. There are some crucially important implications for retirement investing in particular. That said, financial professionals, as well as younger individual investors, may receive the greatest benefits of all in terms of how to benefit from a potential generational change in money and the markets.

Workshop participants will receive a manual for the presentation. This will include a detailed outline, supporting graphs, and financial exhibits, as well as supporting articles & analyses with much more detail on some of the subjects covered in the workshop.

The two day workshop presentation will have a classroom atmosphere. The focus is on communication, and attendance will be limited so that participants can easily ask questions and engage in back and forth discussions about what is being covered.

Workshop Topic Outline

1) Current Situation Analyses

- A) Fed Money Creation
- B) Other Fed Funding Sources
- C) Funding Limits & Risks Assessment
- D) Inflation Levels & Sources
- E) Inflation & Supply Chain Issues
- F) Nominal & Real Interest Rates
- G) Investment Asset Price Levels
- H) International Developments
- I) Others will be added when relevant

2) Potential Risks For Systemic Loss Of Personal Financial Security

- A) Investment Prices & The Interest Rate Trap (major Taper risk)*
- B) Hollow Banks & Financial Crisis *
- C) The Liquidity Conundrum (this may be the biggest risk of all in 2022) *
- D) Inflation Dam Breaking (if this happens, we haven’t seen anything yet) *

- E) Lack of Proven Inflation / Recession Defenses (this could be quite problematic for 2022 given the unresolved and possibly growing supply chain issues) *
- F) Financial Repression Risk *
- G) Social Security Doom Loop *
- H) True Electronic Money Printing *
- I) International / Loss of Reserve Status *
- J) New Monetary System *

* = Non-traditional category of risk, that is either created or exacerbated by the Fed's unprecedented money creation actions and financial market distortions. Neither the money nor the high asset prices were ever free, rather the spending power in our bank accounts was used to bring financial benefits forward to the present (now the past) with a transfer and compounding of costs and risks to the future (now possibly the near future). This could be likened to the growth in the national debt - spend today (now the past), owe and make payments for the rest of our lives. However, the financial security and investment implications of the cost and risk transfer to the future are potentially much worse.

3) Investment Risks & Opportunities

- A) Cash Scenario Analysis
- B) Stocks Scenario Analysis
- C) Bonds Scenario Analysis
- D) Real Estate ALM Scenario Analysis
- E) Precious Metals Scenario Analysis

Testimonials From Prior Participants

Because the workshop is new, none of the participant testimonials below are about that particular workshop. The new workshop is the culmination of more than ten years of delivering live workshops while refining the strategies and analyses as well as how to teach the materials - and the testimonials are for earlier versions of the workshop that were part of the development process.

"Finding Daniel Amerman was one of the best things to happen to me. I have been concerned for years about preserving the purchasing power of my retirement savings, which is a challenge unto itself. When you add the additional burden of paying taxes on top of any gains, the task seems impossible to overcome. Daniel is the first person I have found that provides an answer to this challenge. He is truly a creative thinker, playing the chess game 5 moves ahead of most people. After reading his Turning Inflation Into Wealth emails, I decided to buy his course. It is one of the best things I have ever done to help me clarify what is going on and have a plan for the future that gives me confidence. It was an easy decision to attend his second course, which is an update of what has happened in the past two years. I found this seminar to equal his first course in terms of original thought and actionable content. Keep 'em coming Dan."

Bill C.

"Although I am a financial markets addict, my husband is not and he somewhat reluctantly agreed to attend the workshop with me. Halfway through the first morning, however, his attitude completely changed! Dan's presentation captivated him. Dan's precise analysis of current market trends are brought into sharp focus with very practical examples. The unprecedented world of negative interest rates is bewildering to say the least. Not only does Dan help make sense of it all, he provides the tools you need to survive and thrive!

Far from being dry or boring, Dan presents and analyzes the current trends and provides very practical applications. The workshop was packed with useful information. Dan encourages engagement during the sessions. Your questions and comments are welcomed and he incorporates them into his presentation with the skill of a seasoned expert in the field. If you want analysis of the current trends and practical, useful advice on how to navigate them, Dan is your man!"

Sue and Mike B., Ohio

"Following the 2008 financial debacle, I began frantically searching for reliable sources to understand and prepare for what appeared to be instability in the U.S. and world economies. Amazingly Dan Amerman, I discovered, had already been writing about such possible market risks. Dan's gift to take the complex and simplify into meaningful, practical terms provided me an understanding of the various dynamics at the core of the volatility. More importantly, Dan's publications (DVD's, books, and seminars) provided me with actionable insights and strategies to incorporate in my investment and retirement plans. Today I continue to benefit from Dan Amerman's educational tools and insight and highly recommend them to anyone interested in building financial wealth."

Ron K, KY

"My husband and I are both pleased to recommend Daniel Amerman as a singular and top rate financial educator. We are impressed by his ability, as well as his willingness, to provide his students with guided tours into the murky waters of economic theory in a way that is practical, factual, data-driven, and ideology-free. One comes away from each of his trainings and workshops with a little more insight into how both the American and the global economies actually work, and with a little bit of the wool of politics and "common knowledge" removed from one's eyes.

One of the most helpful things Mr. Amerman does is expose how the players at various levels in the financial industry think and act. It is incredibly useful simply to understand the mindsets of those who are in control of the game. He also integrates quantitative with qualitative data to generate insights and perspectives that other economists either miss or dismiss, to the average investor’s detriment. The asset/liability management matrix he created to help students “run the numbers” and understand the financial consequences of various investing strategies under different scenarios is, in particular, of great help. That sort of practical education is difficult to come by for those not already in the financial industry.

We will continue to study and find ways to apply Mr. Amerman’s work as we chart our financial future in today’s very confusing and uncertain waters. We also look very forward to attending future workshops to keep up with changes in economic policy and its consequences. I am happy to say that Mr. Amerman has earned our trust, which is not an easy thing to give to anyone in an industry that is dominated and controlled principally by predators, fraudsters, clueless academics and salespeople posing as “advisors”. Thank you, Mr. Amerman, for showing us that all is not lost in your industry, and for giving the rest of us a fighting chance to survive and even thrive in what is becoming an increasingly bizarre and uncertain financial world.”

Jennifer CM

“Dan Amerman is a ‘banker’s banker’ in the world of high finance. Be one of the few to see how the real game is played, especially relevant since the 2008 chaos. Study his materials. Attend his seminar to relearn how to apply these unique strategies to your personal portfolio. The seminar attendees are sophisticated and add considerable insights!”

Ron C
Wisconsin

“It was an absolute pleasure meeting you this past weekend. I want to thank you again for all your time and effort in providing such a wonderful learning experience. Your insights and analysis were well thought out and logically presented. They brought clarity to an economic picture that, for most, has been extremely fuzzy. I left the weekend with a much clearer focus on what tactics need to be employed as we move down this uncertain economic road."

Bob R

"Mr. Amerman's workshop changed my life. He brought my understanding of the global economy's impact on my personal financial life to a new level. Due to his workshop, I have made giant changes in the way I save and the structure of my financial plans for the future. I feel much more secure and look forward to a future of prosperity! I can wholeheartedly endorse the time and money spent attending his workshop - it will be returned to you many times over."

Lee Anne S

The testimonials were solicited in follow-up e-mails sent after previous workshops. No compensation was offered in exchange. They are each the full testimonial as received, and have not been edited for content. Not all workshop participants provided testimonials. From those who did provide testimonials, the most positive testimonials were those selected for inclusion in this brochure. Because those with particularly positive experiences are the most likely to provide highly positive testimonials, they are not a random sampling, and nor should they be considered as representative of the experiences of all prior workshop participants.

COVID Considerations

The COVID protocol that will be followed at the workshop is very simple: we will follow the law as it exists at that time for the City of Carmel, and the County of Hamilton, and the State of Indiana - no more and no less. The hotel may institute its own COVID protocols which will apply to its premises, we will follow those as well.

As of January, 2022, the State, County, and City do not have any mask or vaccine mandates, and the hotel does not list any restrictions.

Cancellation

Flexibility seem to be the key to be dealing with these turbulent times, and that includes cancellations from participants. Any attendee can cancel at any time for any reason up through the mid-morning break on the first day. Your workshop payment will be refunded in full.

About Daniel Amerman

Daniel R. Amerman is a Chartered Financial Analyst and finance MBA with over 30 years of professional financial experience. He is the creator of a number of books and video courses on finance and economics. Articles by Mr. Amerman or referencing his work have appeared in numerous publications and websites, including *Reuters, MarketWatch, U.S. News & World Report, MSN Money, Seeking Alpha, Business Insider, ValueWatch, Nasdaq.com, Morningstar.com, TalkMarkets*, and *Financial Sense*.

Since 2006, Mr. Amerman's work has focused on the financial interests of the median, the productive and hard-working person in the middle, rather than the "one percent" of the insiders who have grown fantastically wealthy even while the size and relative wealth of the American middle class have been in decline for decades. His research is devoted to finding solutions for how the middle class and upper middle class can protect themselves from Washington and Wall Street.

Mr. Amerman's work with inflation and banking began while in college and graduate school, as he learned economics and finance even as the highest rates of inflation in the modern era were raging. After graduate school, he began work with an institutional investment bank that specialized in working with and restructuring savings & loans as well as small banks. These years provided the starting knowledge for what would later become the "*Home Wealth*" series, as he worked with the impact of inflation on mortgages. As an investment banking vice president, Mr. Amerman also became an expert in working with financial institutions and their balance sheets on a national basis.

In the 1990s, Mr. Amerman worked as an independent quantitative analyst, providing expert structural, analytical, and mathematical verification services for the trust departments of major banks, investment banks, and rating agencies, mostly in real estate and mortgage-related areas. During those same years, Mr. Amerman wrote his first two books on investment and security analysis for institutional investors, which were published by McGraw-Hill (and subsidiary): *Mortgage Securitie*s, and *Collateralized Mortgage Obligations: Unlock The Secrets Of Mortgage Derivatives*.

Beginning in 2006, he moved from providing analytical services to some of the nation's largest banks to setting up a website that would later become DanielAmerman.com. This financial education website was intended to serve the needs of the public rather than the financial institutions. The financial education is provided by ongoing analyses, books, and videos, as well as periodic workshops.

As documented in detail in Mr. Amerman's work over the following fifteen years, and now in the current series, for those who understand how to use the tools, the effective control of inflation, nominal & real interest rates, money creation, regulations, and the tax code can be - and have been - used to redistribute the wealth of an entire nation. However, because what is happening is complex and it requires specialized knowledge of finance and economics to properly follow, this means that it has been able to happen in plain sight without the voters fully understanding what is happening - how the channels have been set up so that the new natural flow of the wealth is from the people to the government and major financial institutions.

To fully understand what Washington and Wall Street have been doing requires the ability to actually "follow the dollars", to be able to analytically reconstruct what is going on and who benefits. In addition to being in positions of power with access to vast sums of money, many of the people who are involved in this process do have extensive formal training in finance and economics. They can be experts using the sophisticated tools of those fields, many of which are little understood by the average person. To follow what is happening, it is helpful to have an expert on your side, who also has a sophisticated and analytical understanding of finance and economics.

Pricing, Discounts & Payment Information

Workshop Price:	$1,695
Early Registration Discount (Payment by March 31st)	($200)
Workshop Price Net Of Discount	$1,495
2nd Person Discount	Save 50%

Discounts when related DVDs are purchased (these cannot be combined with Early Registration Discount): Save $500 Or $300

Save $500 on workshop registration when the "Investment Strategies For Crisis & The Containment Of Crisis" DVD set or "Gold Out Of The Box, 2020s Edition" DVD Set is purchased at the same time. See the next page for more information. Please note that the combination packages involve purchasing the DVDs, and then receiving an offsetting discount on registration.

Anyone who separately purchased those DVDs or online video courses has 12 months after delivery to receive a $300 discount on their workshop registration. Please write Mary at the address below to get your credit.

Tax Deductibility: A good question to discuss with your tax advisor

For questions, to select your choice of DVDs for discounted purchase, to receive your discount for a prior DVD or online video purchase, or for information on paying by check, please write to:
mary@danielamerman.com

Space Is Limited, Sign-Up Now:

http://www.danielamerman.com/workshop/payment.htm

Workshop Package Savings

Triple Strategies Workshop Package - Save $1,200

1) Spring 2022 Workshop, April 9-10, 2022, Carmel, IN
2) Gold Out Of The Box, 2020s Edition
3) Investment Strategies For Cycles Of Crisis & The Containment Of Crisis
4) Five Wealth Strategies (Creating Win-Win-Win Solutions)

- Combined List Price $3,186
- Package Savings: $1,200 (38%)
- Sale Price $1,986

DVD Sets Overview Link:
http://danielamerman.com/Products/DVDOverview.html
DVD Sets Purchase Link:
http://danielamerman.com/Products/Purchase.htm
Workshop Overview Link:
http://danielamerman.com/Products/WkshpOverview.html
Workshops Purchase Link:
http://www.danielamerman.com/workshop/payment.htm

Meeting Schedule & Hotel Information

Holiday Inn Indianapolis Carmel

251 Pennsylvania Parkway, Carmel, Indiana 46280

1-317-574-4600, 1 888 HOLIDAY (1-888-465-4329)

https://www.ihg.com/holidayinn/hotels/us/en/indianapolis/indml/hoteldetail#

Saturday & Sunday, April 9-10, 2022

Saturday check-in will start at 8:15 am, with the workshop presentation beginning at 8:30 am, and lasting until 5:00 pm. There is an hour break for lunch each day, and short morning and afternoon breaks as well.

The Sunday session will begin at 8:30 am, and last until 4:00 pm.

Disclaimer

Please note that the seminar / workshop will be of a strictly educational nature, rather than the rendering of professional advice. The future is uncertain, and there are no guarantees or promises of success or particular outcomes. As with any financial decisions, there is a risk that things will not work out as planned, and with hindsight, another decision would have been better.

The workshop will not include specific investment, legal or any other form of professional advice. If specific advice is needed, it should be sought from an appropriate professional. Any liability, responsibility or warranty for the specific results of the application of the general educational principles contained in the workshop and the written materials, either directly or indirectly, are expressly disclaimed by the workshop leader.