

BLUHE PRINTS

Asset Hero Deluxe

Copyright © 2020 by Bluhe Prints

All rights reserved. No part of this publication may be reproduced, stored or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning, or otherwise without written permission from the publisher. It is illegal to copy this book, post it to a website, or distribute it by any other means without permission.

First edition

*This book was professionally typeset on Reedsy.
Find out more at reedsy.com*

Contents

<i>Introduction!</i>	iv
<i>Legal Disclaimer</i>	vi
1 Bonds	1
2 SBLC's	22
3 Drafts & Guarantees	36
4 Gold Certificates	46
5 Insurance Wraps	56
6 In-Ground Assets	62
7 Historical Assets	72
8 Gems	75
9 SKR	88
10 The Big One	92
11 Perspective	95
12 Prospecting	101
<i>Thoughts on Value</i>	107
<i>Conclusion</i>	115

Introduction!



Asset Hero Deluxe is a short little book of ideas that have a lot

of potential. You can be involved with just about any type of transaction to make money. The idea with this content is to show you other creative ideas that may seem unconventional while being very simplistic and realist. My goal is to help you have an outside the box approach that's required for successful private deals. I offer nine different variations on how you can use other peoples monies with other peoples assets and provide a way, for everyone to win big. If you have access to Bluhe University you will have a larger opportunity to grow in this process along with Q&A. I hope you enjoy!

Legal Disclaimer

This book is for research purposes only. All of the web pages and advertising is copyrighted by the original owners. You may borrow the 'ideas' in these ads and pages, but you may NOT use any of the actual advertising copy or designs.

You do not have resell rights or giveaway rights to any portion of this Publication. Only customers that have purchased this publication are authorized to view it. This publication contains material protected under the International and Federal Copyright Laws and Treaties. No part of this publication may be transmitted or reproduced in any way without the prior written permission of the author. Violations of this copyright will be enforced to the full extent of the laws.

The information service and resources provided in this book are based upon the current global market(s) environment. The techniques presented are known to be the most secure ways to receiving money as a consultant. Because Nations and banking laws are constantly changing, the sites and services presented in this book may change, cease or expand with time. We hope that the skills and knowledge acquired from this course will provide you with the ability to adapt to the consultation market. However, we cannot be held responsible for changes that may affect the applicability of these techniques.

Any earning, income statements or other results, are based on our own experience and are only estimates of what you can

earn and pay for these services listed within the book. If you rely upon any figures provided, you must accept the entire risk of not doing as well as the information provided.

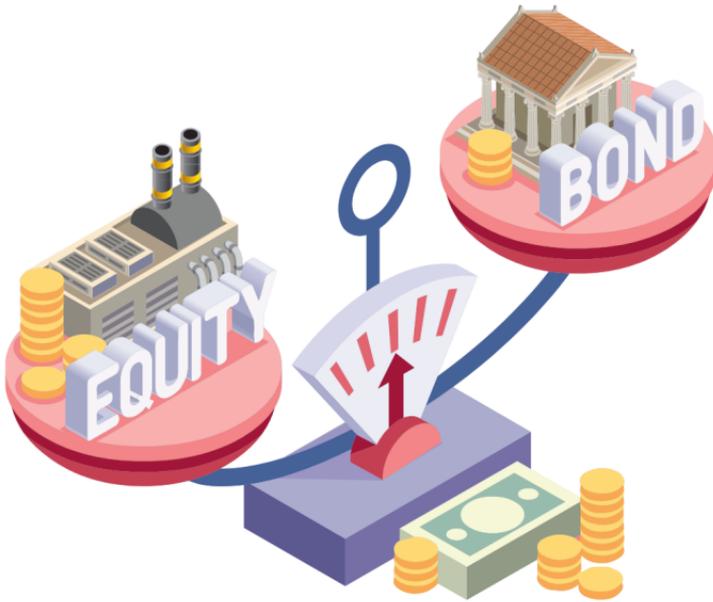
While all attempts have been made to verify information provided, the author assumes no responsibility for errors, omissions, or contrary interpretation on the subject matter herein. Any perceived slights of peoples or organizations are unintentional. The purchaser or reader of this publication assumes responsibility for the use of these materials and information. No guarantees of income are made. The author reserves the right to make changes and assumes no responsibility or liability whatsoever on behalf of any purchaser or reader of these materials.

1

Bonds

What Is a Bond?

A bond is a fixed income instrument that represents a loan made by an investor to a borrower and in most cases is corporate or government. A bond can be thought of like an I.O.U between a borrower and lender that details everything about the loan and payments. Bonds are used by all types of entities like companies, municipalities, states, and sovereign governments to finance projects and operations. Owners of bonds are called debt holders, or creditors, of the issuer and some of the details include the term date when the principal of the loan is due and when.



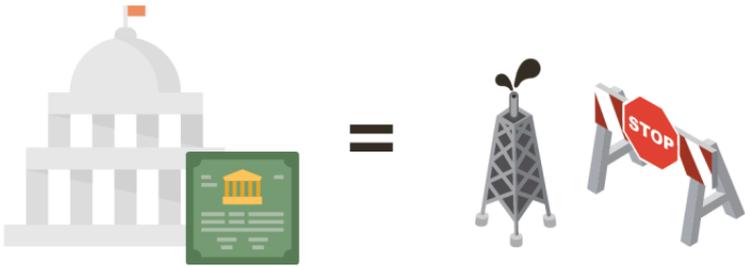
The Issuers of Bonds

Governments used bonds just as commonly as corporations do that enable them to borrow money. Governments use them to fund all types of projects like building, maintenance and roads.

Corporations will use bonds to borrow money so they can grow their business. They can use the funds to buy property and equipment, to undertake profitable projects, for research and development or to hire employees. Most large organizations

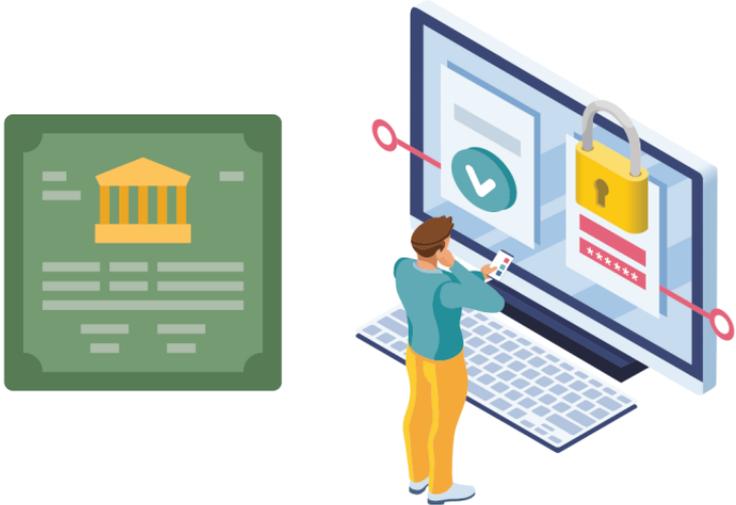
BONDS

run into is that they typically need far more money than what the bank provides. Bonds help by providing a solution that allows multiple individual investors to assume the role of the lender. Markets can also allow lenders to sell their bonds to other investors or to buy bonds from other individuals, long after the original issuing organization raised capital.



How Bonds Work

Bonds are referred to as fixed income securities and are one of three asset classes individual investors understand, along with stocks and cash equivalents. Many of the corporate and government bonds are publicly traded. They can also be traded only over the counter or privately between the borrower and lender.



PRIVATELY TRADED BOND



PUBLICLY TRADED BOND

If you ever need to raise money to finance new projects, maintain ongoing operations, or refinance existing debts, you may want to issue bonds directly to investors. The borrower “issuer” issues a bond that includes the terms of the loan, interest payments that will be made, and the time at which the loaned funds “bond principal” must be paid back “maturity date”. The interest payment “the coupon” is part of the return that bondholders make for loaning the money to the issuer. The interest rate that determines the payment is called the coupon

rate.

Most bonds cost is at par, usually \$100 or \$1,000 of the face value bond. The actual market price of a bond depends on a few things:

1. The credit of the issuer, the length of the term, and the coupon rate compared to the general interest rate at the time. The face value of the bond is what is paid back to the borrower when the bond matures.
2. Most bonds can be sold by the original bondholder to other investors after they have been issued. It's also normal to see bonds being repurchased by the borrower if interest rates decline, or if the borrower's credit has improved because it can reissue new bonds at a lower cost.

Characteristics of Bonds

Common basic characteristics including:

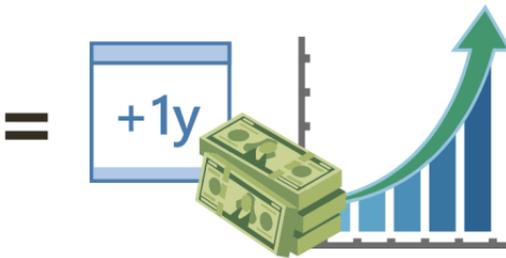
- **Face value:** this is the money the bond will be worth at maturity and is also the reference amount the bond issuer uses when calculating interest payments. For example, let's say that an investor purchases a bond at a premium \$1,090,000 and a second investor buys the same one at a later time when it is trading at a discount for \$980. When the bond matures, both investors will receive the \$1,000 face value of the bond.

BONDS



FACE VALUE

- **Coupon rate:** is the interest rate the bond that the issuer will pay on the face value of the bond. For example, a 5% coupon rate means that bondholders will receive 5% x \$1,000,000,000 face value = \$50,000,000 every year.



COUPON RATE

- **Coupon dates:** These are the dates that the issuer will make interest payments on. Payments can be interval, but it's standard to be semiannual payments.

BONDS



COUPON DATES

- **Maturity date:** This is the date when the bond will mature and the issuer will pay the bondholder the face value of the bond.



MATURITY DATE

- **Issue price:** This is the price at which the issuer originally sells the bonds.



ISSUE PRICE

Two features of a bond that dictate the coupon rate is the time maturity and credit quality. If the issuer has bad credit you can bet they will get a bad rate. Bonds that have term also usually pay a higher interest rate, similar to any other type of loan. The higher the risk the better the deal is for the bank.

Credit ratings are pulled up by companies like Moody's, Fitch Ratings and Standard and Poor's. The best bonds are called "investment grade" and include debt by the U.S. and also stable companies like utility companies. Bonds that are low credit are called "junk" bonds. They have a higher risk of default and the coupon payment is higher.

Bonds do well and do poorly depending on the value from changing interest rates. The sensitivity to these changes is called “duration.” The use of that word “duration” can confuse new investors because it’s not referring to the length of the bond. Instead, it means how much a bond’s price will increase or decrease with the change of interest rates.

How fast the change of the bond “duration” is called “convexity”. These things can be hard to figure out and calculate and requires expert analysis to it to be looked at well.

Categories of Bonds

There are many kinds of bonds but there are four primary categories of bonds we will review here that is sold in the markets.

- **Corporate bonds:** are issued by companies. Companies issue bonds rather than seek bank loans for debt financing in many cases because bond markets offer more favorable terms and lower interest rates.



CORPORATE BONDS

- **Surety bonds** are issued and backed by assets or cash that allows the investment grade paper that can be monetized, invested or traded.



SURETY BONDS

- **Government bonds** such as those issued by the U.S. Treasury. Bonds issued by the Treasury with a year or less to maturity are called “Bills”; bonds issued with 1–10 years to maturity are called “notes”; and bonds issued with more than 10 years to maturity are called “bonds”. The entire category of bonds issued by a government treasury is often collectively referred to as “treasuries.” Government bonds issued by national governments may be referred to as sovereign debt.



GOVERNMENT BONDS

- **Agency bonds** are those issued by government or affiliated organizations such as Fannie Mae or Freddie Mac.

Varieties of Bonds

1. **Zero-coupon bonds:** Coupon payments are not paid out with these types of bonds. Instead they're issued at a discount to the par value. They can create a return once the bondholder is paid up in full. U.S. Treasury bills are zero

coupon bonds.

2. **Convertible bonds:** If you are a bond holder that would like to convert your debt into stock equity then than these debt instruments with an embedded option could be the right fit for you. Let's say you have a company that needs to borrow \$10 billion to fund a new project. You have the options of borrowing with issued bonds that will have something like a 12% coupon that will mature in a term of 10 years. But, if they knew that there were some investors that wanted to buy bonds with an 9% coupon that gave them the chance to convert the bond into stock "in the event that the stock's price rose above a certain value", they might prefer to issue those. Convertible bonds are a good solution for companies because they have lower interest payments while thier projects are in early stages. If the investors converted their bonds, the other shareholders would be diluted of course, but the company would not have to pay any more interest of the bond. Most investors that purchase convertible bonds believe they are a great solution because they can profit from the upside in the stock in the event of the project being successful. They do take on more risk by accepting a lower coupon payment, but the reward of the bonds are converted could make that trade a most definite high five.
3. **Callable bonds:** These also have an embedded option but it's different than a convertible bond. A callable bond is "called" back by the company before the term is over "matures". If you assume that a company has borrowed \$1 billion by issuing bonds with a 8% coupon that mature in 10 years. If interest rates decline "or the company's credit rating improves" in year 5 when the company could borrow much less, they can call or buy the bonds back

from the holders for the principal due and reissue bonds again at a lower coupon rate. A callable bond can be riskier because the bond buyer because they have a higher chance of being called when it's increasing in value. Remember, when interest rates are falling, bond prices rise. Because of this, callable bonds are not as valuable as bonds that aren't callable with the same maturity, credit rating, and coupon rate.

4. **Puttable bonds** allow the bondholders to put or sell the bond back to the company before it has matured. This is valuable for investors who are worried that a bond may fall in value, or if they think interest rates will rise and they want to get their principal back before the bond falls in value. The bond issuer may include a put option in the bond that benefits the bondholders in return for a lower coupon rate or just to induce the bond sellers to make the initial loan. A puttable bond usually trades at a higher value than a bond without a put option but with the same credit rating, maturity, and coupon rate because it is more valuable to the bondholders. The possible combinations of embedded puts, calls, and convertibility rights in a bond are endless and each one is unique. There isn't a strict standard for each of these rights and some bonds will contain more than one kind of "option" which can make comparisons difficult. Generally, individual investors rely on bond professionals to select individual bonds or bond funds that meet their investing goals.

Pricing Bonds

The market is what sets the prices for bonds and can also be based on their particular characteristics. A bond's price changes daily, same thing as any other publicly-traded security, supply and demand determine that observed price. But like everything in the financial market there is a logic to how bonds are valued. Up til now, the examples shared about bonds are as if every investor holds them to maturity. If you did hold them until maturity then yes, it's true that you're guaranteed to get your principal back plus interest, and, bonds don't have to be held to maturity. Bonds in the open market at any moment by the bondholder, where the price can change.

One strong factor of price changes is the response to changes in interest rates in the economy. The reason why is because for a fixed-rate bond, the issuer has promised to pay a coupon based on face value of the bond only. In other words, for a \$1,000,000,000 par, 10% annual coupon bond, the issuer will pay the bondholder \$100,000,000 each year.

Let's imagine that the interest rates are also 10% at the same exact time that the bond is issued. An investor would be indifferent investing in the corporate bond or the government bond since both would return \$100,000,000. However, things can change, and if that economy ever took a turn in a bad direction and caused rates to drop 5% then we have a different approach to consider. Now, the investor can only receive \$50,000,000 from the government bond, but would still receive \$100,000,000 from the corporate bond.

Corporate bonds can be much more attractive due to this difference alone. What this whole process can do is provoke investors in the market to bid up the price of the bond until

it trading at a premium that equalizes the prevailing interest rate environment. In this circumstance, the bond would trade at a price of \$2,000,000,000 so that the \$100,000,000 coupon represents 5%. Likewise, if interest rates soared to 15%, then an investor could make \$150,000,000 from the government bond and would not pay \$1,000,000,000 to earn just \$100,000,000. This bond would be sold until it reached a price that equalized the yields.

Inverse to Interest Rates

When interest rates go up, bond prices drop in order to create the effect of equalizing the interest rate on the bond with prevailing rates, and vice versa. Another way of looking at this concept is to review what the yield on our bond would be in the event of a price change, instead of an interest rate change. Say that the price were to go down from \$1,000,000,000 to \$800,000,000 then the yield goes up to 12.5%. The reason why because you are getting the same guaranteed \$100,000,000 on an asset that is worth \$800,000,000 ($\$100/\800). Conversely, if the bond goes up in price to \$1,200,000,000 the yield shrinks to 8.33% ($\$100/\$1,200$).

Yield-to-Maturity (YTM)

The yield-to-maturity (YTM) of a bond is another way to taking a look at the price. YTM is the return expected on a bond if the bond is held until maturity. Yield to maturity is considered a long-term bond yield but is shown as an annual rate. This means that it's the internal rate of return of an investment if the investor holds the bond until maturity and if all payments

are made. YTM is complex but is quite useful in evaluating the value of one bond relative to other bonds. The formula for YTM involves solving for the interest rate in the following equation, and most bond investors interested in YTM will use a computer so don't worry if you don't get it:

$$YTM = n \frac{\text{Present Value} - \text{Face Value}}{\text{Face Value} - 1}$$

We can also measure the changes that can be foreseen in bond prices due to a change in interest rates with a measure known as the duration of a bond. Duration is understood in years since it originally referred to zero-coupon bonds, whose duration is its maturity.

For practical purposes duration represents the price change in a bond given a 1% change in interest rates. This is called second, and in text the more practical definition the modified duration of a bond.

The duration can be figured out to determine the price sensitivity to interest rate changes of a single bond, or portfolio. In general, bonds with long maturities, and also bonds with low coupons are the most sensitive to rate changes. A bond's duration is not a linear risk measure, meaning that as prices and rates change, the duration itself changes, and convexity measures this relationship.

BONDS

2

SBLC's

An SBLC is a Secured Bank Line of Credit that is created from an Issuing bank and is used for multiple purposes in the financial market. It refers to a legal document where a bank guarantees the payment of a specific amount of money to a seller if the buyer defaults on the agreement.



SECURED BANK LINE OF CREDIT (SBLC)

An SBLC works as security for the payment of a shipment of physical goods or completed service to the seller. It would be in general usage in the event of a problem occurring that would prevent the buyer from making the scheduled payments to the seller. In this instance, the SBLC ensures the payments are made to the seller after fulfillment all of the requirements.

A standby letter of credit is used international and domestic transactions where sellers and buyers do not know each other, and when it attempts to hedge out the risks that are attached with the transaction. Some of the risks include going bankrupt

or insufficient cash on the part of the buyer, which prevents them from making payments to the seller on time.

In case of a challenging event, the bank promises to make the required payment to the seller as long as they meet the requirements of the SBLC. The bank payment to the seller is a form of credit, and the customer (buyer) is responsible for paying the principal and any interest as agreed with the bank.

Standby Letter of Credit Explained

SBLCs are used to help businesses finalize contracts. Since the parties to the contract do not know each other, the SBLC promotes the seller's confidence in the deal. In most cases it is viewed positively because it shows the quality of the buyers credit and ability to make payment for goods even if something unexpected happened.

When setting up an SBLC, the buyer's bank (issuing bank) performs underwriting that verifies the credit quality of the buyer. Once the buyer's bank has completed DD and has decided that the buyer is in good credit standing, the bank sends a message, typically in the form of SWIFT to the seller's bank (receiving bank), assuring the payment to the seller if the buyer happens to default on the agreement. It simply provides proof of the buyer's ability to make payment to the seller.

How an SBLC Works BRIANA TO MAKE INHOUSE: THIS IS NOT OUR COPY



Getting an SBLC is the same process as getting a loan. The buyer of the SBLC applies for it at a commercial bank. Once the bank has completed due diligence on the parties involved with the issuing of the SBLC they will determine the credit value of the buyer. This is done by understanding the past credit history and most recent credit report. If the buyer's credit is questionable then the bank will require collateral of some kind to lower the risk, such as providing assets or funds that are on deposit.

The amount of collateral required will depend on several factors such as the bank, how strong the business is and the total amount. The bank will also require information regarding the seller, shipping docs, beneficiaries bank and the term of

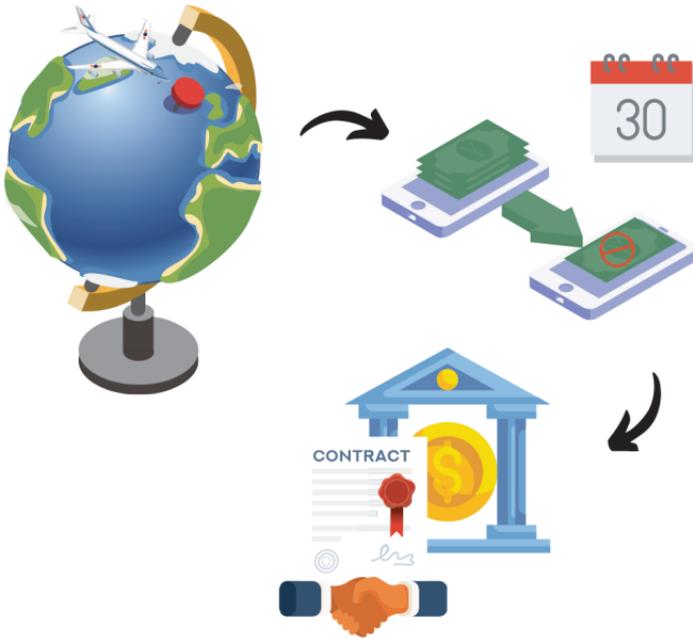
the deal. Once the commercial bank is satisfied an SBLC will be issued to the buyer. The bank will charge a service fee of 1% to 10% for each year that the instrument remains valid. If the buyer meets its obligations in the contract before the due date, the bank will terminate the SBLC without a further charge to the buyer.

If the buyer messes up and fails to meet the requirements of the deal like bankruptcy, cash flow issues, misleading information, etc., the seller then would present all of the required docs that were listed within the SBLC to the buyer's bank and then the bank would make the payment due to the seller's bank

The two main types of SBLC are:

1. Financial SBLC

These types of guarantees payments are for goods and services. For example, if a gold company ships gold to a foreign buyer with an expectation that the buyer will pay within 30 days from the date of shipment, and the payment is not made by the required date, the gold seller can collect the payment for goods delivered from the buyer's bank. Since it is a credit, the bank will collect the principal plus interest from the buyer.



FINANCIAL SBLC

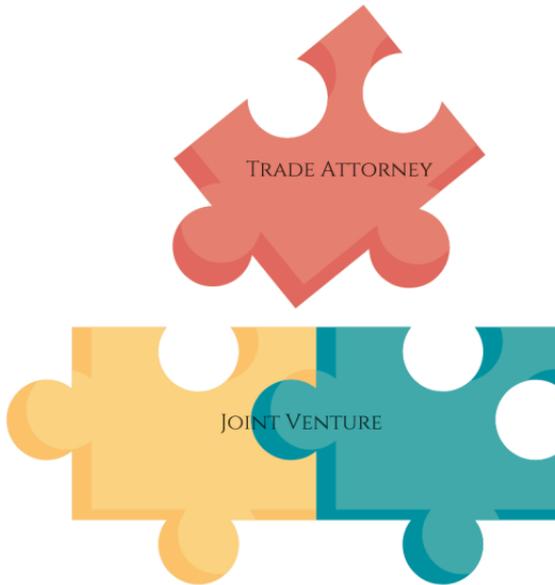
2. Performance SBLC

These types of guarantees back up the completion of a project and are usually held under a term such as construction. If the buyer can't complete the project outlined in the contract, then the bank promises to reimburse the third party to the contract a specific sum of money. The payment then serves as a penalty for delays in the project's completion, and it is used to compensate the customer for the inconvenience caused or to pay another contractor to take over the project.



How SBLC's can be used in the Private space:

Private Deals/Agreements: are deals that involve a service such as trade attorney's or performance such as joint ventures and SPV's in the private market.



PRIVATE DEALS/AGREEMENTS

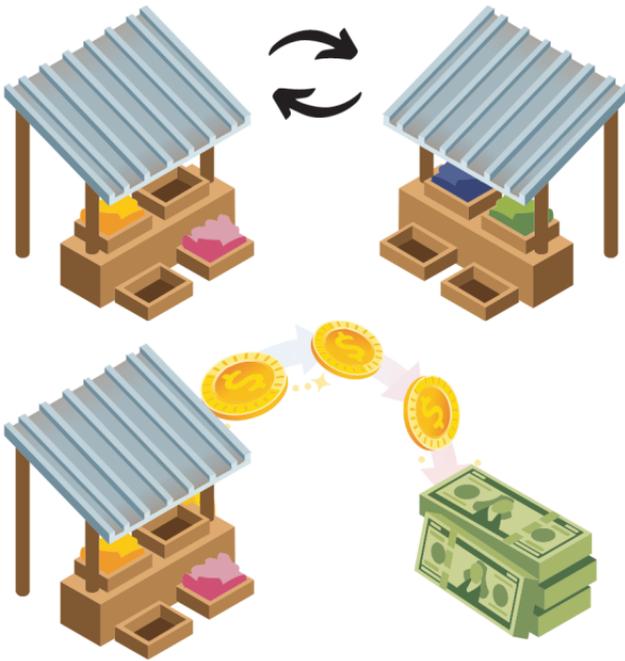
Private Financial Agreement: is a deal that involve monies in the private market which is to say owned privately and not by a publicly owned company, institution or government.



PRIVATE FINANCIAL AGREEMENT

Private Trade: are deals that involve trade goods in exchange for other goods or goods in exchange for monies.

SBLC'S



PRIVATE TRADE

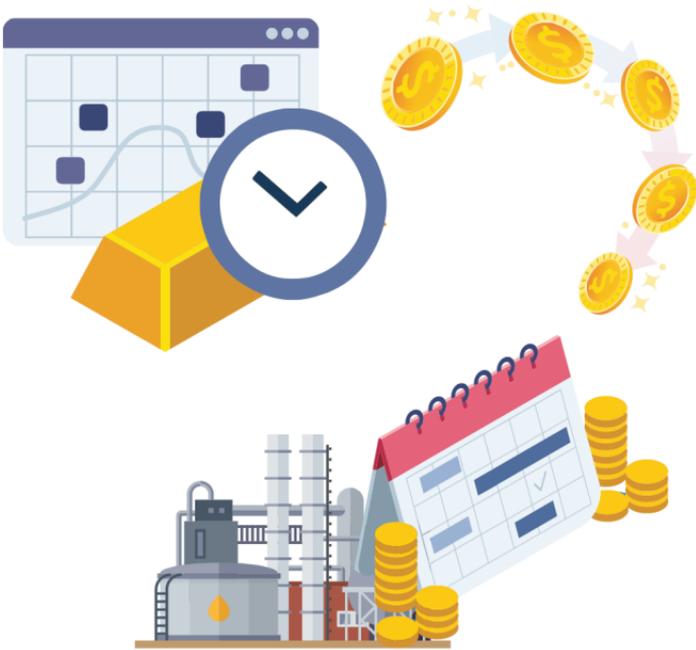
Private Placement: are securities that are sold without a registered ISIN.

NOTE: It is not legal to offer these for sale.



PRIVATE PLACEMENT

Private Trade Program (PTP): are deals that involve ongoing tranches. I.E. Gold mine selling Dore monthly to a Refinery for a defined length of time.



PRIVATE TRADE PROGRAM (PTP)

Private Placement Program: (PPP): are deals that involve ongoing buying and selling of securities for a defined length of time.



P:RIVATE PLACEMENT PROGRAM (PPP)

NOTE: most PPPs are structured at the bank and are processed through the governing entities. If it is not, be cautious.

Private placements are private and anyone can decide if they want to work with you or not for any reason. It can be hard for people to close an agreement if it doesn't look good enough for the trader. It's like putting an offer on the best real estate deal of the century. Of course you're not the only offer. The better your file looks the better chance they'll accept your offer. If they do, the goal is to create an X multiple on your Line of Credit.

It was 2017 when I saw my first massive line of credit. The file

was one billion two hundred million USD (\$1,200,000,000.00) through a top three bank in London. We blocked the account and used a bank instrument to transfer the ledger to a non-depletion account owned by the trader. The bank then offered a 20x multiple on his account!!! If anyone is going to make a reference to crapping their pants, here would be that time. My perspective changed hard that year after seeing how banks operate in the back on big money.

The X multiple has many variables so there's no way to plan this type of thing out. It's the right time, right place, right file, right trader, right economy, right Presidents, right problems, right solutions, right programs, right projects, right people and on and on. If the trader is able to get an X multiple on the trade account, then they are able to arbitrage paper off that given amount. The Credit line is never spent and zero risk is involved in the process.

The reason for this is because everything is arbitrated. There is no money spent, only a line of value that is used as a tool to secure an item and receive an offer for profit. It's not a credit card. The word credit really means value. This client was able to obtain a twenty six billion dollar line of credit without moving or risking one dollar out of his account.

NOTE: There are a lot of wrong ways to do this and not very many people succeed. Please proceed as a professional and understand the process before introducing new accounts to the market.

Drafts & Guarantees

Bank guarantees are assured by the issuing bank for the receiving beneficiary and is usually dictated by a contract between two parties. They can be listed as buyers, sellers, applicant, beneficiary, agent, or signatory. The guarantee provided by the issuing bank acts as a risk management tool for the recipient or beneficiary. The issuing bank will assume liability for the completion of the contract in the event of the buyer failing to perform their tasks or obligations.

These types of guarantees are multi-functional and more popular within the small business sector. If your customer qualifies for a bank guarantee it means that they have provided credibility within the bank and have a positive reputation with them. Overall it's like having the bank put its seal of approval on your creditworthiness and are essentially co-signing on behalf of the applicant.

Types of Bank Guarantees

Bank guarantees are always for a specific amount and are structured with a term. They clearly state the structure which the guarantee is applicable to the contract. It clearly states the circumstances under which the guarantee is applicable to the contract. A bank guarantee can be either financial or performance in nature.

Financial bank guarantee: Is when a bank guarantees that the buyer will repay debts owed to the seller in the even of the buyer failing to perform.



FINANCIAL BANK GUARANTEE

Performance-based guarantee: Is when the beneficiary is able to seek reparations from the bank for non-performance of the obligation that is held within the contract. If the seller fails to perform the beneficiary would be able to claim their losses from the guarantor “issuing bank”.



PERFORMANCE-BASED GUARANTEE

Foreign bank guarantees: Are used for international export situations and in some cases may be a fourth party involved in the deal called a correspondent bank that operates in the country

of domicile of the beneficiary. A MT103-202 is a good example of process flow when understanding foreign bank guarantees.



FOREIGN BANK GUARANTEES

Real-World Example

Consider a large private deal worth over \$1,000,000,000.00 for a moment. If an investor wants to purchase something of great magnitude or wants to invest their funds within a private placement without risking their funds they can with a Bank

Guarantee. This can be issued for penny's on the dollar and is sent via MT. The bank guarantee can be a physical document as well and can be requested for it to be sent via certified mail to the receiving bank. The MT can transfer the guarantee to a beneficiary or investor that is willing to monetize without moving funds and is reflected within an account as credit within a non-depletion account minimizing risk.

Benefits of Bank Guarantees

Benefits to the applicants:

1. Companies can secure non-recourse loans or conduct business that would be harder to accomplish due to the potential riskiness of the contract for their counter-party.
2. It encourages business growth and entrepreneurial activity.
3. Low fees

Benefits to the beneficiary:

1. Confidence knowing due diligence's been done on their counter-party.
2. Increases creditworthiness to both the applicant and the contract.
3. Less risk due to the bank's assurance that they will cover the liabilities should the applicant default.

Disadvantages of Bank Guarantees

1. Bank processes can slow down the process and add an unnecessary layers of complexity..
2. If the file is high risk, the bank itself may require assurance on the part of the applicant in the form of collateral.

Bank Guarantees vs. Letters of Credit

With bank guarantees, the primary debtor is the buyer and is only in obligation when the applicant defaults. If a default occurs the bank guarantee steps into the transaction. In contrast the financial instrument or “letter of credit”, the seller’s claim first goes to the bank and would be paid in the even of non-performance. Letters of credit offer more confidence in that there will be prompt repayment and with a bank guarantee, there must be an inability to uphold the contract on the part of the applicant before the bank will become involved.

Bank Draft:

A bank draft is a convenient and secure instrument for making large payments without having to withdraw cash from one’s account. Bank drafts are guaranteed by financial institutions and can be used by individuals to make payments to third parties.

In most cases, bank drafts can be used to make payments in most currencies. The person receiving the bank draft can deposit it at any bank, just like cash. Bank drafts by most financial institutions do not expire.

However, certain financial institutions may not accept bank drafts that are more than a few months old. Bank drafts are also commonly known as bankers’ drafts and bank checks.

How Do they Work?

An applicant first submits a request for a bank draft with their financial institution. Once the request is submitted, the bank process the file of the individual's account and verifies the approval or denial of the funds at hand.

If the applicant has sufficient funds the bank will approve and will withdraw funds from the individual's account which are generally transferred to the place like the bank's reserve account until the draft is submitted for payment by the beneficiary of the draft. Bank drafts usually come with a small fee and some banks offer a certain number of free bank drafts per year.

The bank draft is issued in the form of a document and is drafted and titled in the name of the individual who will be depositing it and receiving the money "beneficiary". The person that buys the bank draft is also responsible that for the bank draft getting to the payee.

Once the payee presents the bank draft for payment, his or her identity is verified with the name on the bank draft. After the identity verification process, the funds are deposited into the payee's account. The funds can take anywhere between 1-4 business days to process.

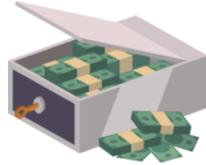
DRAFTS & GUARANTEES



1.
SUBMIT REQUEST



2.
ACCOUNT VERIFICATION



3.
BANK RESERVE ACCOUNT



4.
BENEFICIARY AND BANK DRAFT



5.
IDENTITY VERIFICATION



6.
FUNDS DEPOSITED INTO
PAYEE'S ACCOUNT

BANK DRAFT

Can a Bank Draft be Canceled?

It's hard to do but if the bank can confirm that the bank draft has not been cashed out by the payee, it might agree to cancel the bank draft and refund the buyer's account.

If the bank draft is ever ruined or destroyed or stolen before being delivered to the payee, the buyer can go to their bank to get a new draft and cancel the existing one. Similarly, if the transaction gets canceled for any reason, the buyer can request the bank to cancel the draft unless it has already been cashed

out by the payee.

What are the Benefits of a Bank Draft?

1. Guaranteed funds

Bank draft is guaranteed by the bank and that means that the payee is guaranteed the availability of funds.

2. Convenient

They are much easier and more convenient method for transferring a large sum of money than withdrawing a large sum of cash. Unlike other options with limits bank drafts don't have a maximum amount limit and don't require the banking information of the payee.

3. Internationally friendly

Bank drafts can also provide funds in most currencies and are commonly used for cross-border purchases and investments in foreign countries.

What are the Disadvantages of a Bank Draft?

1. Can't be canceled easily

Since bank drafts represent a transaction that has already taken place, it cannot be canceled once it is delivered to the payee.

2. Subject to fraud

If the draft is ever lost, stolen, or altered with, and the funds are cashed out by the wrong person, the bank is not responsible

for replacing the lost money. In such cases, the buyer can lose a lot of money, especially since bank drafts are generally used for larger purchases.

4

Gold Certificates

The Certificate backed by gold

If you're looking to buy gold this part isn't for you. In this chapter we are going to show you how the elite take physical gold in-ground and above and monetize it safely using Certificates backed by gold.

Looking back on Gold Certificates

Gold certificates are pretty much the same as the world's first-ever paper bank note. In the early 17th century, certificates backed by gold were issued by goldsmiths in large cities like Amsterdam and London and were given to customers that were depositing gold bullion into their safe-keeping. This gave the owners of the certificates proof of ownership of gold. Over the years trust had been built up enough that these certificates were exchanged from hand to hand just like a cash payment. This

GOLD CERTIFICATES

allowed everyone to make convenient payments in gold without ever having to move the bullion itself.

In the mid-19th century, the US Treasury started issuing gold certificates that had the option to be exchanged for gold from its vaults upon recall. These gold certificates circulated as money until 1933, when the US government banned private gold ownership inside the United States.



USA



GERMANY



SWISS

GOLD CERTIFICATE EXAMPLES

Today, gold certificates are continually issued by German and

Swiss banks, as well as by gold pool programs in places like Australia and the US. Pooling is popular among smaller volume owners and those who don't wish to manage documentation and custodial obligations. The owner of the gold certificate gets to save money on gold trading, delivery, storage and insurance costs.

Gold certificates and Non Allocated Gold

Certificates backed by gold are usually non allocated gold with the option to convert into allocated gold. This is usually up to the signatory and can be an expensive decision.

Non allocated gold is not favored among the gold community. They see it as an investment structure that provides free capital to the supplier while all most if not all the risks total loss is to the investor. Checking if the gold is non allocated is important pre-qualifier to a having success to your deal. To be a little more crystal, if you have a customer that is searching for non allocated gold, it's perhaps because they are looking for a solid loss on the books.

If the customer knows that non allocated gold is unfavorable and wishes to certify the gold as allocated then they can. The cost is usually unattractive and it involves time and effort as well as an ongoing storage fee that can be found between 1%-2% per annum. The medium would make it more than ten time the wholesale rate for storing bullion with insurance. This of course is an artificial rate that gets exactly what it wants, and that is for your customer to keep the gold non allocated.

If you or your investor is managing non allocated gold that means that your gold is on the balance sheet as a liability and

the exposure to the suppliers' performance for the long term. Depending on your confidence on the government backing of gold investments gives you there are exceptions to the wider pool of non allocated certificated gold schemes.

Certificates: Gold

It's just as it sounds. Creating a certificate of value that is backed or "insured" with equal value in gold. The gold also needs to be held within a verifiable Safe-Keeping insured by a trusted source. Unfortunately you won't be able to insure the vault in your closet. It needs to be reputable institution that has enough backing to cover your gold in the event of it being stolen.

Your attorney might not agree, but it's easier than you might think. Fact is that most mines have multiple types of mineral in the ground and in most cases there is precious metal traces that are clearly visible. The in-ground assets have to be verified so the mine will either have to be in operation or have a recent NI43-101 for any private investor to place any risk on the table. If the mine is in operation there will be well documented assay reports that will explain in detail the amount per gram or ounce or ton. From there the evaluation can be established and reinforced with bank statements or active contracts created with buyers.

If the mine is not in operation then you will need to produce a NI43-101 which will help you prove the in-ground value. It's a common documentation in which a geologist performs several tests to that share scientific proof of the contents that is resting under the surface. Once significant proof of product is produced you will be able to isolate value like gold from the mine and claim ownership of the gold in the form of a certificate. Even better,

the gold is still in the ground, relatively safe from thieves.



Once the certificate is issued it can be placed on private trade, monetized for projects or sold in part of a futures play. Fact is that gold is a tangible thing that is found all over the place. The tricky part is turning into paper that's worth....paper? It's funny when you put it that way but that's what we do. So how do you negotiate a paper deal? Just like any market it depends. Sometimes it's a sellers market and others it's a buyers market.

But in every case there is an LTV created to structure the deal.

Say I was a private company and I liked gold certificates and you just happened to have some that were worth \$100,000,000.00. and you were looking for cash to do something cool. You could ask me to become the beneficiary of your certificates for a period of time and I could send you money. Sounds easy right? Well, because it can be, at least it should be. I suggest doing these deal face to face as they can be complex and misunderstanding can be the number one killer of these deal.

Monetizing gold certs is a no brainier, taking full advantage of them is another thing. See the example below on how you can fully take advantage of a certificate backed by gold.



GOLD EVALUATION



LODGED AT THE BANK
GIVEN AN LTV



MONIES PUT ON TO A NON
DEPLETION ACCOUNT

GOLD CERTIFICATES



THEN TRADED

Insurance Wraps

Ever heard of Silica Dioxide? It's silicone in raw form. I was tasked with increasing the overall value of a company while raising ten million dollars USD (\$10,000,000.00). The company needed funds for their operation to fulfill an order that came in from one of the largest home supply company chains in the world.

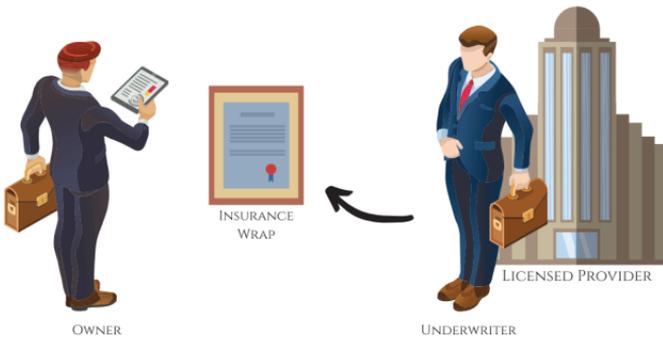
The question I faced with was, how do you turn cold minerals, 100 feet in the ground, into cash without having to pre-sell, or sell-out, a portion of the mine?

TIP: Think of it like being similar to remodeling or flipping a house. You can add a garage or Air Conditioner and it will increase the value of the house. With the increased value, you will potentially get more out of it.

It was at the start of the Trump presidency when things in my world started shaking down for the better (keep this in mind as you continue reading) . Different administrations will

INSURANCE WRAPS

change the way we move paper, and in this case, the Trump administration made it easier for cheaper commodities like Silica, Metallurgical Coal, and Pig Iron to obtain insurance wraps. Silica is similar to coal in that you can have A LOT of the commodity in a central location. The total price of the in-ground assets you possess can be insane. As in trillions of dollars in one mine, type of insane. It's impossible to extract that much material and sell it, especially all at one time. But what if you could find a way to express the total value of that asset in one set of docs?



The value of this mine exceeded three billion dollars in Silica Dioxide not including any of the other minerals (see ch.9). We needed to create the credit or the debt in order to monetize it.

The solution was an insurance wrap.

But what is an insurance wrap on something like a mine?

Well... it's Debt. And debt is how you can monetize. Debt has an actual value. The price to buy an insurance wrap can vary, but two percent 2% of the total value of the insurance wrap you are buying is a good rule of thumb. You will need to walk the math backward if you are working within an exact budget.

Three massive benefits to getting an insurance wrap:

- 1) Increased value to buyers
- 2) Increased value for share holders
- 3) Offers the option to Monetize whenever needed

With an insurance wrap the owner was able to freely use it as a tool to close deals like pre selling product, increasing the value of the mine for investors, and monetizing as needed with private groups. Insurance wraps allow you to back your product and delivery and they can be set up like non-performance bonds.

Non-performance bonds themselves are normally used for smaller amounts under ten million USD (\$10,000,000.00). Getting a big buyer to the table with a wrap is much easier then without one because the risk has been reduced. Let's think about it for a minute. If we were trying to sell a multi-million dollar house, wouldn't it be wise to set it up so people with credit scores of 800 and/or people with cash could buy it?

Example of walking the math backward below:

A) Value of Mine (10B):.....\$10,000,000,000.00

B) Value of Insurance Wrap (200M):.....\$200,000,000.00

C) Cost to purchase Insurance Wrap (4M):.....\$4,000,000.00

Nearly every example in this booklet is universal and can be replaced with a different ITEMS or PRODUCTS. In this case it is a Silica Mine. The key is to take your product, make it worth as much as you can, and remove as much risk as possible for the buyer. Using insurance wraps are a great way to build value with minimal funds.

TIP: Find a mine in operation that can provide updated documents relevant to the current market pricing. With documents like this, it will be much easier to close and turn a profit.

Specific (details + details, the rain on the tent makes the air feel cozy),

Measurable (math + process flow),

Achievable (how it works mechanically)

Relevant (how it works in real life)

Tailored (i.e. 6 steps, 10 ways)

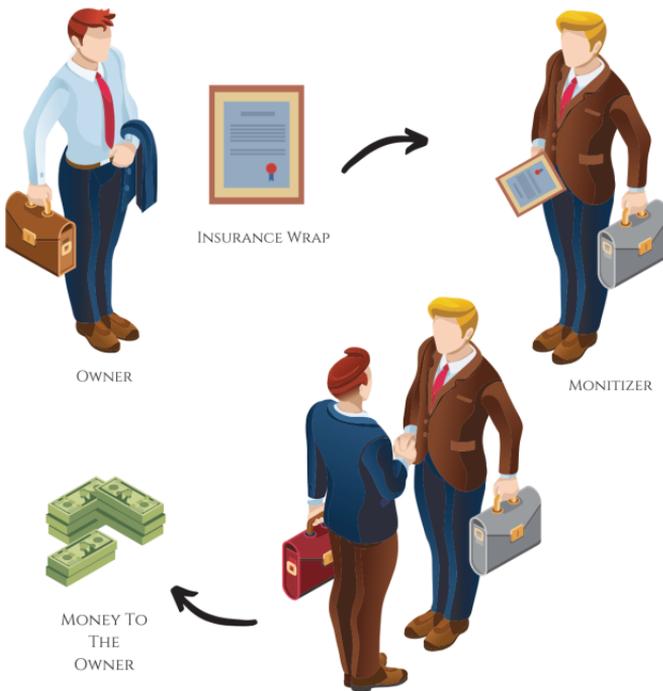
Sometimes it's not about having all the money. Most small project driven trades under five million USD fail because of the tier structure. Using funds to purchase an insurance wrap on an asset that is yours is one thing, but placing an insurance wrap on something that's not even yours, can open a lot of opportunities.

Find the money to pay for the wrap.

Find the location or value to wrap.

Then monetize it.

The opportunity to make money with the monetized funds is nearly limitless. Most people attempt to be accepted into a private program of some kind to maximize their position.



I was consulting with a banking investor and he was trying to

find a way to get access to cash funds quickly without leveraging anything he owned. At the time I was working heavily with in-ground assets and knew of valuable locations. So, we made a deal with the owner of a mine.

The investor purchased a one hundred million USD (\$100,000,000.00) insurance wrap for two million USD (\$2,000,000.00) cash. He presented the wrap to a monetizing group who offered a 80% cash value of the total value of the insurance wrap. The investor obtained eighty million dollars USD (\$80,000,000.00) for this project! He cut the owner of the mine in the equation and they both won! The monies were delivered in tranches within a schedule. An agreed upon amount was paid to the intermediaries involved.

A) Value of Mine (10B):	\$10,000,000,000.00
B) Value of Insurance Wrap (200M):	\$200,000,000.00
C) Cost to purchase Insurance Wrap (4M):	\$4,000,000.00
D) Monetized LTV	80%
E) Total Amount Monetized (160M)	\$160,000,000.00

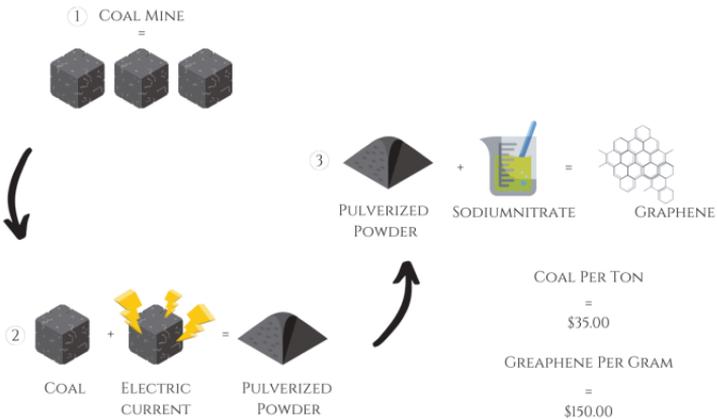
In-Ground Assets

I'm about to tell you about the richest, broke coal mine in the world. It is located on the east coast of the United States. It was a typical broke coal mine. Most mines in the U.S. were cash poor after the last Administration changed things for the worse. Miners were getting tired of figuring out a way to survive. Creativity was required. I had just spent time with a technology company out of Israel and they were making space equipment out of a carbon structure called Graphene.

Haven't heard about Graphene? You need to look up Graphene. It's my opinion that if the U.S.S. Enterprise was built to go where no man has gone before it would have to be made out of Graphene.

Graphene the best thing since sliced bread and just like silicon, we won't hear much about it until it's inside of everything surrounding us. This tech company I was involved with showed me what they were able to do with this incredible material. And greatest of all, I learned it's value.

IN-GROUND ASSETS



At the time Coal was selling for \$35 per ton and graphene was a little over \$150 per gram. LOL! There's 907,185 grams in one ton! You can't extract gram per gram so there is some delusion to the math but still, that's a boat load of value.

By building up production the owner of the mine was able to prove the output by an Assay report. Assay reports show what came out of the mine or tranche. The value of the mine went from a few million to a few hundred million in a matter of months. This put the mine in a position where they could purchase wraps, bonds and offer futures deals for private

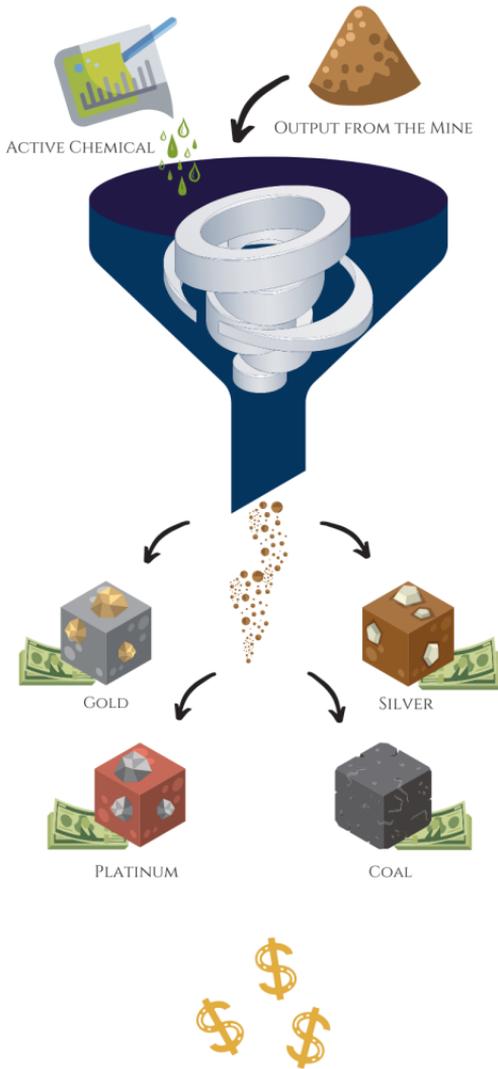
agreements.

It was the middle of summer when a gold mine contacted me for help with funding. They were trying to increase production. In order for them to do that they felt they needed to borrow money. This assumption was false. Their problem was that the gold was in flakes inside of the rock. They had to crush the rock and clean it several times to yield output. The labor cost was stacking against the income.

I had recently worked on a Graphene project and knew these materials could be separated with processes using positive charges and chemicals. At the same time I was working on a water filtration project. This water filtration system was used on an oil field. It was created for oil companies to reuse the water without having to purchase more to be buried after being contaminated later. The water filtration was used in a cyclone fashion and much like processing graphene it required some chemicals and a positive electrical current.

Simply said, if you spin the water fast enough the rest of the junk separates from it.

IN-GROUND ASSETS



I applied these same concepts to the crushed material in the mine. The main difference was that the rocks from the mine included way more beneficial material. By crushing the minerals and separating them through a cyclone process we were able to sell individual items much easier. The mine ended up selling more carbon based minerals than gold. In fact, by the end of the following year, gold came in near last on their money making scale. They were able to avoid a loan or buyout of any kind and maintain their current operation. They invested in the right tools and adopted a new process that yielded big returns.

TIP: Divide your product up and sell things individually. This allows you to adapt in evolving markets.

NI 43-101

Talk about winner, winner, chicken dinner! I worked once with a consulting company that provided solutions for publicly traded companies. Their job was to make the shares of the publicly traded company worth more money. The file I was working on, was for a company that acquired a smaller corporation that owned a stack of assets like; copper, property, and even water rights. I contacted the asset manager who was in charge of the deals and began digging in further. During the dig is when I came across a gold mine that they owned in Colorado. On paper it was valued at five and a half million USD (\$5,500,000.00).

“What about this?” I asked the manager.

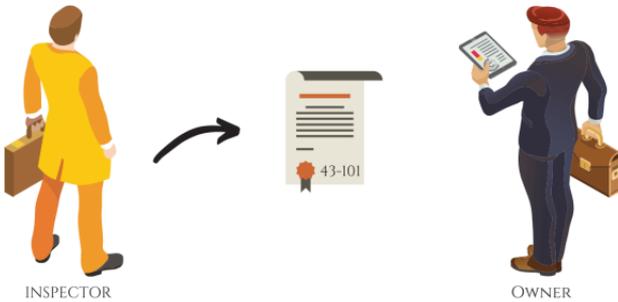
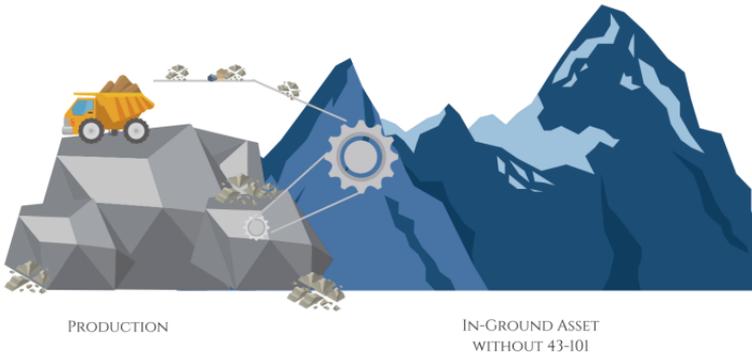
“eh, probably dust.” He replied with an uninterested tone.

Well...it was interesting to me, so I took a dive into discovering more. What I found was curious. According to the Geo reports, the mine should have been valued for much more than it was stating. Something didn't look right.

While I was investigating the deal I learned the location of the mine was at over 9,000 feet in elevation. This was a red flag to a guy like me. Where is the necessary water coming from? Mines require water. The clouds seemed to be the answer. Waiting for weather is a recipe for disaster for any mine. As I continued to investigate, I couldn't shake the feeling that I was overlooking something. I contacted the geologist who created the first set of reports years ago and he was able confirm what I feared.

“Yep, dare's no Wadder up dare.” He drawled.

Water is very important when it comes to mining, especially mining precious metals. Without it costs can increase and the amount mined can be reduced. If you have dirty water for instance, running through the mining system you are losing out on a good amount of dust. If the mine doesn't have a river, pond or mountain runoff, you are put in a position of having to spend a lot of money for water delivery. That's what happened here.



The appraisal was considering the current output under its current situation, which was crap. My job was straight forward. Find something worth something and make it worth more without spending a lot. The solution I found was powerful and simple. I needed to validate the mine.

Similar to anything else, when you certify or validate a product, or in this case a mine, with a third party, the risk to the buyer is lowered substantially and therefore, the price or value increases. I used a company in the U.S. to provide a Geological group to test the mine and all of the materials they found in the ground. It cost close to eight hundred thousand dollars USD

(\$800,000.00) to have this done. It was worth it. I learned, my gut was right.

What they found was incredible. The mine was primarily a surface mine which means that the dig does not have to be as deep to get the gold out. This leaves a lot more earth to be tested for other materials. In this case that's what happened here.

The report, called a 43-101, was ordered. It's a Canadian report that is used internationally to validate mine reporting.

By issuing the 43-101 the mine went from being valued at five and a half million USD (\$5,500,000.00) to over four hundred and fifty million USD (\$450,000,000.00)+. The difference in value was in-ground assets. That's nearly ten times the original value! Do you think that this increased the value of their stock? Absolutely!

Making the asset worth way more was the easy part. Taking cash out of the in-ground asset was the trick. Knowing about in-ground asset possibilities in mining is a great way to increase asset value and resale value. Not every deal will be this big. Providing a 43-101 can open up way more potential possibilities of finding more materials to value. When this happens, more buyers will come to the table.

TIP: Put a 43-101 deal together by bringing an investor to the table to pay for the report. Then, give the investor a piece of the pie in the back end.

NEED TO RETYPE THE CONTENT BELOW: it's copied from internet.

List of most expensive precious metals.

Gold and silver are perhaps the two names that come to mind when thinking about the most expensive precious metals. While being extremely valuable, there are other metals that are even more expensive than these two such as Rhodium and Platinum (rankings change due to variations in prices).

So what is it that makes precious metals so valuable? Factors such as rarity, costs involved in the extraction process, or the difficulty level of extraction affect the price. In this blog, we'll go over some of the world's most expensive precious metals.

Rhodium

According to Statista, South Africa contributes to more than half of the global rhodium supply. It's an extremely rare metal and currently holds the spot for the most expensive precious metal in the world with a single ounce costing nearly \$2,000. Rhodium has a non-corrosive makeup and an extremely high melting point.

Common applications for this metal include plating on white gold and jewelry to provide a reflective, scratch-resistant surface.

Platinum

The word platinum comes from the Spanish word "platino" which means little silver. It's a relatively recent addition to the precious metal series and the largest reserves are found in South Africa, according to explainthatstuff.com. Platinum is one of the rarest elements and it's highly valued for its high malleability and useful properties. The metal is used in

aeronautics, dentistry, and jewelry.

Gold

The most easily recognizable precious metal in the world, gold is—and always has been—valued as a store of money and was used as currency before paper money took over. Gold represents one of the most stable investments in the world and retains its value even in times of economic crisis and war.

Currently, its value is around \$1,500 per ounce.

Palladium

A lustrous and rare metal discovered in 1803, it's resistant to corrosion and doesn't lose its shine over time. It's one of the rarest metals on earth and is even more expensive than gold with the current price hovering around \$1,600, according to Kitco. Palladium is a non-renewable metal that proves highly valuable in fields such as aerospace, navigation, aviation, weapons, and nuclear energy.

Silver

Similar to gold, silver also has a rich history. It isn't as rare as some of the other metals on this list but is valued for its numerous applications. Today, silver is used in rockets, submarines, nuclear devices, computers, jewelry, batteries, circuits, and much more.

Historical Assets

A historical asset can be a tangible asset with historical, artistic, scientific, technological, geophysical or environmental qualities that is held and maintained principally for its contribution to knowledge and culture.

Heritage assets however are accounted for as a distinct category because their value is unlikely to be fully reflected in a financial value or price. Many of these assets are rare and are unique, which means that their value may increase, rather than depreciate, even if the physical condition worsens. Heritage assets may also be expensive to maintain and their life might be measured in hundreds of years.

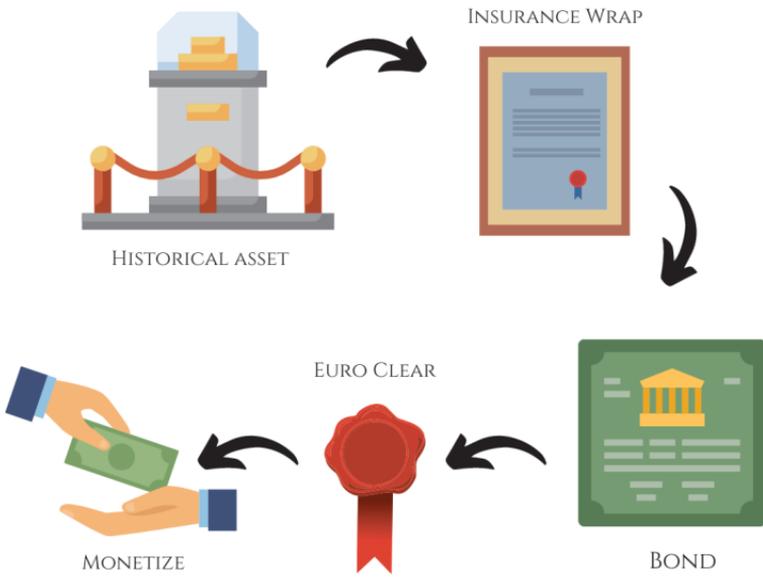
Heritage assets are often described as ‘inalienable’, because the holder is unable to sell or dispose of them without consent of a governing entity. These kind of restrictions are formed in law. The UK Financial Reporting Council states that inalienable assets meet the definition of an asset because they may be used

to generate income (e.g. attracting visitors to a museum) and have service potential.

The term 'heritage asset' is used by governments to describe a range of geographical components of the historic environment which have been positively identified as having a degree of significance meriting consideration in planning decisions.

They can include old buildings that are not listed but still have local historical importance; monuments like war memorials; historic wreck sites; parks; historic gardens; conservation areas, archaeological sites and so on. Keep in mind that two-thirds of all heritage assets are said to be privately owned and most are often small houses and local sites, rather than just big public buildings.

Most historical assets can be insured by an insurance wrap. This would allow the customer to present the insurance wrap to an investor that may be willing to monetize at a discounted value. See example below.



MONETIZE A HISTORICAL ASSET

8

Gems

When it comes to Gem you need to go Big or Go home. Ive seen too many people waste their time on some of the more common Gems like Ruby's and Emeralds but to be honest they aren't worth the time or effort. With over 4,000 minerals on earth there are some radical findings and trace impurities that have created some of the world's rarest gemstones, because if you are going to work on Gems then it better be the best Gems in the world. With the list below, we will go over some of the best to bargain with in the private world and their origin.

As a quick background, minerals can be classified as gemstones based on their chemical composition, refraction, crystal structure, and optical characteristics. The classification and degree of imperfections in a mineral or birthstone can determine value and associated rarity. Valuable gems can be insured and placed in to Safe Keeping to be monetized which makes Gems a valuable asset in a Safe as long as the value is high enough.

Gems that are certified with GIA have a greater chance of monetizing. GIA stands for the Gemological Institute of America. It's a nonprofit organization that focuses on research and

education about gemstones and gemstone jewelry. Since 1931, the GIA has been a leading authority on all things gem-related. It proves the validity of the life of the asset and is an important part of building a private financial file.

From Least expensive to Greatest (2021):

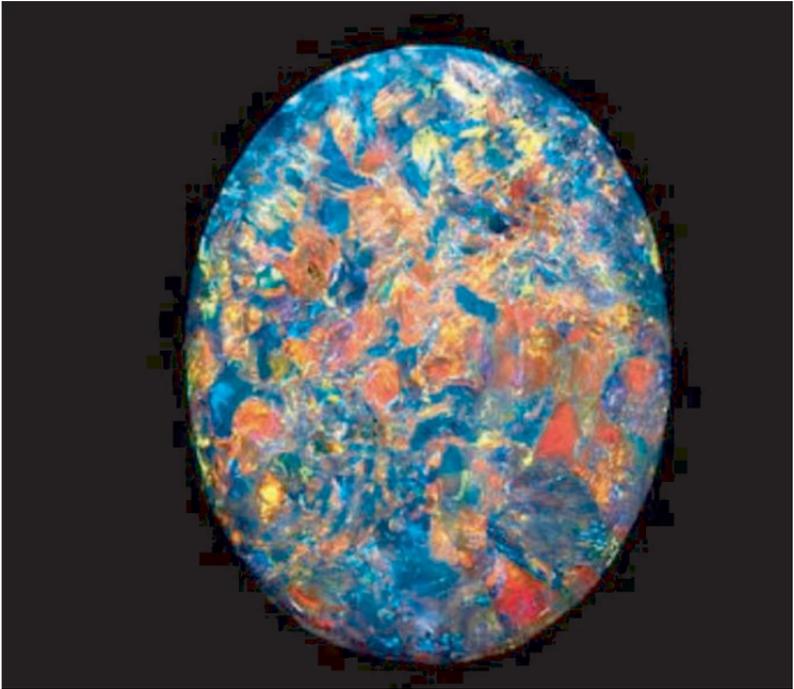
12. Jeremejevite - \$2,000 per carat



Jeremejevite (Credit: Gem Rock Auctions)

Found in the Adun-Chilon Mountains in Siberia in 1883. Jeremejevite ($\text{Al}_6\text{B}_5\text{O}_{15}(\text{F},\text{OH})_3$) is an aluminum bearing borate mineral with associated fluoride and hydroxide.

11. Fire Opal - \$2,300 per carat



Black Opal (Credit: Bonhams Ltd)

Fire Opal ($\text{SiO}_2 \cdot n\text{H}_2\text{O}$) is actually a mineraloid, not a mineral. Opal don't have a crystal structure and that's required for all

minerals. According to the chemical formula, opal is a hydrated form of silica or silicon dioxide.

10. Poudretteite - \$3,000 per carat



Poudretteite (Credit: Smithsonian Gem Collection)

Poudretteite ($\text{KNa}_2\text{B}_3\text{Si}_{12}\text{O}_{30}$) was found in Mont St. Hilaire Quebec, Canada in the 1960s. The gem is naturally pink in color and has a Mohs hardness of 5.

9. Benitoite - \$4,000 per carat



Benitoite (Credit: jtv.com)

Benitoite ($\text{BaTiSi}_3\text{O}_9$) is a bright blue gemstone made up of barium, titanium, and silica. Benitoite is formed during the late stage cooling of a hydrothermally altered serpentinite. This rare gemstone is found in San Benito County, California where it got its name.

8. Musgravite - \$6,000 per carat



Musgravite (Credit: Multicolour.com)

Musgravite ($\text{Be}(\text{Mg}, \text{Fe}, \text{Zn})_2\text{Al}_6\text{O}_{12}$) Discovered in 1967 in Musgrave Ranges, Australia. This very rare and hard gemstone is in the same family as taaffeite. Musgravite is an aluminum oxide with variable proportions of magnesium, iron, and zinc.

7. Red Beryl - \$10,000 per carat



Red Beryl (Credit: the richest.com)

Red Beryl ($\text{Be}_3\text{Al}_2\text{Si}_6\text{O}_{18}$) is a mineral composed of beryllium, aluminum, and silicate. Pure beryl is colorless but acquires its coloration from trace amounts of additional elements. Red Beryl is found in mineralized rhyolite tuffs in Thomas Range, Utah.

6. Alexandrite - \$12,000 per carat



Alexandrite (Credit: daysjewelers.com)

Alexandrite (BeAl_2O_4) is a type of chrysoberyl that was found in the Ural Mountains, Russia in the 1830's. This mineral appears to be emerald in light and ruby red in darkness. The difference between alexandrite and chrysoberyl is the presence of iron, titanium, and chromium as impurities within alexandrite.

5. Diamond - \$15,000 per carat



Diamond (Credit: Dreamatico)

Diamond (C) is one we've all heard of and is the centerpiece of most engagement rings. Diamonds are pure carbon arranged in a diamond lattice. Diamonds are found in cooled kimberlites that formed over the course of 1 to 3 billion years.

4. Serendibite - \$18,000 per carat



Serendibite (Credit: Sociofab.com)

Serendibite ($(\text{Ca}, \text{Na})_2(\text{Mg}, \text{Fe}^{2+})_3(\text{Al}, \text{Fe}^{3+})_3[\text{O}_2 | (\text{Si}, \text{Al}, \text{B})_6\text{O}_{18}]$) is an extremely rare gemstone and mineral discovered originally in Sri Lanka in 1902. This inosilicate has a complex chemical formula with many side branches of calcium, boron, aluminum, magnesium, etc. Serendibite was recently discovered in the Mogok area of Myanmar.

3. Grandidierite - \$20,000 per carat



Grandidierite (Credit: The Gem Trader)

Grandidierite ($(\text{Mg}, \text{Fe}^{2+})\text{Al}_3(\text{BO}_3)(\text{SiO}_4)\text{O}_2$) is a very rare gem that was first discovered in Madagascar in 1902. It is commonly found as an accessory mineral on aluminous boron rich rocks with a pearly semitransparent bluish green hue.

2. Taaffeite - \$35,000 per carat



Taaffeite (Credit: Multicolour.com)

Taaffeite ($\text{BeMgAl}_4\text{O}_8$) is a very rare mineral. Crazy enough, this gemstone was first discovered already cut and polished in Dublin, Ireland in 1945. At the time the gemstone was mislabeled as spinel and upon further inspection, it was determined that the mineral was actually a new unidentified gem. The primary difference between spinel and taaffeite is the double refraction found in the later. The gem is found in alluvial deposits within Sri Lanka and Tanzania.

1. Red Diamond - \$1,000,000 per carat



Red Diamonds (abcnews.com)

There are less than 30 red diamonds found around the world, with most of them being less than half a carat. The red color does not come from an impurity, but rather is actually derived from plastic deformation of the crystal lattice.

SKR

Safe Keeping Receipt

Processes that have assets held in Safe keeping is where an asset owner decides to place their asset in the care of an Agent, usually a Bank or a Financial Institution of some kind and receives an acknowledgment from the Bank as to their “Safekeeping” of that asset. The asset owner can choose to have such an acknowledgment sent to a third party and fees are normally required. Safe Keeping Receipts are simply proof of the storage of assets or other items of value in a protected area.

The various assets that can be held in such arrangements range from physical assets such as gold/silver to papers like shares, stock or bond holdings to Real Estate Titles, and others. The owner of the SKR can monetize this instrument similar to an SBLC, Bond or Bank Guarantee and use these funds as an alternative funding source for projects. Be sure that the SKR’s you are working are capable of SWIFT transfers.

Individuals who place an asset in safekeeping are also issued a safekeeping receipt. These receipts are proof that the asset of the individual/institution does not become an asset of the

institution and that the asset may be returned to the individual/institution upon request or agreed upon term limit.

CUSIP and ISIN numbers, can, in some instance, be positioned to SKRs. However the process is difficult and closing ratio is very low.

To be quite honest, there's nothing like holding millions of dollars worth of rocks in your hands, the feeling is almost electric, if you get the chance do it. I remember the first time I was escorted with automatic rifles to vet out some gems. I was riding in the back of an SUV outside the Amazon heading to the "safe", it was more like an old garage-barn. When I stepped outside the vehicle my palms were sweaty and I had an internal tremble going on. I had to get it together. The smell was a very thick mix of leaves and mud. The birds and animals were so loud it reminded me of the roar of the ocean when standing on the beach. It just surrounds you.

Three guys with different types of machine guns approached me, one smiled super big through his jet black beard. "How are you! good to see you!" he said in a hearty voice. "So good, I almost chose pretty!" I replied back with a smirk. It took a good few seconds for the translator part of his brain to connect the dots, but when he did he belted out a laugh that carried through the rain forest. I turned around with a few slow shuffles with my hands raised and my phone in my hand. This is standard in some situations and communicates that you aren't a threat at all. After a quick pat down I handed one of them my phone. It's called "going dark" they don't want you to record or take pictures of anything. I followed the seller into the rusty bucket of a building. Even the inside smelled like wet metal.

As soon as my eyes adjusted to being inside, I saw the floor covered with zip lock bags, literally HUNDREDS and HUNDREDS

of the freezer style zip lock bags were filled with gems. My jaw dropped. I've seen some rocks before, but this was crazy. I was actually more impressed in their ability to find those kind of zip lock bags all the way out in the middle of this remote place. Thousands and thousands of emeralds and rubies.

I couldn't take it any longer. I couldn't get my mind off the Ziploc's. I had to ask, "Why the large Ziploc bags?" The seller laughed. "It makes the rocks harder to steal." He answered. "It makes it harder to hold one, see?" He held one up. They had put smaller bags in the larger bags and doubled them up making it extremely slippery to hold and very difficult to conceal. Whew, now that I had that out of the way I was able to get to work.

I got a good look at what they were dealing with and we talked out a plan on how to best handle the value. The biggest problem the seller was having was trying to sell the gems internationally. It's not easy getting people to fly into a rain forest to purchase them at gunpoint. And they're right, it isn't easy to do.

We decided instead to create an economy outside of the gems. We did this by verifying a good portion of the gems and obtaining a certificate of their value with the Gemological Institute of America or (GIA). Getting a GIA certificate on gems is a valuable form of an appraisal. The seller was able to certify four hundred million USD (\$400,000,000.00) worth. That is quite a lot if you ask me! And there were barrels filled with gems still stashed in other places.

Having a GIA certified item allowed me to process them in a Safe. This is called a "Safe Keeping Receipt" or (SKR). By doing this, the client was able to verify the goods secured by a legitimate third party company, located in a location where all parties could be held accountable and could transact. The SKR provided presentable proof that the items were housed at that

particular safe.

NOTE: Some companies use services like Brinks and Malta for transportation if the deal requires pickup and delivery.



The Big One

The Big One

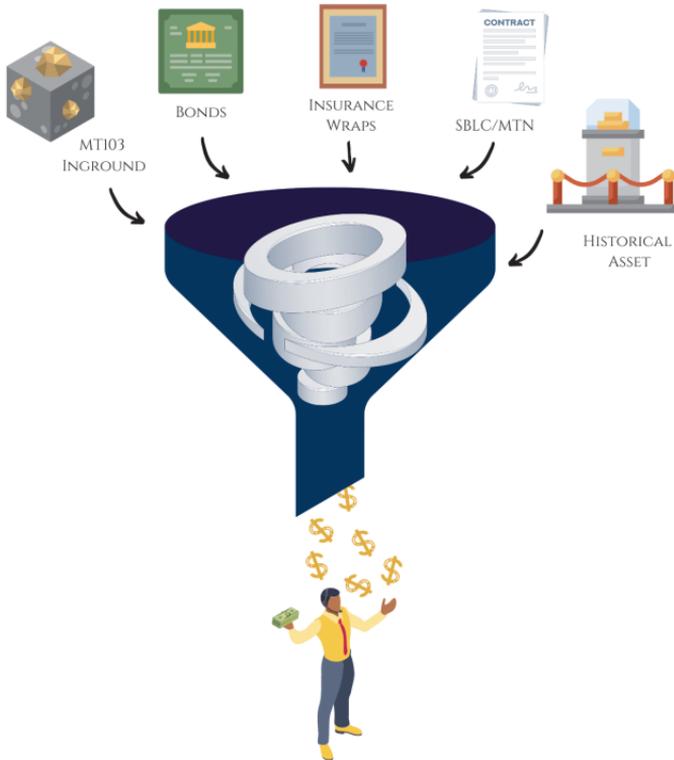
You had How much Sent?

I work in the largest waterfall in the world within the financial community. I work in what's called High Level Finance Consulting. Our clients use instruments like Secure Bank Lines of Credit (SBLC) and Mid Term Notes (MTN) . These two types of instruments are the most expensive items transacted legally and internationally. Large institutions and governments work with these instruments often because they can be bought and sold on the open market. People who are involved in the High Level Finance field understand the inter working's of bank instruments and get paid handsome fees to assist with structuring files that include these instruments.

SBLC's and MTN's are notes or lines of credit that fund governments, private projects, businesses, nonprofits, investments, commodities, global trade and other large transactions. When

THE BIG ONE

a branch of a government purchases a large volume commodity such as diesel or jet fuel for instance, they typically use an SBLC or MTN to accomplish the purchase. These types of high finance purchases offer massive opportunity for people who enjoy consulting, communicating and problem solving.



These types of bank instruments specifically, can be monetized just like anything else with value. If they are issued by a bank that is a top ranked bank in a top rated country, like, England

or the United States, you can expect an 80% - 90% monetized value to be placed in a non-depletion account and used for trade. These trades can be quite lucrative and quickly turned.

It's a difficult thing however to get involved in a private placement deal as they aren't promoted to just anyone with their hand raised. It's very unique to have access and to be contracted with a private trader. It can be a very frustrating journey as well. Investors and consultants who have the ability to work with a trader for placement programs often make enough money to hang up the hat when they're done.

11

Perspective

BitCoin

The Fever



BITCOIN FEVER

Bitcoin Fever baby! It's a real thing. People get the Fever. If you are trading gold, you can get the gold fever too. If you're selling bitcoin it's the BitCoin fever. Symptoms normally include an increase of blood pressure, a rise in excitement and hours of pep talks and commission structuring. These symptoms all occur right about the same time the victim finds out how much money they could possibly make. Side effects to long term exposure of BitCoin fever can result in the losing of ones mind and going bankrupt. Money can make people go absolutely crazy, don't get the fever.

Be careful who you share both good and bad information with. Being mindful and smart with the sources of information you get are solely your influence responsibility. You have to be very strong willed to seek out the right people to share this information with. If you share good information, like winning the lottery, with the wrong person it can cause negativity from jealousy, frustration and a lot of unwanted stress in your life. Sharing bad information with the wrong person can trigger a wild fire effect, for example, where the wrong person shares your bad information with more people who share it with more people who share it with more people... causing negativity in your life from gossip and damaging hearsay. Crazy things result, leaving your life in shambles, just by not being careful about who you share information with.

When you speak to someone on purpose you can control the conversation. As I learned to control the conversation, I learned that communicating solutions was so important. There are people who can't help but trade their time for money. They can't stop, it's just not in their nature. That type of personality will struggle no matter where they are. Employment positions are just as unstable as being the owner of the establishment.

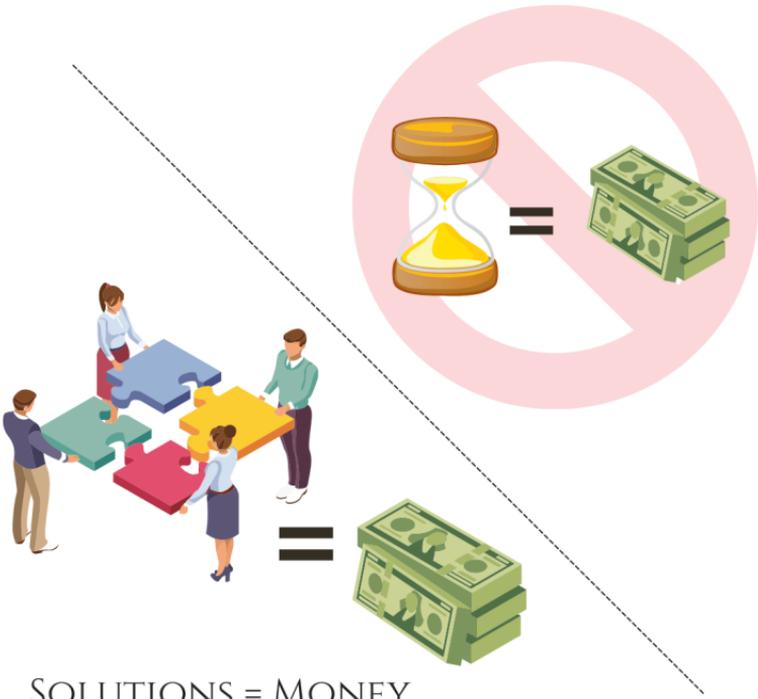
The majority has the perspective that time equals money. My perspective however, is communicating solutions equals money. It can take weeks, sometimes months for a fortune 500 company to sign something. It takes time for companies to create a mid-term note to finalize a deal. It takes time for clients to build trust. It takes time for monies to be transferred. So, time is not money for me.

Money moves as fast as it can. The larger the project, the more people involved, the slower it moves. There are only so many things you can control within your process. If you want to start

working big deals then you need to begin now. Rome wasn't built in a day.

Money

It's a tool

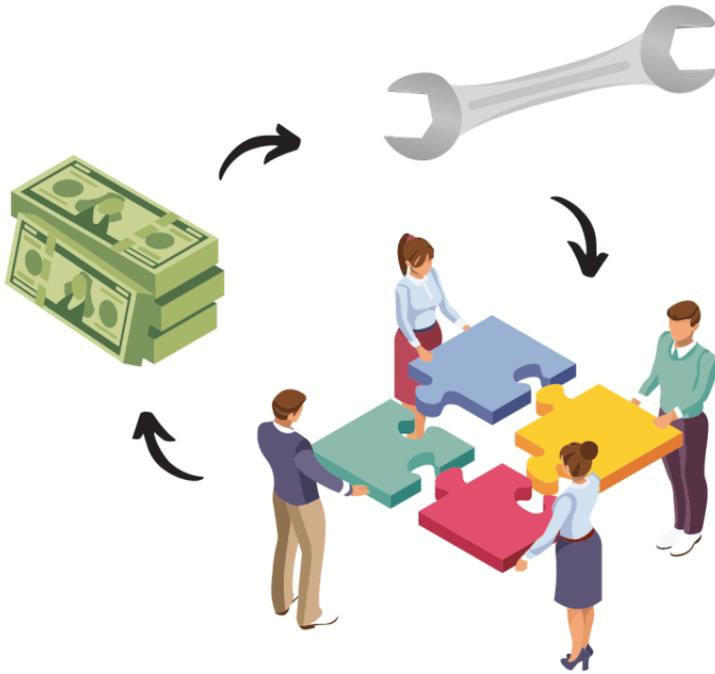


SOLUTIONS = MONEY

It's the thing in between, not the end all.

A 23 Billion Dollar MTN took us 45 days to structure. It took time for us to move forward with everyone involved. Another two weeks for the bank to confirm, followed by another two weeks for the note to be issued. If you were to compound that commission in an hourly rate it would be upwards of 86 k an hour. Time cannot be money, if it is then you must compare it to the value in which the world has created. Example: \$50 an hour in the U.S.A. is considered good pay. In other words. We as a society have decided together that \$50 for one hour of your time is a good exchange. Well it's not, so stop thinking that way. Your time is worth more than that, It's greater than money and once you recognize that you will see a massive redirection of money flow. To say time is money is a devaluation of time and self worth. When you do this you are devaluing one of your greatest selling assets...You.

Money is the tool that we use to move things from one place to another or move one thing from one person to another. Money is used for lots of things but one thing is for sure, it is just a tool. It's to be respected for sure but it is a tool nonetheless. Money is good for one thing, to use it to get something to happen for your benefit. If you want a new watch then buy one with money. You want a fancy place with fancy stuff?....money.



Money unlocks the world around you. But be warned, it is not something to obsess over. Once it becomes a thing that dictates your reactions and actions then you're cruisin' for a bruisin'. Money is to be respected not loved, it's a tool, not a god.

Prospecting

Finding Your Deals

Your favorite one to be exact

For the longest time, I would take in random files thinking the heavens had finally opened and I finally arrived with “the Big one” that would change my life forever!! And the crowd goes wild!!! Aaahhhhhhhhh!!

It wasn't until I realized, if you're hunting for the big bear, you'll need to go where the big bears are. And, if you're hunting for a big bear, you better bring a big bear gun. If you don't, that big bear will eat you for lunch.

Too many of us sit on our front porch waiting for the bear to come to us (as if that were a frequent thing). Unbelievably, that actually has happened to me... in real life. The house we lived in near Aspen was on the top of a mountain ridge at 9,000 ft elevation. There was a black bear that would come pester our trash can from time to time and scare the crap out me!

For most of my readers. It's probably more likely that a real bear visits your back porch than a large cap file will end up randomly in your email box. Don't wait for the deal to come to you. Waiting for the "someday when" doesn't work for anybody, in any market. Figure out what problems you like to talk about, and become very good at fixing them. Find out what kind of people you like talking to, and do the best you can to deliver:

- 1) VISION - Give them vision to **have purpose** with their time or money.
- 2) SOLUTIONS - Give them solutions to **save or make** time or money.
- 3) STRATEGIES - Give them strategies to **save or make them** time or money.

If you can offer your client all three, that's what we call a hat-trick. They are easy to sell. After you have a good concept of what kind of person or company that qualifies for all three, then you start looking them up. Here's an example of a product/solution I would pitch to oil companies.

1) Vision - There's a way for your oil company to look like a water conservationist hero. It would be great for long term PR while making more money.

2) Solution - There's a way for you to reduce water costs by 1,000%.

3) Strategies - There's a way for you to license this process so

that you can collect off your competition.

Clearly, with clients like oil companies, I needed to talk to CFOs (Chief Financial Officer) or the person who cares about spending and saving money. Begin by analyzing what you're offering, then apply an "on purpose" approach in how you are promoting yourself. Other than online marketing, simply picking up the phone and calling is a great way to seeing if your prospect is a good fit for you.

NOTE: You are interviewing them, not the other way around.

It takes me about 2 hours to dial out one hundred calls effectively. Without fail I will get two people (out of the hundred I've called) interested in what I'm saying. Do that everyday for 2 months and you will have talked to 80 people interested in what you're selling. If you're really bad at talking and selling then you should be able to close at least 10% of those people. And that's if you're bad at it. At the end of the two months you should have eight clients on-boarded.

You can find these people by searching the business you have a solution for, online and by calling their front desk. If you work with a firm like mine, then doing that work would pay you over \$80,000.00 USD in commissions. That is just for talking on the phone, two hours a day for 60 days!

If you're serious about becoming a high level consultant you can start by taking yourself seriously. Put yourself in your perfect clients shoes and imagine the type of service you demand. The payouts on these deals are some of the biggest recorded on the planet and should be treated as such. How would you like to make \$40,000.00 per month talking on the phone? You can.

But it starts by knowing who your clients are.

With thousands of different types of businesses available, the list is endless. Make it easy on yourself and create prerequisites for your perfect client: Below are examples of some requirements to a perfect client.

Pre-qualify your imaginary perfect client... They should:

- 1) Be able to pay millions in commission
- 2) Be able to fly me to England if needed
- 3) Be able to pay me upfront for my time
- 4) Be involved in Philanthropic work
- 5) Have over 100 employees
- 6) Be privately owned
- 7) Like trading commodities
- 8) Understand a simple level of Bank Instruments

Your client doesn't have to be like this. Just make a list of your prerequisites and then commit to them. Live and die by them. Don't divert, there are too many people, businesses and opportunities in this lifetime for you to not get what you are looking for.

After you have found your "perfect people" motivate them into having you solve their problems. Too many people focus on their product and not the problem that they're solving. It's not about your new device or cool technology thingy, it's about getting them motivated to do what you're trying to get them to do.

TIP: Big problem + Big solution = Big payout.

PROSPECTING



Once you have narrowed down the type of client you are wanting to work with, create a list of companies that fit the bill. You can search these specific companies online by looking at their Standard Industrial Classification (SIC) on websites like www.naics.com. The SIC is a system for classifying industries by a four-digit code. It was established in the United States in 1937 and it is used by government agencies to classify industry areas. There are other codes as well, but this one is pretty simple to understand.

I encourage you to go on the NAICS website and take a look at how easy it is to find companies specifically to your niche. You will be surprised how many companies will qualify for your motivation. After you have created a list of companies and their contact information it's time to get in touch! This is where most people freeze up. Don't! The only way to do a thing is to do the thing. Call them and start a relationship. Leave a message, send an email, get to know the administrative assistant. Once you have done it enough times, you will become comfortable and confident. It all starts with finding your perfect client and serving them perfectly.

TIP: practice doesn't make perfect...perfect practice makes perfect.

Thoughts on Value

The Maybach Effect

MORE ON THIS

To master the art of value you must first learn how to strip away your own perspective so that it does not get in the way of the opportunity. It must be naked. The first time I was told “no” for being (too cheap) was regarding a retainer fee for \$150,000. I gotta tell you, I just about came unglued. \$150,000 was a lot for two days work! Most people made less than that in a year and this guy thought that I wasn’t making enough! Talk about OMG. I won’t ever forget what he said. His word began to change my way of thinking.

He said, “Kid, you see that car right out there?” He rested his right elbow on the desk and pointed two fingers out at his \$650,000 Maybach.

“If you tried to sell me that Maybach to me for \$50,000, I’d want to know what was wrong with the damn thing!”

My perspective was what lost that deal. I was too little minded to get it done, I couldn’t believe it! What I learned was that there are people who buy brand new Bentley Continentals and there are people who buy used Pontiac Grand Ams. You can choose who and what you want to be involved with. Just remember however, no matter what your perspective is, you have to adapt

to the market and to your client. Your point of view, kind of doesn't matter.

(WHAT'S YOUR CUSTOMERS VIEW? WHAT'S THEIR MARKET? MENTION SOCIAL SCRAPPING AND COLLECT DATA OFF CLIENTS)

Price Category Slang

MORE ON THIS

In commodities the value is determined by the cap. The "cap" represents how much the file is worth. Normally the cap is based on the U.S. dollar. If you have cash money, in an account, the account will be called one of the six "cap" categories.

MAKE A VISUAL FOR THIS

There are six different categories of value used.

1. **Micro Cap\$100,000 - \$199,000.**
2. **Small Cap\$1 Million - \$99 Million.**
3. **Mid Cap\$100 Million - \$199 Million**
4. **Large Cap\$1 Billion - \$99 Billion**
5. **Jumbo Cap\$100 Billion - \$900 Billion**
6. **One Trillion“T”**

Private trade consultants or High level finance consultants

typically work with files Mid Cap or higher. I'm sure you're wondering, where these Large Cap and Jumbo Cap deals happen? Surprisingly, they happen everywhere, every day. For example, if a government needs to release relief money, like many countries did for the COVID-19 Pandemic, then those deliveries are typically made in Jumbo Cap or higher. (The U.S. relief bill was for Two Trillion USD). Consumable commodities or infrastructure commodities like oil, food, steel, and others, typically range between Mid - Large Cap prices. Wealthy individuals and groups that like to buy different commodities around the world and keep them until it's profitable to sell.

The amount of things available is exciting. Take a minutes and look at everything that's around you. Carpet, concrete, paint, asphalt, windows, electronics, wiring, insulation, the metal on your vehicles, air planes, helicopters... Everything you see was taken out of the ground before it was put together and sold to the masses. These orders are huge and this is what I do.

The world today has access to things they never had access to before. Across the entire world people are buying goods, directly from their smartphones. Think about how much material is required for this demand. We've created as a society that requires more and more. The opportunity to meet the need is as incredible as it gets.

Here's how it works. Someone owns the ground where these resources come from. Then, someone negotiates a deal (this is often where I enter the picture as a consultant) to mine the resource and sell the product to a manufacturing company. The manufacturing companies, like gold jewelers for example, need a consistent flow of gold to keep up with the demand for bling, so they pay premium for the product.

As a consultant who puts a deal like this together, it is common

to structure the deal with a two percent commission. Gold for example, that is contracted with a long term agreement has great profit shares and a deal like this can take as little as forty five days to complete.

Every time a large institution or government wants to purchase commodities, goods and sometimes services, someone is there to ensure that it operates successfully. The market has many checks and balances and is set up for safe practices. It is heavily enforced within the banking system.

Within the banking structure anyone can buy and sell goods as the world demands it. The banks are involved in these transactions as much as they're needed, and are required. They participate in the confirmation of documentation and the distribution of profit shares and goods for every private deal. Private trades involve banks and circulate commodities such as gold, silver, platinum, emerald, ruby, sapphire, and even historical arts. These types of private trades are usually reviewed by consultants like me.

Let's bring this concept back to a more everyday example, a realtor. A realtor, in the United States, has the opportunity to sell hundreds of acres for a few thousand dollars in the rural parts of the country and earn five to ten thousand dollars per transaction. Or, that same realtor can go to a place where they can sell properties for five million, ten million, fifteen million plus, and for the same process, get a much different result.

The choice is yours. Where do you see value? What is value to you?

You can choose to purchase a few million dollars in gold dore for instance, or you can choose to purchase a hundred million in gold bullion. Both are gold but both gold products serve two different purposes. I have noticed that bullion buyers are

typically hoarders of gold. They are the same people who own the most expensive house in the country.

Our firm works with assets that are Mid Cap and higher, occasionally a Small Cap is advantageous with the right client. The point is you need to take a moment to consider what you want to involve yourself with. Where do you see yourself?

Magic Money

I remember the first time I was asked for a 10 million dollar SBLC...

“SBLC?” I asked

“Yeah, an SBLC is a Standby Letter of Credit.” an Agent said to me on the other line.

“So it’s like a line of credit?” I kept pressing in, I needed to know about this “magic” acronym.

A line of credit can be transferred nearly anywhere in the world. It can also be monetized and distributed in different areas in the world for philanthropic works, for project funding, for mining, commodity, trade and if appropriate private placement programs.

A Mid Term Note (MTN) is a Note that is backed by a bank account filled with cash. The MTN earns money like an interest rate. “Mid Term” explains the length of the note. It’s not a long term or a short term, it can have an expiration of some kind and is typically explained in months. Normally a MTN is around 5 years. It makes money as it matures (or, as time passes) and the bank account stays separate from the note. The bank account,

during this period, is not making money by the way. The value of the note is increasing instead of the interest occurring on the account.

These notes can be transferred from one country to another country while maintain the same value. This is one example of how you can transfer value safely without it ever leaving your account and this carries a market value. MTN's can be structured for a longer term and can be transferred from one beneficiary to another. Here's how it works:

(There was a securities company that found a 20 Billion dollar MTN in which they needed to have 32% in cash value located in an account that they owned or operated in order to get the note.)

In this example the MTN gave them the opportunity to triple their asset value without risking all of their cash monies in their account. And use that asset as they see fit internationally throughout the term of their note.

SBLC's and MTN's are the tools that governments and institutions created and maintain. It is the most expensive tool created that can legally be sold on the open market today.

I consulted with a high end company in Australia in 2019. They wanted to invest in Hawaii. They wanted to build hotels and were only allowed to deliver \$150,000 dollars a month from Australia to Hawaii. This was a problem for this particular investment group because the project needed more funding then that to complete the project. This deliverable restriction was causing major delays and increasing costs. I asked the client to take 20 Million dollars in cash to create an SBLC that would be sent to a major bank in Hawaii. By having the client send an SBLC from Australia to Hawaii they were able to establish a line of credit at the bank in Hawaii. The bank in Hawaii then monetized the

SBLC at an LTV of 80% which provided the client with more than enough cash available to complete his project immediately.

Most people, would be satisfied with a few million dollars. But, if you have friends like mine, then you would know that they wouldn't be satisfied with less than a few billion. Who controls that perspective anyways? And where does it come from? And what is A LOT of money? And who's to say that a lot is a lot? Is a Million Dollars a lot? Is a Billion?

How did a normal run-of-the-mill concrete guy like me get involved with transactions worth Billions of Dollars anyway? There was a day when I considered \$120 dollar pair of sunglasses "Fancy"!

It started with the naked perspective of value.

It's about perspective. The reality is, we are consumed with ourselves and our filter is limited by what we have brainwashed ourselves with. For you to make a lifestyle change you will be required to change your perspective. To have no perspective. To be naked. No more covering up in fancy fashion designer clothing, no one cares what you're wearing or what you think anyway. They really only care about themselves.

Now, I've heard this explained several different ways but here's my version.

"I call it the 20 - 30 - 40 rule. "

When you're 20: you care what everybody thinks about you.

When you're 30: you don't care about what anyone thinks about you.

When you're 40: you realize no one was thinking about you after all.

The faster you come to the conclusion that it's not about you and instead it is about them, the faster you'll find success.

Conclusion

Every one of these deals can be managed over the phone or online video conference. They don't require real estate and offices or products on the shelf. These types of deals come and they do. They aren't just hanging out there. You have to find them, and sometime be the person that starts the vision from scratch. If you have a high motivation to contact people and put deals together, then you can!

