GOLD & ENERGY ADVISOR

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"The 2010 Crash of the US Dollar!"

"The greenback has been flirting with all-time lows. But this is nothing compared to what's coming.

"In 2010, the US government will drop a $3.5 trillion 'debt bomb' onto the markets. This might finally be the straw that breaks the dollar's back.

"How far and how fast will the dollar fall? That's our topic this month!"

Here's a staggering statistic.

Over the next 12 months, the US government will have to borrow $3.5 trillion just to stay afloat. That's what it will take to roll over the $2 trillion in short-term debt (borrowed during the 2008/2009 market meltdowns) that's coming due in 2010, plus the $1.5 trillion of additional deficit spending Congress plans to do.

That's $11,475 for every man, woman, and child in this country.

It's also about 25 percent of our *entire* GDP. (And we're the world's biggest economy.)

It's a stack of $1,000 bills that's 269 *miles* high.

Where will we get this mountain (literally) of cash? Where will this jaw-dropping amount of money come from?

From raising taxes? Impossible. All personal income taxes last year totaled a little less than a trillion dollars. If Washington tried to triple income taxes next year, there would be armed "tea party" mobs storming the Capitol.

From foreigners? Also impossible. Our lenders don't want to lend to us anymore. India just bought 200 metric tons of gold, and wants cold hard metal for its reserves, not paper IOUs from America. Ditto for Russia, which plans to double its gold reserves.

Washington expects China to buy most of its new paper, but that's not going to happen either. As former Chinese central bank adviser Yu Yongding recently said:

"I wish to tell the U.S. government: Don't be complacent and think there isn't any alternative for China to buy your bills and bonds. The euro is an alternative. And there are lots of raw materials we can still buy…"—like the 450 tons of gold China recently bought.

Also, the Chinese have slashed their purchases of Treasuries. Not only that, according to the UK's *Market Oracle*, many of the purchases they are making are meant to shorten maturity dates. They're trading long-term Treasury bonds for short-term bills.

Why would they do such a thing? To accelerate the day when they stop lending to America completely. Once that day arrives, the only option left to the US will be the printing press.

And as the *New York Times* recently noted, this monetary earthquake is coming at the worst possible time. Its article, "Wave of Debt Payments Facing U.S. Government," correctly pointed out that Washington's IOUs are on terms "too good to be true."

During the economic meltdown, panicked investors stampeded into the perceived safety of Treasurys. The government was able to sell several trillion dollars of debt at interest rates close to zero, or even below (in real terms).

But the panic is over now. And this creates a 'perfect storm' for the US government.

Just as Congress is blowing out the budget with a $1.5 trillion deficit, a balloon of short-term debt is about to clobber the Treasury and force an additional $2 trillion of new borrowing. And just as that $3.5 trillion needs to be borrowed, interest rates are going to rise, which will increase the government's cost of borrowing even more.

Why will rates rise? Because they've been pushed down to artificially low levels by the Fed, and this has to end soon. The Fed's $300 billion Treasury bond purchase program is over. And it has announced that it will stop buying mortgage-backed securities sometime next spring.

Plus, let's not forget that the Fed's benchmark interest rates are effectively below zero. These can't stay in the basement forever either.

And as a final nail in the coffin, sooner or later, the Fed will have to sell the $1.5 trillion in Treasurys and mortgage-backed securities that it has accumulated on its books. That means that in one form or another, in just a year's time…

The US government has to find buyers for $5 trillion of American debt. That's not going to happen.

As James Hamilton wrote at Econbrowser.com, "[A]t the moment, we're observing an amazing willingness of investors and foreign central banks to lend to the US Treasury… [but] what will the situation be another two years down the road, when the government will need to go back to bond markets to roll over the… several trillion added to the federal debt between now and then?... Is it possible that some time within the next five years, the US Treasury will run an auction in which there are not enough bids to roll over the debt? My answer is yes."

When even a Keynesian cheerleader like the *New York Times* writes about the "wrenching challenges facing the United States after decades of liv-

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ing beyond its means," it's time to brace yourself for the storm that's coming.

Plus, as the US government seeks to rollover its expiring debt, and borrow new money, it will be competing with other countries. Germany, Japan, and several other countries have even higher debt loads (as a percentage of GDP) than the US does.

There's only so much money available in the debt markets to borrow. And the US won't be the only nation lining up at the trough.

Ambrose Evans-Pritchard from the UK *Telegraph* recently wrote, "Almost all western governments are insolvent. The total net liabilities of the US and France [including unfunded liabilities for social welfare programs] are both over 500% of GDP. The UK and Germany are over 400%... **We are bust.**"

In the United States specifically, unemployment is over 10 percent. A record 9.6 percent of all homeowners are behind on their mortgages. And federal officials are expecting another wave of failures to hit the US banking system, thanks to the imploding market in commercial real estate. As the *Wall Street Journal* reported, "Banking regulators are girding for a rerun of the housing-related losses now slamming thousands of banks that failed to set aside enough capital during the boom to cushion themselves when the bubble burst."

And while all this is going on, the White House has casually announced that the government will keep borrowing and spending until the national debt hits $23.3 trillion in 2019. That's double its current level.

It's no wonder that…

As the Ship is Sinking, the Rats are Fleeing

What would happen if the dollar lost its position as the world's reserve currency?

For the last half-century, foreign governments and central banks thought the dollar was as good as gold. Indeed, it used to be (until FDR destroyed the gold standard, but that's another story).

Anyway, this has allowed the US to print almost as many dollars as it wants. When the entire world thinks your green pieces of paper are valuable, you can run the presses round the clock. The markets will absorb them all, and ask for more.

But what will happen once the world wakes up and realizes that maybe a vault stuffed full of greenbacks—all of which have plummeted to record lows—isn't such a good investment after all?

Several things will happen. First, the dollar's value on international markets will fall off a cliff.

"Investors need to begin preparing... [for] an extremely ugly denouement for the U.S. currency"

In a recent issue of his *HCM Market Letter*, Michael E. Lewitt wrote:

"On November 23, 2009, *The New York Times* published one of the most alarming articles concerning the United States' fiscal situation that have appeared in a long time. Entitled 'Federal Government Faces Balloon in Debt Payments', the article described that the White House is now forecasting that the annual cost of servicing the national debt (currently topping $12 trillion and projected to reach $20 trillion by the end of the next decade) will exceed $700 billion in 2019, up from $202 billion this year. To place this in context, 'an additional $500 billion a year in interest expense would total more than the combined federal budgets this year for education, energy, homeland security and the wars in Iraq and Afghanistan.' This is only part of the story, however; it does not include the costs of funding $350 billion collective deficits that individual states and local governments will run in each of the next two years. Zimbabwe's got nothin' on us.

"The obvious truth is that such a debt burden is unsustainable… Accordingly, the U.S. government will have little choice but to monetize the debt through further debasement of the currency and/or inflation and will inevitably face increasingly higher costs for selling its debt. While the current arrangement of mutually assured destruction with its largest creditors (currently China and Japan) is allowing America to delay the day of reckoning, reports like that in *The New York Times* are increasingly calling attention to the coming storm. Nobody can say precisely when the tipping point will come, but investors need to begin preparing well in advance for what is likely to be an extremely ugly denouement for the U.S. currency and U.S. dollar-denominated assets. It is hardly a coincidence that the price of gold, which is the anti-fiat currency, has been inexorably rising as concerns about the unsustainable U.S. fiscal posture have been growing."

Simple supply and demand.

Second, many of those trillions and trillions of dollars elsewhere in the world will come flooding home in a short period of time. That will destroy most of the dollar's value here within the US.

Third, the government will not find buyers for much or most of its new debt. That means the Fed will print the money instead.

Add it all up, and we're talking about a repeat of the Weimar Republic in Germany, right here on American soil.

This seems outrageous. Ludicrous. Such a thing could never happen here—or so we desperately want to think.

But people outside of America see things quite differently. And ultimately, it will be their opinion that matters. Because creditors, not debtors, get to make the rules.

We've already seen several central banks move away from dollars and American debt, and towards gold. This is a growing trend. The dollar is being abandoned as a reserve currency.

The other side of the dollar's power is trade. The greenback is the international currency for trading oil and many other commodities. Partially because of this, and partially because America itself is a large trading partner, many countries use dollars when trading with each other.

But now that's starting to change too. The UK's *Independent* recently ran two articles about how "The end of the dollar spells the rise of a new order… a reflection of a changing economic world."

It's starting with the most important commodity: oil. China, Russia, France, Gulf Arabs, and others are planning to stop using dollars to trade oil. The article noted, "We should not be sentimental for the dollar. It makes economic sense for world trade to be conducted in a variety of currencies." Instead, a basket of currencies will be used, including the Japanese yen, Chinese yuan, and a new unified currency that's being planned by Saudi Arabia and other Arab Gulf states.

Again, as Americans we can't conceive of the mighty dollar being dumped. But think of what's happened over the last year. Wall Street has been humbled. The US government has bought or bailed out entire industries. And it had to borrow money from foreigners to do it.

And while our financial house burns down, Washington is pouring gas on the fire. In 2011, our national debt will exceed 100 percent of GDP. (Note that European nations aren't allowed to join the Eurozone if they have a national debt of more than 60 percent. Anything higher means the nation's finances are a disaster.)

As Robert Zoellick, President of the World Bank, said, "One of the legacies of this crisis may be a recognition of changed economic power relations."

Think about the future. Over the next decade, China will grow at about 10 percent per year. America will be lucky to scratch out 2 percent growth.

China will be the world's second-largest economy soon. It's already the world's largest creditor nation. America is the world's largest debtor, owing almost $3 trillion to the Chinese alone.

Given a choice, which would you use as a reserve: the currency of a nation with the world's second-largest economy (and still growing by leaps and bounds), over one-sixth the world's population, and trillions of dollars owed to it?

Or the currency of a once-mighty but now rapidly fading nation, groaning under a debt of almost 100 percent of its GDP, an aging population, and a demographic time bomb with over $44 trillion in unfunded social insurance obligations?

Now let's think about the past. We've seen situations like this before. We know how they turn out.

The Collapse of a Superpower

Going into the 1940s, Great Britain was the world's preeminent nation. With colonies all around the world, "the Sun never set on the British Empire." The Royal Navy ruled the world's oceans. The British pound was the world's currency.

Ten years later, Britain was teetering on national bankruptcy, ruined by a devastating war with Nazi Germany. Gone were the colonies. Gone was the supremacy of the Navy. Gone was the supremacy of the pound (it was devalued by 30.5 percent in *one day* in 1949). Britain was reduced to being one of many countries heavily indebted to America, the world's largest creditor.

Even an 'invincible' superpower can crash and collapse into a has-been in just a few years. The US is no different.

Of course, Britain (which is no longer "Great") was ruined by a world war. Although no world war is occurring today, America's wars in Iraq and Afghanistan are approaching a cost of $1 trillion, just as Nancy Pelosi and Harry Reid are throwing the biggest spending orgies ever in Washington.

And other nations will help us to self-destruct. Many are eager for the dollar to be dethroned. Analyst Edward Harrison has written, "There is no doubt that China is looking to topple the US dollar as the world's reserve currency. And this will happen over time. The Europeans want it – they are a rival in currency terms. The Asians want it – they want to stick it to an arrogant country which caused great hardship to Asia through the IMF in the Asian Crisis. And the oil exporters like Saudi Arabia, Iran and Venezuela all want it too. It will happen. The question is when and what will replace the dollar."

Here's what the UK *Independent* had to say about that last question:

"The transitional currency in the move away from dollars, according to Chinese banking sources, may well be gold."

"An indication of the huge amounts involved can be gained from the wealth of Abu Dhabi, Saudi Arabia, Kuwait and Qatar who together hold an estimated $2.1 trillion in dollar reserves…

"The current deadline for the currency transition is 2018. 'These plans will change the face of international financial transactions,' one Chinese banker said. 'America and Britain must be very worried. You will know how worried by the thunder of denials this news will generate.'"

So let's summarize. The US needs to borrow $3.5 trillion this year alone (not counting the additional $1.5 trillion in debt the Fed will need to sell into the market somehow).

But our lending sources are drying up. China, France, Japan, Russia and others are pushing the dollar out of its role in pricing oil, the most important international trade item. And the Chinese are reshaping their Treasury portfolio into shorter-term instruments, so they can divest themselves of American debt quicker.

India has bought 200 metric tons of gold (instead of buying more dollars). China recently doubled its gold reserves (instead of buying dollars). And Russia is increasing its gold reserves too (instead of buying dollars).

Meanwhile, China and others are quietly instituting a specific, scheduled plan to topple the dollar off its perch, and make it just one among many other currencies. As such, its competitiveness will be crippled by the crushing US federal debt and wild binge spending by Washington.

Once the greenback loses its reserve status, severe inflation, possibly even hyperinflation, could

Portfolio Update

In Update #778, we adjusted our positions in Sandridge Energy (symbol SD) and Forest Oil (FST). On SD, we added to our position by opening to sell the $10 Dec. put (symbol SDXB). On FST, we bought to close our Nov. $17.50 call hedge (FAHKW).

In Update #780, we took action on ConocoPhillips (COP) and XTO Energy (XTO). On COP, we sold to open the Dec. $55 calls (COPLK). On XTO, we bought to close our Nov. $41 calls (XJVKO).

In Update #781, we issued instructions for subscribers who sold options on Pioneer Natural Resources (PXD), Noble Corp. (NE), XTO Energy (XTO), and Bill Barrett Corp. (BBG). On PXD, we rolled up the Nov. $30 calls (PXDKF) to the Dec. $30 calls (PXDLF). We sold two contracts for the 200 shares in the GEA2 portfolio. On NE, we bought to close the Nov. $36 calls (NEKD). On XTO and BBG, we noted we would be assigned the stocks from the put sales.

In Update #782, we noted that we made approximately $1,470 from our option writing. We used the premiums to lower the cost bases of the underlying positions, or take as short-term profits in the GEA portfolios.

In Update #783, we noted that our short Nov. $10 put on Sandridge Energy (stock symbol SD, option symbol SDXB) was assigned. We now owned 200 shares of the stock.

In Update #785, we issued new recommendations on Occidental Petroleum (OXY), Quicksilver Resources (KWK), and EOG Resources (EOG). For OXY, we sold short the Dec. $75 puts (OXYXO). On KWK, we sold short the Jan. $12.50 puts (KHPMV). On EOG, we sold short the Dec. $80 puts (EOGXP).

In Update #786, we hedged our positions on Occidental Petroleum (OXY) and Hess Corp. (HES). On OXY, we sold the Dec. $85 call (OXYLQ). On HES, we sold the Dec. $60 call (IGGLL).

In Update #788, we issued hedge instructions for subscribers who own Noble Corp. (NE), Suncor Energy (SU), and Gulf Island Fabrication (GIFI). On NE, we sold to open the Dec. $44 calls (NELS). On SU, we sold two contracts of the Dec. $38 calls (SULP)—one against the stock, and one against our long-term SU option, SUAJ. On GIFI, we sold to open the Dec. $22.50 calls (GQILX).

ignite in the United States in a matter of months.

And gold will be the transitional 'currency'—if not officially, then unofficially. If the dollar collapses, investors and institutions will stampede into the yellow metal for its stability, safety, and inherent value.

As Trevor Keeley, global head of sovereign client services at the UBS AG recently said, "Gold is shifting back from a sovereign reserve asset central banks were inclined to underplay to one

"The US Mint has run out of Gold, and it will never offer 2009 Gold Buffalos again. We still have a few left. Get yours before they're gone."

The US Mint is out of gold again, and has suspended all sales of one-ounce gold coins until further notice.

No more American Eagles. No more Gold Buffalos.

Sales are supposed to resume sometime in 2010. Whether or not that actually happens, you can't buy a 2009 American Eagle or Gold Buffalo from the Mint for any price. Not now, nor ever again.

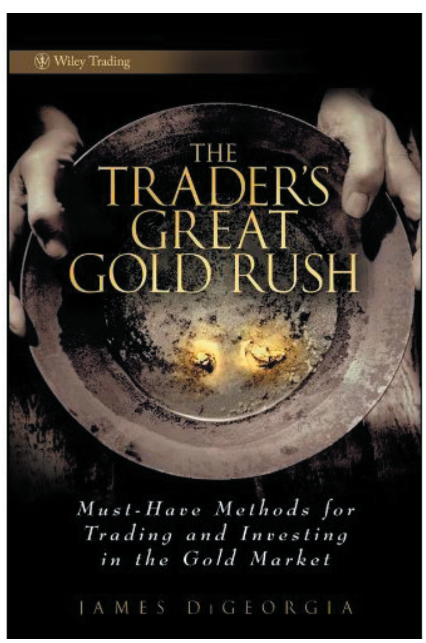
We still have a very limited supply of 2009 Gold Buffalos left. They're graded MS70—the highest possible grade, granted only to perfect coins—by the Numismatic Guaranty Corporation.

Gold Buffalos are stunning coins, made from .9999 pure 24 karat gold. And they're a great way to protect yourself from the collapse of the dollar.

Along with everything else in this issue, keep in mind the coming implosion of Social Security and Medicare. According to the government, the Social Security program will be broke in 2010. It will need to be subsidized by Congress.

What about the Social Security Trust Fund? It's gone. Congress has spent every dime of it, and stuffed the fund full of IOUs from the

These beautiful Gold coins have a Native American design on the obverse and a buffalo on the reverse. Plus you'll get a **FREE** *signed copy of my latest book.*



Treasury. Yes, the government has been writing IOUs to itself—$2.5 trillion of them.

The same is true for Medicare. It's also broke. Next year, an estimated 45 percent of its expenses will need to be paid by the general fund. And its trust fund is also empty, stuffed full of the same IOUs.

And the first of the Baby Boomers are just starting to retire. What will happen when large waves of Boomers retire every year?

I predict two things. First, the government will be forced to print money to pay them their benefits. Second, the whole system will be exposed as a fraud, and the dollar will be destroyed.

Protect yourself now. These pure Gold Buffalos, never to be sold by the Mint again, are a great way to do it. And remember, you can put physical gold in your IRA!

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of growing, strategic interest. This shift is logical; gold remains the world's primary financial asset that is no one's liability."

And while we're talking about gold, there's some *very* interesting news…

Gold Company Exec Admits to Peak Gold

Last month I wrote about peak gold: the fact that global production of gold is falling every year. We aren't running out of gold, but mines will produce less each year from now on, and production costs are skyrocketing.

As I was writing last month's issue, the UK's *Telegraph* was writing about the same thing. They interviewed Aaron Regent, president of Barrick Gold (the world's largest gold company). Here are some quotations from the article:

"[G]lobal output has been falling by roughly 1 million ounces a year since the start of the decade. Total mine supply has dropped by 10% as ore quality erodes, implying that the roaring bull market of the last eight years may have further to run.

"'There is a strong case to be made that we are already at peak gold,' [Regent] told The Daily Telegraph at the RBC's annual gold conference in London.

"'Production peaked around 2000 and it has been in decline ever since, and we forecast that decline to continue. It is increasingly difficult to find ore,' he said.

"Ore grades have fallen from around 12 grams per tonne in 1950 to nearer 3 grams in the US, Canada, and Australia. South Africa's output has halved since peaking in 1970…

"Ross Norman, director of theBullionDesk.com, said exploration budgets had tripled since the start of the decade with stubbornly disappointing results so far.

"Output fell a further 14% in South Africa last year as companies were forced to dig ever deeper—at greater cost—to replace depleted reserves… Harmony Gold said yesterday that it may close two more mines... due to poor ore grades.

"Mr. Norman said the 'false mine of central banks' had been the only new source of gold supply this decade as they auction off reserves, but they are switching sides to become net buyers."

Peak gold is real. Gold mining supply will continue to slide further every year from now on. And that has massive price implications because…

Gold's Demand Remains Strong Even as it Shatters Price Records

Despite its moonshot performance this year—launching up through $1,200, which was my predicted target for 2009—gold demand is still up.

True, on a purely 12-month basis, demand is down a bit. But that's only because global markets were melting down in the third quarter of 2008, creating a panic flight into gold.

A more realistic assessment comes from the 12-month period up to September 2008 versus the 12 months before Sep. 2009 (the most recent month for which demand data are available). Over that period, demand is up by two percent, even though gold prices have been shattering records all year.

Here's how hot the gold markets are today. During the entire period that the US Mint offered $50 Proof Gold Buffalo coins in 2008, investors bought just over 19,500 of them.

On October 29, the US Mint started offering 2009 Proof Gold Buffaloes. Nearly 19,200 coins sold in *just four days*.

GEA readers who took my advice to get into gold early have made a killing so far. But I believe this bull has a long way to run. So there's still time to get in.

And many analysts agree with me. Swiss America recently compiled opinions from 80 different financial publications and experts, to get a consensus on where gold is going.

The Average Prediction of These 80 Experts: Gold Will Reach $2,200 Soon

Here are some quotations. From the *Wall Street Journal*: "The most bullish news for gold is that the public hasn't gone crazy for it yet. Demand for gold coins and gold funds is certainly higher than it was a few years ago, but we're a long way from speculative mania."

From StreetInsider.com: "CitiFX analysts say the run in gold is not overdone… They ultimately see gold above $2,000."

From Byron King on *Mineweb*: "I think that gold could be $2,000 an ounce. We're looking at the long-term loss of value in the dollar, what with the tremendous levels of government expenditure… It's wrecking the dollar."

Dr. Michael Berry in *Forbes*: “Is there any stopping the powerful bull market in precious metals? You must answer only one question: Will Washington decide to stop spending and printing?”

Bud Conrad, chief economist of Casey Research in the *Wall Street Journal*: “Based on long-term analyses of macroeconomic trends such as the money supply, a lot of ratios get you into the $4,000 to $5,000/oz. gold price level without any problem.”

Martin Armstrong, former President of Princeton Economics: “The technical analysis on Gold, based on a monthly chart, indicates the first real resistance is formed... at $1,350 to $1,750... This level is the ‘danger zone’ of a true meltdown in Public Confidence. If gold exceeds this level and it too forms the subsequent support, now we are looking at the $3,500 to $5,000 target zone.”

Daniel Brebner, analyst at UBS, in the *Financial Times*: “Gold has a potential upside of $2,500 an ounce, for a surge of 170% above current prices.”

Christopher Wyke, Schroders commodities product manager in *Reuters*: “In the next 12 months a gold price of $2,000 an ounce is quite likely.”

Christopher Wood, equity strategist in *BusIntel*: “Gold is likely to more than triple from the current level to $3,500 in 2010. It’s the only form of money or credit not contaminated by the credit system.”

Hans Goetti, CIO of LGT Bank in Liechtenstein on CNBC: “As governments print more money to pull the global economy out of a recession, gold may spike to $3,000 a troy ounce as a result.”

Brian Hicks, co-manager, U.S. Global Investors’ Global Resources Fund, in the *Wall Street Journal*: “Gold lagged the commodity bull market that we saw up until 2008. So it’s not out of the question for gold to rise to its inflation-adjusted high ($2,200/oz.), particularly given the fact gold is a small market and there are going to be a lot of dollars with people looking to place their money in tangible assets rather than intangible assets at this point in time.”

All of these experts gave excellent reasons for gold to hit $2,000 to $3,000 per ounce in the near future. The *Financial Times* then featured an expert who went even further.

Dylan Grice from European financial services giant Société Générale recently spoke to the *Times* about the global economy. He sees lots of parallels between now and the massive gold bull in the 1970s. “That period saw tight energy markets, overly accommodative central banks and nervousness that policymakers had lost their way. Sound familiar?”

He also believes that India’s decision to buy half the entire IMF sale of gold is just like France’s decision in 1965 to start exchanging its dollars for gold—an act which led inevitably to the collapse of the last remnants of the Bretton Woods system and the skyrocketing of gold throughout the 1970s.

Grice points out that during the 1970s gold mania, gold’s cumulative price rose beyond the size of the US monetary base. In other words, the dollar was fully backed with gold.

If this were to happen again, gold would rise to over $6,300!

That’s an astounding prediction. And to be clear, although $6,000 gold wouldn’t surprise me, I’m not endorsing it yet.

Not until the dollar starts its collapse in earnest, and that might take another 1, 3, even 5 years.

Then again, it could happen by the end of 2010. If the US has a Treasury auction that fails, that might set off a catastrophic collapse of the dollar. We just don’t know.

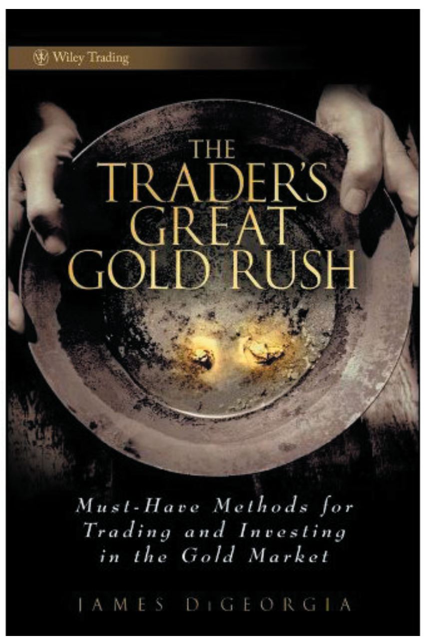
But one thing is clear. Many experts are predicting gold at $2,000 or even $3,000 per ounce in the short-to-medium term.

And this seems perfectly reasonable, with all the woes ahead for the dollar.

Don’t bet your entire portfolio on gold. You should never do that with *any* investment. You should always be diversified, because we can never tell the future.

But if you don’t have 20-30 percent of your portfolio in the yellow metal, *now* is the time to do it.

I think gold investors are going to have a *great* year in 2010!



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