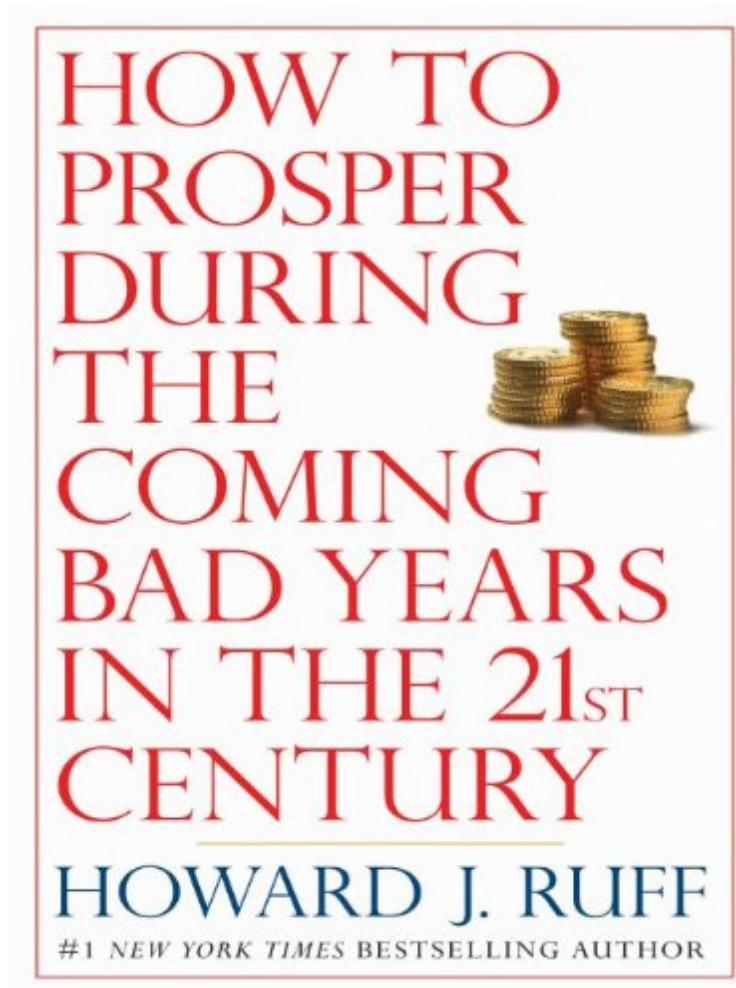


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# How to Prosper During the Coming Bad Years in the 21st Century

*Howard Ruff*

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**Howard Ruff : How to Prosper During the Coming Bad Years in the 21st Century** before purchasing it in order to gauge whether or not it would be worth my time, and all praised How to Prosper During the Coming Bad Years in the 21st Century:

8 of 8 people found the following review helpful. Feels cobbled togetherBy The CreatureThis latest edition of Ruff's book is apparently a revised edition of his original book written in the 70s with some things deleted and some new information added on to bring the reader up to date as of the beginnings of the current sub-prime meltdown. My first comment is that it feels a bit cut and pasted. Some passages are repeated verbatim in different sections of the book, some are repeated not quite verbatim but close enough to count as repetitive. Based on this alone, a star has to be deleted. Otherwise, Ruff's message has not changed much in the intervening 30 years or so which some may argue proves it is "timeless" while others probably feel it's tired. The emphasis is on inflation which leads to some interesting plot turns. He is a huge supporter of gold and even more so, silver because of the rapid printing of fiat currencies. Despite the fact that deflation currently rules, as of this writing (February 2009), gold is near an all-time high and

silver is up solidly in the past several months. So, his advice seems correct if not quite for the correct reasons. One unusual strategy he advocates in the book is to basically leverage up your home with a fixed rate mortgage and put the proceeds in a compounding money market fund. The logic again comes back to his belief that inflation will rule so that the yield on your money market fund will be climbing while your mortgage payments remain constant. Unfortunately for you if you followed this strategy, interest rates have gone down, so this strategy would have worked against you. It still may prove a smart move, but so far, big mistake. Finally he advocates a basic food storage program adequate for up to six months. He does take pains to explain that he is not expecting the end of the world when he endorses this idea, but he does expect disruptions. As he correctly states, there is no downside to this storage plan. If he's wrong, you eat the insurance (literally). If he's correct, you'll likely be very glad to have the basics around if you are unable to purchase food items easily or perhaps at all. In conclusion, if you have never been exposed to these sort of ideas, you should be and this book is not a bad place to start. If you are already familiar with the material, it doesn't break any new ground or go into tremendous detail on any subject. Others have pointed out the many plugs for his services which are a bit annoying but easy to ignore.

2 of 2 people found the following review helpful. Waste of Money! By T REX This book will not prepare you for the war and financial calamity that faces our nation! The author naively assumes our nation will never be attacked, and for a Mormon, that's apostasy! Don't waste your money on this book!

2 of 2 people found the following review helpful. a contrarian economic preparedness guide By James This book is an excellent explanation of why economic problems are only going to get worse in coming years. It is written in common man's terms and has value for someone who is looking for an initial read about being prepared for the years ahead. You can get this version really cheap but there is an updated version that if you are serious I would spend the money to get.

From the #1 New York Times bestselling author, the groundbreaking guide that sold over two and a half million copies—now fully updated. Bad years are coming for the unaware; but when you know what's really happening behind the scenes, you can make them the best years of your financial life. The devaluation of the American dollar, with the subsequent inflation, is eerily similar to the chaotic markets of the 1970s. The factors that created the stagflation and the gold and silver bull markets of the late 70s and early 80s are back. As Yogi Berra said, "It's all over again." Only this time, they're even more exaggerated—offering once-in-a-lifetime opportunities for middle-class Americans, if they look beyond the Wall Street stock-market propaganda. This book can help you panic-proof your life and your finances, and reap huge profits with relatively small investments in gold, silver, certain ETFs, mutual funds, and mining stocks. How to Prosper During the Coming Bad Years in the 21st Century is a must-have survival and moneymaking guide for anyone who wants to profit from the rough economic seas that are upon us—and come through with their share of treasure.