

THE MONEYCHANGER

P.O. Box 178

Westpoint, Tennessee 38486-0178

(931) 766-6066 – FAX (931) 766-1128

M.A.P. - MONTHLY ACQUISITION PLAN

Here's how the Monthly Acquisition Plan works. Please read this carefully. If you don't understand anything, just ask us.

1. You determine the amount of money you want to invest monthly. The minimum is \$100, but you may invest any amount from \$100 to \$100,000. Just keep it in steps of \$50, e.g., \$150, \$200, \$250, etc. You are not obligated to invest every month, and you may *increase* or decrease your monthly investment at any time. The minimum investment any month you choose to invest is \$100, however.

2. You can specify an investment in *gold* or *silver*. If you specify gold, we will buy the greatest number of gold coins we can for the money you send, and spend the balance on U.S. 90% silver coins. We will choose the type of coins. Sorry, we can't accept requests for certain gold coins.

If you specify *silver*, we will buy U.S. 90% silver coins. You can specify silver rounds, if you wish.

You can also specify investment in *gold and silver*, and we'll split the amount you send in half and buy gold coins with half of it and US 90% silver coins with the other half.

3. On the first of the month, we will send you a reminder. If you want to invest that month, your payment must reach us by the fifteenth. If we don't receive a payment from you by then, we will assume you don't want to participate that month. If your payment reaches us after the 15th, we'll apply it to the next month's MAP order.

4. Payment: For the first three months we require payment by U.S. Postal Service (only) money order. After three months you may pay by personal check. If your personal check is returned for insufficient funds, we will automatically cancel your membership.

5. On the fifteenth we will execute your order at the market price. We pool all the M.A.P. orders so you receive a lower commission rate. We will buy those gold coins with the lowest premium over their gold content. Those gold coins may not be American coins, but will be liquid, easily tradable, well-known coins. We will use any remaining amount to buy US 90% silver coins.

6. Within four weeks after the 15th we will ship your coins by insured or registered mail. We will deduct postage from your investment amount.

7. At any time you can trade in your gold coins for other gold coins, or gold for silver, or silver for gold, at prevailing market rates but with commission on one side of the trade only.

8. We guarantee the authenticity and safe delivery of every coin we sell.

9. We reserve the right to cancel or change this program at any time on thirty days' notice.

10. Our accepting Federal Reserve notes in exchange for gold & silver money is a function of our common law "moneychanging" only, and is not an admission on our part, by implication or construction, that we recognize Federal Reserve notes as lawful or constitutional money. The expression of the "price" in Federal Reserve notes is for your convenience only. What we actually do is buy your "obligations" (Federal Reserve notes, 12 USC 411) and pay for them with gold and silver money. *Sorry, no shipments to Tennessee.*

11. The yearly membership fee is twelve bucks.

AGREEMENT

I want you to help me turn paper into gold, reliably, regularly, and cheaply.

You bill me on the first of the month for the amount I want to invest through M.A.P. I understand that **my payment must reach you by the fifteenth** or you will not buy for me that month. As soon as possible, you will send me the coins by insured or registered mail.

You guarantee the authenticity and safe delivery of every coin.

I understand that you do not guarantee that the price of gold or silver will rise.

I have read and understand the rules of the Monthly Acquisition Plan on this agreement.

I want to invest \$_____ monthly (\$100 minimum).

I want to invest in

GOLD & SILVER,
GOLD ONLY,
SILVER ONLY. (Please circle one).

Enclosed is a **US Postal Money Order** for my first month's investment and my \$12 yearly activity fee, made payable to F. Sanders. *(Please note: You may send us your personal check after the first three months. Cashier's checks and money orders are not necessary each month)*

NAME_____

ADDRESS_____

CITY, STATE, ZIP_____

TELEPHONE_____

EMAIL_____

(Please type or print clearly)
PLEASE INCLUDE YOUR EMAIL