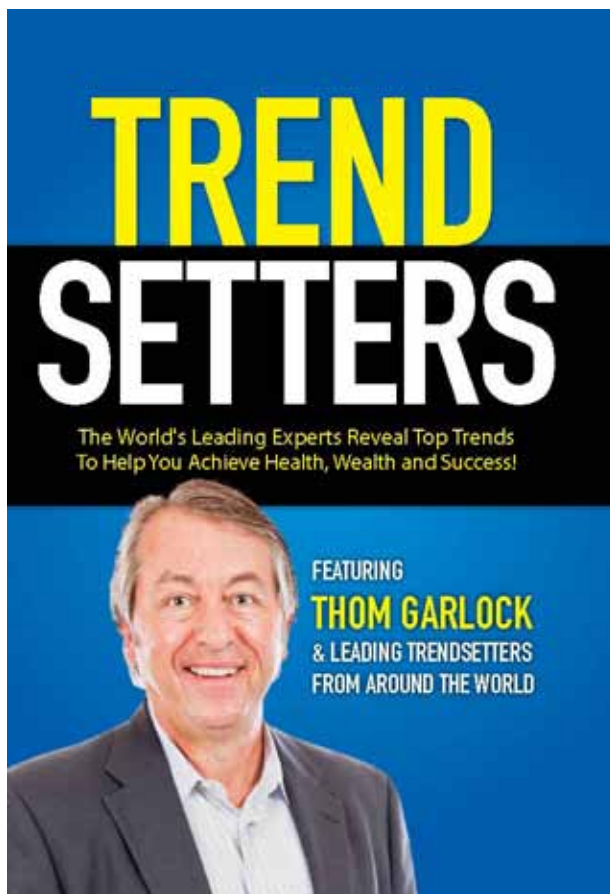


FALL NEWSLETTER

THOM GARLOCK SIGNS PUBLISHING DEAL WITH CELEBRITY PRESS

Thom recently joined a select group of business experts and entrepreneurs to co-write the new book titled *Trendsetters: The World's Leading Experts Reveal Top Trends To Help You Achieve Greater Health, Wealth and Success!* Nick Nanton, Esq. along with business partner, JW Dicks, Esq., recently signed a publishing deal with each of these authors to contribute their expertise to the book, which will be released under their CelebrityPress™ imprint.

Thom Garlock, Founder and CEO of IRAassets.com and Teton Land Development, is an author and educator in the Self-Directed Retirement planning industry. For over 25 years Thom has guided investors to diversify their IRA and 401k plans, away from Wall Street investments, and into tangible assets including Real Estate, precious metals and nationally (continued on page 2)



TODAY'S DOLLAR ISN'T WORTH YESTERDAY'S NICKEL

Will continued Fed currency debasement help Real Estate?

Investors with savings sitting in money market funds and bonds are making a low-probability bet against the Fed and against history. Since the Fed was created in 1913, the dollar has lost more than 95% of its value. In other words the dollar is worth less than what a nickel was back in 1913.

The only protracted period during which the dollar actually gained in purchasing power was during the Great Depression. Back then of course the dollar was still backed by gold, and the Fed couldn't create digital dollars used to buy Government bonds. Just a decade ago we used to wonder if the dollar had any gold backing. Now we wonder if the Fed's electronic entries have any dollar backing. Holding Government IOUs at the Fed hardly seems to be safe enough collateral to justify issuing more dollars. Bloomberg News reported in late August that the "Wall Street Aristocracy got \$1.2 Trillion in Secret Fed Loans" (continued on page 3)

(continued from page 1) franchised businesses. Thom has presented at various wealth conferences and has appeared on America's PremierExperts® TV show on ABC, CBS, NBC and FOX. Thom has also been active as a real estate investor and developer in the Jackson Hole, Wyoming area and in Southern California since 1985.

Trendsetters will be released in the Fall of 2011 and will feature advice from leading entrepreneurs, business owners and investors from around the world. The authors will tackle an array of subjects ranging from health, wealth, marketing and business success.

Thom's trademark pace has already led him to begin drafting his second book, which is expected to be released early next year.



THE ROLE OF HOUSING IN THE ECONOMIC RECOVERY

In late May 2011, Mark Zandi, Chief Economist for Moody's Analytics wrote a very interesting and detailed paper discussing the role of housing in the economic recovery. Reflecting on the summer quarter that has quickly passed us by, many of Mark's observations continue to ring true in the face of Wall Street's roller coaster ride during August.

I would encourage each of you to read Mark's full article at www.economy.com/mark-zandi/

Here are a few extracts from the document:

Five lean years

The housing crash is more than five years old. Sales of existing homes—a measure of housing demand—languish near an annual rate of 5 million units, of which about a third are foreclosures and short sales. Sales of new homes are even bleaker, running at a record low rate close to 300,000 units per year. In a well-functioning housing market, about a million more new and existing homes would change hands per year, and less than a tenth would be distress sales. Housing construction—the marker for housing supply—is even more depressed. Single- and multi-family housing starts are running at close to 550,000 units annualized, and manufactured home placements barely reach 50,000 per year. This is the weakest pace of residential construction since World War II. A well-functioning housing market would be producing closer to 1.75 million units annually.

Righting the wrongs

... There are hopeful signs that the problems in the housing market are being worked out. While the process will not be clean, housing should find its footing by this time next year.

Investor demand for distressed properties appears strong, particularly in the hardest hit markets. Prices have fallen so sharply in Atlanta, much of Florida, Nevada, and Arizona that investors can purchase distressed properties and cover their costs by renting them. Many of these markets actually appear undervalued when comparing house prices with household incomes and effective rents. Unlike the house flippers who tried to make quick profits during the bubble, today's distressed property investors seem willing to hold on longer. They include both individual and institutional investors and appear to have investment horizons of more than a few years.

WEBINARS

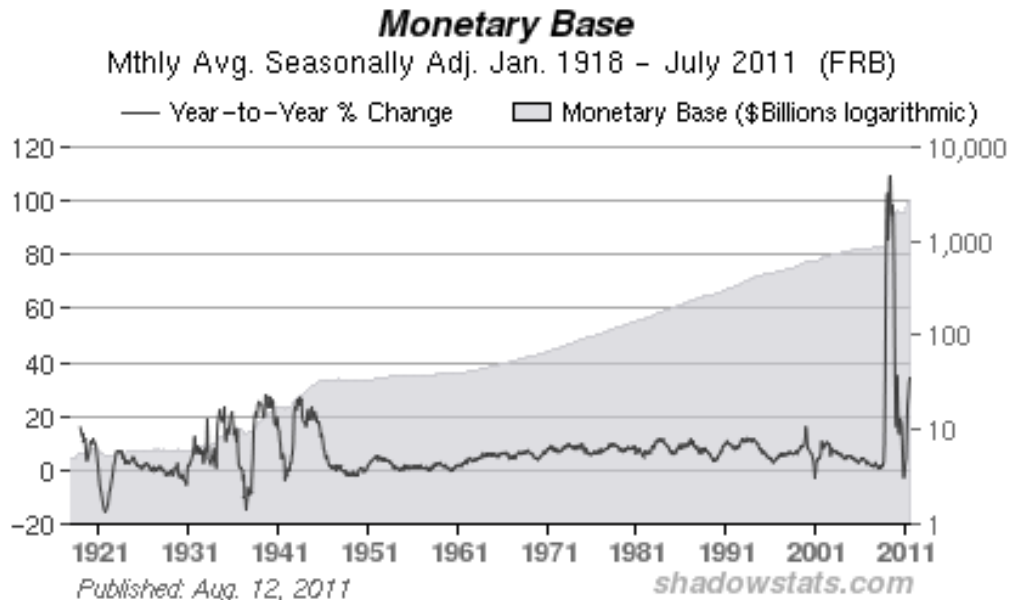
If you would like to receive invitations to free webinars hosted by Thom Garlock, email us at: info@IRAassets.com

(continued from page 1) and European banks have made up over half of the Fed's top 30 borrowers, measured by peak balances.

The Fed has no choice but to continue buying US Treasuries and although that is sure to continue the erosion of value for those who seek safety by holding cash, it will create a greater demand for hard assets. We have already seen how investors are shunning the US dollar and buying gold, silver, and other precious metals as a store of wealth. Unfortunately, most Americans are unprotected. Investors on aver-

press, but one of the few "income producing" hard assets. Yes, in many markets across the country investors are buying income producing real estate for 30% to 40% of what it would cost to build the property today.

The rental income from a property bought at such deep discounts will often generate at least a 10% yield on the cash it takes to buy the property. Rental rates like all other services being consumed are subject to simple supply & demand economics. With a growing population and an alarming low number



age still have around 92% of their holdings in dollar-based assets. There are a lot of financial advisors out there suggesting that people hold a huge portion of their wealth in cash equivalents for "safety", especially those at or near retirement. How can losing 3% each year (per an official inflation adjustment; realistically, we all know it's much higher) be considered "safe"?

Maybe losing 3% is safe compared to the risk of experiencing double-digit losses in the stock market? But the safest place to have been over the past decade hasn't been in financial assets at all. It's been hard assets like gold, which has gone up 10 years in a row and is as we know, up big again this year.

The continual rise in gold & silver prices have awakened many investors to the world of hard asset investing and although the headlines continue to report how weak the US housing market is, a growing number of astute investors see real estate as not just a hard asset that can't be created by a printing

of new homes being built in today's economy we are seeing a shortage of rental housing in a growing number of markets. So as investors analyze how well they or others are doing by owning hard assets, don't be surprised when they want more and begin seeking real estate as an alternative to paper assets.

As the Fed continues to debase the value of the US dollar (and they don't have any other options) those seeking safety will begin adding more income producing real estate to their portfolio. If you study the history of countries that found themselves in this situation and began to experience the effects of hyper-inflation, the smart citizen quickly spent their paycheck on tangible items of value vs. holding their countries currency for long.

For the true story on inflation in our country visit; www.shadowstats.com.

Protect your savings by diversifying into hard assets as a true hedge against future inflation.



FALL IN THE TETONS

Each year I find myself sitting here writing about the majesty of the Fall season in the Tetons. It's hard to stop myself as it is the one season that truly delivers pure joy to locals and visitors alike. For locals, it's a moment to take a breath after the busy summer season of 2.5 million visitors and enjoy the mountain landscape at a slightly more leisurely pace. For visitors, the feeling is much the same. Traffic and businesses around Jackson Town Square are a little less crazy while the contrasting colors of the Aspen trees perhaps even a light dusting of snow on the peaks provide a spectacular foreground to the already incredible background of the Teton range.

HOUSING AFFORDABILITY BEST IN 20 YEARS

The latest Housing Opportunity Index (HOI) prepared by Wells Fargo and the National Association of Home Builders revealed nationwide housing affordability continues to be at its best level in 20 years. This is the 10th consecutive quarter at this threshold.



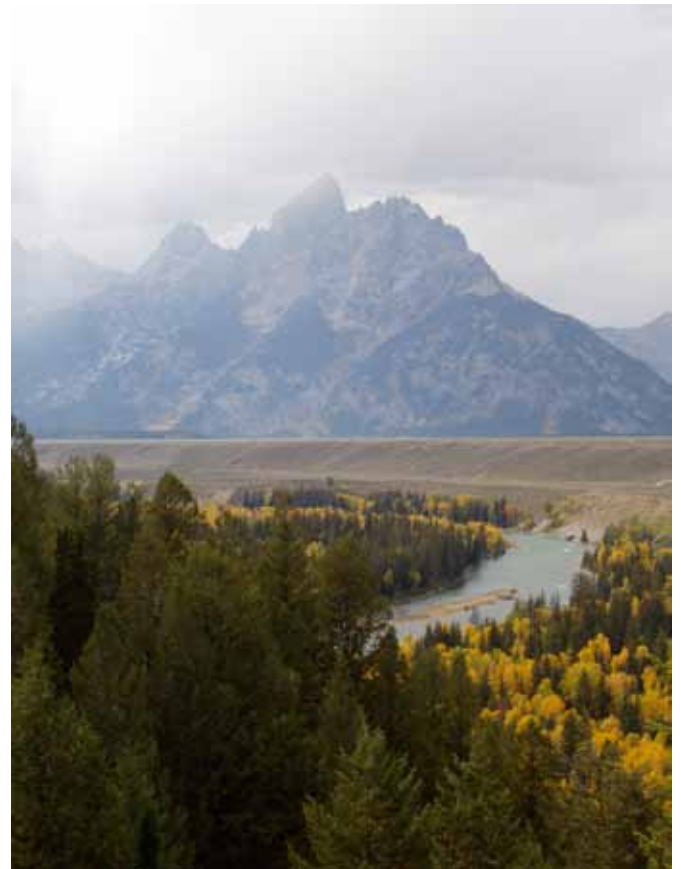
Amid a world of staggering statistics, what does this stat really mean?

The HOI ranked at 72.6% for the 2nd quarter of 2011, meaning that 72.6% of all new and existing homes sold in the quarter were affordable to families earning the median income of \$64,200.

10 MOST BEAUTIFUL PLACES IN AMERICA

ABC's Good Morning America (GMA) program recently chronicled the 10 most beautiful places in America, with the Grand Tetons, Jackson Hole WY placing 5th behind Asheville, NC; Aspen, CO; Cape Cod, MA; and Destin, FL. The profile provided by GMA notes:

"The stunning view of the Grand Teton mountain range..." as the key attribute. "Just sit ... and look out at those mountains anytime of the day or night. No place in America is more beautiful. We went there for our 25th [wedding] anniversary, again for our 40th, and last year for our 55th! We're been there in the winter to ski, spring to see the wild flowers, summer to hike and raft, fall to see the color changes. I close my eyes and see that view -- what more could you want?" Dolly Albers of Peoria, Ill



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