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The shocking 1990 collapse of the Japanese market.  
 The extraordinary U.S. economic boom of the '90s  
 and early 2000s.  
 The devastating global recession that began in 2008.



**These events impacted everyone's lives, investments, and fortunes. The signs of their arrival were visible years and years in advance. And yet ...**  
**ALMOST NO ONE PREDICTED THEM.**

**The mainstream media didn't.  
 The top economists didn't.  
 The great financial advisers didn't.**  
**HARRY DENT DID.**

What's coming NEXT? WHEN will it happen?

What should you do to PREPARE for it?

You can switch on the news and hope for the real story.

You can read the papers and pray they know what's actually going on.

**Or THIS TIME, you can settle in, read HIS letter, and finally**  
**GET THE TRUTH:**

Dear Friend,

A great hockey player once said, "*I go to where the puck is going ... not where it's been.*"

It's a perfect metaphor for the situation we're all in right now.

You know where the economy's been. You've heard about it nonstop in the news. You've seen in it your sinking home value, your shrinking 401(k). There's no need to rehash all the gory details.

But where are things GOING? What's going to happen NEXT? Exactly WHEN is it going to happen?

*Those* are the questions that matter. And they're the questions I deal with every day.

*My name is Harry Dent. I'm an economic researcher and forecaster. And in the nearly 30 years I've*

My name is Harry Dent. I'm an economic researcher and forecaster. And in the nearly 30 years I've been at it, I've made a name for myself as the guy who bucks the conventional wisdom and makes "outlandish" (to the establishment, anyway) predictions about what's going to happen with the economy ... and is just about always RIGHT.

(Which is why I have also been a Fortune 100 consultant and a bestselling author. People outside the ivory tower tend to put their faith and their hard-earned money in results, not theories.)

In the late '80s, for example, almost everyone thought Japan's economy was invincible, and invested accordingly. **I predicted a collapse** – and sure enough, 1990 marked the start of a prolonged downturn that still has that country in its grips.

Plenty of people took a massive hit from that collapse; my clients walked away unscathed.

In 1992, top economists claimed we were at the start of a decade of financial carnage, and books about the "depression of the '90s" topped the bestseller lists. **I stood virtually alone in forecasting the boom of the 7+ years that followed** - the one we all lived through and look back so fondly on now.

Those who heeded my advice *really* prospered during those golden days.

From 2003 to 2005, **I warned about the bubble and collapse in real estate** - saving those who listened to me a lot of money and anguish in the greatest decline in modern history (a decline that's set to continue for years).

More recently, the great money minds looked the other way while key indicators pointed to a major downturn in the offing. **My prediction (also made back in '92): a depression - set to commence in 2008.** We all know how that one's panning out. Right again. And once again, those who saw it coming and made the right preparations are in a far better position right now than most people.

How much better? Well, they didn't see five years' worth of retirement savings shaved off their 401(k)s overnight. They're not sitting on a mortgage payment that's draining them dry. They weren't blindsided back in September of 2008. And they're not scared now.

After all, if YOU'D known 10 years ago that the crisis we're in today was going to hit *when* it did and *how* it did, think of what could you have done differently.

You could have looked at your investment portfolio with a different set of eyes. Reallocated, reconsidered your strategy. Shifted some key assets out of certain sectors at the critical moments, right at their peak, just before they tanked.

Wouldn't *that* have been nice?

Or what about real estate? Maybe you would have put your house on the market a few years earlier. Or not put it on the market at all. Maybe you *would* have sold your old place but bought a different house than the one you're in. Something more affordable, less dependent on your maintaining the household income you had then.

How about your job? Would you have made a career move a couple of years back, while the getting was still good? Or stayed put for a while longer, ridden out the downturn, and maybe worked on increasing your value within your organization?

## Here's my point:

If you'd known what was coming, you would have done *something* to prepare for it. And you know what? You'd be in a better position than you are now.

Well, you may not be able to go to where the puck has been.

### An Amazing Record of Accurate Forecasting

In addition to accurately forecasting the Japanese collapse, the '90s boom, and the current downturn, Harry Dent also made CONTRARY yet ACCURATE predictions about:

#### THE FEDERAL BUDGET

**Dent 1994 Forecast:** *The government will wind down federal deficits and have a balanced budget by 1998-2000.*

**Actual Outcome:** The federal budget was balanced by 1997.

#### INFLATION

**Dent 1994 Forecast:** *There will be lower inflation rates by 1995; inflation will be contained between 0 and 4.5%, mostly below 3%, for the next decade and will eventually see the end of inflation and even deflation after 2007*

**Actual Outcome:** Inflation decreased from over 4% in 1991 to just over 1.6% in 2001. Rising commodity prices caused inflation to rebound slightly to rebound slightly during the mid-2000s, but by 2008 severe disinflation resumed. By the second quarter of 2009, we witnessed outright deflation.

#### OIL PRICES

**Dent 1992 Forecast:** *Despite a booming economy, oil prices will remain in the \$15-\$22/barrel range.*

**Actual Outcome:** Throughout the '90s, oil remained below \$22/barrel 80% of the

But starting right now, you CAN find out where it's going. And even in a game as tough as the one we're about to get into, you can put yourself in a position to score hugely.

In a minute, I'll tell you about the methods I use to arrive at my conclusions - and explain why they're so much more reliable than the ones that your average "top economist" uses to *inaccurately* predict the events that shape your life.

But first I want to get back to that big old hockey puck, **the global economy**. Because my research and data show it headed into some very slippery patches of ice. And if you don't get a few steps in front of it now, you could get knocked down for good.

time. It spiked in 2003-4 due to the Iraq War and increased demand from China.

#### **MORTGAGE RATES**

**Dent 1994 Forecast:** Thirty-year fixed mortgage rates will fall to 5%-6%; variable rates will go as low as 3%-4%.

**Actual Outcome:** Between 1994 and 2004, mortgage rates decreased an unprecedented 37%, to levels not seen in decades.

... plus forecasts on the **price of gold**, the **presidential cycle**, the **Dow**, **interest rates**, **immigration trends**, and more.

**Yes, I'd like to review  
How to Prosper in a Downturn**

**Review the Entire Program For Just \$1.00!**

## **What's REALLY in store for you in the months (and years) ahead:**

A few paragraphs ago I told you that in 1992, I predicted a depression that would begin in 2008. Not a recession. A *depression*. The first and, thankfully, last one you'll see in your lifetime.

I stand by that prediction. And yes, I'm well aware that recent reports suggest things are "looking up" in certain sectors. That some indicators provide "a glimmer of hope" that things may have bottomed out. That some very smart people are saying we could be "coming out" of this. And that the "D-word" has never been uttered.

They're not wrong about things starting to look up a bit. In fact, I predicted a rally right about this time (predicted it quite a while ago, as a matter of fact).

What they're wrong about is thinking it's going to last.

**The bounce we're starting to see signs of right now is temporary.** The calm before the storm.

**What will soon follow is a prolonged downturn.** A shakeout season deeper, more severe, and more far reaching than anything we've seen so far.

Now, a depression may sound like bad news. But actually, it isn't.

Don't get me wrong: Plenty of individuals and companies who don't see this coming and don't act accordingly are in for a very rough road ahead. A lot of people will lose their jobs. A lot of businesses will go under. A lot of money will be lost.

But in the same way that the Great Depression of the 1930s produced some of the greatest fortunes of the 20th century, the depression that's coming is going to open up SUPREME opportunities for wealth creation ... innovation ... transformation ... market share gain ... career advancement ... entrepreneurship ... you name it.

**THOSE OPPORTUNITIES are what  
THIS LETTER is all about**

In 1992, I published a book called *The Roaring 2000s*. It was in that book that I publicly and accurately predicted the boom of the '90s and early 2000s.

Along with that prediction, I laid out a strategic plan to enable people to take maximum advantage of the unique opportunities *that* economic era presented. Opportunities to increase their personal wealth. To reposition their businesses to cash in. To optimize their interaction with the market and maximize their assets.

Now that bubble has burst. But the opportunities haven't disappeared. They've just shifted. And locating and maximizing them requires a whole different set of knowledge, information, and strategies. All of which are the focus of my program, [How to Prosper in a Downturn: Your Path to Success and Fulfillment in the Next Ten Years](#).

## Want to know the future? Turn around.

Before I tell you WHAT I'm predicting for the next decade and beyond, let me explain HOW:

Most economists focus on short-term trends. Policy changes. Technical indicators. Elections. Things that are volatile, unstable, and can change day to day, making any attempts at accurate forecasting virtually impossible.

My team and I focus on **long-term trends**. Demographics. Business cycles. Human behavior patterns. Things that have demonstrated themselves over hundreds or even thousands of years to be consistent, predictable, and measurable.

Essentially, we study the past in order to predict the future.

This approach enables us to forecast way out with an incredible degree of accuracy, and then make minor tweaks and adjustments in response to short-term events that occur along the way.

It's an extremely reliable and effective method. So much so that even when something completely unforeseen and highly impactful happens - 9/11, for instance, or Hurricane Katrina - our predictions still tend to hold up very well.

**YES, I want to know the TRUTH about the current economy  
and about what's coming in the next decade.  
I can try it for 30 Days - for JUST \$1!**

## The first comprehensive forecast of trends that will affect you for the rest of your lifetime

In [How to Prosper in a Downturn](#), I lay out for you my most up-to-date forecasts and predictions for what is going to happen with our economy over the NEXT 30-year period. And along with those forecasts, I give you detailed tactics and strategies - the same ones I've shared with my most valued clients - for weathering the storm and coming out on the other side stronger, wealthier, and in the best possible position to maximize the opportunities ahead.

Among other things, I'll tell you about:

- **The big SUB-PRIME LIE.** Yes, it imploded. Yes, it's a mess. But it *wasn't* the greatest contributor to the current housing and banking crises. It only somewhat worsened a meltdown that was absolutely inevitable - one that economists could and SHOULD have seen coming decades ago. I'll tell you about the "perfect storm" of coinciding cycles that actually created the current situation.
- **The FALSE BOUNCE we're currently in.** Many are heralding it as the end of the recession. It won't be. But this small window of temporary recovery WILL provide you with some unique opportunities to stabilize and start improving your own financial situation, if you understand what it's really all about. To get in on it, though, you have to ACT FAST. I'll tell you WHEN and

HOW.

- **DON'T BUY the "Buy and Hold" dogma!** I know some of the smartest investors out there are touting it - but they're WRONG. It's a recipe for disaster, and there's a better move to make right now. I've got research, data, and historical fact on my side. Skeptical? Fair enough. But HEAR ME OUT on Session 5 before you take any action.
- **How the next depression is DIFFERENT from the Great Depression of the 1930s.** Important! A lot of millionaires came out of the crash of the '30s, but what they did then might not help you now.
- **The DROP-DEAD DATE for getting out of stocks.** I'm recommending that my clients be completely out of them by then, and to get into THIS instead. Ignore this advice at your financial peril, and be warned: It's coming soon.
- **Short-term SURVIVAL OPTIONS for struggling businesses.** Shelve your strategic plans and visionary goals for the next few dark years, and follow my advice instead. When dawn finally breaks, you'll still be standing, and in prime position to scoop up your competitors' clients, even parts of their businesses if you want, and massive market share.
- **The next BUY OPPORTUNITY of a lifetime.** It's coming later than "they" say, but soon enough to be a light at the end of the tunnel. I'll tell you when my data says it's arriving, and give you the signs to look for so that you make your move at exactly the right moment.
- **The big change coming in 2017.** Lots of people are going to be blindsided (think fall 2008 on steroids). YOU won't be. Here's how you should shift your investment strategies to prepare for and prosper through what will be a stunning (to many) turn of events.
- **The kind of real estate that's going to GO DOWN THE MOST.** If you already own it, sit on it - don't even think about trying to sell now (I'll tell you when the time should be right). If you're looking to buy, stay far, far away. There's another kind of house you need to look at instead. You'll get a great deal now, and you'll be sitting pretty when things really rebound.
- **Why the government CANNOT STIMULATE its way out of this mess.** It has nothing to do with politics, and everything to do with demographics. Understanding this matters if you want to be able to cut through the policy-speak and happy-talk and know what's *really* going on with your hard-earned tax dollars.
- **COMING SOON: The greatest FIRE SALE on financial assets since the '30s!** Legendary fortunes will be made when it hits. And all you really have to do to cash in is see it coming. But you WON'T if you listen to the financial reports or believe the conventional economic wisdom. I'll tell you exactly when I'm expecting it so that you don't miss out on this once-in-TWO-lifetimes opportunity.
- **What you should do in the FIRST 2 1/2 YEARS of the 2010 decade.** We discovered a very interesting and consistent start-of-decade pattern that was proven out by back testing. Take these specific actions in the early part of 2010/11 - and then switch gears in the latter part (I'll explain how) - to make the most of this fascinating cycle.
- **Still got your job? Want to KEEP it that way?** You're not out of the danger zone yet, my friend. But there are a few simple things you can do to increase your value to your employer AND ease the company's struggles during this tough time. Your employer won't want to let you go, and you'll be in a fantastic position when the downturn is over. I'll give you the goods in Session 4.
- **When the HOUSING MARKET will bottom out (hint: not soon.)** Housing's down 25% now, and believe me - it's still a long way from rock bottom. But when it hits this number, you'll know it's about to head north again. A great piece of knowledge to have if you may be looking to buy or sell in the near to mid- future. It can save you tens, even hundreds of thousands of dollars.
- **The TWO TYPES of real estate investments you want to have now.** Demographic trends favor them well into 2017, when they'll start to slow down. In the meantime, you'll enjoy steady income, rising demand, and, if you refinance, lower mortgage rates!
- **Jobs, sectors, and industries on the UPSWING.** Demographic trends predict this stuff beautifully. And while the marketplace is shedding outdated industries and unnecessary positions, more than enough new ones are moving up to take their place. Transition into one of these thriving sectors, and you'll be looking at a lifetime and more of opportunity, security, and fulfillment.

- **Small business owner ... or WANT to be? Your time is about to arrive.** Out of the rubble of the current and coming downturn, a million profitable businesses are going to bloom. Here's how to stake your claim and plant your seeds NOW - with little cost or risk. Don't miss this opportunity to make your dream of entrepreneurship a reality. It may not come along again in your lifetime!
- **The RADICAL changes ahead if you're traditionally employed.** Plenty of jobs will be left after the carnage, and yours may be among them. But the structure and dynamics of the traditional corporate setting are about to undergo a radical transformation - whether they want to or not. And YOU need to be ready for it!
- **Could RENTING instead of selling be the best option for you?** It was for me! I'll tell you the story in Session 3. Find out if this underutilized option may be the perfect solution for your needs now.
- **Great businesses that require little startup capital.** Banks aren't going to be too keen to lend in the years ahead, especially to an untried entrepreneur. Good thing the BEST businesses to start in this era are actually ones that require very little cash to get off the ground! Many of them may surprise you, and one of them may be exactly what you're looking for.
- **The SINGLE GREATEST OPPORTUNITY that will come out of the next boom.** Legendary fortunes will be made - why not yours? Here's how to get yourself into position to take full advantage of it.
- **Europe in the next few years: What's going to happen, and what it means for YOU.** Don't make the mistake of thinking your personal financial life is unaffected by events and trends abroad. You need to start preparing and protecting yourself right now for what's unfolding across the pond.
- **ATTENTION EMPLOYERS AND EMPLOYEES:** The tides of corporate America are shifting. Those who resist will go under; those who go with the flow will make incredible gains. Push your company to move to the new paradigm I describe in Session 4, and you'll be rewarded in multiple ways.
- **A 500-YEAR bear market?** It happened once before - about a thousand years ago. I'll explain why it matters so much to you NOW.
- **The BEST COUNTRY in which to invest, start a business, develop real estate, and more.** It's entering into a 50-year stretch of massive growth, expansion, and prosperity. And its economy won't be peaking until 2065 or later. That's 50 years of prosperity and profit for you, your family, your employees, your shareholders, etc. (FYI, it's NOT the one you're hearing about in the media right now.)
- **The year you can start feeling good about buying long term.** Again, NOT what you're going to hear from the media and mainstream economists.
- **The 5-YEAR WINDOW when stocks will double, triple, even quadruple.** Stocks are still down from their highs of a few years back - but the time to get back into them IS coming! If you know what to look for and you start preparing now, the payout will be HUGE.
- **Asset allocation: Why it will FAIL MISERABLY over the next 10 years.** This accepted panacea to all financial ills isn't going to help you a lick in the downturn ahead. I'll explain why and give you some demonstrably better options for managing, protecting, and growing your assets in this very different era (along with proof that they're the BETTER way to go).
- **The SWEET SPOT CITIES to focus on - and the declining ones to avoid - if you want a good job and a great life in the years ahead.** Now is NOT the time to stay in a dead-end or too-expensive place for sentimental reasons. There are a whole host of cities in the U.S. that are hotbeds of opportunity. They're affordable, safe, and filled with jobs, and they offer an excellent quality of life for individuals and businesses alike. Get there soon while the getting is good. (The key to identifying these "sweet spot cities"? Population size. I'll tell you the magic number to look for if you want to do a little forecasting or back-testing of your own!)
- **Thinking inflation? Think again!** Despite what you may be hearing, it's not inflation we have to worry about in the years ahead: It's the opposite. Deflation is a very different animal. It also presents some incredible profit opportunities ... IF you can see it coming and know the right moves to make. Joe Kennedy made them when he anticipated the 1929 crash and its aftermath: His descendents are STILL benefitting from the fortune he amassed as a result! I'll tell you what his strategy was, and how to make it your own.



- **Answers to your biggest questions:** *Should I pay off my mortgage? Where is healthcare going? What about insurance and tax protection? Just how vulnerable am I right now?* We'll cover these biggies and many more in Session 6 - and you'll walk out of it feeling informed, empowered, and relieved.
- **And SO MUCH MORE** - Packed into these seven CDs is all the information, understanding, and strategic actions you need to start taking RIGHT NOW to get yourself prepared, protected, and in a position to prosper through the most exciting period of economic opportunity to come along in 80 years.

Along with the seven CDs, I'm also including an **incredible 50-page workbook** - an essential companion to the audio sessions.

Your workbook is going to summarize much of what you'll hear in the audio sessions so you can quickly refresh yourself on key concepts. I've also included clear, easy-to-understand charts and graphs. They'll help you make better sense of the trends and cycles that are impacting your life. And they'll enable you to see with absolute clarity where we've been, where we're headed, and WHY.

Working with the workbook is going to install the program material into your mind on multiple levels. That's going to enable you to process things faster and react to market conditions and changes with greater speed and accuracy. It's a fantastic component, so make sure you utilize it!

## **You can't reset the winds. But you CAN adjust your sails!**

A crash *is* coming. Bigger, deeper, and worse than what we've experienced so far. You may not want to hear that, but it's the truth.

You can't do anything to change this fact. And despite what you'll hear in the news, nothing and no one could have.

But you CAN control how it impacts you.

You can arm yourself with the knowledge and information that will enable you to weather the storm ahead, and take full advantage of the amazing new opportunities it's going to bring.

You can find out how to correctly manage your assets so they start to grow again, instead of dwindling further away.

You can re-evaluate and restructure your company so you're primed and ready when the new era of business dawns.

Take the steps that will help you survive, thrive, and rise to the top, or get caught in the downward spiral. Right now, it's one or the other. The choice is yours.

There will be many casualties in the downturn ahead. There will also be many success stories. Be one of the success stories. Order [How to Prosper in a Downturn](#) today!

Sincerely,

Harry Dent

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**YES, I want to know the TRUTH about the current** economy and about what's coming in the next decade ... so that I can position myself to prosper in the most exciting period of economic opportunity to come along in 80 years.

Please send me Harry Dent's 7-CD audio program [How to Prosper in a Downturn: Your Path to Success and Fulfillment in the Next Ten Years](#) PLUS Workbook and Bonus CD today, for 30 days - **FOR JUST \$1.00!**



If I'm not convinced that Harry Dent's forecasts are right and that his strategies will help me protect my family, assets, and business and emerge stronger and wealthier than before, I will simply send it back. **No questions**



asked. If I decide I want to keep it, I will pay the **discounted price of \$89.95**, which is **\$30 off the regular price**, at the end of my **30-day trial**.

**Order Now >**

## **Exclusive 2011 BONUS CD:**

### ***"How to Survive the Third and Final Bubble Explosion"***

The bursting of the tech bubble in the 1990s sent the market reeling. The crash of 2008 brought the global economy to its knees. Now, while the government tries to stimulate its way out of this mess and the world waits for signs of real recovery, a third bubble is reaching its peak and is poised to explode. And for those who don't see it coming and prepare accordingly, the consequences will be devastating.

In this special bonus CD, "How to Survive the Third and Final Bubble Explosion"—available **ONLY** with *How to Prosper in a Downturn*—I'll tell you what this third bubble is, when it's set to burst, and what you can do to protect your assets from the fallout and come out on the other side wealthier and more secure.

I'll also tell you:

- **Why the stimulus isn't working like "they" said it would** (and why it never could have and *never* will)
- **When the *real* default crisis is going to hit** (it hasn't happened yet!), and how it's going to impact the rest of us. If you own your home or any other real estate, you need to hear this **NOW**.
- **What the government could do to ensure economic security** and prosperity. (It's the **ULTIMATE** "stimulus plan" because it would keep on giving instead of providing a quick fix followed by an even harder crash. *Will* they do it? I'll give you my thoughts.)
- **Our rock-bottom projections** for stocks, gold, the dollar, housing, and more. (When you start to see numbers like these, you'll know the recovery is *really* in sight.)
- **How you should allocate your 401(k) right now...** and the signs that will tell you it's time to change your strategy
- **And much MORE**

As bad as it's been, the worst is still ahead of us. But for those who know how to weather the coming storm, the payoff once it's over will be huge. This bonus CD includes my forecasts and predictions in response to the very latest economic events. And it's yours when you order *How to Prosper in a Downturn*.

Harry Dent  
Author, *How to Prosper in a Downturn*



**YES, I want to know the TRUTH about the current** economy and about what's coming in the next decade ... so that I can position myself to prosper in the most exciting period of economic opportunity to come along in 80 years.





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**12-Month Guarantee:**

At Nightingale-Conant we stand behind our programs 100%. If you decide at anytime within the next 12 months that your CD or DVD program is not for you, simply return your selection(s) for an exchange or a refund of the product price.

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