



FRACTIONAL OWNERSHIP

**HOW TO INVEST IN FARMLAND
WITHOUT BREAKING THE BANK**

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Money's tight. Headlines scream about how the rich are getting richer while rising prices make life harder for the rest of us every day. What's going on?

\$34,000,000,000,000 and Counting! That's our national debt!

Have you ever seen that many zeros? I haven't.

The number one question on everyone's mind is, how long can this go on? Seriously. How could our leaders have betrayed us so badly that our grandchildren's grandchildren won't be able to see the light at the end of the tunnel?

Experts today are warning that we are on the precipice. Still, I assure you that if you have eyes in your head and they are open even a smidge, you can't ignore what's barreling down the tracks for every one of us.

This is not a "sky is falling" message, but you will discover some enlightening and rather alarming facts, so keep reading.



THE PROBLEM

Our national debt is growing exponentially and so wildly out of control that as of March 2024, every single human in the U.S., including babies, owes \$101,000.00 to cover that massive debt. And it's growing by a whopping \$2.4 billion per day. That's right, **PER DAY!** By 2030, our national debt will have more than doubled to **\$68,000,000,000,000**. That's still a Trillion with a capital T!

It doesn't take a rocket scientist or an economics Ph.D. to figure out what those numbers mean...we can't cover that, EVER! It's mathematically impossible.

BUT HOW DOES THAT IMPACT YOUR LIFE?

My father, who's an octogenarian, is somewhat successful with quite a decent retirement income. I have had many late-night conversations with him on this very topic. I've been trying to warn him of what is on the horizon, but he doesn't want to change anything. He listens to me and asks some good questions but then loses interest.

I can tell he just can't comprehend that **one day, during his lifetime, things could go seriously wrong and never go back** to what he has lived with his entire 80 years on this beautiful planet.

He is stuck on "it's always been like this: **downturns, corrections, just sit on it long enough, and it will come back and be alright like always,**" which is his attitude. He is solid into the typical mutuals, bonds, stocks, etc. I have tried to get him to diversify just a little into some gold or real estate, but he's so set in his ways and comfortable that he just won't listen.

I hope you're listening!

It grieves me as he has worked very hard with his hands to build a nice nest egg. I hate to see him sticking his head in the sand to his inevitable detriment and possible destruction. In whatever iteration you want to use, the stock market is just one giant egg basket. He's got a lot of eggs in one basket, and I'm truly worried for him and my mother. Comfy now, but... fear of change is pedestrian thinking. A term for this kind of attitude or thinking would be neophobe, or less clinical, traditionalist or even more recognizable is fuddy-duddy.

You see, the vast difference now is that we didn't have 34 trillion in national debt hanging over everyone's head in the past. Oh sure, there has always been some debt we have carried, but today's debt is so massive that we are like frogs in water... and it's getting hotter and hotter!

It's been so gradual that we are conditioned that this is the new norm. It'll be fine, like always. Nothing to see here, folks. Just move on.



“A financial crisis is a great time for professional investors and a horrible time for average ones.” - **Robert Kiyosaki**

Some time ago, I had lunch with a friend of mine who trades enormous sums of money. **And I mean 9-figure sums.** He told me that the day before, he lost around 400 million on some trades that didn't go well... he was calmly eating his soup while I sat there dumbfounded that he could just be so relaxed.

I asked him, *“Doesn't that just kill you? How can you just sit there like it was nothing?”*

He said, *“Because today or tomorrow, I'll make it back and more,”* as he smiled over his spoon. He then proceeded to tell me how it really works.

He is on speed dial with the heads of the big financial companies. Their top brokers call him, and others like him, long before anything hits the streets and give him a heads up on what's coming. **He gets the cream, while the little trader/investor gets the spilled milk** - his words.



That's what we are facing. It's all been rigged. Big money, “smart” money rules the markets and the world. It always has. The illusion that we are getting supposedly rich with our little leftovers is just that: an illusion.

I would hardly have believed it had I not heard it from one of them myself! He still paid for lunch, and I was fine with letting him after what he had told me.

(Note: This was a decade before Blackrock and Vanguard took over the world.)

SO, WHAT ARE SOME GOOD OPTIONS FOR NEW INVESTMENT STRATEGIES?

**LET'S LOOK FIRST AT HOW THE BILLIONAIRES ARE
CREATING A SOLID FOUNDATION OF WEALTH.**





HOW THE RICH TACKLE THE PROBLEM

Sure, the super-rich have massive companies, inheritances, huge salaries, and other things you can't access. But some of their strategies are relevant and *rather surprising*, so let's look at something new and unique they are **ALL** doing.

Smart money – like the super-rich and, yes, even governments, are snapping up gold and other precious metals. That's not a new concept. And it certainly isn't startling.

What's more surprising is that they are *land grabbing like crazy in the heartlands of our country* and beyond.

You've probably heard the stories. Well, they are true.

But why do you think Bill Gates, Jeff Bezos, Ted Turner, Dr. Mehmet Oz and other ultra-wealthy investors are buying farmland in this country right now? And there's no end in sight... it's because **big money knows what's coming.**

But why?

The conspiracy rumors are that they want to control the food stores to ultimately control the people.



Well, maybe that's true in the long run, but if you keep reading, it will become obvious why they really invest in agriculture. You might just be as surprised as I was to find out the facts behind their genius gambit.

NO SECRETS!

History has proven that, over decades, the best investments have primarily been precious metals or real estate.

Over most of the previous economic crashes, real estate, especially agriculture, is the one true beacon of a safer place to park hard money.

THE BEST INVESTMENT ON EARTH IS EARTH!

Have there been downturns in real estate markets? Sure... but they have always, without fail, recovered and increased over time. But AG is different than traditional real estate.

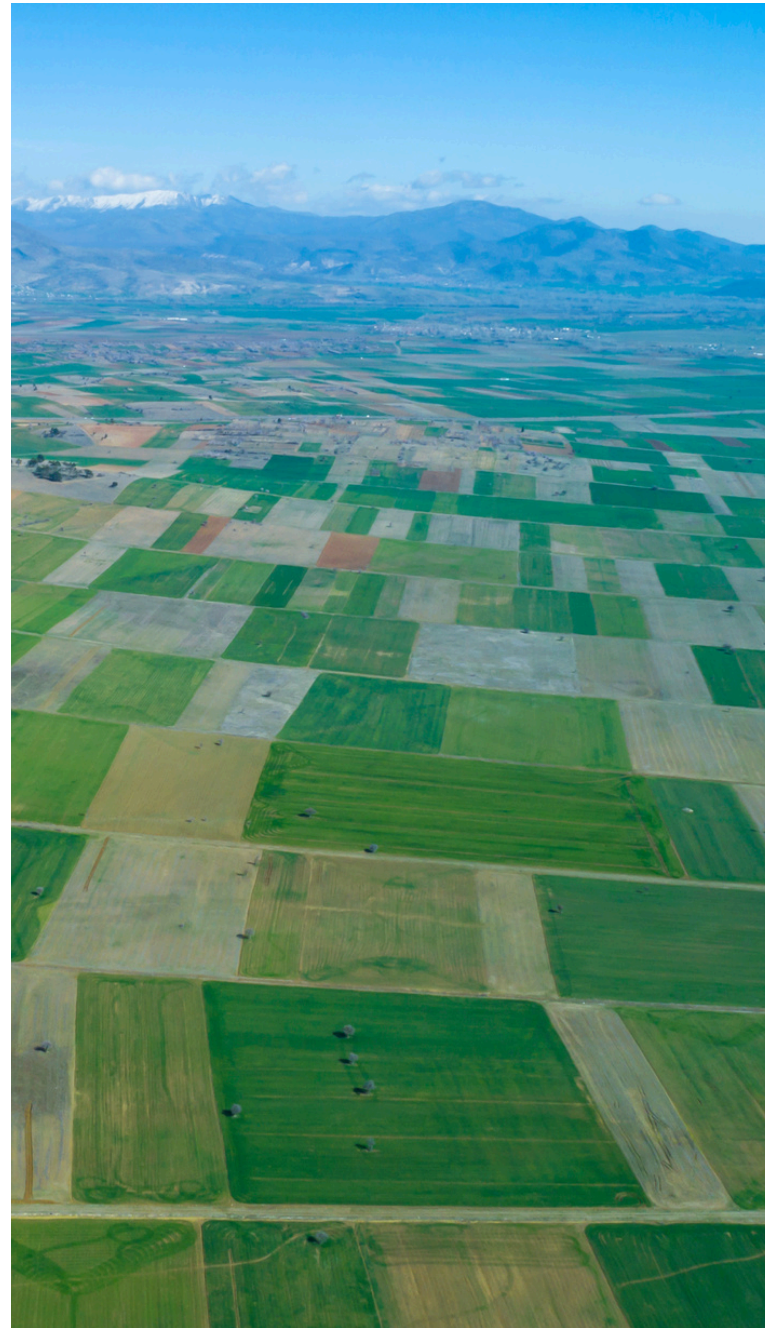


WHY HAS BIG MONEY INVESTED SO MUCH INTO AGRICULTURAL LAND AND FARMING OPERATIONS SINCE THE LAST GREAT CRASH OF 2008?

They understand and *recognize the value of this hard asset ownership*. It's the number one hedge against all other market downturns and, of course, inflation itself.

A few examples:

- Bill Gates owns over a quarter of a million acres of farmland in the United States through his firm Cascade Investment.
- Warren Buffett recommended farmland investment almost a decade ago because it has substantial upsides and virtually no downsides.
- Ted Turner, the media mogul, also owns 2 million acres of farmland.
- Amazon founder Jeff Bezos owns over 420,000 acres.



According to Mother Jones, the average price of farmland increased six times from 1940 to 2015, and the trend is likely to continue as the amount of arable land in the U.S. continues to shrink from climate-related pressures.

Buying up agricultural land has been an especially popular investment for the super-rich since at least the early 2000s. Later in that same decade, **the financial crisis prompted an explosion of farmland investments when monetary safe havens became scarce.**

BIG MONEY INVESTMENT IN AMERICAN FARMLAND IS STILL GROWING RAPIDLY. WHY?

I learned from my successful grandfather years ago to find where the money is going and follow it.

In 2022, the U.S. Department of Agriculture reported the inflation-adjusted net farm income was an incredible \$167.3 billion. That's 8.3% higher than farm income in 2021, the highest seen since 1973.

Farmland investments yield stable returns because of increasing land values and crop profit.

Investors like farmland investments because of the **low correlation with stock market volatility.**



When the prices of agricultural products rise, the value of farmland increases because the land is more valuable. Therefore, American farmland tends to retain its value over time, even during high inflation or recessions.

Are we seeing inflation now? How about the looming recession the government tells us isn't here yet? Why are Family Dollar and Dollar Tree closing 1000 stores as of March 2024? **Open eyes feed the soul!**

Farmland delivers strong returns from distinct sources: rental income, crop payments, and appreciation when sold.

Let's look at the average returns from potential investment options (1992 to 2020). The average annual return from:

Farmland – 10.9%
Stock market – 7.87%
Gold – 6%

Plus, farmland has extremely low volatility. Over this same time, the volatility was:

Farmland – 6.84%
Stock market – 16.9%
Gold - 14.8%

PERFORMANCE OF PUBLICLY TRADED ASSETS AND REAL ASSETS (1992 - 2020)

Market Indexes	US Stocks	US Bonds	Farmland	Real Estate	US REITs
Mean	7.87%	5.53%	10.85%	8.18%	9.94%
Standard Deviation	16.87%	4.48%	6.84%	7.68%	17.98%
Sharpe Ratio	0.31	0.64	1.19	0.72	0.40

NB: Data are based on annual total returns from January 1, 1992, through December 31, 2020. Asset classes are represented by the following indexes: privately-held U.S. farmland – NCREIF Farmland Index; privately-held U.S. commercial real estate – NCREIF Real Estate Index. Indexes are unmanaged and unavailable for direct investment. Source: NCREIF, publicly available data.

So, agricultural land has a greater return with lower volatility than stocks and gold.

The USDA estimates that about one acre of every three is owned by non-farmers. About four in every ten of the 911 million acres of our agricultural land are rented out to farmers.

But you don't want to get into actual farming, right?

Then, what is the best path to take advantage of these incredible opportunities like the ultra-wealthy?

SOLUTION? FRACTIONAL OWNERSHIP

A new and exciting way for non-billionaire investors to get into agricultural real estate is something called “fractional ownership” with [Royalty Farms](#).

The notion of ownership is transforming from a conventional model of owning assets into a more accessible and versatile concept – **fractional ownership**. This groundbreaking approach is gaining momentum, offering advantages that cater to the needs of *regular* investors like you (and me).



Diversify Without Draining Your Wallet: Fractional ownership empowers you to diversify your portfolio without emptying your pockets. Specifically, fractional ownership lowers the risks of any investment by steering clear of overcommitment to one asset type.

Easy Entry: Traditional ownership entails substantial upfront costs. Fractional ownership gracefully lowers the entry hurdles so those with more modest budgets can invest in agricultural land.

No Maintenance: Fractional ownership includes professional management services, so you don't manage the nitty-gritty of land leases, maintenance, insurance, or farming. We even keep tabs on the appreciation of your asset's value. No headaches from day-to-day asset administration.

Access To The Unattainable: Fractional ownership opens the doors to expensive assets that would otherwise be out of reach. This ownership model offers a solid agricultural land investment without the full-scale financial commitment.

Smooth Exit: Unlike traditional ownership, fractional ownership provides a more straightforward exit strategy. If you ever need to liquidate, you can do so with far less hassle than selling the land. This liquidity proves invaluable during times of financial necessity.

Fractional agricultural land ownership is quietly revolutionizing our perception of assets and investments. It offers a more inclusive and adaptable approach, making investing in acres of productive farmland easier while cushioning against risk and streamlining management.

Whether you're a new or seasoned investor looking to diversify your portfolio, fractional ownership in agricultural land with [Royalty Farms](#) unveils a treasure trove of opportunities.

At [Royalty Farms](#), we take full advantage of these assets and pass those along to you as one of our lenders – over and over.

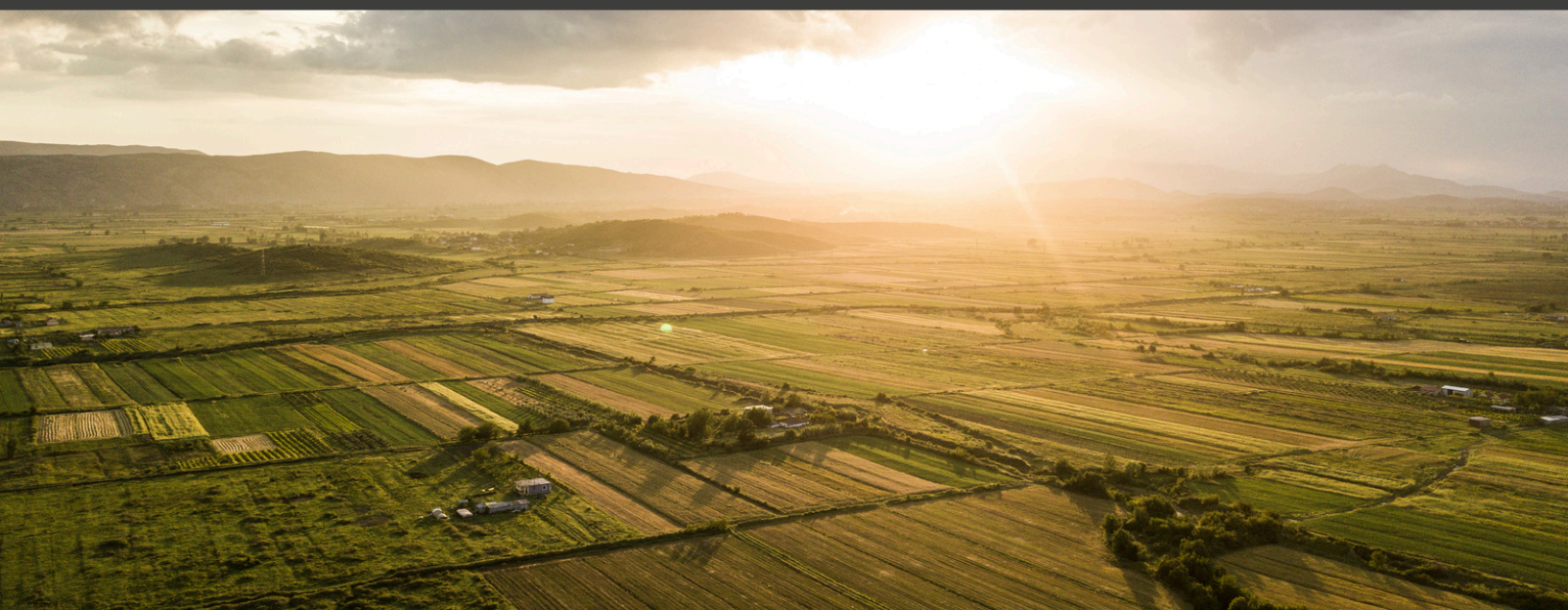
Like you, I grew up in a primarily free America. An America where I could have almost anything I wanted and still want. A dream that I was sold by my teachers and friends and family and pastors that all is well, you can achieve anything you want because this is the land of the free, the home of the brave... you know the song.

But alas, like any proud and arrogant nation that's come before us, our time is limited on this world stage as a superpower, and our future is no longer assured like we grew up thinking it was. We are on the precipice of great changes, economically and politically. Like any challenge, we must figure out the best way to endure these changes.

Through this message, I hope you may have some revelation or inspiration as to the best path forward for you, your family, and your legacy.

As for myself, I will continue to focus some on gold and silver but more on the ultimate hard asset throughout history that has proven itself recession-proof, depression proof and foolproof... Real Estate and, more importantly, Agricultural Real Estate.

S.C. Rose



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