

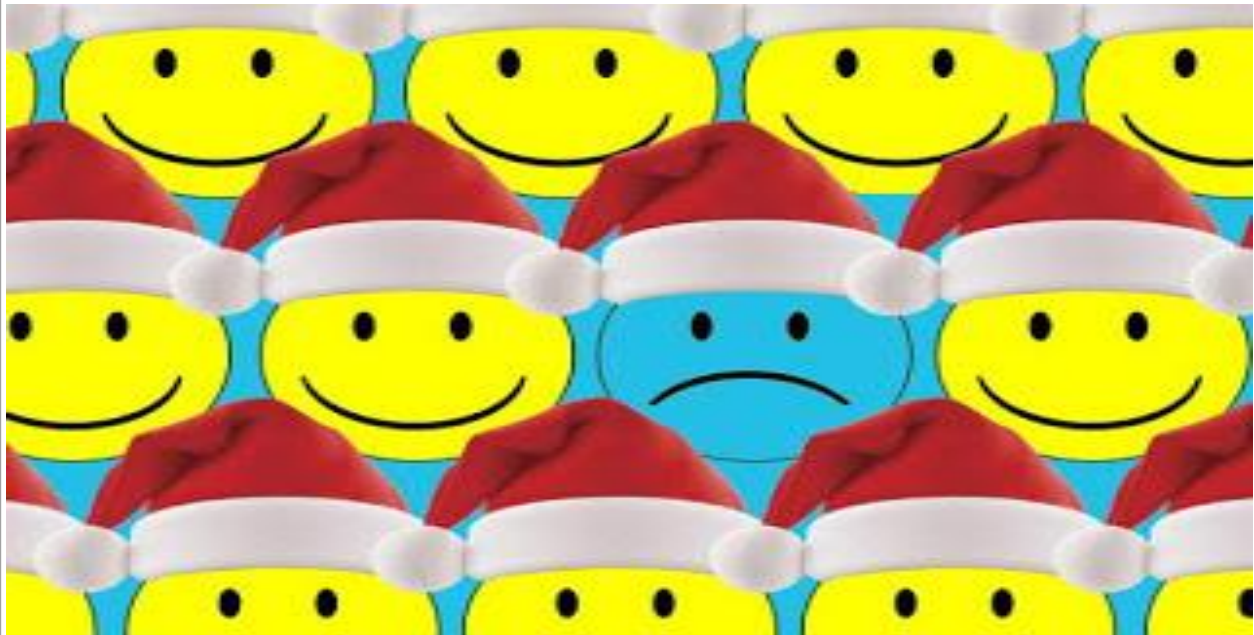


# Ryan D. Forrester

in  focus Newsletter

Providing Customized Financial Solutions & Education

## Over-Reliance On Credit: Christmas Spending Gave Some Canadians The Holiday Blues



January 4, 2016

Welcome to January!

A start to a new year and of course getting back to work. Unfortunately, most Canadians are also welcomed back with more debt. Year after year the reality is our cash is not buying as much as it used to leaving some people blue in the face. And when the moolah doesn't stretch as far as we'd want or need it to, it's much, much easier to swipe.

Why do we have this over-reliance on credit? You'll soon find out.

Let's first start here: contrary to what you may believe, the "money" you use to purchase your goods and services is not "real money". Quite frankly it might as well be Monopoly money! Seriously.

This fact may be a little hard for you to digest because you've believed one thing for so long.

But I've done a lot of research into what money is and have come to learn some very astonishing facts. One point you absolutely need to understand is that our government and governments around the world have created a runaway train that cannot be stopped while you and I, the people, are suffering for it.

A term to know: Fiat Currency.

Not sure what "**fiat currency**" is?

If you've never heard the term used before then you need to learn about it now by clicking [here](#).

Another important note to be aware of is that the Canadian government is now over 1 Trillion dollars in debt.

If our nation's debt is so out of control how do you fare in the equation?

An article posted in The Globe and Mail last year stated this:

It's become a fact of life for most Canadians as the costs of buying a home, getting an education and affording a car have risen faster than the incomes that pay for them. Income growth has failed to keep pace and the household savings rate has dwindled to just 3.6 per cent, a near-five-year low. In 1982 [however], the savings rate was 19.9 per cent.

Are you like most Canadians feeling the squeeze of your currency too? Here's why...

Our Canadian dollar is being devalued. This is not just a Canadian problem though, this is a global epidemic. And it all begins with our southern counterpart...the United States of America. The US dollar was established as the world's reserve currency in 1944 and has not had any physical assets backing their currency, like gold, since 1971.

Today, nations and central banks around the world are buying and saving large amounts of gold.

Not many people know this and more importantly not many people know why.

The question to ask though is if it's good for them to save gold, don't you think it would be good for you too?

Here's a quick example why you should save gold:

COMPARING SAVINGS		
SAVINGS	CASH	GOLD
\$300/MO (1995 – 2015)	\$72,000	\$72,000
Purchasing Power Today	\$56,000	\$236,000
Increase / Decrease	<b>-\$16,000</b>	<b>\$164,000</b>

\*Hypothetical example without compound interest

Rising costs due to inflation eats away at any cash you hold reducing your purchasing power as the years go by. Gold on the other hand goes up in value over time.

So, which would you rather save?

The obvious answer is gold and in my e-report, [“The Banks Are Scamming You: 7 Reasons Why Rock Beats Paper”](#), I explain in full detail what is taking place here and around the world and why you’re better off to save gold like our government and central banks are doing.

Learn what is taking place around the world and how you can protect yourself now.

A dear millionaire friend of mine whose opinion I value once said to me, “Ryan, you don’t know what you don’t know. And that my friend can be dangerous.”

I believe that knowledge alone is not power but rather the application of knowledge is power.

But if you don’t know what you don’t know how exactly can you prepare?

Read my e-report now, [“The Banks Are Scamming You: 7 Reasons Why Rock Beats Paper”](#).

To your success,

