



INFLATION

The Hidden Tax Agenda

**SILENTLY ROBBING YOU AND
CONFISCATING YOUR WEALTH!**

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Hello and thank you for having an interest in this report.

If we've never formally had the pleasure of meeting allow me to first give you a bit of insight into who I am and why I decided to write this report.

At the time of this writing I am a 40-year young happily married husband and father of five children. For a little more than a decade I worked in the financial industry as a licenced insurance advisor and income protection specialist in my hometown of Toronto, Canada. In March of 2014 I started to study monetary history and took a liking to teaching others what I've learned and, for this reason I've been writing articles and reports over the past 6 years. Today, in addition to my written projects, I am a full-time entrepreneur operating an international online business from my home office.

Over my career as an advisor I recognized a large gap in the population of people who truly understood finances and monetary policy in relation to those who did not. I suspect that most people want to know better and do better however, tend not to take action due to lack of knowledge. I compiled the information in this report for you hoping that I can teach you something new or, at least give you a different perspective.

You may have heard before that there are only two guarantees in life; death and taxes and, inflation at it's core is a hidden tax. In this report you will learn about inflation through a new lens and why I suggest that it has been robbing us all for almost 5 decades. This report primarily illustrates US and Canadian figures however, the principles are the same across the globe. This information has already been helpful to others and I hope that it will prove to be useful for you as well.

To your success,

A handwritten signature in blue ink, consisting of several overlapping loops and a horizontal line extending to the right.

Introduction – What Is A Dollar Worth Through The Years?

Here in Toronto I can remember a time when gasoline was 35 cents per litre and a combo at McDonald's was less than five bucks! At that time, having \$20 in your pocket for an evening out at the movies for two would have been adequate however, today that can easily be expensed on the snacks alone! Admission to today's movie theaters can cost \$20 or more, gas prices are now upwards of \$1.30 per litre and one combo at the golden arches in our current economy would run you eight to ten dollars. There are a number of reasons for these price increases but we'll get into that in a moment.

For now, take a brief look at the image below. This is the Canadian online inflation calculator and as you can see, what would have cost \$500 in 2000 has increased by 46.31% twenty years later to \$731.55.ⁱ

How to Use the Calculator

Enter any dollar amount, and the years you wish to compare, then click the **Calculate** button.

YEARS MUST BE IN THE RANGE 1914 - 2020. COMMAS AND SPACES CAN BE USED IN THE DOLLAR AMOUNT.

A "basket" of goods and services

...that cost: \$ 500.00 in 2000

...would cost: \$ 731.55 in 2020

Clear Calculate

Per cent change: 46.31

Number of Years: 20

Average Annual Rate of Inflation (%) / Decline in the Value of Money: 1.92

CPI for first year: (Jan 2000) 93.5

CPI for second year: (Jan 2020) 136.8

2002 CPI = 100.0

Data Source: [Statistics Canada](#), CONSUMER PRICE INDEXES FOR CANADA, MONTHLY (V41690973 series.)

A point worth mentioning is that there haven't been many jobs, if any, that have offered people a consistent enough pay raise over the same period of time that has kept pace with the rate of inflation. Knowing this, it becomes easy to understand why so many people today are struggling under mountains of debt.

If you've never used an inflation calculator I'd encourage you to find one online for your country and enter some figures. By taking a serious look at the real numbers you will quickly realize that the slow squeeze on each of your dollars leaves you with a less favourable ability to purchase as you would have once been able to do before.

So then, what can you do if you're not earning an income that is keeping up with the rate of inflation? And if inflation continues (which it will) what will your dollar be worth twenty years from today if it is already worth less than it was twenty years ago? Your options to what you can do are not limited however, before we discuss the solutions you need to first fully understand the problem.

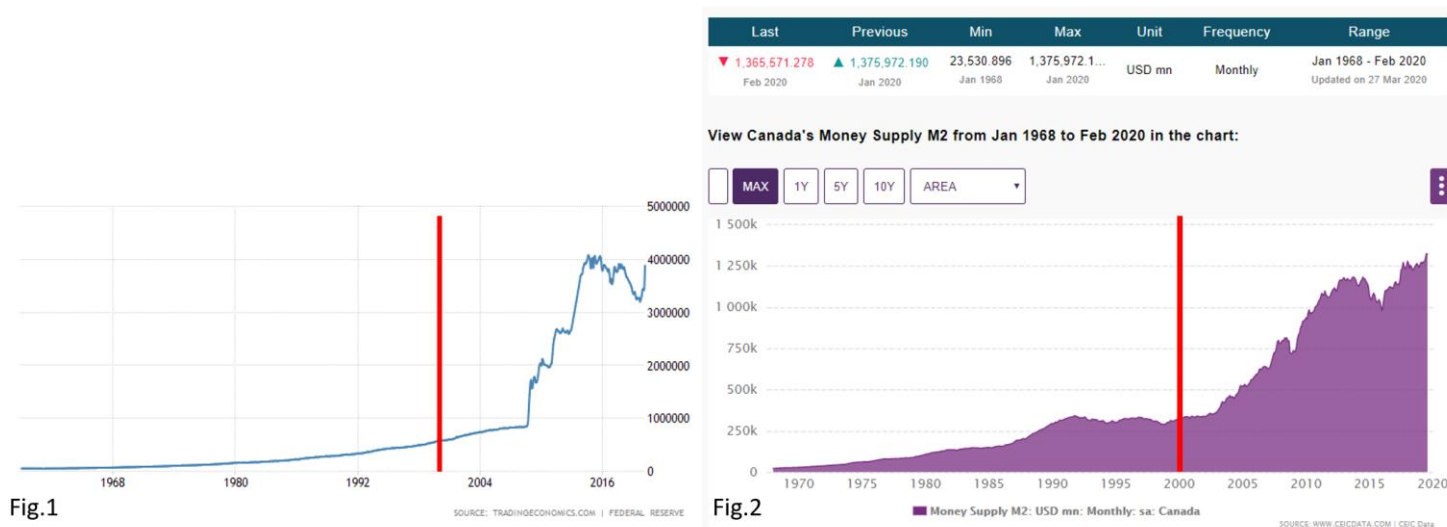
Let's get into the 1st hidden agenda.

Hidden Agenda No.1 – When They Print More, Yours Is Worth-less!

Who is “they” you might be asking?

In my previous report, [“The Truth About Money – 3 Quick Key Facts You May Not Know!”](#) I talk about the end of the Bretton Woods Agreement which enabled the U.S. central bank (The Federal Reserve) to print an unlimited supply of money (currency) which results in the devaluation of the currency. To say it another way, every time a dollar is printed the worth of each dollar becomes less. Using the example from my introduction, why would a McDonald’s combo with a burger, fries, and drink go from less than \$5 to almost double the price when we still only get a burger, fries, and drink?!!

The answer to this question is simple; there is more money in circulation and as the money supply increases so do prices. The charts below display the total money supply in the US (Fig.1)ⁱⁱ and in Canada (Fig.2)ⁱⁱⁱ since the late 1960’s. Can you see the similarities?



In both Fig.1 and Fig.2 the red line indicates the year 2000. Take note of how much money has been created over the last twenty years in relation to the previous 30+ years. The more there is of something the less it is worth and when referenced to your money, this ultimately has adverse affects on your ability to purchase goods and services the way you used to.

Over the years I’ve learned that much of our financial system is a lot of smoke and mirrors, both here in Canada and in many parts of the world. And it is my intent to continue to clear some of the smoke and mirrors that has created an economic illusion for so many people.

Now, let’s jump into and talk about the 2nd hidden agenda.

Hidden Agenda No.2 - Two For One Is Not The Deal It Suggests!

Today there are “consumer deals” everywhere. We are inundated by them; buy two get one free or two for the price of one. I’ve often thought that these sales strategies, intentionally or not, keep parts of the inflation agenda masked.

You might agree that product packaging today has become smaller than years past. A decade or two ago our goods in the grocery stores contained more contents yet cost less than they do today. By purchasing two or three pieces of an item gives us the sense that we still have the same quantity size and in some cases we do. However, when the sale is over and we are back to purchasing just one, we realize that we’re out buying another because what we had quickly finished. Parents see this first hand. In my family experience, specifically with my children, I see this all the time with boxes of cereal!

Please don’t misunderstand me, I’m not suggesting that you avoid the opportunity of a sale. What I am suggesting is that you be aware of what is happening to each of your dollars while you do.

Hypothetically speaking, if you spend \$4.00 on a 580g box of cereal when you used to spend \$3.45 on a 625g box of cereal, the price has gone up approximately 16% while the contents has been reduced by 45 grams. The box may be bigger but, you’re paying more and receiving less and that, ladies and gentlemen, is inflation!

All things being equal sure, if I can pay the same price and get two of equal quantities that haven’t changed, I will absolutely take advantage of the sale. I just want you to start to pay closer attention to what’s really happening during a proposed “good sale”, if you haven’t been doing so already.

No doubt, I have taken advantage of my fair share of sales when the value received was justified. I just don’t subscribe to the idea of buying two when I only needed one in the first place. Second to that and, more importantly, if your income hasn’t increased with inflation, how do you ever keep up?

Enough about that, on to the 3rd and final hidden agenda.



**A LESSON
ABOUT MONEY**

IF SOMETHING COSTS \$1,000 AND IT'S
ON SALE FOR \$750 AND YOU DECIDE TO
BUY IT, YOU DID NOT SAVE \$250
YOU SPENT \$750.

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Hidden Agenda No.3 - How Much You Earn vs. How Much You Keep!



We've identified that inflation has adverse affects on the money you earn. It is also equally important to understand the impact inflation has on your savings. Robert Kiyosaki, real estate investor and author of the book Rich Dad Poor Dad, says, "Savers are losers." What he is illustrating is that people saving paper money in a bank are literally losing money. Let me explain by asking a question. What would you say is the absolute best interest rate you can earn in a traditional bank savings account today?

Once you have that number the question then becomes, does it outpace inflation long-term? The likely answer is no. I've often said it is not what you earn that matters most, it's what you keep and how you keep it. To say it differently I'll quote one of my mentors, "you must save your money in an asset class that appreciates with or outpaces inflation." The truth is you will never beat inflation by using a traditional bank savings account. So, what are some available options where you can park and protect your money? Most often heads turn to the stock market and yes, gains can certainly be achieved in the stock market. One main thing to keep in mind however, is that the stock market is traditionally volatile so, although you can "park" your money there this may not be the greatest way to "protect" your money.

In my opinion, some of the greatest ways to park and protect your money is by acquiring land, investing in agriculture, fine art or, my personal favourite, precious metals. Of course, each person must assess their risk tolerance and educate themselves on the fundamentals of finances and investing. Don't ever just take someone's "word for it", me included! You are responsible for your own personal finances and your own economy and until you begin to educate yourself and take full responsibility you, intentionally yet indirectly, turn over responsibility to others and to the ebbs and flows of your external economy.

That said, the fact that you have taken this step by reading my report and taking the time to educate yourself, I applaud you. The next step is in taking action because this is where the real meets the reality so, if you've become accustomed to the smoke and mirrors, it is time to get back into the driver's seat.

Inflation – The Hidden Tax Agenda Silently Robbing You And Confiscating Your Wealth!

It is obvious that hidden agenda #1 is out of our control however, hidden agendas #2 & #3 are well within our control. The most important economy is the one in your own home so, never neglect to learn the necessary information you need to navigate through the fog. I said earlier that much of our financial system is smoke and mirrors so, keep things simple with these few points:

- Your income vs savings; inflation dissolves both. What you keep and how you keep it is vital.
- Historically, prices have risen faster than income or, most incomes fail to keep pace with inflation.
- When they print more, yours is worth-less. The few who create money ultimately control the global economy but, you can control the most important economy...the one in your own home.

I can understand if you've never looked at inflation under this scope before but, once we know better we must do better. With this knowledge, begin to take specific actions on your saving and spending habits for if not, before long your dollars won't be worth cents.

In closing, my recommendation is to cultivate a consistent habit of saving in gold. And I'll give you one good reason for doing this:

Twenty years ago one ounce of gold was roughly \$300 USD. Today, one ounce of gold is valued at more than \$1,500 USD, an increase of **400%!** Bottom line, gold is a great place to "park and protect" your money from inflation.



"Permit me to issue and control the money of a nation, and I care not who makes its laws."

- Mayer Amschel Rothschild
Founder of the Rothschild family
international banking dynasty

As I close my hope is that you got value from my report today. If you have, please let me know by sending your thoughts to ryan@ryandforrester.com and, feel free to forward a copy to a friend or family member.

Finally, over the last 20 years inflation rose by 46.31% while the value of gold rose 400%. In the words of my mentor, "It's not emotions, it's just math." So, if you've been feeling the affects of inflation too and, you'd like to learn a simple system to begin saving in gold like me, [Click Here!](#)

Thank you for your time and attention.

Ryan D. Forrester

www.ryandforrester.com

ⁱ <https://www.bankofcanada.ca/rates/related/inflation-calculator/>

ⁱⁱ <https://tradingeconomics.com/united-states/money-supply-m0>

ⁱⁱⁱ <https://www.ceicdata.com/en/indicator/canada/money-supply-m2>