

THE SHIFTING PLANES OF THE U.S. DOLLAR



AMERICAN
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Introduction



The mighty U.S. dollar may no longer enjoy the supreme position of being the world's number one reserve currency. In the coming years, another formidable currency may grab that status.

A lot of factors are affecting this shift in the U.S. dollar's power. The current geopolitical landscape and loosening of ties with allies are some of the causes. The most significant looming threat, however, is the emergence of China's economic prowess. China has become the world's largest importer of crude oil and is also backed by Russia as its largest supplier.

China gaining the upper hand would mean international central banks would have the renminbi, China's official currency, in their deposits. This will cause a high demand for the renminbi and will have a great value in the market.



If the Chinese renminbi is successful in replacing the U.S. dollar, international goods will be priced in the former's currency. Other countries who have long been suffering from the U.S.'s sanctions would be interested in supporting this shift.

What would happen if the U.S. dollar reaches the brink of collapse? The value of the U.S. dollar would plummet, and anyone who possesses dollar-denominated assets would desperately sell them at any cost, but no one would be interested in buying them.

The U.S. dollar substantially weakened in 2017 because of the shockingly massive national debt that has reached \$20 trillion. The suspension of the debt limit is one of the factors that have influenced this significant increase in debt. If this is not responded to with reforms in legislation by Congress, government spending on its operations might no longer be sustainable, and U.S. citizens could have to carry this financial burden.

Another effect of the U.S. dollar's collapse would be investors seeking to invest in other currencies, like the euro and yen, or other assets like gold and precious metals. The interest rates would increase, and U.S.-imported goods would skyrocket and cause major inflation. U.S.-exported products will be priced so low that unemployment rates will significantly rise, and the economy would spiral into a recession, or worse, an economic depression.

With this looming gloom on the possibility of the U.S. dollar's future, how can you possibly protect yourself? The best and the wisest move is to diversify your investments by maintaining at least some assets in gold or silver.

This book will explore all of these points and cover issues you need to be aware of so you can make wiser financial decisions, and create a safety net for yourself if the U.S. dollar starts shifting for the worse.

Chapter 1



The U.S. Dollar as the World Reserve Currency

According to the International Standards Organization List, 185 currencies exist in the world. A majority of these currencies can only be used within their own countries. All of these currencies are, in theory, eligible to be used as the world's reserve currency, but for certain reasons most will not.

Global currency, also known as world reserve currency, is the accepted currency for trade and most international transactions all over the world. The U.S. dollar, the euro, and the yen are among the most popular world reserve currencies. The U.S. dollar is the most popular global currency, making up 64 percent of all known central bank foreign exchange reserves.

The U.S. dollar is considered as the world's most influential currency. The strength of its economy supports this claim. About \$580 billion U.S. dollar bills are utilized internationally, which comprises 65 percent of all dollars being used. This comprises 75 percent of \$100 bills, 55 percent of \$50 bills and 60 percent of \$20 bills. The former Soviet Union and Latin America hold most of these bills.

More than one-third of the world's gross domestic product stems from countries that peg their currencies to the dollar. Seven states have also adopted the dollar as their currency, and 89 nations maintain a tight trading range relative to the dollar.



The dollar is also leading in the foreign exchange market. The U.S. dollar is being used for more than 85 percent of foreign exchange trading. Additionally, 39 percent of the world's debt is issued in dollars. This causes foreign banks to demand a lot of dollars to conduct business. This was exemplified by the 2008 financial crisis when non-U.S. banks accumulated about \$27 trillion in international liabilities denominated in foreign currencies. This caused the U.S. Federal Reserve to increase its dollar swap line to preserve the world's banks from running out of dollars.

The financial crisis also caused the dollar to be even more widely utilized. Japanese, German, French, and British banks held more liabilities denominated in dollars compared to their own currencies. Bank regulations were created and enacted to stop another crisis that would make the dollars limited. The Federal Reserve's decision to increase the federal fund's rate worsened the situation, which made the money supply decrease by making the dollars more expensive to borrow.

The government's willingness to maintain the dollar in their foreign exchange reserves is also another proof of the dollar's strength. Foreign currencies are acquired by the government through international transactions, domestic businesses, and travelers who exchange them for local currencies.

Before the dollar emerged to its current standing, most countries connected the value of their money to the amount of gold they owned. Any person or entity holding that country's paper money could present it to the government, and receive the accepted amount of gold from the country's gold reserve. The U.S. owned the largest gold reserve during that period, and the world's developed countries pegged the exchange rate for all currencies to the U.S. dollar. The 1944 Bretton Woods agreement pushed the dollar to its present status, which allowed other countries to support their currencies with dollars, rather than gold.

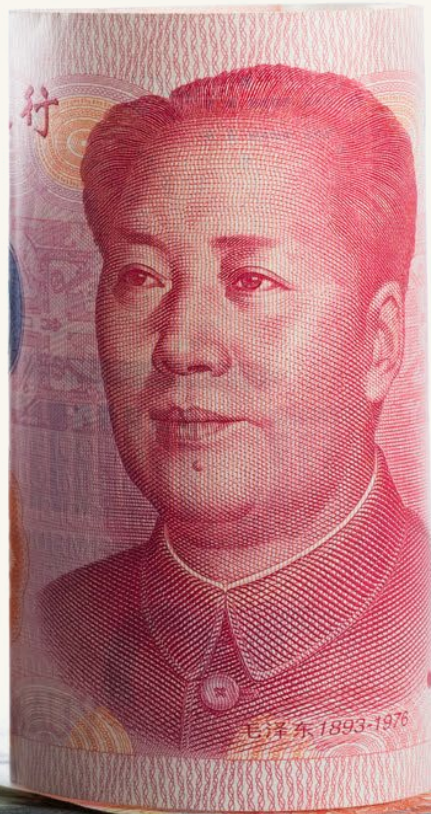
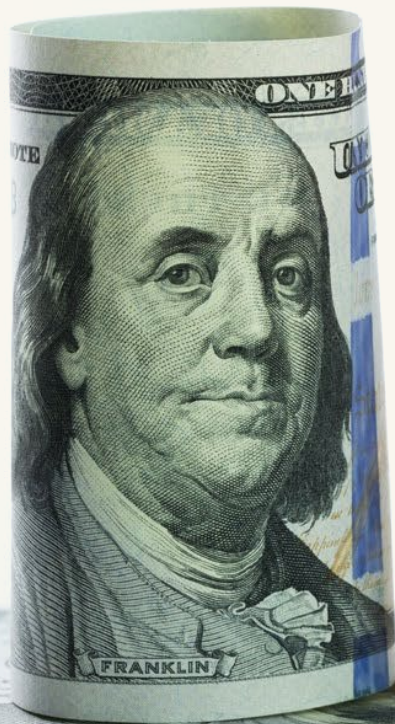
During the early 1970s, countries needed to resist inflation, and so began demanding gold for the dollars they owned. President Richard Nixon decided to unbind the dollar from gold, to prevent it from getting depleted. Around this period, the dollar had risen to become the world's dominant reserve currency.

Chapter 2



The Inevitable Collapse of the U.S. Dollar: What are the Causes?

The unavoidable breakdown of the U.S. dollar as the world's reserve currency could be caused by geopolitical pressures of varying degrees. The U.S. dollar is growing to become more dysfunctional and is in the threat of needing to be replaced.



One of these geopolitical pressures that is affecting the U.S. dollar is China's ongoing progress and its ascent to a more influential position in global trade and financial markets. China's management of its policies and its uncoiling of credit bubble excess during the 19th Party Congress in October 2017 pushed this movement forward. It further advanced its position when it conducted it without distressing its domestic economy, as well as the global economy.

Another geopolitical pressure is North Korea's endeavor to maintain its reputation and untouchability as a nuclear figure, and how this affects China-U.S. ties. Japan's involvement in handling this threat in light of domestic and foreign policy affects this as well.

Lastly, the U.S.'s loosening ties with the EU is affecting its strength. The European Union is trying to plant its feet as a more independent superpower. This may cause Europe and Japan to rely less on the U.S. dollar, as they shift their focus to fiscal policies to rectify domestic issues. Europe is looking into allocating budgetary spending on improving its defense limitations. Japan, on the other hand, is keen on spending 2 trillion yen (\$17.8 billion) to stimulate its economy.

Russia and Iran, affected by long periods of financial and trade sanctions by the U.S., would gladly take part in this arrangement. The graver threat would be if the U.S.'s allies would be keen to accept the renminbi in exchange for oil.

Chapter 3



Chinese Renminbi: The Rising World Reserve Currency

China, together with Russia, called for a new world reserve currency on in March 2009. The two nations desire to designate a reserve currency that is detached from a particular nation and can maintain its stability for a long period of time. This capability would allow it to be disconnected from intrinsic deficiencies that are brought about by credit-based currencies.



China's ownership of trillions of dollars is cause for concern for the nation should inflation emerge and its worth become significantly reduced. This is a possibility since there has been an increase of U.S. deficit spending, and the U.S. Treasury has been printing bills to support the U.S. debt.

The Chinese renminbi has emerged to become one of the global reserve currencies in the fourth quarter of 2016, and aims to be utilized fully in trade on the global foreign exchange markets. The world's central banks possessed \$99.36 billion worth of the currency as of the second quarter of 2017, and this number is projected to continue growing in the future.

China has also become the world's largest importer of crude oil. Beijing has started to settle in gold, which gives oil-exporting countries a higher level of security. If China maintains its stable currency while purchasing oil in renminbi, it will open the doors to an increased global demand for their currency.

The International Monetary Fund instated the Yuan, another name for the Chinese renminbi, as a reserve currency on November 30, 2015. This decision was prompted in part by China's officials to boost the country's standard of living and to prevent another revolution from brewing. The People's Bank of China (PBOC) maintained the renminbi at a fixed exchange rate to the dollar. The IMF demands that China liberalize its capital markets by allowing the renminbi to be openly traded on foreign exchange markets.

Chinese officials are beginning to move to make it easier for the renminbi to be traded in foreign exchange markets. The Chinese central banks' loosening of the renminbi's peg to the dollar permits other international central banks to hold it as a reserve currency. In fact, the PBOC made this move in August 2015, when it relaxed the renminbi to dollar conversion rate. China also supported the Renminbi Trading Hub for the Americas in March 2015 and also opened identical trading hubs in Singapore and London. This step allowed these countries' companies to conduct renminbi transactions in Canadian and other North American banks easier.

Before the renminbi can become a global currency, it must first thrive as a reserve currency. Achieving this status would allow the currency to be utilized to price more international contracts. China exports numerous commodities that are typically priced in U.S. dollars, and would not have to worry anymore about the dollar's value. Global central banks would be required to hold the renminbi as part of their foreign exchange reserves, which would cause growth in demands. All of these effects will enable China to have a more economic influence in relation to the U.S..

Chapter 4



The Fiscal Crisis and What Actions It Can Cause the Federal Government to Take

The financial crisis that emerged in 2007 caused the Federal Reserve to aggressively respond to the situation. It created and implemented many programs geared to assist the liquidity of financial institutions and to promote the improvement of the financial markets' conditions. These efforts caused remarkable changes to the Federal Reserve's financial state.

The Federal Reserve continues to sustain its programs of employment and price stability, even after the crisis has been long concluded. These operations involve many substantial purchases of long-term securities geared towards reducing pressure on long-term interest rates and improving the overall financial status.

The Federal Reserve utilizes a set of tools to address financial conditions. The first set of tools are tied to the central bank's traditional role as the lender of last resort. It offers short-term liquidity to banks, depository organizations and other financial institutions. Some examples in this category include the traditional discount window, the Term Auction Facility (TAF), Primary Dealer Credit Facility (PDCF), and Term Securities Lending Facility (TSLF). The Federal Reserve has also accepted bilateral currency swap agreements with several foreign central banks. These agreements support central banks in providing dollar liquidity to banks in their jurisdiction.



Another tool set involves offering liquidity straight to borrowers and investors in leading credit markets. Examples that belong to this category include the Commercial Paper Funding Facility (CPFF), Asset-Backed Commercial Paper Money Market Mutual Fund Liquidity Facility (AMLF), Money Market Investor Funding Facility (MMIFF), and the Term Asset-Backed Securities Loan Facility (TALF).

The last set of devices the Federal Reserve utilizes is the expansion of the open market operations to assist the credit market's function. It also aims to decrease the pressure on longer-term interest rates and to support the broadening of financial conditions and make it more accommodative through the purchase of longer-term securities for the Federal Reserve's portfolio.

The Federal Open Market Committee (FOMC) moved to increase policy accommodation by buying agency-guaranteed mortgage-backed securities (MBS) starting in September 2012. It moved at a pace of \$40 billion per month to be able to support stronger economic recovery and to help in making sure that inflation is running at the rate consistent with its dual mandate. The Federal Reserve also began purchasing longer-term Treasury securities at a pace of \$45 billion per month from January 2013. These purchases came to a conclusion in October 2014, when the FOMC decreased the pace of asset purchases in measured steps.

Chapter 5



Purchasing and Trading Gold and Silver: Why You Should Consider This

Gold and silver have always remained an asset that surpasses international borders, languages, and global currencies. Because of its limited nature, no single government or financial institution has complete sovereignty over it, and gold will always possess inherent value.

Precious metals provide investors with more liquidity. One can easily convert his or her gold or silver into the country's currency, or any other international currency.

Gold continues to be a formidable investment since 2010. Gold gained a value of 12.67% when 2017 came to a close, with a 1.64% increase in December alone. Gold remains the wisest and safest investment compared to stock markets and other faddish "investments".

It is always best to take inventory of your investments and see how each performs, especially if one area has become imbalanced compared to others. Reputable investor Frank Holmes has long encouraged that investors allocate a percentage of their investment portfolio in gold. An ideal rate would be five to ten percent of your investment portfolio dedicated to gold, especially if you are looking to diversify your investments for your retirement funds. He notes that individuals need to take into account their own risk tolerance before taking any steps. Holmes highlights that gold has historically shared a low-to-negative correlation with many traditional assets like cash, domestic and international U.S. Treasuries and stocks.



Gold exploration budgets are also continuously decreased, which could put intense upward pressure on its value.

A large number of people choose to put their money in stocks, which has collected more than \$80 trillion currently invested globally. Investing in gold would mean having a safety net should the stock market crash.

There is always an ongoing demand for gold, and its demand continues to increase. In 2015, central banks alone bought nearly 600 tons of gold. A large number of industries require gold and other precious metals in their operations and production of commodities.

Gold and silver can also protect you from the effects of inflation. In the early part of the century, an ounce of gold was valued at around \$360. Today it has appreciated to more than \$1000. It is also a stable vehicle and something that is essential to have if you are looking to expand your investments. For example, people who were severely affected during the 2008 financial crises could have cushioned the impact if they had invested some of their assets in gold.

Investing in precious metals also provides you with privacy since you do not have to give your information to a private or public entity. This is what makes it unique from other investment instruments. You have control over what you want to do with your personal information.

Finally the U.S. dollar continues to face the threat of debasement. At the dawn of the 20th century it may have enjoyed a peak value, but today the U.S. has trillions of dollars in debt.

Chapter 6



The National Debt and What the Government Can Do

The U.S. federal government has accumulated a staggering \$20 trillion in outstanding debt. This was marked in September 2017, and is a first in all of U.S. history. 73 percent, or more than \$14 trillion, is held by the public. The remaining 27 percent, or more than \$5 trillion, is held by different parts of the government, also known as Intragovernmental Holdings.

Generally, Congress has the capacity to set the margin on how much the government can borrow by enforcing a debt limit. In circumstances where the Treasury Department reaches this margin, it will not be able to borrow money anymore to finance government operations. The limit's reimposition in March 2017 caused the Treasury to resort to so-called "extraordinary measures" to maintain the debt's amount at the estimated \$19.84 trillion cap.

Massive government spending is the single biggest cause of the high national debt. Four programs received the largest bulk of the federal budget, specifically Medicare, Medicaid, Obamacare, and Social Security. These programs expended 52 percent of all tax dollars.

The four programs' growth will continue at this rate since they are on autopilot. This means that the budget that will be allocated is based on formulas described in their legislation. They contain variables that are relative to external factors, such as wage, inflation, food costs, health care, etc. The absence of reforms would translate to these entitlements and the debt's interest becoming the single driving cause of 83 percent of all spending growth forecasted over the next decade.

Even if these entitlements are on autopilot, Congress still has the final mandate on these programs. However, lawmakers prefer not to make any reforms, as it is politically challenging to slash the budget on popular programs, even if some of them have become unsustainable.

Congress can decide to suspend the debt limit. This enables the Treasury to borrow unlimited funds to spend for government operations. It works like a blank check for government borrowing, and once it ends, the debt limit is raised based on the amount of debt issued during the suspension.

To illustrate, Congress lifted the debt limit at \$17.2 trillion in February 2014 and suspended it until March 2015. When this period concluded, the Congress reset the new debt limit at \$18.1 trillion. It happened again in late 2017. The U.S. government cannot turn a blind eye on the debt limit and continue gathering more debt without planning and implementing any reforms.

An estimated \$768 billion of tax dollars will be utilized to pay for net interest payment on the national debt. When government funds are prioritized to deal with the debt, there will be a significantly reduced amount of money available to support other primary concerns of the country, like national defense or lower taxes.



There is an urgent need for lawmakers and new administrations to reform entitlements, to impose the debt limit, and to put the budget back to equilibrium to have definite control over the national debt. The colossal \$20 trillion debt is a threat to American citizens and will certainly have dire effects if not responded to.

Reaching the debt limit should be a cause for alarm to lawmakers that the rate of spending is unsustainable, and a need for budget reforms should be seriously considered. The government has repeatedly reached the debt limit, and only have resorted to raising it without creating any reforms. Failure in the implementation of long-term solutions will only allow debt to balloon out of proportion.

Chapter 7



Secret IRA Tax and Investment Hacks: What You Need to Know and What You Can Do

If you are like most people, you're worried that you haven't prepared enough for your retirement. The good news is that it is never too late to begin.

Keep your investment plan simple, and focus on the economic indicators that matter: employment, housing and debt. These three indicators enable you to create a common-sense understanding of the long-term outlook for the American economy and gain valuable insights into how the federal government is likely to respond.

A financially wise decision you can make is to diversify your investment portfolio, particularly with assets that are not directly affected by low interest rates, global instability, and soaring debts. An investment portfolio with a strong foundation should contain at least some assets that gain ground in the event of a shock to the system. To do so, you will need to explore assets that are outside traditional stocks, bonds, and real estate.

With your hard-earned money for retirement, how should you allocate it in such a way that it can stand strong in the face of inflation and other threats that can threaten its value?

Investing in Gold and Silver

Since the beginning of human society, gold has been used in trade and as the measurement of purchasing power. It has always been perceived as a treasure because of the inherent value it possesses. Precious metals have proven to be a store of wealth that has withstood the test of time. There is only one asset class that can be categorized as a “safe haven,” and that is gold and silver. Precious metals are finite resources that can’t be controlled by any government or financial institution, and they will always have their inherent value. Unlike paper-based assets, precious metals will perform well when the federal budget deficits are eventually addressed with painful spending cuts and tax increases.

Owning gold means that no government or other factors can control your wealth. Unlike paper-based assets, precious metals like gold and silver cannot be created out of thin air or be continually printed until it is completely worthless. The government can instantly manipulate cash, but it’s much harder for it to do that with gold. Taking a look at the GDP measured in U.S. dollars, and then measured in relation to gold will tell the real story of how the economy is doing and how much the U.S. dollar is actually worth: no spin, no manipulation, just the dollar’s real purchasing power.

Purchasing Power

Gold has been able to maintain its relative purchasing power throughout history. That’s a key reason why physical gold once backed each U.S. dollar. The government could not manipulate the dollar as they do today and the gold-backed greenback was much more than a promise printed on a piece of paper. Should the government continue creating money through liquidity enhancement and quantitative easing, it is common sense to assume that each dollar you save will gradually lose value regarding what it can buy.

This is why currency devaluation is such a destructive force. A 20 percent annual return on your investments is worthless if the currency you hold is worth 20 percent less at the end of the year than it was at the beginning. Although money can be printed, value cannot. By printing its way out of a debt crisis, the government levies a hidden tax on those Americans who have saved and invested their wealth.

Many investors lost almost half of their nest egg in the Great Recession of 2008 because of over-reliance on paper assets. If investors had owned some precious metals, their future would have been different. Dividing your eggs among many baskets is a time-tested investment strategy essential to long-term investing success.

Try to do an inventory and evaluation of your investments from the previous years. Then calculate the average gold price for that year (you can check from various available sources, like kitco.com), divide your net worth by the price of gold. How many ounces of gold could you have purchased with your net worth in 2000? That's because you would have had to select investments that delivered outstanding performance over the last ten years to keep pace with gold. Viewed another way, you needed to select investments that have outpaced the deterioration of the dollar's purchasing power. Very few investors have been able to identify investment opportunities like that, especially in turbulent markets.

If your goal is to protect your wealth in terms of gold's purchasing power, there are only two ways this can be accomplished: pick investments that consistently outperform gold over the long run, or own gold to diversify and hedge your assets from real risks. The truth is, the best investment strategy is a combination of the two. And if you have learned anything from investing these past years, the easy days of planning for retirement are long gone and are getting challenging as the years roll by.

Gold's Scarcity

Mining exploration has only gotten more difficult in recent years, and not only because of environmental concerns. Long before any gold can be extracted, significant exploration and development costs are incurred to determine the size of the deposit as well as how to extract and process the ore efficiently, safely and responsibly. The total amount of gold in the world is a surprisingly small quantity. In fact, all of the gold produced worldwide in one year could just about fit in the average person's home!

The Taxpayer Relief Act of 1997

Financial professionals all agree that the key to success when it comes to long-term investing is asset diversification – and precious metals is a key way to reduce risk in times of global uncertainty. With a Self-Directed Precious Metals IRA, individuals have physical gold and silver inside their retirement account. Thanks to the Taxpayer Relief Act of 1997, owning tangible and valuable precious metals inside your IRA is simple and easy. The tax code allows a special self-directed or alternative-asset IRA that can possess physical silver or gold.

As part of the 1997 Taxpayer Relief Act, Congress issued new rules allowing precious metals to be stored inside special custodial IRA accounts. Anyone with an IRA or qualified plan now has safe and convenient access to the benefits as well as the precious metals. Your precious metals investment can be stored safely in Delaware at the DDSC (Delaware Depository Services Company). When the time comes for you to take distributions from your account, the physical precious metals are delivered to you from the DDSC.

However, it is very strict with the types of precious metals that it can accept. It must adhere to the purity standards of gold, silver, platinum or palladium bars and coins in such accounts. Gold and other precious metals that are fashioned into jewellery, and other coins, are prohibited.

Physical Gold and Exchange-Traded Funds

There are two ways you can invest in gold; by purchasing physical gold or investing in an Exchange-Traded Fund. Physical gold is one that you hold in your hands. Physical gold owners tend to be long-term investors who are acquiring precious metals as a hedge against inflation, dollar devaluation, and other unforeseen global economic and political risks. Moreover, coin collectors quickly grow to appreciate the beauty, history, and designs of gold and silver coins.

On the other hand, ETFs offer investors a way to own gold in the form of a paper investment. ETF gold owners tend to be short-term profit-seeking individuals or institutions pursuing rapid buy and sell investment strategies.

How Much of Your Retirement Fund Should You Allocate to Precious Metals

An ideal percentage to invest in gold and silver from your retirement fund is 5 to 20 percent. The final amount will still depend on your risk tolerance and retirement horizon. In a nutshell, risk tolerance is how much risk you are willing to withstand in your investments. The levels can range from conservative, moderate, and aggressive. Whatever your risk tolerance is, gold is something every retirement investor should consider closely.



How to Start Investing Gold to Your IRA

To start taking your first step in adding gold to your IRA, seek to get in touch with a knowledgeable IRA precious metals specialists in filling out necessary documents. Eligible accounts that can be rolled over include Traditional IRA and Roth IRA, Thrift Savings Plan (TSP), 401(k), 403(b), and 457.

Typically, the only accounts that do not allow you to rollover easily to another retirement account are a 401ks with a current employer, unless the account is fully vested. However, if you are a small business owner, you may consider pursuing a Solo 401(k). This retirement plan allows business owners (and their spouse) to take part in a tax-deferred 401(k) plan.

In as little as three days, your new Self-Directed IRA can have funds transferred from your existing IRA. Usually, there is no need to call your current custodian. Once your new IRA has funded, you can select which precious metals best suit your investment criteria and time horizon, whether it be gold, silver, or a combination of both. The precious metals you have selected will be shipped on your behalf and stored at one of the many available storage facilities in the United States including the DDSC (Delaware Depository) or Brinks Global Services USA, Inc.

What You Can Do

The only real solution to the debt crisis facing the U.S. is in your hands. Diversifying with gold and silver is a common-sense strategy that every family should consider. You must take concrete steps now to preserve and protect the purchasing power of your wealth or face the consequences of a reduced lifestyle in your retirement.

In a stagnant economy, it is no longer enough pick a handful of stocks, invest for the long term, and expect decent returns. Today's turbulent market conditions make successful stock selection increasingly difficult, if not impossible for the typical investor. Without sustained growth, the role of speculators and traders on asset prices are magnified. All you have to do is look at the trading records of the major investment banks over the years: they have been raking in the money. For every trade they make, someone is on the other end. With the resources available to Wall Street traders compared to those used by everyday investors on Main Street, it's no wonder picking winners is so much harder these days.

Conclusion



A diversified investment portfolio is a wise strategy when the economy shifts negatively. Take note of the different retirement investments you can channel your funds to, and which can get you more savings when you enter the retirement period. It is also a wise move to keep your assets liquid so you will be able to move and shift them when necessary.

Gold and silver remain among the most secure assets to have in your investment portfolio. The budgets allocated for gold explorations have been significantly reduced, which means that there will be a higher demand for it and will have a high value in the market. You would be able to easily trade your gold. It will be able to protect you when inflation comes, which will be essential when the U.S. dollar will start to make a significant decline.

Consult with your financial advisor about the best strategies that can apply to you and what you can implement in your finances. Explore how you can move around your IRAs and 401(k) to get the most benefit. You will be surprised to discover how much money you can save if you take the time to gather as much knowledge and information as you can.

The financial and economic world keeps shifting, and you really never know what is going to happen next. All you can do is to prepare by keeping yourself updated with current affairs, learning as much as you can, and arranging your finances in a wise manner that will cushion you in the face of economic collapse. This book aims to have given you the fundamental knowledge you need to know, so you will be able to position yourself and your finances.



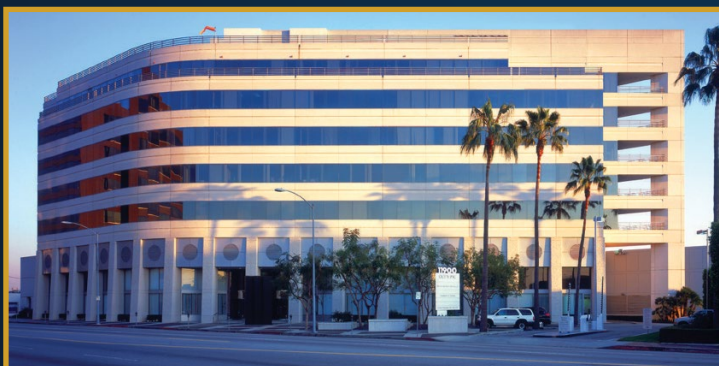
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