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## **KARATBARS INTERNATIONAL – A NEW RECIPE for WHEALTH**

Webster's dictionary defines money as a "medium of exchange, a measure of value, a means if payment." In short, money is what people use to buy things. There's nothing evil, unspiritual, or too materialistic there. Money is simply a part of the physical-living process, and in the past it was as varied stones, beads, feathers, fishhooks, animal skins and shells. To establish a standard value in the system, metal coins were later made, each one stamped with a design to guarantee its value. This first took place about 600 B.C. in the country now called Turkey, and paper money got its start in China during the 1300's. Today we give paper money and coins to people for the things they sell or the work they do.

From 1933 -1971 it was illegal for Americans to own or possess gold. Therefore you had multiple generations who were denied the opportunity and benefit of acquiring precious metals. In 1971, President Richard M. Nixon removed the United States dollar from Gold (Au) Standard at Bretton Woods' Conference. The question is which medium better secures your future? Should you continue leasing your time for less money as inflation, hyperinflation, or Quantitative Easing (QE) continue to reduce your money to that of a Weimar Republic or take charge and create a secure future? Social Security is a misnomer "Social Insecurity" is just that, leaving you with nothing. To secure the America Dream and be successful in life, you were told go to school and get an education. However, in reality, is that truly the case?

When it comes to financial literacy or lack of, a Government study of 100 people starting at age 20 tracked to 65 observed:

- 1 - Wealthy
- 4 – Financially Independent
- 5 – Died
- 8 – Relied upon Family & Friends for assistance
- 82 – Relied upon Government Assistance

Senior citizens are facing retirement without being able to afford the standard of living they're used to enjoying while being employed. The majority of people leave behind less than \$10K in assets to their heirs. If a person save 10% over 10 years i.e. \$300/month for 20 years = \$72K, however inflation gives you purchase power of \$56K. Exchanging paper currency for gold increases your purchasing power since gold doesn't lose its value, and gives opportunities for increasing wealth for generations to come. There are two kinds of people: the informed and the uninformed. The quality of information affects the quality of decisions you make. Less than 1% of Americans own or possess gold. During our research, many family members and professional friends expressed regret not having purchased gold at all. Most people think it's too expensive to buy gold or don't know reputable sources to make purchases.

How does one go about making an Au purchase? When buying from a coin dealer or broker, you're making a retail purchase = spot price (price at that particular time) plus

paying a premium (insurance) that's not refundable when selling. For protection against counterfeit Au, it must be certified by a reputable manufacturer or have a professional grade, i.e. **London Bullion Market Association (LBMA)** which is the highest and an internationally accredited standard. If you ever want to sell your gold, documentation to confirm its authenticity independent of size is required or pay the cost to have it assayed (tested).

We're seeing more "WE BUY GOLD" signs appearing all over the country, along with GOLD Parties whereby buyers are profiting by paying pennies on the dollar, and sellers aren't receiving their full value.

### **The physical dimensions of Au:**

**Bars:** 100, 400 troy ounces (25 lbs.), 1 kilograms

**Numismatic Coins:** 1 oz., 1/2 oz., 1/4 oz., 1/10 and 1/20 oz.

**Ingots:** 1, 5, 10, 20, 50, 100, 500 grams

U.S. bank fees increased 25% in the last year. An affordable option for owning gold is to open a **GOLD SAVINGS ACCOUNT** where there's **NO FEES WHATSOEVER** such as **Karatbars (KB) which is 1 gram, 24K gold 999.9 fine.**

### **GOLD STANDARD to RETURN WORLDWIDE 1/1/13**

<http://goarticles.com/article/It-s-Official-Gold-Standard-To-Return-Worldwide-January-1-2013-Sending-Gold-Prices-To-10-000/7049315/>

"If you plan to have some golden years, you better have some gold!"- Dr. E. Armstrong

### **DISCLAIMER:**

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