

Foreword

by Pat Boone

*“Go to the ant, O Sluggard;
consider her ways, and be wise.
Without having any chief, officer, or ruler,
she...gathers her food in harvest.”*

– Proverbs 6:6-8

Thrift, saving, honesty and alertness are time-proven virtues, taught by the Bible. Another book also helped me learn the value of thrift: the little bank book of my first childhood savings account, which taught the rewards of saving today for tomorrow.

Today, however, government follows economist John Maynard Keynes’ idea that saving is bad because the thrifty are not spendthrifts. In our spendaholic Progressive politicians’ new Aesop fable, the lazy grasshopper is rewarded with free government goodies, and the industrious ant’s savings are confiscated to pay for this.

In this book my long-trusted friend and advisor Craig Smith and former *Reader’s Digest* Roving Editor Lowell Ponte explain why your bank account is now punished and discouraged with near-zero interest, yet is at risk of being looted in at least 20 different ways.

Thrift is still a great virtue, and saving is wise and rational if done right. Craig and Lowell show us how to reduce the huge and growing risks our bank accounts and the value of our dollar now face, and how to save our savings.

A handwritten signature in black ink, appearing to read "Pat", with a long horizontal line extending to the right from the end of the name.