

Foundations of Wealth: Understanding Gold and Silver in Today's Markets

By Razan Hilal, Market Analyst, CMT at FOREX.com

For centuries, gold and silver have been the backbone of money. Unlike paper currencies that can be printed at will, these metals are finite, globally recognized, and trusted as lasting stores of value. They're presently central to global finance, serving as reserve assets backing currencies; hedges against inflation and crises; and safe havens during political and economic uncertainty.

In September 2025, the inflation-adjusted price of gold climbed to \$3,646 per ounce, one of the highest levels recorded since 1980 (GuruFocus). Adjusting for inflation allows observers to compare today's gold with past peaks in real purchasing power, not just headline prices. While nominal records may look impressive, inflation-adjusted figures reveal whether gold is genuinely stronger or simply reflecting currency weakness. By returning to historical highs in real terms, gold demonstrates its enduring ability to preserve wealth across decades.

According to Trading Economics, the United States still holds the world's largest official gold reserves at 8,133 tons. China has steadily increased its holdings over the past decade to around 2,298 tons, while the UAE has built up its own reserves to about 74 tons across the decade, reinforcing its role as a global bullion hub.

Today, gold valuation reflects a mix of Federal Reserve rate cut expectations, trade uncertainty, political instability across major economies, and persistent geopolitical conflicts from Ukraine to the Middle East, where investor demand for gold, and increasingly silver, remains strong.

Silver is once again approaching its all-time high near \$50, having broken out of a long-standing price channel above \$41 that has been held since 2022. Momentum remains strong, but indicators are flashing overbought levels last seen in 2011 and 2020, when rallies were followed by sharp corrections. While short-term pullbacks remain possible, the long-term outlook is supported by silver's dual role: rising industrial demand from technology and AI, alongside its appeal as a traditional safe-haven asset.

Unlike silver, gold has set new all-time records, and this month it matched its inflation-adjusted peak last seen in 1980. Price action has also broken out of a long-term channel dating back to 2016, with markets now eyeing the \$4,000 level. This aligns with the target of a technical formation known as a *cup-and-handle* pattern, in place since 2011.

After consolidating below \$3,500 for five months, gold surged more than 7% in a single week above \$3,600. In technical terms, the longer the consolidation, the sharper the breakout tends to be. With the primary uptrend intact, short-term pullbacks may provide potential "buy-the-dip" opportunities, though traders must remain cautious given gold's tendency for sharp swings.

In a nutshell, gold and silver remain essential hedges in today's uncertain world. While gold leads with record highs and silver shows strong momentum, both metals continue to prove their value as long-term foundations of wealth.



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With Bitcoin Surging Past \$124,000, FOREX.com Opens Doors to 24/7 Trading

Tuesday, September 23rd, 2025 - Dubai, UAE: In a year where Bitcoin reached a record high of \$124,500 and Ethereum climbed to \$4,955, FOREX.com, part of StoneX Group, has launched 24/7 cryptocurrency CFD trading, offering investors the ability to trade on weekends, seven days a week.

The move reflects a significant shift in the financial landscape. As investor appetite for digital assets continues to grow, platforms are adapting to ensure accessibility matches the “always on” nature of the crypto market. FOREX.com’s expanded service allows crypto CFDs positions to be taken even during traditional market downtime. Our crypto CFD Markets close Friday at 9pm UTC and reopen Saturday at 8am UTC and continuing seamlessly through the week.

This innovation comes at a time when the UAE is positioning itself as a global hub for digital finance. With frameworks from VARA and the Securities and Commodities Authority (SCA) supporting tokenized assets and fully backed stablecoins, the country is fostering a safe and attractive environment for investors.

*“The UAE’s investment outlook for the year ahead is expected to remain positive,” says **Razan Hilal, Market Analyst, CMT at FOREX.com**, adding: “The Central Bank of the UAE (CBUAE) has forecast a 5.4% growth rate for 2026, underpinned by the lifting of OPEC production quotas, the expansion of the digital economy, and sustained growth in tourism. This progress is helping attract foreign capital and drive structural transformation across capital markets. Asset tokenization, blockchain platforms, and emerging crypto hubs are enhancing liquidity, expanding financial inclusion, and improving the efficiency of cross-border trade.”*

Alongside cryptocurrencies CFDs such as Bitcoin and Solana, FOREX.com has also expanded its extended-hours initiative to include up to 160 leading stocks CFDs, from mega-caps to market movers. This integration gives traders greater flexibility across asset classes, blending traditional equities with the fast-moving digital economy.

*“Cryptocurrency markets are no longer a fringe asset class; they’re central to the future of finance,” comments **Hilal**. “The launch of 24/7 crypto CFD trading reflects how investor behavior is evolving, particularly in regions like the Middle East, where demand for around-the-clock market access is growing rapidly. Our aim is to empower traders with the tools, access, and flexibility to stay ahead of these shifts.”*

FOREX.com will be showcasing their expanded offers along with powerful tools, strategies and trading platforms at the Forex Expo Dubai 2025, taking place at the Dubai World Trade Centre on October 6th and 7th, 2025. Now in its eighth edition, the Expo has become a pivotal gathering for industry players and innovators, with FOREX.com participating as a Global Sponsor.

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