

R.I.P. MIDDLE CLASS:

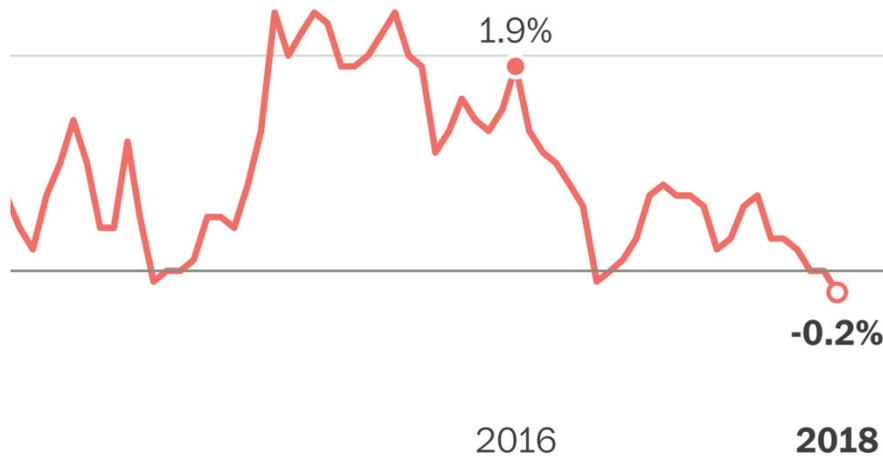
ELITE GLOBALISTS – THE ENEMIES FROM WITHIN!



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Day by day, we are losing the America we once knew: the land of opportunity where anyone willing to work hard and persevere could succeed. The American Dream is slipping away as the global elite class wrests power, wealth, and influence from the vast but downtrodden majority in a power game rigged from its inception. The real tragedy is that this could have been prevented. The Declaration of Independence birthed America with a brilliant and novel vision: not the right to happiness, but a guarantee of the right to pursue it. No clause in the Declaration or the Constitution restricts this pursuit to only the wealthiest among us – and yet, 243 years into the great American experiment of freedom, we are losing sight of the tremendous gift our Founding Fathers bequeathed us.

Few today will deny that a rift exists in America between the haves and the have-nots, but the size of this widening chasm would surprise even the most cynical among us. The old saying, “the rich are getting richer and the poor are getting poorer” is more relevant now than ever in modern America, where those at the bottom are buried in debt, hobbled by slow or nonexistent wage growth, and encouraged to “stay in their lane” by the prevailing power structure. The same government that touts low unemployment figures fails to mention that wages have stalled while inflation has roared ahead, making today’s wages proportionately lower than those of prior generations:



THE WASHINGTON POST

Courtesy: U.S. Bureau of Labor Statistics, The Washington Post

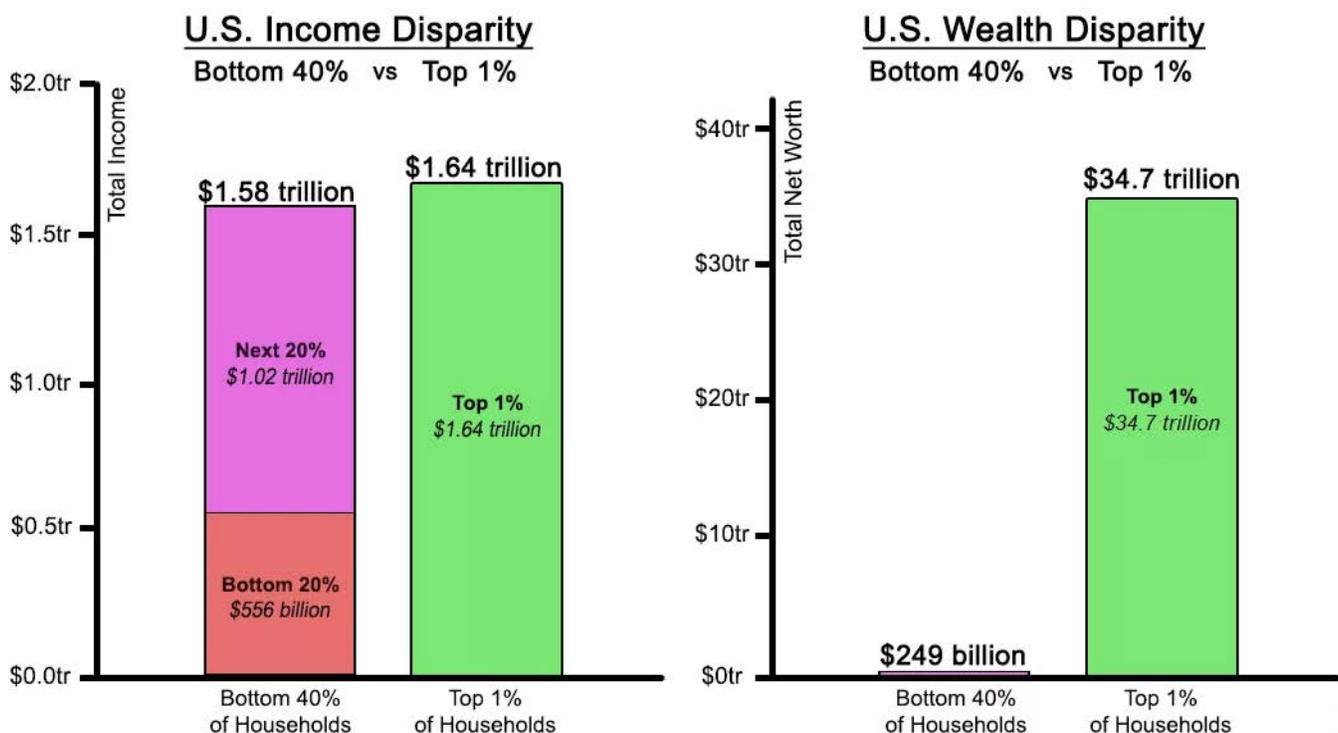
As long as the Federal Reserve continues to recklessly print money – with no sign of stopping – wage growth for the 99% remains an uphill battle. Meanwhile, the top 1% of the wealthiest and most powerful Americans do not mind wage stagnation because they are not wage slaves. Contrarily, they make millions in their sleep, their growing fortunes generated from previously accumulated wealth.

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This is all assuming that hardworking Americans are able to secure gainful employment, but there is no guarantee of this in an era rife with automation and outsourcing. Time and again, mega-corporations have opted for machines, customer self-service, and third-world sweatshop labor over the American employee. Politicians refer to the American worker as the nation's backbone, but the nation will be rendered spineless should this trend persist. Due to cheap outsourced labor and automation, the U.S. has lost 20% of its factory jobs since 2000. In other industries, full-time jobs have been replaced by part-time gigs with neither health insurance nor retirement benefits.

Corporate bigwigs are not particularly concerned, as there is no fear that their jobs will be lost to automation or outsourcing. In fact, they are doing better than ever: a recent Wall Street Journal exposé revealed that Humana's CEO's compensation was 344 times what their average employee was earning, while Whirlpool's CEO made 356 as much as their average worker at the company.

Both income and wealth disparity are problematic, and it could be argued that they're interconnected. However, wealth disparity is currently much worse than income disparity in the U.S. The concentration of wealth among the top 1% absolutely dwarfs the paltry aggregate wealth of the bottom 40% of American households:



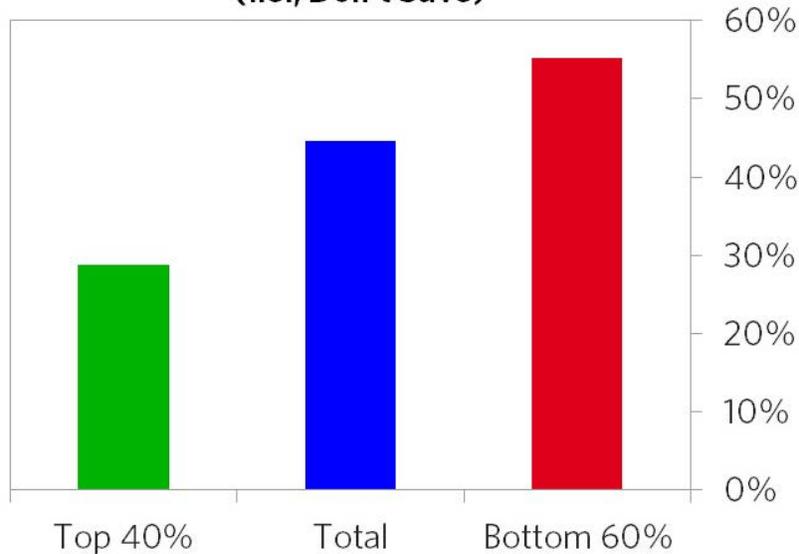
Courtesy: National Bureau of Economic Research, metrocosm.com

This chart represents not a third-world country but the United States of America: the world's wealthiest nation, the land of opportunity, the beacon of hope and leader of the free world. Nevertheless, it is becoming increasingly difficult to justify the "liberty and justice for all" conclusion in the Pledge of Allegiance when economic liberty and financial justice are provided solely on behalf of those at the top of the pyramid.

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Occasionally you will hear the ultra-wealthy concede that the wealth gap is a problem; even Warren Buffett admitted to paying a lower tax rate than his secretary. Ray Dalio, meanwhile, characterized America as having two separate economies: one for the top 40%, and the other for the bottom 60%. In compelling fashion, Dalio painted a bleak picture of middle-class America in which only one-third of the bottom 60% of households save any of their income, and most people in this category find it difficult to raise \$400 in an emergency:

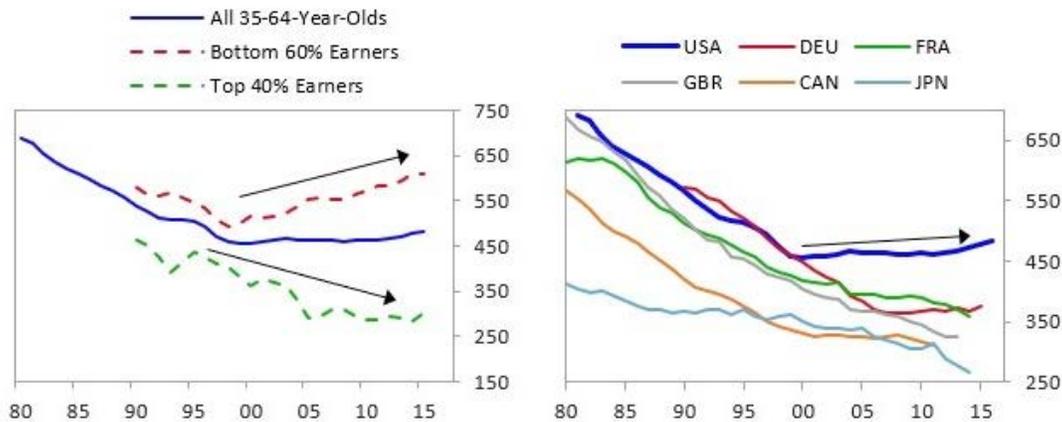
% of Families Who Report Spending at Least Their Income (i.e., Don't Save)



Courtesy: Ray Dalio

The burden of financial insolvency is not only stressful to the bottom 60% of American earners – it is absolutely fatal, with the poor and middle class suffering from an increase in premature deaths while the top 40% are living longer:

Annual Premature Deaths (per 100,000, 35-64 Year Olds)



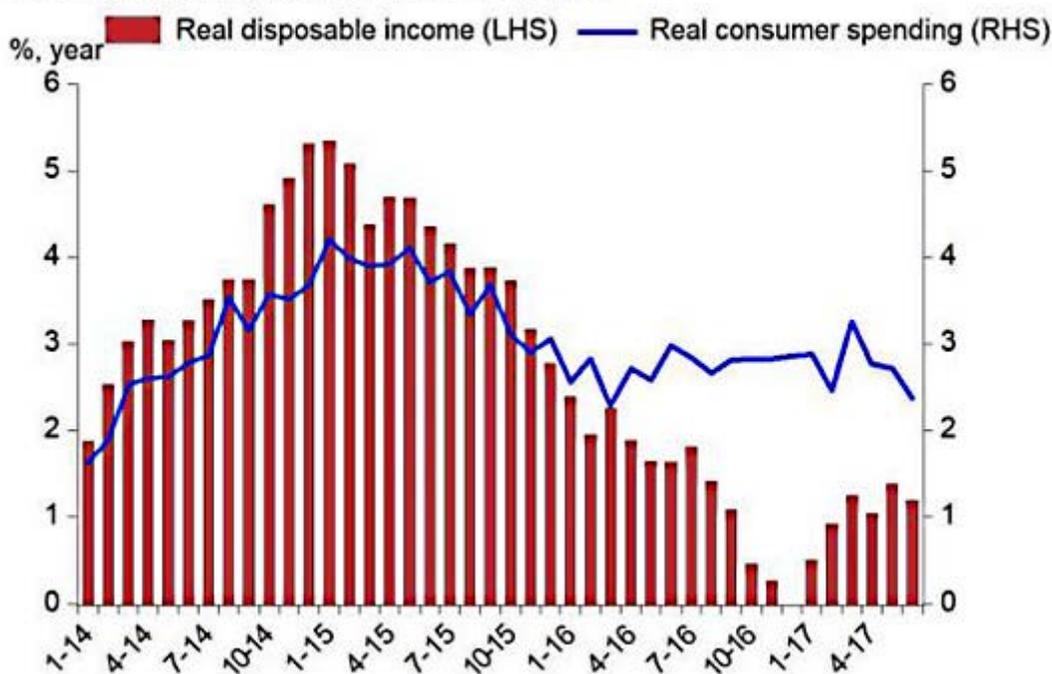
Courtesy: Ray Dalio

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Dalio also revealed that compared to wealthy elites, the middle class is disproportionately divorced, uneducated, uninsured, drug-addicted, and suicidal. These statistics leave little doubt: there are indeed two economies, and the middle class is not getting a big piece of the pie.

The question remains: who is to blame for the death of the American middle class and the possibility of climbing up the ladder to a more prosperous existence? We **cannot** blame wars; the United States entered into an era of unprecedented economic growth after World War II. Neither can we blame capitalism; the alternatives to capitalism have led only to oppression and an even wider wealth gap. Ultimately, we only have ourselves to blame for selling out America's middle class over the past 40 years. On an individual and household level, we are spending beyond our means: one survey found that 75% of Americans admit to making poor decisions as to how to spend their paychecks.

US: Spending within their means?



Source: Oxford Economics/Haver Analytics

Courtesy: Oxford Economics/Haver Analytics, Marketwatch

Americans have allowed themselves to be enslaved to a consumer/debtor culture instead of unifying as the productive powerhouse we once were. With the debt-to-GDP ratio now at over 100%, we owe more than we're producing, both as a nation and as individuals. In doing so, America's citizens are handing their power over to the global elites – and I do mean global, as a sizable portion of our debt is held internationally, particularly by Asia. The United States, for many years the world's most prosperous and powerful nation, is quickly losing its status as her competitors emerge with stricter fiscal discipline and a relentlessly productive workforce.

As long as Americans choose to overspend, and elect local and national leaders who encourage this overspending, the problem will only compound itself. Without swift and sweeping changes, the global elitists will have won: say good-bye to the middle class, and to the freedoms our forefathers gave us.

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