

**Background Briefing:** We have been talking about the wealth gap in America and the need to allow everyone to participate in the benefits of economic freedom and opportunity. Capitalism needs to be fair and opportunities equitable. Without such, our great American experiment will not survive.

While the Trump administration is moving the right direction to reduce regulations and drive economic growth across all demographics, it seems that the rich are getting richer and the poor seem to be getting poorer. This trend is leading a growing percentage of Americans to believe in the myth of Socialism.

America was built on freedom, but we're moving away from that freedom. Now, we're seeing regulations in the capital markets working against the typical retail investor.

This week's briefing addresses the opportunity for all to participate in economic liberty. Frank Holmes (CEO of US Global Investors) visits the Economic War Room to discuss European socialism vs American capitalism, what the future looks like for investors, and his thoughts on gold.



**Your Mission:** To understand the critical importance of America returning to the principles of moral democratic capitalism. Also, to work together reducing regulations and closing the wealth gap in America.

Ep. 2.71 (OSINT) Open Sourced Intelligence Briefing with highlights, quotes, and summaries of conversations in the *Economic War Room* with Kevin Freeman and Frank Holmes. Frank Holmes is chief executive and chief investment officer at U.S. Global Investors, which specializes in natural resources and emerging markets investing. He has conducted extensive research as it relates to the gold market.

**Taxes Matter in relation to Economic Liberty - Frank Holmes shares one of the reasons he moved from Canada to America 30 years ago:**

"And it was also taxation. The taxation in Canada had all of a sudden escalated that I was spending something like 64 cents of every dollar on taxes. So the income tax rate jumped ... to 51 percent. And then there was a 15 percent tax on everything you consumed and spent on some of that free health care.

So, the other things that you get free, they're not really free. There's no free lunch there? I love the culture of Texas as a country within a great country."

**1. Answering The Wealth Gap - Europe does not have the answer.**

**Do you want free or Freedom?**

"They're getting lots of benefits and lots of free. But they don't get jobs. They don't get opportunity. So one of the questions we asked, 'do you want free or do you want freedom?'" -Kevin Freeman



- » The wealth gap really comes from lack of opportunity. Opportunity is what makes America so great.



"In all my global travels and trying to understand and currently seeing what the problem of Brexit is, the crisis is in its EU socialism. EU Socialism destroyed the capital markets for London as a primary place for the forming of capital. "

"With all the young kids with degrees in Spain, in Italy, in France, there's no job opportunity with the socialist rules. They all live with their parents. So they end up going to England. That's where opportunity is. "

**The Conclusion: It's common law versus civil law and rule of law.**

"I did a lot of research on this. The US is the greatest nation of common law. Canada is also common law. And so is Australia. So is New Zealand and Singapore. And think of even Hong Kong (at least currently). These great city centers are all based on the backbone of common law and private property. It is the respect for private property. Socialism doesn't do that." –Frank Holmes



**America was built on freedom, but sadly we are moving away from that.**

**2. The unexpected consequences of so many regulations:**

- » Regulations are being layered one upon the other without an awareness of the combined consequences. This is true from the retail investor to the corporate and institutional.
- » The implications and ramifications of Sarbanes-Oxley include watching the costs of running a public company go up dramatically resulting in a 75% IPO decline in twelve years. People haven't yet recognized that this is a massive contributor to the wealth gap.

**3. As elitism increases, the regulatory environment becomes excessive.**

- » Socialism is always wanting to change the name to go after and destroy the capital markets and get control of the cash.
- » **Fiduciary rules set to protect the individual can easily work against the individual.**
- » The EU invented the fiduciary rule which was embraced by England.
- » The US also had its own restrictive interpretations around fiduciary law.

The Fiduciary Rule Result: Retail investors are often left out and, as Holmes summarizes it, are **"sent to the orphanage."**

- » There's no service because the costs of the risks of talking to that person (Retail Investor) and guiding them is just too difficult and too expensive.
- » The fiduciary rule was adopted in Canada before it came to the US and it sort of had a battle with the US regarding how it should be interpreted.

**Examples:**

- » In Canada, if you are **64 years old**, you're **too old to speculate.**
- » You might have the most wealth, but you cannot speculate.
- » At the same time, these individuals are allowed to go to a casino and gamble or bet at the racetrack, but they are not allowed to buy a high-risk investment.
- » Your investments are publicly regulated "for your own good."



**In America, fiduciary laws create another layer of regulation, with fewer and fewer retail people actually investing.**



“So it becomes a nanny state. In essence, it’s the same kind of thing as when Mayor Bloomberg said you’re allowed to drink a 12-ounce soda, but you can’t drink 16 ounces. It’s a hyper-control thing. And what that does is prevent people from making personal decisions, deciding what they want to do. It’s a loss of freedom.” –Kevin Freeman



4. **Changing the Narrative - Beware of this European phrase: Harmonization of regulations and taxation.**

They really want America to rise to the level of regulations of taxation in Europe.

- » Harmonized standards are established to supposedly prevent tax avoidance and double taxation.
- » There was a push to create a one size fits all “automatic information exchange” that would eliminate financial privacy around the world.
- » “A goal of the Convention on Mutual Administrative Assistance in Tax Matters to impose a global network of data collection and dissemination to allow high tax nations to double-tax and sometime triple-tax economic activity worldwide.”  
[Mercatus.org](http://Mercatus.org) – The uncompetitive effects of Tax Harmonization



**WARNING:** At one point this was approved by lawmakers on the Senate Foreign Relations Committee, but was fortunately blocked by Senators Rand Paul and Mike Lee.

Europe has a real theory of socialism and they want the rest of the nations of the world to embrace it. Linking tax and regulations to Europe is the slippery slope and will result in an economic disaster.

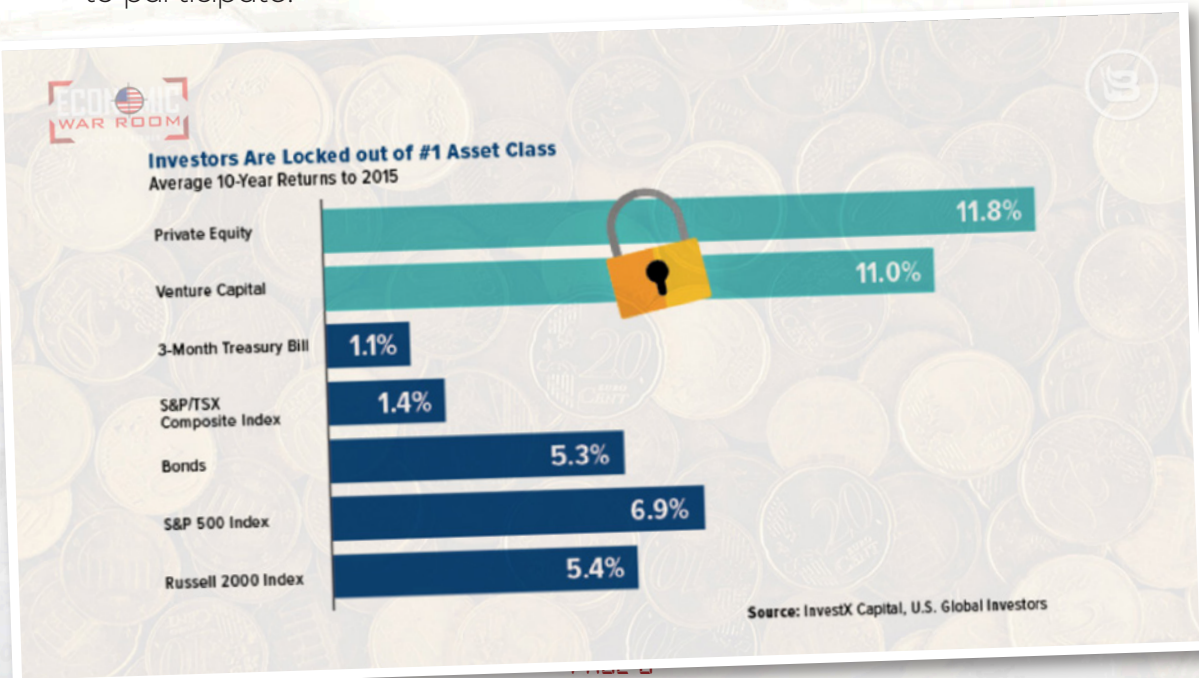
**American Exceptionalism Does Exist!** It is our system and principles that differentiate from all others:

“Four percent of the world’s population produces 25 percent of the world’s economic output. That’s exceptional! Our system works. It’s not because the people in America are better than others. America is made up of people from around the world, whether Europe and Asia, or Australia or Africa. **We are the people of the world. It’s the system that’s the difference. It’s not our geography that’s so much better. It’s the system.**” –Kevin Freeman

## 5. Why Private Equity opportunities should be expanded beyond the millionaires.

“The average IPO was once **about \$80 million**. Today it’s **over \$350 million**. So that run of capital growth is not really going to the retail investor. It’s going to the institutional investor and investors in private equity or venture capital. And therefore, it’s helping the rich get richer by the unintended consequences of regulations.” –Frank Holmes

- » According to Holmes, over 30 years, private equity investments performed 2.5 times the Dow. Regulations need to be changed and allow more individuals to participate.





- » If you look at 30-year period, it's two and a half times the S&P. If you started with \$10,000, it would have made \$70,000 on the S&P.
- » With private equity, \$10,000 would have made \$250,000 during that same period.

**"Why can't the average person invest in private equity? Because it's the legal structure that is so risk averse that they basically say 'if you want to take risks, you can buy a lottery ticket.' You can go to a racetrack, but you can't speculate on a new Steve Jobs' kid working in his garage."**

—Kevin Freeman



Today, Canada is less restrictive than the US in this area, which is causing America to lose economic opportunity.

- » In Canada accredited investors only need to have a net worth of 25K.
- » Now, American Companies are going up there for venture investment capital.
- » Over a billion dollars was raised in Canada by US companies that went up there.

**US regulation needs to be adapted to allow Main Street America to participate in private capital opportunities!**

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**Despite current US regulation restrictions.... America is still where opportunity exists!**

"What's interesting is that when you go to Germany and the brightest brains over there, they all want to get to Silicon Valley because there are no opportunities for

them in Germany. The same with the French and same with the Italians and the Spaniards. **They want to get out of there.** They want to come to see if they can immigrate into Canada. Then they can immigrate to the U.S. so that they can get an opportunity.

And that's the big part about having smart regulations, giving people more opportunities. And you don't see that in Latin America. You are part of a caste system in Latin America. People don't realize it. And the same thing is in Africa. There is even more turmoil in Africa with how they function, the formation of capital. **It's the system, not the people.** That's why they all want to get into our country."

-Frank Holmes

**We need to build a Wall against Socialism!**

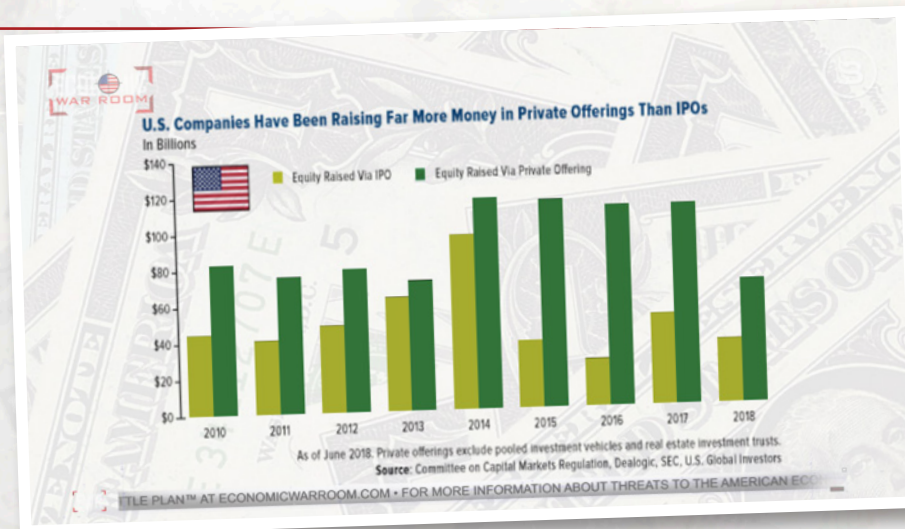
"We'd better build a wall against socialism. Yeah. In fact, as a Texan now I can tell you a very popular joke, you may have heard it:

We Texans are building the wall along the wrong border. Maybe we should keep California out. And the idea is socialism. They're the biggest threat. It's not the people. We want people from all over who believe in the future of America. Bring them from around the world, if they believe in our system, they believe in opportunity, and they want to be exceptional. Bring them on!"

-Frank Holmes

**6. Capital Raises are shifting more to private offerings due to regulations:**

**The Data:** US companies have been raising far more capital in private offerings vs public offerings.





Let's understand why:

- » Regulations are impacting this.
- » The cost the cost of audits, the cost of communication, etc.
- » There are sometimes more blackout periods for investors in corporations today than there are trading days.

**An interesting Millennial perspective with no regulation in the Crypto market:**

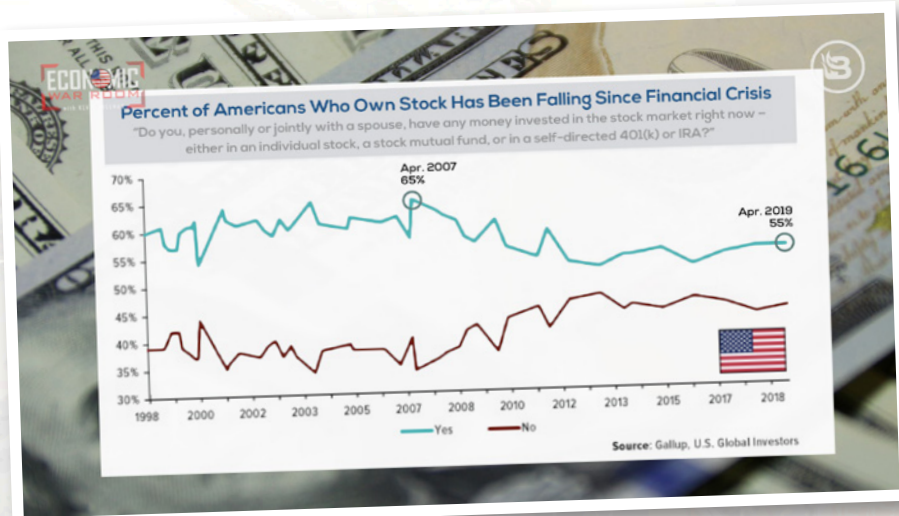
“Crypto opportunities happened outside of these traditional regulations and millennials jumped on it as an investment. What really shocked me was watching the crypto space investment take off with the millennial group.”

Interesting that despite the trend toward socialism with the millennial generation. We are seeing the millennials trust the digital world totally different, than other demographics. **They want the freedom that digital offers!** They were early adopters to Uber and Air BnB in terms of usage.

These same young people might be voting socialism, but they do not understand that they are voting against what they really want.

**7. The Data: The Percent of Americans who own public stock has been falling since the financial crisis.**

The chart shows the people that are personally or jointly with a spouse, have any money invested in the stock market right now. This includes individual stock, stock mutual funds, self-directed 401(k)s and IRAs.



- » The number, “Yes” is going down.
- » The number “No” is going up over time.



**ALERT:** The less invested we are as individuals in the system, the less willing we are to preserve the system.

## 8. Life Hacks, and why gold should be considered for part of your portfolio.

“People need to invest on a basis of dollar cost averaging. Education on investing is not taught in schools. Socialism is taught, but not capitalism. Saving and investing is not taught, and math should be taught with basic saving and investing models.”

–Frank Holmes



**There are certain “life hacks” to counterbalance human investment behavior.**

- » There may be an opportunity to discipline yourself with dollar cost averaging vs trying to just buy low and sell high.
- » **Gold is potentially a “life hack” because you talk about putting a percentage of your portfolio in gold. Gold is a hedge, and not as highly correlated to the rest of the markets.**
- » Quality Gold stocks are important, they have more leverage with rising gold demand.
- » There’s a demographic shift and there’s a consumption of gold, but supply is going to start shrinking. Holmes believes we’re going to see a rise in gold demand in America and Europe.
- » Holmes suggests investors **rebalance** their portfolio **once a quarter** or at least once a year if you **keep 10 percent in gold.**



- » Interesting fact, 60% of gold demand is bought for love – like wedding rings and jewelry.
  - In India, women consume six times the amount of gold in Fort Knox.
  - They wear it to protect them from bad policies.
  - It is a store of beauty.
  - It is money and it is convertible.
  - You can use it and cash it at anytime.

“It is important is to see the GDP per capita of China and India.... And their GDP per capita is rising dramatically...they were 40 percent of the world’s population 30 years ago, and they consumed 10 percent of all the gold in the world. Today, they hold 51 percent of the gold.” –Frank Holmes

“I’m a big believer that should have this exposure to gold. But rebalance and don’t buy it because you think the world’s coming to an end.

Bet on America. It is still the greatest nation in the world because it still is with people like yourself and those you are educating. The concept of opportunity is there, and it is the path out of poverty.” –Frank Holmes

**9. Moral Democratic Capitalism is the solution, not democratic socialism.**

Capitalism alone can be controlled by elitists. The result is crony capitalism that shuts the poor out.

Democratic Capitalism by itself is insufficient. Even if democratic, we could all agree to pollute the river to make a short-term profit and forget about our kids downstream. There must be a moral component.



**THE SOLUTION:** Moral Democratic Capitalism.

Adam Smith was a Scottish moral philosopher before he was an economist. He recognized if it's not a moral system, it will not work for long.



**WARNING:** There is nothing moral about democratic socialism because it removes freedom and one's God given right to pursue life, liberty, and happiness.

## Why you should care?

- **Moral Democratic Capitalism needs to be restored to save America's democratic republic.**
- Main Street America is missing out on wealth opportunities due to excessive regulation. The number of Americans holding stocks since the last financial crisis has been dropping. **The less invested we are as individuals in the system, the less willing we are to preserve the system that made America great.**
- Moral Democratic Capitalism ensures life, liberty and the pursuit of happiness.
- You want freedom and not free!
- Regulations and crony capitalism are limiting opportunity and creating the wealth gap.
- There are fewer public investment opportunities for investors due to restrictive regulations.
- All Americans need to understand the potential opportunities they have relative to European socialist models that limit opportunity and freedom.





# ECONOMIC BATTLE PLAN™

THE SOLUTION TO THE WEALTH GAP **2.71**

(ECONOMIC BATTLE PLAN™ POINTS: 90)

In the Economic War Room, we encourage Americans to be the “small ships that make the difference.” You cannot solely rely on the government or the president to solve your problems. You have to make a difference. It is up to you to help take our country back and create a voice for economic liberty.

## Action Steps:

Share this battle plan with your friends and your financial advisors.

1. Regulations inhibit the ability to invest, it is time to streamline regulations as it relates to investments. Smart regulations are good!
2. Ask your representative to support SEC laws that allow main street America (100K portfolios, not millionaires) to invest up to 5-10 percent in a riskier private equity opportunities if they have a financial advisor helping guide the process.
3. Recognize the wealth gap is not really a wealth gap, it is an opportunity gap.
4. Stand for Moral Democratic Capitalism! Socialism takes away individualism and innovation, and reserves those privileges for the elite political few. Uber, Apple, and Facebook could not have been created in Europe.
5. Be wary of European Harmonized strategies. Thanks to Senators Paul and Lee for taking a stand against this.
6. Go to [USfunds.com](https://www.usfunds.com) to read Holmes blog and learn more about his company.
7. Send this battle plan to friends and ask them to sign up for our weekly battle plan updates (<https://www.economicwarroom.com>). Be sure to catch the data and footnotes below for more documentation. We want you to have access to key information to make intelligent decisions.
8. Weaponize your money toward impact investing that strengthens America.



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[ECONOMIC BATTLE PLAN™ POINTS: 90]

**We need more Economic Patriots on the team!** Consider what you can do now to help strengthen America or even help someone in need. Keep in touch with your congressional representatives. Choose from the list or set your own goals:

- Get others to sign up on our website (<https://www.economicwarroom.com>) and review our free weekly Economic Battle Plans™. Each of these will address critical solutions to the threats highlighted in this briefing.
- Subscribe to [BlazeTV](#) and please use our [code \(ECON\)](#) from that link for a discount and [FREE trial.](#)
- Follow, like, comment, and share on [FB](#) and [Twitter](#). Look for short video segments on [FB](#) and make sure those are shared. (We recognize these tools may be compromised at times, but if they are not filtered, they are the major platforms available to reach out to the public. (Alternatives social platforms above are under EWR consideration)
- Check out [XOTV.me](#), a new free speech video platform Economic War Room is proud to partner with. It is free, but consider making a donation to help with Economic War Room's research and production.
- You are welcome to share this battle plan and our short video segments on FB or YouTube with friends. We set up the Economic War Room™ to be your resource for information, preparation, and mobilization. You can share the entire episode FREE on [XOTV.me](#) ([CLICK HERE](#)).
- Share this battle plan and our short video segments on [FB](#) or [YouTube](#) with friends. We set up the Economic War Room to be your resource for information, preparation, and mobilization.
- Do this now! Have a financial action plan based on multiple geopolitical scenarios developed now. Advanced preparation is key. Trying to figure what to do when an economic event happens is usually too late.
- Talk with your financial advisor as it relates to your savings/investments. Ensure your advisor understand the potential impact economic/geo-political scenarios could have on your portfolio. [LOOK FOR ECONOMIC WAR ROOM'S ADVISOR AND INVESTOR ONLINE TRAINING COURSES LAUNCHING SOON.](#)



## Shareable Quote:

“Socialism always wants to change the game,  
to go after and destroy the capital markets,  
and get control of the cash.”

–Frank Holmes

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## The EWR Collection Deck – From Kevin Freeman

(List of resources and external links for more information)

### Quick Access Links

[About Frank Holmes](#)

[The Failures of Socialism](#)

[Regulatory Burdens](#)

[Solutions to the Wealth Gap](#)

[Why Capitalism Works](#)

[The Need for Moral Democratic Capitalism](#)

[The Role of Gold](#)

### [ ] - Must Read/Watch

### Where to Access Economic War Room

On BlazeTV

<https://get.blazetv.com/economic-war-room/>

Our Website

<https://www.economicwarroom.com/>

Our Facebook page

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Our Twitter page

<https://twitter.com/economicwarroom>

Our YouTube page

[https://www.youtube.com/channel/UCfsphUgquqFcp7D\\_NDe6J\\_A/videos](https://www.youtube.com/channel/UCfsphUgquqFcp7D_NDe6J_A/videos)

Our XOTV Channel

<https://xotv.me/channels/233-economic-war-room>

Link to all Battle Plans

<https://www.economicwarroom.com/battleplans>





## About Frank Holmes

[1] Frank Holmes: <http://www.usfunds.com/about-us/our-team/>

Frank Talk, a CEO Blog by Frank Holmes

<http://www.usfunds.com/investor-library/frank-talk/>

Don't Be Fooled by the Politics of Envy

<http://www.usfunds.com/investor-library/frank-talk/dont-be-fooled-by-the-politics-of-envy/#.Xfgubi3MxcA>

The Barriers To Investing In Private Equity Are Too High

<https://www.forbes.com/sites/greatspeculations/2019/10/15/the-barriers-to-investing-in-private-equity-are-too-high/#2a306ed369a3>

Frank Holmes on Seeking Alpha: [https://seekingalpha.com/author/frank-holmes#regular\\_articles](https://seekingalpha.com/author/frank-holmes#regular_articles)

About US Global Investors: <http://www.usfunds.com/>

About the Gold and Precious Metals Fund

<http://www.usfunds.com/our-funds/our-mutual-funds/gold-and-precious-metals-fund/overview>

## The Failures of Socialism

California Wants to Teach Your Kids That Capitalism Is Racist

<https://www.wsj.com/articles/california-wants-to-teach-your-kids-that-capitalism-is-racist-11564441342>

[1] 'He Is The Enemy Of Every Entrepreneur' – Home Depot Founders Blast Socialism, Issue Dire Warning For Bernie Supporters

<https://dailycaller.com/2019/06/24/home-depot-bernie-sanders-socialism/>

Inslee's Ludicrous Climate Plan Would Cost US Households \$75,000

[https://theepochtimes.com/inslees-ludicrous-climate-plan-would-cost-u-s-households-75000\\_2981717.html](https://theepochtimes.com/inslees-ludicrous-climate-plan-would-cost-u-s-households-75000_2981717.html)

[1] Bernie: 'Impossible' To Know How Much My \$60 Trillion In Plans Cost. CBS News Grills Him

<https://www.dailywire.com/news/bernie-impossible-to-know-how-much-my-60-trillion-in-plans-cost-cbs-news-grills-him>

Free College Would Worsen Wealth Disparity

<https://www.youtube.com/watch?v=Tw7qMFrz67k&t=6s>

Is Your Public School Embracing Socialism?

<https://www.youtube.com/watch?v=60-T6nS-ELc&t=31s>

The “BS” in Bernie Sanders

<https://www.youtube.com/watch?v=2U69DE-XLcA>

**[ ]** Former Democrat leader says climate change legislation will hurt the poor

<https://www.youtube.com/watch?v=kkeh3ZWqDal&t=14s>

100 Years of Communism—and 100 Million Dead

<https://www.wsj.com/articles/100-years-of-communism-and-100-million-dead-1510011810>

**[ ]** The Seven Deadly Sins of Socialism (parts one and two)

<https://www.blazetv.com/video/ep-11-the-secrets-and-sins-democratic-socialist-do-not-want-you-to-know-economic-war-room>

<https://www.blazetv.com/video/ep-12-the-7-deadly-sins-of-socialism--part-2-economic-war-room>

**[ ]** Seven Deadly Sins of Socialism Battle Plans

[Part One](#)

[Part Two](#)

## **Regulatory Burdens**

**[ ]** Warren’s vampire plan seeks to drive a stake through the heart of capitalism

<https://www.washingtonexaminer.com/opinion/op-eds/warrens-vampire-plan-seeks-to-drive-a-stake-through-the-heart-of-capitalism>

Trump’s Deregulation Will Add \$3,100 in Income Per Household, Study Finds

[https://theepochtimes.com/trumps-deregulation-will-add-3100-in-income-per-household-study-finds\\_2982560.html](https://theepochtimes.com/trumps-deregulation-will-add-3100-in-income-per-household-study-finds_2982560.html)

A Pox on SOX, It’s Bad for Stocks

<https://www.wsj.com/articles/a-pox-on-sox-its-bad-for-stocks-1518564535>

**[ ]** Sarbanes-Oxley Is Suffocating Our Essential Capital Markets

[https://www.realclearmarkets.com/articles/2018/05/11/sarbanes-oxley\\_is\\_suffocating\\_our\\_essential\\_capital\\_markets\\_103255.html](https://www.realclearmarkets.com/articles/2018/05/11/sarbanes-oxley_is_suffocating_our_essential_capital_markets_103255.html)

WeWork Reveals the Downside of Sarbanes-Oxley

<https://www.bloombergquint.com/gadfly/wework-shows-the-ipo-process-is-broken>



Economic Consequences of the Sarbanes-Oxley Act of 2002

[http://w4.stern.nyu.edu/accounting/docs/speaker\\_papers/spring2005/Zhang\\_lvy\\_Economic\\_Consequences\\_of\\_S\\_O.pdf](http://w4.stern.nyu.edu/accounting/docs/speaker_papers/spring2005/Zhang_lvy_Economic_Consequences_of_S_O.pdf)

**[1]** Federal Regulations Amount To A \$15,000 'Hidden Tax' On Families, Report Finds

<https://dailycaller.com/2019/05/07/federal-regulations-hidden-tax-report/>

Welcome to America, land of the regulated

<https://www.thetimes.co.uk/edition/comment/welcome-to-america-land-of-the-regulated-rx2st92kl>

Obama's regulations in 2016 to drain economy by \$2 trillion

<http://www.washingtontimes.com/news/2017/may/31/obamas-regulations-in-2016-to-drain-economy-by-2-t/>

Redistribute Opportunity, Not Wealth

<https://www.youtube.com/watch?v=Am80WaCywbo&t=11s>

## **Solutions to the Wealth Gap**

SEC Office Advocates for Small Business Capital Formation

<https://www.findknowdo.com/news/12/20/2019/sec-office-advocates-small-business-capital-formation>

**[1]** SEC Votes to Move Forward with Expanding Accredited Investor Definition

[https://financialadvisoria.com/c/2604663/313923/votes\\_move\\_forward\\_with\\_expanding\\_accredited\\_investor\\_definition](https://financialadvisoria.com/c/2604663/313923/votes_move_forward_with_expanding_accredited_investor_definition)

Private Equity Might Be Going Downscale. Should You Invest?

<https://www.wsj.com/articles/private-equity-might-be-going-downscale-should-you-invest-11572836700>

Ownership, not government spending, will shrink wealth gap

<https://www.creators.com/read/star-parker/07/19/ownership-not-government-spending-will-shrink-wealth-gap>

**[1]** SEC Considers Expanding the Accredited Investor Definition

<https://www.wealthmanagement.com/regulation-compliance/sec-considers-expanding-accredited-investor-definition>

Obama threw the regulatory engine into overdrive. Trump is slowing it down

<https://www.bostonglobe.com/opinion/2018/04/25/obama-threw-regulatory-engine-into-overdrive-trump-slowing-down/jkEXwmsieAhCUK7Vf2liEO/story.html>



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Shark Tank's O'Leary: 'Reduction of regulations' under Trump has been 'remarkable'

<http://thehill.com/hilltv/rising/398505-shark-tanks-oleary-i-would-give-trump-administration-high-score-on-regulations>

**[ ] Episode 49:** How to Fix the Wealth Disparity Gap in America Today

<https://www.blazetv.com/video/ep-49-how-to-fix-the-wealth-disparity-gap-in-america-today-economic-war-room>

**[ ] EP49 IMPORTANT! Moral Democratic Capitalism, Download Economic Battle Plan™**

How Trump is using Capitalism to help the poor! The real solutions.

[https://www.youtube.com/watch?v=KX1\\_rHEBeyk&t=47s](https://www.youtube.com/watch?v=KX1_rHEBeyk&t=47s)

## Why Capitalism Works

**[ ]** Is Capitalism Really Bad for the World?

[https://www.theepochtimes.com/is-capitalism-really-bad-for-the-world\\_3212310.html](https://www.theepochtimes.com/is-capitalism-really-bad-for-the-world_3212310.html)

Stossel: Life Is Better Than Ever

<https://reason.com/video/stossel-life-is-better-than-ever/>

Fidelity Says Number Of 401(k) Millionaires Hits Record High

<https://www.fa-mag.com/news/fidelity-says-number-of-401-k-millionaires-hits-record-high-51241.html>

Making Money Is a Patriotic Act

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