**You can Choose Excuses**:

Don't buy now... If someone is selling there must be something wrong with it. It's not the right time, maybe in a couple years…

**It is too risky to invest right now!**

In 1913 the Federal Reserve Act passed hoping to stop the boom bust cycle. Then came the Roaring twenties, they were good, but then you had a crash and a great depression in the 1930s. Glad I didn’t invest then! 1944 Bretton Woods tied the dollar to gold. We were safe forever… In August 1971 we were off gold standard. That lead to high inflation (1979–80). Then there was a bad recession in 1982. Glad I sat that one out. In 1987, stocks crash. Then the Japanese were going to take over the world (1988). Don’t forget the Gulf War (1990). Another recession in 1991. Emerging markets melted down in the Asian financial crisis of 1997–98. Now they have the Lost Decades. Then there was 9/11 in 2001. Another Gulf War (2007). Still too risky. Real estate crashes in 2007. The global banking crisis was in 2007–08. Maybe TARP will help. 79.6 billion percent inflation Zimbabwe November 2008. Quantitative Easing #2 in 2010 might do it. The Greek default in 2010. The bail in, “What do you mean your taking my savings!” The debt ceiling in 2011 then the fiscal cliff in 2012… Brexit. Trump. There's 100 years with reasons not to invest. Maybe your next lifetime will be better.

**OR You can Choose Investments**:

The inflation of paper wealth has a serious impact on inequality. The top 1 per cent in the US owns one-third of the wealth and the top 10 per cent owns three-quarters. Half of the people don’t even own stocks. Asset inflation will increase inequality by definition. Moreover, 90 per cent of the income growth since 2008 has gone to the top 1 per cent, partly due to their ability to cash out in the inflated asset market. An economy that depends on asset inflation always disproportionately benefits the asset-rich top 1 per cent.

The Federal Reserve Note has lost 96% of its value in the last 100 years. At this rate you will need about 20 times as much as you think to retire.

**It is too risky NOT to invest right now!**

**By: Eric M. Wohlwend, Best-selling author**