

Equal Is Unfair Americas Misguided Fight Against Income Inequality

People often follow intuitive principles of decision making, ranging from group loyalty to the belief that nature is benign. But instead of using these principles as rules of thumb, we often treat them as absolutes and ignore the consequences of following them blindly. In *Judgment Misguided*, Jonathan Baron explores our well-meant and deeply felt personal intuitions about what is right and wrong, and how they affect the public domain. Baron argues that when these intuitions are valued in their own right, rather than as a means to another end, they often prevent us from achieving the results we want. Focusing on cases where our intuitive principles take over public decision making, the book examines some of our most common intuitions and the ways they can be misused. According to Baron, we can avoid these problems by paying more attention to the effects of our decisions. Written in an accessible style, the book is filled with compelling case studies, such as abortion, nuclear power, immigration, and the decline of the Atlantic fishery, among others, which illustrate a range of intuitions and how they impede the public's best interests. *Judgment Misguided* will be important reading for those involved in public decision making, and researchers and students in psychology and the social sciences, as well as everyone looking for insight into the decisions that affect us all.

A BARACK OBAMA SUMMER READING PICK SHORTLISTED FOR THE 2019 CENTRE FOR FICTION FIRST NOVEL PRIZE LONGLISTED FOR THE HWA DEBUT CROWN 'A whole lot more than just a spy thriller, wrapping together the ties of family, of love and of country' BARACK OBAMA 'There has never been anything like it' MARLON JAMES (GQ) 'A compelling read' MAIL ON SUNDAY 'Brilliant Cold War spy thriller. A gripping tale and an unusual take on the spy genre told from an intriguing perspective' HWA DEBUT CROWN JUDGES 'Pacy and very exciting' DAILY TELEGRAPH

What if your sense of duty required you to betray the man you love? It's 1986, the heart of the Cold War. Marie Mitchell is an intelligence officer with the FBI. She's brilliant and talented, but she's also a black woman working in an all-white boys' club, and her career has stalled with routine paperwork - until she's recruited to a shadowy task force aimed at undermining Thomas Sankara, the charismatic, revolutionary president of Burkina Faso, whose Communist ideology has made him a target for American intervention. In the year that follows, Marie will observe Thomas, seduce him, and ultimately, have a hand in the coup that will bring him down. But doing so will change everything she believes about what it means to be a spy, a lover, and a good American. 'A stunning book' PAUL BEATTY 'Intelligent and propulsive' GUARDIAN 'A spy thriller like you've never read before' TIME

Featuring new, never-before-released discussions with Ayn Rand...all about her politics! Most people have no idea what the United States represents. Ayn Rand

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did grasp America's political essence down to its roots. World-famous as the author of *Atlas Shrugged*, Rand emigrated from Russia to the United States in 1926 at the age of twenty-one. Upon her arrival, she discovered that the collectivist politics of Russia, and Europe in general, were taking hold in America. An early effort to fight this trend was Rand's *Textbook of Americanism*, which she began writing in 1946 but was left unfinished. Until now. Seventy-two years later, *A New Textbook of Americanism: The Politics of Ayn Rand* addresses the questions she did not answer then, building on her insights to illuminate Americanism and its present-day application. Featuring Rand's full 1946 work plus essays from the *New Intellectuals*, including Leonard Peikoff, and never-before-published discussions with Ayn Rand. Rand once called the United States "the only moral country in the history of the world." *A New Textbook of Americanism* explores the reasons for her judgment.

Originally published in 1960, *The Constitution of Liberty* delineates and defends the principles of a free society and traces the origin, rise, and decline of the rule of law. Casting a skeptical eye on the growth of the welfare state, Hayek examines the challenges to freedom posed by an ever expanding government as well as its corrosive effect on the creation, preservation, and utilization of knowledge. In distinction to those who confidently call for the state to play a greater role in society, Hayek puts forward a nuanced argument for prudence. Guided by this quality, he elegantly demonstrates that a free market system in a democratic polity—under the rule of law and with strong constitutional protections of individual rights—represents the best chance for the continuing existence of liberty. Striking a balance between skepticism and hope, Hayek's profound insights remain strikingly vital half a century on. This definitive edition of *The Constitution of Liberty* will give a new generation the opportunity to learn from Hayek's enduring wisdom.

NATIONAL BESTSELLER A look at how our current crises are caused by too much government, and how Ayn Rand's bold defense of free markets can help us change course. The rise of the Tea Party and the 2010 election results revealed that tens of millions of Americans are alarmed by Big Government, but skeptical that anything can or will be done to stop the growth of the state. In *Free Market Revolution*, the keepers of Ayn Rand's legacy argue that the answer lies in her pioneering philosophy of capitalism and self-interest—a philosophy that more and more people are turning to for answers. In the past few years, Rand's works have surged to new peaks of popularity, as politicians like Paul Ryan, media figures like John Stossel, and businessmen like John Mackey routinely name her as one of their chief influences. Here, Brook and Watkins explain how her ideas can solve a host of political and economic ills, including the debt crisis, inflation, overregulation, and the swelling welfare state. And most important, they show how Rand's philosophy can enable defenders of the free market to seize the moral high ground in the fight to limit government. This is a fresh and urgent look at the ideas of one of the most controversial figures in modern history—

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ideas that may prove the only hope for the future.

American society has become anti-male. Men are sensing the backlash and are consciously and unconsciously going "on strike." They are dropping out of college, leaving the workforce and avoiding marriage and fatherhood at alarming rates. The trend is so pronounced that a number of books have been written about this "man-child" phenomenon, concluding that men have taken a vacation from responsibility simply because they can. But why should men participate in a system that seems to be increasingly stacked against them? As *Men on Strike* demonstrates, men aren't dropping out because they are stuck in arrested development. They are instead acting rationally in response to the lack of incentives society offers them to be responsible fathers, husbands and providers. In addition, men are going on strike, either consciously or unconsciously, because they do not want to be injured by the myriad of laws, attitudes and hostility against them for the crime of happening to be male in the twenty-first century. Men are starting to fight back against the backlash. *Men on Strike* explains their battle cry.

Once in a great while a book comes along that changes the way we see the world and helps to fuel a nationwide social movement. *The New Jim Crow* is such a book. Praised by Harvard Law professor Lani Guinier as "brave and bold," this book directly challenges the notion that the election of Barack Obama signals a new era of colorblindness. With dazzling candor, legal scholar Michelle Alexander argues that "we have not ended racial caste in America; we have merely redesigned it." By targeting black men through the War on Drugs and decimating communities of color, the U.S. criminal justice system functions as a contemporary system of racial control—relegating millions to a permanent second-class status—even as it formally adheres to the principle of colorblindness. In the words of Benjamin Todd Jealous, president and CEO of the NAACP, this book is a "call to action." Called "stunning" by Pulitzer Prize-winning historian David Levering Lewis, "invaluable" by the *Daily Kos*, "explosive" by *Kirkus*, and "profoundly necessary" by the *Miami Herald*, this updated and revised paperback edition of *The New Jim Crow*, now with a foreword by Cornel West, is a must-read for all people of conscience.

An enlarged edition of Thomas Sowell's brilliant examination of the origins of economic disparities *Economic and other outcomes differ vastly among individuals, groups, and nations. Many explanations have been offered for the differences. Some believe that those with less fortunate outcomes are victims of genetics. Others believe that those who are less fortunate are victims of the more fortunate. Discrimination and Disparities gathers a wide array of empirical evidence to challenge the idea that different economic outcomes can be explained by any one factor, be it discrimination, exploitation, or genetics. This revised and enlarged edition also analyzes the human consequences of the prevailing social vision of these disparities and the policies based on that vision--from educational disasters to widespread crime and violence.*

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The International Forum for Social Development was a 3 year project undertaken by the United Nations. Department of Economic and Social Affairs between 2001 and 2004 to promote international cooperation for social development and supporting developing countries and social groups not benefiting from the globalization process. This publication provides an overview and interpretation of the discussions and debates that occurred at the four meetings of the Forum for Social Development held at the United Nations headquarters in New York, within the framework of the implementation of the outcome of the World Summit for Social Development.

'Muthalalitha Vyavasthithiyude Dhaarmikatha' an e-book published by CPPR is the first Malayalam translation of "The Morality of Capitalism: What Your Professors Won't Tell You", edited by Tom G. Palmer The second in the "What Your Professors Won't Tell You" series of essays on political economy, this collection includes thirteen essays. Authors include Nobel Prize winners Mario Vargas Llosa and Vernon Smith, Whole Foods Market CEO and founder John Mackey, and scholars from across the globe. There was a time when America's working class was seen as the backbone of the American economy, having considerable political, economic, and moral authority. But the working class we have now—far more female and racially diverse and employed by the fast food, retail, health care, and other service industries—has been marginalized, if not ignored, by politicians and pundits. This is changing, swiftly and dramatically. Today's working class is a sleeping giant. And as Tamara Draut makes abundantly clear, it is just now waking up to its untapped political power. Sleeping Giant is the first major examination of the new working class and the role it will play in our economic and political future. Blending moving individual narratives, historical background, and sophisticated analysis, Draut forcefully argues that this newly energized class is far along in the process of changing America for the better. Draut examines the legacy of exclusion based on race and gender that contributes to the invisibility of the new working class, despite their entwinement in everyone's day-to-day life. No longer confined to the assembly line, today's working class watches our children and cares for our parents. They park our cars, screen our luggage, clean our offices, and cook and serve our meals. They are us. With "Fight for \$15" minimum-wage protests popping up throughout the country (and in some places winning) and economic inequality being recognized as one of the defining issues of our time, today's working class will soon become impossible to ignore and foolish to dismiss. Sleeping Giant is the first book to tell the story of this extraordinary transformation in full and inspiring detail.

An updated and revised edition of the controversial classic--now more relevant than ever--argues that boys are the ones languishing socially and academically, resulting in staggering social and economic costs. Girls and women were once second-class citizens in the nation's schools. Americans responded with concerted efforts to give girls and women the attention and assistance that was long overdue. Now, after two major waves of feminism and decades of policy reform, women have made massive strides in education. Today they outperform men in nearly every measure of social, academic, and vocational well-being. Christina Hoff Sommers contends that it's time to take a hard look at present-day realities and recognize that boys need help. Called "provocative and controversial . . . impassioned and articulate" ("The Christian Science Monitor"), this edition of "The War Against Boys" offers a new preface and six radically revised chapters, plus updates on the current status of boys throughout the book.

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Sommers argues that the problem of male underachievement is persistent and worsening. Among the new topics Sommers tackles: how the war against boys is harming our economic future, and how boy-averse trends such as the decline of recess and zero-tolerance disciplinary policies have turned our schools into hostile environments for boys. As our schools become more feelings-centered, risk-averse, competition-free, and sedentary, they move further and further from the characteristic needs of boys. She offers realistic, achievable solutions to these problems that include boy-friendly pedagogy, character and vocational education, and the choice of single-sex classrooms. "The War Against Boys" is an incisive, rigorous, and heartfelt argument in favor of recognizing and confronting a new reality: boys are languishing in education and the price of continued neglect is economically and socially prohibitive. Upon its release several years ago, *The Beautiful Tree* was instantly embraced and praised by individuals and organizations across the globe. James Tooley's extraordinary ability to braid together personal experience, community action, individual courage, and family devotion, brought readers to the very heart of education. This book follows Tooley in his travels from the largest shanty town in Africa to the mountains of Gansu, China, and of the children, parents, teachers, and entrepreneurs who taught him that the poor are not waiting for educational handouts. They are building their own schools and learning to save themselves. Now in paperback with a new postscript, *The Beautiful Tree* is not another book lamenting what has gone wrong in some of the world's poorest communities. It is a book about what is going right, and powerfully demonstrates how the entrepreneurial spirit and the love of parents for their children can be found in every corner of the globe.

This landmark book charts the roller coaster history of both rich and poor, and the mechanisms that link them. Stewart Lansley examines the ideological rifts that have driven society back to the divisions of the past and asks why rich and poor citizens are still judged by very different standards.

In this new book, *In Pursuit of Wealth: The Moral Case for Finance*, Yaron Brook and Don Watkins dispel the prevailing negative myths about finance and clearly lay out the industry's virtues within a moral framework. This ambitious book shows readers how we can reframe societal mores and end the vilification of financiers.

What statistical evidence shows us about our misguided educational policies *Uneducated Guesses* challenges everything our policymakers thought they knew about education and education reform, from how to close the achievement gap in public schools to admission standards for top universities. In this explosive book, Howard Wainer uses statistical evidence to show why some of the most widely held beliefs in education today—and the policies that have resulted—are wrong. He shows why colleges that make the SAT optional for applicants end up with underperforming students and inflated national rankings, and why the push to substitute achievement tests for aptitude tests makes no sense. Wainer challenges the thinking behind the enormous rise of advanced placement courses in high schools, and demonstrates why assessing teachers based on how well their students perform on tests—a central pillar of recent education reforms—is woefully misguided. He explains why college rankings are often lacking in hard evidence, why essay questions on tests disadvantage women, why the most grievous errors in education testing are not made by testing organizations—and much more. No one concerned about seeing our children achieve their full potential can

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afford to ignore this book. With forceful storytelling, wry insight, and a wealth of real-world examples, *Uneducated Guesses* exposes today's educational policies to the light of empirical evidence, and offers solutions for fairer and more viable future policies. Climate change presents perhaps the most profound challenge ever confronted by human society. This volume is a definitive analysis drawing on the best thinking on questions of how climate change affects human systems, and how societies can, do, and should respond. Key topics covered include the history of the issues, social and political reception of climate science, the denial of that science by individuals and organized interests, the nature of the social disruptions caused by climate change, the economics of those disruptions and possible responses to them, questions of human security and social justice, obligations to future generations, policy instruments for reducing greenhouse gas emissions, and governance at local, regional, national, international, and global levels.

Margaret Sayers Peden, who is well known and respected for her translations of Fuentes, Neruda, Quiroga, and Paz, has made an admirable selection of poems that includes romances, redondillas, epigrams, decimas, sonnets, silvas, villancicos, and two excerpts from Sor Juana's theater. The introduction and notes provide the necessary context for those unfamiliar with the poet's life and times.

The Richer, The Poorer charts the rollercoaster history of both rich and poor and the mechanisms that link wealth and impoverishment. This landmark book shows how, for 200 years, Britain's most powerful elites have enriched themselves at the expense of surging inequality, mass poverty and weakened social resilience. Stewart Lansley reveals how Britain's model of 'extractive capitalism' – with a small elite securing an excessive slice of the economic cake – has created a two-century-long 'high-inequality, high-poverty' cycle, one broken for only a brief period after the Second World War. Why, he asks, are rich and poor citizens judged by very different standards? Why has social progress been so narrowly shared? With growing calls for a fairer post-COVID-19 society, what needs to be done to break Britain's destructive poverty/inequality cycle?

Examines the nature of the relationship which exists between a society based on competitive capitalism and the political and economic freedoms of its citizens. Has the world gone mad?...this is a question that we've heard time and again during the last years. Everyone is convinced that something is wrong with politics, the culture, and our society, but what exactly is the problem and how can we overcome it? This book will guide the reader through a journey that will connect the dots on the various fronts of the culture wars. There is a thread that links together the various expressions of group and identity conflicts in today's West: from Left to Right, from Social Justice Warriors to Trumpites, from feminism to the manosphere, and from critical race theorists to white nationalists. By the end of this book, readers will understand not only the root problem poisoning our culture and society, but also how to rise above it both in our private

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lives and as citizens.

A scientific response to the best-selling *The Bell Curve* which set off a hailstorm of controversy upon its publication in 1994. Much of the public reaction to the book was polemic and failed to analyse the details of the science and validity of the statistical arguments underlying the book's conclusion. Here, at last, social scientists and statisticians reply to *The Bell Curve* and its conclusions about IQ, genetics and social outcomes.

This tale of money, love, and the pursuit of the American dream constitutes the quintessential portrait of Jazz Age America. Fitzgerald's luminous prose depicts both the era's glamour and its seedy underside.

Data is a social phenomenon. This book examines the ways in which we are constantly engaging with data, consciously through the ways in which we provide data about ourselves and without awareness. It analyses the construction and use of statistics by governmental and non-governmental organisations, looking at how statistics are used in social discourse to advance interests and to achieve particular, often political ends. The authors also consider the increasing power of private corporations and transnational organisations, including recent processes affecting the ownership and access to data, as well as the importance of data in uncovering and portraying injustices.

What are the real reasons women earn less than men? What can they do about it? Find out in a new expos(r) from the bestselling author of "The Myth of Male Power."

In this provocative and highly original work, philosophy professor Jason D. Hill explores multiple dimensions of race in America today, but most importantly, a black-white divide which has grown exponentially over the past decade. Central to his thesis, Hill calls on black American leaders (and their white liberal sponsors) to escape from the cycle of blame and finger-pointing, which seeks to identify black failures with white hatred and indifference. This overblown narrative is promulgated by a phalanx of black nihilists who advocate the destruction of America and her institutions in the name of ending "whiteness." Much of the black intelligentsia consists of these false prophets, and it is their poisonous ideology which is taught, uncontradicted, to students of all races. It is they who are responsible for the cultural depression blacks are suffering in today's society. Ultimately, the answer to "what do White Americans owe?" is not about the morality or practicality of reparations, affirmative action, or other redistributionist schemes. Hill rejects the collectivist premise behind the argument, instead couching notions of culpability, justice, and fairness as responsibilities of individuals, not arbitrary racial or ethnic groupings.

We've all heard that the American Dream is vanishing, and that the cause is rising income inequality. The rich are getting richer by rigging the system in their favor, leaving the rest of us to struggle just to keep our heads above water. To save the American Dream, we're told that we need to fight inequality through tax hikes, wealth redistribution schemes, and a far higher minimum wage. But what if that narrative is wrong? What if the real threat to the American Dream isn't rising income inequality—but an all-out war on success? In *Equal is Unfair*, a timely and thought-provoking work, Don Watkins and Yaron Brook reveal that almost everything we've been taught about inequality is wrong. You'll discover:

- why successful CEOs make so much money—and

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deserve to • how the minimum wage hurts the very people it claims to help • why middle-class stagnation is a myth • how the little-known history of Sweden reveals the dangers of forced equality • the disturbing philosophy behind Obama's economic agenda. The critics of inequality are right about one thing: the American Dream is under attack. But instead of fighting to make America a place where anyone can achieve success, they are fighting to tear down those who already have. The real key to making America a freer, fairer, more prosperous nation is to protect and celebrate the pursuit of success—not pull down the high fliers in the name of equality.

Drawing from his comprehensive, star-studded course at the Citadel, Mallory Factor, the New York Times bestselling author of *Shadowbosses*, brings together a fascinating and diverse range of essays from leading figures and activists which explore and illuminate the conservative intellectual tradition in American politics. Ambitious in its breadth and depth, *The Big Tent* is a panoramic portrait of the intellectual history of the conservative movement. Some of the leading lights of the right offer an unparalleled introduction to conservative figures and ideas, from the Revolution to William F. Buckley; Barry Goldwater to the Reagan Revolution; Libertarianism to the War on Terror. Insightful and stimulating, *The Big Tent* is an outstanding survey of the movement over three centuries.

"The Moral Case for Profit Maximization considers the moral status of profit maximization, arguing that profit maximization is moral when businessmen seek to maximize profit by forming values and cultivating the virtues"--

The definitive refutation to the argument of *The Bell Curve*. When published in 1981, *The Mismeasure of Man* was immediately hailed as a masterwork, the ringing answer to those who would classify people, rank them according to their supposed genetic gifts and limits. And yet the idea of innate limits—of biology as destiny—dies hard, as witness the attention devoted to *The Bell Curve*, whose arguments are here so effectively anticipated and thoroughly undermined by Stephen Jay Gould. In this edition Dr. Gould has written a substantial new introduction telling how and why he wrote the book and tracing the subsequent history of the controversy on innateness right through *The Bell Curve*. Further, he has added five essays on questions of *The Bell Curve* in particular and on race, racism, and biological determinism in general. These additions strengthen the book's claim to be, as Leo J. Kamin of Princeton University has said, "a major contribution toward deflating pseudo-biological 'explanations' of our present social woes."

America's Persecuted Minority: Big Business was a lecture delivered by Ayn Rand at the Ford Hall Forum, Boston, on December 17, 1961, and at Columbia University on February 15, 1962. Rand argues that "every ugly, brutal aspect of injustice toward racial or religious minorities is being practiced towards businessmen" under America's antitrust laws. Rand catalogues the injustices of antitrust, decries the scapegoating of businessmen, analyzes particular cases, rejects antitrust laws as non-objective and calls for their ultimate repeal.

Based on a series of lectures given in 1983 by Dr. Leonard Peikoff, *Understanding Objectivism* offers a deeper and more profound study of Ayn Rand's philosophy, and outlines a methodology of how to approach the study of Objectivism and apply its principles to one's life. For the legions of readers who treasure *Atlas Shrugged* and *The Fountainhead*, and who savor cogent analysis and provocative discussion of Ayn

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Rand's thoughts and beliefs, Understanding Objectivism takes the stimulating study of Rand's philosophy to the next level.

Equal Is Unfair America's Misguided Fight Against Income Inequality St. Martin's Press Understand Logic is a comprehensive introduction to this fascinating though sometimes challenging subject. As well as looking at logic in theoretical terms the book considers its everyday uses and demonstrates how it has genuine practical applications. It will take you step by step through the most difficult concepts and is packed with exercises to help you consolidate your learning at every stage. Covering everything from syllogistic logic to logical paradoxes and even looking at logic in Alice in Wonderland, this is the only guide you will ever need.

A provocative and timely case for how the science of genetics can help create a more just and equal society In recent years, scientists like Kathryn Paige Harden have shown that DNA makes us different, in our personalities and in our health—and in ways that matter for educational and economic success in our current society. In The Genetic Lottery, Harden introduces readers to the latest genetic science, dismantling dangerous ideas about racial superiority and challenging us to grapple with what equality really means in a world where people are born different. Weaving together personal stories with scientific evidence, Harden shows why our refusal to recognize the power of DNA perpetuates the myth of meritocracy, and argues that we must acknowledge the role of genetic luck if we are ever to create a fair society. Reclaiming genetic science from the legacy of eugenics, this groundbreaking book offers a bold new vision of society where everyone thrives, regardless of how one fares in the genetic lottery.

SHADOWBOSSSES reads like an organized crime novel, but it's actually a true story of how labor unions are infiltrating our government and corrupting our political process. This compelling and insightful book exposes how unions have organized federal, state, and local government employees without their consent, and how government employee unions are now a threat to our workers' freedoms, our free and fair elections, and even our American way of life. And, Mallory Factor reveals what's coming next: how unions are targeting millions of Americans--maybe even you--for forced unionization so that unions can collect billions more in forced dues and exert an even greater influence over American politics. A chilling expose, SHADOWBOSSSES is also a call to citizen action against those who really hold power in America today.

'Rules are not sacrosanct. They are human constructions, imposed upon the world. When these constructions are not useful to us, we can and should transcend them, because results matter more.' – Douglas Kruger They're Your Rules, Break Them! offers 50 innovative ways of looking at your business as a long-term, dynamic, progressive entity. Here you will find 50 ways to ditch the atrophying forces and create an exponentially achieving, high-performance culture in your organisation. Disruption is everywhere. Rather than suffering its blows, what if you could institutionalise it into your business? What if, rather than being rigid and rule-bound, you could make your business 'ever changing' within? Some rules help us, but some don't. Do you know which ones to ditch? And do you know how to create a high-performing, dynamic, learning culture that doesn't rely on blind bureaucracy? Elon Musk did it with Tesla and Space-X. Pixar does it too. The Israel Defense Forces and US Navy SEALs have been doing it for decades, and their results have been astonishing. In a world of exponential organisations, rule-bound dinosaurs will fall and fade. But you don't have to. They're

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your rules. Break them!

This is the latest in an important series of reviews going back to 1928. The book contains 28 chapters, written by experts in their field, and reviews developments in the principal aspects of British librarianship and information work in the years 2011-2015. The 2008 housing bubble bailouts were the largest financial scandal in History. Tens of trillions of dollars were needed to prop up institutions which had engaged in fraud. This wasn't the result of a lack of regulations. This was the result of criminal behavior. Investment banks illegally bribed rating agencies, so they could offload toxic securities onto third parties. Private profits and public debt could not work without the marriage between business and state. But it is not just in banking where the reverse Midas touch of government rears its rotten finger. Everything from healthcare, to education to the military to even the mail is made more expensive and dysfunctional by "government help." The Left wants big business out of government and the right wants the government out of business. The blame for which side is corrupting which is faulty logic. It is the relationship between the two that gives rise to the plutocracy. Making matters worse, is how the cult of political correctness and SJW outrage culture, turns every issue into a race/sex/prejudice issue. This, "agree with us or you're a Nazi," bully tactic has in a great degree silenced many reasonable solutions and ideas. In nearly every industry the problems can be resolved by separating business and state.

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