

Fig. 1-1 Cash Flow Path of Poor Households

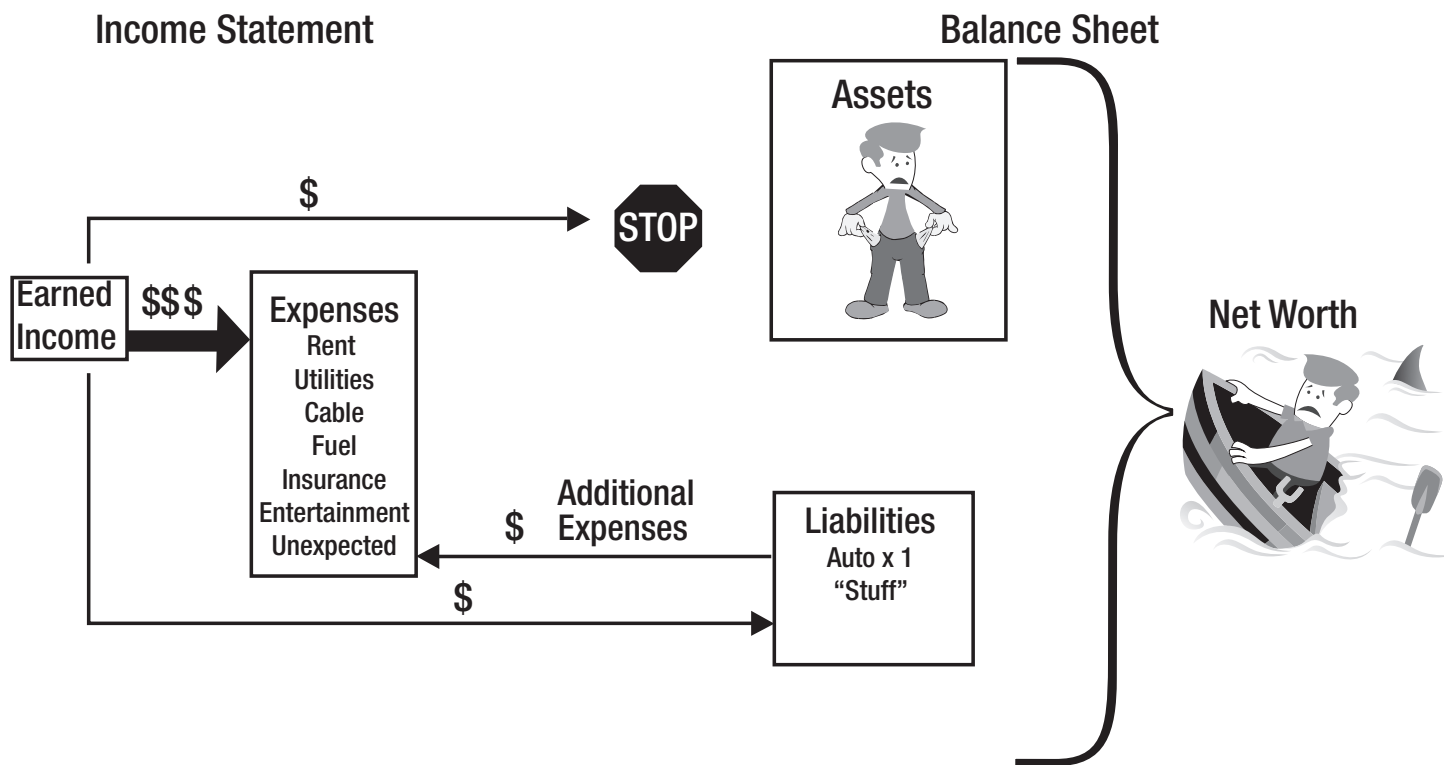


Fig. 1-2 Cash Flow Path of Middle Class / "Rich" Households

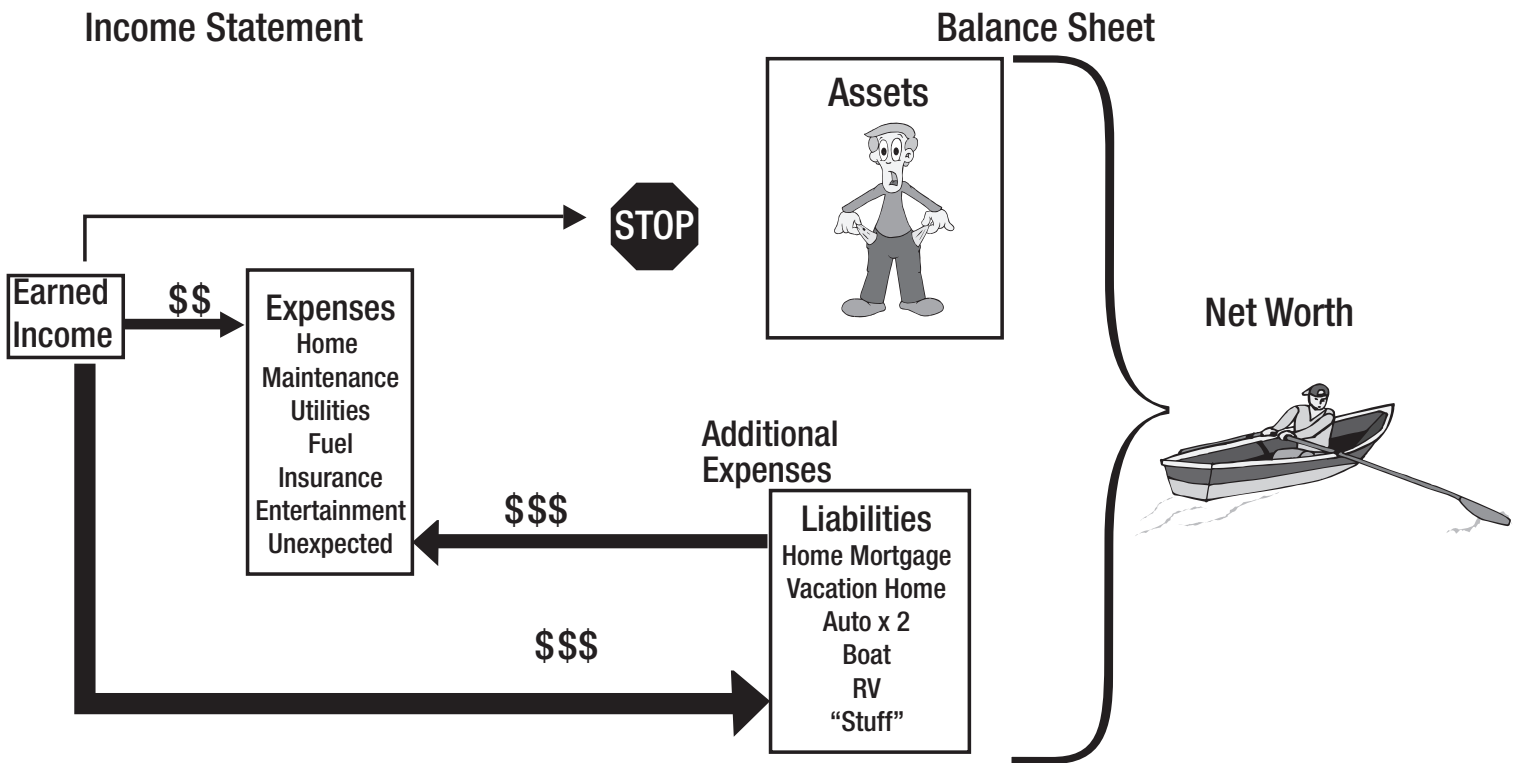


Fig. 1-3 Cash Flow Path of Wealthy Households

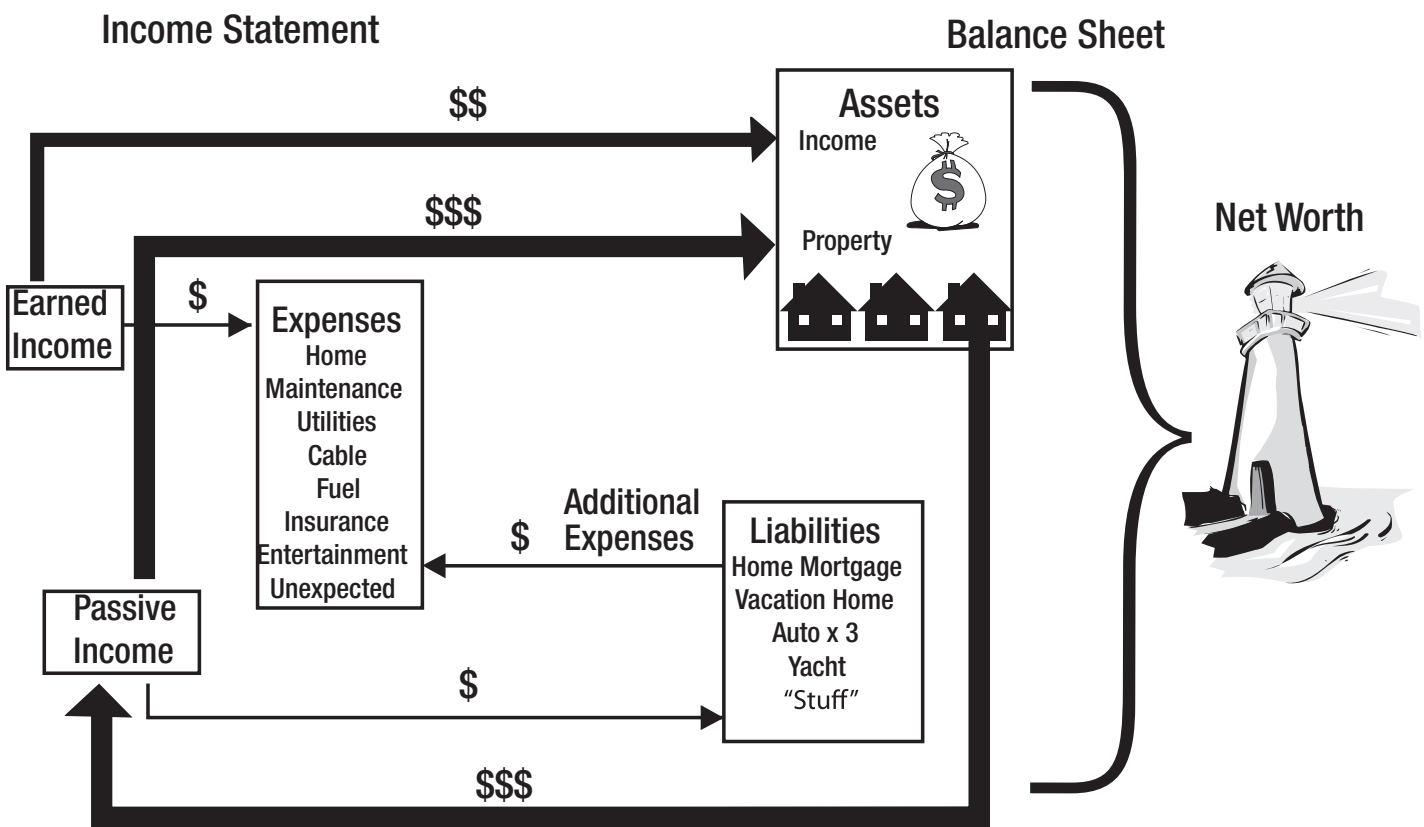


Fig. 2-1 Normal Yield Curve

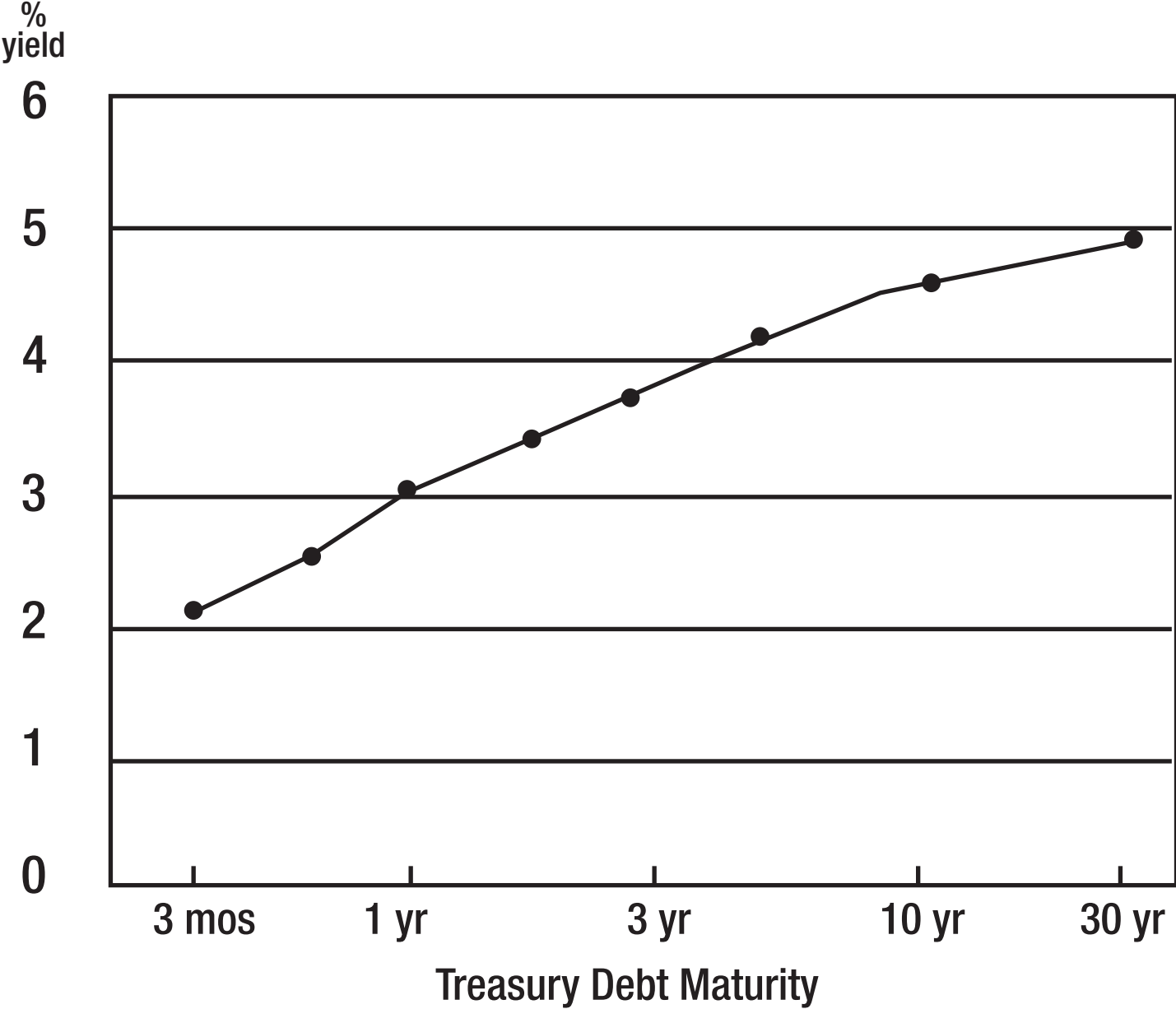


Fig. 2-2 Steep Yield Curve – Growth Ahead

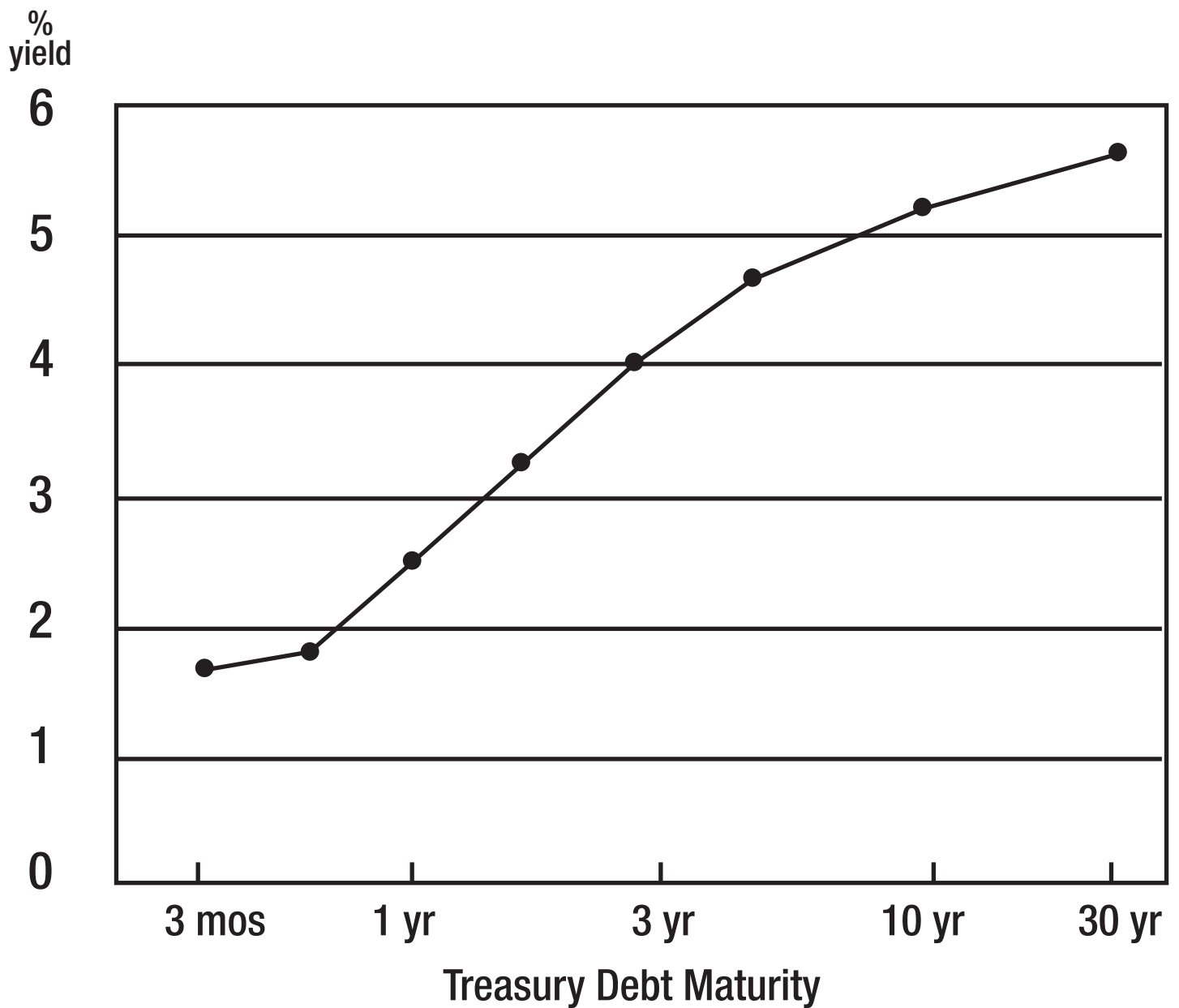
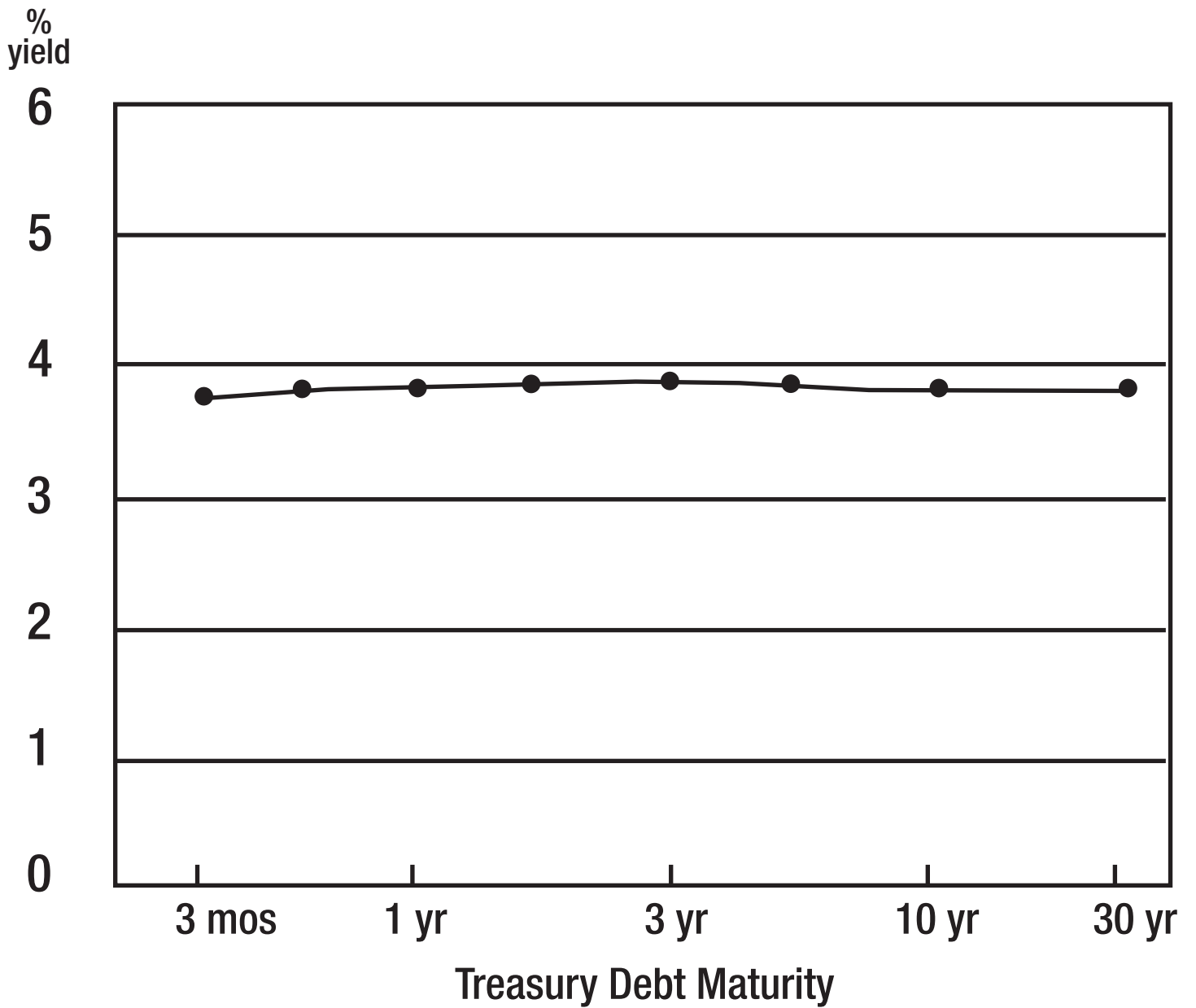


Fig. 2-3 Flat Yield Curve – Recession Possible



**Fig. 2-4 Inverted Yield Curve –
Recession Unavoidable**

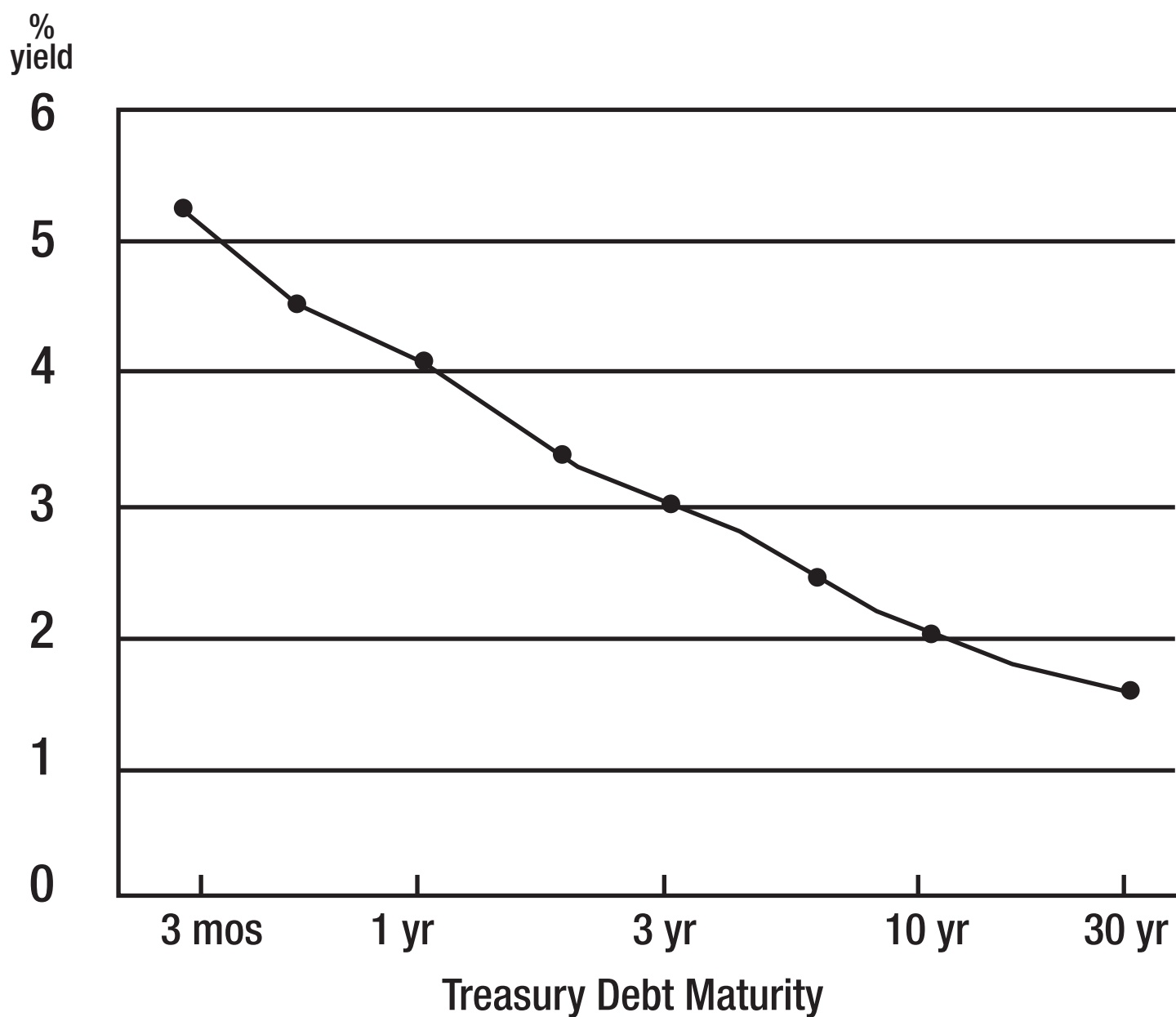


Fig. 2-5 Economic Cycle

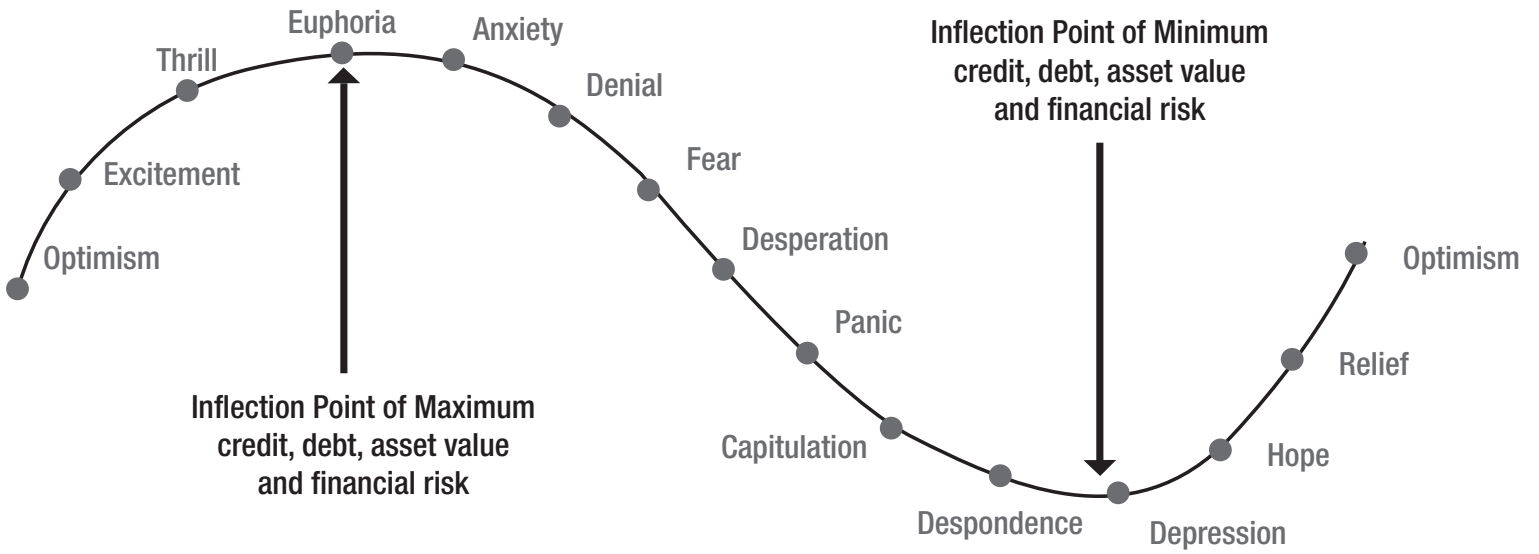
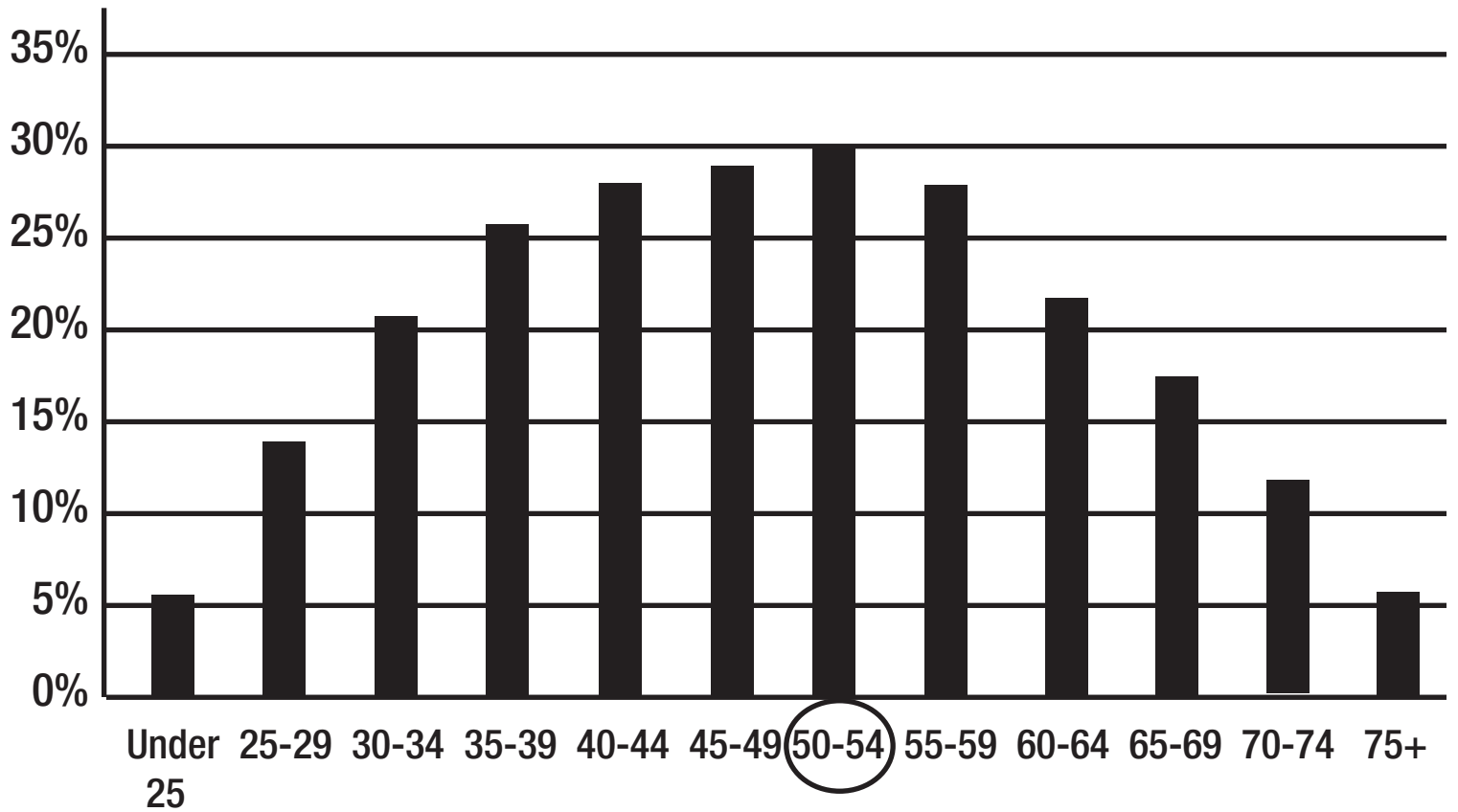


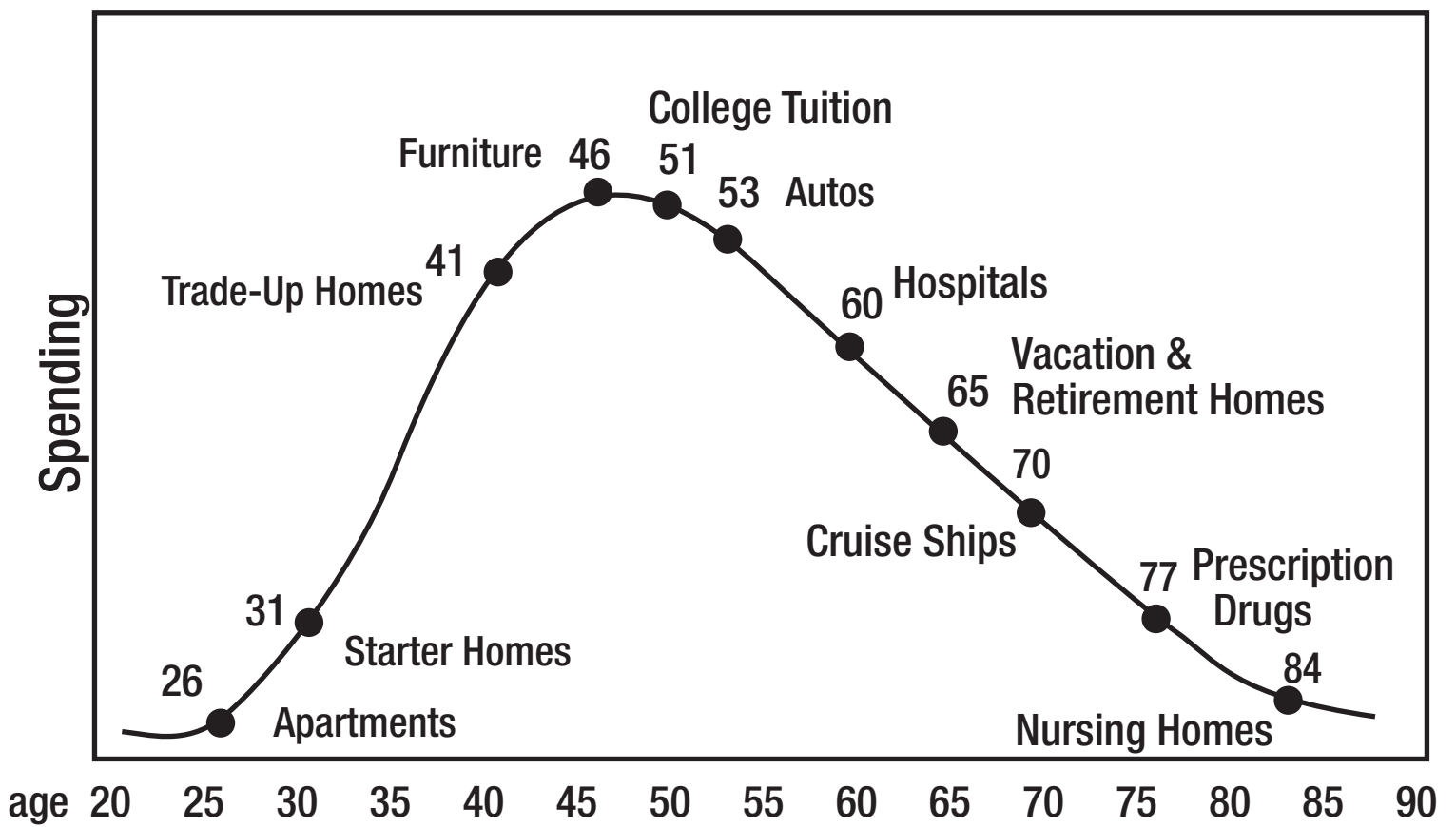
Fig. 3-1 Top 10% of Households, Income by Age

■ Share of household 10-year cohort earning \$100,000 and over



Data Source: U.S. Census Bureau, 2012, Dent Research

Fig. 3-2 Consumer Life Cycle



Data Source: U.S. Census Bureau, Dent Research

Fig. 4-1 Economic Evolution of Democratic Capitalistic Societies

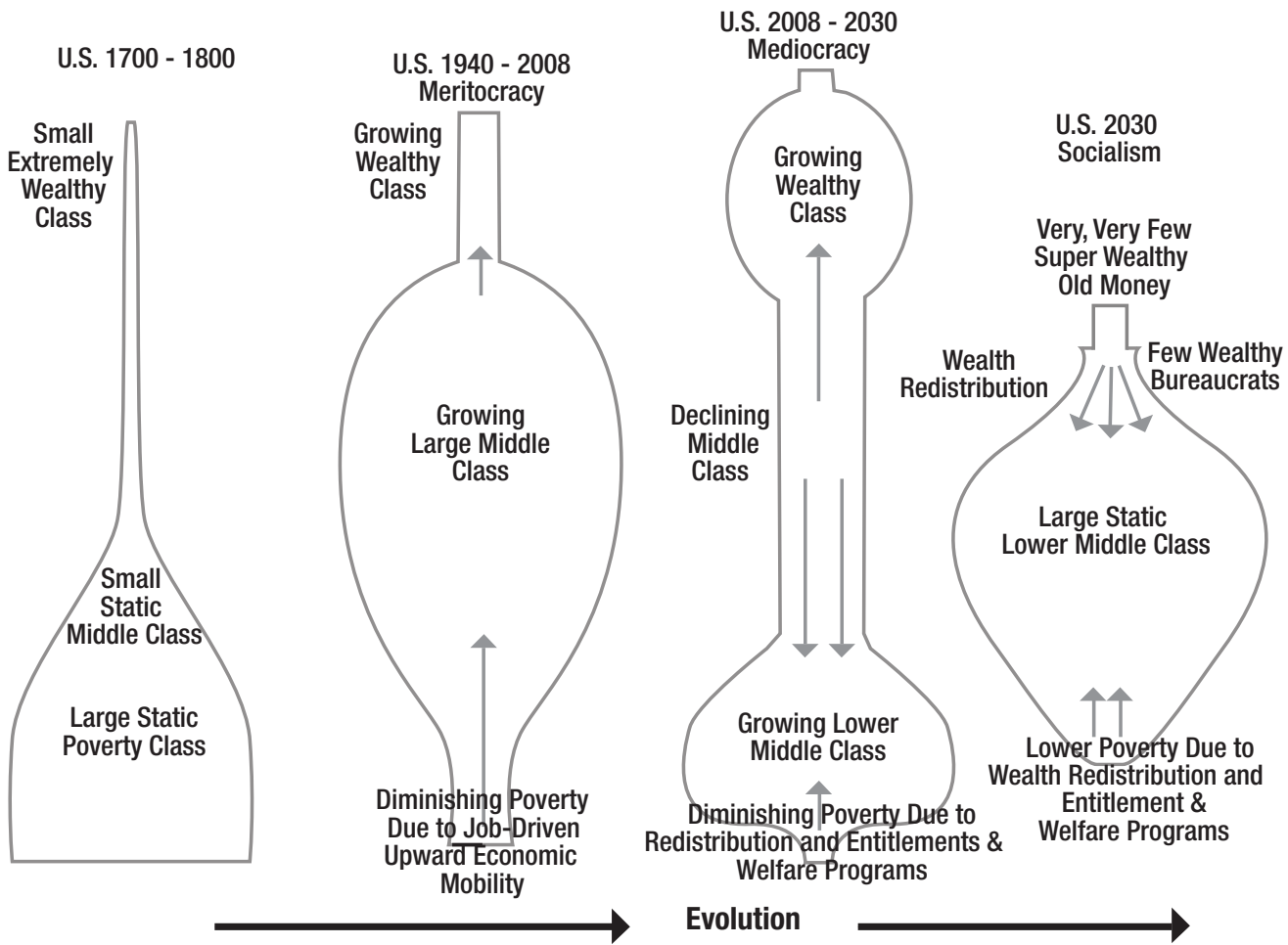
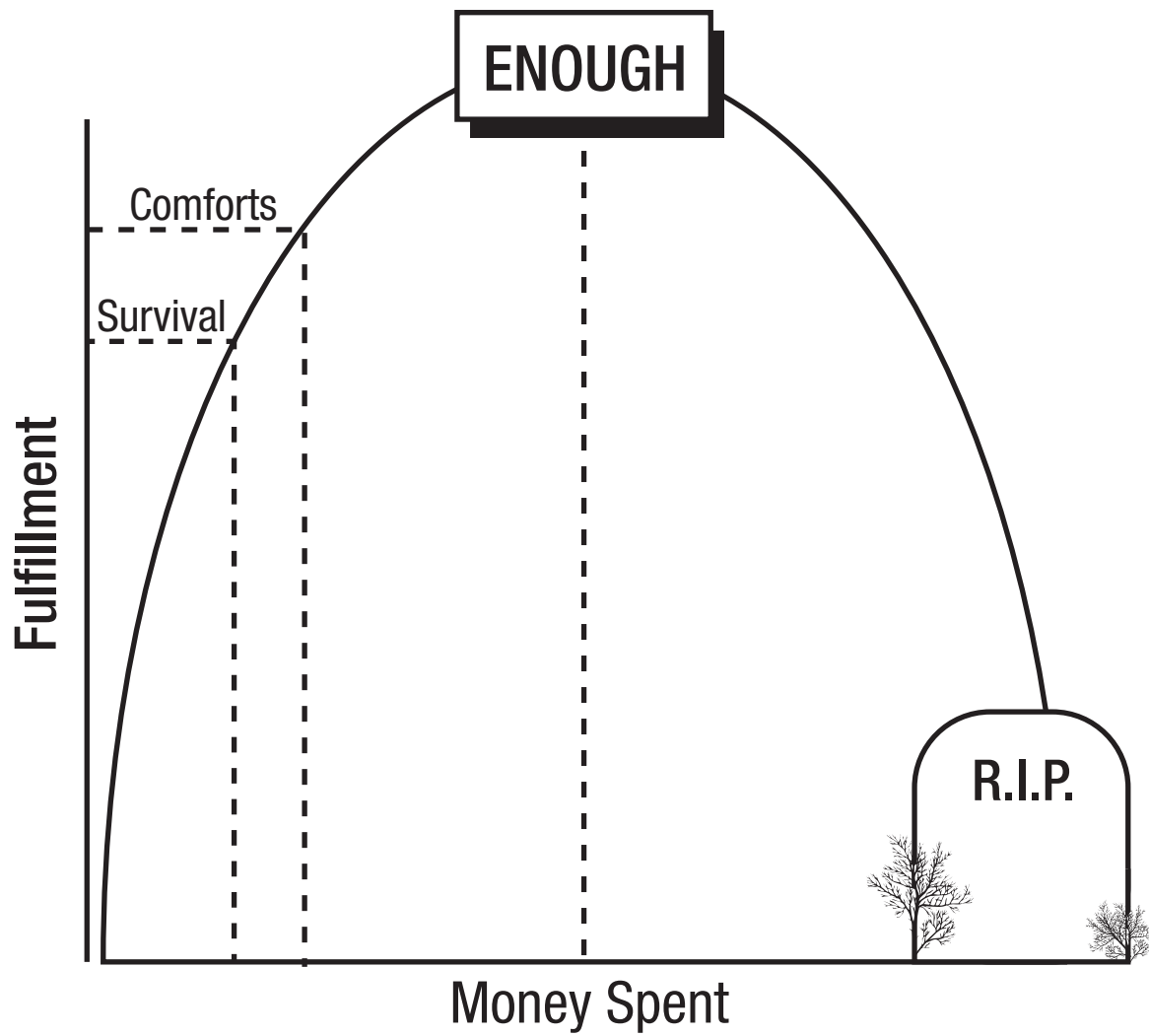


Fig. 7-1 The Fulfillment Curve: *Enough*



Robin & Dominguez *Your Money or Your Life*, 2008

Fig. 7-2 The Crossover Point

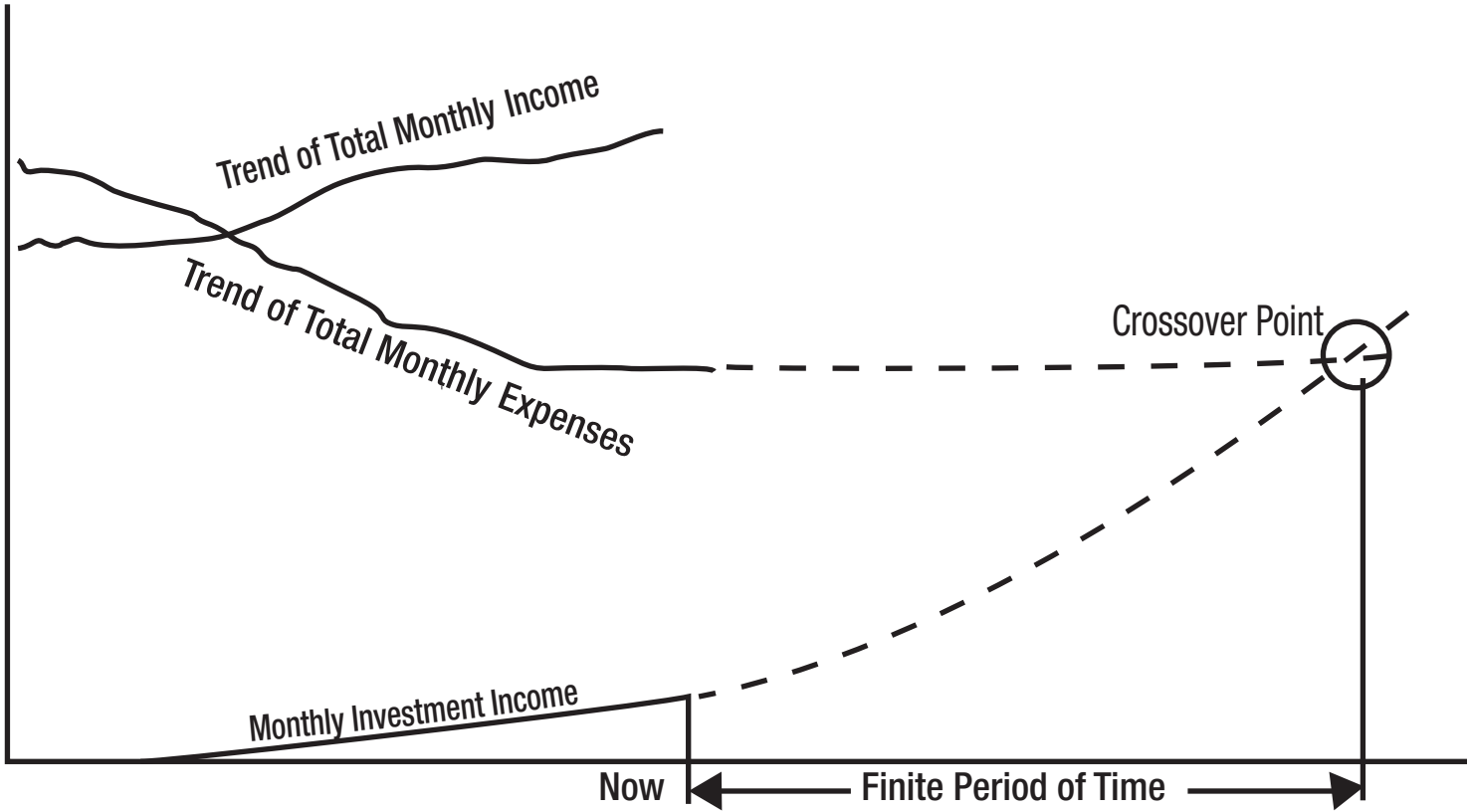


Fig. 8-1 Dying Broke Converting Curve

Solvent (not destitute) – a leveraged, mortgaged income property provides end-of-life final cash flow

But

Broke – the income property value = its debt service + outstanding consumer debt. You get to spend all of your earned wealth without stiffing anyone (including the undertaker).

