



**THE 3rd WAY: ECONOMIC REFORM or  
SOCIAL REVOLUTION the solution to income  
inequality... Building "Inclusive Capitalism"  
through Employee Ownership \* HOW WEALTH  
IS CREATED \***

*Upendra Chivukula, Veny W. Musum*

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# **THE 3rd WAY: ECONOMIC REFORM or SOCIAL REVOLUTION the solution to income inequality... Building "Inclusive Capitalism" through Employee Ownership \* HOW WEALTH IS CREATED \***

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THE 3rd WAY is a very big idea. In the INFORMATION AGE, you simply cannot get ahead on wages alone! In addition to your labor, you MUST acquire capital (stock, real estate, technology, etc.). If you are a young person, you must learn these invaluable principles now. If you are a parent, teach the critical lessons in this book to your children and insure they have a happy life. Moreover, every citizen needs to demand the common sense "real hope" and "real change" public policies advocated in this book from their elected leaders to make the broad-based acquisition of capital easier for everyone!

Now the middle class is in crisis. Median wages adjusted for inflation have decreased steadily for decades. The middle class is simply not sharing in the nation's capital centered economic growth.

Widespread current discontent is destined to lead to serious unrest unless we promptly put the correct solutions in place.

The knee-jerk reaction is to blame the rich, the banks, and large corporations, resulting in plenty of anger and resentment, yet offering few practical solutions. Playing the blame game overlooks the root cause of the problem, which is structural in nature: American capitalism does not have enough wealth-making capitalists.

Exponential advances in technology relentlessly exacerbate the ever widening chasm between the productive power of capital vs. labor. An innovative system to re-link these fundamental forces must be expeditiously ordained to equitably share the capitalist blessings of wealth and avert a looming social calamity.

"Inclusive" capitalism would change the playing field by offering significant tax incentives to corporations willing to establish employee stock ownership plans (ESOPs), allowing employees to acquire capital shares without depleting their own savings. Stock holdings would provide the middle and lower classes with what they so desperately need: income capital in ADDITION to earnings via their labor.

Co-authors Veny W. Musum and Upendra Chivukula offer a bipartisan exploration of employee ownership, its history, how ESOPs work, and the simple, common sense policies Americans must demand the government implement for this PROVEN wealth building system to grow exponentially. Thousands of small closely-held business and large, publically-traded corporations use employee stock ownership plans successfully, benefitting millions of employees. It's time for both individuals and governments to understand the importance of embracing "inclusive capitalism" and economic democracy on an aggressive national and international scale.



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