

BUSINESS

What Happened to the American Dream?

NewsUSA

(NU) - That the middle class is being squeezed is a popular sentiment nationwide. Deciphering whether or not this sentiment holds true, however, may be a secondary concern. According to analysts, the prevalence of this perspective alone has severely limited market growth in the United States over the past decade.

In the investment community, many potential investors, especially those with smaller amounts of investment capital or limited experience, are shying away from investing due to perceived risks perpetuated by public sentiment. The number of Americans investing in securities of any type is now at only 54 percent, down 13 percent from its peak in 2002.

But just because Americans are not investing does not mean the money does not exist. The Wall Street Journal reported that the Federal Reserve estimate of privately-held wealth in the country is approximately 80.7 trillion dollars, potentially establishing United States citizens as the world's largest investment bank, by far.

This means that hundreds of billions of potential investment dollars remain sidelined. This is money that could potentially fuel the next wave of growth in the United States. The economic stimulus could be significant enough to reduce the national debt, eliminate annual Federal deficits, replace failing infrastructure nationwide and secure Social Security for future generations, even at lower tax rates.

"This equates to an unimaginable amount of money," says REGULUS CEO David Emery. "If even a small portion not now being productively invested could



David F. Emery, President & CEO, REGULUS Corporation.

be deployed in support of Main Street businesses, the economic impact would be tremendous."

Part of the obstacle for many firms is a blend of complicated regulations and vague promises of a fair return. For many middle-sized entities, especially, accessible capital is limited. While small businesses and large corporations have a multitude of resources to choose from, medium-sized enterprises (SMEs) ranging from 20 to 500 employees have a more difficult time attracting the necessary capital to take their businesses to the next level.

REGULUS Corporation has pledged to create opportunities for these underserved components of the U.S. economy. Specifically, the organization is helping SMEs make sense of rules, regulations and procedures, such as the ever-important JOBS Act, officially known as Public Law 112-106.

For entities interested in business advice and strategy, REGULUS desires to promote the best traditions of free-enterprise capitalism by allowing private citizens to increase their own wealth which, in turn, helps other fellow citizens to build something of value.

To learn more, visit REGULUS at www.reguluscorp.com.