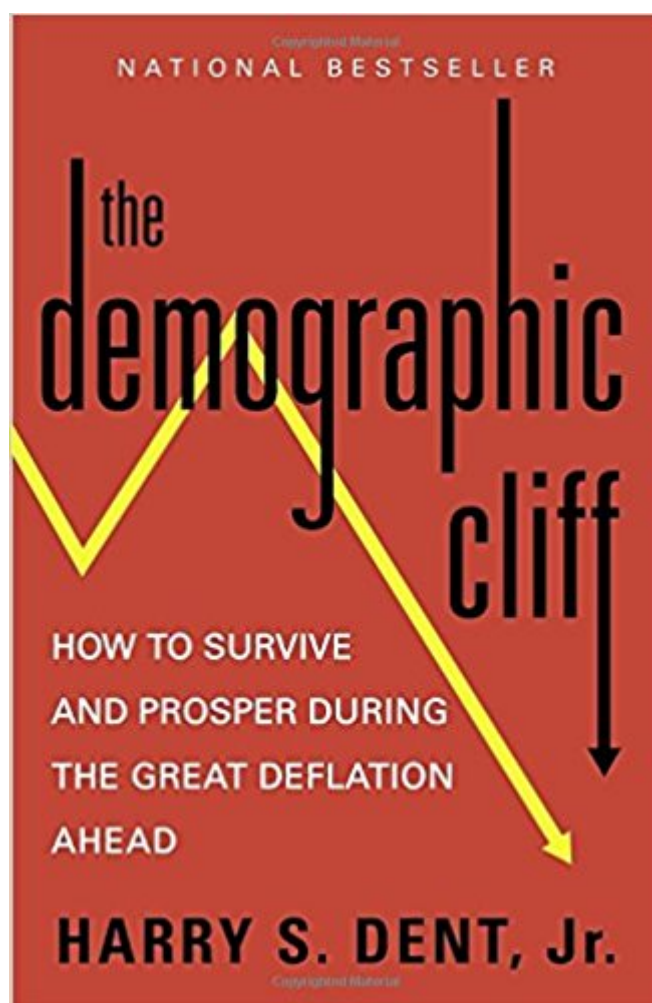




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# The Demographic Cliff: How To Survive And Prosper During The Great Deflation Ahead



## Synopsis

Bestselling author and financial guru Harry Dent shows why we're facing a "great deflation" and what to do about it now. Throughout his long career as an economic forecaster, Harry Dent has relied on a not-so-secret weapon: demographics. He can explain why our economy has risen and fallen with the peak spending of generations, and why we now face a growing demographic cliff with the accelerating retirement of the Baby Boomers around the world. Inflation rises when a larger than usual block of younger people enter the workforce, and it wanes when large numbers of older people retire, downsize their homes, and cut their spending. The mass retirement of the Boomers won't just hold back inflation; it and massive debt deleveraging will actually cause deflation. Dent explores the implications of his controversial predictions and offers advice on retirement planning, health care, real estate, education, investing, and business strategies.

## Book Information

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## Customer Reviews

"I bought the book, and it's amazing. It presents some complicated data very simply."  
—Rush Limbaugh

Harry S. Dent, Jr. is the author of the New York Times bestseller *The Great Depression Ahead* among many other economic and financial books. He is the president of the H.S. Dent Foundation and founder of Dent Research, which publishes *Survive and Prosper*, *Boom and Bust* and *The HS*

## Dent Forecast.

This is a very significant book and I would recommend that everyone read it. Unfortunately, in my opinion, the author digresses significantly and often into topics for which he demonstrates very little expertise. I was frustrated and found myself skimming about 40 percent of this book as trash. The other 60 percent was very important and worth it at twice the price. Definitely a recommend, but with the qualification that you be patient and be willing to skip through portions of the book. Mr. Dent does a fabulous job as a demographer and the work he shows is exceptional. He presents one of the strongest cases I've ever seen for future economic cycles...I think everyone should be armed with this evidence and decide how best to use it. I was so pleased with such a solid fundamental approach to the world's economic situation. Now the bad: Covers topics like sunspots' effect on the US stock market; paints inflation only in the context of dollar value vs. other currencies; delves into politics and oversimplifies (and misrepresents) the positions of various parties; discusses environmental disaster and mischaracterizes the science; He gets way too far into the weeds. He should have stuck with the primary thesis of his book. I'm sorry if that sounds harsh, but this guy comes off as a know-it-all and quite narcissistic. I would fire the editor and publisher for letting this book go so far astray. With the negatives said, the core of this book is fantastic and I expect the science behind his demographics is solid. I am quite glad to recommend this book and I am very happy that I purchased it. This book provides so much insight into the economic cycles and where we are headed from here for the next 20 years or so. I wish there was an abridged version that sticks to the primary topic so this book were more accessible to more people. Please buy the book, and try to overlook the negatives I've discussed above. Also, please read other books on this topic. I'm sure the author is right in the main, but I would be very careful about investing 100% of your portfolio in the manner he suggests. Still, food for thought and I'm glad I bought the book!! Enjoy.

Dent knows what he is talking about. There is not enough gold supply for the libertarian ideology. I was interest in libertarians because Ron Paul attracted me to his message. I still support Paul's audit the Federal Reserve. The best solution for the Federal Reserve is to be nationalized. Andrew Jackson was a British asset who destroyed our national bank. Libertarians need to re-evaluate their history. According to Dent, we can rely on CASH as the most liquid asset. You can stock up on food, seeds, water, 2nd amendment hardware, supplements, real estate, land, and various types of apparel. You will need a few suits to construction clothing because it will be hard to determine which job you will have in the future. Personally, I would never put a date on any financial crisis. They

have been predicted by precise dates by various authors and radio hosts.

Lots of great data and facts, but the author tends to ramble on about things which are quite unattached to the theme, ie, direct marketing. Although I agree that most of the developing world will run into a prolonged period of slow growth (decades at least) and low inflation as a result of a change in the ratios of young (the future for formations of new households) and the old (down-sizers and dyers) I doubt anyone's ability to call this out to a specific year. IMHO, there are just too many other dynamics which impact economies, e.g. energy prices, interest rates, wars, etc.. But there is no question that changing demographics will be a relentless headwind for China and most developed nations. I charted the change in those 24 and younger in the US vs those 65 and older as young/old. This ration change from nearly 4 in the 1980s to (based on BLS forecasts) to about 1.6 in 2030. Us seniors just give stuff away (clothing, furniture, tools etc.) now to make room. This diminishes the need to make new stuff which, in turn, diminishes hiring for manufacturing. I suggest that anyone who wishes to understand this, should read several books - at least, and do a bit of his/her own primary research. I conclude that Dent does know his facts,.

While there was interesting information on demographics, cycles and a perceived future economic outlook, the book was not easy to read. Many of the charts were difficult to interpret and many sentences rambled on and needed to be reread. The most disappointing aspect was the lack of many specific recommendations on how to prepare for the projected massive economic downturn. Part of the disappoint had to do with my expectations that there would be several investment recommendations (as advertised). But it all condensed down to 'sell stocks and assets and keep cash'. I guess I just wanted something else.

Read this book lightly or deeply but don't make decisions on your financial future without getting a clear view of what is about to happen. Dent's 'forecast' date may be early but ignore it. The FACT is Boomers created the greatest economic expansion the world has ever seen, worldwide, and we will now create the greatest economic contraction the world has ever seen, worldwide, as we change spending habits. This book clearly explains why. And what to do to prepare. A MUST read.

Good book but it does go through a repetitive process in many sections of the book. It also appears that this book is a recap and summary of his many other books. I think you can skip reading his earlier books and just buy this one as it acts like an encyclopedia combining his earlier works. It's an

easy read with some interesting observations. If his current predictions come true, I'll be a believer for the many predictions he lays out in 2020 and beyond.

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