



Don't Lose YOUR OPPORTUNITY to achieve FINANCIAL STABILITY, Quality Of Life, Financial Independence, and Personal Significance.

Inefficient financial structures waste surplus earnings and retirement savings and DESTROY DREAMS.

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Association Economic Philosophy

A Stable Philosophy for Changing Times:

In 1971 an [Economic Research Project](#) ©

was initiated based on the hypothesis that productive business owners, executives and key employees would be free to be more productive if they could learn and implement an understandable, flexible personal economic philosophy which would make possible the achievement of such personal financial goals as an acceptable quality of life, financial stability, financial independence, and ultimately personal significance.

Now in its thirty-fifth year, the Research Project continues to find that participants are in the top 1% of the general population in terms of income production and that these productive individuals can consistently produce this level of income over their entire careers. However, the vast majority of participants failed to accumulate sufficient spendable savings during their careers to be able to retire comfortably because of losses of earnings to unnecessary taxes and risk investments.

Findings of The Economic Research Project indicated that the reason business owners, executive and key employees of companies with less than 20 employees had a difficult time accumulating assets was because of unclear investment objectives, a poor understanding of taxes, and unnecessary risk taking. An unclear idea of present business and personal cash flow, surplus earnings or savings, an inability to create a structure that utilizes legislation enacted by Congress to reduce taxes to their legal minimum, and non-existent or poorly defined personal financial goals and objectives appeared to contribute to the inability of these individuals to save enough money during their careers to finance their retirement needs.

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A lack of education in the economic concepts of personal capital accumulation and distribution and a lack of a sound, flexible philosophy for the priority use of earnings were two contributing factors to this high rate of financial failure among study participants. Seeing this, The Economic Association of Business Executives was formed to continue sponsorship of the Economic Research Project and use Project findings to support Association members in their quest for financial freedom and personal significance.

The Association's economic philosophy has been quantified and illustrated in the [Economic LifeCycle Model](#) and the [Overflowing Buckets Model](#).