Should We Be Pushing for More Equality of Income and Wealth?

EDWARD PETER STRINGHAM

I

s inequality in income or wealth something society should attempt to reduce, or is inequality something individuals just have to live with? In America, the top 1.0 percent owns 42 percent of the wealth, and the top 0.1 percent owns as much as the bottom 90 percent (Saez and Zucman 2014, 8). It is easy to see why someone in the 1.0 percent would be okay with having a disproportionately high share of a pie, but what about others? A New York Times poll found that two-thirds of Americans believe that “wealth in this country should be more evenly distributed among more people” (Scheiber and Sussman, 2015). When artist Steve Lambert stationed a large “Capitalism works for me” sign in Times Square and asked people to select true or false, the majority selected false. John Rawls (1971) famously asked people to think about what type of society they would like to live in, assuming they would find themselves the least well-off. Let us continue with a thought experiment in the spirit of Rawls, and ask: Supposing you knew your income or wealth percentile, what type of society would you choose?

Consider choosing between the following two actual countries, supposing you knew you would be in the lowest, second-lowest, middle, second-highest, or highest 20 percent. Country B has much more inequality than Country A. On the Gini measure of inequality (where 0 indicates perfect equality and 100 perfect inequality), Country A has

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a Gini index of 26, among the top-ten most equal countries, and Country B has a Gini index of 45, the 103rd least-equal country. Table 1 indicates the share of income by quintile in the two countries. The top and bottom rows show that in Country A the bottom quintile gets 10 percent of income, and the top quintile gets 36, whereas in Country B the bottom quintile only gets 5 percent of income, and the top quintile gets 46 percent. In other words, the people in the bottom quintile make less than one-ninth of what those in the top quintile in Country B make. Choose between the two countries in each of the five cases. Finally, choose where you would rather live if you had an equal chance of ending up in each income quintile.

Now let us consider an example that looks at wealth rather than at income. When income inequality is high, the rich have the opportunity to amass more and more wealth over time, increasing inequality even more. Assume home values measure wealth. Table 2 indicates how much each quintile’s homes are worth as a percentage of total wealth in two neighborhoods. The top and bottom rows show that in the much more equal Neighborhood X, the bottom quintile’s homes are worth 61 percent as much as the richest quintile’s homes, whereas in the much more unequal Neighborhood Y the poorest quintile’s homes are worth a mere 15 percent as much as the richest quintile’s homes.\(^1\) In neighborhood Y, the top 20 percent own more than everyone else combined. Again, you must choose between the two neighborhoods in each of the five

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\(^1\) These figures are derived from the data I compiled to create table 2.

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Table 1: Disparities of Income in Two Countries

<table>
<thead>
<tr>
<th>Quintile</th>
<th>Country A</th>
<th>Country B</th>
<th>Choose where you would rather live.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest</td>
<td>10%</td>
<td>5%</td>
<td>□ A</td>
</tr>
<tr>
<td>Second lowest</td>
<td>14%</td>
<td>10%</td>
<td>□ A</td>
</tr>
<tr>
<td>Middle</td>
<td>18%</td>
<td>15%</td>
<td>□ A</td>
</tr>
<tr>
<td>Upper middle</td>
<td>22%</td>
<td>23%</td>
<td>□ A</td>
</tr>
<tr>
<td>Highest</td>
<td>36%</td>
<td>46%</td>
<td>□ A</td>
</tr>
</tbody>
</table>

If you had equal chances of landing in each quintile

□ A

Source: Data from Barrientos and Soria 2016.
cases. Finally, choose where you would rather live if you had an equal chance of ending up in each wealth quintile.

At this point, all your answers are final. Country B describes the United States, and Country A describes the far more equal former Soviet state of Belarus. Figure 1 displays average income per quintile in America, where gross domestic product (GDP) per capita is $62,000, and in Belarus, where GDP per capita is $5,700. In America, income in the highest quintile averages $143,000 and in the lowest quintile $15,500. In Belarus, income in the highest quintile averages $10,300 and in the lowest quintile $2,900. For the lowest quintiles, 5 percent of the very large American economic pie is much bigger than 10 percent of the very small economic pie in Belarus. If you chose to live in Country A, be sure to send postcards.

Neighborhood Y describes a street in Holmby Hills, Los Angeles (next to Beverly Hills and Bel Air), whose residents have included Humphrey Bogart, Bing Crosby, Neil Diamond, Hugh Hefner, Casey Kasem, and Aaron Spelling. Homes on that street are, according to the online real estate database company Zillow, worth $8.9, $10.4, $10.6, $10.8, $10.9, $11.1, $11.8, $12.7, $12.9, $13.0, $14.0, $14.6, $16.1, $19.9, $26.5, $26.6, $58.0, and $68.1 million. One for sale is described this way:

Table 2
Disparities of Wealth in Two Neighborhoods

<table>
<thead>
<tr>
<th>Suppose you were in the following quintile . . .</th>
<th>If you were in Neighborhood X, your quintile's share of home value would be . . .</th>
<th>If you were in Neighborhood Y, your quintile's share of home value would be . . .</th>
<th>Choose where you would rather live</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest</td>
<td>16%</td>
<td>8%</td>
<td>□ A</td>
</tr>
<tr>
<td>Second lowest</td>
<td>18%</td>
<td>10%</td>
<td>□ A</td>
</tr>
<tr>
<td>Middle</td>
<td>19%</td>
<td>11%</td>
<td>□ A</td>
</tr>
<tr>
<td>Upper middle</td>
<td>20%</td>
<td>16%</td>
<td>□ A</td>
</tr>
<tr>
<td>Highest</td>
<td>26%</td>
<td>54%</td>
<td>□ A</td>
</tr>
<tr>
<td>If you had equal chances of landing in each quintile</td>
<td></td>
<td></td>
<td>□ B</td>
</tr>
</tbody>
</table>

Source: Data from Zillow 2016.

2. Zillow estimates are not 100 percent accurate—one recently sold for $100 million, and another is on the market for $200 million—but you get the point.
125 rooms. Exquisite 2 Acre Country English Holmby Hills Manor. Adjacent to Los Angeles Country Club. This magnificent walled estate includes remarkable grounds and privacy. 2 story entry, spacious living room w/ fireplace and beautiful garden vistas, large family room adjoins the dining room and eat-in gourmet kitchen opening to charming outdoor terrace. Enormous motor court. Rolling lawns, mature trees and wonderful private pool area.

Neighborhood X describes a not-so-hot neighborhood a couple miles from where I live in Hartford. The somewhat-rundown homes cost $84,000, $85,000, $88,000, $89,000, $95,000, $97,000, $97,000, $101,000, $102,000, $102,000, $103,000, $104,000, $105,000, $106,000, $127,000, $143,000, and $156,000. Figure 2 shows home value by quintile in the two neighborhoods. I don’t know about you, but I’d rather be the poorest person on Aaron Spelling’s street than the richest person in East Hartford. It would be quite easy to make Holmby Hills like East Hartford—any tornado could do the trick. But should we bring all wealth down for the sake of equalizing it?

The fundamental problem with calls to make income and wealth equal or more equal is that they make judgments based on relative income or wealth (i.e., what people

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3. The faculty directory for my college lists zero professors living in East Hartford and about fifty in the much more expensive and unequal West Hartford.
have compared to others), not on what people have in their own right (i.e., absolute income or wealth). In its strictest incarnations, egalitarianism considers it negative if everyone starts poor, and then everyone becomes rich, but some richer than others. In its strictest incarnations, egalitarianism endorses keeping or making everyone poor as long as it reduces differences in income or wealth. Increasing work skills, working more, working in jobs in higher demand, and saving and investing increase inequality compared to a society where everyone remains poor.

Egalitarianism takes different forms and different degrees. Its goal can range from “everyone should have equal income and wealth” to the milder calls that “we should push society to have more-equal income and wealth.” Some egalitarians, deontological egalitarians, support equality as an end in itself, and others, instrumentalist egalitarians, support it because it advances other social goals such as helping the poor. Although many simply ignore the incentive problems that arise when monetary rewards are eliminated, others engage in ideal theorizing about how people will be motivated in their preferred egalitarian world. This essay argues that even if the standard incentive problem is solved, pushing for equal income or wealth for its own sake is deeply flawed, and egalitarianism as a means to other ends such as maximizing advantages for society’s least well-off fails. Moreover, egalitarianism can encourage envy, pit the poor against the rich, and ignore how the nexus of market exchange is mutually beneficial even if people end up with different amounts.

Rejecting income or wealth egalitarianism does not imply rejecting equal rights, equal treatment, or equal access to opportunity, and it does not imply that...
some people are judged as morally inferior. C. S. Lewis (1949) argues that even if individuals are different, God has equal love for everyone, and both F. A. Hayek ([1960] 2011) and Ludwig von Mises ([1922] 1981) argue that the law should treat everyone equally. Society need not attempt to mandate that everyone have equal height, weight, eye color, hair color, or religion, and society need not mandate that everyone make the same economic choices or be in the same economic situation. Even if society were to comprise otherwise-identical people who simply have different goals, we should not expect all people to have the same amount of income or wealth at all times. A tolerant and liberal society should respect not only equality of rights but also the different choices that people make. A tolerant and liberal society should recognize diversity among members of society and, rather than forcing people into the same economic outcomes, let people make their own choices to shape their lives.

How Egalitarianism Judges Enrichment of All but at Different Rates as a Negative

The net worth of the Forbes 400 richest Americans is now $2.4 trillion (Dolan 2016), up from $400 billion in 1994 (“Two Decades of Wealth” 2002). Nobel laureate Muhammad Yunus says that the increasing concentration of wealth is “a ticking time bomb and a great danger to the world” (Zweynert 2016), and filmmaker Michael Moore has harsher words for the Forbes 400, stating that “four hundred obscenely wealthy individuals . . . now have more cash, stock and property than the assets of 155 million Americans combined” and referring to these individuals as “400 little Mubaraks” (denoting the former president of Egypt) (qtd. in Kertscher 2011). But provided that the rich get richer by serving others in the marketplace and not by expropriating income as did Mubarak, why are such increases in wealth bad?

One of the biggest problems with egalitarianism is it negatively judges people getting richer at different rates, even if everyone in society is getting richer in the process. Consider the plight of Warren Buffett, who was the richest person in America in 1993 but was surpassed by Bill Gates and now has 20 percent less money than Gates. Yet aside from potential jealousy for no longer being on the top of the list, Buffett has 7.9 times more money now than he had 1993 (“Two Decades of Wealth” 2002; Dolan 2016). Buffett has gotten a great deal richer, just not as rich as Gates. To put these numbers into perspective, construction of the new One World Trade Center cost $3.9 billion. Adjusting for inflation, in 1994 Gates or Buffett could have personally financed four of these 1,776-foot towers. Today Gates could finance twenty and

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4. Lewis states, “I do not believe that God created an egalitarian world,” but “if there is equality it is in His love, not in use” (1949, 33–34).
Buffett sixteen of these towers. Should Buffett be sad that he has become poorer relative to Gates?

The same is true of my wealth and likely your wealth, which has increased in absolute terms but declined relative to that of Buffett, Gates, and all the newly minted decabillionaires from the past two decades. In 1994, nobody in America had a net worth of $10 billion, around $15 billion in 2016 dollars, whereas today forty-five people have a net wealth of more than $10 billion, and twenty-seven have a net wealth of more than $15 billion. That means we now have dozens who are richer than Gates and Buffett were in 1994. But even though the richest Americans’ net worth has gone up by billions more than mine, I am not worse off because their fortunes rose. If I want to evaluate my financial situation, I should look at my income and wealth, not at theirs. Basing one’s personal assessment on a comparison to what the richest people have is a recipe for disappointment.

Suppose we discovered that the Greek god of riches, Plutus, existed and had the same amount of material riches as all humans combined. That would not decrease what humans already have because the amount of wealth or the size of the economic pie is not fixed. Simply learning about Plutus’s previously unknown wealth would mean that wealth was twice the previous estimate. In the past two decades, humans have not discovered Plutus, but world GDP has doubled, and the proportion of people living in extreme poverty has fallen from 30 percent to 10 percent (World Bank 2016). In America, one of the biggest problems afflicting lower-income people is obesity, indicating that even poor Americans can put lots of food on their table.

Figure 3, from Michael Cox and Richard Alm (2016), shows that as recently as one hundred years ago the majority of American households lacked electricity, indoor plumbing, a stove, or a refrigerator, whereas today pretty much everyone has all of these amenities. If one measures equality as access to these particular technologies, then we have much more equality than ever, even if relative income or wealth has diverged greatly. At present, two-thirds of Americans have smartphones, each of which has more processing power than a $9 million Cray computer from the 1970s. All of this is made possible because the economic pie is getting bigger through markets. Even though some have gotten richer at faster rates than others, this does not mean they are getting rich at others’ expense. Enrichment of all, even at different rates, is a positive, but egalitarianism misses that point.

How Egalitarianism Judges Everyone’s Enriching Themselves over Their Lifetimes as a Negative

Egalitarianism not only negatively judges everyone’s getting richer but at different rates but also negatively judges everyone’s starting with less and becoming richer throughout their lives. Although certain scholars writing about the topic recognize the importance
of lifetime income or wealth (Aaberge and Mogstad 2015; Piketty 2015, 74), most measures of inequality, such as the Gini coefficient, are snapshots of what people in society have in any given year and do not track what individuals have over their lives. Most of the talk about the top one percent implies that the people in the top one percent remain there. This may have been true in feudalism, where one’s title determined income, but in a market economy most people’s income and wealth change, typically moving upward, over their lifetimes.

Figure 4 shows the present income distributions of Americans in their late teens and early twenties versus those in their late fifties. Younger workers earn less and have a much tighter distribution than workers in their late fifties. Such patterns do not represent injustice in society and instead are explained by the simple fact that building up skills and experience takes time. A twenty-year-old future surgeon does not expect as much as he will make at age fifty-five, and predictably the percentage of young people who make more than $200,000 is much lower than the percentage of people in their late fifties who make that amount. Figure 5 displays what one has to earn at different ages to be in the different percentiles. A person who remains at the fiftieth percentile for his entire life would see rising income in his twenties and thirties, a peak and plateau in his forties and fifties, and subsequent decreases as he retires. Although the advocate of common sense would view improvements over time as a positive, those concerned with decreasing variance in income—that is, inequality—would view it as a negative.
It should be even less surprising that wealth also varies with age. Figure 6 shows average American household net worth by age. Average assets start close to zero in one’s twenties; increase in one’s thirties, forties, and fifties; peak before retirement; and start to decrease thereafter. Here, too, such changes do not represent injustice in society and instead simply indicate prudent saving and spending patterns. Figure 7 shows what one would have to own at any given age to be in any given wealth percentile. Among people fifty-five and older, the top 10 percent has compiled quite a bit more wealth than the bottom 10 percent, whereas among people eighteen to twenty-four years old the top 10 percent are not much richer than the bottom 10 percent. A policy to keep people such as the eighteen- to twenty-four-year-olds or to prevent anyone from building wealth would increase equality, but should we pursue the egalitarian policy to keep everyone poor?

Although any policy marketed as “we want to keep everyone more equal and poor” sounds absurd, many policies do just that. Consider Social Security, which Franklin Roosevelt promised would be actuarially sound and similar to an annuity. The reality is quite different because Social Security prevents wealth accumulation for both rich and poor. Consider anyone making the maximum taxable amount of $118,500 or
more who, along with his or her employer, has to pay nearly $15,000 in Social Security taxes per year. The person who expects the current maximum payout of $32,000 per year upon retirement and expects to live to the average age of seventy-eight can look forward to a $384,000 lifetime payout. Yet without Social Security, if one invested $15,000 per year in a stock-market index fund that ended up earning 8 percent per year, one would have $1 million after twenty-five years or $4 million after forty years. Upon retirement (assuming a 5 percent payout and zero drawdown of principal), the person with $1 million would have $50,000 per year in perpetuity, and the person with $4 million would have $200,000 per year. One could also pass on the entire principal to one’s loved ones upon death. I don’t know about you, but I would much rather invest that $15,000 on my own, even though it would vastly increase inequality of wealth over the course of my life.

Social Security also prevents accumulation of wealth for those making much less. Those earning $28,000 per year, along with their employers, have to pay about $3,500 in Social Security taxes per year. Yet saving just $3,500 per year ($10 per day) for one’s entire career and investing that amount in the stock market to earn average returns of 8 percent per year means one will become a millionaire after forty-two years. Think about that for a minute. Everyone who saves $10 per day and sees such compound growth can be a millionaire. Social Security instead gives those earning $28,000 and retiring at age sixty-six $14,000 per year upon retirement, which for those living to age seventy-eight amounts...
to a $168,000 lifetime payout. Among African American males, life expectancy is around seventy-two years, so those contributing $3,500 for fifty years can expect a measly $94,000 lifetime payout, or less than 10 percent of the $1 million they could have had by saving and investing on their own. Social Security makes wealth over one’s lifetime and wealth between people much more equal; as a result, it makes people much poorer.

Is Income and Wealth Egalitarianism Immoral?

Egalitarianism may be bad economics, but should one support it for moral reasons? Egalitarianism makes judgments about what people have compared to others, which can lead to many morally problematic positions. Consider how the Mahayana tradition of Buddhism lists irshya (envy) as one of the pañca kleśaviṣa (five poisons), defining it as “being unable to bear the accomplishments or good fortune of others,” or how the Ten Commandments state, “Thou shalt not covet thy neighbor’s house, thou shalt not covet thy neighbor’s wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbor’s,” or how the Quran warns against hasad, or envy. Yet one of the fundamental goals of egalitarian movements such as Occupy Wall Street is to get people to compare themselves to the one percent. Hayek’s description of egalitarianism seems apt here: “Most of the strictly egalitarian demands are based on nothing better than envy” (1960, 156).

Instead of encouraging people to be grateful for what they have or encouraging people to strive to have more, egalitarianism pits people against each other. As Mises
states, “Whoever stirs up the resentment of the poor against the rich can count on securing a big audience” (1922, 66). Egalitarianism rejects the much more sound dictum “Mind your own business,” which can imply either “Don’t worry about what others have” or “Pay attention to improving your own lot.” As happy as I would be to have Bill Gates’s home, I am totally OK with not having his home, and I am happy for him that he has what he has. If I want to increase my income or wealth, I think about what steps I should take rather than worrying about what Bill Gates has done.

Egalitarianism also encourages people to treat others’ property as if it is not theirs. This can be summed by the “You didn’t build that” mentality of the forty-fourth president of the United States. Many egalitarians don’t like the term redistribution because they believe the distribution of income or wealth is entirely a governmental question, not one that government should change after the market determines it.

Egalitarianism also downplays the role of individual initiative for making money, and it discourages people from looking for ways to work for others’ benefit. In contrast to the market, which tells the underemployed performance artist that others in society are willing to pay more for work elsewhere, strict egalitarianism says everyone is entitled to same amount of money regardless of effort or benefits to others. Consider
the great personal effort given by and associated rewards given to foreign-born Silicon Valley workers. Markets have built-in signals and rewards (i.e., wages) for those who move from areas that others value less to areas that others value more. Strict egalitarianism, however, would have that person—who would invest in education, move halfway around the world, and work long hours—get paid the exact same amount as the drug-using performance artist. Why think about the future or work for the benefit of others when the costs of making difficult choices must be fully internalized but don’t come with any compensation? Because egalitarianism prevents people from making more than others, it actually would prevent people from recouping those costs. I have nothing against drug-using performance artists, but I doubt we would have a single computer or hospital if the economy were organized like the modal attendee of Burning Man.

**Are Milder Forms of Income and Wealth Egalitarianism Less Bad Than the Strictest Forms?**

In an episode of *The Twilight Zone* broadcast in 1985, children must take an IQ test on their twelfth birthday, and after one boy tells his parents that he thinks he did well, they get nervous, and soon after that the government informs him that he exceeded the legal intelligence limit and must be executed. Although policies targeting successful people sound like science fiction, just four decades ago Communists in Cambodia “singled out doctors, teachers, monks, journalists, the rich, artists, anyone with an education” (United to End Genocide 2016), and the country remains set back by the 2 million killed in this Communist “experiment.” One can also observe scapegoating, expropriation, or targeted killing of rich people in many other Communist regimes or of Jewish bankers in Nazi Germany. After the French Revolution, many of the forty thousand victims of the guillotine were not aristocrats but merchants. In addition to targeting the rich, targeting below-average people can reduce variances of outcomes in society. Among the 5 million non-Jews killed by the Nazis were those with “mental deficiencies” (Friedman 1990), and in the United States many founders of the American Economic Association advocated eugenics and forced-sterilization programs (Leonard 2016). Policies that chop off either the upper or the lower end of a distribution will lead to lower variance in income and wealth.

Compared to more extreme manifestations of egalitarianism, milder forms of egalitarianism are infinitely more reasonable and humane. Thomas Piketty (2015), for example, does not advocate abolishing private property, private enterprise, or accumulation of wealth. Other less-extreme advocates of egalitarianism such as Rawls also believe that even if government should redistribute income, it must respect certain rights. Those who support egalitarianism because they believe it would bring about other desirable social goals such as helping the poor would be less likely to support punishing successful people for the sake of it. Compared to Cambodia’s Pol Pot, all of these people deserve a Nobel Prize in economics or peace.
Despite the superiority of mild egalitarianism to the economics-be-damned or human-rights-be-damned forms of strict egalitarianism, mild egalitarianism still retains many of strict egalitarianism’s flaws and is still harmful at the margin. Rather than advocating 100 percent tax rates, Piketty advocates progressive taxation that goes up to 80 percent for the rich, which is not nearly as bad as 100 percent but still would discourage work and the accumulation of wealth. Imagine the prospect of bearing 100 percent of losses if an enterprise performs poorly and earning only 20 percent if things go well. The expected value calculations of becoming an entrepreneur totally change. PayPal cofounder Elon Musk would not have invested his proceeds in the early-stage Tesla or dipped into his savings when his auto company was on the verge of bankruptcy. With an 80 percent tax rate, people would still work and found businesses, but not as often or as many. That helps explain why few Tesla Motors are founded in Cuba, where tax rates max out at 50 percent, or in Piketty’s land of égalité and fraternité, where government spends more than half of GDP. Reducing rewards for increasing skills, working, or investing does not bring about the fully disastrous results of pure egalitarianism, but in milder doses egalitarianism is still mildly disastrous and inhumane.

Conclusion

By focusing on relative rather than absolute levels of income or wealth, egalitarianism mandates policies that can make everyone poorer as a result. A world where everyone drives 1971 Ford Pintos would be much more egalitarian but much less safe than the modern world. Likewise, a world where nobody saves or invests and nobody builds up skills over their lives would be much more egalitarian but much less developed than the modern world. Egalitarianism also ignores how people want to make different choices and shape their own lives. Even if the world were composed of 7 billion clones, we should not expect people at different stages of their lives or with different experiences and different preferences to be in the same economic situation at any given time. The person who chooses to consume more leisure or the profligate who chooses not to save and invest should not expect to have the exact same monetary rewards as those who work long hours and save over a sustained period. Neither choice is necessarily better, but markets have monetary rewards for people who provide value to others.

By focusing on relative rather than absolute income or wealth, egalitarianism almost always ignores how people getting richer, even at different rates, can be good for everyone. We all can sit at home and be spiteful at Bill Gates’s success, documenting our lamentation on Microsoft Word, or we can be thankful for what Gates and other titans of industry have provided for us. We are lucky that the market has invented an easy-to-send, quasi-anonymous thank-you note called money. Each year I and millions of others coordinate to send billions of these thank-you notes to America’s richest to show our appreciation for providing Microsoft, Amazon, Georgia
Paci, and Google. Rather than looking down on increases in income and wealth in differing amounts, we should celebrate and be grateful for the efforts of those who work for the benefit of all.

References


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