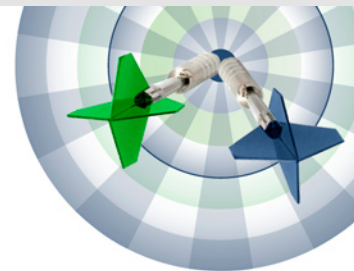


Who should spend it



Politicians and even Nobel economic laureates are trying to work consumers into a spending frenzy as a way to save the world. Some people seem to think that encouraging overindebted consumers to borrow more money to buy additional Chinese rubbish is the way to dig us out of this mess. The opposite is of course true. These consumers should instead curtail their spending, pay off their debts and learn the kind of financial discipline that their governments lack. One group should indeed boost its spending, though. All the well-off people who aren't living hand to mouth and who have profited dearly from the financial profligacy of recent years should open their wallets and go on a binge. In many cases, their wealth is due more to historical circumstances than to their own creative or business abilities. If they don't show a willingness now to redistribute more of it, they might find later that it is forcefully redistributed for them as governments become more desperate and more populist.



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