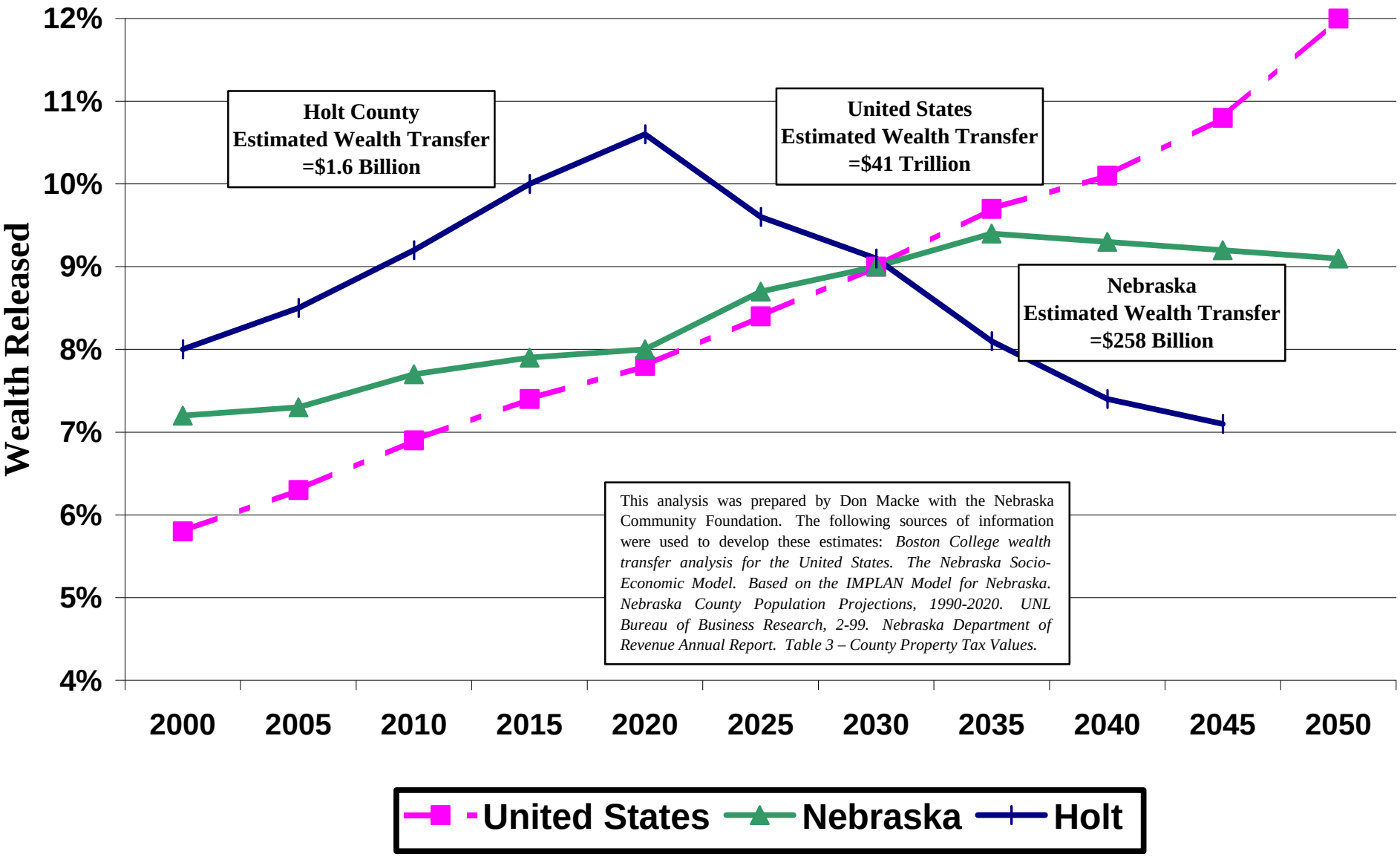America's Wealth Transfer:
A Likely Scenario