

Executive Summary A political and financial revolution that started over forty years ago is fundamentally changing the laws of economics, politics and investment. The implications of this revolution were not fully incorporated into economic theory by 2007/8, when a financial crisis exposed serious flaws in economists' predictive powers. Today, the situation has not radically changed, and economists and investment analysts are in danger of repeating the same mistakes. The Three Economies proposes a new theory of economics that takes account of the impact of the financial revolution. The new theory is based around the existence of three economic systems: the real economy of conventional economics; a political economy whose leaders operate across borders and semi-independently of national interests, that is growing significantly in size, and is spending more money than the real economy can afford; and a shadow economy, covering a diverse range of financial and professional services groups, that support the political economy's growth and spending, and creates new sources of income and wealth. The Three Economies presents empirical evidence to prove the existence of the political and shadow economies. It shows how government spending is no longer funded exclusively by tax-payers and the real economy. It explains how the shadow economy's increasingly powerful role has been facilitated by reforms introduced by elected and unelected politicians world-wide. The leaders of the shadow and political economies are spending considerable amounts of money in support of their objectives, and creating historically unprecedented levels of debt. They are taking decisions that have major consequences for current and future generations, with limited visibility to the general public. Their work needs to be properly monitored, managed and governed. However, this is not happening at the moment, because there is a lack of understanding about how the three economies work, and few new ideas on how to amend conventional economic models to reflect reality. The Three Economies recommends new techniques for evaluating each of the three economies, designed to help economists, businesses, investment managers and private individuals. It concludes that more research needs to be conducted into the impact of decisions taken by the political and shadow economies, on the real economy and society. There is also an important communications task, to explain the causes and consequences of the three economies to a wider audience.

About the Author Simon C Murray was born in London and has over 25 years' experience in economic and investment analysis, and business development. He graduated from Warwick University, and conducted post-graduate research at Oxford University into corporate governance and the roles and responsibilities of directors in large companies. As an independent advisor, he has witnessed first-hand the consequences of financial innovations and collapses dating back long before the 2008 crisis. He has helped investors implement strategies and structures designed to avoid similar crises. He is an expert on the work of family offices. The Three Economies draws on the lessons learned by real families who have successfully protected their wealth through good times and bad, economic cycles, civil unrest and wars.

The Three Economies: The Story (2015) Simon C Murray has written a companion book about The Three Economies (2015), in story-telling format, with fictional characters discussing real-world events and issues. The book is targeted at people who want to learn more about what is really going on in the economy, how it impacts their money and investments, and wider social trends, without reading a textbook. The book explains why conventional economic theories are out of date, and sets out what ordinary people can do to protect and manage their own finances.

The Best Ever Book of Virgin Jokes, Tennis Ball Self-Massage: Little Known Ways to Relieve Muscle and Joint Pain Instantly (Tennis Ball Self Massage, Tennis Ball Massage, Massage Therapy), Colonel Quaritch V.C., English Historical Literature in the Fourteenth

The Three Economies: The Evidence: The laws of economics are being re-written by a financial and political revolution. What is going on, and how does this impact us?

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