



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Pause

Sometimes, in a summer morning, having taken my accustomed bath, I sat in my sunny doorway from sunrise till noon, rapt in a revery, amidst the pines and hickories and sumachs, in undisturbed solitude and stillness, while the birds sing around or flitted noiseless through the house, until by the sun falling in at my west window, or the noise of some traveller's wagon on the distant highway, I was reminded of the lapse of time. I grew in those seasons like corn in the night, and they were far better than any work of the hands would have been. They were not time subtracted from my life, but so much over and above my usual allowance. I realized what the Orientals mean by contemplation and the forsaking of works. For the most part, I minded not how the hours went. The day advanced as if to light some work of mine; it was morning, and lo, now it is evening, and nothing memorable is accomplished. ~ Henry David Thoreau, Walden

I love the last week of the year because it gives me time to pause, review, assess, reflect and plan for the next year. I also spend time wrapping up loose ends and reducing existential overhead, reading and visiting with friends.

I just finished reading Do Pause: You Are Not a To Do List by Robert Poynton. I loved this thoughtful book, which is the second I've read in the 29-book Do series, both of which have been excellent.

I think virtually everyone could benefit by taking the time to pause more often. A pause could serve a number of different purposes and so could last anywhere from a second to a year or more. A pause could give you time to calm down, catch your breath, set your intentions, bring you back to the present, savor a moment, practice gratitude, think or reflect, daydream, take a break and refresh, rest and recuperate, allow your subconscious mind time to come up with ideas and solutions, have some unstructured downtime, try something new, or foster creativity. It gives you time to think strategically and to ask yourself, "What should I be doing now?" I think very few people in our always-on, hyperconnected world are aware of these benefits and therefore don't intentionally make pauses part of their habits and build them into their schedule.

Poynton writes, "Pause acts as a switch to give you access to other aspects of your nature, to these 'other minds.' Just as yeast leavens bread, so pause lightens and enriches our experience. It allows us to think in other ways, using other qualities of mind: imagination, emotion, association, intuition, contemplation. It adds intensity to feeling, encourages us to perceive wholes as well as parts, gives emphasis to relationships not just objects and invites us to appreciate as well as analyze. Pause undoes the technology-driven flattening of time and gives it back some depth....It gives you a chance to follow your mood, not the schedule....You can notice your own internal state and interrupt the automatic, quick-fire responses that are normally in play [and] gives you the chance to access the more reflective mind."

A pause should not become just another task on your To Do list. Instead, just be mindful of the option and look for moments during your day (or week, month, year) when you could benefit from a pause: when you need to reset your attitude or emotions, when you need a break (mentally or physically), when you need time to think (consciously or unconsciously), when you need to gain some perspective. You can make pause a daily habit, schedule Thinking Time and/or unstructured Down Time each week, periodic reviews (I do weekly, monthly and annual reviews), vacations, hiatuses, sabbaticals. Poynton writes about some famous creatives who schedule a down *year* where they do no work but just read, explore, recharge and germinate new ideas and material.

You might think that spending less time working would make one less productive, but the opposite is true. A pause refreshes your energy and gives your subconscious a chance to process new information, make connections and spit out great new ideas. I've read about the schools in Finland, which have 15 minutes of unstructured downtime between each class. They also have one of the highest academic achievement levels in the world (despite assigning very little homework).

Poynton explains why time matters for machines, less so for humans: "Underlying this (flawed) strategy is a very powerful idea: namely that time is a scarce commodity, so you should use it efficiently....But it isn't. It would make sense if we were machines, but we're not. Our fulfillment does not derive from being as efficient as possible....Time is an aspect of our experience, not a commodity....Good food, music, art, poetry, philosophy, science or sex are neither the result of, nor an expression of, efficiency. Beauty, joy, laughter, love, friendship and community owe nothing to it."

You can think about time in ways other than a 24-hour column in your day planner. Poynton gives these examples:

- tasks, learning, loves, distractions
- mind, hand, body, heart
- me, you, them, us
- money, beauty, fun

In conclusion, be mindful to disengage periodically, so that you may “grow like corn in the night.”

Year-End Planning

I've tentatively settled on my two theme words for next year (Earn and Serve), came up with a yearly motto (“Step Up My Game”) and have been working on a list of 15 intentions (instead of goals) for the year. I've been skeptical of goals since reading [Goal-Free Living](#), and then I read this in [Do Pause](#): “I prefer intentions to objectives (or goals). It feels more open. If you tightly define what you want, and succeed, all you get is exactly what you expected. You are limited by your own goal.” You need to be “open to what emerges.”

By the end of the year, I will have reached my goal of reading at least 100 books this year. I've learned and grown so much as a result, and thus plan to make this a perennial intention. Here's a list of the books I read this year that I recommend and think might be of interest to you:

Title	Author	Stars
Learning How to Learn	Barbara Oakley	5
The Controlled Demolition of the American Empire	Berwick & Robinson	5
Eat That Frog! 21 Great Ways to Stop Procrastinating and Get More Done in Less Time	Brian Tracy	5
Reinventing Collapse: The Soviet Experience and American Prospects	Dmitry Orlov	4
The Money Bubble: What to Do Before It Pops	Turk & Rubino	5
When Money Destroys Nations: How Hyperinflation Ruined Zimbabwe, How Ordinary People Survived, and Warnings for Nations That Print Money	Haslam & Lamberti	5
A Nation of Takers: America's Entitlement Epidemic	Nicholas Eberstadt	4
Guide to Investing in Gold & Silver: Protect Your Financial Future	Michael Maloney	5
Unreported Truths About COVID-19 and Lockdowns, Part 3: Masks	Alex Berenson	5
What Has Government Done to Our Money	Murray Rothbard	5
A Short History of Financial Euphoria	John K. Galbraith	3

Architects of Ruin: How Big Government Liberals Wrecked the Global Economy—and How They Will Do It Again If No One Stops Them	Peter Schweizer	5
The Great Devaluation: How to Embrace, Prepare and Profit From the Coming Global Monetary Reset	Adam Baratta	5
The New Great Depression: Winners and Losers in a Post-Pandemic World	Jim Rickards	4
After America: Get Ready for Armageddon	Mark Steyn	5
Tribe: On Homecoming and Belonging	Sebastian Junger	4
Suicide of the West: How the Rebirth of Tribalism, Nationalism and Socialism Is Destroying American Democracy	Jonah Goldberg	5
Goal-Free Living: How to Have the Life You Want NOW!	Stephen Shapiro	5
The Five Stages of Collapse: Survivors' Toolkit	Dmitry Orlov	4
A Government of Wolves: The Emerging American Police State	John Whitehead	4
American Secession: The Looming Threat of a National Breakup	F.H. Buckley	4
No Excuses!	Brian Tracy	4
Ikigai: The Japanese Art of a Meaningful Life	Yukari Mitsuhashi	5
The Cunning of History: The Holocaust and the American Future	Richard Rubenstein	4
50 Rules Kids Won't Learn in School: Real-World Antidotes to Feel-Good Education	Charles Sykes	5
The Last Lecture	Randy Pausch	4
The 5 a.m. Miracle: Dominate Your Day Before Breakfast	Jeff Sanders	5
Nine Things Successful People Do Differently	Heidi Grant Halvorson	4
Twelve Pillars	Rohn & Widener	3
Black Hole Focus: How Intelligent People Can Create a Powerful Purpose for Their Lives	Isaiah Hankel	5
The Difference Maker: Making Your Attitude Your Greatest Asset	John Maxwell	3
Are You Fully Charged?: The 3 Keys to Energizing Your Work and Life	Tom Rath	5
HumanKind: Changing the World One Small Act at a Time	Brad Aronson	3
Unmasked: Inside Antifa's Radical Plan to Destroy Democracy	Andy Ngo	5

Unsubscribe: How to Kill Email Anxiety, Avoid Distractions and Get Real Work Done	Jocelyn Gleib	4
The Five Major Pieces to the Life Puzzle: A Guide to Personal Success	Jim Rohn	3
The Dictatorship of Woke Capital: How Political Correctness Captured Big Business	Stephen Soukup	5
How Capitalism Saved America: The Untold History of Our Country, From the Pilgrims to the Present	Thomas DiLorenzo	5
Your Body's Many Cries for Water: You're Not Sick, You're Thirsty. Don't Treat Thirst With Medication.	Dr. Batmanghelidj	5
Decisive: How to Make Better Choices in Life and Work	Chip & Dan Heath	4
Deskbound: Standing Up to a Sitting World	Dr. Kelly Starrett	5
How to Deal With Back Pain and Rheumatoid Joint Pain	Dr. Batmanghelidj	5
The Truth About COVID-19: Exposing the Great Reset, Lockdowns, Vaccine Passports and the New Normal	Dr. Mercola	5
Superbody: How to Boost Your Immune System	Dr. Vernon Coleman	4
I'm Your Emotional Support Animal: Navigating Our All Woke, No Joke Culture	Adam Corolla	4
Technocracy Rising: The Trojan Horse of Global Transformation	Patrick Wood	5
Anyone Who Tells You Vaccines Are Safe and Effective Is Lying. Here's the Proof.	Dr. Vernon Coleman	4
The Deep Rig: How Election Fraud Cost Donald J. Trump the White House, by a Man Who Did Not Vote for Him	Patrick Byrne	4
The Coming Bond Market Collapse: How to Survive the Demise of the U.S. Debt Market	Michael Pento	4
Superfoods: The Food and Medicine of the Future	David Wolfe	5
How to Fail at Almost Everything and Still Win Big	Scott Adams	3
China's Great Wall of Debt: Shadow Banks, Ghost Cities, Massive Loans and the End of the Chinese Miracle	Dinny McMahon	5
Boombustology: Spotting Financial Bubbles Before They Burst	Vikram Mansharamani	5
Creative Calling: Establish a Daily Practice, Infuse Your World With Meaning, and Succeed in Work + Life	Chase Jarvis	5
Liberal Fascism: The Secret History of the American Left, from Mussolini to the Politics of Change	Jonah Goldberg	5
The War on Cash: How Banks and a Power-Hungry Government Want to Confiscate Your Cash, Steal Your Liberty and Track Every Dollar You Spend. And How to Fight	David McRee	5

Back.		
Gold and Liberty	Richard Salsman	3
How Everything Can Collapse: A Manual for Our Times	Pablo Servigne	3.5
Thanks! How the New Science of Gratitude Can Make You Happier	Robert Emmons	3.5
The Ruling Class: How They Corrupted America and What We Can Do About It	Angelo Codevilla	3
The Miracle Morning: The Not-So-Obvious Secret Guaranteed to Transform Your Life (Before 8AM)	Hal Elrod	5
An Unconventional Guide to Investing in Troubled Times	Charles Hugh Smith	5
The Self-Driven Child: The Science and Sense of Giving Your Kids More Control Over Their Lives	Stixrud & Johnson	5
Beyond Democracy: Why Democracy Does Not Lead to Solidarity, Prosperity and Liberty But to Social Conflict, Runaway Spending and a Tyrannical Government	Karsten & Beckman	5
The Leipzig Connection	Paolo Lioni	3.5
Propaganda	Edward Bernays	2
The Lifetime Learner's Guide to Reading and Learning	Gary Hoover	4
Do Pause: You Are Not a To Do List	Robert Poynton	5
Elevate: Push Beyond Your Limits and Unlock Success in Yourself and Others	Robert Glazer	4
Behind the Black Mask: My Time as an Antifa Activist	Gabriel Nadales	3
How Champions Think: In Sports and in Life	Bob Rotella	3.5
I Will Plant You a Lilac Tree: A Memoir of a Schindler's List Survivor	Laura Hillman	3.5
A Thousand Naked Strangers: A Paramedic's Wild Ride to the Edge and Back	Kevin Hazzard	5
COVID: Why Most of What You Know Is Wrong	Dr. Sebastian Rushworth	4

What You Should Be Doing Now

1. Spend the next two days reviewing the past year and planning the next one. Choose a theme word (or two), a motto and set your intentions (in lieu of goals). Set up a day planner for the year. Implement or review your systems (daily affirmations, habit tracker, periodic reviews, file system, notes app, marriage meetings). Schedule periodic pauses (including vacations).
2. Books to read: How Champions Think: In Sports and in Life by Bob Rotella, a sports psychologist. He knows his stuff, but talks A LOT about golf.

A Thousand Naked Strangers: A Paramedic's Wild Ride to the Edge and Back by Kevin Hazzard. This is one of the best books I've ever read, so it was hard to put down. Shocking, fascinating and hilarious, and the writing is superb. A Must Read if you're interested in emergency medicine, Atlanta (especially Grady Hospital and the South side) and the human condition. A great book to read at night when you want to wind down, though “not safe for work.”

I Will Plant You a Lilac Tree: A Memoir of a Schindler's List Survivor by Laura Hillman. If you think the Holocaust was just about killing 12 million people, think again—it was far worse than that. This book tells one woman's brutal and horrifying tale, and reminds you what humans are capable of, especially when fed propaganda and directed by the State.

Question For You

I'd like this newsletter to be about more than just you reading my words and learning from me; I'd like to learn from you as well. I think I can learn something from everyone, so I'd like to ask you a question each week and pick your brain. Think of it as a virtual mastermind group.

So my first question is: What is your end/beginning-of-year process like? What things do you do? How do you spend that time? [Let me know](#) and maybe I'll share it with your fellow readers.

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I would love to hear from you! I thrive on feedback from readers. If you have any comments, suggestions, insight/wisdom, or you'd like to share a link to a great article, please [email me](#).

Generally, I don't have time to answer questions about your specific situation, but if you have a general question that I think other readers also have, [let me know](#) and I will provide an answer in a future issue.

Feel free to forward this to a friend. If you would like to subscribe (it's free!) or unsubscribe, [email me](#) with either “subscribe” or “unsubscribe” in the subject line.

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The content of this newsletter is intended to be and should be used for informational/educational purposes only. You should not assume that it is accurate or that following my recommendations will produce a positive result for you. You should either do your own research and analysis, or hire a qualified professional who is aware of the facts and circumstances of your individual situation.

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investment. Past performance is not indicative of future performance. You should not invest in something you don't understand, or put all of your eggs in one basket.

Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietician, or personal trainer.

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