



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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I Took the Blue Pill

For those of you who don't know what the above title means, here's a refresher from Issue #1:

In the 1999 movie "The Matrix," the character Morpheus offers Neo a choice of taking a blue or red pill. If he takes the blue pill, he'll "return to the digital world crafted by machines to appease the enslaved human population." But if he takes the red pill, he'll wake up from his "normal" life of sloth and ignorance, even though he'd feel safer or happier if he didn't. It enlightens him and exposes his disillusion, allowing him to see the world as it truly is, no matter how painful or gritty or difficult to accept it may be.

I live in a cocoon (a gated community in a rural area) by design. I'm surrounded by woods and mountains, and seldom go anywhere. Without the Internet, I would have little to no idea what was going on in the outside world. If civilization collapses (as I suspect it will, though I'm not sure about the timing or speed), I have supplies and a large library and hopefully would be part of a small Remnant that would help keep the flame of knowledge flickering through the next Dark Ages.

Occasionally, I have to leave my cocoon for some time, as I just did for two weeks to wrap up my mom's estate and help take care of my dad. It's always interesting to see this other

world and the changes that have occurred since I last saw it.

For decades, it seems that Flyover Country (a pejorative term, but a place I'm from and that I love) has been in an economic, physical, intellectual, moral and health decline.

Middle America has struggled to pay high taxes and to recover or keep up with the consequences of the Federal Reserve's policies (repeated booms and busts, high prices/inflation, low interest rates on savings, etc.). Some 200,000 small businesses were destroyed during the COVID-19 hysteria and the riots/looting/arson of 2020. The homeless and their tents are greater in number and more visible than I have ever seen, even in downtown Atlanta.

Almost everything seems older, faded, dirty, not maintained, broken or in disrepair. Some places have almost a Third World feel to them.

Few people seem like they would be interested in intellectual pursuits (such as reading a book or learning something new) or in self-improvement. Most people seem to spend most of their time watching TV or getting a dopamine hit by trolling through their cell phone. Many drivers have loud mufflers and play loud music (with soul-crushing low bass) with their windows down.

The few small businesses that haven't shuttered seem to serve a society in a slow state of collapse: fast food restaurants, lawyers who help people get on the federal disability program or receive other forms of welfare, pawn shops, predatory lenders/check cashing, liquor stores and bars, drug stores (they do a brisk business but about a third of what they sell is out of stock), motorized scooter shops for people who can't walk anymore, kidney dialysis centers, walk-in dental clinics, thrift stores. Almost every vendor accepts EBT cards—the coin of the realm.

Obesity (including in kids) and smoking (or vaping) are ubiquitous. It seems like almost all local food contains toxic ingredients such as high fructose corn syrup, or a large amount of sugar. One day I saw two generations of women getting their strength training by loading at least four long cases of soda into their car. Coca-Cola is teaching its employees “how to be less white,” but it's also slowly killing tens of millions of black people (as well as all other races) by selling them its sugary sludge. (I see that they are now selling Coca Cola Zero or Zero Sugar, which doesn't contain any sugar, but does contain aspartame, which is even worse.) There just doesn't seem to be any knowledge of or concern about nutrition and the long-term health consequences of food. What matters is taste, price and convenience.

Many of the doctors (mostly internists) seem to be accomplices to this health catastrophe. They know that Americans don't want to hear the hard truth that they need to eat healthy food and exercise—they just want the pill, the shot, the surgery, the quick fix, and hell, Medicare or Medicaid will even pay for it! These doctors have redefined “quality of life” to mean the ability to eat as much sweet food products as you want while ignoring the inevitable and terrible long-term health consequences. COVID-19 was like a gentle breeze that blew down lots of sick trees that were already diseased and on death's door.

I never watch the Super Bowl (generally, the more people that are attracted to something, the more I avoid it), but my dad is a big football fan, so I watched most of it with him. I seldom watch TV (except for an occasional documentary), so for me it was like audiovisual cotton candy—it was just too much. I think Americans would be better served if, instead of experiencing sports vicariously while sitting on their butts for hours, they played sports themselves and tried to be their own hero. The ads were politically correct and banal and just tried to make products with no redeeming qualities cool. (“Hey, here’s some attractive people who look fun and cool and some catchy music and bright colors, so drink our sugar water!”)

Watching the local news was like slowly driving by a bad car accident. It floods your brain with several stimulating hormones but leaves you feeling unnerved and unsettled, like you’re in Fight or Flight mode. You hear about a 19-year old kid who was shot and killed at a party, and then at the end of the story, you learn that he was due to appear in court soon in connection to a drive-by shooting. A school bus driver is charged with driving a bus while four times over the legal blood alcohol limit. A building burns, with big flames. Lots of things aren’t right. Our primitive brains can’t handle this overload of bad news.

The national “mainstream” TV news is like some bizarro cause-and-effect loop, all of it involving and sponsored by Big Pharma. Reporter: “Well, for some reason, it seems that a lot of people [most?] who’ve been vaccinated for COVID-19 didn’t have an immune response, and now they’re getting infected and sick, so it appears that a fourth shot may be necessary.” [Off-screen: Big Pharma executive on the phone with his financial advisor: “Cancel that annuity I was thinking about buying, I’ve got one now.”] TV ad: “Do you have Type II diabetes? Take our drug! [Instead of just eating healthy and exercising.] It might cause these really scary side effects—including death—but you’ll be able to keep pounding the sugar!”

It’s also interesting to see how the media can completely slant their reporting to align with their political views. For example, during 2020, we were told that the months of nightly “mostly peaceful” riots were “the voice of the unheard,” but almost never heard anything about the economic damage of looted, burned and destroyed businesses, customers too scared to shop, depressed property values, fleeing city residents, the billions of dollars that woke corporate executives gave to leftist groups at the expense of their own shareholders, etc. But now when some truckers block one bridge, the reason they are protesting is barely mentioned, and all of the coverage is about how it might cause some factory workers to miss a shift or two.

Then there are the interviews of people complaining about how much housing or drugs cost (thanks to inflation caused by the Fed’s currency printing), and wanting government to cap prices, which would only cause shortages, lack of maintenance and more economic disaster.

I had to call the local internet provider to ask for help getting service working again, and during the call I kept hearing a loud, annoying noise that sounded like chickens clucking. Finally I asked the tech, “Hey, are those chickens I hear in the background?” “Yeah, I’m working from home, and my neighbor has a lot of chickens.”

One day I was driving down a 2-lane highway and there was a guy driving his motorized scooter on the narrow shoulder, like it was a bike lane. Another day I passed a gas station and there was a man in a hoodie moving towards his car from the store, but he was on his hands and heels, butt near the ground, slowly crawling on the pavement feet first—one of the weirdest things I've ever seen. And one day a large coyote crossed a busy road in front of my truck in broad daylight, heading towards a neighborhood. Perhaps that's a sign that our civilization is ripe to be reclaimed by nature?

What You Should Be Doing Now

1. If you've been taking the blue pill, you need to [take the red pill](#). And if you've been taking the red pill, you should periodically take the blue pill just to check in and see how things are going; it's illuminating.

Question For You

Do you take the blue pill periodically? If so, what do you see? [Let me know!](#)

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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.

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

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