



# 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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## Weakness Invites Aggression

In the early 1990s, I was a U.S. Army Field Artillery officer, stationed in Germany. Our mission was to defend against a Soviet invasion, so we trained for that. After Clinton became president in 1993, our mission changed to being peacekeepers. In April of that year, I became the platoon leader of a howitzer (155mm self-propelled) platoon, and immediately after that, my battery (a company-sized artillery unit) became the first in the Army to receive training for Bosnia as peacekeepers. Instead of killing the enemy and destroying his equipment, we were supposed to use the minimum force necessary, especially around politically sensitive places such as mosques. The Army gave my soldiers handbooks so they could learn phrases in Serbo-Croatian, but some of my troops (such as Nigerian and Iranian nationals who weren't even U.S. citizens) were barely fluent in English.

I felt like our real mission was to stop the hand-wringing of CNN viewers who were watching people kill each other in an ancient blood feud that wouldn't stop until they were tired of fighting each other. For the next year, my brigade was on tap to deploy to Bosnia, and although we came extremely close to going a couple of times, we never got the order. Then it was time for me to get out after four years of active duty. I'm very glad I didn't have to be a part of that, though I had a couple of close friends who later did.

You know, in recent years, we've been obsessed about such things as diversity, inclusion, equity, privilege, pronouns, reparations, microaggressions, safe spaces, emotional support animals, adult coloring books, "misinformation," cancel culture, climate change, carbon footprints, etc. During the last year, there has been a purge of conservatives from the U.S. military even though (at least when I was in), it was *verboten* (as well as unprofessional) for servicemembers to discuss or participate in politics. The old policy of "Don't Ask, Don't Tell" has been replaced by "Tell Us Your Pronouns." The names of military bases are being changed because they were named after Confederate generals (who were also brilliant, tenacious and brave). Military leaders are selected for senior positions based on the color of their skin.

(By the way, all of the senior NCOs in my howitzer platoon were black or American Indian [my platoon sergeant's Indian name was "Kills the Enemy"], and they were damn good. But the Army also had a racial quota system for officers, and one of my peers was a big dud [not because he was black, but because he was a poor leader], and the enlisted men didn't respect him at all, calling him "Pink Foxtrot" behind his back.)

Having spent 3.5 years in all-male combat arms (armor and artillery) units, a third of that time in the field for weeks at a time, usually in very close quarters, I can tell you that with a mixed-gender unit, sexual intrigue would definitely have been a significant problem and would have detracted from mission readiness, unit cohesion and morale. After a few weeks in the field, when a couple of female medics drove up to our firing position in an ambulance, both my gun bunnies and I definitely *noticed*. It was a memorable event, like Aphrodite herself had suddenly descended from the heavens. Even when we were in garrison, if a female soldier from a nearby support unit came to eat in our dining facility, she caused heads to turn.

Today's invasion of Ukraine by Russia is a great reminder that there are cold-blooded, calculating, ruthless killers out there who will exploit weakness when they see it. I'm sure that Putin and Xi Jinping have been watching this bizarro sociology experiment in the U.S. military and have concluded that with all of these irrelevant distractions (and a commander-in-chief who apparently has lost some of his mental faculties), the U.S. military is no longer capable of protecting American interests around the world.

Aggressors have been appeased in recent years (nothing happened to Russia after it invaded Crimea in 2014, or to China after it crushed Hong Kong or the Uyghurs), just as Hitler was repeatedly appeased before WWII. Force (or macroaggressions, not microaggressions) still rules the planet, as it has for all of human history. And if you want to stay alive and free, you had better be willing, able and prepared to defend yourself from those who would kill or enslave you and your family.

Right now Ukrainians aren't concerned about such things as which artists have removed their content from Spotify in an attempt to cancel Joe Rogan. They're asking themselves: Do I have a combat rifle and some ammo, and am I trained to use it? Do I have enough food, water and medical supplies? How can I prevent Russian soldiers from raping and killing my family? Do I have a bugout location, and a way to get there?

War is in Extremistan, not Normalstan. No one really knows how long it will last or what will happen. This was one of Nassim Taleb's (author of The Black Swan) first insights. He grew up in Lebanon, and when the civil war started there, everyone thought it would be over in a few months; instead, it dragged on for about a decade.

The Biden administration is considering a massive cyberattack against Russia. “U.S. intelligence and military cyber warriors are proposing the use of American cyber weapons on a scale never before contemplated. [The words “never before” should give you pause.] Among the options: Disrupting internet connectivity across Russia, shutting off electric power....”

“Last June, Biden and the leaders of 30 countries that now make up NATO agreed that 'the impact of significant malicious cumulative cyber activities might, in certain circumstances, be considered as amounting to an armed attack'....cyberattacks on NATO members by Russia (or other nations) could be considered an act of war, so might Russia assume the same about attacks on their systems?”

“Either way...the US wouldn't publicly acknowledge carrying out the operations [which would make the situation even murkier and more likely to result in misunderstandings and black swans] - which would be conducted by US Cyber Command, the NSA, the CIA and other agencies” [i.e., by the Deep State, without a formal declaration of war from the people's supposed representatives in Congress, as required by the Constitution].

“‘Our response will be harsh and measured, but not so severe as to encourage Putin to take more drastic steps,’ said one US official [How does he know? What does he stand to lose if he is wrong?]....Of course, ‘Anything we can do to them, they can do to us,’ said one anon official, who says that decisionmakers anticipate that Russia will retaliate - ‘likely with Colonial Pipeline-style attacks that seek to hurt American consumers’.”

So you have a weak president who is eager to look tough (Putin also wants to look tough) and a Deep State bureaucracy that wants to be relevant and is eager to play with new weapons that could quickly and easily spiral out of control. Russia is a wild card—remember that the 1998 financial crisis began when Russia defaulted on its debt. This is the most dangerous situation I've seen in a long time, and what makes it even more dangerous is that most people don't seem to realize how dangerous it is.

## What You Should Be Doing Now

1. Beware of black swans spawned by war. You could suddenly lose access to power, Internet, utilities, communications, transportation, your money, etc. No one can predict what will happen. Stock up your supplies and get ready *now*.
2. Books to read: Two books I have (but haven't read yet) are Irresistible Revolution: Marxism's Goal of Conquest and the Unmaking of the U.S. Military and Stand Down: How Social Justice Warriors Are Sabotaging America's Military.

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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