



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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Tiger by the Tail

So it seems that Putin has a tiger by the tail. If these (unverified) [estimates of Russia's military losses](#) are close to accurate, it appears that the Russian military is getting its ass handed to it in its "special military operation" to "deNazify" Ukraine.

I've been following [this Reddit thread](#) for days now. It's a great source of raw video, though you have to be skeptical of the captions and translations. I've seen lots of footage of destroyed or abandoned Russian vehicles and helicopters and Russian POWs. The POWs usually appear to be demoralized, unsure of why they're there, out of shape, older, not well trained. Some of them appear to be ethnic Asians from Southern Russia. Their armored personnel carriers seem to be especially not up to the task, with an estimated 900 destroyed. Apparently many if not most of the Russian soldiers were lied to and didn't find out they were invading Ukraine until it was happening (which is not a great way to get soldiers on board with the mission).

I've been impressed by the Ukrainians (or the Uranians, as some people call them), both their military and their spirit of resistance. Ukrainian soldiers appear to be well-equipped and trained, and appear to treat Russian POWs humanely. I've seen Ukrainian civilians protesting, confronting Russian soldiers, blocking Russian military vehicles with their bodies, attacking Russian military cars, making (and throwing) hundreds of Molotov

cocktails, and basically giving a big finger to the Russian military.

The Ukrainians have the advantage of being in the defense on their own home turf. Usually an attacking force needs a 3:1 numerical superiority to overcome entrenched defenders. Ukrainians know the area and terrain, their supplies are nearby and they have the support of the local population. I'm sure Ukrainians are well aware that [Stalin starved an estimated 3.9 million of them to death in the Holodomor almost a century ago](#). So they have a strong reason to fight, because they know if they fail, they could again be enslaved by Russia for generations to come. Ukraine also has a [vigorous, defiant leader](#).

In contrast, Russia has to supply its soldiers through hostile territory, making its supply trains vulnerable to attack. There are widespread anti-war protests in Russia, with footage of the police arresting [elderly women](#). Apparently a bill will be introduced in the Putin-controlled parliament to make such protests punishable by a 15-year prison sentence. Putin has shut down the few outlets of an independent press and Russians are fleeing their country. There are reports that Russians will soon not be allowed to leave.

Ukraine has the entire civilized world on its side. Even historically neutral countries such as Switzerland, Finland and Sweden are sending Ukraine aid—some of it military in nature. Russian [stocks](#) and currency have crashed as most of the world has cut ties with Russia, booted it from the global electronic financial system and boycotted its goods and companies. The computer hacker group Anonymous has declared war on Putin's government, and even hackers in Russia ally Belarus have been wreaking havoc in recent days.

I predict that not only will the Russian invasion be a spectacular failure, but this will cause Putin's government to collapse, and Putin will either be executed by his own countrymen like the [Ceausescus](#) were, or will end up in the dock at the Hague, prosecuted for war crimes. In the third decade of the 21st Century, the civilized world can no longer tolerate [attacks on civilian targets](#). If Putin's regime does collapse, it will happen suddenly and quickly. And I think [this man](#) stands a good chance to be the next leader of Russia.

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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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