



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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A Tale of Two Places

Please spend a minute watching [this video clip](#) (in full screen); not only is it shocking, it's the basis of this issue. ([Here's a similar video](#) if you'd like to see more.)

America's inner cities have long been the scene of drunkards and drug addicts (some of whom are mentally ill) getting drunk or high, usually resulting in homelessness. In recent years, however, there has been an explosion of addiction that now threatens the very fabric of society. In future issues, I'll write about why this is happening and who is behind it.

Early on Sunday mornings, I like to take a long walk on nature trails to a field where I do some [sprints](#), then walk home. It gives me a lot of quiet time in nature to reflect on what is happening in America and try to make sense of it all.

Last Sunday as I was thinking about the video above, I was struck by how radically different my living situation is from that of the people in that video, but also how many things we have in common. Allow me to elaborate, enumerating the differences first.

First, the people in the video "live" (but not work) in urban areas that are crowded, dirty and noisy, where life is cheap. I live (and work) in a very rural area with low population density where life is precious.

Second, those people live in areas that have a fourth layer of government (in addition to national, state and county) that invariably is run by statist politicians who coddle and I would say even encourage their behavior. Their policies destroy businesses and jobs, leaving their constituents impoverished and depressed. My “fourth layer of government” is a property owners association, but the vast majority of rural America is unincorporated. My county government seems to be relatively well run, at least enough for my county to be one of the fastest-growing in the U.S.

Further, those people live in “sanctuary cities” where literally anyone is welcome (at least [until the money runs out](#)) to come and do whatever they want. I live in a private, gated community where only property owners and their guests are welcome.

Additionally, those people live in a concrete jungle where they seldom see anything that's natural. I live in a community that has houses and roads (but no yards), but other than spaces for amenities, the woods have been left intact. My house is completely surrounded by trees, so much so that it feels like I'm in a treehouse. Which setting is more likely to lead one to escapism via drugs?



I took this photo from my home office.

Moreover, those people have a very different relationship with their neighbors than I do with mine. They have so many people around them (far more than the maximum number of about 150 that humans were surrounded by for millennia), the vast majority of whom are strangers, most of whom they've never seen before and will never see again. These people may be from a different country, may not speak English, and may have very different values and goals. Increasingly, they may want to commit a crime against you

(especially since [it's very likely that they will get away with it](#)). All of this results in [anomie](#).

In contrast, I know virtually all of my neighbors, who have a similar background, values and goals. Trust between us is very high and crime is nonexistent. If we ever need any help, they are quick to lend a hand.

Finally, people in urban areas drink municipal water that's full of unhealthy chemicals (and who knows what else), breathe polluted air, and are subjected to a lot of noise, a source of unnecessary stress. I made the strategic decision to invest in bottled spring water (the foundation of your health). The mountain air here is much cleaner and the trees produce a lot of oxygen. About the loudest noise I ever hear is [the call of a pileated woodpecker](#).

Now for the similarities between us. First, there are predators in both areas. In urban areas, it seems that increasingly, the [predators](#) are using social media to organize and attack [like pack animals](#) (and cell phones to record their crimes), allowing them to overwhelm private security and any police. (The combination of barbarism and high technology is both fascinating and terrifying.) The predators in my community are also caught on camera, like [this bobcat](#) that was recently in my neighbor's back yard (we also have bears, coyotes, owls, hawks and copperheads).

Just like in urban areas, no one is coming to help their prey. From a friend: "Heard this story from a lady while having dinner with her and her husband a week ago: She has a good friend who lives on the famous Lombard Street in San Francisco. Her friend called to tell her that just a couple of nights earlier, a mob came down the street at night, attacking the homes. They had five windows smashed and part of the mob made a determined effort to smash through their front door. As you would expect, the obviously terrified couple called 911, only to be told--point blank--by the 911 operator, '*The police are not coming. Our hands are tied*.'"

Second, in both areas, there are corpses (or at least unconscious bodies that look like corpses) along the side of the road that passersby don't seem to really notice or care about. In urban areas, the bodies are human, the tragic remains of someone's child, sibling, parent or friend. An unfulfilled life, or as Thoreau would say, someone who went to the grave with the song still in them. In my (rural) area, the corpses usually belong to squirrels, toads and lizards (my dog notices them).

Further, both areas are covered in waste. In urban areas, it's [human urine and feces](#), used needles and garbage. In my community, it's animal scat. I took this photo on my last Sunday walk because it was so unusual and I wanted to find out what kind of animal left it (I saw two large bucks nearby less than a minute later). I did not need to make [a cleanup request via 311](#), however.



Additionally, the people in the video seem to be in a trance, and many appear to be in an [Uttanasana pose \(step 3 of the Sun Salutation sequence\)](#). I get into a similar consciousness (meditative) and pose in my yoga classes, but for different reasons and with different results.

Some would say that where I find myself is the result of my “privilege,” or as Barack Obama told small business owners, “You didn't build that.” I did have the good fortune to be raised by a loving and supportive father and mother. But I would argue that the vast majority of my current position is the result of decades of acting responsibly, having good habits, making good decisions, delaying gratification and working my ass off.

Before closing, I want to point out that living in nature and/or a rural area is a necessary condition to live a fulfilled life, but insufficient by itself. The area around my community is also awash in poverty, dysfunction and drugs. You also have to find the oases of civilization in those areas, which are increasingly rare.

Today, everyone is on some type of drug. Those in that video are on drugs made by the Chinese Communist Party. Most Americans are on prescription drugs (and/or vaccines, both of which can be ineffective or even counterproductive, with terrible side effects) made by unconscionable Big Pharma and approved by captured, incompetent and corrupt federal agencies. The “drug” I'm on is a mixture of life, liberty, love, family, [nature](#),

movement/exercise and [learning](#). Make a conscious decision about what “drug” you're going to be on, because that will determine your fate.

Recommended

[No Campus for White Men: The Transformation of Higher Education into Hateful Indoctrination](#) by Scott Greer (4.5 stars, published in 2017). Some excerpts: “...America's college campuses serve as a disturbing preview of the possible social and political discourse of America's future....America is unique among nations in that it has to routinely debate its identity.” The book recommends these [College Free Speech Rankings](#).

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