



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

Issue #161
March 8, 2024

Be a Turtle Mover

Before we get into this week's edition, first a note about the font I use. As a writer and a reader, font is very important to me. It's like light for a photographer, which can make or break a photo. One of the reasons this newsletter didn't start earlier than it did is because I spent weeks looking at dozens of different fonts. Last week I changed the font for the Substack version (I still use PT Serif Caption for the PDF version on my website). The new Substack version that is sent via email looks OK, but the version [on the Substack website](#) looks lovely. If font is important to you, you may want to read my newsletter on the Substack website.

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Recently a neighbor and I had to rescue two stray hounds we found on our street. We took them to our community animal shelter—which does heroic work—but they were full. While we were waiting to see if an adoption would make a slot available, I saw a touching sight. A grandfather had brought in his young granddaughter to look at cats, and I thought, *That's a great grandparent!*

The shelter in an adjacent county was overfull by 11 dogs, so we took them to a shelter in our county. They were full as well, but took them anyway. Their staff was great, and it felt good to save the lives of two sweet, beautiful animals.



A funny story about my neighbor: After we looked at our house the first time, we were driving away when he pulled onto the street just ahead of us. When he saw a turtle crossing the road, he stopped, got out of his car and moved it off the road. We said yeah, we want to live on a street where the neighbors move the turtles.

How we treat the least of God's creatures—animals, children, the less fortunate—determines how we will treat each other. My father observes that some people are “dealt a low hand” in life. When we would see some hapless, destitute person on the street, my mother would often quietly say, “There but for the grace of God go I.”

We live in a broken world, and it seems to be rapidly getting worse. It can often feel overwhelming and depressing. One of the nice things about living in my remote community is the whole world can be going to hell all around you, but you would never know it. While that may be good for your mental health in the intermediate-term, the longer-term problem is the world is still going to hell.

The occupancy rate at animal shelters is actually a useful economic indicator—probably more so than the manipulated economic statistics put out by the federal government. During good times, people acquire pets--a luxury item. When people

experience financial distress, they try to reduce their expenses. And when they get desperate, they surrender their beloved companions.

A friend in Florida told me, “Our shelters have had to put in drop off boxes at night like they have at hospitals when mothers surrender their babies. Due to inflation, people are deciding to give up their dogs.”

Animal shelters are already overfull, but we haven't even had a financial or economic crisis yet--at least not officially. I believe that hard times are coming, and not only will the shelters be deluged, society will experience the greatest need of our lifetime.

Americans love a quick fix, but I have some bad news: We're not going to be able to vote ourselves out of this mess. As Henry David Thoreau wrote, “The fate of the country . . . does not depend on what kind of paper you drop into the ballot-box once a year, but on what kind of man you drop from your chamber into the street every morning.”

Many people do amazing things for their community every day. But collectively, we're going to need to step up our game if we want to survive the years ahead. We're going to need to donate more of our time, talent and treasure to local groups and charities that are healing our world.

So take a child or grandchild to an animal shelter. Mentor a child or coach a youth sports team. Volunteer for or donate to a worthy cause. Move a turtle. As Gandhi urged, “Be the change you seek.” More than ever, our hurting world needs your love, kindness and unique gifts.

Recommended

[Web of Make Believe: Death, Lies and the Internet, The Stingray](#) (episodes 5 and 6). This shows how easy it is to steal massive amounts of money from the IRS. I have read about the IRS sending many refund checks to the same people in prison, or to the same address in Romania.

News You Can Use

[Dumb Money Making the Same Mistakes](#)

[Fed Ignites 'Great Retirement Wave'](#) Who needs a pension? Just buy more Nvidia.

[Biden Has Flown > 320,000 Illegal Immigrants into U.S.](#)

[Credit Card Delinquency Rates by State](#)

[Nitazene Presents a Looming Crisis](#)

[CA to Expand Zero-Down, Interest-Free Home Loan Program to Illegal Immigrants](#)

Note the recent surge in single, military-age men from China.

[Newsletter Archive](#)

[Recommended Books](#)

(I receive a commission if you buy a book via this link.)

I would love to hear from you! If you have any comments, suggestions, insight/wisdom, or you'd like to share a great article, please leave a comment.

Disclaimer

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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Investments carry risk, are not guaranteed, and do fluctuate in value, and you can lose your entire 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.