



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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What the Hell Is Wrong With People?

Recently our veterinarian sent an email to his customers that included the following paragraph:

"The problem is now the abuse our receptionists are taking on a daily basis from our clients. Never in my career have I seen clients yelling obscenities, throwing things at our receptionists, actual physical contact of grabbing, poking with a finger, and chest bumping. It is getting out of control. We do our best to serve our clients in a timely manner and we are far from perfect. We do make mistakes, but I want everyone to know we try hard to serve our patients and clients as best as we can, and with kindness. I am begging for everyone to treat our staff the way you would want to be treated."

This is in [a rural area](#) in the South where people are much more likely to be respectful, courteous and gracious, so I wonder what things are like in large cities or other parts of the country that are not known for their gentility.

I've heard of other examples in my own community, which is generally renowned for the kindness of its residents. One reason our community clubhouse can't keep waitstaff is because customers sexually harass the females. I heard that some members of our Racquet Club will do things like throw money at employees when told they need to pay, or

otherwise verbally abuse them. These are people who should know about and practice the higher level of decorum that's part of court etiquette.

Nationally, it's far worse. For example, you may have heard about [the teen girl in Missouri whose head was repeatedly bashed into the pavement by a fellow student, leaving her in a coma](#). I see several new video clips like this every week.

[This video](#) in particular captures the current *zeitgeist*. Note how everyone just stands around (instead of trying to break up the fight), watching, filming and providing “color” commentary, in a terrifying example of [social proof](#). It occurred to me that these venues are like pop-up Colosseums, and the video documentation of the barbarism is a digital trophy that—like [Napoleon's “bit of colored ribbon”](#)—proves they were in the thick of it. (Only instead of say, Waterloo, they were watching some girls fight at Spring Break.) These days, a man must obtain his valor any way he can.

So why do we “live meanly, like ants” as Thoreau wrote? I've thought about this a lot, and believe there are many possible reasons, none of them mutually exclusive. First, as I've written, [many people are spun up](#). I've never seen so many agitated, outraged, fearful, anxious and depressed people. And by the way, all of that constant and elevated (but unnecessary) stress is slowly killing them.

Second, most Americans are living unnatural, inauthentic lives in big cities and suburbia, where [anomie](#) thrives. Their mode of living is far removed from what their body and DNA expect. Their days are devoid of movement, nature and natural beauty, sunshine and fresh air, face-to-face human interaction, [play](#) and laughter and mirth, and the time and space to think and reflect with minimal stimulation or distraction.

Additionally, there's something in the water. And in our food. And in the air. Never before have our bodies been so full of [harmful chemicals](#) that cause Modern Man diseases. Never before have we ingested so many dubious drugs (including vaccines), both legal and illegal. Never before have we been exposed to so much [electromagnetic radiation](#). And never before have we had so much [microplastics](#) in our bodies. Surely all of these unnatural imbalances harm our mental and emotional health.

Further, many people are [sleep](#)-deprived due to excessive blue light at night, doomscrolling or getting riled up on cable news shows, binging on Netflix or [spectator sports](#), surfing the Internet, playing video games, etc. Nothing can improve your ability to get along with other people like a good night of sleep.

Of course, growing up without a father and/or positive role models often leads to an inability to regulate one's emotions and get along well with others. In many cases, it can lead to psychopathy and criminal behavior.

Some students of history would argue that it's the result of historical cycles, and [the Fourth Turning is here](#). Students of demography might argue that it's spoiled Baby Boomers who pitch a fit when they don't get their way, or Millennials' lack of self-awareness, or Gen Z's inability to relate to others in Meatspace. Or [Gen X](#)'s dismay and

bitterness about being stuck in the middle of all of this dysfunction. Ha-ha!

Regardless of where you are or how you got there, here's a pro tip for life: You can never go wrong with kindness, thoughtfulness, empathy and love. You can never go wrong with graciousness, courtesy, taking the high road, and giving someone the benefit of the doubt. Take a deep breath, take a step back, get some perspective, and get your emotions under control. Between stimulus and response, you have a choice. Your emotions are like your pronouns: nobody cares what they are, so you don't need to display them. Before you try to save the world, first tend to your own garden and present the world with one improved version of yourself.

If you find yourself trapped in the Standard American Mode of Living and would like to find a way out, put down your phone and turn off your TV. Go outside and get some sunshine and fresh air. Take a walk through the woods with a family member and a good dog, and take a moment to admire natural beauty or express [gratitude](#). Play some pickleball with friends and laugh and talk trash. Hydrate your body with quality [water](#) and nourish it with excellent [nutrition](#). Do something to serve your fellow man, or [move a turtle](#). Create something that leaves the world a better place. Spend some quiet moments alone, just reflecting, meditating, or being mindful.

In short, find the good in people.

News You Can Use

[Green Light to Widespread Chaos](#)

[Illegal Immigrants Leave U.S. Hospitals with Billions in Unpaid Bills](#)

[Gen Z: The Most Pessimistic Generation in History](#)

[Cell Phone Radiation Research Halted](#) It was “too hard.”

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(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.

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