



# 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 #203  
January 3, 2025

## Why Nothing Works Anymore

Have you noticed that increasingly, nothing seems to work anymore? In recent months and years, I've had to spend more and more time and energy just trying to get things to work. Surely I'm not the only one who has been increasingly bogged down by this problem. If my experience is a representative sample of what's happening, then the lost productivity must exceed several hundred billion dollars per year in the U.S. alone.

Given the advances in knowledge, science, technology and communications in recent decades, this is not what anyone expected. We were supposed to be swooshing around in flying cars, with robots attending to our needs and colonies on other planets by now. Instead, we find ourselves spending an increasing amount of time trying to get simpler things like email, a website or a cell phone to work.

There are a number of reasons for this, but I think the primary one is technological. In recent decades, many different technology platforms, programs, versions, etc. have been steadily accumulating. Often a valiant attempt was made to make this technology compatible with previous technology and other current technology, but now I think most technology has become too complex.

Faster chips and cheaper hard drive storage allowed computers and cell phones to do more

things, but this simply allowed bloatware to proliferate. They built it, and the coders came. Now there's just too many moving parts. Have you looked at the settings of an iPhone lately? It's an endless array of hundreds of options and buttons, much of it confusing, even for someone who's been using computers for 40 years.

When an inevitable problem arises, if you look for a solution online, you'll find hundreds of people who've had the same problem, with many possible fixes. But the efficacy of the solutions often depend on what version of phone or operating system you're using. And due to the tendency of major tech companies to move towards a more locked down, walled garden platform, older solutions may no longer be possible.

The earliest technology (such as rocks) was extremely simple and resilient and required no user manual. Today's technology is extremely finicky, and just the smallest problem or incorrect setting can cause it to fail. And because technology is increasingly complex, assistance from tech support is needed more than ever, which consumes even more man hours.

For many years, I've said that "Technology is great when it works." I believe we have now passed Peak Tech, where the use of technology is increasingly unproductive and inefficient. In recent decades, corporate CEOs bragged about how much they were investing in technology to become more profitable. I think they will soon start talking about how they are reducing their use of technology so they can free up their employees' time for activities that are actually productive.

But even older, less advanced systems are failing. For example, if you can't get a website to work or upload a form, you might think, "Well, I can always print out a form and mail it in." Wrong! In recent years, the Post Office has become completely unreliable. I learned this the hard way when it apparently lost the property tax appeal that I mailed. Even when it doesn't lose mail, it seems like it takes days longer for mail to arrive than it used to.

There are other reasons why few things work anymore. Service contractors often don't reply to inquiries, fail to show up or don't submit a bid for the work. Most reputable doctors aren't seeing new patients. In order to get an appointment with the dermatologist who I've been seeing for years at a practice I've been patronizing for decades, I had to call on a certain day and time and then wait on terminal hold, listening to a recording about how my call was very important to them.

Many workers have simply checked out of the workforce. The federal disability program has provided an attractive alternative to work for decades, and "disability specialists" who advertise on billboards have helped millions of Americans game the system. Many others are addicted to one thing or another during this unprecedented time of excess that Big Tech companies have enabled and exploited. Tens of millions of others are physically or mentally unfit for work thanks in large part to Big Food and Big Pharma.

These days, whenever I try to do something, there is invariably a problem, a snag, or a hiccup. Nearly everything takes two or three times longer to do than it used to because

you either have to keep trying, fix something that's wrong, or bird dog a problem. The [Incompetocracy](#) currently reigns supreme.

Never before have we been surrounded by so many [complex systems](#), which require an exponential amount of additional resources as they increase in size, which is one reason they are inherently unstable and prone to sudden collapse. All of these things that don't work any more are like mini-tremors that are undetectable because they're so small, but are warning signs of a major earthquake.

I know a lot of Americans and investors are excited about a return to relative normalcy and free markets after the past four years. But if society is in the process of a slow-motion collapse, that's a huge problem, and I don't think enough people are talking about it or asking why.

Nearly three years ago, I wrote about [why we'll collapse](#). I still think it's the little things that will get us (like gas pumps being out of paper for receipts). But I now realize that we have also become too busy trying to fix things that aren't working to get anything productive done.

## News You Can Use

[Germany's Economic and Political Suicide](#)

[Hillary 2028](#)

[Microplastics](#)

[Nasdaq's Diversity Rules](#)

## [Newsletter Archive](#)

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.*

*Financial Preparedness LLC is not a registered investment advisor. I am not an attorney, accountant, doctor, nutritionist or psychologist. I am not YOUR financial planner or investment advisor, and you are not my client.*

*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.*