



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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We've Already Won

In recent months, below the radar of news stories about tariff wars, the Big Beautiful Bill and bombing Iran, there has been a quiet cultural counterrevolution taking place in America. On their own—without legislation, politicians or voting—many Americans have been making lifestyle decisions that harken back to a simpler, more traditional time, similar to what we last saw in the 1980s or even the 1950s. This surprising and massive undercurrent is a [Fourth Turning](#)-level phenomenon.

Suddenly, national pride is back in vogue and (Obama-inspired) national shame is out. One of the first stories I heard about this was when fraternity brothers at UNC-Chapel Hill protected an American flag from campus protesters, which instantly went viral.

Consequently, [the military's recruiting crisis is now over](#). [This short video](#) (Should See) highlights the stark differences between the two advertising strategies the Pentagon has used in recent years; see which one you think is more effective. As a retired colonel explained, "This surge...[is] about a cultural shift. Young Americans are rejecting the victimhood mentality and embracing the warrior ethos."



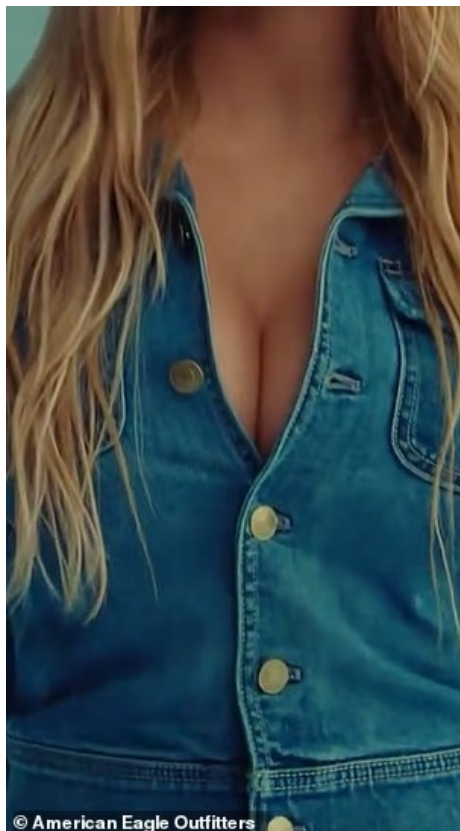
Traditional marriages are back in, and using dating apps to “hook up” with gender-fluid/confused, androgynous strangers is out. I’m sure STDs are a great teacher. “[Tradwives](#)” are in and angry, single cat ladies are out.

Children and traditional families are in, and abortion is out. Nike, one of the wokest companies in the world—whose partnership with genuflecting former 49ers quarterback Colin Kaepernick prompted millions of football fans to abandon the NFL forever—just ran the family-friendly ad below featuring pro golfer [Scottie Scheffler](#). Wow, what a simple truth bomb! Nothing about personal glory resulting solely from athleticism on the field. Instead, this athlete is already a winner simply because he’s a father who is there for his kid.



Another recent ad that blew me away (and made me weep) was [this short video clip](#) by Volvo, which is a MUST WATCH. Four years ago, this ad would have been about a car taking a woman to an abortion clinic. Hell yes this ad would put Volvo on my short list to buy a car. Some companies are figuring this out, as after years of going woke, I'm sure they're starting to become weary of [going broke](#). Other companies ([like Jaguar](#)) haven't figured this out yet and continue to go down an increasingly bizarre (and unprofitable) rabbit hole.

Of course, making babies requires good old-fashioned, red-blooded, heterosexual intercourse. So beauty and sexual appeal (which is ancient) are back in and unattractive, androgynous, asexual “models” are out. Everyone has heard the term “sex sells,” but apparently everyone who works for an advertising firm today missed the day of Marketing 101 where they covered that in class. Recently American Eagle Outfitters launched a new ad campaign featuring model Sydney Sweeney (including her décolletage and assets), which prompted AEO stock to swell by 16.5% for the week. Ring-nosed, rainbow-haired angry cat ladies promptly lost it on CCPTok, [comparing it to Nazi eugenics](#).



What really drives them crazy is that individuals are free to pursue happiness and live their life in their own way, without interference and coercion from others who think they know better, and who have other plans for them. The rest of the world may be rapidly going to hell in a handbasket, but at least in America, we've already won.

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