



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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Political Violence

You can tell a lot about a person by how they react when someone dies. ~ Charlie Kirk, [Twitter post from 11/27/16](#)

I'd like to begin this issue by clarifying something for the record: Generally, I don't have ill will towards anyone and hope that no one ever gets hurt. As a libertarian, I believe that everyone has the right to live their life as they see fit (as long as they don't use force or fraud against peaceful people).

Shortly before I heard about Charlie Kirk's assassination, I read the following in [A Better Way to Live](#) by Og Mandino: "RULE TEN: Beginning today, treat everyone you meet, friend or foe, loved one or stranger, as if they were going to be dead at midnight. Extend to each person, no matter how trivial the contact, all the care and kindness and understanding and love that you can muster, and do it with no thought of any reward. Your life will never be the same again."

On August 22, a 23-year old Ukrainian refugee named Iryna Zarutka (who looked like she weighed less than 100 pounds) boarded a train in Charlotte, NC and sat down. Moments later, she was fatally stabbed in the neck by Decarlos Brown, Jr., who has a long criminal

record (at least 14 arrests since 2011) and has been diagnosed with schizophrenia. His own mother previously said [the court should have never let him be out in the community knowing he had mental health issues and previous arrests](#). In [this video](#) (a MUST WATCH), Jesse Watters reports that “DEI consultants” with no law degree posing as judges in a kangaroo court repeatedly facilitated this societal suicide. Unbelievably, [two GoFundMe fundraisers were established](#) for the assailant.



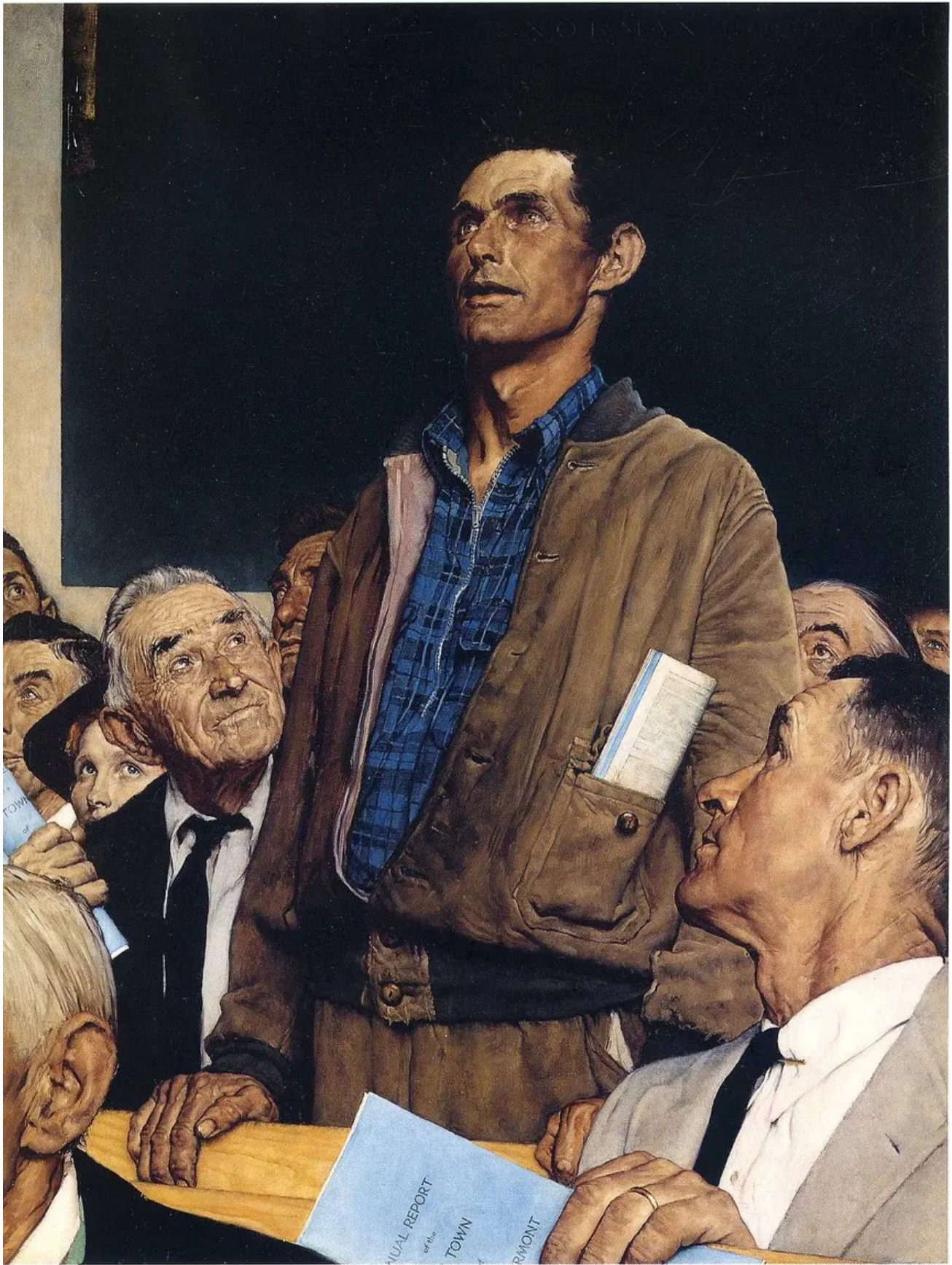
Five other passengers were sitting behind or beside Iryna, and despite her blood dripping all over the floor from the knife, they didn't say or do anything and acted as if nothing was amiss as she quickly collapsed and bled out. Perhaps to them it looked like just another day on public transit. Or maybe they learned a lesson from the [Daniel Penny case](#): If you try to protect innocent people from being attacked by savages, the government might prosecute you.

As I watched [the videos of the attack](#), I noticed how Iryna seemed too shocked to do anything—certainly shocked that she had been stabbed, but (after glancing at her fellow passengers) shocked that they were doing nothing to help her or apprehend her attacker. For a moment her mind seemed to be grappling with cognitive dissonance. “How could this be happening in the United States, a 'safe' country that I fled to to escape violence? Why did this man attack me? What did I do to deserve this?”

On the afternoon of September 10, many Americans must have had that same look of shock and horror on their face when they learned that 31-year old Charlie Kirk (a husband and father of two) had been shot while engaging with several thousand students at a university, something he's done probably hundreds of times before.

He was often one of the only conservative voices on campus, listening to students, taking their questions, asking many thought-provoking questions of his own, and perhaps helping them see controversial issues from a different perspective. Despite not having a college degree, he was extremely knowledgeable and well-reasoned. He was not there to win a debate or belittle anyone but to persuade them using facts, logic and reason, and he was very effective (as [this poster](#) on X argues). [He was also strikingly kind and gracious](#).

At the time of his death, he was engaging in one of the most vital and honorable of American practices: free speech, which Norman Rockwell immortalized in this painting from 1943:



Freedom of Speech, 1943

As [he told Tucker Carlson in an interview](#), Charlie was obsessed with de-radicalizing the country within the next couple of years. Not only was he instrumental in helping Trump and other conservatives win in 2024, he was able to strongly influence the political views of young adults, who will be voters for a long time to come. As a possible future presidential candidate, he was irreplaceable. And that's why they had to kill him.

Charlie himself warned about “assassination culture” back in April:

**Charlie Kirk**  
@charliekirk11

Assassination culture is spreading on the left. Forty-eight percent of liberals say it would be at least somewhat justified to murder Elon Musk. Fifty-five percent said the same about Donald Trump.

In California, activists are naming ballot measures after Luigi Mangione.

The left is being whipped into a violent frenzy. Any setback, whether losing an election or losing a court case, justifies a maximally violent response.

This is the natural outgrowth of left-wing protest culture tolerating violence and mayhem for years on end. The cowardice of local prosecutors and school officials have turned the left into a ticking time bomb.

foxnews.com/us/new-bombshe...

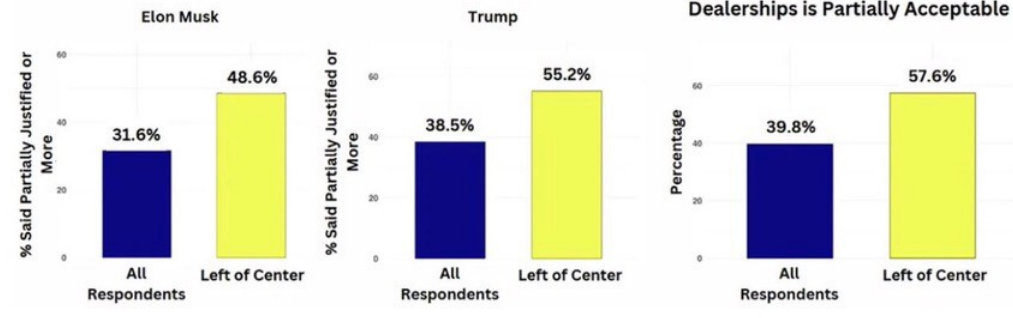
Figure 1:

Justification for Murder of Elon Musk and Donald Trump

Elon Musk

Trump

Percent Who Say Destroying Tesla Dealerships is Partially Acceptable



Category	All Respondents	Left of Center
% Said Partially Justified or More (Elon Musk)	31.6%	48.6%
% Said Partially Justified or More (Trump)	38.5%	55.2%
Percent Who Say Destroying Tesla Dealerships is Partially Acceptable	39.8%	57.6%

7:44 PM · Apr 7, 2025 · 9.8M Views

I remember how I felt on September 11, 2001. It was a beautiful autumn morning and I had just gotten out of the shower when a friend called to let me know that a plane had hit the World Trade Center. As a libertarian, I was horrified by what I knew the government was going to do (I greatly underestimated what it would ultimately be capable of), and I dreaded the future.

Something changed in the national psyche on September 10, 2025. A line was crossed and our illusions were dispelled. It was one of our last innocent moments as a country. Collectively, we were shocked and saddened that apparently we can't sort out our differences with discussion and debate, and sobered by the implications of that and the weight of the task now ahead of us.



As [one poster eloquently described it on X](#): “I hope I’m wrong. But tonight feels like some sort of invisible line has been crossed that we didn’t even know was there. The last time I felt like this was 9/11 when it was clear . . . that the world was about to change forever. Like the rules of the game had been permanently altered and there was simply no going back to the innocent, peaceful past But to murder a young father simply for doing debates and mobilising young people to vote for a party that represents half of America? This is something else I fear his murder will be a tragedy for all of us *in ways we will only understand as time unfolds*. I hope I’m wrong.” (emphasis added)

Another poster on X summarized the situation perfectly:



As a risk manager and student of complex systems and the collapse of complex societies, I am now also very concerned about a possibility that [another poster on X wrote about](#): “The assassination of [#Charlie_Kirk](#) marks a dangerous escalation in the American cultural war, where the battle of ideas is turning into political violence against those who run organizations dedicated to debate and civil dialogue. *Very few people understand the gravity of this moment.* Incidents like this do not exist in isolation; *they risk triggering a chain of events that can further destabilize the country.* Whether it's the anti-ICE movement, pro-Palestinian agitators, anarchist networks, or permanent protest groups supported by NGOs like [#Indivisible](#), we are witnessing the rise of something new and deeply alarming . . . America is entering a new era of civilian terrorism, where the goal is no longer peaceful protest, but intimidation, silencing, and destabilization.” (emphasis added)

As a longtime amateur political scientist, I correctly predicted several major political earthquakes, including the Republican takeover of the House in 1994 and Trump's victories in 2016 and 2024. These two murders have prompted me to make a new prediction. This is not a threat, I'm just trying to explain what's going to happen next.

To the Left: You are screwed big time. You just tangled with the wrong *hombres*. You sowed the wind and now you're going to reap the whirlwind. It reminds me of the quote attributed to Admiral Yamamoto after the Japanese attack on Pearl Harbor: "I fear all we have done is to awaken a sleeping giant and fill him with a terrible resolve." If you think the eight months under a Trump administration have been bad, you haven't seen anything yet. His victories in 2016 and 2024 were the most momentous political revolutions of my lifetime, but now, thanks to this cowardly assassin, there will be a new phase that will dwarf what has come before.

If you're a peaceful, law-abiding citizen, you'll have nothing to fear. But if you're not, your world is about to change. As Matt Walsh says towards the end of [this video](#), we're tired-- tired of the violence, crime, demonization, censorship, gaslighting, and efforts to make us poor, sick and dead. And all of this insane *bullshit* that we've had to endure in recent years is about to come to a screeching stop.



How? Governmental actions: Defunding, law enforcement, investigations, prosecutions, executive orders, judicial appointments, regulatory actions, etc. Democrats, who already had the lowest approval rating *ever*, will now be destroyed in the midterm elections next year. Trump and his supporters are going to plow salt into your fields, and you'll be out of power wandering in the political wilderness for a generation.

Free speech and the free flow of accurate information: Because the Legacy Media completely ignored Iryna's murder for many days if not weeks, the only reason people even heard about it is thanks to free speech-friendly platforms like X, which will now explode in popularity as Americans realize it's the only place they can find out what's going on. The Legacy Media is finished, especially since [its gravy train from Big Pharma is coming to an end](#). Kirk's assassin thought he could silence Charlie's voice with a bullet, but all he did was turn him into a martyr that will produce a thousand more like him.

Charlie, you did great work during your short time here on Earth. You can rest in peace knowing that your death has inspired millions of people to finish the work you started.



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