



# 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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## Who Are the Bad Guys?

*Whoever would overthrow the liberty of a nation must begin by subduing the freeness of speech.*  
~ Benjamin Franklin

I think virtually everyone would agree that there are "bad guys" in this world. Of course, there are varying degrees of "bad," but we should concern ourselves with the most dangerous—the ones who have both the desire and the ability to take one simple action that would probably end up destroying Western civilization. Due to the unprecedented amount of fake news, gaslighting, lies, propaganda, mis- and disinformation and psychological warfare operations that are employed today, this can be quite challenging for the average person to ascertain. But due to the existential stakes involved, having this ability is crucial for survival.

Recently, [Elon Musk devised a litmus test that one can use to determine who the bad guys are](#): "As a general rule, you can tell which side is the good side and which side is the bad side by which side wishes to restrict freedom of speech. The side that is restricting freedom of speech . . . you know, that would have been the Hitler, Stalin, Mussolinis of the world, they had very strong censorship, very strong restrictions on speech. That's one of the signs that they are the bad guys."

Recently the European Commission (the elite, unelected body of the EU that actually runs it) levied a €140 million fine on X and *Elon Musk personally* for allegedly breaking its “laws” requiring social media transparency. As [Michael Shellenberger pointed out](#), “the goal of the European Commission, like that of the governments of Britain, Brazil, and Australia, is to censor the American people.” As [I wrote about in March](#), the EU is maniacally determined to wage a campaign of cultural suicide. But for them it's not enough for just Europe to be overrun by barbarians. No, they want all of Western civilization to fall.

As an aside, Shellenberger noted that “The EU is now in direct violation of the NATO Treaty, under which the US is militarily obligated to defend Europe. The NATO Treaty requires member states to have free speech and free and fair elections. France and Germany are actively and illegally preventing political candidates from running for office for ideological reasons, namely their opposition to mass migration. And the Romanian high court, with the support of the European Commission, nullified election results under the thin and unproven pretext of Russian interference, after a nationalist and populist presidential candidate won.”

[J.D. Vance recently said](#), “Germany's entire defense is subsidized by the American taxpayer. There are thousands upon thousands of American troops in Germany today. Do you think that the American taxpayer is going to stand for that if you get thrown in jail in Germany for posting a mean tweet? Of course they're not....[the friendship between the U.S. and Europe] is based on shared values. You do not have shared values if you're jailing people for saying we should close down our border. You don't have shared values if you cancel elections because you don't like the result—and that happened in Romania. You do not have shared values if you're so afraid of your own people that you silence them and shut them up.”

Well, the European Commission (and NATO) is about to FAFO, as they say. My German friend points out that Europe has more people than Russia (implying that Russia couldn't conquer Europe), but as I replied, that's not what we in the US Army called the “[order of battle](#).” It doesn't matter how many people you have if they don't value liberty enough to be willing to risk their lives to defend it.

I'll soon finish reading a great book called [While Europe Slept](#), in which the author writes, “...Americans, for all their idiocies and vulgarities, really do believe in fighting for liberty, even the liberty of strangers in faraway places with names they can't spell and languages they can't speak a word of and cultures they find ridiculous. In their view, to defend other people's freedom is to defend their own....maybe that's what being an American does come down to—a sentimentalism, about liberty among other things, that many Western Europeans just can't fathom....Sitting there with [his Dutch friends], I realized that they were genuinely unable to comprehend a land whose people take liberty seriously enough to die for it.”

I recently heard about how “vandals” (a euphemism for immigrants) [attacked the Christmas market and living nativity scene in Erbach, Germany](#), beating and torturing two donkeys and defecating in the church. This was relatively mild; at least no one was injured or killed, [as is often the case](#).

Erbach is very close to where I lived at my first duty station in the early 1990s, and I'm sure I drove through it while exploring the area. At the time, Germany was a clean, orderly and picturesque place; even the forests seemed like they were diligently maintained. Living there was a wonderful experience, and I have many good memories of it. Unfortunately—and I say this as someone who spent 3.5 of the best years of my life enduring many hardships and risking my life to defend it—Germany (along with France, the UK, Ireland, Sweden and probably most of the rest of western Europe) is finished. It's *kaput*, it's over, *finito* Benito, dead Fred.

Ideally, we would be able to rescue hundreds of millions of innocent Europeans from a tyrannical fate. However, given the current dire situation, I think Europe has passed the event horizon of a very dark black hole. When you have some quiet time, watch [this sobering interview](#) with a professor of military history living in the UK. He says there is no political solution to the problem, and cannot foresee an outcome that does not result in massive deaths (he estimates it will be between 23,000 and 500,000 in the UK alone). He predicts violence will begin suddenly and spread quickly to neighboring countries.

It's now time to dispel illusions and come to grips with reality. The U.S. should cut its losses and allow most of Europe to collapse into a supernova of disarmament, severe censorship, never-ending war, mass taxpayer-funded immigration, medieval religious fanaticism, rampant crime and terrorism, cuckoldry and organized rape of underage girls on an industrial scale, humiliation and intimidation, environmental alarmism, welfare socialism, stifling bureaucracy, corruption, deindustrialization and de-agriculturalization, central bank digital currency, loss of privacy, massive government spending/deficits/debt, currency/financial/ economic/sovereign debt crises and cultural and societal extinction.



Congressman Thomas Massie just [introduced a bill to withdraw the U.S. from NATO](#). To help soften the blow, perhaps the U.S. could offer a generous asylum policy (with no welfare benefits) for Europeans who wanted to escape this raging dumpster fire and live in a normal, civilized country, as it did with the Boer farmers in South Africa, who were being systematically slaughtered. Perhaps the number of refugees allowed each month would decline over time to help ensure that only the most ideologically compatible people were admitted instead of hordes of disillusioned Leftists who eventually realized that statism doesn't work. This would also shore up America's own flagging demographics, allowing it to stave off the barbarians for a while longer.

Although Trump won a decisive Electoral College victory in 2024 and Republicans control Congress (though by a thin margin), Democrats are emboldened by recent election victories, and [The Great Reset](#) is rapidly being implemented in most of the rest of the world. Few people realize that Western civilization actually hangs in the balance by the thinnest of threads, one that currently runs straight through X and Elon Musk. If the European Commission succeeds in censoring X and other American websites, Western civilization is over.

Without free speech and the right to share ideas and find out what's really going on, it becomes impossible to stop tyranny. In modern warfare, opponents first seek to decapitate each other by eliminating the leadership (assassination in the political world) and their ability to see and communicate (censorship). Once you've done that, it's much easier to disarm (gun control) and destroy (or subjugate) an enemy. The European Commission doesn't want to restrict speech because they care about democracy or the truth, they want to censor people because they intend to enslave them.

The current battle between the European Commission and X reminds me of the Battle of Britain after the start of World War II: One small country (or website) standing alone against an onslaught by a regional empire that appeared unstoppable. Perhaps it's just a coincidence that [Germany is/was one of the primary aggressors in each case](#). Like the Battle of Britain, the fate of Western civilization depends on the outcome of this battle; mark my words.

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