



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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Declare Your Independence

I went to the woods because I wished to live deliberately, to front only the essential facts of life, and see if I could not learn what it had to teach, and not, when I came to die, discover that I had not lived. I did not wish to live what was not life, living is so dear; nor did I wish to practise resignation, unless it was quite necessary. I wanted to live deep and suck out all the marrow of life, to live so sturdily and Spartan-like as to put to rout all that was not life, to cut a broad swath and shave close, to drive life into a corner, and reduce it to its lowest terms, and, if it proved to be mean, why then to get the whole and genuine meanness of it, and publish its meanness to the world; or if it were sublime, to know it by experience, and be able to give a true account of it in my next excursion. ~ Henry David Thoreau, [Walden](#)

Thoreau began to occupy the cabin he built at Walden Pond on July 4, 1845. He said it was an accident that his now-famous experiment of trying to live reclusively in nature in a self-sufficient and minimalist way (which lasted for two years, two months and two days; in my family we joke that it actually lasted an additional two hours, two minutes and two seconds) began on Independence Day. Even so, I think the coincidence was fitting.

As we celebrate the 250th anniversary of America's declaration of independence, I encourage you to consider things from which you may want to declare your own independence. Here are some suggestions:

- remaining [Blue Pilled](#) and a lack of [clarity](#)
- lack of a [systems mindset](#) and ignorance of [complex systems](#)
- listening to [stories](#)
- [inertia](#) and low [energy](#)
- [starting your day](#) without [a routine](#)
- [unprofessionalism](#) and [incompetence](#)
- [chronic dehydration](#)
- the [Standard American Diet and processed food](#)
- doctors who recommend a lot of prescription drugs, injections (including vaccines) and surgery
- toxic people
- unnecessary noise, [stress](#), [freneticism](#) and [existential overhead](#)
- [fear](#), [FOMO](#) and getting [spun up](#)
- commuting or spending a lot of time on the road or in airplanes
- having to answer to an idiot boss
- television and your cell phone
- social media
- the Legacy Media's [censorship](#), [propaganda](#) and the [Standard American Information Diet](#)
- doomscrolling late at night
- [waking up to an alarm clock](#)
- [sitting for long periods of time](#) on soft furniture
- [spectator sports](#)
- living in an [urban environment](#)
- breathing [unhealthy air](#)
- a [nature](#)-free life
- lack of sunshine and sweating
- exposure to [electromagnetic fields](#)
- [toxic clothing](#)
- a life free of pets or houseplants
- lack of friends, [community](#) and [socialization](#) in [meatspace](#)
- lack of fun and laughter
- lack of [music](#)
- ignorance due to lack of [reading](#)
- not knowing [what to do and when](#)
- being [unprepared](#)
- being [disarmed](#)
- [ESG investing](#), [index funds](#), [concentration risk](#) and [mutual funds](#)
- [health insurance](#) and “[health care](#)”
- lack of [periodic reviews](#)
- [retirement](#)

This Independence Day, forget about watching fireworks. Instead, declare your independence against the modern day equivalent of “a long train of abuses and

usurpations” in your own life.

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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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Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietician, or personal trainer.