THE

(Brutally Honest)

LIFE MANUAL:

How to be Highly Successful and Have a Less-Stressful Life through Proper Education, Life Planning, Teamwork and the Right Attitude

Revised and Updated Frequently

November 8, 2025

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[1] http://www.magnusomnicorps.com/home.html

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The *(Brutally Honest)* Life Manual: How to be Highly Successful and Have a Less-Stressful Life Through Proper Education, Life Planning, Teamwork and the Right Attitude

[2] http://www.magnusomnicorps.com/publications.html

I dedicate this book to my wonderful mom and dad, who worked so hard and sacrificed so much to make sure I had a loving, safe home and the best education (especially at home) and opportunities possible. I miss you both so much. May your memories be eternal! Special thanks to R. Wood (Memory Eternal!), neighbor and friend whose amazing race car driving skills saved my father's life when I was very young. And to my Godmother, who contributed significantly to the topics covered in this book, and to the many outstanding teachers, DI's, professors, instructors, mentors, subdeacons, deacons, priests, medical, fire and law enforcement professionals, colleagues, other business and professional associates, family and friends who, throughout my life and to this day, continue to teach and help me, my sincere thanks! This book would not have been possible without your friendship, mentoring and wisdom!

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"Time is the most valuable asset we have and our lives only grant us a precious, limited amount of it while we are on this Earth. How we spend it to benefit our families and fellow man is each individual's choice, but it is a gift that should not be squandered."

Author

"God has given each of you some special abilities; be sure to use them to help each other, passing on to others God's many kinds of blessings."

Holy Bible, 1 Peter 4:10

And you shall know the truth and the truth shall make you free.

Holy Bible, John 8:32

The Dash Poem by Linda Ellis[3]

[3] https://dashaccessandinclusion.com/wp-content/uploads/2020/04/Dash-Poem-Printable.pdf

If you are experiencing any kind of emergency in your life, help is available to you immediately:

- **Dial 911 for Emergency Services**
- **Dial 988 for the Suicide and Mental Health Crisis Lifeline or text 838255 (for Vets, too)**
- **ASPCA Pet Poison Control Hotline: 888-426-4435 (charges $95, long wait times, try Pet Poison Helpline)**
- **Bureau of Indian Affairs, Indian Country Child Abuse Hotline: 800-633-5155**
- **Crisis Textline Text 741741**
- **Childhelp National Child Abuse Hotline: 800-4-A-CHILD (800-424-4453)**
- **Disaster Distress Helpline: 800-985-5990**
- **Domestic Violence Hotline: 800-799-7233 or text 88788**
- **Female Genital Mutilation/Cutting Survivor Suport Line: 877-751-0880**
- **Gambling addiction: National Problem Gambling Helpline : 800-GAMBLER (800-426-2537)**
- **Local Child or Adult Protective Services (CPS or APS)**
- **Local mental health and substance abuse hospitals, clinics and long term care**
- **Love is Respect (Dating Abuse): 866-331-9474**
- **MADD (Mothers Against Drunk Driving: 877-MADD-HELP (877-623-34357)**
- **National Center for Missing & Exploited Children: 800-THE-LOST (843-5678)**
- **National Center for School Crisis & Bereavement: 877-536-2722**
- **National Elder Fraud Hotline: 833-FRAUD-11 (833-372-8311)**
- **National Human Trafficking Hotline: 888-373-7888**
- **National Organization of Parents of Murdered Children: 888-818-POMC (7662)**
- **National Runaway Safeline: 800-RUNAWAY (800-786-2929)**
- **National Sexual Assault Hotline: 800-656-HOPE (4673)**
- **Pet Poison Helpline: 855-764-7661 (charges $89, reasonable wait times, efficient)**
- **Poison Control Hotline: 800-222-1222**
- **Safe Helpline: 877-995-5247**
- **SAMHSA's National Helpline, 800-662-HELP (4357) (Substance Abuse & Mental Health Service Administration, also known as the Treatment Referral Routing Service)**
- **StrongHearts Native Helpline: 844-7NATIVE (844-762-8483)**
- **VictimConnect Resource Center: 855-4-VICTIM: (855-484-2846)**
- **Victims Engagement & Services Line: 833-383-1465**

For more resources, see the ***Magnus Omnicorps Special Report - Fraud Conference Resource List & Other Resources for Seniors*** on the ***Publications*** page of my website[4]

For most people, ordinary is a goal, whether they realize it or not. If that is your life's goal, I don't want to waste your time, so please stop reading now and get back to your video games, social media, and life of sloth, ignorance, general non-productivity and government dependence. Also, if you aren't willing (i.e., motivated) to work weekends or more than one job to get ahead and put in a lot of time and hard work doing it, then this book isn't for you either and it's especially not for you if you don't have any interest in learning new things to improve your life, no matter what your age. Sorry, I know that sounds harsh, but,…..not sorry. But, if you want to be extraordinary and jumpstart your life, live safely, comfortably and **possibly retire early**, then please, read on…….

First off, I want to be perfectly clear on something – I'm not here to judge you, your family, your lifestyle, your job/career choices, etc., rather, as the title indicates, this book is about life, **REAL** life and **jumpstarting your path to success** by **making the correct life decisions**. Unfortunately, there are a lot of people who live in a **delusional bubble**. They don't live in the real world and they don't want to go anywhere near it because reality and the truth make them uncomfortable, so, they take drugs, drink too much alcohol, believe stupid and insane things and they seek all of that out because they don't want to deal with reality and that is a very dangerous place/mindset to be in. You can present them with dozens of facts and they still won't believe you – they just don't care about what is right or wrong and they generally have no moral compass. If there are people like this in your life, and you know who they are, avoid them at all costs – **do not give them ANY of your valuable time!** Also, there are a lot of people out there who will read this book and say, oh, all that **sounds** great, but there is no way it can be done because it takes time and money and people can't save money these days, etc., because they have to work and provide for their families and they'll come up with any number of **lame excuses**. Yeah, okay, anyone who tells you that is just plain lazy, lacks motivation, vision and proper life planning – they may be very nice people, but don't waste too much of your time with them because they're just not very smart to begin with. I will provide a lot of examples of people who had the absolute worst life circumstances and made it to the pinnacles of their respective professions. Now, there are a lot of people, teachers, preachers, bosses, politicians, et al, out there who tell you how life in this country **should** be, but I'm going to tell you **how it really** is, good, bad, and otherwise, how to navigate the system, avoid and insulate yourself from its pitfalls, and just basically how to optimize your life. **Re-read that paragraph.** I'll cover everything from taking care of your health and finances to how to be more successful at work and in personal relationships and even get into cyber and personal security issues, interacting with law enforcement, how to save lots of

[4] https://www.magnusomnicorps.com/publications.html

money, pet care and more, but warning, **I will pull no punches**!! Also, I am going to give you TONS of stories, personal anecdotes and historical examples and resources for all of it!

Depending upon where and how you grew up and live in the United States and where you went to school, you may not have heard much of the information I am about to reveal to you, or you may have heard incorrect or purposely misleading information. So, with that, I need to start you off with this:

FAIR WARNING!!!

People hear what they want to hear and believe what they want to believe. Don't be that person! The author Ayn Rand once famously said, ***"You can ignore reality, but you can't ignore the consequences of ignoring reality."*** AGAIN, you **have to live in reality**; you **have to deal with reality** the way it is, not the way you want it to be. Seek out what is real; don't hear what you want to hear, hear what is actually being said and know what is actually happening. The key to a successful life, to helping as many people as you can, to being loyal to your family, and to being a loving, good person is to deal with reality the way it is, not how you want it to be.

So with that in mind,…..

Not everyone will agree with everything I have to say here, but nevertheless, I have included lots of good information and resources from which everyone of all ages can benefit.

First of all, this is not some rah-rah, hug each other, life-coach book promoting some self-help program/fad du jour – you'll get plenty of that crap at your corporate or government job – have fun with that! (Yeah, I said it you HR weenies and I say that with affection as I have some very dear friends in that profession.) In this book, I am not just going to throw a bucket of cold ice water on you and your worldview; I am going to drop a 50-pound chunk of blue ice on your cranium from 30,000 feet! Don't know what "blue ice" is? Look it up! And no, it's not that stuff you get at the camping supply store to keep food cold in your cooler.

If you haven't figured it out by now, this book won't be politically correct or "woke" (nihilistic or malignantly narcissistic are better descriptors) as they like to say today. That is a passing fad and all a bunch of hogwash and crap that'll get you **nowhere** (and no respect) in life fast, trust me – people

who buy into that garbage are the laughingstock of real Americans. Think of the famous Eagles song, ***Get Over It***[5]. So, if you:

- are someone who is constantly looking to be offended ("triggered," as they say these days), even if someone simply holds a door open for you or,
- think you are a victim because "the system" is only fair to certain "privileged" people and everyone is out to get you, or buy in to the "victim or grievance cultures" or,
- think you are entitled to a perpetually acerbic attitude and are owed other people's hard-earned tax dollars or material possessions because of some historic transgression or,
- think you are otherwise some kind of "marginalized individual" or,
- believe in intersectionality, equity (not to be confused with equality), systemic or structural racism, white privilege, race-essentialism, white fragility, toxic masculinity, moral relativism, social justice, wage justice, climate justice, restorative justice, criminal justice reform, economic inequality, social emotional learning, cultural appropriation, CRT, DEI, ESG, or any of this other crap[6] or,
- use or worry about "personal pronouns" or,
- spend time contemplating "microaggressions" and looking for "safe spaces" or,
- suffer from the serious mental illness known as TDR (Trump Derangement Syndrome) or,
- think some company owes you a job, or that you have a "right" to a job or think you deserve a promotion or raise just because you usually show up for work, or
- think you have a "right" to and should be paid a "living wage" despite having only a basic education and offering minimal valuable skills or motivation or,
- think you have a "right" to taxpayer-funded healthcare, etc., without working for it or,
- think the government will be there to pick you up every time you fall or get into a bad situation or,
- are generally just a "snowflake," "cupcake," or just an undependable, squirrely, flaky, and unmotivated (lazy), irresponsible individual or,
- get your news and information from the mainstream media, social media, morning talk shows or late-night comedians or,
- teach classes or promote in any way any of the above,

….then **read no further** because you will definitely be shocked and offended by this book's **stark truths and realities** – be prepared to become even more of a worthless, sniveling blob of gelatinous

[5] https://www.youtube.com/watch?v=oGLA4KNrg3k
[6] https://www.billoreilly.com/b/How-to-Speak-Progressive/52844506971683331.html

goo and burden to society than you already are. Those mindsets and attitudes are socialist, left-wing, progressive, cultural Marxist ideologies and constructs (more on those later) meant to exert control over your activities and your mind and will make you destined to be an insignificant and inconsequential loser who will shamelessly leach off the hard work of others for your sustenance and you will be an electoral hazard to our Constitutional Republic. Seek psychological counseling and or psychiatric treatment **NOW!** You will thank me later because walking around in a miserable, misinformed fog of entitled, victimized anger, self-loathing, hate and idiocy will get you absolutely nowhere fast and it will negatively impact your physical and mental health and your family. The vast majority of Americans have finally awakened to all this stupidity that has been peddled by all these "enlightened progressive" nitwits and are roundly rejecting all of it! Seriously! However, if you have the intestinal fortitude (look it up) to continue, then read on……

UPDATE 1/21/2025: Fortunately, President Trump and his new administration are rapidly taking steps and implementing policies to eliminate all the aforementioned absolute garbage from our lives.

Parents, if your children attend any educational institution where they teach things such mentally toxic and worthless things such as: Social or emotional learning, the 1619 Project, critical race theory, systemic racism, restorative justice, white fragility, equity, intersectionality, social justice, culturally responsible discipline, ESG, DEI, or any other "woke-isms," etc., **GET THEM OUT IMMEDIATELY!!!** (Or if you work for a company that promotes those philosophies.) Here are some resources to help you sort through all this:

- 1792 Exchange[7]
- Complete List of Woke Companies[8]
- The Big List of Woke Companies You Should Boycott[9]
- Complete List of Companies That are NOT Woke[10] Use the PublicSq. App to help you find Non-Woke Companies[11]
- List of Anti-American, Anti-Traditional Values, Anti-Religious, Woke, Progressive Companies[12]
- PublicSq. App help you find NON-Woke Companies)[13]
- RedBallon - Find a Job with a Non-Woke, Non-ESG Company That Shares Your Traditional American Values[14]
- Our Money, Our Values[15]

[7] https://1792exchange.com/
[8] https://daveseminara.com/complete-list-of-woke-companies-condemning-so-called-racist-voting-laws/
[9] https://cancelthiscompany.com/
[10] https://daveseminara.com/listofcompaniesthatarenotwoke/
[11] https://apps.apple.com/us/app/publicsq/id1573823343
[12] https://www.reddit.com/r/TheRightBoycott/comments/5uovfi/official_boycott_list/?rdt=64150
[13] https://apps.apple.com/us/app/publicsq/id1573823343
[14] https://www.redballoon.work/
[15] https://ourmoneyourvalues.com/

- The Woke Capitalism List: 50 Times Huge Companies Sided With The Social Justice Warriors[16]
- The 'Woke' List[17]
- 279 Companies Supporting Violent Antifa & Black Lives Matter Global Foundation[18]
- List of 2023's Most Woke Companies Might Surprise Shoppers[19] or here[20]
- Here is a List of Companies That Have Backed Off DEI Policies, 8-28-2024[21]
- Conservatives Have a New Way of Avoiding 'Woke' Companies[22]
- Grassroots Boycotts Against Woke Corporations Are Working[23]
- These States Have Taken Action Against Woke ESG in 2023[24]
- 19 'Freedom-Loving States' Form Anti-ESG Alliance[25]

UPDATE Late 2024/Early 2025: Fortunately, most major companies, educational institutions and government agencies have realized the complete folly of DEI and ESG and are completely scrapping these policies and going back to meritocracy, as it should be and as the Supreme Court ruled in 2023. For more information, see the **DEI** and other sections for news and updates on the **News You Missed**, ***Culture & Race*** page of my website[26]

That garbage is all a bunch of lies made up by people (left-wing socialists and cultural Marxists, aka "liberals" or "progressives") who literally hate this country and want to see it destroyed from within by dividing us along mostly ethnic and religious lines, yet they (quite transparently) constantly talk about bringing the country together – **listen to their words closely and carefully**, but **watch their actions** even more so and you will see – all they truly want is power over **you** and everything in your life! You brought these children into this world and they deserve the best you can possibly give them, especially when it comes to their education, **which begins in the home, WITH YOU!** - don't leave their upbringing to others, especially the government. Remember, your children will be choosing your nursing home someday or at least you will need their assistance as you age! Think about it. And now, more than ever, this country desperately needs educated, hard-working, entrepreneurial, enterprising, industrious, responsible, and **patriotic** individuals, oh boy, do we ever! Read:

16 https://dailycaller.com/2019/08/09/woke-companies-brands-liberal-50/
17 https://crisismagazine.com/opinion/the-woke-list
18 https://realityanddenial.wordpress.com/2020/06/09/279-companies-supporting-violent-antifa-black-lives-matter/
19 https://ground.news/article/the-list-of-2023s-most-woke-companies-might-surprise-shoppers
20 https://www.newsweek.com/list-2023s-most-woke-companies-might-surprise-shoppers-1856641
21 https://justthenews.com/accountability/cancel-culture/list-businesses-who-have-backed-diversity-policies
22 https://www.newsweek.com/conservatives-have-new-way-avoiding-woke-companies-1814653
23 https://www.newsweek.com/grassroots-boycotts-against-woke-corporations-are-working-opinion-1803339
24 https://www.dailysignal.com/2023/04/14/these-states-have-taken-action-against-esg-in-2023/
25 https://www.dailysignal.com/2023/03/16/19-freedom-loving-states-form-anti-esg-alliance/
26 https://www.magnusomnicorps.com/culture--race--blm.html

- Wokeness and the Dumbing Down of America[27]
- Hide Your Children – Exposing the Marxist Attacks on America's Kids[28]
- The Woketopus: The Dark Money Cabal Manipulating the Federal Government by Tyler O'Neil[29]
- The War on Children by John MacArthur[30].
- The War on Children by Dr. Karen Gushta[31]
- The War on Childhood by Dr. Shana Fancher[32]

Don't believe any of this is happening? Don't be so naïve! See page 43 of this 10/19/2023 Harvard-Harris poll[33] that shows 51% of 18-24 year-olds say that the recent (10/7/2023) Hamas butchering of 1200+ Israeli civilians (men, women, children, elderly) was justified by the Palestinians grievances towards Israel (even though Israel completely pulled out of Gaza in 2005 and the residents of Gaza overwhelmingly elected Hamas to act as their leadership). Here's another story[34] about the high level of unpreparedness of our young people and more are below. The lesson here is crystal clear - parents, **you have the absolute right to control your child's education**, no matter what some publik skool administration pinhead says. **Sidenote:** Look, I will make fun of government schools (aka public schools) and the public school system quite a lot in this book. I attended public, Catholic and military schools, so I have experienced what works and what doesn't. Now, let me say, there are some outstanding public schools and public school teachers, but the teachers are hamstrung by the system and must stay on-script, or else, and sometimes that script is pretty poor. Parents, you must, **MUST** attend school open houses, parent-teacher meetings, join the PTA, etc., if you want to have a voice in your child's education, at least to the extent you are allowed in gubbment schools, and that ain't much. Not doing so shows the child that you really don't care about his or her education and upbringing, so get with it, parents!!! So, you **MUST** constantly monitor what your children and young adults are being taught in their secondary schools, colleges and universities otherwise they will be taught an unbelievable amount of garbage that leads them to believe things like this. And if they are victims of any kind of bullying, threats or intimidation, bring it to the attention of the administrators and if they are feckless wimps, contact your attorney and or law enforcement immediately or, for a list of

[27] https://americanwirenews.com/michael-matteo-wokeness-and-the-dumbing-down-of-america
[28] https://www.amazon.com/Hide-Your-Children-Exposing-Marxists/dp/168451391X
[29] https://www.amazon.com/Woketopus-Money-Manipulating-Federal-Government/dp/B0DFVK74TZ/ref=sr_1_1?crid=2WIWII7ZICK8&dib=eyJ2IjoiMSJ9.McijEU7XwhyOH9zT8ikTPFO3idmpJESD9cnvmCaRXDk.xzLFTJExA1WClKnO3G-2Zw8KTPf28VjhUyWi2cA30kY&dib_tag=se&keywords=woketopus&qid=1738289663&sprefix=woket%2Caps%2C168&sr=8-1
[30] https://www.amazon.com/War-Children-Providing-Refuge-Hostile/dp/B0CXTJW1MP
[31] https://www.amazon.com/War-Children-Dr-Karen-Gushta/dp/1929626592
[32] https://www.amazon.com/War-Childhood-Fight-Raise-Resilient
[33] https://harvardharrispoll.com/wp-content/uploads/2023/10/HHP_Oct23_KeyResults.pdf
[34] https://www.foxnews.com/media/gen-z-hardest-generation-work-according-survey-they-lack-discipline-like-challenge-you

advocacy/legal organizations that can help you fight public education do-nothings and tyrants, go here[35]. More on this in **Section 12. Information**.

Did you ever wonder where **"wokeness"** came from? It's a lot older than you think! Listen to these podcasts from Red Pilled America[36] to get the full story (if links are missing, go to this page[37] and search for "Red Pilled America Woke Army" by pressing Control key, holding it down and then pressing the F key and entering the term in the search box):

Okay, if you choose to read further, be prepared for adult content, adult language, and psychological nudity, to quote Dr. Michael Savage.

President Ronald Reagan famously said, *"Trust, but verify."* I agree and also say, *"Be optimistic, but remain skeptical and prepared."*

I'll go into this more in **Sections 3 & 4.**, but I wrote this book because America is experiencing a great divide, socio-economically and politically into essentially two "tribes" and it is causing a huge personal and financial strain on our economy like never before. **It is extremely important for you and your family that you understand these things, what is in store for our future and build a personal safety net and develop back-up plans for emergencies.**

If you are educated, aware and understand how our system (government, finance, society, technology, etc.) works, your basic rights under our laws, and the world around you, then you are going to prosper more than ever before. You will have the opportunity to become wealthy if you want to and you're going to have a variety of options for a profession. But if you don't get educated (and **continue learning throughout your life**) and understand these things and **use your time wisely**, you are going to get left behind,…**way** behind. [And if you don't pass along this knowledge to your children, they will get left behind, because they certainly aren't being taught what they need to survive and thrive in government (public) schools (and even some private schools primary, secondary and higher ed) these days.] For our immigrant brethren, be sure to read President Teddy Roosevelt's comments on the critical importance of assimilation near the end of **Section 4**.

Look, rightly or wrongly, we are all judged by the way we look, speak, and act, so about 20% or fewer of Americans are going to get all the opportunity, and the other 80%, the people who:

[35] https://www.helpfulinfoandlinks.com/defending-christianity.html
[36] https://redpilledamerica.com/episodes/ep-120-woke-army/
[37] https://www.magnusomnicorps.com/culture--race--blm.html

- can't speak the language and that includes native born Americans along with migrants where English is not their first language,
- never read a book [or read to their children (see **Reading List** in **Appendices** section)],
- don't consume **(correct/accurate)** information/news,
- have all kinds of tattoos, piercings and non-standard colored hair (yes, I know this is the general trend now with the youth and people in the arts, music and entertainment industries notwithstanding),
- don't have polished social skills,
- haven't embraced and integrated into American society and culture (migrants),

They're going to be left behind and become victims of their own ignorance. They're going to have to take jobs they don't like; they're going to be bitterly miserable and resentful, and their lives will be in a perpetual state of chaos – I see it every single day and it's sad and completely unnecessary because there are plenty of programs out that offer assistance. If you look, speak and act well, you will earn more money, command more respect and get things done more quickly.
(Portions of the two previous paragraphs were paraphrased and expanded upon from a 2024 Bill O'Reilly[38] newscast monologue.)

As you will hear me frequently say, life in the United States is very complex and complicated these days and only becoming more so and if you don't know anything, if you don't **pay attention**, if you don't **understand and absorb information**, if you don't understand how "the system" works, if you aren't well-versed in the use of technology, and if you don't take care of your health and your finances and stay out of legal trouble, then you're not going to be able to take advantage of all the great opportunities available to us in the freest nation in the world. And even worse, if you don't **pay attention** and are not aware of the environment around you, scammers, fraudsters and all other sorts of criminals will prey upon you because of your ignorance, whether it's the cyber-thief who hacked your bank account because you used a duplicate password from another hacked account to the thug who assaulted you because you weren't paying attention and are a hoplophobe (look it up), to the unscrupulous car dealer who screwed you because you didn't know that you were getting a bad deal and could not read and understand a sales contract.

And to succeed in America, you **do not** even have to have a high level of formal education like a law degree or a master's degree or even a bachelor's degree. Virginia Eliminates Degree Requirements

[38] https://www.billoreilly.com/

for Most State Jobs, 5/30/2023[39]. Does College = Success?[40] If you can develop a skill, if you can fix things that people need fixing and can communicate effectively, if you have a good work ethic, social intelligence (politeness/manners), and understand the finer points of customer service, then you're going to be able to make a **very** good amount of money, but you're also still going to have to know how to manage and invest that money and you're going to have to know people **whom you can trust** to help you along the way if you want to get ahead in life and build a comfortable and safe life for yourself and your family. Check out MakeItMovement.org[41], Tear the Paper Ceiling[42], and Opportunity at Work[43].

And you also must know what's going on around you – what is **truly** going on. If you watch the alphabet soup networks, cable news, social media, etc., then you do **NOT** know what's truly going on. They are purposefully feeding the vast majority of the American public a steady stream of propaganda, misinformation, disinformation and withholding information in order to promote a divisive and un-American agenda (extensive proof in **Section 12**.). People believe what they want to believe, but you really, **REALLY** need to start being honest with yourself, your family, and children about their responsibilities that they must be accountable for. Sometimes it is hard, but if they don't do these things, life is going to be much more difficult than it should be.

Our Founding Fathers provided us with a great framework of documents that gave us (and acknowledged that we are born with) specific, **God-given** (**NOT** government-given – Did you know that?), unalienable rights and laws so that we could engage in "life, liberty and the pursuit of happiness." And thanks to the sacrifices of our forefathers and foremothers, veterans, their families, and this nation's largess, over a **billion** people have been liberated from socialist, communist, and totalitarian oppression over the centuries. And we have such a generous social support system in this country that 57% of our citizens don't have to pay any income tax and over 50% receive some kind of government subsistence, not including Social Security or Medicare.

Also, as I mentioned earlier, there is a huge economic strain on our economy. What I'm talking about is our annual, federal spending on social programs (Medicare, Social Security, Medicaid, Obamacare, Food Stamps, Welfare, free education, food and housing and other benefits for illegal aliens, etc. – here's a great article[44]). Our country is currently $37 TRILLION in debt (with $129 Trillion in unfunded mandates) and it's getting worse with the continued printing of money, mainly for social spending and

[39] https://justthenews.com/politics-policy/education/virginia-eliminates-degree-requirements-most-state-jobs
[40] https://www.prageru.com/video/does-college-equal-success
[41] https://www.makeitmovement.org/
[42] https://www.tearthepaperceiling.org/
[43] https://opportunityatwork.org/
[44] https://www.cbpp.org/research/federal-budget/where-do-our-federal-tax-dollars-go

as the Fed raises interest rates, so does the amount of interest we, the taxpayers, have to pay on the $37T debt! That annual interest payment is more than we spend on our entire military each year – interest payments run close to $1 Trillion per year!!! I'll go into the details on all this later, but my point is, we, as a country, need to take more personal responsibility for our lives so we don't have to depend upon our fellow citizens' hard work and tax dollars (via social programs) for our own livelihoods. **We do this by being personally and financially more responsible (not to mention holding all the free-spending politicians accountable and vote them out when necessary!). There are a lot of otherwise able-bodied people out there who are gaming the system and could be productive citizens and get off the government dole, but are just too lazy to do so and that takes away from those truly in need who require more assistance than they are getting. In the end, being responsible and productive citizens benefits all of us.**

So, as I said, there is no freer, no greater, no more generous country in the world that offers so many opportunities to any and all and if you don't believe that, why do you think millions and millions of people sneak in here illegally every year? (Well, they weren't really sneaking since 2021, Biden and the Democrats just letting them in by the millions for years, really, until Trump stopped the insanity!) (FYI we have **legally** let in 1 million plus people per year for decades!) Ever wonder why some people and politicians who seem to dislike this country so much are also so in favor of open borders??? Hmmmm,…. More on that later.

So, the primary purpose of this book is to give you the tools and the perspective, right up front and from the start, to help you survive and thrive in this ever-changing, complex and complicated world in which we live. You'll see me repeat this a lot: ***You must be your own first responder in all aspects of your life aka, self-reliance and self-sufficiency.*** So let's get started:

But before I start, a quick explanation: When I was going through real estate school, we had a very unique instructor – he had a short story for almost every point he was trying to make and it really helped the students remember the subject matter and I'm going to do the same here. And more on this specific story in **Section 9.**

I did have the following in **Section 3**., but instead of the exceptionally long lead-in that I originally had, I'm going to give you the basic answers right up front and then go into lengthy explanations and then get back to these items. And if you really want the CliffsNotes version, skip to **Section 13.** near the very end.

A. THE BOTTOM LINES TO SUCCESS IN LIFE – WHAT YOU NEED:

Things you need in life to survive (the obvious essentials):

- Food, nutritious
- Water, clean
- Shelter (housing/security)
- Warmth (dryness)
- Sleep/Rest
- Air, clean
- Clothing
- Security (physical)

Things you need in life to thrive (everything else):

- Good health/medical/dental/eye care (with regular check-ups with all providers, no matter what your age)
- Accurate education/knowledge, trade skills, good general historical, financial, legal, political and geopolitical understanding and awareness and critical thinking skills
- Social Intelligence (Manners, Moral Code, Etiquette, Social Graces)
- Transportation, dependable (well-maintained, licensed and insured)
- Credit, good (low debt)
- Good knowledge of technology and how to use it, mainly computers and the Internet, and have all your digital info backed up with a 3rd party cloud service.
  Technology is a wonderful thing and it can be very helpful (now pretty much essential) to us in our day-to-day lives, however, it can also be very frustrating and leave you hanging when it fails (and it always will), so, in addition to knowing how to **use** it, you have to know how to **repair** it. For example, if your WiFi router quit, would you know how to fix it? Reset all the other devices that work through it??

- Basic knowledge of how to handle/troubleshoot everyday affairs: Unclog a toilet or drain, basic car maintenance, basic electrical work, basic home maintenance, operate basic power and hand tools, etc.
- Housing, safe
- Insurance [Auto, home, (term) life (especially if you have a family), personal effects riders, personal liability umbrella, general health, short and long-term health disability and long-term health care, funeral, business liability, industry-specific/occupational personal liability, current and aspiring professional athlete, and self-defense (if you carry **any** kind weapon for self-defense, including pepper spray)]
- Security and risk avoidance mindset in who you are and all you do
- Income/Money/Job (for daily living expenses, retirement savings, educational funds for children, home & auto repairs, medical emergencies, pet medical emergencies, and an **emergency fund**)
- Emergency planning (**B.O.B. Guide** at https://www.magnusomnicorps.com/publications.html)
- Retirement planning
- Death planning
- Trusted professional contacts to assist you with all the above (MD, DDS, CPA, CFP, attorney, banker, tradesmen)
- Spiritual life (Church, see helpfulinfoandlinks.com[45])

To be successful in this world and minimize stress in your life, you need to:

- Have a plan.
- Be organized.
- Have prepared for emergency situations (the back-up plan, including money).
- Be well-informed on a variety of subjects and know how to do things on your own.
- Be hard-working. Motivated, honest and dependable.
- Avoid people and situations harmful or dangerous to your and your family and I don't just mean the criminal element, but people with radical ideologies like socialism, progressivism, and communism or any of the other things I warned against in the ***"Fair Warning"*** section above.

Yes, all these things cost money and in today's world, a lot of it, so how do you get all this? We'll go into that later.

[45] https://www.helpfulinfoandlinks.com

B. PROVERBS/TRUISMS/WORDS TO LIVE BY:

Now first, some proverbs/truisms that summarize the essence of this manual and which you will want to keep in mind while reading. I will reference them throughout this report and elaborate upon some of them in the **Appendices** section:

"Do unto others as you would have them do unto you." (aka, 'The Golden Rule,' Jesus Christ, Sermon on the Mount, Holy Bible, Matthew 7:12)

For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more. [Holy Bible, Luke 12:48]

"Ask <u>not</u> what your country can do for you—ask what you can do for your country." [President John F. Kennedy (D) Inaugural Address, 1961]

"Let us not seek the Republican answer or the Democratic answer, but the right answer. Let us not seek to fix the blame for the past. Let us accept our own responsibility for the future." [President John F. Kennedy (D)]

"I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character." (Rev. Dr. Martin Luther King, Jr, 1963)

It just goes to show ya', it's always something – if it's not one thing, it's another. [Roseanne Roseannadanna (Gilda Radner, comedienne) on SNL 11/18/1978]

Kindness, Sincerity, Honesty, Hard Work, Curiosity

"Your attitude is your #1 asset." Also, "Attitude is everything."

A bad attitude is like a flat tire – it won't get you anywhere unless you change it!"

"Money and knowledge give you freedom and power."

"Knowledge is power." (Sir Francis Bacon and Thomas Jefferson)

"Money is power."

"Money is freedom."

"Time <u>well-spent</u> is money."

"Follow the money."

"If you can't beat 'em, join 'em."

"Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime or, re-phrased, "It is more worthwhile to teach someone to do something (for themselves) than to do it for them (on an ongoing basis)."

All things you do, do with all your might; things done by halves are never done right. (Ed Shoemaker, Carpenter, Evangelist, Friend, Wood Heights, MO)

"If you fail to plan, you plan to fail."

"If you can't feed 'em, don't breed 'em!"

"It's not what you know, it's who you know."

"Use your free time wisely."

"You attract more bees with honey than you do vinegar."

"Correct information is power. Incorrect information will make you ignorant and potentially a victim."

"Fat, drunk and stupid is no way to go through life, son." (Dean Wormer (John Vernon), Animal House, 1978)

"Don't judge others lest you be judged, as well." (Actually, it's, "Judge not that ye be not judged." Big difference and it's not what everyone thinks.) Holy Bible, Matthew 7:1-3

Just say "no" to drugs….of any kind.

"Don't stop learning. Learn as much as you can about everything you can."

"You must be your own first responder in all aspects of your life. Self-reliance and self-sufficiency are key!"

"Kill them with kindness."

"It's no longer 'survival of the fittest,' it's 'survival of the most flexible.'"

"Sometimes you have to endure short term pain for long-term gain."

"Don't bite off more than you can chew."

"For most people, being ordinary is a goal – don't be one of them!"

"Don't take advice from broke people, physically, financially, or spiritually!"

"Don't take advice from people who believe big(ger) government is the solution to all societal problems."

God grant me the Serenity to accept the things I cannot change, Courage to change the things I can and Wisdom to know the difference. (The Serenity Prayer by Reinhold Niebuhr, 1932)

"Stay away from dumb people."

100 Laws of Life So You Don't Screw Up Yours (VIDEO)[46]

It is better to remain silent and be thought a fool than to speak and remove all doubt.
(Mark Twain & Abraham Lincoln)

Here's a bit of interesting trivia: What one person gave us all these popular sayings that we still hear today?

[46] https://www.youtube.com/watch?v=hCqqTAv_Z8w&list=LL&index=20&t=74s

"In this world, nothing can be said to be certain except death and taxes."

“Early to bed, early to rise. Makes a man healthy, wealthy and wise.”

“An ounce of prevention is worth a pound of cure.”

“A penny saved is a penny earned.”

“Never leave that till tomorrow, which you can do today.

“They who can give up essential liberty to obtain a little temporary safety deserve neither liberty nor safety.”

That was Benjamin Franklin over 200 years ago!!

1. INTRODUCTION:

To the young people (or adults) out there who may be reading this and may not be in such a great "life situation," I understand that there are a lot of you out there - **do not despair!** There **IS** help available out there for you – more than you think – we are a very generous people and country and there are any number of governmental programs and private, charitable groups such as:

- Any number of organizations/charities under the United Way's umbrella
- Big Brothers/Big Sisters
- My Brother's Keeper Alliance
- Local police athletic leagues, cadet programs
- Boys and Girls Clubs
- Boy Scouts and Girl Scouts
- The YMCA, YWCA
- Salvation Army
- American Red Cross
- Goodwill
- Woodson Center
- Other religious organizations, private charities and foundations and support groups
- Free or low-cost financial and legal assistance
- Consumer affairs divisions of your state's departments such as the Corporation Commission, Attorney General's Office, Real Estate Commission, Insurance Division, City Code Enforcement, etc., etc.
- Government assistance programs (food, welfare, mental health, etc.)

I know, it can all be **very** confusing and if you just don't know exactly where to turn, try dialing 211, 311 or 411, depending upon where you live – these are city government-operated "community action centers" and serve as central numbers for citizens to call and get pointed in the right direction for the service(s) they require. Also see the **Helpful Info & Links**[47] and **Publications**[48] pages of my website for more resources.

- **Don't give up** – someone **can** and **will** help you!! (**BUT, you** have to ask and **you** have to be willing to follow the instructions of those trying to help you.) You think it can't be done? Do an

[47] https://www.magnusomnicorps.com/helpful-info---links.html
[48] https://www.magnusomnicorps.com/publications.html

Internet search for "rags to riches success stories." Here's just one example: Despite what you may think of him politically, look at the life example of President Barack Obama – talk about an unstable family and childhood and was bounced around all over the world as a child and young man, but, against all odds, look at what he eventually achieved and at a rather young age, to boot. But he didn't do it alone – he had a lot of help - and he'll be the first to tell you that. There were others out there who helped him along the way and they are out there for you, too. And how about Oprah Winfrey, who had a horrible upbringing and almost no help – but she was smart, very smart and she managed to become one of richest persons in the world, the richest woman and the richest Black woman. *(Sadly, based on a recent commencement address she gave, she has apparently drunk the Kool Aid and has now joined the ranks of those who hate America and is spouting a lot of untruths to the easily-indoctrinated.* *Oprah's Commencement Comments Video 1 Full*[49] *and Abbreviated Version on YouTube here*[50]*; Oprah's White Privilege Comments Video 1*[51] *and YouTube hosted here*[52] *and Oprah scandals 1*[53] *and 2*[54] *and 3*[55] *and 4*[56]*)* And how about one of my all-time favorite musicians, Little Richard – a Black, Gay man born with birth defects and growing up in the 1950's with 11 siblings in a tiny house, below dirt poor and a horribly, horribly abusive father. Despite having **ALL** the cards stacked against him, Little Richard discovered his talent, rose to fame and today is recognized in many circles as being the true king of Rock n'Roll (sorry Elvis fans). And then there's Arnold Schwarzenegger - another excellent example of how an immigrant with limited education and who didn't even speak the English language became a sports, entertainment, and political icon. It **can** be done and all this garbage about America being an unfair and racist country is just that, garbage propagated by people who hate this country, but more on that later. And if you want an even more amazing success story, read about former slave Frederick Douglass[57] and watch this short video[58]. And here's a link to some other, really great motivational videos: Wealth Motivation[59] And here's a little more trivia: Guess which famous Hollywood studio icon was once so poor that he couldn't go pick up a $500 check from a client because he didn't have any shoes. His only pair had fallen apart and was in the repair shop and he couldn't afford $1.50 to pay the cobbler. Even worse,

[49] https://nebula.wsimg.com/b61aac55097939dad62f25362d8f5ccd?AccessKeyId=602ED0BF003FFC4E99AF&disposition=0&alloworigin=1
[50] https://www.youtube.com/watch?v=Mk40JJun1Og
[51] https://nebula.wsimg.com/f18d9257e1cd4b022421f138e85857ba?AccessKeyId=602ED0BF003FFC4E99AF&disposition=0&alloworigin=1
[52] https://www.youtube.com/watch?v=bTK-Ab3WLwM
[53] https://www.youtube.com/watch?v=jvyaMODBCBA&list=LL&index=12&t=220s
[54] https://www.youtube.com/watch?v=sHN3wgK4gtk&list=LL&index=10
[55] https://www.youtube.com/watch?v=yZmqyXfpwWg&list=WL&index=28
[56] https://www.youtube.com/watch?v=DCor-QmT8zo&list=WL&index=57&t=162s
[57] https://fee.org/resources/narrative-of-the-life-of-frederick-douglass-an-american-slave/?gclid=CjwKCAjw1uiEBhBzEiwAO9B_HZhfrCM_zVgH_txXM8sU-OdYI4mlVOp4VFNS0aDMHdebOWVmWMRSOhoCRvoQAvD_BwE
[58] https://www.prageru.com/video/frederick-douglass-from-slave-to-statesman/
[59] https://www.youtube.com/channel/UC1_LZHmcvXvQNM9zJVZbRoA

at that time he was scavenging out of garbage cans for food and was evicted from his apartment because he couldn't pay the $3 monthly (yes, monthly) rent. That person was Walt Disney! And you now know the rest of the story, as the famous Paul Harvey[60] would say.

Whatever your age, don't ever let anyone abuse you, bully you, belittle you or tell you that you can't do something – according to the U.S. Constitution and despite what you hear from some politicians and bureaucrats, you were born with and our founding documents acknowledge that you have **God-given** rights, which means those rights **cannot** be taken away by the government or anyone else (oh, but they will certainly try), but **you** have to **know** and **understand** what those rights **are** and **are not**. And there are a lot of organizations out there that will help you defend those rights for free, but often it is **you** who must take the first step and **assert those rights!** This is America and our history is replete with wonderful stories of absolutely incredible accomplishments by individuals of **all** races, colors, creeds and backgrounds who came from the most humble and difficult of beginnings and again, that includes minorities – their achievement stories are some of the most incredibly spectacular – like this one[61] about Florence Jones Kemp and her restaurant or this one about Aisha "Pinky" Cole[62], proprietor of the Slutty Vegan (yes, that's the real name) restaurant franchise, who is well on her way to being the next Black female billionaire and in the restaurant industry, that's a very, very tall order for anyone!

Get away from those abusers, naysayers and nattering nabobs of negativism who'll tell you that this is an unfair country and that you'll never get ahead because the system is rigged against you – **they are lying to you!** They are the lazy ones who hate this country and want to see it fail, but make an awful lot of money bad-mouthing this country and sucking you into their world so you will be as miserable as they are! Get help from those who **do** care and there are a lot of them out there. Just make sure they are teaching you the right things needed to be successful in life and I'll expand on those throughout this book.

But, on the flipside, you have to do your part – be **respectful, courteous and kind** (but don't be a pushover), speak your mind forcefully, when necessary, but do so **respectfully and without profanity**, have the right attitude, act well, speak well, dress well, be motivated and put in a lot of hard work and follow through and once you've achieved success, don't forget to do your part to help others who were once like you, too, and get involved with a charity of your choice. Even if you can't give money, sometimes your time and labor are of even more importance and almost all of us can pitch in

[60] https://www.youtube.com/results?search_query=paul+harvey
[61] https://www.newsbreak.com/news/2658976591003/recipe-for-success-how-the-91-year-old-owner-of-okc-restaurant-earned-prestigious-award?noAds=1&_f=app_share&s=i3
[62] https://www.cnbc.com/2022/02/18/slutty-vegans-owner-on-overcoming-failure-building-a-vegan-empire.html

at least a little. Be careful if just donating money – when making charitable donations, we have to be careful not to fall victims to scammers and many charities have similar-sounding names, so, be sure to check out the organization(s) first with these charity review websites:

- America's Worst Charities-Searchable Database of Disciplinary Actions[63]
- Better Business Bureau Charity Reviews[64]
- Charity Navigator[65]
- Charity Watch[66]
- Give.org[67]
- GiveWell Charity Reviews[68]
- Great Nonprofits[69]
- Guidestar[70]
- National Philanthropic Trust Charitable Giving Statistics[71]
- ProPublica's Non-Profit Explorer[72]
- Charities Review Council[73]
- Article: America's Top Charities – Forbes, 12/13/2022[74]
- Article: 50 Worst Charities in America – How to Keep from Getting Scammed, 9/6/23[75]
- America's 50 Worst Charities – Tampa Bay Times 10/2/17[76]
- Article: The Worst Charities in America – UK Daily Mail 6/25/23[77]
- Article: Above the Law: America's Worst Charities – CNN 6/13/13[78]
- Article: Before You Give, Check Out a Charity's Ratings – TODAY, 12/2/14[79]

Remember, you are **not owed a job** from anyone or any company and flipping pickles at the local fast-food chain was **never meant to be a career path nor a way to properly support a family**, and

63 http://charitysearch.apps.cironline.org/
64 https://www.bbb.org/all/charities-donors
65 https://www.charitynavigator.org/
66 http://www.charitywatch.org/
67 https://give.org/
68 https://www.givewell.org/
69 https://greatnonprofits.org/
70 https://www.guidestar.org/
71 https://www.nptrust.org/philanthropic-resources/charitable-giving-statistics/
72 https://projects.propublica.org/nonprofits/
73 https://smartgivers.org/
74 https://www.forbes.com/lists/top-charities/?sh=570ffbd95f50
75 https://smartasset.com/mortgage/the-50-worst-charities-in-america-how-to-keep-from-being-scammed
76 https://www.tampabay.com/news/nation/americas-50-worst-charities-rake-in-nearly-1-billion-for-corporate/2339540/
77 https://www.dailymail.co.uk/news/article-12219603/The-WORST-charities-America-organizations-giving-CEOs-millions-ignoring-causes.html
78 http://www.cnn.com/2013/06/13/us/worst-charities
79 https://www.today.com/money/you-give-check-out-charitys-ratings-1D80330057

neither are a lot of other entry-level, frontline, unskilled jobs, so don't complain when you barely make enough money to survive and have to live paycheck-to-paycheck to feed yourself and or your family – that was poor planning on **your** part and that's one of the reasons I wrote this book. **You must understand that we live in a free market, meritocratic (look it up), Constitutional Republic based on Judeo-Christian philosophies (yes, it's true – proof here[80]) and basically, that means you will be compensated (paid) for your labor based on the skills you possess and value you bring/add to the company or offer to the public in the way of goods and or services. Period.** I know there's a lot of talk out there in some sectors about a "living wage," but exactly what is that anyway and who determines it? Is it an amount enough for one person to afford a one bedroom apartment in a "nice" complex? What constitutes "nice," and who is the judge of that? And maybe afford a new car every 5 years, and what kind of new car? And maybe a 40 - 60" TV and what brand and resolution?? Or is that living wage based on how many people are in your family? Why should an employer have to pay an employee with a wife and 2 children more than he does a single individual with no dependents for the same job/position? How in the world would that be fair? Look, here's your reality check - you are going to have to work your way up and mainly that means additional, formal education and or licenses and or certifications. For example, if you enjoy food service work, ask the manager/owner if there is a management training program that you can get into so you can move up or if they have a tuition assistance program for continuing your education to get a degree in restaurant/hotel/institution management or hospitality or even get your own franchise(s) – see what I mean?? If you are motivated and you keep getting shut down by some supervisor or manager, and they are definitely out there and I know from experience, move on, but don't quit without appropriate notice! Be positive, motivated, dependable, follow the rules, etc., and do your job with a smile and be kind to your co-workers and **especially** your customers – **SMILE and THANK THEM for their patronage every time – they pay your salary!** It's all about **teamwork** and **attitude** on your job! (Think about the level and quality of service you receive at a McDonald's versus Chick-fil-A – now you understand what I'm talking about.) You **will** get noticed and you **will** move up in time at most places. And, as I mentioned in the ***Fair Warning*** section, in today's world, you really don't need a fancy degree from some big university to be highly successful, but it's always a good idea to have some kind of formal education past the high school level. Success **will** come **in due time**. More on all of that later. Finally, just remember, there are people out there who love you and God loves you!! Don't let others drag you down!

This book has been in the works for years – I've assembled it idea by idea, sentence by sentence, paragraph by paragraph, over about 10 years, but not until 2018 did I really start to develop it. I don't

[80] https://www.helpfulinfoandlinks.com/defending-christianity.html

know why it has taken me so long, other than I was busy being a caregiver for family members and several other clients, as well as other business endeavors, and I was just busy with life. However, in my recent everyday travels, and in light of the Coronavirus pandemic of 2019 and on, I have seen the need for it more and more and as you read through it, you will understand why. And no, AI did not help me write any of this.

Now, right off the bat, I'm going to apologize for being redundant and I'm going to be redundant a lot, get it? Okay, bad joke and I won't give up my day job, such as it is, but now you know what I mean because there are several key points that I want to hammer home here.

In the subtitle of this report, I mention "proper life planning" – truer words were never spoken in light of what we experienced with the Covid-19 (Coronavirus) pandemic from 2019 on. What do I mean by that? Well there are 5 main lessons, among many others, that we learned (actually just reinforced) from this:

1. You must, you **MUST** have a back-up plan (back-up money & food, primarily) for your family and business.
2. We live in a **very complex, complicated** and large society of 350+ million people (includes about 30 million illegal aliens) - we are simply too big to administer and too big to manage. Government, no matter how many people it hires or how much money it spends, simply cannot save everyone, either from healthcare or financial standpoints or during natural disasters - **you must be your own first responder in all aspects of life**. Think the old Bachman-Turner Overdrive song, **Lookin' Out for #1**[81]. Furthermore, statistics that we get from federal, state and local authorities, such as what we saw during the Coronavirus pandemic, are almost always wildly incorrect due to so many varying reporting standards from jurisdiction to jurisdiction and computer models based on such statistics which were also wildly incorrect. Bottom line: It's hard to know who or what to believe anymore, so you have to be your own detective, too! I know a little about that, as well, and I'm going to share that knowledge with you, too!
3. It definitely helps to be in a profession that is indispensable in a crisis. But wait, who's to say which profession is essential and which is not? More on our rights later.
4. The mainstream, corporate legacy media is not independent and is **not** a reliable source of information (and it never has been, even from the earliest days of the founding of our country – more on that, later). It will **not** give you both sides of the story or even the full story and it will

[81] https://www.youtube.com/watch?v=RPMJ3AueOmk

not hold both sides to account equally. It is corrupt, dishonest, has an agenda and does not have the country or the general public's best interest in mind and 90% of it is controlled by only 6 major corporations and their only concerns are profits. See the **News You Missed page on my website**[82]. As the saying goes***, "Don't trust anything you hear and only half of what you see."***

5. On the good side, America showed how resilient and flexible it is, with our economy bouncing back in record time, however, keeping in mind that thanks to President Trump's supply side tax and regulation-cutting policies, unemployment across almost all demographics was at historic highs when he took office, but in only 3 short years were driven to **historically** low levels before the pandemic started. Even though millions lost their jobs and hundreds of thousands of small businesses closed, America and Americans again showed their resilience and flexibility to adapt and overcome these setbacks. For example, it was reported in early 2021 that there had been a record number of filings for new, small business that were starting up. The larger lesson here is that even though you may be thrown out of your comfort zone (job/career path), other opportunities and industries arise out of the chaos and adversity, creating new jobs and opportunities. The key here is that even though you may not have been trained to do those jobs or you may have to start back out on a lower rung on the ladder, there are still ample ways for **motivated, flexible** individuals to make a living and provide for their families. **UPDATE**: Even with President Biden (now arguably the second worst president in American history next to James Buchanan) coming in and immediately overturning almost all of President Trump's common sense policies that spurred our economy to new records and in spite of all the new Coronavirus variants and rampant, historic inflation caused by Biden's ill-fated policies, America and Americans continue to press on and move our economy forward, but we would be doing significantly better if he'd left Trump's policies in place. If someone tells you America's best days are behind her, **don't you believe it!** More on that later. And no, the stock market is not a good indicator of the economy's overall health – there are many other factors/indicators in the economy that are strong and improving quickly even though the stock market is jittery right now with President Trump's tariff policies, but you'll never hear that from the media, just quite the opposite. See what I'm saying about the media??

Now, let me elaborate a little on the first 4 points:

From what I have seen, too many people (for many, many years) and companies have lived and spent way beyond their means and never built a supply of emergency cash (aka greenbacks, green stamps), food and other essential items or built a personal or corporate safety net and, as we have

[82] http://www.magnusomnicorps.com/news-you-missed.html

seen over the decades many times, that can not only be dangerous, but deadly, as well, both personally and to the economy of our country overall. What do I mean by that?

Well, from a personal standpoint, when an emergency or crisis arises, you can lose your job, which means you cannot pay your bills, so you lose your house or apartment, your car, ability to feed your family, your credit score drops significantly causing a negative snowball effect on all your finances and you fall, very rapidly, into a very, very deep hole that could take you years to (painfully) crawl out of. But the government will be there to help us out, right?? Well, **maybe**.

During the Coronavirus pandemic from 2019 and on, the government spent TRILLIONS of dollars propping up the economy and citizens with emergency payments so people could pay their bills. There were numerous problems with the system and it was rife with corruption and fraud with many companies getting billions of dollars in subsidy payments that they should not have gotten and just banking those funds, leaving small businesses, individuals and others truly in desperate need with nothing. And clear into 2023, we were still trying to sort it all out. For example, the airline industry got $54 billion and in mid-2022, they cancelled 30-50% of flights daily, leaving people stranded and the feckless Dept. of Transportation under the "leadership" of former South Bend, IN mayor, Pete Buttigieg, refuses to use the laws meant to prevent this to sanction them. To make matters worse, follow-on stimulus bills were passed with only a small percentage of funds going directly to individuals and businesses who needed them most and instead were used to bail out poorly managed cities and states like New York, NYC, California, Los Angeles, San Francisco and Chicago. Any idea what all those places all have in common? I'll let you figure that out. And making matters worse was the government printing all that money to pay for that spending – it caused an explosion of inflation like we haven't seen since the late 70's under Jimmy Carter (D), and corresponding devaluation of the dollar. More on that later.

The Covid pandemic was a perfect, textbook example of how our society is just too big and too complicated (and in some cases, too corrupt) for the government to move quickly, accurately and be everything to everyone…..and, again, why **you have to be your own first responder in all aspects of your life**. (I told you I'd be redundant!)

It's currently estimated that you will need approximately $1.4 million to carry you through your approximate 15-20 retirement years. Of those who did save, they only have about $88,000 saved up. The really sad fact is that about 50%+ of Americans save no money (savings) at all and pretty much

live paycheck-to-paycheck - 50-80% by some statistics[83] and or depend upon Social Security. That is a very dangerous situation in which to be – more on that later. Consider that recent reports indicate that a majority of Americans don't even have enough of a safety net (food or money) to sustain them for 2 weeks if they lose their jobs and unemployment insurance, if you're eligible, will rarely cover your expenses completely. (More on that in **Section 6.**) When this happens to hundreds of thousands of people or even millions at a time, usually as the result of natural disasters, or more recently with the Coronavirus pandemic, this puts an enormous strain on our economy and the government, as it is usually they (actually it's we the 53% of taxpayers – see Who Pays Taxes[84]) who have to swoop in to bail us out, usually economically with relief money, but sometimes physically, again in the event of natural disasters where people are displaced. All this costs money from the federal coffers. So what, you say?

If you're brave enough, check out this website to see just how fast we're spending money, along with some other, very interesting statistics in real time:

You're going to see some big numbers there, so let's put them in perspective:

1 billion dollars equals 1,000 million dollars.
1 trillion dollars equals 1,000 billion dollars or 1 million, million dollars.

Here's a link[85] to a simple converter.

U.S. Debt Clock[86]

This country is in **serious** financial debt – approximately 37 trillion dollars (that's 37,000 billion dollars or 37,000,000 million dollars) (with $129 Trillion in unfunded mandates) at the writing of this book. Our debt-to-GDP ratio[87] is around 129% (as of 10/24/2022) – we haven't seen ratios this high since WWII. Why are we in all this debt?? Irresponsible and unconstitutional spending for the most part, but also fraud, waste, abuse, duplication of programs, crony capitalism, etc., to put it plainly and both parties in Washington D.C. are to blame (see links to reports below). But, in the past 20 years, a lot of that debt went to bailouts for businesses that were "too big to fail," in other words, if they did fail, it would cripple our economy, so the government (we, the 53% of taxpayers, again) **had** to bail them

[83] https://www.meetbreeze.com/blog/how-many-americans-live-paycheck-to-paycheck/
[84] https://www.pgpf.org/budget-basics/who-pays-taxes
[85] https://everydaycalculation.com/number-converter/million-billion
[86] https://www.usdebtclock.org/
[87] https://www.investopedia.com/terms/d/debtgdpratio.asp

out, according to our genius politicians (Yeah, is that an oxymoron or what?). It was debated as to whether we should let them fail for a variety of reasons, but in the end, we didn't and mainly because tens of thousands of people's jobs hung in the balance. Of course, a majority of it goes to entitlements which are social programs funded by the taxpayers to help those who don't have enough to sustain their livelihood – Social Security, Medicare, Medicaid, food stamps, other welfare programs, benefits to illegal aliens, child tax credits, free this, free that, etc. I think we all agree that a country as strong and wealthy as ours should have a safety net but **only** for our **most** vulnerable and only for **our** citizens and legal residents. But the problem is, too many people and corporations are now recipients of this government largess due to their own poor and irresponsible life choices and business planning and in many cases, **able-bodied** people who are just plain lazy and are gaming the system, (not to mention illegal aliens who get benefits, yet have never paid into the system because they aren't officially "on the books"). You know who you are! Get off your dead arses and contribute to our society if you want to reap its benefits!!! Remember what FDR [President Franklin D Roosevelt (D)], the father of the New Deal (big government social programs), no less, said during his State of the Union address in 1935 regarding the dire economic times our country was suffering: "*...The lessons of history, confirmed by the evidence immediately before me, show conclusively that continued dependence upon relief induces a spiritual disintegration fundamentally destructive to the national fiber. To dole out relief in this way is to administer a narcotic, a subtle destroyer of the human spirit. It is inimical to the dictates of a sound policy. It is in violation of the traditions of America. Work must be found for able-bodied but destitute workers…."* I'll bet you've never heard that quote before!!

- **New Study Confirms That The Welfare State Discourages Work**[88]
- **The work versus Welfare Trade-Off 2018 – Cato Institute**[89]

Back to the Coronavirus/Covid pandemic. Hong Kong scientists warned us in 2007 about the high potential for an outbreak.

See ***"Scientists Warned China was a 'Time Bomb' for Novel Coronavirus Outbreak in 2007."***[90] In modern history, irresponsible individuals and companies too often looked to the government to bail them out of bad situations for which they were completely ill-prepared and for which they had no excuse. This irresponsibility will eventually catch up to us some day and severely cripple our economy for a long time – will you be prepared?? The Covid-19 (Coronavirus) global pandemic was

[88] https://thefederalist.com/2020/06/16/new-study-confirms-that-the-welfare-state-discourages-work/
[89] https://www.kobo.com/us/en/ebook/the-work-versus-welfare-trade-off-2018
[90] https://scitechdaily.com/scientists-warned-that-china-was-a-time-bomb-for-novel-coronavirus-outbreak-in-2007/

a textbook example of the government having to bail out individuals and companies because millions and millions **failed** to engage in proper planning.

But wait, did you know that 20% of the poorest people in the U.S. are richer, on average, than those in most of the world's richest nations? WHAT??!!

- The Poorest 20% of Americans are Richer on Average Than Most European Nations – Foundation for Economic Education – 8/30/2019[91]
- The Poorest 20% of Americans are Richer on Average Than Most Nations of Europe – Just Facts 8/26/2019[92].
- Five Myths About Economic Inequality in America – Cato Institute 9/7/2016[93]

In his inaugural address, President John F. Kennedy (D) famously stated, ***"Ask not what your country can do for you—ask what you can do for your country."*** That is one of the most famous quotes of our time, but oh how we have forgotten it, in fact, it's almost been completely turned around by the political left, who need a poor underclass to survive. Don't believe me, watch this: ***Robert Kiyosaki - Keep Them Poor.***[94] I know that's controversial, but consider this: We have transferred **T**rillions of dollars to "the poor" via all kinds of social benefit programs in this country for over 70 years, yet the poverty rate has **barely** budged. Political season after political season, the left tells the public that they must be elected as they are the **only** ones who ***really*** care and can fix these problems [with more public spending, of course, from higher taxes on the rich, of course (see this article[95] about who really pays taxes in our country and then tell me the rich don't pay their fair share)]. Well, for the majority of those 70 years, the Democrats have been in power, and in many cases with super-majorities in Congress for year and years, yet none of these problems they say they will fix ever seem to get fixed, in fact, they get worse, yet we hear the same refrain year after year – ***"elect us and give us more (of your) tax money so we can fix these problems,"*** but what have they done for us lately? Not much, that's for certain, and when Biden took over in January 2021, in the first 20 minutes of his presidency, he signed 17 executive orders and essentially reversed all Trump's common sense policies that made our economy really thrive like never before - Biden undid all the good that had been done and we're now experiencing the result of these poorly-thought out policies that are severely damaging our economy with out-of-control, historic inflation, skyrocketing

[91] https://fee.org/articles/the-poorest-20-of-americans-are-richer-than-most-nations-of-europe/?gclid=EAIaIQobChMIv6y7h8qY9QIVVRPUAR36gQtpEAAYAyAAEgJ9OPD_BwE
[92] https://www.justfacts.com/news_poorest_americans_richer_than_europe
[93] https://www.cato.org/policy-analysis/five-myths-about-economic-inequality-america
[94] https://youtu.be/azq0S0DKS50
[95] https://www.pgpf.org/budget-basics/who-pays-taxes

consumer and energy prices, a disastrous open-border policy that has thus far allowed 8 million of medically and criminally unvetted illegal aliens to flow in and thus weaking our overall national security. Consider that 37 states have total populations of under 8 million people!! Left unchecked and at current rates, at the end of Biden's first term, the figure will be well over 10 million!! And this is why President Biden's "Build Back Better" $5 Trillion spending program was rejected by Congress – after a similar debacle by President Obama in the early years of his presidency, we saw that this kind of grotesque spending was nothing but pay-offs for favored industries and other political toadies and the American wisely people told their representatives, NO! We're not going to allow you to blow another hole in America's already over-spent budget and drive the current 10% inflation to even higher levels!!! NO!! **UPDATE (late 2022):** But wait, just when we thought we won, we didn't. Congress passed the pork-laden "Inflation Reduction Act," increasing spending another $3.5 TRILLION and, unfortunately, late in 2022, the lazy Congress managed to pass yet another last-minute $1.7 TRILLION "omnibus spending bill" that was loaded with pork and it will ultimately extend and exacerbate our inflation problem. Obama previously held the record for deficit spending at around $2.8 Trillion in 2 years, but Biden bested his former boss with over $6.5 Trillion in under 2 years!!!

Don't believe me? Just look at the absolute garbage the federal government wastes our hard-earned tax dollars on:

- Festivus Report 2024[96]
- Festivus Report 2023[97]
- Festivus Report 2022[98]
- Festivus Report 2021[99]
- Festivus Report 2020[100]
- Festivus Report 2019[101]
- Federal Fumbles Reports[102]
- Citizens Against Government Waste Annual Pig Book (1991 to Present w/earmark databases)[103]
- CNS News' Waste Watch[104]

[96] https://www.hsgac.senate.gov/wp-content/uploads/FESTIVUS-REPORT-2024.pdf
[97] https://www.hsgac.senate.gov/wp-content/uploads/Festivus-2023.pdf
[98] https://www.paul.senate.gov/wp-content/uploads/2023/02/Festivus-23-clean-12.22-v2.pdf
[99] https://www.paul.senate.gov/wp-content/uploads/2023/02/Festivus-Report-2021_0.pdf
[100] https://www.paul.senate.gov/wp-content/uploads/2023/02/2020FestivusReport.pdf
[101] https://www.paul.senate.gov/wp-content/uploads/2023/02/Festivus2019WasteReport.pdf
[102] https://www.lankford.senate.gov/fumbles
[103] https://www.cagw.org/reporting/pig-book
[104] https://www.alipac.us/f19/waste-watch-cns-news-289328/

- Judicial Watch's Wasteful Spending Archives[105]
- U.S. Senator James Lankford's (R-OK) Federal Fumbles page[106]
- Washington Free Beacon Government Waste Archives[107]

Note: If these links are no longer active, see this page[108] for archived copies.

Also see these other government watchdog/consumer advocacy websites:

- OpenSecrets[109]
- Follow the Money[110]
- Federal Election Commission[111]
- InfluenceWatch[112]
- Open the Books[113]

And see more financial and consumer links on the **Helpful Info & Links** page of my website[114].

And now we also see the rapid rise of movements such as Blexit[115] and Lexit[116] and the mass exodus of residents from some of the largest, historically-Democrat-run cities around the county. Don't believe me? See **Section 4.** Groups who historically supported the Democrats are starting to wise up and realize that they cannot depend on some politician's promises for their prosperity – in the long term, **hand-outs don't work, hand-ups, do.** Are you starting to see the problem there? **Enough!!!** We **must** learn to be more responsible for ourselves and our companies and set systems in place that we can fall back on in the event of an emergency rather than relying on politicians and our fellow taxpayers to bail us out every time we trip and fall.

Again, and I will emphasize this most important point throughout this report, one thing everyone must understand, with 330+ million people in this country, we cannot depend upon the government (either party) to be our savior in every adverse or emergency situation that we encounter in life. The

105 https://www.judicialwatch.org/?s=wasteful+spending
106 https://www.lankford.senate.gov/fumbles
107 https://freebeacon.com/tag/government-waste/
108 https://www.magnusomnicorps.com/politics---media.html
109 https://www.opensecrets.org/donor-lookup
110 https://www.followthemoney.org/
111 https://www.fec.gov/introduction-campaign-finance/how-to-research-public-records/
112 https://www.influencewatch.org/
113 https://www.openthebooks.com/
114 https://www.magnusomnicorps.com/helpful-info---links.html
115 https://blexitfoundation.org/
116 https://lexitmovement.org/

government cannot be everything to everyone and someday, they will not be there when you need them most! Again, **YOU MUST BE YOUR OWN FIRST RESPONDER IN ALL ASPECTS OF YOUR LIFE!!**

Also, remember, there is no truth in "the news" and there is no news in the truth. Just because some politically biased talking heads on the television tell you the sky is falling doesn't make it so. More on that later.

2. QUIZ / EDUCATION:

Now, take this simple, short quiz – I'll explain later. (Geez, is this worse than school, or what? At least I'm not grading you! I'll let you keep track.) Answers are at the end of the book.

1. How many states are there?
2. Name the countries bordering the United States?
3. Name the oceans to the U.S.'s east and west (Which is to the east and which to the west?)
4. How many continents are there? Name them.
5. Do you have a specifically enumerated (in the Constitution) right to vote in presidential elections?
6. How many times is the word "democracy" mentioned in the Constitution?
7. Who was the first president of the United States?
8. Name the main divisions (branches) of the federal government.
9. What freedom(s) is/are guaranteed by the First Amendment to the Constitution?
10. What was the Emancipation Proclamation and who signed it?
11. Do you agree with women's suffrage?
12. How many world wars have there been?
13. Name the different U.S. military branches.
14. How many countries have a guaranteed right to free speech and what are their names?
15. Name your Congressional district's U.S. senator and representative.
16. Who was Josef Stalin?
17. What was "The Holocaust?"
18. After the President and Vice President, who is 3rd in line to the Presidency (name and/or title).
19. What language(s) did Jesus speak?
20. What is your license plate number?
21. What is the "Rule of 72?"
22. What is "dollar cost averaging?"
23. Recite the Pledge of Allegiance.
24. Sing the National Anthem/Star Spangled Banner (first verse only).
25. What is the significance of "9/11?"
26. Where is Pearl Harbor and what is its significance?
27. Briefly describe where the following items come from: real maple syrup, chocolate milk, electricity.
28. Why did we have the Civil War and who won it?

29. How many Justices are there on the Supreme Court?
30. Whose picture is on the $1 bill and $100 bill?
31. Why do we celebrate July 4th?

Now, if you want to take a **really** tough test, try the 1912 Bullitt County, Kentucky 8th Grade Examination[117]. Answers here[118]. Yeah, it's tough. So tough that I doubt most of today's college graduates could pass it. Here's a fun one from Factable.com: Can We Guess Your Education Level?[119]

Question: Why this quiz?

Answer: I wanted **you** to test **your most basic** of knowledge of the world around you and these are some of the **most basic** of questions about it – things you really **should** know. I didn't like going to school at all, I **really** didn't, but, because my parents made their expectations of me quite clear, I studied hard and, for the most part, did very well and now, as an adult, really understand the absolute need for a great education, but I don't want you to have to live that long to come to that realization!

Some studies have shown that about 50% of people don't know much of anything, what is going on around them (aka situational awareness), who (public officials) controls their future, etc. Based on my experience as a detective and most police officers and military people with whom I speak, we agree that it is more like 95% and that is so sad,…and dangerous!

Story time: I had a friend who lived in the same place for over 10 years and he had driven up and down the same street hundreds, if not thousands, of times to go to work and get to the grocery store right by his house, yet he could not tell you what stores were at the first intersection he arrived at only 25 yards from where he lived. Sadly, I know many people who are just as oblivious to their surroundings and don't really care to know. **This is a very dangerous "reality" in which to exist. This level of situational ignorance makes you ripe for victimization at all levels. WAKE UP AND PAY ATTENTION TO THE WORLD AROUND YOU!!!!**

Here's another example: I picked up a client from the airport and then got on the interstate. I was driving a sedan that pretty much drove itself without ever having to touch the wheel (as long as it senses that I am watching the road), so I set it, leaned back in my seat, crossed my arms and we

[117] https://www.bullittcountyhistory.com/bchistory/schoolexam1912.html
[118] https://www.bullittcountyhistory.com/bchistory/schoolexam1912ans.html
[119] https://www.factable.com/trivia/quiz-can-we-guess-your-education-level/

continued to chat as we rolled down the interstate for over 10 miles and at least 15 minutes. Not once did she ever notice that I didn't have my hands on the wheel and wasn't driving the car. Are you kidding me??!!! How could anyone be so oblivious? Well, they could, they can and they are. These are the types of people who fit the category of a stereotypical victim because they aren't paying any attention to their surroundings – **don't be one of these people!!!!**

And sadly, more people graduate college with not only worthless degrees and no skills, but significantly more knowledge of the latest pop culture figures, sports teams and how to navigate social media than they do even a basic understanding of that which they will need to get through life with the **greatest amount of success possible** and least amount of stress. I've recently been shocked by the number of people who don't even know how to put air in their car's tires, fill up the windshield washer fluid reservoir or change a tire. I've even run across two cases where the ladies didn't know how to put gas in their cars!!! Are you kidding me? Did you know that you could easily save approximately $50 by changing your car's engine and cabin air filters yourself instead of having the dealer do it? On most modern cars, it is very simple, takes only 5 – 10 minutes and there are usually YouTube videos to show you how to do it on your specific car.

The blame for this failure falls squarely upon the shoulders of the parents, primarily, if they are even around these days, then government (aka public) schools and bureaucrats and politicians for teaching all this politically-correct, anti-American crap and not requiring our young people to be taught what they **really need** to know to thrive in our world. Parents, you are playing Russian Roulette by sending your children to many of our colleges and universities – you may have sent them away with a firm grounding in traditional American family values, but if you're not extremely careful about the institutions you choose, they may return to you as indoctrinated little socialists or communists.

- VIDEO: Dangerous People are Teaching Your Kids[120]
- VIDEO: Who is Teaching Your Kids?[121]
- Wokeness and the Dumbing Down of America[122]
- Hide Your Children – Exposing the Marxist Attacks on America's Kids[123]
- Colleges dismantle [124]Woke DEI

[120] https://www.youtube.com/watch?v=LquIQisaZFU
[121] https://www.prageru.com/video/who-is-teaching-your-kids
[122] https://americanwirenews.com/michael-matteo-wokeness-and-the-dumbing-down-of-america
[123] https://www.amazon.com/Hide-Your-Children-Exposing-Marxists/dp/168451391X
[124] https://www.axios.com/2024/12/07/colleges-end-dei-programs-florida-michigan-utah?utm_source=microsoft

Want to see just how really bad the state of our educational system is? Just watch some YouTube videos from **Liberty Hangout**[125] where they ask young people even the most basic of questions which they can't even come close to answering, but should be basic, common knowledge. I promise, you will be shocked and appalled by their lack of knowledge.

And it goes much deeper than that. Astronaut Neil Armstrong, the first person to walk on the Moon, famously said, *"Knowledge is fundamental to all human achievement and progress."* As a society overall, we will **not** progress unless we increase our knowledge (for a larger portion of the population) year after year, generation after generation. As our society becomes more complicated with all the rules, regulations, laws, technology, etc., etc., we, as a society, need to have a better understanding overall about how everything works in the world around us so we don't get in any unnecessary legal trouble or personal binds.

- U.S. students show no improvement in math, reading, & science on international exam – U.S. News, 12/3/2019[126]
- What country spends the most on education? – Investopedia, 7/7/2019[127]
- The U.S. spends more on education than any other country, but students lag behind academically. Here's how much other countries spend and how well their students perform. – Insider, 8/22/2019[128]

[125] https://www.youtube.com/libertyhangout
[126] https://www.usnews.com/news/education-news/articles/2019-12-03/us-students-show-no-improvement-in-math-reading-science-on-international-exam
[127] https://www.investopedia.com/ask/answers/020915/what-country-spends-most-education.asp
[128] https://www.insider.com/how-much-countries-around-the-world-spend-on-education-2019-8

3. WHY THIS BOOK?

Before I start, I'm going to repeat this adage from **Section B.** above:

It just goes to show ya', it's always something – if it's not one thing, it's another. [Roseanne Roseannadanna (Gilda Radner, comedienne) on SNL 11/18/1978]

I don't think Ms. Radner knew how profound those words would become. Basically, we see it every single day – people going through life in a perpetual state of chaos – it's always **something** with them, and not in a good way. I'm hoping the advice in this book will greatly reduce the possibilities of you having to repeat her phrase. Today's HR geniuses call it "risk management" – at least they got one thing right in that profession. DOH!!!

Answer: Well, a few (5) reasons:

To start with, this book could easily be 1,000 pages if I wanted to go that in-depth on each topic. But I don't have that kind of time or attention span and I doubt you do, either. Rather, it is meant to be a **framework** to help you start building a successful and more stress-free life (sadly, we can't eliminate stress, but we can certainly reduce it significantly and we know now that stress is the major cause of many illnesses, both psychological and physiological). We have so many resources literally at our fingertips that I am going to just basically going to point you in the right directions and let you search things out – it's part of the learning process and I'll discuss that more, later.

With this book, I also wanted to give everyone, young people especially, but adults, too, information that will give them the best possible chance at leading a safe, secure, prosperous, and less-stressful life and demonstrate that with my somewhat unorthodox approach to life and work, you can be successful without having to comply with a boring and antiquated 9 – 5 corporate job mentality.

Reason 1 of 5: I want to help **you** jump (far) ahead in line, jumpstart your life, and pass along to you the things that it took me decades to learn because it cost so much to live and be successful these days that you need to have a **huge** advantage over everyone else.

Reason 2 of 5: In the dedication, I thanked people who have helped me along my way in life. As an adult, I think it is imperative for us, especially those of us in management/leadership positions, to pass along our skills, knowledge, and life lessons to assist and give support those who are following up behind us and who have a sincere desire to learn and interest to better themselves. This is more

important now than it ever has been because of a failed government educational system (aka public schools) and as we see the wealth and information disparity between the "have's" and "have not's" (and no, it's not because "the rich" are hoarding dollars) continuing to widen despite continued record spending on education[129] (and record tuition increases, I might add, but more on that later). And why is that you may ask? Well, that's a long discussion for people with a lot more alphabet soup after their names than I have. Go to this website[130] and scroll down about 1/8 of the way and check out the content under the **"Why This is Happening"** section. However, I will touch on one important point that I think goes to the heart of the matter, but first, this story that ties in:

Story time: I was working a contract labor job a while back and during the course of performing my duties, I had the opportunity to interact with employees from all levels and then it hit me – why was it that some people, in their late 50's and 60's were still working jobs that paid $9 - $12 an hour, whereas there were others, the same age or much younger, who were making 4 times that amount? Did those low-wage individuals lack motivation, intelligence, education (or money to get advanced education), have bad luck, or just made poor life choices for decades?? I couldn't pin it down, especially since the CEO didn't even have a degree but was making a 6-figure salary. I asked a very smart and wise sociologist (PhD) client/friend of mine and she didn't have a definitive answer either, but we mostly agreed that it was more a function of nurture rather than nature – we both agreed that it essentially starts in the home with the parents, that is, if they are even around these days and that, by far, is the primary cause of all modern society's ills today. But then I heard something that sounded like a reasonable answer that confirmed our suspicions: I was listening to a podcast by former Fox News host Bill O'Reilly and I think he put his finger on a big part of the problem. Here is an excerpt from that podcast, which can be found here[131]:

> *"So a guy named Jamie Dimon who is the CEO of JP Morgan Chase, a big finance guy. He says that I want to put this on the screen, quote '40 percent of Americans make less than 15 dollars an hour. Forty percent of Americans cannot afford a four hundred dollar bill whether it's medical or fixing their car. Fifteen percent of Americans make minimum wage, 70 percent die from opioids.' OK. So we checked the stats and the stats are righteous. All right so Mr. Diamond is telling the truth. So why are 40 percent of we the people incapable of paying a 400 dollar bill? The reason is that for the past 30 years the public education system in this country has declined along with responsible parenting. Look if you are a child and in your home is chaos, substance abuse, parents who aren't there,*

[129] https://www.insider.com/how-much-countries-around-the-world-spend-on-education-2019-8
[130] https://www.helpfulinfoandlinks.com/defending-christianity.html
[131] https://www.billoreilly.com/b/Update-on-the-Economy;-Liz-Warren-wants-to-End-Electoral-College;-Bills-New-Book:-The-United-States-of-Trump:-How-the-President-Really-Sees-America/-893791412528317066.html

nobody really paying attention to you and then you go to a school full of other kids just like you who aren't receiving any guidance, you're not going to learn very well no matter how much money the government pumps into the school. Because your parents aren't fostering that kind of an environment. I saw it as a teacher. The responsible parents, the parents who were really involved with their children's lives, their kids learned. The derelict parents, most of those kids did not care. So you go through elementary school and you go through high school and you're not caring about learning anything because your parents are derelict and you're raised in a chaotic environment. All you're doing is texting and playing games and hanging with your friends.

Then all of a sudden, it's over. School's over, you drop out or you graduate with very limited intellectual skills and you don't know a trade. Well how are you going to make any money in this competitive society? Now the Democrat Socialists say they're going to give you money. That's not going to help you because you'll go through that money. You do not know how to handle it. You don't know how to invest, you don't know how to take money and build it into something more. You don't know anything. So the government giving you stuff isn't going to help. Well we'll give you a job, a guaranteed job, will guarantee a living wage. Well if you don't know how to work, if you're not disciplined to get up and be there on time or if you've got a panther tattooed on your neck, you're not going to succeed in whatever job they give you. This is what it's all about. The government cannot save these children no matter how many tax dollars they pump in to the school system. What the government should be doing is just what I did. Lay out the problem. Here's the problem: Unsupervised children, derelict parents. When the school system sees those kids come in, immediately they have to be put in other classes designed to teach them about life, about responsibility. How many homes have you gone into where there's not one book in the house? But there's layers of alcohol, but not one book. Can a kid you know, give the kids a break. Isolate the problem. Be honest about the problem and then the school system has got to have a two tier: One academic year for the kids who have responsible parents and another to teach the kids life skills. They have to or it's the cycle as is. It is not about income inequality. This is about the ability to make a living, but they'll never tell you the truth because it's politically incorrect to do that because a lot of this falls in the minority precincts. Never gonna to tell you the truth and it will never be solved. No matter how much Bernie Sanders promises, no matter how much the government loots the rich people."

He's right, but what he left out is that life is going to become much harder for young people and those with minimal skills. Why? Well, because of Covid and the competing factors of workers' demand for higher wages and business' need to generate profits, the fields of robotics, automation and artificial intelligence have exploded and more and more front-line service workers and many in factories are losing their jobs because of it. So, if you don't have a real, marketable skill or advanced knowledge in something like engineering, computers, medicine, etc., you are going to find it very difficult to find a job that will provide you and your family with a livable wage and benefits – the competition for those will be fierce, so you've really have to be on your game and better than the other guy or gal.

Story time: One piece of advice my dad gave me that I probably didn't heed as much as I should have – he always said, *"Work and study hard, but don't forget to have fun, too!"* I think he was speaking from experience. His father passed when he was 44 and my dad was only 16, leaving him to help raise his 14-year-old brother with some other family members. He worked and studied extremely hard, went to college and got his bachelor's degree in business when he was 19, fought in WWII in the Army Air Corps and came home to run the family business, a small trucking company. Most of my young life (6 – 18), I remember him working weekends and I did so, too, when I was home from high school and college. I liked to have plenty of spending money, so from about 11 – 18 years old, I worked hard and took whatever job I could find, no matter how dirty or menial; anything to make money. We didn't have quite the extensive child labor laws back then that we do now, and I grew up on the Mexican border, so finding jobs and working at those young ages wasn't an issue. In that process, I learned a skill – auto mechanics and some carpentry as well as other handyman skills. It served me well when I went to college and got a job as a truck driver/farm assistant on a 5,000 acre grain farm….paying a whopping $3.25 per hour!!! I worked a lot, but studied a lot, too, and managed to graduate in the top 11% of my 6,000-student class from one of the best engineering universities in the country. Yeah, I missed the top 10% by just a fraction of a point. Oh well. In hindsight, I wish I hadn't worked quite as much as I did, but to me, working on the farm was fun – I got to work outside in the fresh air, drive big trucks and tractors with my friends and got paid to do it and I learned more skills!! We had a great boss who took time to teach us and let us work as much or as little as we wanted and whenever we wanted – there was always something that needed to be done on the farm, so we could pretty much take our pick of assignments.

One other point here, starting out in life, you're going to need money and without much experience, that will probably mean that you're going to have to take jobs that you aren't overly-enthusiastic about doing – I think we've **all** been there! Anyway, just do it, learn it, and take away as much as you can about the job as it will serve you later at some point in your life.

Another quick story: I had a friend who got into financial trouble. He was a retired, grown adult over 60 years of age but didn't understand how credit worked and he got into financial trouble with the credit card issuers. (I'll discuss credit later on.) He finally admitted the problem to me and I introduced him to some people who helped him restructure his debt for a lower interest rate and get it paid off. In the meantime, I suggested some other, very, very minor lifestyle changes that would save him about $400 per month and I found several simple job opportunities near his home to help him make a little extra money, but he refused to give up those little luxuries and would never would follow-up on the job suggestions. He liked hanging out with his friends at that famous national chain coffee place, eating out a lot, talking the hours away on the phone or surfing the Internet, and just barely scratching out an existence. He always had an excuse such as he didn't want to do that or he wasn't interested in the other. In his own mind, he was an entitled individual - very picky, but the thing was, he was in debt, needed to get it paid off, and didn't have the option to be picky. Nevertheless, he never implemented those lifestyle changes nor took any of the jobs I suggested. Flash forward 15 years: Good news! He eventually paid off his debt and is doing much better. However, his living arrangement isn't the best now and he wants to make changes but cannot because his income isn't quite enough to satisfy the bank based on the amount of his current monthly bills, but at least he's still in the black, just stuck in a bad housing situation. Had he implemented just a couple of other very minor lifestyle changes and put that extra $400 - $500 per month away and taken one of those jobs I suggested15 years ago, at the low end, he would've saved $72,000!!!! And if he'd just worked 10 hours per week at $10 per hour, the figure would be $144,000 and if conservatively invested in an index fund, probably closer to $200,000 - housing issue today solved!!!! I think you can discern this lesson for yourselves. Sadly, most people are like electricity, they take the path of least resistance and their lifelong goal is just to be "normal," as I like to say, which is why the majority of them will never succeed to a high degree. Hints: Don't be that person!! **Good education, hard work and self-reliance are the keys!** You **CAN** do it!!!

My dad was something of a visionary – when I was 10, he bought me a computer, one of the first ever produced for mass public sale, a Radio Shack TRS-80. He said to me, *"Son, learn how to use this because this is the future."* At that time, I thought he was completely nuts because that Radio Shack TRS-80 didn't do much at all. Was I ever wrong, obviously! Well, as much of a visionary as my dad was, I don't think he foresaw our society and economy becoming as highly complex and competitive as it is today, but I may be wrong. Considering that, it is more important than ever to get formally educated **and** learn a trade or skill that you can fall back on. Along those lines, my uncle (Dad's brother), a real estate broker, always said, *"Get as many licenses and certifications as you can so you will always be able to find work."* I took that advice to heart and maintain about 12 different state and federal licenses and certifications and have had about 7 others along the way. After leaving my big

corporate job to care for my terminally ill father and mother with cancer, I tried to get back into my career field, or anything with a larger company that paid well and had good benefits - the biggest problem I ran in to at one point was that employers kept telling me I was "over-qualified" whenever I applied for a "normal, 9 - 5" job. Other economic, familial, and geographic conditions were such that I couldn't find a job in my chosen fields, so I started my own company and made my own job and now I help others do the same, among other things. The quick lessons here are: 1. Everyone has some kind of God-given talent, you just have to discover what it is, develop it and then exploit it - everyone can do something that someone will pay you for, and 2. If you ever run across one of these idiot managers who denies you a job because they say you are "overqualified," chances are they are intimidated by your accomplishments and just afraid that you'll come in, show them up and take their job! Don't **ever** accept that as an excuse not to be hired! Here's a potential way around that problem: Offer to work for the company for 3 – 5 days completely off the books and for free, yes, free. I tried that once with a company that was hesitant to hire me because of my lack of experience for the particular position and they were shocked by my offer, but took me up on it anyway and wound up giving me a job offer at the end of 3 days. Unfortunately, the pay offered was much too low, so I moved on, but at least that unorthodox offer and my demonstrated work ethic, flexibility, professionalism, transferrable skills, willingness to learn and teamwork attitude got me the offer.

Reason 3 of 5 for this book: Well, in my travels, I run across a lot of different people from all different socio-economic backgrounds. One of the common threads I see is a broad desire to throw off the yokes of corporate control and get away from all the management weenies and politically correct HR B.S. policies and procedures and general stupidity that waste enormous amounts of time and manpower and hold back people's creativity and desire to excel and be as successful as possible. [I like Dirty Harry's response[132] when he gets transferred to HR (then known as "Personnel")]. Here's an example of what I'm talking about:

I recently received a message from a manager-friend of mine informing me of a new, exciting policy his company was promoting – the message went something like this:

> *"1440 Culture: Not Just Making Every Day Great. Making Every Minute Great. There are 1440 minutes in every single day. We aspire to make each one of them an exceptional moment. This philosophy is supported by our 6 powerful, yet simple pillars: Dream Big, Have Courage, Take Initiative, Be Accountable, Give Back and Enjoy it. We strive to fulfill the aspirational, yet unattainable goal of creating the absolute best experience with every*

[132] https://www.youtube.com/watch?v=DGCMyF-sA58

person, in every interaction, every minute of every day. It begins with empowering our employees. Every employee, at every level of the company, is expected to perform like a leader. Everyone is encouraged and expected to put the needs of each other above everything else. No one here just "does their job." The mission is to create the absolute best experiences. This emphasis on putting people first has helped us successfully grow for the right reasons. We have developed an environment that attracts dreamers, adventurers, creators, givers and believers to seek career opportunities with us. We find people who believe that true happiness is only found in the service to others. We want high-performers with diverse skill-sets and big hearts. We treat each other as family and find that close collaboration creates the biggest ideas."

WOW! ROTFLMAO!!! Congratulations to the corporate HR weenie wordsmith who contrived perhaps the biggest, heaping, steaming pile of B.S. in HR history!!! Please, STOP!!! While I agree completely with the 6-pillars, the rest is simply wishful thinking. Listen to me upper management, no one, especially your frontline workers, believes this will happen in today's corporate environment. I've been on both sides, done that. It's a joke, **it's a waste of everyone's valuable time!** The people you are aiming this at are living paycheck-to-paycheck, have a lot of real-life drama going on, and this B.S. is the absolute last thing on their minds, so **stop wasting their time and your money promoting such foolishness and just get stuff done!!** Geez!!!!

So, back to my point: One of the many things I do is help people start their own businesses because owning your own business means the freedom for **you to control your own destiny**….instead of some idiot manager and let me tell you, there are a lot of them out there. **Watch this video**[133] with **Kevin "Mr. Wonderful" O'Leary from Shark Tank** on entrepreneurialism and **this one**[134] with **Robert Kiyosaki of the Rich Dad, Poor Dad** fame. I know that not everyone is cut out to start/own their own business or work in the "gig economy," I get that, but from my experiences, many people would like to, but they just don't know where and how to get started. And sadly, entrepreneurialism isn't something that is taught in most primary and secondary schools, but **it should be!!** (I'll give you resources to help with this later.) Consider this: 99% of businesses in this country are small businesses and they account for 44% of all the economic activity (GDP). They produce 16 times more patents per employee than large corporations. They are more diverse than large corporations with 36% being owned by women, 9% by veterans, and 14.6% by people of color.[135]

[133] https://www.youtube.com/watch?v=hLVj6R0jQQM
[134] https://www.youtube.com/watch?v=az6NibAUf7Y
[135] https://betteraccounting.com/small-businesses-are-the-backbone-of-the-economy/

Keep in mind that over the course of this country's history, much blood has been spilled and treasure spent by our forefathers and foremothers so we could live in a free country, a country that is based on the free market system of capitalism and we need to help everyone willing to avail themselves of the significant opportunities afforded to us by our forefathers and foremothers to keep this country going as a beacon of light and hope to all the other oppressed people in this world. (More in **section 4**.) Watch this video about the tragic ends of the 56 signers of the Declaration of Independence.[136] Starting your own business not only helps you achieve self-sufficiency and become a more productive member of society, but going through the process teaches you invaluable life skills that usually can't be learned elsewhere. More on that below. ***Robert Kiyosaki - Keep Them Poor***[137]***.*** And if you need help starting your own business, see the **For Small Business** page[138] on my website.

Pro Tip: One brief word of advice for starting a business – no matter what it is, no matter how big or small it is, even if it is just you, a "sole proprietor," you must go to an attorney and discuss how you want to structure the business, in other words, incorporate. There are several options such as various forms of LLC's (Limited Liability Company), corporations (subchapter S, chapter C, etc.), and you can always change the structure later, if needed, but an attorney can help you sort all that out and file all the necessary paperwork with the respective regulatory agencies. It may cost a little extra to have an attorney do this, but go ahead and pay – it is worth it as most of us have no idea how to run that gauntlet. And yes, there are online companies that help you do this, but I still recommend going to a local/your attorney for help on this because there is a lot more to consider over and above what some online boilerplate form can adequately cover. And the two main reasons for incorporating your business is to shield your personal assets from liability and, in some cases, there are also tax advantages. Again, your attorney can help you sort that out and many local vo-techs, etc., offer short and usually free classes on this subject to help you get started with this decision so you can have a more productive and effective meeting with your attorney.

More on success in business in **section 9**.

Reason 4 of 5 for this report/book: Another reason is that most young people, and even a lot of adults, don't know what systems to put in place to help keep them out of personal trouble – I'm talking about having appropriate insurance policies/coverage limits, preparing for emergencies, staying healthy, avoiding criminal activity, unscrupulous people and businesses, and just educating oneself on how to deal with life's adverse situations so as to mitigate any adverse situations. Look, as I've said,

[136] https://www.youtube.com/watch?v=eN9Reexy9JI
[137] https://youtu.be/azq0S0DKS50
[138] http://www.magnusomnicorps.com/for-small-business.html

it's no secret that life is complex and complicated these days, very complicated. It can be so easy to get yourself in trouble with the law or just have your life thrown into chaos if you don't know how to navigate our system and take the proper steps to inoculate yourself, i.e., have a personal safety net in place. It pretty much all boils down to education and educating yourself to be a wise consumer. Be sure to see the **Personal Responsibility, Staying Out of Trouble and Interacting with Law Enforcement Section** in the **Section 7.** for an extensive discussion on this subject.

Reason 5 of 5 for this report/book: Also, quite simply because life today is very complicated and there are many **things** I believe young people (and many adults) need to know in order to not just survive, but thrive in the world today and they just aren't getting the **correct** information they need.

Question: What "things?"

Answer: Mainly just information that will help you stand out from the rest and help you organize and get through your daily life as efficiently, successfully and as stress-free as possible.

Question: Why aren't we getting this information?

Answer: It's out there and even more accessible than ever with the Internet and smart devices, but you don't know what you don't know and so, the gap between the "haves" and "have-nots" and "knows" and "know nots" continues to grow….and recent revelations show that is it by design. For a comprehensive list of trusted news and information websites, to the Helpful Info and Links page here[139] and scroll almost all the way down to the **News Resources** section.

Taking into consideration the proverb about fish and fishing earlier, and what I touched on in **Section 1.**, there are politicians whose power primarily comes from garnering votes from people who survive on government handouts (social entitlement programs). Makes you wonder, whatever happened to working hard, living within your means and paying your own way?? I like what Benjamin Franklin said about this:

"I am for doing good to the poor, but I differ in opinion of the means. I think the best way of doing good to the poor, is not making them easy in poverty, but leading or driving them out of it. In my youth I travelled much, and I observed in different countries, that the more public provisions were made for the poor, the less they provided for themselves, and of course became poorer. And, on the contrary,

[139] http://www.magnusomnicorps.com/helpful-info---links.html

the less was done for them, the more they did for themselves, and became richer." — **Benjamin Franklin, 1766**.

And one more time, what FDR [President Franklin D Roosevelt (D)], father of the New Deal (big government social programs) said during his State of the Union address in 1935 regarding the dire economic times our country was suffering:

"….The lessons of history, confirmed by the evidence immediately before me, show conclusively that continued dependence upon relief induces a spiritual disintegration fundamentally destructive to the national fiber. To dole our relief in this way is to administer a narcotic, a subtle destroyer of the human spirit. It is inimical to the dictates of a sound policy. It is in violation of the traditions of America. Work must be found for able-bodied but destitute workers…."

Anyway, as such, these politicians have absolutely no interest in helping people become self-sufficient or encouraging them (otherwise able-bodied adults) to get off their lazy arses and the government dole…or else it would be reflected in the policies they support and bills the proffer.

Ever since Democrat President Franklin D. Roosevelt's (FDR) New Deal programs from 1933 – 1936 were implemented and then expanded by Democrat President Lyndon B. Johnson's (LBJ) Great Society programs in 1964, we have transferred close to 25 **Trillion** dollars to social welfare and other spending programs to help people out of poverty, but sadly, we've only budged the poverty line by about 1 - 3%. Today, "blue states," those controlled mostly by Democrats, have some of the highest taxes to fund all these social welfare programs (on top of what the federal government offers). Many people today are wising up to this and turning away from these politicians because the cities and states they control are suffering from such crushing tax and regulatory burdens and rampant crime that people and businesses can no longer afford to remain and are fleeing those places.***** (Also see the **Blue State Blues** page here[140].) And as the "producers" leave, the tax base erodes, so taxes must be raised on the remaining residents and business to fund the ever-growing population of people who need the entitlement programs to live and provide services to the wealthy who can still afford to live there, but eventually they may leave because they are the most "mobile" of all citizens******. Here's your first lesson – that is called socialism, people. This is why these politicians support unlimited and unqualified immigration: They know that the more poor people there are, the more entitlement programs will be needed and the more likely those people will vote for them and keep them in power. But, to paraphrase British Prime Minister Margaret Thatcher, *"Socialism is a great thing until you run*

[140] https://www.magnusomnicorps.com/blue-state-blues.html

out of other people's money." Think about it. In recent times, it has happened to Greece, now Venezuela and even Sweden is realizing that their welfare-state societal model is **not** sustainable. However, people and countries are starting to wise up and realize that they've just been used by opportunistic politicians and political groups, hence the recent rise of movements such as Lexit and Blexit – keep an eye on those. More on all this in section **4. Life Philosophies.**

- ***Decades Of Democratic Rule Ruined Some Of Our Finest Cities[141]
- ****Governor Cuomo is Right: The Rich are Leaving High-Tax New York[142] Video here[143].
- 2,000 Millionaires have left New York City – Here's One Families Story[144]
- More than 2K Millionaires Fled New York during the Covid Pandemic: IRS Data[145]

And following the 2016 election, George Floyd killing in 2020, and during the Coronavirus pandemic, we saw how Democrat-controlled cities allowed rioting and looting by Black Lives Matter Global Foundation and Antifa supporters to continue virtually unchallenged for MONTHS while the so-called local and state leaders hid under their desks and refused to let law enforcement restore order and even worse, refused to allow the district attorneys to prosecute offenders and it continues to this day with crime rates spiking in those areas. Billions of dollars in damage was done, hundreds of law enforcement personnel were injured and some killed along with innocent civilians and irreparable damage was done to inner cities' business districts. Business owners rightfully sued and are starting to be compensated for their losses at the hands of these irresponsible politicians who have no Spaldings.

Baltimore reaches $3.5 million settlement with business owners over damages from Freddie Gray unrest, 3/29/2022[146]

2020 Riot Statistics:

- 200 cities reported rioting
- 7,000 people injured and required medical attention
- 60,000 law enforcement officers were assaulted, 31% sustained injuries, 46 were killed
- $2 billion in property damage

[141] https://www.investors.com/politics/editorials/how-decades-of-democratic-rule-ruined-some-of-our-finest-cities/
[142] https://www.investors.com/politics/editorials/cuomos-budget-rich-high-taxes/
[143] https://www.youtube.com/watch?v=bN2EItSNWQY
[144] https://www.foxnews.com/opinion/been-year-since-left-new-york-florida-what-learned
[145] https://nypost.com/2022/12/27/millionaires-fled-new-york-during-covid-pandemic-irs-data/
[146] https://www.baltimoresun.com/maryland/baltimore-city/bs-md-ci-freddie-gray-riot-settlement-businesses-20220329-wckbgkajzfaz3o2qfm7wmbp7lm-story.html

- 20 cities under curfew
- 96,000 National Guard troops had to be called out to quell the uprising
- There were 17,000 arrests in the 50 largest cities, but Philadelphia and Dallas dropped charges on 95% of the rioters and LA and Houston 93% dropped. In the end only 2, yes, two, were prosecuted.

Despite these facts and hours and hours of video footage, the mainstream media reported to us during that time and still to this day that these “protests” were “mostly peaceful.” Reminds me of Baghdad Bob (look him up).

4. LIFE PHILOSOPHIES:

I know this sounds like an odd topic for this kind of book, but bear with me for a while – I need you to spend some time on this because understanding it is critical to your ability to survive, and especially thrive, in this country during this time.

Then Governor Ronald Reagan famously said in his January 5, 1967 Gubernatorial Inaugural Address, *"Freedom is a fragile thing and it's never more than one generation away from extinction. It is not ours by way of inheritance; it must be fought for and defended constantly by each generation, for it comes only once to a people. And those in world history who have known freedom and then lost it have never known it again."* Full speech here.[147] Keep that quote in mind as you read this section.

Ever since roughly the Clinton administration years (and the advent of the Internet), our country has become more and more divided along ideological lines and the problem is only getting worse. Now some liberal colleges are even offering segregated classes, dorms, study spaces, graduation ceremonies, etc., for minority students and these policies are getting slapped down by the Supreme Court for completely obvious and correct reasons. Hello Plessy v Ferguson (1896)[148], Brown v Board of Education (1954)[149], Civil Rights Act of 1964 et seq (as amended)[150]! Poor Martin Luther King, Jr. is spinning in his grave over this. [**UPDATE 7/4/2023:** However, with the recent SCOTUS decision (Students for Fair Admissions, Inc. v President and Fellows of Harvard College, 2023)[151] essentially eliminating affirmative action admission criteria in higher education, all this may subside, but many institutions of higher learning are developing creative ways to circumvent these laws – stay tuned.] I shouldn't even have to address this subject in this book, but I do especially in light of all the civil unrest we have seen come out following the 2016 election, the Coronavirus pandemic and the "Defund the Police" movement following the George Floyd killing. As you read along, you will realize that this is somewhat of a controversial subject, **but it shouldn't be**. Anyone living in the United States of America needs to understand the principles and ideals on which this country was founded and because of those principles and ideals is why our country has been so incredibly successful and why we have so much more **freedom** here compared to most other countries and what holds our country together. Unfortunately, those are not taught in most schools. Here's just one example of our amazing success:

147 https://www.reaganlibrary.gov/archives/speech/january-5-1967-inaugural-address-public-ceremony
148 https://www.archives.gov/milestone-documents/plessy-v-ferguson
149 https://www.archives.gov/milestone-documents/brown-v-board-of-education
150 https://www.archives.gov/milestone-documents/civil-rights-act
151 https://www.scotusblog.com/2023/06/supreme-court-strikes-down-affirmative-action-programs-in-college-admissions/

- In 1903 the Wilbur & Orville Wright successfully flew the first airplane
- In 1947 test pilot Chuck Yeager broke the sound barrier
- In 1969 astronauts Buzz Aldrin and Neil Armstrong walked on the moon

Now just let that sink in for a little bit – in a short 63 years, we went from just barely learning how to fly to walking on the moon…and our scientists and engineers didn't even have basic hand-held calculators back then – they used slide rules (look it up), pencils and paper!!! Name any other country where that could have happened!

What we all need to clearly understand is that the choices we make in the voting booth, i.e., selecting our political representatives and leaders, clearly does have a **profound impact** on our **freedoms,** how much we pay in taxes, what those funds are used for, our safety and security, who sits in judgement of us, how we, as a country, interact with our international neighbors, etc., basically on our overall way of life. You may not like a person/candidate as an individual, but are their stated policies, goals, etc., in line with yours? Are you absolutely sure, or have you been basing your views on political ads and or what you hear from the corrupt and biased mainstream media? Even worse, are you voting solely based on a candidate's gender or ethnicity? If the latter is the case, then you should probably go listen to **Dr. Martin Luther King's "I have a dream,…" speech** again.

Long lost to history is the precept of a government that was *"of the people, by the people and for the people."******

So, our choices therein **MUST** be made from **thoughtful, educated** and **informed** points of view and again, you cannot get that information from the mainstream media – more on that below. In many cases over the past few decades, we've pretty much had to hold our noses when we walked into the polling places and cast our ballots for the lesser of two evils. We should not have to do this!! There are good, honest people who are out there and who have a heart for public service, but thanks to the cancel culture and the 21st century-esq Spanish Inquisition that President Trump went through thanks to a completely corrupt media and "justice" system (aka "lawfare"), those good people want no part of "the system," understandably, and that is sad. And as things are continuing to unfold as if this writing (8/31/24), President Trump and his attorneys have successfully argued that many of these cases

***** *President Abraham Lincoln, Gettysburg Address, 1863, paraphrased from John Wycliffe, who, in 1382, wrote in the prologue to his translation of the Bible, "The Bible is for the Government of the People, by the People, and for the People".*

were clearly “lawfare” designed to prevent him from ever running for or becoming President again, but fortunately our judicial system and common sense judges at the appellate level and higher are seeing right through these charades from the Democrats and slapping their cases down. So, you must do your own homework and investigations of these candidates and be sure they represent what is best for our country.

Yes, in this time of highly questionable media resources that can be most difficult, but I have assembled a good list of trustworthy resources for you and they can be found in **Section 12**. and on the **Helpful Info & Link**s page of this website[152].

When I was going to college in the 1980’s, we didn’t even think about this political stuff,….at all. Just like every other kid, I was much more concerned about getting good grades and working at my job as a farm assistant and truck driver so I could fund my beer, pizza and girlfriend habits. But this philosophical divide has become so prevalent in today’s society as we separate ourselves along ideological lines that I felt that I had no choice to leave this out because the path you choose **will** make a **huge** difference in your **psychological** and **financial** life and, in some cases, may limit the freedoms you have, i.e., you may go to jail for the groups you choose to support and activities in which you become involved. More on that below.

In the past few years, I have become keenly aware and concerned that so much these days our society is being split along ideological/philosophical lines and that can clearly be seen in the differences between the prevailing laws in “blue’ states and “red” states. It’s all over the news right now and the 2020 Census figures confirmed it[153] – people and companies are leaving blue states (and heading to red states) by the hundreds of thousands each year because of confiscatory taxes, hyper-regulation, unsustainable costs of living, high crime (because the elected officials don’t believe in nor support law enforcement or incarceration of criminals) and downright unconstitutional and oppressive laws and regulations that their elected officials keep passing in an attempt to **control their populace** and extract as much of their disposable income as possible for their own pet projects and further enrich and entrench themselves in power. The freedom argument became even more pronounced during the Covid pandemic with mask and vaccine mandates, vaccine passports, etc., with some states requiring them and others banning them – it is a disaster and all the mixed, ever-changing and downright inaccurate messages and information from our government officials just exacerbates the

[152] https://www.magnusomnicorps.com/helpful-info---links.html
[153] https://www.google.com/search?q=2020+census+people+leaving+blue+states&ei=Y2aMYM_SBc-ztQbDvb_wBA&oq=2020+census+people+leaving+blue+states&gs_lcp=Cgdnd3Mtd2l6EAM6BwgAEEcQsAM6CAgAELEDEIMBOgUIABCRAjoLCAAQsQMQgwEQkQI6CwgAELEDEIMBEMkDOgIIADoGCAAQFhAeOgUIABCGAzoICAAQCBANEB5Q40hY8nxgi35oBnABeACAAYYBiAHzGJIBBTIzLjExmAEAoAEBqgEHZ3dzLXdpesgBCMABAQ&sclient=gws-wiz&ved=0ahUKEwiPkLaq5abwAhXPWc0KHcPeD04Q4dUDCA4&uact=5

problems. This is not the limited government, free market system our Founding Fathers envisioned and set up for the country in the Declaration of Independence, Constitution, and other founding documents. The (now former) governor of New York, Andrew Cuomo, a Democrat, was on TV literally begging all the rich people who fled the state to come back[154] (They're not.) The differences between the two grow starker by the day. Here are some good references to back this up:

- Report: Americans Flee Blue State Cities for Red, Purple States, 7/25/2022[155]
- Baby Please Come Back, Says NY Gov. Andrew Cuomo (D)[156]
- How Money Walks[157]
- The Blue State Exodus Gains Momentum – The Hill, 1/30/2020[158]
- The Great Exodus Out of America's Blue Cities – The Hill, 4/24/2018[159]
- Rich States, Poor States[160]
- Where Do You Want to Live? Red State or Blue State?[161]
- Cato Institute's Freedom in the 50 States[162]
- How Much Income You Need to Afford the Average Home in Every State in 2018[163]
- Decades Of Democratic Rule Ruined Some Of Our Finest Cities[164]
- Governor Cuomo (D) is Right: The Rich are Leaving High-Tax New York[165] Video Here[166]

And now we see the absolute disaster our economy became under President Biden's administration. Yeah, you may hear his spokespersons tout "most jobs ever created "lowest unemployment rates ever," but what they fail to mention is that they started counting right after our shut down economy (from Covid) restarted and everyone started going back to work. C'mon, man! Anyone can see through that bait and switch – how dumb to you think we are, Paw Paw Biden? Whether you liked (like) President Trump or not, it's hard to argue that his economic policies were not (and are again) highly successful - they were and if you don't believe me, just research the economic metrics on the day President Obama left office versus the 2nd year into President Trump's administration and now 3

154 https://www.youtube.com/watch?v=sDNRQmYbfmw
155 https://www.breitbart.com/economy/2022/07/25/report-americans-flee-blue-state-cities-greener-pastures-red-purple-states/
156 https://www.nationalreview.com/2020/08/baby-please-come-back-says-andrew-cuomo/
157 https://www.howmoneywalks.com/
158 https://thehill.com/opinion/finance/477754-the-blue-state-exodus-gains-momentum
159 https://thehill.com/opinion/finance/384536-the-great-exodus-out-of-americas-blue-cities
160 http://www.richstatespoorstates.org/
161 https://www.youtube.com/watch?v=CTD_kyZRvio
162 https://www.freedominthe50states.org/
163 https://howmuch.net/articles/salary-to-afford-the-average-home-in-your-state
164 https://www.investors.com/politics/editorials/how-decades-of-democratic-rule-ruined-some-of-our-finest-cities/
165 https://www.investors.com/politics/editorials/cuomos-budget-rich-high-taxes/
166 https://www.youtube.com/watch?v=bN2EItSNWQY

years into the Biden Administration. More info here[167] and here[168]. Most people are unaware that within the first 20 minutes of President Biden taking office, he signed 17 Executive Orders reversing many of the common sense policies and mild deregulation that President Trump put into place that caused our economy to be so successful, even in light of the Covid pandemic. I see now that many Democrats are trying to blame what is going on now with inflation on Trump, Covid, supply chain issues, oil companies., but the interesting thing is that during the last year of his administration, we had those aforementioned issues, but almost none of the economic problems we are having now existed then, nor were there any indicators that anything like we see now was on the horizon. If you want proof, I provide it on the **Trump Watch** page here[169]. And you will be shocked to see some of the other myths about Trump that I debunk here. I'll bet you never heard half of this!

And be sure to see the **Blue State Blues** page of the website[170] for even more stories about why people are fleeing "blue" states.

The reason I mention all this is because a follow-along to this are the two main life philosophies, political ideologies, whatever you want to call them, that prevail in this country and since I want **everyone to be safe and successful in life**, you need to know that there is only one system that will grant you the **most freedoms and opportunities** to choose, create, thrive and accumulate wealth for your family and retirement whereas the other system does just the opposite, but they will try to make you think that it doesn't.

Unfortunately, most school-age people are not taught about these competing systems and if they are, they are usually taught that [under the guise of social justice and equity (not to be confused with equality – they are very different)] the one that grants you the least freedoms is the best. I know, how backwards and crazy does that sound? You would think that the choice would always be crystal clear, but it's not thanks to ideological indoctrination aimed at children and young people from a variety of nefarious forces at work in academia, the media, the entertainment industry and politics to undermine the positive system – again, it's all about power and control. More on that below. Again, there is a large group of people with the thought that this country is just plain bad and was founded immorally and unethically. They hate this country and want to see it fail and work towards that goal by trying to destroy it from within by dividing us along mostly ethnic and religious lines, yet they (quite transparently) constantly talk about bringing the country together – listen to their words closely, but

[167] https://www.conservapedia.com/index.php?title=Donald_Trump_achievements
[168] https://downloads.frcaction.org/EF/EF20I29.pdf
[169] https://www.magnusomnicorps.com/trump-watch.html
[170] http://www.magnusomnicorps.com/blue-state-blues.html

watch their actions even more so and you will see! See the Culture, Race, BLM[171] and Education[172] pages of the website.

Quick history lesson: Sure, it's a historical fact there were many of our Founding Fathers who were pro-slavery, but many were staunch abolitionists, as well, did you know that?? For the colonists to gain true freedom, they **had** to break free from England, but that required forming their own nation. Both sides knew they couldn't get it done without the others' support, so each side made various compromises and some of those compromises were most distasteful to many, to say the least. Nevertheless, the abolitionists were able to get structures placed in our founding documents which they knew would **eventually** lead to many of the injustices of the day being corrected eventually and they were. On January 1, 1808, under President Thomas Jefferson, a federal law went into effect banning the importation of slaves. And did you know slavery still exists in Africa and in many other countries around the world to this day? See 50 million people trapped in modern slavery, 5/24/2023[173]. Makes one wonder where all the self-righteous liberals and mainstream media are on this subject. Oh, sorry, they're too busy still telling you what a horrible country America is, while at the same time waving millions of illegal aliens across our border like a third base baseball coach waving a runner to home plate. Go figure.

I grew up during the Cold War (look it up) and was educated by a lot of fine people who had been in the military and served during war time (Viet Nam, Korea, WWII), so we were made keenly aware of the threat that the Socialism/Communism/Marxism/Leftist ideology posed to our country. However, after the breakup of the U.S.S.R./Soviet Union (look it up), those concerns faded and were just a distant, bad memory because it wasn't taught in public schools. Little did many of us realize that there was an underlying current, a nearly silent, ever so slight, trickle of subversive activity still present and it was right under our noses all this time, very slowly and very quietly, drip-by-drip, drop-by-drop, growing and skillfully poisoning the well of our constitutional republic y by ever so gently twisting this country's noble founding history and ideologies through decades of subtle indoctrination via "education" in all levels of government (aka public) schools, primarily colleges and universities but as I write this today, it has shockingly filtered all the way down to pre-schools with all this woke garbage. Many were quick to discount that this was happening, but when the Left finally came out of the shadows after the 2016 election and brought us uncontrolled riots, billions of dollars of property destruction, thousands injured and killed and "woke" concepts like the 1619 Project, Critical Race Theory, Equity (DEI), ESG, etc., we knew that we had been right all along about them.

[171] http://www.magnusomnicorps.com/culture--race--blm.html
[172] http://www.magnusomnicorps.com/education.html
[173] https://www.dw.com/en/50-million-people-trapped-in-modern-slavery-report/a-65715173

But if you still don't think socialism and communism are dangerous political ideologies or believe that their ideals are being taught to our children or that they are slowly being integrated into our society and want to know more about them, then I suggest you read the following books:

First, here are the resources the Progressive Left uses as their playbooks to undermine the political system in our country so they can implement socialism and communism:

- Looking Backward: 2000-1887 by Edward Bellamy[174] or here[175]
- Rules for Radicals - Saul Alinsky[176]
- Mao's Little Red Book & Other Selected Works[177]

And for a more in-depth explanation of this insidious political system and how it has taken hold in our country over the decades, just according to the enemy's plan:

- What Americans Must Know About Socialism – Heritage Foundation, 12-03-2018[178]
- The Naked Communist: Exposing Communism & Restoring Freedom by W. Cleon Skusen, former FBI Agent[179]
- It Is Happening Here by John Francis, 1937[180]
- The Profile of Communism: A Fact-by-Fact Primer by Moshe Decter, 1961[181]
- Masters of Deceit: The Story of Communism in America and How to Fight It by J. Edgar Hoover 1958[182]
- A Study of Communism by J. Edgar Hoover, 1962[183]
- On Communism by J. Edgar Hoover, 1969[184]
- Communism & Revolution: The Strategic Use of Political Violence by Cyril E Black, 1962[185]

These are obviously old titles, so if they are no longer available at your favorite online booksellers or local libraries, search for them on:

174 https://delong.typepad.com/files/bellamy-backward.pdf
175 https://archive.org/details/lookingbackward01bellgoog/page/n259/mode/2up
176 https://ia800309.us.archive.org/30/items/RulesForRadicals/RulesForRadicals.pdf
177 https://archive.org/details/maos-little-red-book-a-global-history/Quotations%20From%20Chairman%20Mao/page/8/mode/2up
178 https://www.heritage.org/progressivism/commentary/what-americans-must-know-about-socialism
179 https://www.amazon.com/Naked-Communist-Exposing-Communism-Restoring/dp/1545402159
180 https://archive.org/details/itshappeninghere0000unse
181 https://archive.org/details/profileofcommuni00bnai/mode/2up
182 https://archive.org/details/MastersOfDeceit
183 https://archive.org/details/studyofcommunism0000unse
184 https://archive.org/details/jedgarhooveronco00hoov
185 https://archive.org/details/isbn_9781125138434/page/n5/mode/2up

https://www.bookfinder.com/

or get them on loan (or some downloadable) from **The Internet Archive**[186] in multiple formats including audio books.

More on this subject below.

Flash forward to the Coronavirus pandemic of 2019: The horrible killing of George Floyd on May 25, 2020 at the hands of a Minneapolis police officer was the final straw. Prior to that, there had been several high-profile deaths of Black men at the hands of, usually white, police officers – some were justified, others most certainly not. Irrespective of the fact that white police officers were 18 times more likely to be killed by a Black man than vice-versa. (Don't believe me? Read the War on Cops by Heather Mac Donald[187] for the real story you won't hear from the biased news media that intentionally withholds information to further their agenda.) Out of those killings came a movement called "Black Lives Matter." It was an obviously just and noble cause and took on a life of its own and the Black Lives Matter Global Network Foundation, Inc.[188] was set up to further the cause. The problem was that the leaders of this group were unapologetically and openly Marxists/Communists whose ultimate goal was to destroy society (the nuclear family) as we know it, not really promote the cause of "Black lives matter" – that was just a very convenient means to end and what we then saw was George Floyd's tragic death used as a rallying cry for these forces to finally show their faces and unleash decades of this clandestine Marxist indoctrination on the public in the forms of unrest and rioting and the subsequent pressure brought to bear on weak political leaders who kowtow and agree to remove funding from local law enforcement so the usurpers could continue to sew unrest and engage in the destruction of public property and looting of private businesses, even those owned by Black people and destroy the lives of anyone unfortunate enough living in those areas, again, irrespective of race, color or creed.

This nefarious plot was quickly discovered - they pretty much don't try to hide it anymore, but anyone speaking out against it suffered the rage of the Twitter mob (pre-Musk) and many people, even many of those truly sympathetic to the true cause of Black lives matter, were fired, forced to quit their jobs, and had to go into hiding for the safety of themselves and their families – they were "cancelled" as it is referred to now. The political left always decries the lack of fairness in our society, but is "cancelling"

[186] https://archive.org/
[187] https://www.amazon.com/War-Cops-Attack-Order-Everyone/dp/1594038759
[188] https://blacklivesmatter.com/

someone fair?? Is that really the America we want to live in? Is this how we settle our differences? By rioting, burning down our cities, destroying our own businesses, forcing people from their neighborhoods and livelihoods so that they can't even feed their children anymore because retailers refuse to provide goods and services to those high-risk areas?? The First Amendment to the Constitution was, among other things (look it up), specifically meant to protect dissenting political speech – it's one of the main reasons many of our ancestors fled England, along with religious persecution. So in late 2021 and 2022, extensive financial malfeasance was discovered amongst the national leadership of the Black Lives Matter Global Foundation and it is all but defunct now. See the **Culture, Race & BLM** page here[189].

One of the reasons all of this is happening, I firmly believe, is because we no longer teach the real founding principles of this country and there are well-organized groups of Marxist persuasions in academia who disagree with the way this country was founded and how our socio-economic system is organized. They know they cannot do it because of the protections in the Constitution, nor at the ballot box because the American people have tasted freedom for over 2 centuries, know what it is and is not, and won't stand for severely limiting it. Instead, they have been using the educational system to slowly and methodically change the patterns of thought in this country towards socialism, communism, and cultural Marxism much to the detriment of our children and our country. But taking money from someone who works hard to obtain and save it and give it to an otherwise able-bodied individual who is simply too lazy and unmotivated to make their own way is **neither equitable nor fair!** Think about it. This is all very sad because they are cheating the young people of this country out of all the wonders and opportunities this country has to offer by convincing them the United States is a bad country, that was founded on racism and greed and that we have too much (wealth, assets, power, etc.) compared to other countries and we consume too much and that they need to self-impose restraints on their creativity and productivity with a political system that thrives on holding people back, all ostensibly for their altruistic goal of complete "fairness." Aside from all that being outright lies, even worse, it is a heartless slap in the face to our Founding Fathers (and Mothers and their families) all who sacrificed, suffered greatly, and in some cases were tortured and killed (excellent summary here)[190], to form this nation and today to all our brave veterans who over the decades fought and died to liberate hundreds of millions of terribly oppressed people all over the world who were living under the very socio-political systems of Nazism, socialism, communism and totalitarianism that they now want to impose upon us here!! Think this country is bad? Then why are millions literally beating on the door trying to get in and barely anyone trying to get out? Hmmmm??? Bet they didn't teach you that in publik skool, did they?

[189] https://www.magnusomnicorps.com/culture--race--blm.html
[190] https://www.dailykos.com/stories/2011/7/4/991181/-

Here is a place to get free, online classes about the founding of this country and how and why our socio-economic system in this country is organized the way it is. You will not get this information in about 99% of educational facilities today.

- Hillsdale College Online Courses (many are free)[191]
- Any books by renowned economics professor and scholar and one of the foremost intellectuals of our time, Dr. Thomas Sowell[192] (also search for his videos on YouTube)

Also, some good resources for young children and young adults:

- The Adventures of Rush Revere series[193]
- Heroes of Liberty series[194]
- JPFO Gran'pa Jack Education Booklets[195]
- K12.com[196]
- The Kids Guide series[197]
- Learn our History[198]
- Prager U Kids[199]
- The Tuttle Twins series[200]
- Biz Kid$[201]
- Be Centsable Smart[202]
- Big Fat Notebooks: Everything You Need to ACE School[203] or here[204]
- Adams 101 Series education book series[205] or here[206]

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191 https://online.hillsdale.edu/#home
192 https://www.amazon.com/stores/Thomas-Sowell/author/B00J5BK55K?ref=ap_rdr&store_ref=ap_rdr&isDramIntegrated=true&shoppingPortalEnabled=true
193 https://rushrevere.com/
194 https://heroesofliberty.com/
195 http://jpfo.org/filegen-a-m/gj.htm
196 https://www.k12.com/
197 https://thekidsguide.com/
198 https://learnourhistory.com/
199 https://www.prageru.com/kids
200 https://tuttletwins.com/books/
201 https://bizkids.com/
202 https://becentsablesmart.com/
203 https://www.amazon.com/Big-Fat-Notebooks-16-book-series/dp/B085G87J8F
204 https://www.hachettebookgroup.com/imprint/workman-publishing-company/page/big-fat-notebooks/
205 https://www.amazon.com/s?k=adams+101+series&crid=2LC71KOEV30ZJ&sprefix=adams+101+series%2Caps%2C114&ref=nb_sb_noss_1
206 https://www.simonandschuster.com/series/Adams-101-Series

- The Practical Financial Literacy Guide for Young Adults – S. Goldie Publishing[207]
- Financial Literacy for Teens and Young Adults 101 – Eduardo Hernandez[208]
- Financial Literacy for Young Adults (4-book series) – Raman Keane[209]

For example, amazingly, the Citadel in South Carolina, one of six military colleges, recently announced that, finally, in compliance with a 96-year old South Carolina law, it would require a year-long class on the Constitution, the Declaration of Independence and The Federalist Papers (Don't know what those are? I'm not surprised – look it up). Article here[210]. It is beyond shocking that one of the most highly acclaimed and prestigious universities in the country, and one of only six that trains our military's officers, doesn't even teach them about the founding principles of this country, yet upon being commissioned, they make them swear an oath to defend and uphold the Constitution and the laws of the United States. How can you defend and uphold something of which you have no knowledge? How would you know if you were being given and unlawful order and were violating someone rights? We have known for a very long time that the Nuremberg defense (look it up) is no defense at all.

The other reason we don't get this information is because the biased and corrupt mainstream media is controlled by the agenda-driven left and selectively releases or withholds critical information. I know there are a lot of incredulous liberals out there who won't believe me, so see **section 12. Information** for the proof.

In America, we still have a lot of freedom and freedoms and that's one of the biggest things that makes America great! Freedom of choice, principle amongst those freedoms. So, in your life, one of the biggest choices you're going to have to make with that freedom is are you going to support a system of government that respects and promotes your freedom of choice, OR are you going to turn over most of your freedom of choice to some someone else, in this case, the government, to make your choices for you? Hmmm,…????

Parents, you do **NOT** have to tolerate the absolute garbage they are teaching your kids in many public (and some private) schools these days – you have rights and you have power, but, **you must assert** those rights. For help defending your educational and religious rights, here are some great resources:

[207] https://www.amazon.com/Practical-Financial-Literacy-Guide-Adults/dp/B0F9VD51HX
[208] https://www.amazon.com/Financial-Literacy-Teens-Young-Adults/dp/B0DJPR9J8P
[209] https://www.amazon.com/dp/B0D9HF7VWF?binding=paperback&ref=dbs_dp_rwt_sb_pc_tpbk
[210] https://www.dailysignal.com/2020/07/21/citadel-will-require-all-cadets-to-study-constitution/

- Accuracy in Academia[211]
- Alliance Defending Freedom (ADF)[212]
- America First Legal[213]
- American Center for Law & Justice (ACLJ)[214]
- American Cornerstone Foundation[215]
- American Family Association[216]
- American Freedom Law Center[217]
- Americans for Prosperity[218]
- Becket Fund for Religious Liberty[219]
- Bring Your Bible to School Day – Know Your Rights[220]
- Caldwell Foundation
- Campus Reform[221]
- Christian Law Association[222]
- The College Fix[223]
- The College Scam (book): How America's Universities Are Bankrupting and Brainwashing Away the Future of America's Youth[224]
- Faith and Freedom Coalition[225]
- Family Research Council[226] FRC Action[227]
- Fight for Schools[228]
- Fightback Foundation & Attorney L. Linn Wood[229]
- FIRE (Foundation for Individual Rights in Education)[230]

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211 http://www.academia.org/
212 http://www.adflegal.org/
213 https://www.aflegal.org/
214 http://aclj.org/
215 https://americancornerstone.org/
216 https://www.afa.net/
217 https://www.americanfreedomlawcenter.org/
218 https://americansforprosperity.org/#
219 http://www.becketfund.org/
220 https://www.bringyourbible.org/know-your-rights/
221 http://www.campusreform.org/
222 https://www.christianlaw.org/
223 http://www.thecollegefix.com/
224 https://www.amazon.com/College-Scam-Universities-Bankrupting-Brainwashing/dp/1735503738/ref=asc_df_1735503738/?tag=hyprod-20&linkCode=df0&hvadid=598352911613&hvpos=&hvnetw=g&hvrand=3952114464842378851&hvpone=&hvptwo=&hvqmt=&hvdev=c&hvdvcmdl=&hvlocint=&hvlocphy=9059462&hvtargid=pla-1672061846839&psc=1
225 https://www.ffcoalition.com/
226 http://www.frc.org/
227 https://www.frcaction.org/
228 https://fightforschools.com/
229 https://fightback.law/
230 https://www.thefire.org/

- First Liberty Institute[231]
- For Kids & Country (Rebecca Friedrichs)[232]
- Foundation for Accountability & Civic Trust (FACT)[233]
- Foundation for American Christian Education (FACE)[234]
- Goldwater Institute[235]
- Helpful Info & Links (Defending Christianity & Religion)[236]
- Herzog Foundation[237] and their publication The Lion[238] (advocating & advancing K-12 Christian education
- Institute for Justice[239]
- Liberty Counsel[240]
- Liberty Institute[241]
- Liberty Justice Center[242]
- Pacific Justice Institute[243]
- Pacific Legal Foundation[244]
- PACT (Parents Against Critical Theory)[245]
- Parents Defending Education[246]
- Professor Watch List[247]
- Rate My Professor[248]
- Religious Freedom Center[249]
- Rutherford Institute[250]
- Thomas More Law Center[251]
- Turning Point USA[252]

231 http://firstliberty.org/
232 https://forkidsandcountry.org/
233 http://www.factdc.org/
234 https://face.net/
235 https://www.goldwaterinstitute.org/
236 http://www.helpfulinfoandlinks.com/defending-christianity.html
237 https://herzogfoundation.com/
238 https://readlion.com
239 https://ij.org/
240 https://lc.org/
241 https://www.libertyinstitute.org/
242 https://libertyjusticecenter.org/
243 http://www.pacificjustice.org/
244 http://www.pacificlegal.org/
245 https://stoplcpscrt.com/
246 https://defendinged.org/
247 https://www.professorwatchlist.org/
248 https://www.ratemyprofessors.com/
249 http://www.religiousfreedomcenter.org/
250 https://www.rutherford.org/
251 https://www.thomasmore.org/
252 https://www.tpusa.com/

For more info and resources, see the **Defending Christianity** page here[253].

So, here are those 2 philosophies I mentioned in a nutshell:

- Philosophy 1: Liberal (aka "left-wing," "progressive," generally associated with the Democrat Party) characteristics:

- primary goal is to attain and maintain political power for these purposes:
- centralized, strong, all-controlling big government
- remove Constitutional limitations to federal government power
- eliminate states' rights
- high taxes on personal, business, consumption, wealth tax (aka socialism – more below)
- discourage religious practices, especially Christianity, by removing tax exempt status and ridicule worshipers
- discourage and ridicule traditional family values
- promote full moral relativism (do whatever feels good)
- unrestricted, taxpayer-funded abortion up until the time of birth for any reason
- impose burdensome regulations and full federal government control on most businesses
- minimal military
- confiscate and outlaw all privately-owned firearms
- completely open borders - immediate, full and unrestricted citizenship for anyone
- take care of people with cradle-to-grave entitlements (aka free stuff, like France)
- control your life/personal conduct with laws, regulations, monitoring
- mandatory government secondary schools – no private secondary schools or school choice
- take away your freedom of choice/association
- mandatory, single-payer, government healthcare for all, no exceptions, eliminate all private health insurance
- silence/quash any dissent by strictly limiting free speech via control of complicit corporate and big tech social media
- tax you to the point you cannot save anything for your retirement (just ask the residents of New York, California and Illinois], so they have to do it for you and therefore have power over you
- people are not held responsible for their actions – blame someone else, historic transgressions, or "the system" for aberrant behaviors

[253] https://www.helpfulinfoandlinks.com/defending-christianity.html

- little or no law enforcement, eliminate all bail requirements, close most penal institutions and release all prisoners, no prosecution or incarceration for most crimes except violent assault and murder, maybe
- Requires a permanent underclass (dependent upon government programs for their subsistence) to be sustained (votes), so wealth accumulation and independence are not encouraged. See ***Robert Kiyosaki - Keep Them Poor***[254]
- Aspire to the *"45 Communist Goals for America"* a list added in 1961 to Cleon Skousen's book, ***The Naked Communist (updated edition)*** written in 1958. See the full list here[255] with updates. Also see ***The Naked Socialist*** also by Skousen and ***Liberal Fascism*** by Jonah Goldberg.

Known by other names such as socialism, communism, Marxism, Keyensian) Generally associated with the Democrat Party. (VIDEO: The Inconvenient Truth About the Democrat Party[256])

Also, consider this quote from Scottish lawyer, writer and professor — Alexander Fraser Tytler:
"A democracy cannot exist as a permanent form of government. It can only exist until the voters discover that they can vote themselves largesse from the public treasury. From that moment on, the majority always votes for the candidates promising the most benefits from the public treasury with the result that a democracy always collapses over loose fiscal policy, always followed by a dictatorship. The average age of the world's greatest civilizations has been 200 years. These nations have progressed through this sequence: From bondage to spiritual faith; From spiritual faith to great courage; From courage to liberty; From liberty to abundance; From abundance to selfishness; From selfishness to apathy; From apathy to dependence; From dependence back into bondage."

Most Democrats, liberals, progressives, etc., do not believe in the sovereignty of the individual -they want a socialist/communist nation as opposed to our current representative constitutional republic with free market capitalism. They want a strong, centralized, all-controlling federal government in Washington to tell all of us what we can and cannot have – possessions, investments, housing, automobiles, etc. It's all about power and control over the average citizen's life. The only way to achieve that goal is by passing a "wealth tax" where the government comes into your life and evaluates everything that you have. They take another portion, even after you've paid your income tax and every other tax. And if you have investments (stocks, IRA, 401(k), retirement funds, etc.), they take a percentage of what you've gained on paper (unrealized gains). So, for example if you

254 https://youtu.be/azq0S0DKS50
255 https://1776history.com/2022/05/31/communisms-45-goals-for-america/
256 https://www.prageru.com/video/the-inconvenient-truth-about-the-democratic-party

bought Google stock at a low price and now you hold onto it and the value increases, you have a profit on paper (**unrealized gain**). But, you haven't received any money because you haven't sold it and it's sitting in your investment account. You are betting that the value will go higher and at some point, you will sell it and make a tidy profit (and in that case, currently, you would have to pay tax on that **realized gain**). But, under socialism, government wants to come in and take a percentage of the paper profit, aka a "wealth tax." BUT, if Google's value declines from what you initially paid for it and is therefore not worth as much as when the government took whatever they're going to take, you do not get a refund. If a wealth tax is passed, no one's going to invest in anything and that would, without any doubt, completely crash the economy, which is what the progressives want - they want the private marketplace, aka free market capitalism, to blow up so they can replace it with socialism and be able to control everything.

So, there is a currently (12/2023) a case pending before the Supreme Court[257] on this that was generated by the uber-liberal and, most-overturned 9th Circuit Court of Appeals out of California. Charles and Kathleen Moore, a retired couple from Redmond, Washington, were taxed on a gain that they had from an investment that they had that they didn't cash in. So, they filed a federal lawsuit. The Constitution says this, "Congress shall have the power to lay and collect taxes on incomes, from whatever source derived, without apportionment to the several states and without apportionment among the several States, and without regard to any census or enumeration." That last part means that without a doubt, Congress and the federal government can tax your income, meaning money you receive, actual money, income, but not what you might receive or that you have "gained" on paper. It should be decided by SCOTUS by next June. More than likely, the vote will go 6 to 3 in favor of the Moore's, i.e., that the government cannot tax unrealized gains. **UPDATE:** The Moore's lost their case, kind of. The ruling left several issues on this subject unaddressed – read more about SCOTUS' decision here.[258]

Now just FYI, these countries do have a wealth tax: Spain, Norway, Switzerland, Columbia, France and Belgium, all socialist countries that essentially can just take what they want from its citizens. Even worse are countries like Nicaragua, Venezuela, Cuba, North Korea, Russia, China - no private property at all. Very interestingly, I have yet to see any American Democrats/liberals running to the airport to get to any of those countries, yet they want to impose their system of governance (socialism/communism) on the United States. Things that make you go, hmmmmmm……..

- Philosophy 2: Conservative (aka "right-wing," generally associated with the Republican and

[257] https://www.kqed.org/news/11969069/supreme-court-reviews-case-with-potential-tax-code-disruption-experts-warn
[258] https://taxfoundation.org/blog/supreme-court-tax-case-moore/

Libertarian parties) Characteristics:

- strict adherence to the Constitution and Bill of Rights
- belief in traditional American values, strength of nuclear family
- Constitutionally limited federal government power
- strong states' rights, local government control
- lower taxes
- freedom of choice in healthcare
- minimize/limit abortion
- support free markets, private business development and entrepreneurialism
- allows individual to make the appropriate decisions for themselves
- limited control of private citizens' lives
- school choice for all
- strong military
- minimal regulation on business
- strong defense/military
- strongly controlled borders
- full freedom of speech, religion and adherence to Constitutional principles as written
- individuals held personally responsible for their actions
- strong commitment to law and order
- citizens allowed to carry firearms for their personal protection as ruled by the Supreme Court

Also known as free enterprise, capitalism, free market economy. Generally associated with the Republican and Libertarian Parties (GOP). (VIDEO: The Inconvenient Truth About the Republican Party[259])

- WATCH: Differences between Right and Left Philosophies[260]
- The Great Switch: How the Democrat and Republican Parties Flipped Ideologies[261]

If you watch the mainstream media, you'd obviously think the conservative aspect is bad, but have you ever wondered why the liberals think they have a monopoly on truth and virtuousness? What makes the liberal side the correct side and aside from throwing out accusations of racism, sexism, homophobia, and on and on and on, why don't they ever explain to you why the conservative side is necessarily bad or even tell you about it at all? Hmmm??? Something to ponder and more on that

[259] https://www.prageru.com/video/the-inconvenient-truth-about-the-republican-party
[260] https://askanydifference.com/difference-between-right-wing-and-left-wing/
[261] https://www.studentsofhistory.com/ideologies-flip-Democratic-Republican-parties

later, but consider this: 90% of the media (radio, TV, print) is controlled by 6 companies and they are, for the most part, heavily left-wing biased and traffic in propaganda. Starting to make sense now?? ***(See references above.)***

So consider this: Do you like all the product choices you have at Walmart or Amazon? Try finding that kind of selection in a country with socialism as the underlying political system. Ever watch the show Shark Tank?[262] Do you like the fact that if you can invent a new e-commerce system or widget, or car, patent it and market it, you could make billions of dollars like Jeff Bezos (Amazon) or Bill Gates (Microsoft) or Elon Musk (Tesla)? Good luck with that in a country with socialism/communism as the underlying political system – the state (government) owns your invention and the majority of money you may make from it, **not you**. Like the option of being able to go to MD Anderson for cancer treatment or Mayo Clinic to get help with some rare health condition? Good luck with that in a country with socialism as the underlying political system – the state will tell you **where** and **when** you can go for medical treatment. How many medical, engineering or technical innovations have come out of North Korea, Vietnam, Venezuela, Denmark, Sweden, Norway, Cuba, Indonesia, Viet Nam, etc.?? Did any of those places develop an effective Covid vaccine? Nope, **none** of them. Guess what their underlying political systems are?? You got it, socialism or communism. People talk about the fairness and equality that socialism and communism bring to the populace. Oh yeah? Just ask any of the average citizens in those countries compared to their leaders or better yet, find a recent immigrant to this country and ask them. Believe it or not, the very first European settlers to America, the Pilgrims, tried it[263] and discovered right off what a dismal failure it was. Again, life isn't fair. It **never** will be….anywhere, anytime. Socialists and Communists preach equality of outcomes (aka "equity") – it just isn't possible, but **equality of opportunity** to achieve your maximum potential is and that only exists in a free market socio-economic system and the best place for it is in the United States where we are **endowed by our Creator with unalienable rights** – they don't come from the Declaration of Independence, The Constitution, or any other person or document – the Founding Fathers made sure to make it clear in those documents that they come from God so that no politician or bureaucrat could take them away, like they can in all other countries. Remember, all those documents were meant to limit the government's power over the people, not vice versa. I'll bet they never taught you that in your gubbment school, did they? Educational videos below.

Here's another good example and it's a good one: The "wealth gap" as liberals like to call it and complain about – that **so much** money is controlled by so few people. Okay, let's take Bill Gates of Microsoft, Elon Musk of Tesla and Jeff Bezos of Amazon as examples. They are the three of the

[262] https://abc.com/shows/shark-tank
[263] https://www.offthegridnews.com/religion/the-pilgrims-failed-experiment-with-socialism-should-teach-america-a-lesson/

wealthiest individuals in the world – worth about $100 billion - $300 billion (plus) each, Bezos and Musk the top two as of this writing. Now, socialism, communism and left-wing politicians would have you believe that because these two control so much wealth that millions of other people have to go without. That essentially means that wealth is a **zero sum game** – once Gates takes a dollar, that dollar is no longer available to Bezos, Musk or anyone else. But that is **completely untrue**. Think about it - Bill Gates became a billionaire long before Jeff Bezos or Elon Musk even came onto the scene, yet Bezos and Musk far surpassed Gates in overall wealth and since Bill Gates became a billionaire, many other billionaires have been created as well as millionaires – some just your average workers who became millionaires by purchasing stock through their company plans in those three competing companies. And just think of the millions of jobs (with great benefits) those two companies alone have created. I'll bet you've never gotten a job from a poor person, right? Right now, there is someone out there with an invention that is going to make them wealthier than Gates, Musk or Bezos, but they are all still going to have their money along with everyone else and together they will create products and jobs and opportunities for others, as well. And I hear a lot of people complain about the big, uncaring Walmart, but did you know that they donate millions and millions of dollars worth of food, clothing and other items to local charities every single year? I know because twice a year I go help pick up several truckloads of food and beverage donations to a charity with which I'm involved and I know they don't just do it for us.

Remember, 1 Trillion dollars equals 1,000 Billion dollars. So consider this, I'm not going to say that there is an infinite amount of money out there in the world, but considering the U.S. alone is about $37 trillion dollars in debt and that we just printed approximately $6 trillion more to cover the Coronavirus pandemic, I'd say we're pretty darn close and Biden spent almost $9 Trillion dollars. Of course, anyone who's taken Econ 101 knows you can't print (money) your way out of debt and printing more money only devalues the dollars you currently have. Read these articles: Effect of Printing Money on the Economy[264] and Why the Dollar is Worth So Much Less Than It Used to Be[265]. Nevertheless, that money is circulating out there in our economy – you just have to be smart enough to know how to use the money you acquire to make more. There's plenty to go around – they shouldn't call it the **"wealth gap,"** or **"intelligence gap,"** - they should call it the **"motivational gap."** Now don't get me wrong, accumulating Bezos and Musk-levels of wealth is hard, very hard – you have work unbelievably hard, invest your own money and time, be fiercely dedicated to what you are doing and take **huge** risks. Even though most of us will **never achieve** that level of wealth, at least our free-market socio-economic system **allows and provides us with the pathways** to do that, whereas socialism and communism absolutely **do not**. Even though the pathways are there, you must have the **motivation**

[264] https://www.economicshelp.org/blog/1377/economics/effect-of-printing-money-on-economy/
[265] https://www.thebalancemoney.com/what-is-the-value-of-a-dollar-today-3306105

to achieve such lofty goals. Do you think any of those 3 men spent their free time yakking the hours away with their friends on their phones or playing frivolous games or just hanging out with their friends? Nope, I can assure you that they were studying, learning, thinking about and developing their inventions. Be sure to read the story of the Vanderbuilt family in **section 6.** below.

Story time: And while we're on that subject, let me dispel a myth you're going to hear a lot and let's use Elon Musk of the Tesla electric car fame as an example as he seems to be the media's whipping boy du jour lately: The media will tell you that Elon Musk pays no **income** taxes. The key word there there is **"income."** And yeah, it certainly makes it sound like he's not "paying his fair share" as liberals like to say. Okay, here's the reality for those who know nothing about business: At certain corporate levels, even in small companies, owners, CEO's and other high-level corporate executives may **not** necessarily receive a monthly paycheck like the majority of your average employees. They get paid with stock options and distributions declared on those shares of stock. In other words, the board gives Elon the opportunity to purchase, for example, 100 shares of stock and $10 per share and that opportunity usually has an expiration date – those are referred to as "stock options." Okay, now here's how Elon makes his money: He sits on that stock option until the price of the company's stock goes up to, for example, $100 per share. He then decides to exercise his stock option and he buys 100 shares at $10 per share for a total of a $1,000 purchase price/investment for those 100 shares. BUT, the stock's price that day is $100 per share, so if he decides to immediately turn around and sell those shares back, he has just made $9,000. Now, Elon has to pay tax on that **increase in value** (remember, they are not "wages/earnings") and that is referred to as **capital gains tax, not income tax**. Because Elon makes millions of dollars that way every year and he held that stock for **less than a year**, the tax he must pay corresponds to the corresponding **earned income** tax bracket and he is obviously in the top tax bracket, so that means he has to pay 37% tax on that $9,000, or $3,330, leaving him with a net gain of $5,670. Now, let's say your average worker, who makes about $65,000 per year in this country (as of 2022) were to get that same deal – they would pay 22% tax or $1,980 and pocket $7,020. However, if you buy and hold the stock for **more than a year**, then you pay 15 or 20% capital gains tax (based on your earned income level and filing status) on that increase in value. Now do you see how the media lies and tries to trick you with their wordsmithing?? And whenever the board "declares a dividend (on the shares of stock)," the shareholders get a distribution check. Depending upon how you have it set up, you can receive those dividend distributions in the form of a check or they can be immediately used to purchase more shares of stock. In either case, you must pay tax on that money, but it is not considered **"wages"** or **"earned income,"** it's called **"passive income,"** or, in other words, you invest your money to make it work for you, at some risk, though, I might add. So, the average American worker making %50-100K per year pays, **after deductions**, etc., roughly 5-10% net tax on that income. That rate goes up as your income

increases, up to about $1.5 million or so, then, by that time, you're obviously paying the top marginal rate of 37% gross (not adjusted for deductions, more like 18% net). However, much past that income amount and people fall into situations as I described for Elon Musk and much of their income comes from investment capital gains, dividends and interest, so the amount they pay in tax drops down to around 20%. People making $10 million or above get over half of their income from investments, dividends and interest. See how that works now?

And also, again, ask yourself this: If this country was so bad, why are millions of people trying to come here?? This just hit me the other day while reading the news – all these liberals, from President Biden on down, are decrying the scourge of wide-spread systemic racism, misogyny and white privilege in this country and generally lamenting what a loathsome country we are. Yet, on the flipside, they have thrown the doors to our southern border wide open and like the 3rd base coach waving the runner on to home plate, they are encouraging all these people of color to come to the United States. Wait! WHAT!??? If racism is so bad in this country and you really care for these poor people, why in the world are you encouraging them to come to such an awful place???? According to a Gallup survey[266], *"Although the image of U.S. leadership took a beating between 2016 and 2017, the U.S. continues to be the most desired destination country for potential migrants, as it has since Gallup started tracking these patterns a decade ago. One in five potential migrants (21%) -- or about 158 million adults worldwide -- name the U.S. as their desired future residence. As many as 37 million people in Latin America would like to relocate to the U.S. permanently. Canada, Germany, France, Australia and the United Kingdom each appeal to more than 30 million adults."*

Here are a few brief writings on the subject of socialism that I found worthy of including:

*"The goal of socialism **IS** communism."*

Vladimir Lenin

Note: Marxists often refer to socialism as the first, necessary phase on the way from capitalism to communism. Marx and Engels themselves didn't consistently or clearly differentiate communism from socialism, which helped ensure lasting confusion between the two terms.

"There is no difference between communism and socialism, except in the means of achieving the same ultimate end: communism proposes to enslave men by force, socialism - by vote. It is merely the difference between murder and suicide."

Ayn Rand

[266] https://news.gallup.com/poll/245255/750-million-worldwide-migrate.aspx

"Socialism vs Capitalism"

Socialism is based on the idea that people cannot succeed.

Capitalism is based on the idea that anyone can succeed.

Socialism is based on the assumption that one who does not work for whatever reason is owed the support of those who struggle all their lives to make ends meet. It tells people that they don't have to do anything, and in that way it is not only ignorant but also "a philosophy of failure."

Socialists put themselves on a pedestal saying how wonderful they are to support the "little man" while taxing the hard-working of society into poverty.

Capitalists believe that every person who works hard for a living has a right to live the best life possible.

Socialists believe that if you are successful, you should be punished and have the fruits of your labor taken from you and given to those who won't work.

Basically, while capitalists are content with people being unequally happy, socialists want everyone to be equally miserable.

Would it be fair to a great athlete to break his legs because he can play basketball or football etc. better than you? Of course not, so why on earth would anyone support taking money from those who EARN it (most of the rich in the US earned their money, they did NOT inherit it) and giving it to those who don't?

It is worse to take the money away from successful people, since they had to struggle to be successful. To use an analogy, capitalists want every plant go grow to its maximum height, however tall that is, while socialists want to cut all the taller plants down to be the same height as the shortest among them.

Also remember, there are homeless in socialist countries as well, and the majority of homeless are mentally ill or drug abusers, who wouldn't be successful no matter how much money was given to them." **Author unknown.**

"You cannot legislate the poor into freedom by legislating the wealthy out of freedom. What one person receives without working for, another person must work for without receiving. The government cannot give to anybody anything that the government does not first take from someone else. When half of the people get the idea that they do not have to work because the other half is going to take care of them, and when the other half get the idea that it does no good to work because somebody else is going to get what they work for, that my dear friend is about the end of any nation. You cannot multiply wealth by dividing it."

Dr Adrian Rogers, 1931

One of the Founding Fathers, Benjamin Franklin was walking out of Independence Hall after the Constitutional Convention in 1787, when someone shouted out, "Doctor, what have we got? A republic or a monarchy?" To which Franklin responded, "A republic, if you can keep it."

Couch Lou Holtz Nails It !!

The Democrats are right, there are two Americas. The America that works and the America that doesn't. The America that contributes and the America that doesn't. It's not the haves and the have nots, it's the dos and the don'ts. Some people do their duty as Americans, obey the law, support themselves, contribute to society and others don't. That's the divide in America .

It's not about income inequality, it's about civic irresponsibility. It's about a political party that preaches hatred, greed and victimization in order to win elective office. It's about a political party that loves power more than it loves its country.

That's not invective, that's truth, and it's about time someone said it.

The politics of envy was on proud display a couple weeks ago when President Obama pledged the rest of his term to fighting "income inequality." He noted that some people make more than

other people, that some people have higher incomes than others, and he says that's not just. That is the rationale of thievery.

The other guy has it, you want it, Obama will take it for you. Vote Democrat. That is the philosophy that produced Detroit.

It is the electoral philosophy that is destroying America. It conceals a fundamental deviation from American values and common sense because it ends up not benefiting the people who support it, but a betrayal.

The Democrats have not empowered their followers, they have enslaved them in a culture of dependence and entitlement, of victim-hood and anger instead of ability and hope. The president's premise – that you reduce income inequality by debasing the successful–seeks to deny the successful the consequences of their choices and spare the unsuccessful the consequences of their choices. Because, by and large, income variations in society are a result of different choices leading to different consequences.

Those who choose wisely and responsibly have a far greater likelihood of success, while those who choose foolishly and irresponsibly have a far greater likelihood of failure.

Success and failure usually manifest themselves in personal and family income. You choose to drop out of high school or to skip college – and you are apt to have a different outcome than someone who gets a diploma and pushes on with purposeful education.

You have your children out of wedlock and life is apt to take one course; you have them within a marriage and life is apt to take another course. Most often in life our destination is determined by the course we take.

My doctor, for example, makes far more than I do. There is significant income inequality between us. Our lives have had an inequality of outcome, but, our lives also have had an inequality of effort. While my doctor went to college and then devoted his young adulthood to medical school and residency, I got a job in a restaurant. He made a choice, I made a choice, and our choices led us to different outcomes. His outcome pays a lot better than mine. Does that mean he cheated and Barack Obama needs to take away his wealth? No, it means we are both free men in a free society where free choices lead to different outcomes.

It is not inequality Barack Obama intends to take away, it is freedom. The freedom to succeed, and the freedom to fail. There is no true option for success if there is no true option for failure. The pursuit of happiness means a whole lot less when you face the punitive hand of government if your pursuit brings you more happiness than the other guy. Even if the other guy sat on his arse and did nothing. Even if the other guy made a lifetime's worth of asinine and short sighted decisions.

Barack Obama and the Democrats preach equality of outcome as a right, while completely ignoring inequality of effort.

The simple Law of the Harvest – as ye sow, so shall ye reap – is sometimes applied as, "The harder you work, the more you get."

Obama would turn that upside down. Those who achieve are to be punished as enemies of society and those who fail are to be rewarded as wards of society. Entitlement will replace effort as the key to upward mobility in American society if Barack Obama gets his way. He seeks a lowest common denominator society in which the government besieges the successful and productive to foster equality through mediocrity. He and his party speak of two Americas, and their grip on power is based on using the votes of one to sap the productivity of the other. America is not divided by the differences in our outcomes, it is divided by the differences in our efforts.

It is a false philosophy to say one man's success comes about unavoidably as the result of another man's victimization.

What Obama offered was not a solution, but a separatism. He fomented division and strife, pitted one set of Americans against another for his own political benefit. That's what socialists offer. Marxist class warfare wrapped up with a bow. Two Americas, coming closer each day to proving the truth to Lincoln's maxim that a house divided against itself cannot stand.

"Life is ten percent what happens to you and ninety percent how you respond to it."

Lou Holtz

Leo "Lou" Holtz (born January 6, 1937) is a retired American football coach (Notre Dame), and active sportscaster, author, and motivational speaker.

For more, see the **News You Missed/Economy & Economics**[267] and the **News You Missed/Politics and the Media pages**[268] of the website.

Again, our lives only grant us very limited time on this Earth. How we spend it to benefit our families and fellow man is each individual's choice, but it is a gift that should not be squandered.

Like most kids when I was young, I ~~liked~~ loved to watch TV – my dad called it the "boob tube" or the "idiot box." For you young folks who grew up with flat-screen TV's, older TV's used to project the images onto a large, heavy glass bubble or tube. As for the "boob" reference, that is not sexual, rather another name (from another time) for an idiot. Not until later in life did I understand what he meant and it really hit me once streaming TV came into existence. You can literally waste hundreds, if not thousands of hours of your limited, valuable time watching the inanest, mind-polluting things on modern day TV – with streaming video services, the options for us now are virtually endless. Sure, there are some educational programs available, but be honest – when was the last time you turned on the TV to get an education? And don't get me started on video games….apologies to coders and professional gamers who can earn and win serious money, but they are few and far between. More on this subject later.

Contrary to what you hear some politicians, mainstream media talking (meat)heads and people in academe profess, life is not fair. NEWSFLASH for those geniuses: It **never** has been, and it **never** will be…for anyone anywhere. Such is the bane of humanity – get used to it. No amount of political correctness, socialism or communism forced upon the people through imperious or confiscatory laws or even at the point of a gun, will **ever** change that. It **never** has and it **never** will. Don't believe me? Pick up a real history book (not a government school textbook) and read about the experiences of the USSR (Don't know what that is?? You should! Look it up!), Russia, Venezuela, El Salvador, Nicaragua, Greece, Nazi Germany, Viet Nam, Laos, Cambodia, China, Scandinavian countries, etc., and even our own first (and quickly failed) attempt at it with the Pilgrims[269] in the Jamestown and Plymouth colonies and you will clearly see.

[267] https://www.magnusomnicorps.com/economy-economics.html
[268] https://www.magnusomnicorps.com/politics---media.html
[269] https://www.offthegridnews.com/religion/the-pilgrims-failed-experiment-with-socialism-should-teach-america-a-lesson/

Be thankful that we live in the United States of America and have a **representative constitutional republic (not democratic/democracy)** form of government that affords us **God-given** individual rights and the freedoms (from government restraint) to pursue our wishes and desires. Our constitution has lasted 233+ years, whereas, since 1789, the mean life of any other country's constitution is just 17 years. And just look what we have accomplished in the short 245+ years we've been a country compared to most other countries that have been around for thousands of years and are nowhere and some are still practically still living in the stone age. Our medical, engineering and scientific achievements are the stuff of legends and **we have liberated billions** from oppressive dictators and tyranny operating under, you guessed it, socialism and communism. I know I'm being repetitive, but are you starting to see the picture?

"We live in the most privileged time in the most prosperous nation and we've become completely blind to it, We are so well off here that our poverty line begins at 31 times above the global average."[270]

I found this on the Internet and it really puts our current lives in perspective:

"It's a mess out there now. Hard to discern between what's a real threat and what is just simple panic and hysteria. For a small amount of perspective at this moment, imagine you were born in 1900.

On your 14th birthday, World War I starts and ends on your 18th birthday. 22 million people perish in that war. Later in the year, a Spanish Flu epidemic hits the planet and runs until your 20th birthday. 50 million people die from it in those two years. Yes, 50 million.

On your 29th birthday, the Great Depression begins. Unemployment hits 25%, the World GDP drops 27%. That runs until you are 33. The country nearly collapses along with the world economy.

When you turn 39, World War II starts. You aren't even over the hill yet. And don't try to catch your breath. On your 41st birthday, the United States is fully pulled into WWII. Between your 39th and 45th birthday, 75 million people perish in the war.

Smallpox was epidemic until you were in your 40's, as it killed 300 million people during your lifetime.

[270] https://alphanewsmn.com/thoughts-from-a-hipster-coffee-shop/

At 50, the Korean War starts. 5 million perish. From your birth, until you were 55, you dealt with the fear of polio epidemics each summer. You experience friends and family contracting polio and being paralyzed and/or dying.

At 55 the Vietnam War begins and doesn't end for 20 years. 4 million people perish in that conflict. During the Cold War, you lived each day with the fear of nuclear annihilation. On your 62nd birthday you have the Cuban Missile Crisis, a tipping point in the Cold War. Life on our planet, as we know it, almost ended. When you turn 75, the Vietnam War finally ends.

*Think of everyone on the planet born in 1900. How did they endure all of that? When you were a kid in 1985 and didn't think your 85-year-old grandparent understood how hard school was. And how mean that kid in your class was. Yet they survived through everything listed above. Perspective is an amazing art. Refined and enlightening as time goes on. Let's try and keep things in perspective. Your parents and/or grandparents were called to endure all of the above – you are called to stay home and sit on your couch." ~**Author unknown***

And to that last sentence I would add, "*and collect free money from the government because work is hard and you don't want to do manual labor like washing dishes or flipping burgers. Waah, waah!"*

In this country, we have unequaled freedom and choice to do whatever we want and develop our lives however we wish and do so to levels only limited by our own drive and motivation. Remember, according to the U.S. Constitution, our rights are **God-given**, so they cannot be taken away by government (but they sure try like Hell), like they are in all other countries where it is the government that gives citizens their rights….and can take them away on a whim if they so desire. So, think about that and do what you can to uphold the principles and freedoms our Founding Fathers gave us and preserve our great nation as conceived, otherwise we will be just another throwback country and at the mercy of the whims of uncaring, self-serving, ignorant, money-grubbing bureaucrats and politicians.

However, and I spoke about this earlier, there exists in this country a rapidly-growing group of people who seriously dislike this country and are of the perpetual victim/grievance/misery class (Hello Hollywood!) – they do nothing other than wake up **every day** looking to be a victim or be angered, offended (known as being 'triggered,' these days), etc., by someone or something that they can protest, file a lawsuit against, "cancel them" and cause them to be harassed and lose their jobs, etc., and they want you to feel guilty if you aren't as miserable as they are. They waller in their own self-loathing and self-hate. Rarely do any of them have anything good to say about anyone or anything.

And most of them, by choice, don't have jobs….or are Hollywood/entertainer people, politicians, etc., and have nothing better to do than leach off your hard earned tax money and create public chaos and spread hate and discontent. To make matters worse, their crap is promoted and perpetuated by the biased, corrupt and complicit media industrial complex. Avoid these people at all costs - they are liars, joy-suckers, parasites and sometimes mentally ill!!! They are perpetually miserable, have nothing valuable to contribute to you or society in any manner and waste your valuable time. Remember, *"Time **well-spent** is money."*

"We're not the best country on Earth or the United States isn't an exceptional country" – these are the themes of the far left media and left-wing politicos. Truth, context, perspective – none of those matter to them. Remember this, *"Text without context is pretext."* I leave it to you to discover what that means, but it is very important – it is the prism through which you should view all information you receive. What does matter is doing whatever they can, including lying and spreading misinformation and disinformation, on a wide scale in an effort to fundamentally transform[271] everything in America, to paraphrase President Obama from a October 30th 2008 campaign speech in Columbia Missouri. Since Obama was first elected and following his America Apology world-wide tour at the beginning of his administration, they're not hiding it any longer – they are very open and clear that they want us to become a secular society, destroy religions, eliminate the traditional family structure, fully open borders with no control, abortion anytime up to and even immediately after birth, no or little punishment for crimes, no jails, free and open drug use, promote anarchy, promote the confiscation of private personal property, including real property for wealth redistribution – this is what CNN, MSNBC, the New York Times and Washington Post, among many, many others want. Why in the world would they want that, you ask? Who knows, mental illness, probably, but interestingly, I don't see many (actually, any) of them renouncing their citizenships and running to airport to catching an international flight out of the country to North Korea, Cuba, Russia, Viet Nam, Laos, China, Scandanavia or even Canada or any other of those wonderful socialist/communist utopian paradises they so love and want to emulate here. Again, things that make you say, "Hmmm,???"

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- 5 Socialism Myths Pt 1, John Stossel[273]

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I think Bill O'Reilly summed this up quite succinctly in his December 18, 2022 column[389], but instead of the two philosophies, he categorized it as being "two different tribes."

"In the run-up to the Civil War, Americans divided themselves into two tribes: the first, championed by Abraham Lincoln, swore fidelity to the Constitution, believing the federal government and Supreme Court had the ultimate say in how we, the people, were governed.

The second Tribe, led by General Robert E. Lee, rejected Lincoln. It said that the individual states should hold policy power. And if some states wanted to enslave human beings - they had a right to make that decision.

After Tribe number two was defeated, bitterness and prejudice lingered, but American authority was clear: Washington ran the show.

And so it was that our nation came together to defeat powerful enemies in World War I and II as well as unite against the murderous jihad. Not much dissent in those areas - we were one Tribe.

But now, in 2022, we are back to tribal division on a significant scale.

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The midterm election in November went against almost all historical precedents. President Biden and the Democrats are presiding over a troubled economy, the collapse of US border security, and a vicious rise in violent crime that is harming urban Americans at a frightening clip.

Thus, the Dems should have been routed on election day. They were not. It was stunning.

After extensive historical analysis, here's my conclusion: the country is changing fast, spurred on by personal division. We are back to the 1850s; there are two Americas now.

The first, we'll call Tribe number one. These are traditional folks who generally follow the rules and believe America remains the land of opportunity. They purchase homes, invest in financial markets, and support robust education both in school and at home. They generally accept the pathway their parents followed. They buy into capitalism and the belief that the USA is essentially a generous, noble nation.

Tribe number two sees it dramatically differently. Driven by a "progressive" vision, they believe America is flawed and always has been. They want to overthrow the white, male-dominated power structure and replace it with a powerful central government that will redistribute income and dictates almost all policies from Washington.

The second Tribe largely rejects self-reliance and competition, preferring guaranteed outcomes dictated by liberal entitlements. Many members of this Tribe have little stake in the current system, believing it is rigged against minorities and the poor. In short, they have no chance to live in Beverly Hills, so why bother embracing an unfair playing field; tear it down.

Tribe two generally dismisses American tradition and wants a brave new world built on central government financial and lifestyle guarantees.

The truth is the progressive movement is growing faster than the traditional crew. And they will never vote Republican no matter how bad things get in the country.

Now, the reason for the rise in Tribe two is threefold. First, public education, including college, has moved dramatically left.

Second, the corporate media has bought into the "woke" movement, which progressives champion. Interestingly, most corporate executives are members of Tribe one but are too cowardly to go against the woke tide.

And third, the Trump phenomenon has alienated many independent voters who despise the former president. So, even though many of these folks don't understand they are empowering progressives, their votes directly lead to the second Tribe's success.

So that's the deal. A changing America. Doesn't mean Tribe two will prevail in the long run. But today, they have momentum."

And before I finish this section, I want to repeat something I said earlier:

What we all need to clearly understand is that the choices we make in the voting booth, i.e., selecting our political representatives and leaders, clearly **does** have a profound impact on our freedoms, how much we pay in taxes, what those funds are used for, our safety and security, who sits in judgement of us, how we, as a country, interact with our international neighbors, etc., basically on our overall way of life. Long lost to history is the precept of a government that was *"of the people, by the people and for the people."* So, our choices therein **MUST** be made from **thoughtful, educated** and **informed** points of view. In many cases over the past few decades, we've pretty much had to hold our noses when we walked into the polling places and cast our ballots for the lesser of two evils. We should not have to do this!! There are good, honest people who are out there and who have a heart for public service, but thanks to the cancel culture and the 21st century-esq Spanish Inquisition that President Trump went through thanks to a completely biased and corrupt media, those good people want no part of "the system," understandably, and that is sad. (**UPDATE:** In the end and after years of investigations and millions of taxpayer dollars spent, Trump's complaints of a witch hunt turned out to be true and he was completely exonerated by the Mueller Report[390] the Horowitz Report[391], and the Durham Report[392] and the media and a lot of Democrat politicians had egg all over their bodies, yet shockingly, many still refuse to believe the facts.) So, you must do your own homework and investigations of these candidates and be sure they represent what is best for our country.

Story time: Okay, to follow on with the above here's a little more info and a couple of textbook examples of how the mainstream media lies to us: First I'll remind you of how for 4 years the Democrats and all their little committees in Congress and the media howled about Russia collusion in the 2016 election helping then-candidate Donald Trump win the election over Hillary Clinton. In the end, the aforementioned special reports exposed the vicious hatred and lies, but, for the most part, the mainstream media downplays these investigations and gives them little or no credence. Now an even clearer and more recent example of this was Hunter Biden's notorious "laptop from Hell." Recall

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391 https://www.justice.gov/storage/120919-examination.pdf
392 https://www.justice.gov/storage/durhamreport.pdf

that this surfaced during the 2020 election process – Hunter left his laptop at a computer repair shop and that computer eventually found its way into the public domain via the New York Post. On that laptop was clear evidence of a variety of crimes. Initially it was denied to be Hunter's and federal law enforcement, the mainstream media and Democrats were quick to actually deny its existence. Then, when it was clear that they could no longer do that, they got over 50 former senior intelligence officials to sign a letter stating that the laptop had "all the classic earmarks of a Russia information operations" and then former Vice President and presidential candidate Joe Biden even cited the letter during a debate with candidate Trump. Eventually, Congress dug into the laptop question and determined that not only was it real, but that James Comey's FBI knew that all along and was hiding that fact from the public (along with the help of the biased, complicit and corrupt media) and Congress corroborated much of the information on it. At that point, the 4-year ruse was finally over for the Democrats and the media, but the damage had been done. No one will ever know if the veracity of the laptop and its contents could've been the one thing that could've swayed the election back to President Trump – many analysts and studies suggest that it may have. Eventually President Joe Biden's Department of Justice even used the laptop and some of its contents as evidence when prosecuting Hunter Biden for some gun-related crimes (which hid daddy later pardoned him for). Remember, years prior they even denied the laptop's existence!!!

And now I want to leave you with some homework:

Watch Ronald Reagan's October 27, 1964 speech entitled, "A Time for Choosing."[393] While listening to it, think about how prescient it is in today's socio-economic climate. Clearly, and sadly, we did not heed his sage advice. Speech transcript here.[394]

Here's a couple of other famous quotes I want you to keep in the forefront of your mind while reading a few words on immigration and the "American" experience:

"A house divided against itself cannot stand." — While running for Illinois Senator in 1858, Abraham Lincoln (R) paraphrased that quote from Jesus Christ who said, *"Every kingdom divided against itself is brought to desolation; and every city or house divided against itself shall not stand."* (Holy Bible, Matthew 12:25)

[393] https://www.youtube.com/watch?v=qXBswFfh6AY&t=185s
[394] https://www.reaganlibrary.gov/reagans/ronald-reagan/time-choosing-speech-october-27-1964

Most people don't know that the Immigration Act of 1924[395] (aka The Johnson-Reed Act) brought immigration in the U.S. nearly to a halt until it was overturned by Congress and President Johnson (D-TX) in 1965 – 41 years later! One of the reasons Senator Reed (R-PA) co-authored the bill is because he said that recent immigrants from southern and eastern European countries had failed to satisfactorily assimilate into the U.S. More on that in a minute….

Now let's go back even farther to the days of our 26th President, Theodore "Teddy" Roosevelt (R-NY), who had a lot to say about immigration, specifically here are some quotes:

President Theodore Roosevelt's view on Immigration & Assimilation, 1903:

"The mighty tide of immigration to our shore has brought in its train much of good and much of evil; and whether the good or evil shall predominate depends mainly on whether these newcomers do or do not throw themselves heartily into our national life, cease to be European and become Americans like the rest of us. More than a third of the people of the Northern states are of foreign birth or parentage. An immense number of them have become completely Americanized, and these stand on exactly the same plane as the descendants of any Puritan, Cavalier or Knickerbocker among us, and do their full and honorable share of the nation's work. But where immigrants or the sons of immigrants do not heartily and in good faith throw in their lot with is, but cling to the speech, the customs, the ways of life, and the habits of thought of the old world which they have left, they thereby harm both themselves and us. If they remain alien elements, unassimilated, and with interests separate from ours, they are mere obstructions to the current of our national life, and, moreover, can get no good from it themselves. In fact, though we ourselves also suffer from their perversity, it is they who really suffer most. It is an immense benefit to the European immigrant to change him into an American citizen. To bear the name of American is to bear the most honorable of titles; and whoever does not so believe has no business to bear the name at all, and, if he comes from Europe, the sooner he goes back there the better. Besides, the man who does not become Americanized nevertheless fails to remain a European, and becomes nothing at all. The immigrant cannot possibly remain what he was, or continue to be a member of the Old-World society. If he tries to retain his old language, in a few generations it becomes a barbarous jargon; if he tries to retain his old customs and ways of life, in a few generations he becomes an uncouth boor. He has cut himself off from the Old World, and cannot retain his connections with it; and if he wishes ever to amount to anything he must throw himself heart and soul, and without reservation, into the new life to which he has come. It is urgently necessary to check and regulate our immigration by much more drastic laws than now exist; and this should be

[395] https://history.state.gov/milestones/1921-1936/immigration-act

done both to keep our races which do not assimilate readily with our own, and unworthy individuals or all races—not only criminals, idiots and paupers, but anarchists of the…O'Donovan Rossa type. …We freely extend the hand of welcome and of good-fellowship to every man, no matter what his creed or birthplace, who comes here honestly intent on becoming a good United States citizen like the rest of us; but we have a right and it is our duty to demand that he shall indeed become so, and shall not confuse the issues with which we are struggling by introducing among us Old-World quarrels and prejudices. There are certain ideas which he must give up. For instance, he must learn that American life is incompatible with any form of anarchy, or of any secret society having murder for its aim, whether at home or abroad… Moreover he must not bring in his Old-World religious race and national antipathies, but must merge them into love for our common country, and must take pride in the things which we can all take pride in… He must learn to celebrate Washington's birthday, and the Fourth of July instead of St Patrick's Day."

And in 1907 he said:

"We have room but for one flag, the American flag,...We have room but for one language here, and that is the English language,....and we have room but for one loyalty and that is a loyalty to the American people."

Dual Nationality: Teddy Roosevelt's "Self-Evident Absurdity"[396]

Jesus, Lincoln, and Roosevelt were clearly onto something here. With the advent of the Internet, DNA sequencing and services like Ancestry and 123andMe, tracing one's ancestral heritage and building the family tree has become a huge past time. For those of us whose families have been in the U.S. for generations, it opens windows into our past that we might not otherwise have ever seen. But one thing we know, our ancestors came to America basically to escape tyranny and oppression. Over the centuries we developed our own, unique society and culture and yes, I've got the guts to say it – a society and culture better than all the rest – prove me otherwise, haters! As I've said before, no other country will offer you the freedoms to move around, create, support your family, build wealth and a legacy than the United States, BUT, you HAVE to WORK for it – it will NOT be handed to you!!

However, today we have a little problem that is getting worse. We have a section of about 30+ million people, immigrants, who we've let fall through the cracks. They have not fully assimilated into the American experience and, for the most part, they and their families suffer for it. In some cases, this is by their choice as they choose not to embrace the American experience, but rather maintain the

[396] https://www.law.virginia.edu/static/uvalawyer/html/alumni/uvalawyer/sp05/martin_lecture.htm

culture and language from whence they came. That is not good for them and not good for our society as a whole, just as Lincoln and Jesus said. So, for those immigrants who may be reading this, consider your future and that of your family if you have chosen not to fully embrace the American experience and culture and that goes double for those of you with dual citizenships – we opened our arms to you, now it's time for you to choose a side. Now, let me be clear – I'm not saying abandon your heritage and culture altogether – absolutely not – do not lose those things like many of us native-born Americans have over our generations! I think it is critically important that you teach your children to read and write your native language, hold close and pass down the rich heritage and traditions of your ancestors, but just keep in mind that America needs to come first – WE need to ALL come first and TOGETHER for the general good of the country.

So, once again, be very careful who you choose to be your leader(s). It does matter, but if you don't vote, well, someone else will be making your decision(s) for you. Think about that. And once again, I'll repeat the quote from the beginning of the section: Then Governor Ronald Reagan famously said in his January 5, 1967 Gubernatorial Inaugural Address, *"Freedom is a fragile thing and it's never more than one generation away from extinction. It is not ours by way of inheritance; it must be fought for and defended constantly by each generation, for it comes only once to a people. And those in world history who have known freedom and then lost it have never known it again."* Full speech here.[397]

Okay, let's **(finally)** get back to the real focus of this book. Apologies for standing on my soapbox skyscraper for so long, but it's critical you understand the ideologies and powers that affect your life!!!! If you want to know more about the two forces trying to shape this nation, read ***Lions and Scavengers: The True Story of America (and Her Critics) by Ben Shapiro***[398].

[397] https://www.reaganlibrary.gov/archives/speech/january-5-1967-inaugural-address-public-ceremony

[398] https://www.amazon.com/dp/1668097885/?coliid=I3L8B0UX49MZIX&colid=TGJDY1OGT2SZ&psc=1&ref_=list_c_wl_lv_ov_lig_dp_it

5. TAKING CARE OF YOURSELF (HEALTH)

Approximately 1/3 (100 million) of people in the U.S. do not have a primary care physician – that is **not** good!!! You **must, <u>you MUST</u>** take care of your health,….**throughout your entire life and not just when you get sick or "older."** That should be obvious. (Good) Health is wealth. If you are sick, you cannot make money to provide for yourself and your family. And in the absence of short and long-term disability insurance and long-term care insurance for back-up, you've got a **serious** problem, but more on the insurance subject, later.

First off, I think it's pretty safe to say that the majority of Americans have a pretty poor diet - just look at our exploding obesity and diabetes rates. (A recent study from the Dept. of Defense determined that 80% of people 17-24 were unfit for military service.)[399] And from being a farmer, I know our soil is very deficient in the basic nutrients our bodies need based on how much fertilizer we had to dump on the fields every planting season. Our bodies need vitamins and minerals to keep and maintain good health. If you want to see some of the things I take, go to the **Tip of the Day** page of my website[400] and scroll a little more than half way down to the section titled: "***STAYING HEALTHY - MAINTAINING YOUR IMMUNE SYSTEM and HEALTHY HEART/CHOLESTEROL LEVELS"*** And be sure to read my disclaimer!

Also, **regular visits** with your respective health care practitioners are critical as they can help identify problems early and possibly help you avert much more serious problems later had they not been diagnosed early. And different ethnicities sometimes have health issues that are unique and should be monitored more closely than others, which is why getting started early and often with a primary care physician is so important. Most health insurance covers annual physicals and blood panels. And, in many cases, your company will also provide you with dental and vision care, which includes semi-annual cleanings and annual exams, respectively. **Listen, if you don't take advantage of these free health services for you and your family, you are a complete idiot!!!** Sorry to sound so harsh, but you **will regret** not taking advantage of these free services eventually. If your health is bad, it will inhibit **all** your activities to some degree and your ability to provide for yourself and your family. So, even if you are relatively young and **think** you are in good health, you should:

- **No matter what your age** and even if you think you are healthy, you need to get regular (annual) check-ups with your primary care practitioner (or pediatrician if under 18) and be **completely** honest with him or her about what is going on with your body, life, etc., so you

[399] https://www.ksnblocal4.com/2023/03/20/80-americans-ages-17-24-are-unfit-military-service/
[400] https://www.magnusomnicorps.com/tip-of-the-day.html

can get the help you need as early as possible. **Regular** check-ups are **critical** because there are many diseases and other health conditions that are **"silent."** In other words, they can be present with **little or no symptoms for years** and sneak up on you causing critical, life-threatening health issues in the blink of an eye and when you least expect it. You may have heard high blood pressure referred to as "the silent killer," but there are many others like certain forms of hepatitis, liver disease, several types of cancer [melanoma (skin cancer), leukemia (blood cancer), lung and pancreatic], Chagas Disease, coronary artery disease (clogged arteries), kidney disease, a variety of tick and mosquito-borne illnesses, including 5 different types of Malaria, silent strokes (usually stress induced with no other visible or detectable health-related indicators), etc. Men, you're going to still need to get a digital prostate exam even though they are becoming passé in some quarters. Women, you need to get annual breast and pap smears and perhaps even more often if you are in a high-risk category. And yes, we all need to get those dreaded colonoscopies, but the good news is that with advances in the preparation fluids and anesthesia, they are much easier than even just 10 years ago. If possible and appropriate for your case, ask for the SuPrep[401] liquid for the prep and they have special protocols for diabetics, too. Accessing your records and discussing health issues with your doctor is easier than it ever has been with Internet "patient portals" – take full advantage of this option. Be sure to review your lab reports, especially bloodwork, to make sure your doctor didn't overlook something and ask if you have concerns or questions.

- Get a simple heart scan. They're around $50-$100 at most major hospitals and you can schedule and pay online. The procedure is very simple and takes about 15 minutes and is completely painless and no need for a doctor's referral in most cases. Insurance may or may not pay – check first. When and how often you get these depends on your health history – ask your doctor. Many trips to the ER could be prevented if you catch these clogged arteries and other problems early. Also consider at heart sonogram – much more expensive, again, consult with your doctor for appropriateness.
- Get all appropriate vaccines. For young people, that includes the HPV and HIV vaccine and if you're 50+, ask your doctor about the new shingles vaccine, Shingrix. Also flu, tetanus, and pneumonia vaccines, and any others your doctor recommends. If you are going overseas, check the government's website[402] for appropriate vaccines for the region(s) to which you will be traveling and do so well in advance as there may be waiting periods between some vaccines. Healthcare workers may have additional vaccine requirements.

[401] https://www.suprepkit.com/
[402] https://www.hhs.gov/immunization/who-and-when/travel/index.html

- Get twice-yearly dental cleanings, adults **and** children – **very important**. Tooth pain is the worst and neglected teeth can lead to other, serious health problems in your body, even your heart! Sometimes, bad teeth/gums can prevent you from having other major medical procedures….until you get your dental issues rectified and in some cases, that takes more time than you may have before you need that critical medical procedure. And dental care can be **extremely expensive** and most dental care insurance policies aren't very comprehensive. Notwithstanding the genetic component, dental problems are almost always avoidable with proper care and maintenance. The best things you can do at home to maintain optimal dental health is floss **and** use a WaterPik and brush after every meal. And get one of those Sonicare or Oral-B electric toothbrushes (the cheaper models work just fine.) and be sure to get the extra soft (not just soft) brush bristles – you will probably have to order them online. Overly aggressive brushing with stiff bristles can lead to periodontal disease (receding gums), an extremely painful condition that requires an expensive specialist (periodontist) to treat, sometimes with surgery….and did I mention how painful that is?? If you have any dental pain at all, do not delay going to the dentist - if you do, it will only get worse,…and more painful and expensive to fix. Trust me on this! If you have misaligned teeth or other issues, get them resolved. A nice smile will do wonders for your self-esteem and just make you feel better all around, including health-wise and perhaps prevent worse problems down the road. Yes, I know dental work can be expensive, but most dentists know this and have payment plans. If you 're going to get a lot of expensive work done, be sure to get a second opinion and estimate as costs can vary widely and, sad to say, there are even unscrupulous dentists out there, too.
- While I'm at it and tying into the dental care issue partly, some people have chronic problems with bad breath or body odor and it doesn't matter how much or how thoroughly you brush or bathe – these can sometimes be medical conditions and can be treated with a variety of medicines and methods, so please don't hesitate to consult your doctor about these issues.
- Get annual eye exams and find an optometrist or ophthalmologist that has all the latest tech – a good way to tell is if they have a machine that allows them to see the inside of your eye without chemical dilation – Optomap[403] machine. Getting early diagnoses for things like macular degeneration, etc., are critical! Eye issues also can be harbingers of other, much more serious problems in your body. Did you know that 50% of people with glaucoma have no idea they have it??
- See a dermatologist if you have any new, unexpected skin growths, moles, etc., that change shape or colors, etc. Or, if you were exposed to a lot of sun in your youth and have fair skin,

[403] https://www.optomap.com/

etc., you should probably have regular check-ups with a dermatologist. Melanoma is a very aggressive and rapidly moving cancer and any anomalies with your skin should be checked out by a doctor. Trust me, you do not want to mess around with this!

- Always buy quality footwear that provides good support and protection, especially if you are a diabetic. You **will** be thankful later on in life, trust me on this. Ladies, sorry, but at some point, you're going to have to give up the high heels or you will regret it, I promise you – know your limitations!!!
- Eat well. You can save tons of money by eating at home and packing your lunch for work. Look, you don't have to be a registered dietician or physical trainer to know how to eat healthily or exercise. Get a good working knowledge of nutrition and seek professional help if needed. If you have unexpected weight gain or loss, your hormones could be out of balance – get tested – the fix could be much easier than you think! So, in general:
- Avoid high-salt, fat, sugary foods, especially soft drinks, as much as possible (a recent 30-year Canadian University study[404] showed that drinking only two cans of regular (not diet) soda can erase all the cardiovascular benefits of an average week of exercise (150 minutes),
- If you are a vegan or vegetarian, you MUST supplement your diet with certain vitamins, minerals, protein, etc., to maintain your health.
- Check out EatingWell.com[405]
- Exercise regularly! I recently heard about a new study that said just a 7-minute daily walk could reduce your risk of a heart attack by 30% and couple that with a 90-second jog and that adds another 20% to bring you to a 50% reduction for just a very short period of easy movement.
- Moderate alcohol intake
- No smoking or vaping
- No illegal drugs…**EVER!!!** (more on that, later)
- **CRITICAL:** Your primary care physician is your "health quarterback." Get set up on your primary care physician's patient portal and update him or her about all changes to your health, other medical professionals you see, medications you are taking, vaccinations you have received, etc. Integration of medical records is not as good as it could be at this time and some hospitals may or may not have access to the information in your PCP's portal and even if they do, they may or may not have time to review it in an emergency and in the event you have to go to the hospital, but, it's better than nothing and it covers you in case a provider makes a serious mistake and injures you and you have to sue for damages. This is also why

[404] https://nypost.com/2024/03/03/lifestyle/just-2-cans-of-soda-per-week-is-too-much-even-if-you-exercise-study/
[405] https://www.eatingwell.com/

it is very important, especially if you are a senior, to have someone who knows your health situation to act as an advocate if you have to go to the emergency room and may not be able to speak for yourself.

Obviously and as we all know, once the Affordable Care Act (ironically named) [aka the ACA or Obama(DoesNot)Care] became law, it caused healthcare costs to skyrocket, so just about any sort of healthcare has become obscenely and seriously expensive, so you must have health insurance. For example, right before the ACA became law in 2010, I was paying $125 a month for a very comprehensive insurance policy that I was very happy with. Flash forward to 2016 and during those interim years I had to change my policy and doctor twice and I was paying nearly $1,000 a month!!! Remember how he repeatedly promised how we could keep our plans and all the money we would save?? HA! **Sidenote:** Interesting how the mainstream media **never** called him out on this and then we found out years later that the plan's architects knew full well that this would happen, but withheld it from the public.

Hopefully you work for a company that can provide you (and your family) with a good, comprehensive policy for a reasonable cost or, you make enough money as a self-employed individual to privately insure yourself. Also, if you are relatively young, in good health and a person of Christian faith, there are many "medical sharing" plans available to you such as Medi-Share[406] and Liberty Healthshare[407]. And, of course, there is always state-run health insurance for low-income individuals.

Any way you slice it, a basic, healthcare policy is an **absolute necessity, especially if you have a family** – one bad car wreck could land you in the Medicaid nursing home for the rest of your life and trust me, you do **not** want to be there. One other thing about **any** insurance product you buy – sorting through the details of every policy option is tough and they all are quick to tell you everything they cover, but what you **really** want to look for is what does the particular policy **not** cover and see if you can live without those things. Whether applying for private insurance or Medicare (or Medicare supplement policy), consult a knowledgeable, **independent** insurance agent who can assess your unique, individual situation and help you sort through all the different companies and policies, etc. – the better agents have powerful software to do this.

Other health insurance you need:

[406] https://mychristiancare.org/medi-share/
[407] https://libertyhealthshare.org/

- **Short-term disability** – This is in case you become injured and cannot work for a few weeks; it pays you a portion of your base salary until you recover and can return to work. Some of your better companies provide this for their employees at little or no cost, but even if you do have to pay for it, the cost is usually very minimal.
- **Long-term disability** – Similar in every aspect to short term disability, but it covers much longer period of time.
- **Professional Athlete Insurance** - If you're already a professional athlete, then you know about this, or at least you should!! I'm addressing this to parents who may have an exceptionally gifted young person who quite possibly could go on to play collegiate or professional sports. If they do show this kind of promise and come on, be realistic about this parents, since only about 1 - 2% of athletes get into the pro's, you should seriously consider a very healthy insurance policy. In the event they are injured before they get to college or while in college and possibly headed towards the pro's, their potential earnings could seriously be cut short quickly if they suffer a non-rehabilitate-able injury. Maybe they could even lose their scholarship, if they are on one. Have your attorney carefully examine any kind of contract you sign regarding compensation for sports and money, including endorsement deals, and what happens if the person can no longer play. At this level, you just can't be too careful with this subject matter. Note that in some cases, the school may provide this coverage, but again, make sure your attorney explains this contract to you, especially what it does **not** cover. I would still strongly consider getting my own, private policy, just be sure that it will pay **in addition to** what the school's policy will pay.
- **Long-term care** – Designed to pay for your care in a long-term care facility (assisted living, nursing home, etc.) Not offered by most employers anymore and difficult to find a comprehensive policy for a reasonable price, and if you wait to buy a policy when you're 55 or older, the premium costs can run into the tens of thousands per year!! If you can, get it while you're young and healthy or look into a variety of other, new programs and options for this coverage. Be sure to see my ***Long Term Care from the Inside Out*** report on the **Publications** page of my website[408] for more information on this.
- **Vision & Dental** – Not so much unless you have serious issues with either of these or a family. Policies can be very expensive and benefits rather sparse.
- **Medical Transportation Insurance** – If you have to take a ride in an ambulance, the costs can run from about $3,000 - $10,000+ depending on the distance from your location to the hospital, care required, etc. If you are in a remote location and have be evacuated by an air ambulance to a hospital, the cost can run to well over $50,000!!! Some insurance will cover

[408] http://www.magnusomnicorps.com/publications.html

those costs, but not all. In some larger metro areas, the cost of ambulance service is a very small fee that is included on your monthly water or utility bill. If that program isn't offered, in many cases you can take out a membership with the local emergency medical services transportation provider for usually less than $100 per year. Even if your insurance does cover these costs, I would still enroll in one of these local plans just in case. Here are a few examples of the air medical transport companies I found:

- AirMedCare[409]
- MASA[410]
- Emergency Assistance Plus[411]
- NRA Emergency Assistance Plus[412].

- **Pet health insurance** – Yes, it's actually a thing now. Taking care of your pet is very important, too – they depend upon you, so be good to them. There are numerous policies available, many good ones for $10 - $20 per month or so, so you will have to do your homework. Health insurance for your pet can mean the difference between you having to make the decision to give them lifesaving surgery or euthanizing them because you don't have the money – that's a terrible decision to have to make. More on pet ownership and insurance in the **Appendices section**.

Be sure to see **Section 10.** For more information on related insurance products.

Final word: If you just find yourself to be feeling crummy (medical term) for an extended period of time, such as a week or longer, **YOU NEED TO GO SEE YOUR DOCTOR!!!** And that is especially true if you don't go for regular check-ups. There could possibly be something more serious going on with your health and you should get it checked out ASAP!! Don't ignore what your body is telling you. Catching problems early can greatly increase your chances of overcoming whatever it is that is ailing you and that includes mental health and substance abuse issues.

Pro Tip:

The bad news is, with our fast-paced lifestyles, it's not hard to find yourself in poor health – eating fast food, snacking on highly-processed sugary, salty, fat-filled foods, drinking high-calorie soft drinks, energy drinks, designer coffees, etc. All those items are heavily laden with calories from fat, sugar,

409 https://www.airmedcarenetwork.com/
410 https://getmasa.com/
411 https://www.emergencyassistanceplus.com/
412 https://www.nraapprovedservices.com/emergency-accident

carbohydrates, etc., and they can ruin your health **very quickly** and put you on the fast track to a variety of health problems such as Type II diabetes, high cholesterol, congestive heart failure, fatty livers, etc. – it all really has to do with inflammation in the body caused by these bad things we eat.

The good news is that it's not difficult to develop and keep to a healthy lifestyle. Avoid all the aforementioned items (it's generally okay to splurge once a week) and cook for yourself. If you don't know how, just watch some YouTube videos – it's really not that difficult. Also, just get out and walk about 20 minutes a day or so – you don't need to kill yourself in the gym for 2 hours every day. If you can, throw in some basic calisthenics into your routine – Instagram is full of free examples of these – also look for Tai Chi videos. The main goal here is to just keep moving and most smart watches have built in apps to remind you when you've been sedentary too long and to get up and move around. Don't hesitate to seek medical assistance if you've got serious weight/health problems. Many city and county health departments offer low-cost and free nutrition and exercise programs to the public.

Pro Tip: Regarding insurance companies and their policies: Remember, insurance companies are not your friends. Like any other company, they exist to generate profit for their owners and shareholders. Inasmuch, sometimes getting them to pay claims can be a very difficult and frustrating exercise as they will go to great lengths to find loopholes in the policy to justify denying or greatly reducing a claim. If this happens to you, you have recourse – most states have insurance departments and or fraud departments in the attorneys general offices that have the power to investigate malfeasance by these companies and help you seek redress of your grievances. Of course, you can enlist the assistance of a private attorney, but try using your taxpayer funded, consumer protection agencies first. Another word of advice: If you get insurance with the intentions of cancelling the policy shortly after you have used its benefits, be very careful – companies can deny claims by stating that you "withdrew your application" rather than cancelling an issued policy. If possible, keep the policy in force until all claims have been processed and closed. If you must close/cancel the policy, get a letter from the insurance company stating that you "canceled" the policy on a certain date and all claims made before that date would be honored by the company.

6. TAKING CARE OF YOUR FINANCES/MAKING MONEY/FUNDING YOUR LIFE:

Look folks, I'm pretty sure I don't need to tell you that it takes quite a bit of money to get along in this country and I'm pretty sure I don't need to tell you how fast that money flies out the window, especially if you are supporting a family. By 2025 estimates, it costs, on average, $5,000 per month for the average adult to have a reasonable life. That figure nearly doubles if you live in a so-called "blue state" due to their confiscatory taxes and regulatory burdens levied on individuals and businesses which explodes the cost of living for its residents and that is why hundreds of thousands of people flee those states annually. More on that below and also see, ***"If you can't beat 'em, join 'em."*** explanation in the **Proverbs section** in the **Appendices**. So, no matter where you reside, you are going to need quite a bit of it to pay your monthly bills and **especially to take care of any emergencies** that may arise. Money is not easy to come by these days, I clearly understand that, but you can build up a good cushion with time, hard work and regular saving, even if it is just a little every month, but you **MUST** be judicious with your spending and **SAVE** (make your money work for you)**!!!**

Here's a couple of shocking (or maybe not) statistics to start off this section with: A 2024 poll revealed that:

- 32% of Americans said they learned nothing about finance in high school
- 43% of Americans had no idea what a 401(k) was
- 35% didn't know what interest is

Yeah, those are some shocking numbers about our financial ignorance, but, unfortunately, that statistics get worse and I'll reveal more about that, later.

Okay, before I get started on this subject, let me give you a little context on how much money we need, on **average**, to fund our lives and I'm talking long-term amounts here:

Approximately $3 – 4 million over a work lifetime at current (2023) levels.

Here are some of the related expenses break down:

- A home – average cost of buying, insuring and maintaining - $800,000
- College education (4-year degree) - $50,000 (I personally think that is a low number and advanced/professional degrees run from about $300 – $700K!!!)
- Pet (dog or cat, lifetime of the animal) - $67,000

- Children (2) – from birth to 18 years old - $600,000
- Multiple cars, health insurance, other costs, - $1 million

Friends, based on those lofty numbers, it is clearly obvious that you really must understand the long term cost of life/living in this country and have a solid plan **before** you start out into adulthood otherwise, you can easily sink deeper and deeper into debt and it will make your life completely miserable and even worse, unable to provide for your family. Therefore, you must, you **MUST** be smart about money and finances and be a wise, disciplined saver and consumer (resources below) in order to accumulate as much money as you can. Just read some of the stories from MarketWatch's Moneyist[413] about people and their money problems, of which most stem from failures to properly plan.

Also, you **must invest** your money (wisely) and **make it work for you** because that is the only way you will outpace inflation (especially with the runaway inflation that Biden's irresponsible energy policies and runaway, pork barrel spending brought us – it reduced the purchasing power of your dollar by 25% in only 4 years!!!) and the subsequent devaluation of the dollar and provide you with funds to retire on so you don't have to work into your 70's or be at the mercy of "the system" when things in your life go awry and you need money to dig your way out. And you cannot just depend on your company's retirement plan, or especially the government, for this – that is a fool's errand – you must also fund your retirement **privately** and by that I mean something other than (and in addition to) a company's 401(k), etc., plan! I can't emphasize this enough. I'll explain why below. **You must be your own *financial* first responder in all aspects of your life!**

The bottom line is, if you don't start saving for your retirement **very early** on in life, you will be working well into your retirement years or even longer. Look, if you start working (part time) very early, in your early teens, but still in school, save some of your money, invest it regularly (research Dollar Cost Averaging[414] and the Rule of 72[415]) and conservatively, and continue to work (including a side job on weekends) after you graduate college or trade school, then there is absolutely no reason why you can't be a millionaire by the time you are 35 or 40. But that will probably be out the window if you get married and have children before that. More on this later.

And one more thing, if you are counting on an inheritance from anyone for your livelihood, one word – **DON'T!!** (Hat tip to Pres. Biden on that.) I could spend pages writing about all the things that could

[413] https://www.marketwatch.com/column/the-moneyist
[414] https://www.investopedia.com/terms/d/dollarcostaveraging.asp
[415] https://smartasset.com/investing/what-is-the-rule-of-72

(and usually does) go wrong with that strategy, so just take my word on this because I speak from experience. This only goes the right way if the decedent leaves an accurate, clear, updated and uncontested/unclouded will or trust to direct to whom, where and when his/her assets should be distributed. Even in the case of a will, the will still must be probated through the local civil court system (trusts do not). If the will meets the aforementioned criteria, the process should be relatively easy and not too expensive, assuming the value of the estate doesn't rise to levels that require paying estate taxes to the state and or federal government. But here are just a couple of examples of what can, and often does, go wrong:

- The benefactor dies intestate (without a legal will or trust directing to whom the assets should go) and his/her estate gets tied up in probate court for an extended period of time running up legal fees.
- The benefactor dies with a will, but it is challenged by other relatives or business partners and once again, lands in court where you have to pay an expensive attorney to defend your position.
- The benefactor dies with a will, but other interested parties appear with other copies of a will and again, you wind up in court having to pay an expensive attorney to defend your position.
- The benefactor dies with a will, but it is unclear because certain beneficiaries have passed since it was written or cannot be located, etc. Again, the assets get tied up in court for months or even years, usually at your expense.
- The benefactor dies and there are lawsuits pending against his estate that may chew up the remaining assets based on the outcome of the court's decision.
- Certain items are not titled in the name of the trust and therefore probably subject to probate, again resulting in courts and legal fees.
- Any combination of any of the above pitfalls.

Hey, if you do manage to inherit a bunch of money, great!! Good for you!! But you need to consider that gravy on top of that big retirement biscuit you've already baked for yourself!! And if you do have a big windfall like that, be sure to consult a trusted CPA, lawyer and or independent, fiduciary financial planner (CFP) about how to handle that much money. For example, if you inherited an IRA and you aren't old enough (or otherwise eligible under prevailing laws, which do change) to cash it out, **DO NOT** cash it out before you are eligible, otherwise you will pay (lose) nearly 50% of the fund's value in taxes, fees and other penalties. I've known people who've done this and it is **incredibly** stupid!!!! If you don't need that money for some dire, immediate emergency, **leave it alone!** And when you do decide to cash it out, remember, you will still have to pay tax on it and it will be considered in your adjusted gross income and could possibly bump you up into the next tax bracket, so, again, be sure to

consult your CPA on this aspect. Finally, the laws and rules change on how these IRA's, Roth IRA's, other defined contribution plans are treated in the eyes of the IRS and how the owner, recipient, beneficiary, etc., may use them and for what, so, again, you really need to seek trusted, professional guidance on this.

Our most valuable asset is time. Second is our ability to generate income (money). Most problems can be solved with money – it gives you freedom and power of choice, but without it, you're helpless and at the mercy of "the system" and or the benevolence of others.

Okay, we've all heard, *"Money is power,"* right? Well, that's true, but money is also, safety, security, good health, dependable transportation, other options, etc. I've seen far too many people with limited options for the necessities in their lives because of insufficient funds. Let's take a sidebar here and briefly talk about transportation:

Short story: I had a friend tell me recently that getting a driver's license and a car are just not high on the priority list of most young people these days and since then I've seen a few examples of that. Okay, that may be true, but not having your own transportation leaves you at the mercy of someone else to get you **where** you need to go, **when** you need to go. Okay, that's fine, too. Aside from only the largest cities, most places do not have good public transportation systems – they operate on limited schedules, serve limited areas and are often unsafe. As for cabs and social media transportation services, they can be highly expensive and undependable – do you want to risk your job on someone who may or may not show up to pick you up and get you to your job on time (and in one piece)?? Remember, *"time **well-spent** is money."* Waiting around for the bus or a cab, etc., is definitely **not** time well-spent. Think about it. Having your own personal transportation gives you the freedom to come and go as you please, is safer and less expensive in the long run and gives you more options to make more money and you don't have to impose upon family or friends – be considerate - they have their own lives, too, and hauling around your lazy arse, because you aren't motivated and responsible enough to get a license and a car, probably isn't "high on their priority list." Time to grow up, junior!!!

And while we're on the topic of transportation, let's talk about it a little more. For most people, vehicle expenses are second only to that of their dwelling (house or apartment) and with car prices these days, we're talking **serious** money. Inasmuch, just like anything else, your car needs routine maintenance – it will help prevent breakdowns and very costly repairs in the long run. Stats are that for every $1 you spend on maintenance, you save $8 in repairs. But, believe it or not, fewer than 25% of car owners say that they take their car in for scheduled, manufacturer-suggested maintenance.

(And they're probably equally neglectful of their personal health.) Yes, dealership maintenance is expensive, but there are good, honest, independent shops around – do your homework, read online reviews and ask around. If you think a shop is recommending a repair that you don't need, just tell them that you don't have time and will have to schedule it for another day and then take it to another shop for a second opinion. Fortunately, most vehicles are pretty low maintenance these days, so you only have to take them in at the big milestones – 25,000, 50,000, 75,000, 100,000 miles, etc. Of course, you also need regular oil and filter changes, usually around the 5,000 - 7,500 mile mark and that's if you're using synthetic lubricants, which I highly recommend – they are far superior to mineral-based oils which is why they have been used in jet engines for decades – I know this because I am also an FAA-licensed aircraft mechanic, pilot and engineer who spent many years working with high-performance military aircraft. So, for example, I keep most of my vehicles 10 years or longer and I track the maintenance and costs on a spreadsheet. I get most of my work done at the dealer, which is more expensive, but is guaranteed, in most cases, and keeps your warranty in effect. I take my car in for regular oil changes and most of the recommended maintenance in the owner's manual. I did the math and I would say that for most cars, you will average about $1 - $2 per day in maintenance costs over the 10-year life of a vehicle. That's not much to pay for peace-of-mind and about the cost of one 20 ounce soda per day. Think about it! At the very least, do these things:

- Regular air, oil and filter changes (synthetic oil is the best).
- Replace wiper blades annually.
- Battery – I replace mine every 2 – 3 years whether it needs it or not. Hot and cold weather extremes in most areas of this country are very hard on batteries and their quality, no matter which brand, isn't always the best, so I do this to avoid getting stranded. Have a roadside emergency provider – I like AAA because many of their trucks are equipped to handle minor repairs. Your insurance company usually offers this kind of coverage for very reasonable prices.
- Keep tires properly inflated.
- Rotate tires regularly. When buying tires, purchase the road hazard warranty, but don't pay more than an additional $20 per tire. Take your time and slowly drive over speed bumps – suspension repairs can be very expensive.

If you keep cars for a long time – 6 to 10+ years (60 – 100K+ miles):

- Replace the timing chain/belt at recommended intervals
- Where applicable, replace power steering fluid at recommended intervals.
- Change out transmission, differential and transfer case fluid at recommended intervals
- Have the A/C evaporator flushed out at recommended intervals

Note: Somewhere I read where keeping a vehicle for 10 years can save you approximately $40K. This is because you don't "lose" money from depreciation when you swap out cars ever 3 years or so.

A couple of more things about cars from the purchasing aspect – do your homework – there are some great YouTube videos and websites, private and government, about this process that will help you avoid buying bad models and other pitfalls during the purchase process. You really have to be a smart consumer! Also consider an aftermarket warranty after the factory one runs out, but again, do your homework and understand what is **NOT** covered by the warranty. Ask around to various shops to see if they have had good luck dealing with your chosen coverage provider before signing up. And be sure to watch lots of YouTube videos about the vehicle process purchase at dealerships – they have some great tips on how to avoid being taken to the cleaners. Here are some good resources:

- Find the Best Car Price[416]
- Kevin Hunter The Homework Guy[417] YouTube channel[418]
- Learn How To Buy A Car Like A Pro With Ben Hardy - Ex-Car Salesman And Car Buying Expert[419]
- MSN's Car Research[420]
- Negotiation Guides[421]
- RepairPal[422]
- Save on My Auto[423]
- U.S. News Car Comparison Tool[424]
- YAA (formerly Your Auto Advocate and Your Advocate Alliance)[425] YouTube channel[426]

Also, when buying or selling a used car, it is highly advisable that you conduct the transaction at your local tag agency, DMV, etc. That way, you will have a government-issued bill of sale and all supporting documents proving that automobile has been legally acquired by you or transferred to the purchaser and that information will immediately go into the DMV system. This is mainly a safeguard for you. For example, you signed the title and sold your old car to someone who contacted you from a

416 https://www.findthebestcarprice.com/
417 https://thehomeworkguy.com/
418 https://www.youtube.com/c/KevinHunter/featured
419 https://benjaminhardy.podia.com/learn-how-to-shop-for-a-car-like-a-pro
420 https://www.msn.com/en-us/autos/marketplace/research?form=SNAPS8
421 https://www.negotiationguides.com/
422 https://repairpal.com/
423 https://www.saveonmyauto.com/
424 https://cars.usnews.com/cars-trucks/compare
425 https://joinyaa.com/
426 https://www.youtube.com/channel/UCzGxSaDv_5dgSe4RgJ99sfA

Craig's List ad. You met the person in a public place – you gave him the title and he gave you $2000 cash. Deal done! if, a couple of days later, your old car was used in an armed robbery, the police may come looking for you because OOPS, you still hadn't gone down to the tag agency and filled out the paperwork indicating that you were no longer the legal owner of that vehicle. So now you are getting hauled into the police station for questioning and have to get a lawyer. See what I'm talking about? At the very least, if you can't conduct the transaction at a tag agency, get some kind of bill of sale online and when you sell the car, be sure to get the person's driver's license number (be sure it isn't expired and has an address that corresponds to the issuing state), DOB, full name and description. Have them sign it and make sure the signature matches the one on the license. And at your earliest convenience, go to the tag agency and fill out the appropriate paperwork. And don't forget to remove the license plate and any turnpike pass devices that may be affixed to the vehicle.

Another thing about cars – you really need to learn how to do some simple things for yourself and these are mainly for emergency reasons, but they can also save you a lot of money in labor costs. In Germany, you have to learn how to do these things and demonstrate proficiency before you are granted a driver's license. So, for example, you need to learn how to:

- Change a tire (Always carry a 4-way lug wrench with you – you can get them at any hardware or automotive store. The L-shaped ones that come with your car are usually inadequate in the event the tire shop or dealer tightens (torques) the lug nuts too tightly, which they almost always do.)
- Properly inflate tires **and** spare (including how to work an air compressor)
- Change the engine and cabin air filters
- Refill the windshield wiper fluid reservoir
- Put water or coolant in the radiator (Caution! Let the car cool down before removing the radiator cap)
- Put gas in the tank
- Change the wiper blades
- Inspect and clean main battery cables and mounting posts and tighten properly

For good measure, always carry a battery booster pack/air compressor device with you – you can get them at Walmart, Amazon, auto stores, etc., in all shapes, sizes and capacities. I can't tell you how many times mine has bailed me out, and other people, when the car wouldn't start or a tire was low or flat (or the spare was low or flat). But remember to keep them charged up – plug them in at least once a month and at least weekly during the winter as cold temps can quickly drain a batteries charge. Also, you should get a small tool bag from the hardware store and carry just a few hand tools with you, especially the ones that fit the items I mentioned above.

Pro Tip: Here's a big cost saver: I see this all the time and I'm sure you have, as well – drivers speeding down the street, blowing past me, weaving in and out and then slamming on their brakes at the light just to sit there and wait. Eventually, I catch up to them because I drove the speed limit, or less. So what, you say? Well, they just burned up a whole lot of extra gas needlessly and then stomped on the brakes causing a lot of unnecessary wear and tear, not to mention risked a speeding ticket, the average of which is around $175 minimum these days. Look, you're not going to beat the lights unless you really speed – most are timed and or motion sensitive. Tickets cost not only your money, but time and may increase your insurance premiums. If you just drive sensibly and calmly, your brakes should easily last you 70,000 miles or better and brake jobs are very expensive these days. Some insurance companies offer devices you can hook up to your car that tracks your driving habits and if you are a sensible driver, you can save significant amounts of money off your monthly premiums, 30% to 40% or more in some cases! Speeding can result in a lot of worse consequences, especially if you cause a collision, or even worse, hit and injure or kill a pedestrian. Think about it. Calm down, slow down – you'll get there and with a fatter wallet! And by the way, drive courteously!!!

Back in **section 1.**, I mentioned that it takes a lot of money to survive and thrive in America these days, so let's talk about where you're going to get it.

Again, life is very complex, complicated and expensive these days, so you have to start working and **saving** at the earliest possible age - clean houses, running errands, home construction site clean-up, mow yards, clean gutters, wash windows, rake leaves, babysit, house-sit, pet-sit, wash and wax cars in your neighborhood, take any little odd job someone offers you, online work, surveys, work-at-home, commonly referred to as "side hustles" or the "gig economy" these days and save (and invest to grow to offset inflation and devaluation of the dollar) as much as you are able. Everyone can do **something** that someone will pay you for – **stop looking for excuses** and I don't care how young or old you are! The Internet is full of simple opportunities to pair consumers up with providers, for example, apps such as: TaskRabbit[427], Lifequire[428], Uber[429], Lyft[430], Thumbtack[431], Upwork[432], and many others. More on this throughout the report. And here are some more resources below and be sure to check out the **For Small Business** page of my website[433] for more info on how to start your small business.

[427] https://www.taskrabbit.com/
[428] https://www.lifesquire.com/
[429] https://www.uber.com/
[430] https://www.lyft.com/
[431] https://www.thumbtack.com/
[432] https://www.upwork.com/
[433] http://www.magnusomnicorps.com/for-small-business.html

- Clark Howard: Latest Ways to Make Money (running list, updated regularly)[434]
- Kim Komando: Work From Home Remotely Opportunities[435]
- Pennyhoarder: Ways to Make & Save Money[436]
- Lifehacker Money – making, saving[437]

Story Time/A Couple of Examples:

Early on when I started my professional services company, I started cleaning houses – just about anyone can do that, right? And good housekeepers are in high demand and command top dollar. But if you want to set yourself apart from all the others and make real money, you have to be willing to tackle the tough jobs. I'm talking about cleaning out garages and attics, scrubbing shower stalls and floors, moving appliances (and cleaning them) and furniture and even light yardwork like cleaning out flower beds, trimming bushes, etc. You don't have to invest in a lot of equipment and most everything you need you can get cheap at estate sales – leaf blowers, rakes, vacuums, shovels, clippers, buckets, towels, brooms, brushes, etc. You don't need to do a lot of marketing because once you do a good job for one person, the word will be out and you will have more business than you can handle, so you'd better be in good physical condition! If you're not, this kind of work will definitely get you into it. Also, get some postcards, flyers, etc., printed up and deliver them to local real estate offices – they are always looking for people to clean houses. Back to equipment – you should provide your own – do not use your client's material – very unprofessional and if you break it, you pay. Of course, if they have some kind of special cleaning solution, etc., that they want you to use, that's okay. If the business takes off, I would definitely recommend that you form an LLC and get some liability insurance. Again, it's not that difficult or too much expense. More info on my **For Small Business page of my website** referenced above. And always charge by the hour and not by square footage or the job. Why? Well, for example, someone living in a 1,500 square foot house can have very few possessions making cleaning quick and easy versus someone who has the place packed full of stuff and you have to take your time and move and maneuver around a lot of items to do a thorough job. Or maybe they had a party the night before and that relatively easy, 2-hour clean-up house now turns into a 4-hour clean-up that particular week. As for charging by the job, well, you just never know what you're going to run into week-to-week. For example, I showed up to clean the house of one of my regular clients and she informed me that she not only wanted the place cleaned, as usual, but she wanted me to empty out all the kitchen cabinets, clean them out, measure them, buy shelf liner and

[434] https://clark.com/make-money/
[435] https://www.komando.com/tag/working-from-home-remotely/
[436] https://www.thepennyhoarder.com/search/?q=make%20money%20online&_siq_page=1&_siq_sort=newest&f=genericString1%7CMake%20Money%7Ccategories%3A%22Make%20Money%22#
[437] https://lifehacker.com/search/?s=money

install it in all the cabinets. Well, I cleaned the house as usual, but then I had to take pictures of the contents of the cabinets and drawers so I could put everything back in its proper place and take the measurements. The added tasks tacked on another two hours to the job, plus, after that, I had to go out and buy the shelf liner, then return another day to install it. I can't remember exactly how much extra time it took in total, but it was significantly longer than usual. Another time, she wanted me to empty the refrigerator and freezer, take out all the glass shelving and crisper drawers and clean everything thoroughly – an extra 2 hours. See what I mean? Do not shortchange yourself!!

The bottom line is you have to be smart with your money because as we all know, it's rather hard to come by these days, right?

Here are some sites to help with that:

- Penny Hoarder[438]
- Afford Anything[439]

Again, most of us have heard the adages, *"Follow the money"* and *"Money is power."* That's because just about everything in this world revolves around it, well, that and oil. (And yes boys and girls, even electric cars require the burning of fossil fuels (mostly) to create the electricity to charge those batteries (and create other parts used on the car) – it isn't Harry Potter's magic or magic pixie dust that makes those volts and amps come out of that wall socket – I know that'll be shock to some, seriously – thank you publik skoolz!!) And while we're on the subject, here are a few good, very short videos that will dispel some myths you have been taught about this:

- The Paris Climate Agreement Won't Change the Climate[440]
- Ready to be Honest About Environmentalism?[441]
- What's the Deal with the New Green Deal?[442]
- What's Wrong with Wind & Solar[443]
- The War on Cars[444]
- Why You Should Love Fossil Fuel[445]

[438] https://www.thepennyhoarder.com/
[439] https://affordanything.com/
[440] https://www.prageru.com/video/the-paris-climate-agreement-wont-change-the-climate
[441] https://www.prageru.com/video/ready-to-be-honest-about-environmentalism
[442] https://www.prageru.com/video/whats-the-deal-with-the-green-new-deal
[443] https://www.prageru.com/video/whats-wrong-with-wind-and-solar/
[444] https://www.prageru.com/video/the-war-on-cars/
[445] https://www.prageru.com/video/why-you-should-love-fossil-fuel/

- Fossil Fuels: The Greenest Energy[446]
- Fossil Fuel: Greener Than You Think[447]
- Nuclear Energy: Clean, Abundant, and Safe[448]
- More info on the **Climate Change** page of our website here[449]
- Dirty Green Energy[450]

If you really want to help get the world off fossil fuel, write, call, e-mail and tell your politicians to initiate a Manhattan Project-style program (look it up) to develop nuclear fusion (not fission, which we already have). I can't believe no one ever talks about it. I thought for certain President Obama would, but not a word and forget Biden – he's on a permanent lunch break!

Back to money,…That means you **have to know** about money and finances. It's a very complicated subject which means you have to start learning about it at a very early age. Unfortunately, that's not something most parents and schools teach children these days, because they obviously don't know either. See The Truth About Why They Don't Teach Money in School video here[451]. Now consider the story of the famed Vanderbilt family[452]. And here[453]. Cornelius Vanderbilt left his oldest son $95 million when he passed in 1877. That is equivalent to around $2.1 billion in today's dollars. That son doubled the fortune in 10 years, making the Vanderbilt fortune the largest in history at the time. But a mere 30 years after Cornelius passed, not a single member of the family was the richest person in America. And when 120 of the family gathered for a reunion in 1973, not a single one of them was even a millionaire. Talk about poor financial management!! (History Channel Video)[454] Also: 10 Reasons The Vanderbilts Lost the World's Greatest Fortune[455]. But, historically this is what you see when people have large sums of money given to them – just look at most big lottery winners who go broke only a few years after winning. Hello socialism!!!

Get financially literate – Dave Ramsey courses, online.

Again, the world revolves around money, but unfortunately, most schools don't teach you much about finances, credit, credit cards, bank accounts, checking, mortgages, loans, real estate, stocks

446 https://www.prageru.com/video/fossil-fuels-the-greenest-energy/
447 https://www.prageru.com/video/fossil-fuels-greener-than-you-think
448 https://www.prageru.com/video/abundant-clean-and-safe/
449 https://www.magnusomnicorps.com/climate-change.html
450 https://www.magnusomnicorps.com/climate-change.html
451 https://www.youtube.com/watch?v=o1EkciDN-fQ&list=LL&index=104&t=33s
452 https://dividendrealestate.com/vanderbilt/
453 https://www.businessinsider.com/how-vanderbilt-dynasty-lost-its-fortune-2017-12
454 https://www.youtube.com/watch?v=wVCTJpZauwg
455 https://www.youtube.com/watch?v=N-VPIst-LDE

(equities), commodities, bonds, investing, debt, etc., so if your parents aren't teaching you, you'd better learn about it somewhere and fast and Dave Ramsey's courses[456] are excellent and reasonably priced. Recently I was encouraged to discover that they are actually including some of his course in some public and private school curriculums – that is wonderful news!!! There may be hope for us yet!!! Another great source I recently found are YouTube videos from Jaspreet Singh with Minority Mindset[457] – he is very knowledgeable and does an excellent job explaining a lot of personal finance subjects in short, informative and entertaining videos. And check out Wealthfit[458], too.

Here are some other resources:

- U.S. FDIC Money Smart Financial Education Program[459]
- NerdWallet[460]
- Oklahoma Society of CPA's Financial Literacy page w/Virtual Financial Fitness Kit[461]
- WalletHub[462]
- U.S. Gov't. Consumer Financial Protection Bureau (CFPB)[463]
- U.S. Gov't Office of the Comptroller of the Currency (banking-related consumer info)[464]
- Investing Advice Watchdog[465]
- The Practical Financial Literacy Guide for Young Adults – S. Goldie Publishing[466]
- Financial Literacy for Teens and Young Adults 101 – Eduardo Hernandez[467]
- Financial Literacy for Young Adults (4-book series) – Raman Keane[468]

Pay your taxes (income, capital gains, property, sales, business, etc.), in full, on time, don't cheat and don't claim deductions to which you aren't completely statutorily entitled! Problems with the IRS is the LAST thing you need.

Get a CPA to do your taxes, even if they are simple. In many cases I've seen, a CPA doesn't charge any more, if not less, than one of those big national tax preparation services that spend all that money

456 https://www.daveramsey.com/
457 https://www.youtube.com/channel/UCT3EznhW_CNFcfOlyDNTLLw
458 https://wealthfit.com/
459 https://www.fdic.gov/resources/consumers/money-smart/
460 https://www.nerdwallet.com/
461 https://www.oscpa.com/for-the-public/financial-literacy
462 https://wallethub.com/
463 https://www.consumerfinance.gov/
464 https://www.helpwithmybank.gov/
465 https://www.investingadvicewatchdog.com/
466 https://www.amazon.com/Practical-Financial-Literacy-Guide-Adults/dp/B0F9VD51HX
467 https://www.amazon.com/Financial-Literacy-Teens-Young-Adults/dp/B0DJPR9J8P
468 https://www.amazon.com/dp/B0D9HF7VWF?binding=paperback&ref=dbs_dp_rwt_sb_pc_tpbk

on advertising (and pass those costs on to you!). That CPA designation doesn't come easily, not even close, so people who have it really know their stuff and when it comes to preparing my taxes, I want someone who **really** knows their stuff, has proven it and is authorized to sign the bottom of my tax return! It's worth it not to get sideways with the IRS and if there are problems, your CPA can speak on your behalf to the IRS. If you have problems paying your taxes, your CPA can contact the IRS and explain the problem and ask for assistance as soon as possible – the IRS has special programs for such instances - do not delay a single day because every day you do, the worse (and more expensive) the problem can become. It is much better to show a good-faith effort to work with the IRS than avoid them. They **can** and **will** find you **and** get their money one way or another!! Remember, that's how they finally were able to get a conviction on notorious Chicago mob boss Al Capone! Also, any more these days, you need some kind of state or federal license for your job and in many states, if you do not pay your taxes, you will not be allowed to renew your respective license(s) at which point you will be out of a job and in an even worse situation. And if you don't pay your property taxes, it is highly likely that your house will be sold out from under you at a sheriff's sale with only about 30 days notice.

Pay your bills on time.

Okay, this is one instance where the system really is rigged **against** the consumer. More confounding than contemplating the meaning of life or airline scheduling is trying to figure out why, if you put thousands of your hard-earned dollars in a bank (which they use while it is in there), do they only pay you a fraction of a percent in interest, yet, if you get behind on your credit card payments, they sock you with anywhere from 9 – 30% interest **plus** penalties!!! It **is** outrageous!!! You **do** have to pay your credit card bills – remember you **are** using someone else's money when you make those purchases! (It's shocking how many people don't understand that! Thank you publik skoolz!) Again, failure to pay on time (before the due date) can result in additional fees and charges that **snowball out of control** in only a couple of months and it absolutely affects your credit score which will negatively affect (increase) fees you pay for insurance products, auto and mortgage interest rates (increased), etc., to the tune of tens of thousands if not hundreds of thousands over a lifetime. And this applies to anytime you take out a loan (borrow money). Yes, you must pay it back and if you don't do so according to the schedule in your contract, you will be subject to fees, penalties, etc., just like a credit card. Furthermore, eventually, and it may take years, the creditors will catch up with you and any income you have will be ordered garnished by the court to satisfy that debt. If that is all news to you, you'd better wake up when it comes to your finances.

A word on Credit:

You need it! And it **has** to be good!! In most cases, you can't even rent a car, hotel room or get a plane ticket without a credit card these days. Most people have little or no understanding of how their personal credit really works. Again, I've even run across seniors who have said to me regarding credit cards and outstanding balances, *"It's not like I'm using **their** money."* WHAT??!! ARE YOU KIDDING ME??!! That level of naiveté is not only shocking, but surprisingly prevalent! A bad credit score can affect how much you pay in interest rates on home mortgages, car loans, any type of insurance product, etc., potentially costing you tens of thousands to hundreds of thousands of dollars more in interest over the course of your life other than you would pay if you had a very good credit score. What's worse, some banks won't even let you open a basic checking account if your credit is bad or if you have bounced checks in the past. And today, with almost all payments and paychecks being processed via electronic means, if you don't have a bank account, your employer may not be able to pay you. I'm telling you, this is serious stuff! **Get your finances in order now!!!**

Most local vo-techs and community colleges have very inexpensive and comprehensive courses on "understanding your credit" or you can find great tutorials online on YouTube, etc. Even if you have great credit, I suggest taking one of these classes. If you have bad credit, there are usually lots of local outfits that will work on your behalf with the credit reporting agencies to consolidate your debt, get your penalties, fees and interest rates reduced and get you back on track. Generally, I would say that such a service shouldn't cost more than $300, but there may also be a small monthly fee, usually less than $35. Do your homework, read reviews and ask around. Beware of advertisements you hear on the radio to **eliminate** all your credit card debt for one fee – usually those fees can be in the thousands of dollars and may not work in your specific case, leaving you with even more debt. Check out the free or low-cost services first. A great place to get started on learning about credit or getting help if you are in trouble is the Consumer Credit Counseling Services[469] and American Consumer Credit Counseling[470]

A word on Debt & Loans:

Some debt is a good thing, according to the credit reporting agencies, but **not** debt where the monthly service (payments) on that debt exceed your income. You will **quickly** find yourself "upside down" and searching for a bankruptcy lawyer, which will cost you even more money. My advice to you is do **not** run up debt!!! Too much debt is painful, will take away your freedoms and significantly impact your day-to-day life and increase your stress to sometimes unbearable levels. It comes down to

[469] https://credit.org/cccs/
[470] https://www.consumercredit.com/

making well-informed and wise decisions with your money and building up a sizeable emergency fund. There was a term used in my generation called, *"Keeping Up with the Jones's"* – maybe you've heard it. It just means that you are trying to possess all the same or better things (personal effects) than your neighbor has. For example, he gets a 20 foot bass boat and you have to go out and get a 25 foot bass boat. Don't play that game – it's just plain stupid and makes you look like a fool, which you are if you do this! Here's why: Don't assume that just because you can afford those boat, RV, house, car, etc., payments **today**, that you will be able to do so **tomorrow**. What if your company closes and you lose your job and can't find another that pays similarly – how are you going to make all those payments? Sure, you may have an emergency fund, but do you really want to tap into it? What if you or someone in your family has a medical emergency and you no longer have health insurance? (Sorry, ObamaDoesNotCare doesn't automatically insure you for free if you lose your job.) What if you are in an accident and cannot work for an extended period of time or maybe even never again? Hopefully you had short and long-term disability insurance and maybe even long term care insurance. Again, as a general rule, don't **ASS-U-ME** that everything will be the same tomorrow as it is today, good or bad and don't overextend yourself financially.

Another kind of debt is personal, that is, money you have borrowed from a friend, co-worker, family member, etc., essentially a personal loan. I do **NOT** recommend this, but if you do and if you value your relationship with that person, **PAY THEM BACK** and do so in the time frame agreed upon **AND with interest**. Don't put the person who was kind enough to lend you the money in the unfair and awkward position of having to ask you for it…and repeatedly so if you're a complete loser and deadbeat. If you cannot pay it back, tell them so, tell them why, and tell them exactly when you can repay it, if ever – they might be upset with you, but they will respect your honesty, however, don't expect to be able to go back to that well ever again, and definitely not repeatedly. And if you do not pay the money back, expect your relationship with that person to be permanently tarnished or even ended…..and that's why I **never** recommend borrowing money from friends or relatives. And if you are the lender (which I don't recommend either), just **give** the money to the person with **no expectation** of it ever being paid back, because, in all honesty, it probably won't be because if they are coming to you for a personal loan, they are probably very poor money managers and never will get their sh*t together. Yes, you will still be upset if the person doesn't pay you back, but your friendship may just be salvaged because you entered into that agreement with that mindset. However, chances are, if they are in that dire of a financial situation, they don't care much about anything and that includes **you**! If you **do** want to be repaid and suspect the borrower may welch on you, be sure to get a **promissory note** and be prepared to court to seek repayment. In some states, once you get a judgement against the deadbeat, I mean borrower/debtor, you can file liens against their real property and or even personal property to secure repayment and eventually the court will

issue a **writ of execution** where deputies will accompany you into the deadbeat's, I mean debtor's, home or place of business to collect assets to cover payment for the debt. These promissory notes must have certain, specific information on them because if the borrower defaults, you can take them to court to force performance/enforce the note to secure repayment. Here are a couple of good primers for promissory notes: Investopedia Promissory Note[471], Legal Templates Promissory Note[472] and (includes free tool to create note) or ask your attorney for an appropriate form. Personally, I would charge interest, which I believe is required in some states to make it a legitimate loan, secure the note with some kind of collateral (like expensive jewelry, title to a car, etc.), both lender and borrower(s) should sign with a uninterested and unrelated witness also signing or in front of a notary – all that in case you have to go to court to force performance of the contract.

Speaking of loans, there are all kinds of "loans" available to you – personal/signature (as above or with a bank), home [mortgages, reverse mortgages (exercise extreme caution with these)], HELOCs (home equity lines of credit), education, business, auto, etc., mostly from banks and credit unions, but also "payday loans." This is an area where you have to exercise **extreme caution** – you really have to understand what you are getting yourself into, what your obligations are to re-pay that loan, whether they are subject to call at any time (you have to pay it all back upon demand at any time from the lender) how much you will have to pay in interest, how much the payment could balloon with additional interest and penalties if you are late and yes, you are using someone else's money, so you **will** have to repay it. If you take out a big loan betting that the government will swoop in some day and make a private company forgive it, you are a special kind of fool. Taking out a loan will affect your credit score and the interest rate you pay on that loan will be dependent upon your credit score – usually the lower your credit score, the more interest you will pay because you are essentially a higher risk for default. So, obviously it literally pays to have a great credit score. Again, if you consistently have a lower credit score, you could pay hundreds of thousands of dollars more in interest over your lifetime. Also, be careful of taking out second mortgages or HELOCs – read the fine print and completely understand what will happen to your house if you default on the loan. In many cases, you could lose your house!! Think about it, suppose all is going well in your life and you need to take out a HELOC to pay off some higher interest credit cards. Okay, fine, but then you have a major health issue or some other catastrophe and you are no longer able to pay that monthly bills – you could be out of a place to live in pretty short order. If in doubt, have an attorney review the loan contract and explain it to you. This is one area where you really don't want to screw up!

[471] https://www.investopedia.com/terms/p/promissorynote.asp
[472] https://legaltemplates.net/form/lt/promissory-note/

Also, at some point in your life a relative, friend, etc., may ask you (or you may ask them) to co-sign on a loan, or lease, or mortgage, etc., with them. **DO NOT DO IT!!!!** This legally obligates the co-signer to that debt…and it is reflected on the co-signer's credit file, as well. So, if the primary borrower defaults on the loan, lease, etc., the lender, landlord, etc., will be coming after the co-signer **(you)** to pay! This is what we call **Joint Tenancy** – explained below.

And don't overextend yourself. In other words, don't purchase more than you can pay for or, in street terms, don't write checks that your arse can't cash! Sure, there's always credit, but again, what if you lose your job, have a health emergency and cannot work, have a major car repair expense, etc. Also, don't rent or buy a living space that pushes the limit of your income – this can be disastrous, again, especially if you have an emergency that makes you unable to pay. If you go to make a major purchase or rental commitment, just ask yourself, "If something, anything in my life that comes up where I have to shell out $5,000 - $10,000 to cover the issue(s), would it put me in a financial hardship? Would I still be able to cover all my monthly expenses/debts without going into default and having to file some form of bankruptcy. What I'm really getting at is you must put yourself into these "what if" situations and think them through carefully or you can find yourself in a very bad predicament very quickly. And as for those high-interest "payday loans," just don't ever do it or you **WILL** be sorry.

A word on Joint Tenancy:

What in the world is that? Yes, I know – more legalese. So, what is it? Again, I am not an attorney, but basically it is when two or more people legally own one asset altogether, in other words, both or your names appear on an ownership instrument (legal document such as a title, account, etc.). And so it can either be with the right of survivorship (TOD – Transfer on Death) so that each one has their share and at their death, their share passes to the survivor(s). This is a term commonly used in real estate and home ownership, however, it can apply to any asset – a car, bank account, credit cards, etc. I've had attorneys tell me on multiple occasions that ***"joint tenancy is the root of all financial evil."*** Well, I'm not sure about the "evil" part of it, but legally holding an asset with another does technically tie your lives together and expose you to the same risks and **liabilities** that the other person exposes themselves to. In real estate, we have something similar and it's referred to as "vicarious or imputed liability."[473] So, for example, if you and your spouse hold credit card accounts with both your names on them (joint tenancy), if, unbeknownst to you, your spouse goes out and runs up huge bills on the credit card and can't pay, then the other account holder (joint tenant) becomes liable for those debts and is reflected on both person's credit reports. Ditto if you co-sign for a loan on

[473] https://www.forbes.com/advisor/legal/personal-injury/vicarious-liability/

a car, motorcycle, apartment rental or whatever – if the purchaser defaults on the loan, then you, the co-signer (joint tenant) are obligated to make the payments and again, is reflected on both your credit reports. And therefore, it is generally not a good idea to co-sign loans. This goes for rentals, too. Find some other method to get the transaction consummated without legally attaching your name to it, at least for long term. Joint tenancy can really become a problem if the other person gets involved with some kind of crime. And if you do engage in any type of joint tenancy, just make sure you have a very generous umbrella liability insurance policy – more on that below. Always consult your attorney for matters in this area!!! More on this in **Section 11.A.**

See my ***Identity Theft Report*** on the **Publications** page of my website[474] for more information on credit, but seriously, if you have bad credit, you need to start cleaning it up **right now**!!!

If you are a young person just starting out in life and didn't have the benefit of parents or a school who taught you about personal finance, I strongly recommend you take **Dave Ramsey's Financial Peace University course** (link below). It is usually offered throughout the year at various locations and churches in your community. This course usually costs around $90 - $120 and will be the best money you ever ~~spent~~ **invested** in yourself. It will fill in all the holes you have in your financial education and will inoculate you against the financial pitfalls in life that so many people fall into. Also check out Wealthfit[475] and watch YouTube videos from Jaspreet Singh with Minority Mindset[476] – he is very knowledgeable and does an excellent job explaining a lot of personal finance subjects in short, informative and entertaining videos.

If you're young and adventurous, consider moving to a business and personal-freedom friendly state, if you're not already living in one. I don't want to get too political here (yeah, imagine that), but it's an irrefutable fact that typically "red states" are going to be friendlier than typical "blue states" with regards to personal and business freedom and have much lower taxes and costs of living. See section **4. Life Philosophies** for more info on this subject.

- Map Shows the Salary You Need to Afford A Home in Every State[477]
- Map Show the Income You Need to Rent a House in Every State[478]
- Cato Institute's Freedom in the 50 States[479] (Ranking states by the policies that shape personal and economic freedom)

[474] http://www.magnusomnicorps.com/publications.html
[475] https://wealthfit.com/
[476] https://www.youtube.com/channel/UCT3EznhW_CNFcfOlyDNTLLw
[477] https://howmuch.net/articles/salary-to-afford-the-average-home-in-your-state
[478] https://howmuch.net/articles/salary-needed-to-afford-rent
[479] http://www.freedominthe50states.org/

- Rich States, Poor States[480] (How does your state fare?)
- How Money Walks[481] [Excellent analysis of money and people leaving high-tax/regulation states for lower-tax/regulation states
- Get the smart phone app (Taxpayer Data Explorer by LJ Stendebach) for Android or for iOS/Apple.]

Story time: After graduation, a college friend of mine and I went to work as engineers for the same Fortune 500 company. Life was great and we were living the dream. Flash forward 30 years: My friend had 2 sons, one of which went to a 1-year trade school for auto mechanics. Upon graduation, he went to work for a high-end, luxury automaker dealership. A few years later, disenfranchised with management and all the B.S. (Sound familiar?), he and another fellow chief mechanic at the same dealership struck out on their own and opened their own shop and within 2 years, moved to another shop twice the size because of all the business. I was having lunch with his dad when he came through town and he was lamenting the fact that only after a few years of work, his kid was already making significantly more money than he was after 30 years with the same company. Now, I know that's just one story, but my point is that you shouldn't discount trade schools, especially these days since college tuition has become **obscenely** expensive and unnecessarily so – it's a **huge** racket (see stories below) among other problems. People in the trades are in much higher demand than most college grads…and they don't have near the loan debt after finishing their educational curriculum. Of course, the trades are not for just anyone – you really have to be a motivated self-starter and willing to work very hard, but the rewards and the freedoms are significant. *(And that success story is just another testament to the freedoms we enjoy in this country.)*

Just recently, then presidential candidate and former vice president (and now former President) Joe Biden renewed his call to eliminate student debt and offer billions more in other academic giveaways (but the Supreme Court shot that down and rightfully so). Why do you think that is? Well, it's because he knows that the collegiate educational system is the nexus for liberal indoctrination – the more people they can get into it, the more these liberal-socialist-Communist professors and re-educate them. Sadly, higher academia has, for the most part, become populated by people of this (socialist/victimology/hate America) political ideology/philosophy so, most government (aka public) schools are more concerned with teaching social justice **crap** than they are math, sciences, English/communication, business, and practical skills that will help people achieve the highest levels of success as possible in life. And unfortunately, going to a private school is no longer a guarantee you will be insulated from the garbage – even the finest institutions (including religious-based) have

[480] http://www.richstatespoorstates.org/
[481] http://www.howmoneywalks.com/

become infected with what I like to call the "Bluerona" virus. These people basically hate the way America was founded and hate the Constitution because it limits government power and the politicians' ability to control our lives by denying them the power to tell the general public what to do and when and how to do it and that's exactly why the Founding Fathers wrote the Constitution in the manner which they did – they were escaping just such a system in Britain and didn't want it ever to be implemented here. To be fair, there are many, many outstanding teachers out there everywhere, but in many cases, they are hamstrung by "the system" and not allowed to use their talents and go "off (government) script" and tell the kids what they really need to know lest they be brutally attacked on social media, shunned and ridiculed by their peers, fired from their jobs and have their persons and property physically attacked by these social justice criminals. I know, it makes no sense whatsoever, but this has become known as the "cancel culture," which is essentially McCarthyism in reverse. (McCarthyism?? Look it up!) Ironically, the Hollywood people who were the primary victims of McCarthyism are the ones promoting the same thing against the people with whom they now disagree with philosophically. And, unfortunately, this problem perpetuates from generation to generation because (out of simple ignorance which is no fault of their own) of parents' inability to supplement their children's absence of proper instruction and therefore effectively mentor their children. Again, you don't know what you don't know.

With the Internet and all the educational resources available today literally in the palm of your hand and accessible 24x7x365, there's almost no excuse not to avail oneself of the educational opportunities out there and some are completely free!!

- Why College Has Become a Total Ripoff – John Stossel, 8-16-2023[482]
- VIDEO: Why is College So Expensive?[483]
- Colleges on 'spending spree' when student loan debt is higher than ever: WSJ analysis, 8-11-2023[484]
- Harvard Law Prof. Alan Dershowitz: Bad Behavior by Schools Helped Create Student Debt Issue, Harvard Runs, Charges Like a Huge Corporation, 7-15-2023[485]
- The College Scam: How America's Universities are Bankrupting and Brainwashing Away the Future of America's Youth – Charlie Kirk, 2022[486]
- The Biggest College Scandal of All - Stephen Moore, 4-2-2019[487]

[482] https://nypost.com/2023/08/16/why-college-has-become-a-total-ripoff/
[483] https://www.prageru.com/video/why-is-college-so-expensive
[484] https://www.foxnews.com/media/colleges-spending-spree-student-loan-debt-higher-ever-wsj-analysis
[485] https://www.breitbart.com/clips/2023/07/15/dershowitz-bad-behavior-by-schools-helped-create-student-debt-issue-harvard-runs-charges-like-a-huge-corporation/
[486] https://www.amazon.com/College-Scam-Universities-Bankrupting-Brainwashing/dp/1735503738
[487] https://www.realclearpolitics.com/articles/2019/04/02/the_biggest_college_scandal_of_all__139937.html

- Notre Dame Prof. Offers 21 Reasons Why Higher Ed Is 'Bullsh*t'[488]
- Mike Rowe on College Bribery Scam: Cost of College Is the Real Scandal[489]
- Role of College and University Endowments – Sandy Baum, Urban Institute, July 2019[490]

Yeah, I started college on a full-ride Marine Corps ROTC scholarship. Back then tuition was relatively reasonable, for the most part. Not so anymore. Recently I was told by a friend that the most popular university in our state was charging $400 **per credit hour** for undergraduate classes,….and that didn't include books nor room and board!!! Master's degree programs start around $35K+ and if you want a PhD, law, medical, etc., get ready to shell out around **$100K+ PER YEAR** for 3 years!!!!

And while I'm on that subject, let's talk a little bit about funding education. Parents, costs are so high even today that you will need to start saving for your children's education **BEFORE** they are born. Don't **ass-u-me** that there will be government grants, scholarships, etc., available for your children when they are ready to attend school and I mean Kindergarten all the way up through advanced degrees. You may not want them to go to public school and private schools are very expensive these days. Some states offer special "529" college savings plans, but be extremely careful of locking your money into these – do your homework, get professional, **independent** guidance, if necessary, and be certain that you understand all the limitations and restrictions of these plans. Your independent CFP (Certified Financial Planner) should be able to help you with this. Also, if your child is already in secondary school, check with the school's guidance counselor – there are some very knowledgeable and pro-active counselors out there who really want to help and then there's the opposite, if you know what I mean. Also, for college, don't rule out the military – all branches have ROTC scholarships, some are full-ride, and other programs that will pay for college. Sadly, most young people I've run across are never made aware of these wonderful options – thank you publik skool counsellors. And in some states, ROTC, the military, etc., are not even allowed to be on campus!!! If your child wants to pursue this path, personally I think it is best to get the scholarship while in high school, attend the college/university of their choice, perform their ROTC military commitments during college (military science classes and summer training sessions) and graduate college as an officer (O-1). Of course, there is usually a multi-year commitment (4 – 10 years, I think, for full ride scholarships) with the military after college. By the way, no, you do not need the assistance of an elected official to get these scholarships like you do for appointments to military/service academies – Annapolis, West Point, etc. ROTC scholarships are awarded on the basis of the student's educational accomplishments, physical fitness, etc. Also, if you are granted a full ride ROTC scholarship, you can

[488] https://www.breitbart.com/tech/2019/01/18/notre-dame-prof-offers-21-reasons-why-higher-ed-is-bullsht/
[489] https://www.breitbart.com/tech/2019/03/18/mike-rowe-on-college-bribery-scam-cost-of-college-is-the-real-scandal/
[490] https://www.urban.org/sites/default/files/publication/100536/the_role_of_college_and_university_endowments.pdf

pretty much count on almost automatically being accepted at any university/college you wish to attend, as long as that institution has an ROTC contingent in your branch of service on their campus. Also be sure the school also offers the program of study you wish to pursue. Here's a good article to start with.[491] If you have graduated from college and want to pursue advanced degrees, the military may still be an option for you via the National Guard. Programs are always changing, so do your research. By the way, the benefits that come with being associated with the military are nothing short of amazing from health to home loans!! Do not discount this option to fund your education, just make sure you scrutinize any contract you sign very, very carefully and understand your obligations!!!

One side note and a piece of advice my dad gave me when I was very young and something for you young folks to think about: Do not depend upon some union, corporation, local, state or federal government or the military for your retirement and health care needs – they may or may not have your best interests in mind and many times are at the mercy of political whims, so you just can't count on any of them to carry you through life or be there for you in an emergency – almost all will let you down in some manner or fashion. For example, just look at:

- The poor folks in Puerto Rico after hurricane Maria in 2017 who suffered so because the politicians had neglected the infrastructure for decades and mismanaged relief funds and then the victims of Hurricane Helene in September, 2024.
- States that fail to properly fund or administer their employees' pensions
- Companies that are mismanaged and cut promised benefits and retirement funds
- Companies who violate their contracts with union workers
- Unions who mismanage their members' pensions
- Government shutdowns
- Millions of unexpected job losses from unforeseen factors like the Coronavirus and it taking months for those individuals and businesses who needed government support/stimulus checks to receive them, if ever, and the process was rife with fraud.
- Companies that forced employees to take the Covid vaccine or be fired.
- The poor people in Louisiana after hurricanes Katrina (2005) who lost power for weeks or months and then AGAIN after hurricane Ida (2021) because the power grid had not been reinforced after all those years!!!
- The first responders in Baltimore (just one example) who, in 2021, had 5 years added to the time-in-service required to qualify to draw their pensions because of mismanagement/shortfall of their pension funds.

[491] https://www.collegedata.com/resources/scholarship-central/how-to-qualify-for-rotc-scholarships

- The poor folks in the Maui, Hawaii fire in August 2023 – 40% pf them had no home/renters insurance and they got a measly $700 assistance from the federal government, yet at the same time, the government is giving approximately 30 million illegal aliens thousands of (taxpayer) dollars each for their sustenance.
- The complete incompetence of President Joe Biden and his administration's bungling of the Afghanistan pull-out that led to the tragic and unnecessary deaths of 13 U.S. Marines, dozens of innocent civilians, and the abandonment of hundreds of U.S. citizens, many children, and $85 billion in high-tech military hardware that all fell into the hands of terrible terrorists, the Taliban.
- The complete incompetence of Gov. Gavin Newsom and Los Angeles Mayor Karen Bass, both DEI Democrats, with regards to emergency planning and preparation and the January 2025 fires in Los Angeles county that destroyed thousands of homes and left thousand homeless and resulted in several deaths and billions in property damage. And if it wasn't hard enough getting the insurance companies to pay up, it's extremely difficult to re-build because the municipalities are making the permitting process excruciatingly difficult, but hey, it is a blue state, after all and you get the leadership you vote for, folks, think about it next time elections roll around!
- Cities and states that defund and fail to support law enforcement and leave citizens to fend for themselves, many of them in states that require citizens to be victims first and then district attorneys and attorneys general who refuse to prosecute the criminals and won't even require bail before release. (And this resulted in crime explosions in such areas.)
- Read Robert Kiyosaki's (of the Rich Dad, Poor Dad fame) book, Who Stole My Pension?[492]

The news is full of such stories and I've been caught up in some of those, myself. Perhaps the best, most recent example was the record-long partial government shutdown in early 2019. Note that the number of people furloughed was only 0.02% of working individuals. Once again, the dishonest news was full of stories about people who couldn't pay their rent, mortgage, car payments, day care, get groceries, etc., etc. and the news outlets started running these stories well before anyone even missed a single paycheck! More on the dishonest and corrupt media later. However, this event exposed and emphasized the sad fact that most people live paycheck-to-paycheck because they have simply overextended themselves – they're riding the credit wave, trying to keep up with the neighbors, buying all the toys and having children before they can afford to do so and not having an emergency fund. Don't believe me, check out these stories below. As our Marine Corps Gunnery

[492] https://www.richdad.com/who-stole-my-pension

Sergeant Drill Instructor used to tell us, *"If you can't feed 'em, don't breed 'em." And the six P's: "Prior Planning Prevents Piss Poor Performance."* It's really pretty simple.

People are walking through life (carrying a $10 cup of coffee) wearing rose-colored glasses thinking every day will be just as good as the last, when in reality, life happens and sh*t happens and they haven't planned for an emergency and one little misstep or health issue, which may be no fault of their own, throws their life into a complete tailspin, from which there may be no recovery, or at least a very, very long one.

Federal retirement plans are generally very good, but there are just so many choices and rules and regulations on them that it is beyond confusing. And without a real expert explaining all the advantages and disadvantages of structuring your retirement, chances are good that you won't optimize those benefits and that's especially true for any surviving spouse or heirs. Be very careful and get multiple opinions and options.

And as for Social Security, Medicare and Medicaid being there for you when you retire, I wouldn't bet the farm on it – just look what happened to Greece, Venezuela, Lebanon and other socialist countries with extensive government entitlement programs. (And even look at the cuts we are having to make in 2025 because our budget is 37 Trillion dollars in the hole.) Ah, there's that "socialism" word again. To paraphrase former Prime Minister Margaret Thatcher again: ***Socialism is a great thing until you run out of other people's money.*** What that means is that the government that gives you everything eventually won't be able to give you everything and there will be drastic cuts to government-provided benefits like social security, which is already reaching insolvency because more people are receiving benefits than are paying into it – essentially, it is upside down. *(Socialism essentially says more government is the answer, which it is NOT! How do you like your return on your Social Security "investment?")* These types of cuts are referred to as **austerity measures**. I'll refer you back to what happened to Greece back in 2010 when they implemented austerity measures – story here[493] and here[494]. So, if you've been depending upon government for your survival, you're eventually going to get the short end of the stick, no question about it. And if your retirement plans only include Social Security and Medicare, you don't have plans, you have **lottery tickets**!!!

Story time: I became aware of a sad story related to this issue that I think proves my point. An acquaintance of mine had a friend who was an electrician. She had worked for approximately 30

[493] https://www.amnesty.org/en/latest/news/2022/11/greece-authorities-must-be-held-to-account-after-austerity-measures-violate-right-to-health/
[494] https://www-cdn.oxfam.org/s3fs-public/file_attachments/cs-true-cost-austerity-inequality-greece-120913-en_0.pdf

years (key point here) and was looking forward to retirement. As the anniversary grew closer, she checked with her local union, who managed her pension, to get the whole retirement process in motion. The secretary in the office told her the date when she could officially retire, so she set the deadline date and proceeded on. The union's pension administrator sent her the paperwork which she signed and then she proceeded with her official last day on the job. One problem: She failed to read the paperwork she signed and the official retirement date that she needed to work to in order to receive her full 30-year pension benefit was approximately a month **after** the date she walked out the door. Result: A loss of approximately $25,000 per year in benefits, every year, **for life!!!** Now, you don't think that put a crimp in her retirement plans? Sorry, no, there was no going back here – the union pension administrator would not rescind the paperwork once she had signed it. **Lessons learned:** Always **read and understand** any legal document you are signing. If you cannot understand it, take it to an attorney or other respective professional for interpretation. And once again, do not depend upon some company, government entity, union, etc., for your care and feeding – they will all let you down at some point. You must be your own first responder in all aspects of your life because no one is looking out for you as well as you are, that is, if you're smart enough to!!

Even during the bustling economy of 2017 – 2020 with record labor participation rates across all demographics and incomes growing by **record amounts**, we still had way too many able-bodied people who are not fully-productive citizens, didn't pay into "the system" (FICA taxes[495]) and who just took and took and to this day **continue to take** from those who do produce and pay into "the system." Consider that in 2020, 61% (107 million households) of taxpayers paid NO income taxes, compared to 2019 at 44% (76 million households). Story here.[496] And don't forget the 30+ million illegal aliens who consume approximately $116+ billion (net) in taxpayer-funded social programs/services every year according to FAIR[497] and that figure is rising significantly (estimates are up to about $200 billion annually) with the 15+ million more illegal aliens that the Biden administration has now allowed in with their open-borders policies and that doesn't even take into account the stress and strain their presence puts on our medical, educational and charitable institutions because we, the taxpayers, are obligated by law to pay for their care and feeding. Ever wonder how, without a Social Security Number, illegal aliens qualify for these benefits? Easy, they steal someone else's identity! If that's ever happened to you, you know it's no fun. Think about that before you feel sorry for these people. The government enables this behavior with their largess, constantly expanding and overly-generous entitlement programs, and failure to secure our borders and enforce immigration laws. (See the **News You Missed/Immigration** page here[498]) for more info. Fortunately, President Trump was a

[495] https://www.nerdwallet.com/article/taxes/fica-tax-withholding
[496] https://thehill.com/policy/finance/568567-61-percent-of-households-owed-no-federal-income-taxes-last-year-analysis
[497] https://www.fairus.org/issue/publications-resources/fiscal-burden-illegal-immigration-united-states-taxpayers
[498] https://www.magnusomnicorps.com/immigration.html

leader who finally came along and had the Spaldings to start doing something about this drain on our financial coffers, but the horse was out of the barn such a long time ago and the courts and halls of Congress are so packed with liberal bed-wetters, who not only allow this policy to continue, but encourage and actually demand it, that this problem may never get rectified and then we really got into problems with the "Joey Warbucks" Biden and his free-spending buddies controlling Congress. And because of all that, the government will probably have no choice but to eventually implement austerity measures – will you be ready for it?? I particularly like this quote:

"I am for doing good to the poor, but I differ in opinion of the means. I think the best way of doing good to the poor, is not making them easy in poverty, but leading or driving them out of it. In my youth I travelled much, and I observed in different countries, that the more public provisions were made for the poor, the less they provided for themselves, and of course became poorer. And, on the contrary, the less was done for them, the more they did for themselves, and became richer." **— Benjamin Franklin, 1766.**

- U.S. Census: Nearly half of Baby Boomers Have NO Retirement Savings, 5/8/2023[499]
- How Many Americans Live Paycheck-to-Paycheck in 2023?[500]
- Jaw-Dropping Stats About the State of Retirement in America – GoBankingRates, 1/5/2022[501]
- Ramsey Solutions Study: Today's Retirement Crisis, 9/27/2021[502]
- Americans are behind on saving for retirement. Here's how to get on track – CNBC, 9/1/2021[503]
- 1 in 4 Americans have no retirement savings — and those who do aren't saving enough – Yahoo News, 3/31/2021[504]
- Bankrate Survey: Fewer than 4 in 10 Americans could pay a surprise $1,000 bill from savings, 1/11/2021[505]
- 40% of Older Americans Rely Solely on Social Security for Retirement Income, 1/13/2020[506]
- WATCH: Why 78% of Americans are Broke & How to Prevent It! – The Minority Mindset, 8/2/2019[507]

[499] https://thehill.com/business/personal-finance/3991136-nearly-half-of-baby-boomers-have-no-retirement-savings/
[500] https://www.meetbreeze.com/blog/how-many-americans-live-paycheck-to-paycheck/
[501] https://www.gobankingrates.com/retirement/planning/jaw-dropping-stats-state-retirement-america/
[502] https://www.ramseysolutions.com/retirement/retirement-crisis-research
[503] https://www.cnbc.com/2021/09/01/americans-are-behind-on-retirement-savings-heres-how-to-get-on-track.html
[504] https://www.yahoo.com/now/retirement-savings-us-193226292.html
[505] https://www.bankrate.com/banking/savings/financial-security-january-2021/
[506] https://www.nirsonline.org/2020/01/new-report-40-of-older-americans-rely-solely-on-social-security-for-retirement-income/
[507] https://www.youtube.com/watch?v=7MWyjGVN1kc

- Poll: About half of rural Americans cannot afford an unexpected $1000 expense -The Hill, 5/21/2019[508]
- Half of older Americans have nothing in retirement savings – Yahoo Finance, 3/27/2019[509]
- 70% of Americans with credit card debt admit that they can't pay it off this year - CNBC, 3/19/2019[510]
- New Report: How credit card debt impacts the average American – List with Clever, 3/11/2019[511]
- Too Many Americans Will Never Be Able to Retire – Bloomberg, 1/23/2019[512]
- Shutdown highlights that 4 in 5 US workers live paycheck to paycheck, CNBC, 01/09/2019[513]
- Millions of Americans working past 65, CBS, 12/12/2018[514]
- "I Blame Myself" Retirement Remains Out of Reach for Millions of Americans, CBS, 12/12/2018[515]
- Most Americans aren't financially healthy despite booming economy, survey finds - Los Angeles Times, 11/01/2018[516]
- 40% of American middle class face poverty in retirement, study says - CNBC, 10/12/2018[517]
- 1 in 3 Americans have less than $5,000 saved for retirement—here's why so many people can't save – CNBC, 8/27/2018[518]
- Americans Still Aren't Saving, Despite the Booming Economy, 6/19/2018[519]
- The World Isn't Prepared for Retirement – Bloomberg, 5/29/2018[520]
- 40% of Americans can't cover a $400 emergency expense – CNN Money, 5/22/2018[521]
- Almost half of US families can't afford basics like rent and food – CNN Money, 5/17/2018[522]
- A family was billed $937 for a baby's ointment and that's more than most Americans can afford – CNBC, 4/17/2018[523]
- 65% of Americans save little or nothing – Bankrate, 3/15/2018[524]

[508] https://thehill.com/policy/healthcare/444722-poll-about-half-of-rural-americans-cannot-afford-unexpected-1000-expense
[509] https://finance.yahoo.com/news/almost-half-older-americans-zero-210656147.html
[510] https://www.cnbc.com/2019/03/19/70-percent-of-people-with-credit-card-debt-cant-pay-it-off-this-year.html
[511] https://listwithclever.com/real-estate-blog/credit-card-debt-report/
[512] https://getpocket.com/explore/item/too-many-americans-will-never-be-able-to-retire
[513] https://www.cnbc.com/2019/01/09/shutdown-highlights-that-4-in-5-us-workers-live-paycheck-to-paycheck.html
[514] https://www.cbsnews.com/news/retirement-age-changing-why-millions-of-americans-are-working-past-65/
[515] https://www.cbsnews.com/news/i-blame-myself-retirement-remains-out-of-reach-for-millions-of-americans/
[516] http://www.latimes.com/business/la-fi-financial-pulse-20181101-story.html
[517] https://www.cnbc.com/2018/10/12/40percent-of-american-middle-class-face-poverty-in-retirement-study-says.html
[518] https://www.cnbc.com/2018/08/27/1-in-3-americans-have-less-than-5000-dollars-saved-for-retirement.html
[519] https://www.bloombergquint.com/onweb/2018/06/20/americans-still-aren-t-saving-despite-the-booming-economy
[520] https://www.bloomberg.com/news/articles/2018-05-29/the-world-isn-t-prepared-for-retirement
[521] http://money.cnn.com/2018/05/22/pf/emergency-expenses-household-finances/index.html
[522] http://money.cnn.com/2018/05/17/news/economy/us-middle-class-basics-study/index.html
[523] https://www.cnbc.com/2018/04/16/most-americans-cant-afford-a-937-bill-for-a-childs-toe-ointment.html
[524] https://www.cnbc.com/2018/03/15/bankrate-65-percent-of-americans-save-little-or-nothing.html

- This is What Life Without Retirement Savings Looks Like – The Atlantic, 2/22/2018[525]
- Only 39% of Americans have enough savings to cover a $1000 emergency - CNBC, 1/18/2018[526]
- The Secret Shame of Middle Class Americans: Nearly half of Americans would have trouble finding $400 to pay for an emergency - The Atlantic, 05/2016[527] VIDEO[528]
- 63% of Americans don't have enough savings to cover a $500 emergency - Forbes, 1/6/2016[529]
- More Americans are defaulting on their credit cards: analyst[530]
- Study says older Americans going bankrupt more than ever, blames 'life in a risk society'[531]

Financial experts[532] say we should be saving about 10-15% of our income, but even those figures may be too low to fund our retirement or emergency needs. Retirement planning can be a very confusing task and best left up to professionals, in my opinion and speaking from (bad) experience. Here is a good resource for finding a **certified** financial/estate planner [not a stock broker, banker or insurance agent – you want some with the RIA (registered investment advisor) and or CFP (certified financial planner) designation(s), someone who will act as a **fiduciary**[533] (look it up) for you and put it in writing that they are held to a legal standard to act in **your** best interest and no one else's. Also, they must be willing to provide you with a copy of their Form ADV Part II[534] filing with the SEC and I'm talking about the actual filing document and not just a pamphlet explaining it – here's a good example of the disclosures[535] a firm should provide you with]. Here are some additional resources for you:

- Book: The Worry-Free Retirement Guide to Finding a Trustworthy Financial Advisor by Randy Thurman[536]
- AARP: How to Choose a Financial Planner[537]

525 https://getpocket.com/explore/item/this-is-what-life-without-retirement-savings-looks-like
526 https://www.cnbc.com/2018/01/18/few-americans-have-enough-savings-to-cover-a-1000-emergency.html
527 https://www.theatlantic.com/magazine/archive/2016/05/my-secret-shame/476415/
528 https://www.youtube.com/watch?v=tamC-M8TxtY
529 https://www.forbes.com/sites/maggiemcgrath/2016/01/06/63-of-americans-dont-have-enough-savings-to-cover-a-500-emergency/#2f2a2d644e0d
530 https://nypost.com/2018/08/11/more-americans-are-defaulting-on-their-credit-cards-analyst/
531 https://www.theblaze.com/news/2018/08/07/study-says-older-americans-going-bankrupt-more-than-ever-blames-life-in-a-risk-society
532 https://www.fool.com/saving/2016/10/03/heres-the-average-americans-savings-rate.aspx
533 https://www.consumerfinance.gov/ask-cfpb/what-is-a-fiduciary-en-1769/
534 https://www.sec.gov/fast-answers/answersformadvhtm.html
535 https://theretirementpath.com/disclosures/
536 https://www.amazon.com/Worry-Free-Retirement-Finding-Trustworthy-Financial-ebook/dp/B07ZDJS9YS/ref=sr_1_2?crid=WC4X5KVO8YZM&keywords=randy+thurman&qid=1671208521&sprefix=randy+thurman%2Caps%2C646&sr=8-2
537 https://www.aarp.org/money/investing/info-03-2012/two-sides-of-financial-planner.html

- U.S. Securities & Exchange Commission: Investment Advisers: What You Need to Know Before Choosing One[538]
- U.S. Consumer Financial Protection Bureau: Know Your Financial Adviser[539]
- Financial Industry Regulatory Authority (FINRA) – check your advisor/firm here[540]
- U.S Securities & Exchange Commission – Check your advisor here[541]
- U.S Securities & Exchange Commission – Investor.org financial resources website[542]
- Oklahoma Society of CPA's Annual Financial Fitness Kit[543]
- Investing Advice Watchdog[544]
- FINRA BrokerCheck[545]

Look, if your company offers some kind of retirement savings plan, **BY ALL MEANS** take advantage of it and **especially** if they offer some kind of matching contributions, take the **maximum** you can get – **it is free money** that will add up quickly. That is becoming a rarity these days and there are some caveats – see below. Be careful, though. If you leave that company, don't leave that money there – roll it over to a self-directed IRA or, if possible, your new company's plan. But be extremely careful when making a "rollover" – never have the firm holding your money send you a check directly – that can trigger an extremely large and painful taxable event that **cannot be reversed**. You want them to transfer the money directly from one investment company account to another, **not to you!!!** As much as people change jobs these days, these companies should know how to do this, but never assume (ass-u-me) that! Contact your CPA or licensed financial professional for assistance and guidance!

Bottom line, folks: In addition to any company or government benefits, **you** have to plan **your** life carefully and **also** fund your retirement **privately** (yes, you can do that), that way **you** and **only you** will have control over it….and your destiny! As I mentioned, company retirement plans can be great, but more often than not, they offer limited investment options and they may not be actively managed. What does that mean to you? Well, if a fund is actively managed, you won't have the same "cookie cutter," generic portfolio of investments that the guy working in the cubicle next to you has. Also, tax deferred accounts, like IRA's and 401(k)'s are great, however, be careful about locking up all your money in an investment vehicle that makes it difficult for you (in an emergency, for example) to access those funds without first paying a heavy tax and or redemption fee. Even if you do have a

538 https://www.sec.gov/reportspubs/investor-publications/investorpubsinvadvisershtm.html
539 http://files.consumerfinance.gov/f/201311_cfpb_flyer_senior-financial-advisors.pdf
540 http://www.finra.org/
541 https://www.sec.gov/check-your-investment-professional
542 https://www.investor.gov/
543 https://www.oscpa.com/for-the-public/financial-literacy
544 https://www.investingadvicewatchdog.com/
545 https://brokercheck.finra.org/

retirement plan at work you should (hopefully) have a Certified Financial Planner (CFP, or equivalent) who is a fiduciary and at least talks to you quarterly about what is going on in your life and you investment goals, and who also daily tracks what is going on in the market and adjusts the holdings of your portfolio accordingly to match those factors, maximize gains and limit taxes. Most company retirement funds will allow you to change your investments periodically and a CFP can help analyze those options and recommend an appropriate strategy for you. Again, you **must invest** your money (wisely) and make it work for you because that is the only way you will outpace inflation and the subsequent devaluation of the dollar and provide you with funds to retire on so you don't have to work into your 70's or be at the mercy of "the system" when things in your life go awry and you need money (readily available cash, aka "liquid assets") to dig your way out. I can't emphasize this enough. If your retirement plan consists of the one offered by your company or the government, you don't have a plan, you have a lottery ticket!!! **You must be your own *financial* first responder!**

One more very important note on this – when choosing a private firm to start your retirement investment/plan, make sure the securities (stocks, bonds, mutual funds, ETF's, etc.) in which they invest can easily be transferred to another investment advisory company in the event you want/need to part ways with your current advisor/company. What I'm talking about here is be careful about investing in "proprietary" or "private equity" investments – they can be difficult if not impossible to move without first cashing out, which can, and usually does, incur a taxable event(s). There are good reasons to invest in such investments, just be sure you understand the benefits, limits, and restrictions on them if you need to move them.

I have people who make fun of me for this (and most of them are flat broke and functionally ignorant) and don't understand, but you **need** to make friends with your professional service providers or anyone else with whom you frequently conduct business. Why? They can direct you to other, **trusted** people who can help you, allowing you to build a trusted network that you can depend upon in times of need, emergencies, etc., and no, this strategy isn't just for people with a lot of money – you should start cultivating these relationships at the earliest possible point in your life because we **all** need people who can help us from time-to-time, **people whom we can trust!** Also, it helps for those people to know you because you are much more likely to get favorable treatment from a friend. And you, too, should be a resource person to them when you can.

Story time: Many years ago, I got to be friends with the manager of my bank. One day, I was in a real estate continuing education class and one of the students was lamenting a lot of problems she was having with her mortgage through this same bank. It was a very large, national bank and she was extremely frustrated that she just couldn't get anyone on the phone who could help, etc., etc. –

we all have similar stories about customer no-service, sadly. After class, I talked with her and gave her the name and number of the branch manager and suggested that she go see him to see if he could at least get someone on the phone to help her. A few weeks later, I was in the bank and the manager told me that the lady I referred to him had stopped by and he was able to help her get the issues with her mortgage resolved. Now here's the twist: The lady was the owner of a large furniture retailer – she had money and contacts, but even in this case, she didn't have the **right** contact, but I did and I was willing to help her out. I never needed furniture, but don't you think she would've been very happy help me out if I did by helping me with a special order or giving me a discount, or maybe favorable interest rates, or waive delivery fees, etc.? See how this works? At the time, I was in the custom baking business and I made sure that I took some nice treats to my bank manager friend for helping out that lady. You need to have friends everywhere!!

It's a dangerous world out there. Inflation has made our dollars worth even less and therefore the quest to obtain them even more difficult. Effect of Printing Money on the Economy[546] And watch famed economist Milton Friedman explain[547] who and what really causes inflation.

Complicating matters are the huge number of people and businesses (legitimate, quasi-legitimate, and downright illegal) desiring to separate you from your money using all manners of slick marketing, ad campaigns and outright fraud, in some cases.

As I see it and, in my opinion, young people get into debt problems due to a variety of factors, but mainly:

- Not having the basic personal finance skills due to inadequate, incomplete or non-existent education in that subject from our government schools, aka public secondary educational institutions.

- Poor financial and purchasing choices made out of plain ignorance, bad advice and unscrupulous sales people who don't have **your** best interests in mind.

- Failure to understand their legal responsibilities and obligations under contracts and agreements into which they enter.

- Exploding prevalence of fraud and scams targeting the young (and elderly).

[546] https://www.economicshelp.org/blog/1377/economics/effect-of-printing-money-on-economy/
[547] https://www.youtube.com/watch?v=F94jGTWNWsA

- Simple lack of restraint in general daily spending habits.

- Simple lack of restraint in personal relationships....don't make me spell it out for you; you know what I'm talking about. It goes along with the adage, ***"If you can't feed 'em, don't breed 'em!"*** (See the **Appendices section.**) If you want to start a family, that's great, just make sure you have built a solid financial foundation on which to start, otherwise, you and your family are going to have a very difficult time if you lose a job, suffer a catastrophic accident or illness, etc.

- Running afoul of the law. Today, make one wrong decision and it is **very** easy to get into legal trouble that will follow you around **for the rest of your life** and cost you a lot of money and possibly prevent you from getting most jobs (felony conviction)! You **must** be careful. Obey the laws. Avoid places, situations, events, people, gatherings, etc., where violations are or may occur. Drive courteously, be respectful towards the authorities (and everyone else, for that matter) and **no illegal drugs, not even once** and that includes marijuana - even if it is legal in your state, it is still **il**legal federally as of this writing! I'll explain more in the **Appendices (Proverbs) section**. Even in states where medical and or recreational marijuana is legal and the state laws prohibit its consumers from being discriminated against, I would avoid it at all costs. And recent studies have shown it to be more harmful to you than cigarette smoking!

- Marijuana article 1[548]
- Marijuana Article 2[549]
- Marijuana article 3[550]
- Marijuana article 4[551]
- Marijuana article 5[552]
- Marijuana article 6[553]

- Most people don't understand that thanks to chemical and genetic engineering, the active ingredient (THC) content in some strains of marijuana is now as high as 20 TIMES what it was

[548] https://sunrisehouse.com/quit-abusing-marijuana/compare-smoking-cigarettes/
[549] https://childmind.org/article/marijuana-and-psychosis/
[550] https://www.thefp.com/p/weed-is-dangerous-legalizing-mistake-barr
[551] https://www.wsj.com/us-news/marijuana-depression-psychosis-869490d1?reflink=integratedwebview_share
[552] https://www.theblaze.com/news/marijuana-as-addictive-as-opioids-among-teenagers
[553] https://www.gov1.com/public-health/study-thc-found-in-more-than-40-of-deceased-drivers-in-ohio-county-crashes

back in the 1960's, making it significantly more addictive and harmful to your health. There are very few ailments that you cannot find an alternative, fully legal medication or therapy for. If you have a true medical need for something that marijuana can be prescribed for, do your best to find an alternative. (Marinol, a synthetic form or marijuana, has been around since 1985, but few people have ever heard of it.) Remember, as of right now, marijuana is still a Schedule 1 drug and therefore **very illegal** in the eyes of the federal government and you never know when life circumstances might require that you move to another state where marijuana is still illegal.

- At some point in life, you may have to take a lie-detector test in order to get certain (high-paying, military, law enforcement, government) jobs and you don't want to have to answer "yes" to that (marijuana) question! See the **Appendices** section for more information in the **Personal Responsibility, Staying Out of Trouble and Interacting with Law Enforcement** section.

- Living beyond their means and not having an emergency fund and food supplies. See my ***B.O.B. Report*** on the **Publications** page of my website[554].

- Social Media. Be **extremely careful** of what you post as it will probably exist on the Internet at least for the rest of your life and will affect you throughout your life. Trust me, I'm a detective and social media is a gold mine for people in my profession! Here is a good rule: Don't post anything you wouldn't want published in your church bulletin or want your grandma to see. Simple. However, even then, sadly, there are sick trolls out there who can find something wrong with a picture of a cute puppy. Also, don't post personally identifiable information like birth dates, etc., that criminals can use to steal your identity. Your social media posts can be used by criminals to reverse engineer your life and take over your accounts or even worse, commit some other kind of physical crime against you . Don't believe me? See that latest statistics here[555]. And did you know that pictures you take with your phone have geolocation information imbedded in them that can help criminals determine exactly where anything in that picture is located? Learn how to turn that feature off in your phone and or digital camera!! I go into more detail about this in my ***Identity Theft*** report on the **Publications** page of my website[556] to help you secure your personal information. **UPDATE 5/7/2025:** With the advent of AI (Artificial Intelligence), we have to limit what we post online because people's voices and

[554] http://www.magnusomnicorps.com/publications.html
[555] https://feedzai.com/aptopees/2021/04/20210305_U.S.-Identity-Theft_The-Stark-Reality_Report.pdf
[556] http://www.magnusomnicorps.com/publications.html

can be spoofed - it only takes a few seconds of your voice or a video of you to allow criminals to appear (even on video chat) or sound like anyone from the President to your parents, spouse, child, financial institutions, law enforcement, etc., so be very careful.

Also check local financial planners' websites for free seminars in your area. However, attend **just for the information**, be wary if they are trying to sell you financial products, especially any type of insurance products as investment vehicles, things such as annuities, etc. There is a time and place for those and you will need the assistance of an RIA or CFP who **thoroughly** knows you and your financial situation to make proper decisions and timing to avail yourself of those types of products. Again, I speak from my own (bad) experiences.

Story time: Regarding investing in the stock and bond markets. Look, you're going to have to do this if you want to stay ahead of the game. But a little bit of advice my dad passed along to me. You will be investing for the long haul – 40+ years, probably. Over the course of that time, you will see all kinds of wild market swings. Remember, the markets hate uncertainty, so, in our current political climate, you will see many of these swings – it's like a financial rollercoaster. However, again, over time, you will win out. Consider that if you cashed out of the market for some reason and never got back in for say 20 years and you missed the top 10 days in the markets over the years, the return on your money will essentially be cut **IN HALF!!!** And if you do invest, don't check your account every day – it will drive you crazy and make you very nervous and stressed out and we certainly don't need any more stress in our lives than we already have these days. Now consider this, from 1992 to 2022 (30 years), the Dow Jones Industrial Average[557] increased 961% or 32% per year, the S&P 500[558] increased 895% or 30% per year. I know this isn't quite and apple-to-apples comparison, but, Social Security, which invests in special issue government securities, only increased 1% – 3% per year and the average rate of inflation during the same period was 2.61%, so, the money you put into Social Security during that time barely, barely held it's value due to inflation, which diminishes the purchasing power of your dollar. So think about it this way, a Snicker's candy bar was $0.50 in 1992 and in 2022 it was around $1.50 – that's a 200% increase. That $1 you put into Social Security in 1992 wouldn't even come close to having enough value in 2022 to purchase that candy bar because its value didn't come anywhere close to keeping up with inflation, hence it's diminished value. That is why when people retire and who have paid into Social Security all their working lives cannot depend upon it to completely cover their expenses during retirement. I hope that makes sense. One other thing, the idiots in the media like you to think the stock market averages reflect the overall strength (or weakness) of our economy, but they do not – they do not take into account many other factors used to

[557] https://www.investopedia.com/terms/d/djia.asp
[558] https://www.investopedia.com/terms/s/sp500.asp

determine our economy's health. Just keep that in mind. Once again, you need to ally yourself with an experienced CPA and or CFP to help you navigate all this.

Final Thoughts:

Whatever financial plans you make, **and this is critical**, be sure your spouse or significant other is **fully** involved. If something happens to either of you, will the other know where all the account numbers and passwords are, which companies you have life insurance with, etc., etc.? With some of the new password manager software like Dashlane[559], etc., organizing this information has become much easier. (For more options, see PC Magazine's Best Password Managers for 2023[560]) If you want a more comprehensive, futuristic, digital way to manage your estate planning and documents, consider services such as:

- Everplan[561]
- My Life and Wishes[562]
- Cake[563]

Also, most banks and funeral homes have very comprehensive and free "personal information manager" booklets that can really help you get organized. If you are more "old school" and like the paper method, here are a few good resources:

- **Age Your Way** – Debbie Pearson, RN[564]
- **The Blueprint to Age Your Way** – Debbie Pearson, RN[565]

- Also check out Care Right, Inc.'s Grab and Go Binder[566]

Get professional assistance/estate planning guidance from an **independent, fiduciary** (look it up) CFP (certified financial planner), not a stock broker, banker, or insurance salesman, and follow their instructions, especially when it comes to things like establishing will, trusts, etc. This will significantly help you avoid problems such as those featured on MarketWatch's Moneyist[567] website.

559 https://www.dashlane.com/
560 https://www.pcmag.com/picks/the-best-password-managers
561 http://www.everplan.com
562 https://www.mylifeandwishes.com/
563 http://www.joincake.com/
564 https://www.amazon.com/Age-Your-Way-Create-Unique/dp/0997853301
565 https://www.amazon.com/Blueprint-Age-Your-Way/dp/099785331X
566 https://carerightinc.com/grab-and-go-binder/
567 https://www.marketwatch.com/column/the-moneyist

With the Internet, there's not much excuse for making uninformed financial and other decisions. Read other people's product and service reviews; I glean lots of great information from them.

Note: If you don't understand credit and your rights, these are good sites to learn about it:

Attend Dave Ramsey's Financial Peace University
http://www.daveramsey.com
Classes can be found locally, usually at participating churches. This is the place to learn about personal finance.

Also check out classes with Wealthfit[568] and watch YouTube videos from Jaspreet Singh with Minority Mindset[569] – he is very knowledgeable and does an excellent job explaining a lot of personal finance subjects in short, informative and entertaining videos.

Talk to your local CCCS (Consumer Credit Counseling Service) in your area for assistance with reducing your debt. This is the place to go to get started consolidating your debt and getting a new start. Trust me, there are **no magic bullets** to getting out of debt, (unless you absolutely must file bankruptcy, which is a bad idea from a variety of aspects). You **will** have to work hard, sacrifice and it will take **time**, but, you **must** preserve and improve your credit score; it is critical to numerous aspects of your life, as I'm sure you already know if your reading this.

Credit Karma
http://www.creditKarma.com

Credit Sesame
http://www.creditsesame.com

- A site to monitor your credit and it has tips to help you improve it. A **great, free** resource. They also have a great smart phone app.

Clark Howard
http://clarkhoward.com

[568] https://wealthfit.com/
[569] https://www.youtube.com/channel/UCT3EznhW_CNFcfOlyDNTLLw

- THE resource for wise purchasing/life choices.

Nerd Wallet – Everything financial explained in plain English
https://www.nerdwallet.com/

4 Great Government Resources:

- Federal Trade Commission https://www.ftc.gov/

- U.S. Gov't. Consumer Financial Protection Bureau http://www.consumerfinance.gov/
- U.S. Gov't Office of the Comptroller of the Currency https://www.helpwithmybank.gov/

- Government Publications http://publications.usa.gov/USAPubs.php
    - TONS of FREE resources covering all kinds of topics to help you become a wiser consumer.

Where We Waste a Lot of Valuable Time & Money/ Easy Money-Saving Tips:

First read the article: How Many Americans Live Paycheck-to-Paycheck in 2023[570]

- Glued to electronic devices and social media [high ID theft, account takeover risks, especially now with the advent of Artificial Intelligence (AI)]
- Frittering away countless, valuable hours watching sports on TV.
- Blabbing your life away on the phone, playing video games, etc., for hours on end
- Not paying credit card bills in full each month – accrued interest, fees, penalties, etc. (more on this in **Section 6.**)
- Designer coffees (McDonald's coffees are just as good as that other place and you will save a small fortune, better yet, just stop drinking them altogether – better for your health, too!)
- Brand-name products
- Bottled Water (buy a filter system like Berkey[571])
- Eating out often (soft drinks, teas, alcoholic beverages, especially – in Oklahoma, there is a 13.5% sales tax on each alcoholic beverage drink and that is **in addition to** the sales tax,

[570] https://www.meetbreeze.com/blog/how-many-americans-live-paycheck-to-paycheck/
[571] https://www.usaberkeyfilters.com/

which is over 8% in most areas!!!! The profit margin for soft drinks/other beverages in restaurants is HUGE!!!! It is ridiculous to pay $3+ for a soft drink in a restaurant!!!! Stop it!)

- Food delivery services like Grubhub, Door Dash, etc. This is one of the worst wastes of money ever!! Get off your lazy arses and go get your own food!!! And please don't wear your pajamas out in public – have a little more self-respect for yourself and others!!! And by the way, have you ever scrutinized the personal hygiene of some of these drivers and their vehicles???? So, do you really want these people touching/transporting your food??
- Grocery/product delivery services like InstaCart, etc., or any other service that charges for delivery of your purchase(s) that you could easily go get yourself, but you don't because once again, you just can't get off your lazy arse to go get it yourself.
- Cable/Satellite TV [Try streaming with Roku, Amazon Fire Stick, etc. (See my ***"How to Cut the (Cable TV) Cord and Save Big Money"*** 9-12-2024 blog post on the ***Tip of the Day*** page of my website[572] for an explanation.]
- Vacations you can't afford and or have to finance (incredibly stupid!)
- Gambling, lottery tickets (A complete waste of money!)
- Impulse buying
- Unnecessary taxi/Uber/Lyft, etc., rides
- Not taking advantage of discounts, coupons
- Brand name clothing, accessories
- "Needing" the latest cell phone
- Forgetting to cancel free trials
- Overbuying residential real estate, autos, other "toys" (boats, ATV's, RV's, etc.)
- Bad/unhealthy habits (tobacco, legal THC products, smoking, vaping, alcohol, high-sugar soft drinks, energy drinks, sugared coffees – horrible for your health!!!). You are just burning and urinating your hard-earned money away!!! The money you could save from not smoking over the course of 20 – 30 years and regularly investing the same amount of money could approach almost 7 figures, not to mention the years you could add back to your life and years it could shave off your retirement!!! And remember, ALL marijuana products are **STILL** illegal per federal law!
- Unused memberships & subscriptions – gym, streaming services, e-periodicals, music, other Internet things, etc., we don't need or use.
- Excessive and sometimes hidden fees (also in restaurants, hotels). When using credit cards, watch out for "service charges or convenience fees" for using them. This is regulated by state law and the merchant's agreement with the credit card issuer and payment processing service

[572] https://www.magnusomnicorps.com/tip-of-the-day.html

they use and may or may not be allowed. **HOWVER**, if you use a pre-paid debit card or financial institution debit card for your purchase and even if you use it as "credit," any additional fees are illegal per federal law per the Durbin Amendment to the Dodd-Frank Act – report such businesses to your state's attorney general. For a more comprehensive explanation, see this article and video[573].

- Extravagant birthday parties, weddings, other special events (spending tens of thousands of dollars on such things is just plain stupid, especially in the age of Bidenomics and the rapid devaluation of the dollar. Consider that the value of a bulk sum of money invested in a Dow Jones Industrial Average Index Fund over 20 years would easily triple in value. Would you rather have 1 day of fun or shave a couple of years off your retirement date and be able to tell your idiot boss to go play on the runway?? Think about that!!)
- Not eating left-overs (get to-go boxes at restaurants) and throwing them out – **huge and extremely foolish waste of money!!** Think of the millions of people in this world who won't be having any food for dinner, or maybe any meals for days. Be grateful for the abundance we have in this county and do something to show your appreciation by donating to a worthwhile international food charity or donating food items and or even volunteering at your local food bank/pantry.

Eat the majority of your meals at home and brown-bag your lunches for work/school; it will save you a small fortune! Get a small cooler and a blue ice pack if you want to take cold items. If you don't know how to cook, learn! It's not that difficult and there are plenty of cheap classes at your local vo-tech or even free on YouTube, Facebook, etc. You don't have to have a lot of knowledge or expensive chef's gear to make great meals – I know because I've also been a restaurant and institutional waiter and cook. Check out the **Just for Fun** page of our website[574] for more tips on this subject. If you just have to eat out, download the apps of your favorite respective restaurants and use their embedded coupons, deals, specials, etc., to save **lots** of money. Also sign up at Restaurant.com[575] where you can buy discounted coupons for your favorite restaurants and if you have the Rakuten[576] (formerly eBates) add-on in your browser, you can currently get 17.5% cash back on any purchases you make at Restaurant.com, further increasing your savings!!! Fetchrewards.com[577] has an easy, very generous rewards program. And check out these other, easy-to-use money-saving Internet browser add-ons:

[573] https://www.lawpay.com/about/blog/credit-card-surcharge-rules/
[574] https://www.magnusomnicorps.com/just-for-fun.html
[575] https://www.restaurant.com/
[576] https://www.rakuten.com/
[577] https://www.fetchrewards.com/

- Honey by PayPal[578]
- Capital One Shopping[579]
- Rakuten (formerly eBates)[580]
- CamelCamelCamel[581]
- The 5 Best Apps to Reduce Food Waste & Save Money on Groceries – Lifehacker 7/2/2025[582]

If you frequent certain restaurants or stores, get their apps and sign up for their rewards programs – you can save a lot of money that way and most have their coupons in the app, so no more coupon clipping from the newspaper or flyers you get in the mail. For example, Sonic drive-ins are big in my area – if you order through their app, you get 50% off all drinks all the time, plus 50% special items that only app subscribers see!!

If you're out driving around and need a soft drink, get it at the Dollar Tree (which are everywhere) instead of the convenience store. Most places are charging near $3 per 16 - 20 ounce bottle, but Dollar Tree is $1.25. Ditto if you want chips, too. Also, do you buy the Sunday paper to get coupons? At most places, the Sunday paper is $3.50, but at Dollar Tree, it's a $1.25 – some stores have it, some don't. You do the savings math.

Buy generic/store-brand food and products - most, not all, are just as good as the name brands and up to half as expensive because they don't have those slick, high-dollar marketing campaigns. For example, I buy my cold medicine at Dollar General. The ingredients are exactly the same as the name brands, but I get twice the quantity for half the price. Also the Equate brand at Walmart

Again, don't get caught up with "Keeping Up with the Jones's." Think first before buying that huge house or "toy." Will you have to license it, insure it, do maintenance on it? How often will you really get to use it?

If you smoke, vape or drink excessively, stop! It costs a fortune these days and will **really** cost you in the long run with any number of serious health problems.

Evaluating a business: If you go into a business and no one acknowledges your presence or does so but leaves you cooling your heels for more than 2 minutes, that business is not efficient and you will

[578] https://get.joinhoney.com/
[579] https://capitaloneshopping.com/
[580] https://www.rakuten.com/
[581] https://camelcamelcamel.com/
[582] https://lifehacker.com/money/best-apps-reduce-food-waste-save-money-on-groceries

not receive good service for your money. Leave, go somewhere else that appreciates your business and post commensurate reviews online (but be fair). Don't waste your time with a business that doesn't care enough about its customers to take care of them in a prompt manner – that is a very tell-tale sign of ownership that doesn't care and will ultimately leave you hanging in some manner. And business owners, if you treat your customers poorly, and you know who you are, either step up your game or just close up shop and get out because the public isn't going to tolerate your mediocre service any longer! With social media, we'll know! And one more thing business owners – don't try to sneak nebulous "service fees" into your customers'/clients' bills. Many restaurants are using this scheme now to pad their already over-inflated prices. For patrons, ask before you purchase a product/service or dine at a restaurant if they include a "service fee" and if so, ask them what it is for. I understand the cost of raw goods keeps increasing and I don't have too much objection to paying a small, additional fee IF it is clearly disclosed on the front door of the business, on the website and on the fee schedules and or menus. Otherwise, no deal. Tell the manager/owner why you are not doing business with them, that you are going to expose their sneaky scheme on every social media platform you can, and follow up. Managers, better yet, just raise the prices on each item on your menu if you have to, but don't try to blindside the public.

If you are a current cable or satellite TV subscriber, you know how much they eat into your monthly budget, but, there is a much better and cheaper way to get your entertainment. Most of the young people know about streaming devices like Roku, Amazon Fire Stick, etc., and their related streaming services like Netflix, Amazon Prime, VUDU, etc., but if you don't, you can save hundreds to over $1000 per year by using these inexpensive devices and their services and have significantly more content and control over your entertainment choices. This is a somewhat long explanation, so I'm going to refer you to the ***Tip of the Day*** page of my website[583]. Scroll about ¾ of the way down and look for the "***How to Cut the (Cable TV) Cord and Save BIG Money!!"*** section.

If you travel, do your research before booking a trip. Hotels and motels have gotten terrible over the years at gouging and nickel and diming guests for every little thing from additional soap to Wi-Fi to even requiring valet parking at costs close to half the daily price of the room or even more!! It's completely outrageous! Call a hotel and ask them, "What is the total cost of a room including all miscellaneous fees and taxes. Also, what is your parking availability – do you have free and open parking, parking garage, etc., and is there a cost and is valet parking required (and at what cost)? Don't get caught up in this very expensive trap. Take your own snacks and beverages with you or stock up from the local grocery store, etc., when you get there – do not take them out of the room's

[583] https://www.magnusomnicorps.com/tip-of-the-day.html

mini-bar. Also, be sure to see **Section 10. OTHER (THAN HEALTH) INSURANCE** for information on trip insurance. When booking hotels, check multiple online sources, but be careful – many of these booking sites are not accurate and up-to-date and do not communicate efficiently with the hotel! Also, do an Internet search and call the hotel directly and see if they can get you a better price. Do not use the number off generic hotel booking websites, the number probably won't get you to your hotel's actual front desk. Also, search for prices in different Internet browsers – Chrome, Edge, Firefox, Opera, etc. Your browsing habits may affect the rates returned to you by these booking sites and on the actual hotel's booking website. And be sure to sign up for the hotel's rewards program, if they offer one. Members can sometimes get additional perks along with the points. However, only sign up if it is free. Some hotels offer their own credit cards, but be careful, some have annual fees, so read the fine print!

Regarding extravagant special events, birthday celebrations, weddings, etc. Look, this is really just throwing money away and apologies to those who are professional planners for such events. It's clearly okay to have nice celebrations, but don't go bananas **and** coconuts here. For the average person, persons, families, the tens of thousands of dollars you may spend on such events really should be put into their emergency fund or invested conservatively because down the road, you will need that money for a new car, major home repair, bills in the event of a catastrophic illness or other health-related event in case you are unable to work and don't have short or long-term disability insurance, etc. Don't think those things can happen to you? Guess again, Einstein! And on the subject of weddings, oh my gosh, I can't tell you how many friends want to get married at exotic locations like Cancun, etc., and expect their poor families and friends to make the expensive, time-consuming, tiring trek to these locales. Instead of thinking about yourself, think of the massive imposition, expense and disruption to people's lives that you are going to put them through. It also puts your family friends in a very precarious position of having to choose to support you in the happiest time of your life and paying other bills, dealing with work-related and child care issues, etc., etc. Really, take some time and think this through. Instead, maybe have a nice ceremony locally where most can attend easily and then jet off to your exotic destination for a very romantic and relaxing honeymoon and spend a week or maybe even two there!! Plus, think of all the money you and your family and friends will have saved and the stress all will have avoided!!! Besides, who can honestly say that they enjoy flying commercially these days, anyway?

Before I end this section, remember, you do have rights under federal and state law if there is a dispute about your credit. Here are some of the more relevant laws:

- Federal Trade Commission Act (15 U.S.C. §§ 41-58, as amended)[584]
- Fair Credit Billing Act (15 U.S.C. 1666-1666j)[585]
- Fair Credit Reporting Act (15 U.S.C. §§ 1681-1681x)[586]
- Fair and Accurate Credit Transactions Act (15 U.S.C. §§ 1681-1681x)[587]
- Fair Debt Collections Practices Act (15 U.S.C. §§ 1692-1692p)[588]

And if you think you have been defrauded, you can report it here:

U.S. Federal Trade Commission's Bureau of Consumer Protection Fraud Reporting System[589]

and to your respective state's attorney general's office.

Also see my ***ID Theft report*** and ***ID Theft Reminder Tip Sheet*** on the **Publications** page of my website.[590]

[584] https://www.ftc.gov/legal-library/browse/statutes/federal-trade-commission-act
[585] https://www.ftc.gov/legal-library/browse/statutes/federal-trade-commission-act
[586] https://www.ftc.gov/legal-library/browse/statutes/fair-credit-reporting-act
[587] https://www.ftc.gov/legal-library/browse/statutes/fair-accurate-credit-transactions-act-2003
[588] https://www.ftc.gov/legal-library/browse/rules/fair-debt-collection-practices-act-text
[589] https://reportfraud.ftc.gov/#/
[590] https://www.magnusomnicorps.com/publications.html

7. PERSONAL RESPONSIBILITY, STAYING OUT OF TROUBLE AND INTERACTING WITH LAW ENFORCEMENT

Before I even get started on this, parents, public schools aren't allowed to teach these very basic, but critical life skills, so it is very important that **you** at least teach your children to be good citizens, teach them about patriotism, love of God and country, respect for their elders, the community and other people's property, and give your children a moral code and teach them right from wrong and respect for law and order, otherwise, almost inevitably, someone with a gun and a badge and a person in a black robe sitting behind a tall desk will be happy to do it for you and at your (very high) expense and sadness. But, you **MUST** also teach them about their Constitutional rights so they won't be abused. **It all begins in the home with you, the parents – be a great parent to your children!!**

First, let me explain the dangers out there. According to the **Substance Abuse & Mental Health Services Administration Annual Survey on Drug Use and Health 2024**[591], approximately 30-35% of people suffer from some variety or mental illness and or substance abuse addiction. That's a terrible statistic!!! Furthermore, about 10-15% of people are just plain bad or downright evil. You see what I'm saying here? That means you really, **REALLY** have to choose your friends and professional associates wisely and be quick to get all these other losers away from you and out of your life completely, or they will keep coming back to create all manners of chaos in your life and **you** will wind up needing counseling of some sort!!!

Now, as I've mentioned before, life is very complicated these days – so many public laws, rules, regulations, codes, etc., and even at work, that you're only one bad decision away from getting yourself into serious trouble. Not to mention all the unscrupulous people (the criminal element) out there who do not have our best interests in mind. Also, we live in such a litigious (lawsuit happy) society today. Even with insurance, a small fender-bender or a slip on your sidewalk can knock you far off your life path and into serious debt.

You not only have to be adequately insured (more on that later) for your person, property and business (where applicable), but you have to do your best not get yourself in legal entanglements or run afoul of law enforcement.

The legal entanglements category is very broad. We know that felony convictions can permanently strip you of certain Constitutional rights (voting, firearms ownership, etc.) and seriously hamper your

[591] https://www.samhsa.gov/newsroom/press-announcements/20250728/samhsa-releases-annual-national-survey-on-drug-use-and-health

movement through life, job opportunities, state and federal licensures, etc., but also there are even many categories of misdemeanors that can do the same, for example, convictions for stalking, assault, having a victim's protective order filed against you, etc., etc. You have to be so careful and think before you act. Also what I'm also talking about here is being very careful about who you get into business with, what kind of legal/contractual commitments you make, both personally and professionally (I'll give some examples below). Again, this is another reason why **you want to cultivate those relationships with professionals whom you trust to give you their wise, fair, accurate and unbiased analyses, guidance and opinions – they can also help you avoid the unscrupulous people and businesses.** So here are some examples:

- Going into business with someone you don't really know. You should have their backgrounds thoroughly checked and in any legal relationships you may form, be sure you talk to your attorney about an exit strategy if things go south with the company. And don't commingle your personal funds with the business – keep everything separate. This warning also applies to real estate issues – renting properties, whether residential or commercial – research the owners, management and company. Be sure to read my ***Apartment Living Guide*** on the **Publications** page of my website[592].

- Agreeing to act as an executor of an estate. Fine, a lot of people do this, but there may be other relatives who don't like the fact that **YOU** are the executor and drag you into court (and who pays your legal bills in that case?). Again, do you have an out – can you waive your responsibilities? Talk to your attorney first before signing up.

- Being a foster parent. A noble thing, for certain, but what if you agree to take a child and the child turns out to be completely unmanageable? Can you turn them back over to the state, or are you stuck with them till age 18? This is one situation where you **MUST** enlist the assistance of your own personal attorney to ensure that you have an out.

- Agreeing to care for a non-biological child, perhaps from a friend or relative. Again, the same cautions apply here as those to being a foster parent. Everything regarding that child's care and feeding must be clearly defined and you will need an attorney to assist you with sorting all that out.

[592] https://www.magnusomnicorps.com/publications.html

Regarding the law enforcement category, first let's start with a little subject-related humor – warning, this video contains R-rated profanity and could trigger you if you're a snowflake:

Comedian Chris Rock – How not to get your ass kicked by the police[593].
Note: *If the link is dead, just do a search for the video as named above.*

So, the rules are basically pretty simple if you want to avoid problems: Don't hang out with or get into cars with people who consume illegal drugs, engage in illegal activity of any kind, are prone to violent or legally risky behavior, have criminal records, have warrants for their arrests, etc., because if you do, you will inevitably get swept up, sometimes unwittingly, into some kind of activity that can land you in a lot of legal hot water and it doesn't take much to completely ruin your life and for young people, you definitely don't want to step into adulthood with one hand tied behind your back and limited job/educational opportunities because you have a criminal record. Don't believe me?? Just watch a few episodes of COPS[594] and other similar shows (list below) and you'll get the idea. And by the way, did you know that 1 out of every 3 crimes committed in the U.S. involves drug abuse? Also, an arrest is made every 2.5 seconds in the U.S. – don't be part of those statistics!!!

Back in **section 4.**, I briefly touched on personal responsibility and being held responsible for your actions. As we watch all these stories unfold about civilian interactions with law enforcement officials that go awry and end up with injury or death to the officer and or civilians, keep in mind that negative interactions with law enforcement are **often** the result of **irresponsible personal choices** made by individuals.

I think we've all seen the TV show and on the Internet "COPS," "PD Live" and related programs and video clips. All these people arguing, scuffling and tussling with the police and security and lying to them (which is illegal, but remember, they **can** lie to you[595] to in attempts to gain information!). More here[596] and here[597]. (**UPDATE:** Sadly, due to political correctness, pressure from far left-wing groups, and media corporate executive weenie cowardice, these shows were cancelled in late June of 2020 following the George Floyd incident in Minneapolis. However, for the time being, you can still find clips on YouTube and other sites like PoliceActivity[598] and Real World Police[599], but I expect they will eventually bow to political pressure and remove them, too.) **UPDATE II:** America is fighting back

593 https://www.youtube.com/watch?v=uj0mtxXEGE8
594 https://www.cops.com/
595 https://innocenceproject.org/police-deception-lying-interrogations-youth-teenagers/
596 https://www.rosenbergperry.com/blog/can-police-lie-to-you/
597 https://www.talksonlaw.com/briefs/can-the-police-lie-to-you
598 https://www.youtube.com/channel/UCXMYxKMh3prxnM_4kYZuB3g/videos
599 https://www.youtube.com/channel/UChaEeYV0iibwFqrmFYTweVA

against the stupendously ignorant and inane "cancel culture" and "wokeness/woketardery" and many of these reality police shows are making a BIG comeback. Score one for the good guys!! Okay, back to the scuffling with the police - that is a **bad** idea for all the obvious reasons and should go without saying. The police will almost always initially win, so if you have an encounter with law enforcement, be **cordial** and **polite** and follow their instructions, but **know your rights** (especially 4th and 5th Amendments), **don't talk too much** and don't give any other information than you are asked for – remember everything you say can and will be used against you in a court of law! And if you feel the questions are improper or unnecessary for the circumstance, request a supervisor or just tell them that you're exercising your Constitutional right to remain silent and want to speak with your attorney immediately before you answer any more questions. Also, if you feel wronged, the courts will be the place to seek redress and **not the street!!!**

See these YouTube channels:

- America's Worst Cops[600]
- Auditing America[601]
- Audit Empire[602]
- Audit the Audit[603]
- Andrew Flusche, Attorney at Law[604] (excellent advice for handling encounters with the police)
- Ethical Preparedness[605]
- Hampton Law Firm[606] (excellent advice for handling encounters with the police)
- Online Paralegal's Know Your Rights Infographic[607]
- We the People University[608]
- Police Files[609]

Unfortunately, parents and schools don't teach youngsters how to interact with law enforcement and that's where the trouble starts. Some police departments even publish pamphlets on this topic. If you have a youngster in your home, I suggest you have them read such information and discuss it at length with them. Keep reading for much more information on this subject, but here are some

600 https://www.youtube.com/@WorstCopsOutThere
601 https://www.youtube.com/@AuditingAmerica
602 https://www.youtube.com/@AuditEmpireYT
603 https://www.youtube.com/channel/UCc-0YpRpqgA5lPTpSQ5uo-Q
604 https://www.youtube.com/user/aflusche
605 https://www.youtube.com/channel/UCVTP_kBgE0rsLYbH2-GROfA
606 https://www.youtube.com/@hamptonlawfirm
607 http://www.online-paralegal-programs.com/legal-rights/
608 https://www.youtube.com/c/WeThePeopleUniversity
609 https://www.youtube.com/@PoliceFiles-nx1np/about

YouTube channels that have good examples of how poor behavior can really get you into trouble with the law:

Blue Watch[610]

Body Cam Edition[611]

Bodycam Files[612]

BodyCam Pro[613]

Body Cam Watch[614]

Code Blue Cam[615]

CopsTV[616]

Cops & Criminals TV[617]

CrimeCamNow[618]

Crime Scene Cam[619]

Crime Time Cam[620]

DDH Exploration[621]

Drive Thru Tours[622]

Jail[623]

Law&Crime BodyCam[624]

Law&Crime Network[625]

Lens of Law[626]

Midwest Safety[627]

PoliceGeek[628]

Police Crime Action[629]

Police Insider[630]

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610 https://www.youtube.com/@bluewatchpd
611 https://www.youtube.com/@BodyCamEdition
612 https://www.youtube.com/@bodycamfiles
613 https://www.youtube.com/@BodyCamPro
614 https://www.youtube.com/@bodycamwatch
615 https://www.youtube.com/@CodeBlueCam
616 https://www.youtube.com/@CopsTV
617 https://www.youtube.com/@copsandcriminalstv
618 https://www.youtube.com/@crimecamnow
619 https://www.youtube.com/@crimescenecam
620 https://www.youtube.com/@CrimeTimeCam
621 https://www.youtube.com/@DDHExploration
622 https://www.youtube.com/@drivethrutours1916
623 https://www.youtube.com/@JailTVShow
624 https://www.youtube.com/@lawandcrimebodycam
625 https://www.youtube.com/@LawAndCrime
626 https://www.youtube.com/@LensOfLaw
627 https://www.youtube.com/@MidwestSafety
628 https://www.youtube.com/@PoliceGeek
629 https://www.youtube.com/@PoliceCrimeAction
630 https://www.youtube.com/@policeinsidertv

Police World Crime[631]

Real Body Cams[632]

Red Zone Watch[633]

Uncovered[634]

Watch Cop Cam[635]

- Below is the text from a brochure I got from our local police department regarding the subject (with some of my additional information/editorializing, but remember, **I am not a lawyer – seek qualified legal advice from an attorney if you have questions!!**). Note that it is obviously written in favor of law enforcement. Also note that laws and procedures vary depending upon your respective jurisdiction. Also be sure to read the ACLU's "Know Your Rights" page[636] and get the ACLU's Mobile Justice app[637]. And more great info here: Online Paralegal's Know Your Rights Infographic[638]

Interacting with Police – What You Should Know

When encountering a police officer, it's important to know your rights as well as theirs. Knowing what to expect and how to react is key for your safety and the safety of the officer. Police officers do a difficult and dangerous job. They are trained to approach every situation with caution until they feel it's safe. **Every scenario is different, every one has the potential to be deadly.** How police respond and the outcome depends on many factors. Watch this video first: **WATCH**: 5 Tips for How to Talk to Cops Like a Lawyer! From Hampton Law[639]

IF POLICE STOP YOUR CAR/PULL YOU OVER

Turn on your flashers/hazard lights and pull over as soon as you safely can. If you're unsure police are actually behind you, drive slower than the posted limit to a well-lit, populated area before stopping. Most police cars are black and white or other standard colors and marked with the word "POLICE" in large block letters on the sides. They have red and blue flashing lights.

631 https://www.youtube.com/@PoliceWorldCrime
632 https://www.youtube.com/@RealBodyCams
633 https://www.youtube.com/@RedZoneWatch
634 https://www.youtube.com/@UncoveredCrimeYt
635 https://www.youtube.com/@WatchCopCam
636 https://www.aclu.org/know-your-rights/
637 https://www.aclu.org/issues/criminal-law-reform/reforming-police/mobile-justice
638 http://www.online-paralegal-programs.com/legal-rights/
639 https://www.youtube.com/watch?v=ET37ax_gWl4

Stay in your car. Never get out of the car unless the officer tells you to. Turn off the music, hang up the phone and lower your window to speak to the officer. If you have tinted windows, roll them all down before the officer gets to your vehicle.

Don't flee. Fleeing from the police in a vehicle or on foot can and usually does result in your arrest and almost always results in significantly elevated charges against you – most likely, a felony, even if your actual infraction was a simple misdemeanor citation issue. Don't make the situation any worse than it already is. I see on these reality police shows people running from the police only to discover they had a simple warrant for expired tags, driving on a suspended license, or failure to appear, etc., something really low level that the officer probably would have just issue a citation for, but when they run and once they get caught, they get arrested and charged with felony fleeing/evasion. **Don't be that stupid!!!**

Always keep your hands on the steering wheel, visible to the officer. Don't reach for anything without first telling the officer what you're reaching for and where it is.

Comply with the officer's request, even if you disagree. Don't argue about the officer's actions or the law. Follow instructions. You can request to speak/complain to a supervisor later. Officers should explain reasons for their actions.

If an officer issues you a citation, sign it. It is **NOT** an admission of guilt. Your signature only means you acknowledge your responsibility to pay or appear in court. Refusal to sign a citation could result in your arrest. If you feel you have been wrongly cited, sign your name and write, *"signed under protest"* and argue your case in court later.

An officer may be able to search your car without a warrant. If an officer has **probable cause (PC)** that you might be involved in a crime, he or she can search your car without a warrant. If you're the driver/owner of the car and don't want your car searched, politely tell the officer very clearly. Say, "I am invoking my 4th Amendment against unreasonable search and seizure and other applicable Constitutional rights and do not want my car searched – I do not consent to a search of my person or my vehicle." Be very careful here, for example, if an officer says, "Do you mind if I search your car?" and you say, "No." Do you mean no, you don't want him or her to search your car or are you implying no, I don't mind if you search my car. See what I'm saying here? I know most people will be very nervous in this situation, but take a couple of seconds to process the officer's question and then respond accordingly and specifically. Remember, most police wear bodycams now, so it is highly

likely that your full interaction will be recorded both visually and audibly. Note that they may still search if they believe there is probable cause. Here's a good video about this subject from the Hampton Law Firm[640].

You're suspected of driving under the influence – An officer may ask you to take a field sobriety test to determine if you're impaired. You can refuse the test, but the officer must treat it as a failed test. Your options vary greatly from jurisdiction to jurisdiction. Be sure you clearly understand your options and if unsure, ask for a supervisor and definitely consult an attorney. Watch this video: LAWYER: 5 NEW Tricks Cops Are Using During DWI Stops[641]

IF POLICE COME TO YOUR HOME

First of all, you don't have to answer the door for anyone, including the police, unless they have a warrant.

Answer the door. If you're unsure that the person is really a law enforcement officer, ask for identification or call 911. Note that you usually do not have to answer the door for **anyone** unless they have a warrant and they should so state unless it is a "no-knock" warrant. Also, it is possible that 911 Dispatch may not be privy to law enforcement activities at you location if it is an exceptionally dangerous situation and or federal law enforcement is involved – they do not want that kind of information going out over the airwaves where it could be picked up by a scanner and tip off the criminals. Also note that if you are filming and the officers or agents are in plain clothes, which is usually the case with detectives and or federal agents, they may be reluctant to show you their actual credentials and that is for their own security – they don't want those images and information going out on the Internet since they often times work in undercover capacities. If you really desire to engage these individuals in conversation and if you reach an impasse on this point, simply ask the officers or agents if they will show you their credentials if you stop filming or point the camera in a different direction while reviewing their credentials. Remember, anyone can pick up a very realistic looking badge and air pistol at just about any pawn shop or online.

Determine the type of warrant the officer has. The officer may have a search or arrest warrant. Police don't have to wait for you to read the warrant before taking action, but they do have to give you a copy of a search warrant. The warrant should specify where they may search. When they come in,

[640] https://www.youtube.com/watch?v=c6M_JrtOYW4
[641] https://www.youtube.com/watch?v=eO1XGzyHRyA

be sure to tell them that you only consent to a search of the areas specifically noted on the warrant and nowhere else. And call your attorney immediately.

If you help a suspect, you could be arrested. Police can prevent anyone from coming or going until they obtain a search warrant to look for wanted people or evidence.

If someone commits a crime on your property you could be held responsible. Allowing someone to sell drugs on your property could result in your arrest. Storing stolen or other illegal goods for someone else could make you an accessory to the crime.

IF YOU'RE ARRESTED

Remain calm. If you don't know why you were arrested, **politely** ask. You will be handcuffed. Police are responsible for your safety after you have been arrested. Additional equipment and or physical force, including Tasing or Pepper Spray/Mace may be used to restrain you if you don't cooperate. **Tell them ahead of time** if you have any weapons, sharp objects, illegal substances, etc., on your person that may cause them injury during a pat down. Now is the time to tell them because if they miss anything illegal and you go into the jail with it, you will probably be charged with a felony of some degree.

You have the right to make a phone call after you get to jail. Calls from your personal cell phones are usually not permitted. You should memorize your attorney's phone number.

You will generally see a judge within 24 hours of your arrest.

IF POLICE STOP YOU ON THE STREET

Don't run. Running could result in increased suspicion and elevated charges. Again, don't make the situation any worse than it already is. Always keep your hands out of your pockets, open and in front of you where the officer can see them and don't make any sudden moves.

Remain calm and be respectful. In most cases the officer will only ask a few questions, such as where are you coming from? Where are you going? They may just need your help to see if you've witnessed any suspicious activity in the area, as well.

Police have the authority to pat search you for weapons (only under certain conditions – see "What is 'probable cause' below.). This is for their safety and the community's protection. Resisting a pat search could result in your arrest. You have no say in the search of someone else, their home or vehicle (unless you're driving the vehicle).

Don't lie if police question you. It's a violation of the law to lie to the police.

Do I need an attorney before talking with the police? No, but you have the right to talk to one if police detain and question you as a suspect. It is best to only engage in dialogue with the police with your attorney present. Remember, anything you say can and will be used against you in a court of law.

If you keep getting stopped, politely ask why you were stopped and what you can do to prevent it.

If you're 18 years old when arrested, your criminal record could be permanent. Some crimes can result in a permanent record from the age of 16 or less in certain jurisdictions and or for certain crimes. Even if you are under 18, in some jurisdictions in certain cases, you can be tried as an adult and if convicted, be sent to adult prison. Some states have laws that allow you to have your record expunged for certain crimes and once certain criteria are met – consult with an attorney about this.

Be careful who you hang out with – choose your friends wisely. Your friends' actions could get you into trouble.

Be careful where you hang out. Certain locations are known for more criminal activity than others and law enforcement will most likely be watching for any illegal activity.

Don't get into vehicles that are not road-worthy, i.e., don't have current plates, are not registered to the driver, aren't properly insured. Don't get into vehicles with drivers or other passengers whom you suspect may have warrants or perhaps have some kind of illegal items in the vehicle – drugs, weapons, stolen goods, etc. You could easily get caught up in their illegal activity and charged with a crime even if you are completely innocent. If you are innocent, great, and you will probably be released eventually, but you will still have to pay a lawyer BIG MONEY to defend you in court in order to get out of the charges. Think about it.

Remove yourself from bad situations to avoid problems.

Q & A

Do I have to answer questions from police?

Not if your answers could be used against you. However, officers are generally suspicious of those. If the officer's questions go beyond general pleasantries and your activities at the time, etc., and you legitimately suspect your rights are being violated or you are needlessly being harassed, ask the officer to summon a supervisor and while you are waiting, call your attorney.

Do I have to provide identification?

Yes, if you are operating any kind of vehicle on city streets. When not operating a vehicle, it depends upon if the state has a "stop & ID" law and there are other factors present. Officers may ask for identification if they think you have committed a crime. More info on this and state-by-state information here.[642]

Do I have to do what police tell me to do?

Yes. Officers will explain their actions if the situation allows. If you have a problem with an officer, ask to speak to a supervisor or call 911.

What is "probable cause (aka 'PC')?"

When a reasonable person, presented with known facts would believe that you committed a crime. By law, probable cause must be met before police can take action.

MAKING A COMPLAINT

Request to speak to a supervisor immediately, but continue to follow directions. You can complain later if a supervisor is not available.

Don't confront, argue or debate legal issues. Try to get the officer's name and badge number and if not that, the license plate number and or unit number off the back of his patrol car.

Don't yell, curse at, or touch an officer aggressively, it could result in your arrest.

Cooperation is the best way to resolve a situation quickly. Never resist an arrest even if you think the officer's actions are wrong.

[642] https://wisevoter.com/state-rankings/stop-and-id-states/

This information, with some of my own additions, came from a brochure that was developed by a local police department to provide general information about police encounters. Some basic rights are listed. It's not intended to replace the advice of a qualified legal representative. If you're unsure about your legal rights, **ALWAYS contact an attorney**. By the way, you should have your attorney's phone number memorized!

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One thing you should **always** do, especially when operating a vehicle, motorcycle, bicycle, etc., of any kind on a public street, is carry some kind of widely-recognized, valid (that means **not** expired) state or federal government-issued identification on your person **at all times [including driver's license, proof of insurance and registration (rental agreement, proof-of-purchase) if operating a vehicle]**. Consider this scenario: You and your spouse get in the car to go down the street to the grocery store to pick up a couple of items. He is driving, so you think to yourself, "I'm not driving, so I don't need my ID." Then you are in a collision and both rendered unconscious. The first responders will have no way of knowing who you are nor researching your medical history, so they will have a very difficult time properly treating you. At worst, they could, unwittingly, administer certain medications to which you have allergies, or they could resuscitate you not knowing that you have an advanced care directive on file with the hospital disallowing it under specific circumstances,….because they don't know who you are! (Note: If you do have a medical condition, you should be wearing some kind of medical alert jewelry, etc., or, at least be sure to complete the emergency contact information pages on your smart phone – first responders are trained to look for info there.) Obviously, if you're driving, you must have your valid driver's license, valid proof of insurance and valid registration handy. Other things that work for ID are a military ID, state issued ID (not a driver's license – anyone can get one of those), Passport and Passport Card (I strongly recommend everyone get the last two.). Even if you have a driver's license, I recommend everyone get a state ID card, too. Why?? In the event you lose your driver's license, a state ID card makes replacing the driver's license much easier. Obviously, that means don't carry it with your driver's license – keep it at home in a safe place. Also, state ID's are accepted just like driver's licenses are, so you can still write checks, open bank accounts, etc., with it. And, in most states, they are free for seniors.

Here's a good example: A senior woman was pulled over for a broken taillight. It had been broken for a while and the officer knew it, so he attempted to issue her a citation. She got very belligerent and refused to sign the citation, which was just a bond and agreement to appear in court, not an

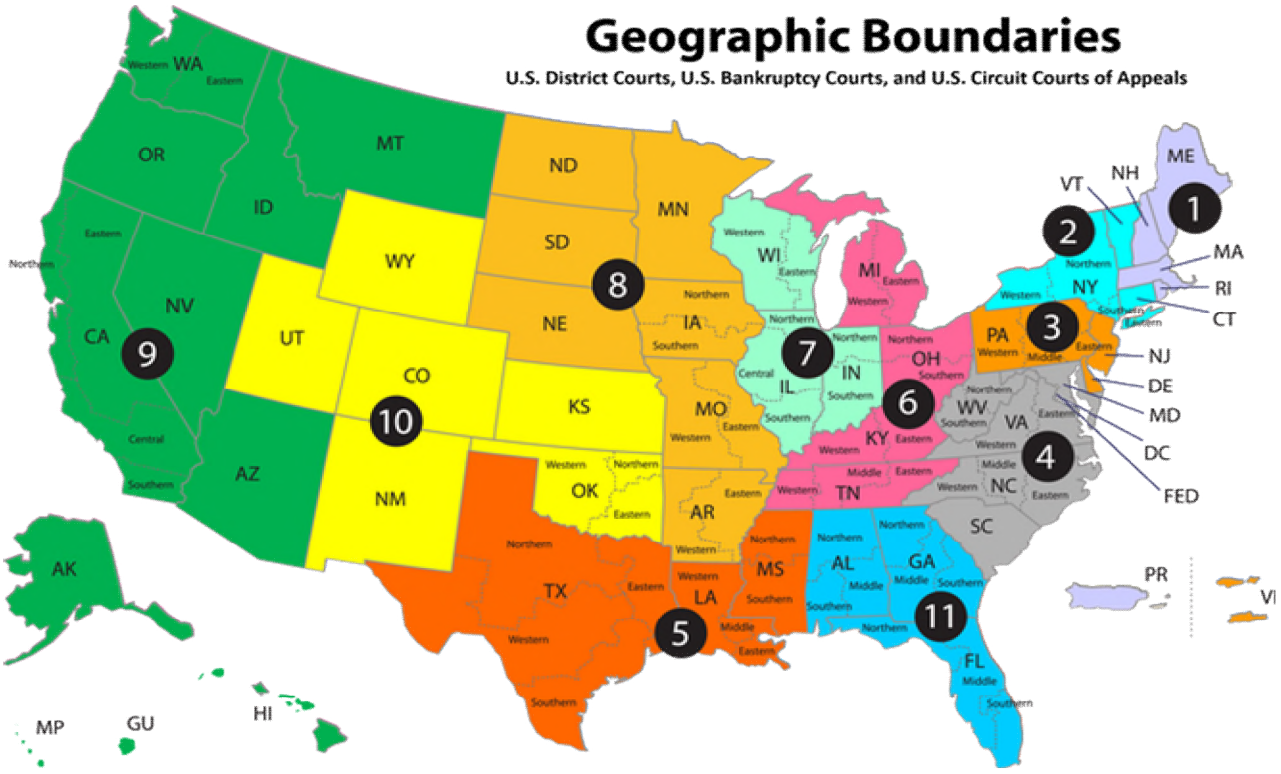
admission of guilt. The situation devolved and the officer asked her to step out of the car and she continually refused at which point he informed her that she was under arrest. She insisted that she wasn't and drove off. A chase ensued and the officer finally got her pulled over and got her door open. She fought with him and kicked him in the groin, at which point he Tasered her and managed to get her in cuffs. What started out as a simple defective equipment citation, that probably would've been dismissed if she got it fixed and appeared in court with proof, was now a whole series of felony charges including resisting arrest, evading law enforcement and assaulting an officer, not to mention all the driving-related offenses. How **incredibly stupid** can you possibly be??!!

Look, if you've never worn the uniform, it's hard to understand what they go through every day. Just wearing all that uncomfortable gear, especially in the heat, is miserable. Do you realize all that gear weighs around 25 - 35 pounds!!?? And that's just the start – it's expensive and each officer has to pay for a good portion of it out of their own pocket. Based on my own experience, you're out about $3,000 - $4,000 dollars. And let me dispel a common misconception constantly repeated by our learned <*cough, cough*> friends in the mainstream media: There is **no such thing as a "routine traffic stop!!!"** Every time an officer approaches a car during a traffic stop, he or she has absolutely no idea what they will encounter, so they are always on heightened alert. There have been cases where criminals rigged spring-loaded machetes underneath the car and when an officer approaches, the pull a lever inside the car, causing the machete to spring out and severely injuring the officer. So, you see, again, there is no such thing as a "routine" traffic stop. For most average citizens, the only time you'll have contact with law enforcement is for a traffic violation. I'll go through some basic scenarios in the appendices section. It's pretty simple, if you are contacted by law enforcement authorities, don't get attitude with them (like this genius in Atlanta)[643], just be polite and go along with whatever they want. The street is not a place to fuss and whine and plead your case with the officer; the courtroom is. If you feel you have been treated unfairly, or your rights violated, there is a process to file complaints with the respective law enforcement agency, city council representative and mayor. It probably won't go very far because you're dealing with a government entity and admittedly, the "good 'ol boys system," and they naturally tend to protect each other, but again, that's why there are courts. If you can, at least voice record any interaction you have with the authorities. (Tips on that in the **Appendices** section.) Remember, in most places these interactions take place in public and most, **but not all**, federal appellate courts have repeatedly ruled against the police and reinforcing that there is no right to privacy in public – you **can voice and video record** anything you want, **especially** when interacting with a public servant like a law enforcement official. Do not, however, do anything that a police officer could construe as you as interfering with their work – at that point, they

[643] https://www.youtube.com/watch?v=fk_jK-gXDCA

can legally shut you down, so maintain your distance, **be polite and respectful** and remember, you are being recorded, too. And for heaven sakes, don't be this idiot![644]

- (1st US Circuit Court of Appeals) Federal Court Rules You Have the Right to Record Cops, Even in Secret – New America 12-13-2018[645].
- Eighth Circuit Court of Appeals Rules Citizens Do NOT have a Right to Film Public Officials in Public – KRGC TV 13, 8-9-2017[646]
- Policing the Police: Your Right to Record Law Enforcement – Civil Liberties Defense Center, 4-21-2015[647]
- Photography & First Amendment – Bill Kenworthy, Freedom Forum Institute, April 2012[648]



And another example: What if you're in a collision and you are injured and your car damaged beyond drivability? Now you have no income and no transportation, but the bills keep coming. How would you cope with that situation?

644 https://www.foxnews.com/media/video-shows-driver-calling-officer-a-murderer-in-racist-attack-during-traffic-stop-youll-never-be-white
645 https://www.newamerica.org/weekly/federal-court-rules-you-have-the-right-to-record-the-copseven-in-secret/
646 https://krcgtv.com/news/local/eighth-circuit-citizens-do-not-have-a-right-to-film-public-officials-in-public
647 https://cldc.org/policing-the-police/
648 https://www.freedomforuminstitute.org/first-amendment-center/topics/freedom-of-the-press/photography-first-amendment/

One other thing: Your cell phone is a treasure trove of information about you and the information contained therein can be used against you…..**if** the police can access it. Now, if you use biometrics (fingerprint, face, iris) to unlock your phone the police can easily unlock your phone while you are handcuffed. However, they **cannot** force you to speak your password/passcode and the most recent rulings included prohibiting the use of biometrics to unlock a device without a warrant. Again, however, as you can see from the articles and dates below, laws are all over the board on this and are constantly changing depending upon your jurisdiction – the U.S. Supreme Court really needs to address this critical issue. Here are some good, short articles and be sure to do your homework as the laws are always changing:

- **WATCH**: Protect Yourself from Cops Using Biometrics to Search Your Phone! Hampton Law, 5-5-2024[649]
- 9th Circuit Court of Appeals Court Rules That Cops Can Physically Make You Unlock Your Phone – Reason, 4-19-2024[650]
- Ask a Criminal Defense Attorney: Can the Police Make You Unlock Your Phone? – Chambers Law Firm, 4-8-2023[651]
- Feds Can't Force You To Unlock Your iPhone With Finger Or Face, Judge Rules[652] (paste this link into this website to see the article: https://12ft.io)
- Know Your Digital Rights, Electronic Frontier Foundation, 10-2014[653]
- US Judge Rules That Police Can't Force You to Unlock Your Phone by Iris, Face or Finger, ZDNet 01-15-2019[654]
- Can Police Force You to Unlock Your Phone?, Android Authority 06-14-2019[655]
- The Police Want Your Phone Data – Here's What They Can Get and What They Can't, Vox 06-04-2020[656]
- Protecting Your Privacy If Your Phone is Taken Away, Electronic Frontier Foundation 06-04-2020[657]

Okay, here's how this might play out, gang: You've just been arrested. The officer wants to see what's in your phone because he suspects it will lead to information on other crimes, but he knows the

649 https://www.youtube.com/watch?v=iBnOXSgMWJI
650 https://reason.com/2024/04/19/appeals-court-rules-that-cops-can-physically-make-you-unlock-your-phone/
651 https://www.chamberslawfirmca.com/ask-a-criminal-defense-attorney-can-the-police-make-you-unlock-your-phone/
652 https://www.forbes.com/sites/thomasbrewster/2019/01/14/feds-cant-force-you-to-unlock-your-iphone-with-finger-or-face-judge-rules/
653 https://www.eff.org/issues/know-your-rights#:~:text=The%20Fifth%20Amendment%20protects%20you,or%20unlocking%20your%20electronic%20devices.
654 https://www.zdnet.com/article/police-cant-force-us-citizens-to-unlock-their-phone-by-face-or-finger/
655 https://www.androidauthority.com/police-unlock-phone-rules-rights-998683/
656 https://www.vox.com/recode/2020/2/24/21133600/police-fbi-phone-search-protests-password-rights
657 https://www.eff.org/deeplinks/2020/06/protecting-your-privacy-if-your-phone-taken-away

law and you are asserting your rights and refusing to give him access without a warrant. Okay, so what now? You're in cuffs and you use face recognition to unlock your phone. He grabs your phone, holds it up to your face and unlocks your phone. Hey, wait!! He can't do that!! No, he can't, but he just did. And while he's searching through your phone, he turns off the biometric lock and it will be your word against his in court as to whether you had it turned on. Guess who they're going to believe?? Granted, the chances of that scenario happening are extremely rare. Even with a warrant, the police cannot force you to blurt out your password, but, of course, you will probably remain in jail for contempt, but unless you're a really high-profile offender, they'll eventually get tired of feeding and housing you and probably release you on bail, unless you in a state that doesn't require bail for almost all crimes, like New York – yeah, ask the people how that's working out for them – crime has spiked in NY since former Gov. Andrew Cuomo, a Democrat, signed that law. So, my advice here is always just use a manually entered password to lock your phone. If someone needs to access emergency contact information to help you, most phones have a function for that, but it doesn't give them access to any other information on the phone.

Society, the biased media, left-wing-controlled academia and many liberals have pushed the mantra that everyone is a victim (of something) and **all** laws are unfair. This level of stupidity is unbelievable, but not surprising considering the sources. Okay, so what do you think would happen to society if we eliminated all laws, rules and regulations? Let's break it down to the very simple: No one likes traffic laws, so let's just eliminate them – no more stop signs, signal lights, speed limits, etc. What do you think would be the result? Hmmm…? Ever drive in a third-world country?? Here's another related story:

Story time: One day I received a summons for jury duty. In my 25+ adult years, I'd never been on jury duty and wasn't looking forward to going downtown, going through all the traffic and parking hassles, security screening at the courthouse, getting dressed up, etc., etc., and who knows how long I'd be stuck on a case. Well, as my wonderful luck would have it, I wound up on a first-degree murder case. Oh, joy! The judge was very methodical – I could tell that he wanted to make absolutely sure that all his "T's" were crossed and "I's" dotted so the case couldn't be appealed on a technicality. He asked each prospective juror numerous questions about our educational and employment backgrounds, beliefs on capital punishment, etc. What is relevant to this book is that he asked us a question as to what each of us thought society would be like if there were no laws, rules and regulations. Naturally, everyone had some answer along the lines of, "chaos, anarchy, societal meltdown, etc." He went on to explain that our whole system in this country hinges upon people telling the truth when they are under oath and if that didn't happen, all other laws, rules and regulations were moot. He made a powerful point that I have never forgotten and emphasized why

the penalties for perjury are so severe. (Recall that is why President Clinton was impeached and had his law license suspended – perjury is **that** serious.) I won't bore you with the rest of that story, but if you do get a jury duty summons and if you are able, do your civic duty and make yourself available to serve – as boring as it may sound, I promise you it will be a very worthwhile and educational experience. While we're on this topic, here are some tips for jury duty:

- If you live in a large city, the jury pool may be several hundred people, so be prepared to stay all day and even come back for multiple days if your name is not called on the first day.
- Men take your hats off in the courthouse!!!!
- Dress in business casual or better, but comfortable. No jeans, shorts, etc.
- Be on time!!
- Take your valid (not expired) state-issued or military-issued ID or Passport and any other relevant paperwork. (If you get summoned to federal court, you have to have a Real ID drivers license, Passport, military ID or some other recognized federal ID to get into the courthouse – your summons paperwork should explain.) Make copies of originals in case you have to leave anything with the court clerk – they may or may not be able to make copies for you and you don't want to leave your originals or hold up the line while they make copies for you.
- Remove as much metal as possible from your person as you will probably have to go through a metal detector at the courthouse entrance. Think TSA screenings at the airport.
- If you have an excuse, such as medical (especially hearing or vision) or work-related, have your paperwork ready for the court clerk (sometimes you can do this online or over the phone – call the court clerk's number on the summons). Another example is if you are an immigrant and English isn't your first language. Even if you are conversational in English, following a court case can be difficult because of all the legal terms and jargon used in our legal system. Plus, depending upon the nature of the case, there may be expert witnesses in all kinds of subjects who use other strange terms and expressions, etc. If you are in this situation, be sure to take copies of your Passport, naturalization papers, etc., to prove when you came to this country and when you became a citizen. Also, if you are a caregiver, a family member caring for a newborn, etc., take appropriate documents like doctors' orders, letters from the administrator at a long term care facility where your loved one resides, birth certificates, etc. If you are small business owner and cannot leave, say if a restaurant, take copies of your business license, promotional materials, etc. with you for proof. I think you get the idea here – it's best to be over-prepared than under-prepared. Basically, whenever you deal with our court system, you **must** have documents to prove your case. Don't be like so many people you see on these daytime court TV shows who go to court and have no documentation to prove their cases and the judge shreds them and dismisses their cases with no satisfaction for either

party. Also, if your jury duty summons happens to "cross in the mail," for example, if you just moved, be sure to take the summons with the yellow USPS forwarding sticker on it with you to court to prove why you may be late responding to the summons.

- Leave your cell phone in the car or turn it off completely! Most federal courts do not allow you to even bring them into the building. And don't forget to silence your smart watches or smart devices that may have cellular capabilities and may make noise during court. Judges can and will take your phone/device away from you if it goes off in court and they do not have to give it back and very often, do not!
- When the judge asks you a question, speak clearly (so the stenographer, judge and attorneys can hear you) and respond, "Yes sir, or Yes ma'am, judge (or "your honor").
- Bathroom issues: Be prepared to sit in the jury box for over an hour at a time. In other words, plan your meals the day before accordingly and take care of business before you leave for the courthouse. If you have other continency issues, you'll probably have to make that known to the judge so you can be dismissed. If that is the case, I would definitely have a doctor's letter attesting to your condition.
- In some places, seniors over a certain age are exempt from jury duty, but this is not necessarily automatic – you may have to call in to the clerk to inform them.
- Check your respective jurisdiction's website for further instructions for jury duty – the link or instructions should have accompanied your summons notice.
- Finally, understand this **very clearly**: In the courtroom, what the judge says, goes. He or she is the king or queen and the courtroom is their kingdom. **Be respectful** and do **not** test him or her because it will **always** end up very badly for you!!
- Understand that you will have to make decisions about a person's legal disposition based on the evidence. However, as I discovered after the case, we were not allowed to hear ALL the evidence and because of that, we almost made the wrong decision for the defendant. Do not assume you will be allowed to hear ALL the facts of the case. Be wary and ask lots of questions of your fellow jurors when deliberating.

Another great, general example I can think of are public protests. Yes, you absolutely **do** have a 1st Amendment Constitutional right to **peaceably assemble** (the word **"peaceably"** is specific in the Constitution despite what that genius Chris Cuomo said on CNN[658] and he's an attorney, too, and should know better) and you have the right to **petition** the government for redress of grievances. You also have the right (contrary to what you hear) to yell "fire" in crowded theater, but unless the threat is

[658] https://www.foxnews.com/media/cnns-chris-cuomo-blasted-for-suggesting-protesters-dont-have-to-be-peaceful

real, you **will pay a price** and have to deal with the consequences for your actions. Just because we have a lot of freedoms in the country does **not** mean you are free to abuse them.

Back to protesting. You can protest, but you **cannot** destroy property, assault other individuals or police, burn, loot, etc., in other words **riot.** Oooo, yes, I used a no-no word!!! Whereas you **may** be **able** to do those things, you **will pay a price** for your actions in most jurisdictions, that is. Most cities and states have political leadership and law enforcement who will not tolerate the wanton assault and destruction of persons or property and will prosecute you for such activities, unlike places such as New York, Minnesota, Oregon, Washington, California, Illinois, etc., where you pretty much can get away with acting a fool. Do you know what all those places have in common? I'll let you figure it out.

Look, I know demonstrating/protesting is the thing to do these days following the George Floyd incident in 2020. Fine, go ahead, but you won't see me out there on your side. Why? Let's look at it another way – from the personal security aspect: Whereas your cause may be just, it simply is not safe any longer to be in large crowds just about for any reason, especially ones that have assembled to address some grievance. Contrary to what you hear from the biased and corrupt mainstream media pinheads, many of these "protests" turn into full-on riots. The aftermath of the George Floyd "protests" resulted in dozens killed, over 7,000 requiring medical attention for injuries, and over $2 billion in property damage/losses and that doesn't even take into consideration the long-term financial losses due to the resulting absence of economic activity from the destroy businesses that didn't re-open or chose to relocate to other, more safe states. Once the police have declared an "illegal assembly," you have a very limited amount of time to clear the area. If you choose to remain and continue to get in the faces of the police or start destroying property, looting, burning, etc., or are simply around people who are, you **will** reap the (bad) consequences every single time! You may be tear gassed, pepper-sprayed, or even struck with a baton or rubber bullets (which can render you permanently blind if struck in the eye). Even if you had no intention whatsoever of breaking any laws, you are now stuck in the middle of chaos and you could even be struck by a projectile thrown by a fellow protester. Think about this, an errant brick to the back of your head could kill you or even permanently maim you. I'll remind you of what happened to truck driver Reginald Denny during the 1992 Rodney King protests in Los Angeles. So you have to ask yourself, is the risk worth it? You are much better off sitting down at your computer and composing **respectful and intelligent** letters (not e-mails) and airing your grievances that way to your elected representatives and oh yes, voting when the time comes!! If you don't vote, you have **no right** to complain and you are a poor citizen indeed! Also, volunteer and work for causes you support and or for the campaigns for politicians who share your points of view and will help enact the policies in which you believe. **Make changes peacefully, just as Dr. Martin Luther King, Jr. promoted!** I've heard people complain that that strategy is no

longer effective, so they have to riot. B.S.!! If you can get 15 or more of your like-minded friends and relatives to contact that elected official with the same concern, they **will** take notice!!

Back to personal responsibility: Again, most of the time when you find yourself in trouble with law enforcement, it is the result of (poor) choices **you** made. Sadly, due to political correctness and the "woke" mentality, many "educators" are not allowed to teach personal responsibility or how to appropriately interact with law enforcement to the young people in most public schools these days, but I'm here to tell you, it is **still** a reality of life and it always will be, so learn it, live it, love it! And this lack of education is why, if civilians do come into contact with law enforcement, they wind up in a lot more trouble than necessary.

Look kids, if the cops catch you, the game is over – you lost. The best you can hope for is a somewhat sympathetic officer who will mitigate the penalties (assuming whatever you did was a relatively minor infraction and it is within the officer's discretion) and assuming you conduct yourself properly and respectfully during your interaction. If you did something egregious (look it up), it certainly won't hurt your case if you go along peacefully and respectfully, but keep your mouth shut and wait for your lawyer (everyone should have their lawyer's number memorized). Remember, the police can legally lie[659] to you to elicit information and anything you say can and will be used against you in court. More on that here[660] and here[661]. And contrary to what you see on TV, the police cannot make "deals" with you for information, testimony, charges, sentencing, etc. – only the district attorney or attorney general's offices can do that and if that is the case, be sure your attorney gets it all in writing and signed by someone with the appropriate authority **before** you open your mouth! If arrested, the only thing you should be saying is, "I am invoking my Constitutional right to remain silent at this time, I want to talk to my lawyer and I understand my Miranda rights as you have explained them to me, sir or ma'am."

Think about your trial, do you want to stand before the judge and hear the arresting officer say, "Yes, your honor, we pulled him over and executed the outstanding warrant for the minor in possession charge - when we arrested him, he completely complied with our instructions and was respectful." Or, would you rather hear, "Well, your honor, when we tried to pull him over, he ran and blew through 3 stoplights, almost struck 3 pedestrians and when we finally got him pulled over, he resisted arrest, swore at us, spat on us, kicked me in the shin and officer Wilson in the groin and kicked out the window of my patrol car." Which action do you think will get you the best result during your trial? I

659 https://innocenceproject.org/police-deception-lying-interrogations-youth-teenagers/
660 https://www.rosenbergperry.com/blog/can-police-lie-to-you/
661 https://www.talksonlaw.com/briefs/can-the-police-lie-to-you

can tell you that the latter action will add the following charges to whatever you were arrested for: Fleeing, various traffic violations, endangering the public, resisting arrest, assaulting an officer X2, destruction of public property, etc. If you weren't facing felony charges initially, you certainly are now, along with a significantly longer jail sentence and a criminal record that will be a very dark cloud hovering over your head probably for the rest of your life and severely impact your opportunities and quality of life.

How to handle police traffic stops (no weapons present):

Before you even start driving, ensure you have these documents, either paper or electronic (on your phone), and have them ready to produce **quickly** if pulled over and asked for them. Ideally, keep them all in the same envelope and in a readily-accessible location like above the sun visor:

- Valid (not expired) driver's license (from the state in which you reside)
- Valid (not expired) proof of insurance (from the state in which you reside)
- Valid (not expired) vehicle registration (from the state in which you reside)
- Valid (not expired) license plate (from the state in which you reside)
- Vehicle title (usually not required, though)
- Rental agreement paperwork if the car is a rental
- Purchase contract & related paperwork (if you just bought the car and don't have an official tag)
- In some states, insurance runs with the car, so if you borrowed a car from someone, make sure insurance and all other documents are present.

***Note**: There is a lot of information here, so I suggest you practice the situation and dialogue with a friend and or family members. Getting pulled over is a stressful situation and if you haven't adequately prepared, you are going to make mistakes.*

1. Turn on your flashers and pull over as quickly as possible, preferably in a safe area for you both, out of traffic, like a parking lot. If you cannot pull over immediately, turn on your flashers, roll down your window, acknowledge the officer and signal as you are pulling into a safe area, but not much more than half a block away, at most. If they give you any grief about not stopping immediately, just say, "I'm sorry officer, it was a decision based on safety concerns for both of us and I especially didn't want you to have to stand out in all that traffic when there was a much safer option only a few yards away."

2. If you haven't done so by now, turn off the radio, turn on your flashers, roll down ALL your windows (especially if you have tinted windows), turn on the dome light (if nighttime), turn off the car and keep both hands on the wheel and passengers' hands on the dashboard and back seat occupants' hands on backs of front seats. (Don't worry about getting out your documents as you are pulling over or as the officer approaches; any unusual movement in the car may be construed by the officer that you are reaching for a weapon or trying to hide illegal items. And the reason for rolling down the windows is so the officer can see that there are no other threats to him or her inside.)

3. As the officer approaches, stay calm and say, "Greetings officer (deputy or trooper), how can I help you today/this evening?" When the officer asks for your documents, (with your hands still on the wheel, passengers' hands still on the dashboard and back seat occupants' hands on backs of front seats) tell him or her where they are located and ask if it is okay for you to reach for them. The officer will instruct you on how to proceed. **DO NOT** make any quick or sudden movements or reach in a location you did not disclose to the officer. Try to keep one hand on the wheel at all times, if possible, and if you have to reach into the glovebox, rotate your body (left shoulder/upper torso) to the left so as to not obstruct the officer's line of sight into the glovebox (or center console).

4. Retrieve your documents and present them to the officer. Always use "sir" or "ma'am" or if you're quick enough to notice the officer's name tag and or rank, address them accordingly. A little pleasantry (no joking, facetiousness or sarcasm) will go a long way in making for a much less stressful situation for you both and you **may** just get a verbal or written warning instead of a full citation. Think about it.

How to handle traffic stops (with ANY weapons present – includes pepper spray, stun guns, pocket knives, etc.):

For more information on transporting weapons, see the **FIREARMS** page of my website[662].

First, be sure you clearly know **exactly** how to **properly transport** weapons (knives, guns, clubs, expandable batons, swords, pepper spray, stun guns, Tasers, etc.) in a vehicle based on state and local laws and your **level of licensure** (no permit to carry, permit to carry, CLEET-certified armed security officer or private investigator, reserve, active or retired law enforcement officer) and have all your required, valid (that means **not** expired) documents with you. If, however, you are traveling interstate, you must equally be aware of the states' laws to which you will be traveling. You must be

[662] https://www.magnusomnicorps.com/firearms.html

extremely careful if passing through a state that does not honor your state's carry permit. Even in light of federal interstate transportation laws allowing it (transportation of firearms across state lines), there have been cases where states ignore them or have more stringent requirements. You may not even be able to take weapons [or weapons with certain configurations (high-capacity magazines, so-called 'assault weapons' like AR-15's, knives of certain lengths, configurations, etc.)] into that state to begin with and even if you are, I wouldn't advise it. Any state that would restrict in any manner or deny you your Constitutional right to defend yourself, your family or your property doesn't deserve one penny of your hard-earned money and I guarantee that places like that are looking to take as much of it from you as they possibly can. Sadly and shockingly, the idiots in Hawaii even prevent qualified[663], active-duty law enforcement personnel from non-local jurisdictions (including federal) from carrying firearms unless they are on official business and even then, they have to jump through a ridiculous amount of hoops and then they may not carry in areas marked as prohibiting firearms. This is a clear violation of federal law (LEOSA) and, when it comes to protecting the public, just a downright stupid idea, but hey, we all know who is running that state, don't we? Note that there are apps for your smart phones that help with this (reciprocity information), but beware, they may not be up-to-date with the latest changes in the laws. Always take a little time to research a respective states' attorney general and state highway patrol websites for the respective laws. I would even go so far as to say print off the pages with the laws and take them with you. I've run into plenty of officers who do not know the laws on this. And don't forget to look for related attorneys general opinions on this subject. In most states, they have the force of law until rescinded or revoked.

Now, laws vary from state-to-state as to whether you need to inform the officer of a weapon's (particularly firearm) presence. Personally, I think it's just good practice to inform so there are no surprises – officers hate surprises at traffic stops. Also, laws vary as to whether an officer may require you to temporarily surrender your weapon to him or her.

Follow steps 1. and 2. above.

3. As the officer approaches, stay calm and say, "Greetings officer (deputy or trooper), how can I help you today/this evening?" After the officer asks for your documents, (with your hands still on the wheel, passengers hands on the dashboard and back seat occupants hands on backs of front seats) tell him or her, "Yes, officer, I will gladly provide you with all those documents, however, I want to tell you that I am a concealed carry licensee [or I have a weapon (describe it) in the car (disclose location) or on my person (and exact location)." Do **not** blurt out, "I've got a gun!"]. For example, say, "I have

[663] https://ag.hawaii.gov/cjd/law-enforcement-index-page/

my pistol with me today and it is in a holster on my right hip (or wherever it is located). Also, I have a can of pepper spray in this door's side compartment. How would you like me to proceed, sir or ma'am?" At this point, the officer will direct your actions. Again, make no quick or sudden movements or reach into an area you haven't told the officer about. If you have to reach into your pants to retrieve your wallet and it is on the same side as your gun, be sure to remind the officer of that fact and when you are reaching for your wallet and do so **SLOWLY**. And if your wallet is black, inform the officer of that, as well because most guns are black and you don't want your wallet confused for a gun. Try to keep one hand on the wheel at all times, if possible and if you have to reach into the glovebox, rotate your body (left shoulder/upper torso) to the left so as to not obstruct the officer's line of sight into the glovebox (or center console). You might even ask, "I'm not obstructing your line of sight into the glovebox (or center console), am I?" Ideally, do not carry your wallet on the same side as your gun and do not keep your vehicle's documents in the same place as your gun, such as the glove compartment (or center console), for obvious reasons.

4. Retrieve your documents and present them to the officer. Always use "sir" or "ma'am" or if you're quick enough to notice the officer's name tag and or rank, address them accordingly. A little pleasantry and courtesy will go a long way in making for a much less stressful situation for you both and you may just get a verbal or written warning instead of a full citation. Think about it. Remember, the street is not the place to adjudicate your case, the courtroom is.

Watch this very instructive video from former police officer and renowned firearms expert, Massad Ayoob: What to Do If You Get Pulled Over While Carrying[664]

Yes, I know that some state's laws do not specify/require that you have to roll down your window, etc., or even inform them of a weapon present, just present your documentation to the officer. If you go that route, that is only going to make the officer suspicious that you may be hiding something and can escalate the situation to a level far higher than it ever should've been. But if an officer is clearly violating your rights, you do have the right to request a supervisor and if the officer refuses, call 911 and explain the situation, but do so **calmly, politely and without screaming, profanity, or insulting commentary!!**

Finally, know your Constitutional rights and assert them specifically (by number) and sternly, but **respectfully**, when and where appropriate. Again, remember, the courtroom with your lawyer in tow is the place to argue your case, not the street!

[664] https://www.youtube.com/watch?v=k6tANLJEmRw

Get these apps for your smartphone:

- How to use “Hey Siri, I’m Getting Pulled Over” app to record interactions with police.[665]
- ACLU’s Mobile Justice app[666]

Also, again, see these YouTube channels:

- Auditing America[667]
- Audit Empire[668]
- Audit the Audit[669]
- Andrew Flusche, Attorney at Law[670]
- Ethical Preparedness[671]
- Hampton Law[672]
- Online Paralegal’s Know Your Rights Infographic[673]
- We the People University[674]

Educational Videos:

- A Third of Americans Under 35 Want to Abolish the Police[675]
- Are the Police Racist?[676]
- Are the Police Targeting Unarmed Blacks?[677]
- Candace Owens Debunks the Myth of Police Brutality[678]
- Cops are the Good Guys[679]
- Councilman Calling for Defunding the Police Gets Carjacked by Children[680]

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665 https://www.msn.com/en-us/news/technology/how-to-use-the-siri-im-getting-pulled-over-shortcut-to-record-police-encounters-during-traffic-stops-with-your-iphone/ar-BB1dQ24M
666 https://www.aclu.org/issues/criminal-law-reform/reforming-police/mobile-justice
667 https://www.youtube.com/@AuditingAmerica
668 https://www.youtube.com/@AuditEmpireYT
669 https://www.youtube.com/channel/UCc-0YpRpqgA5lPTpSQ5uo-Q
670 https://www.youtube.com/user/aflusche
671 https://www.youtube.com/channel/UCVTP_kBgE0rsLYbH2-GROfA
672 https://www.youtube.com/@hamptonlawfirm
673 http://www.online-paralegal-programs.com/legal-rights/
674 https://www.youtube.com/c/WeThePeopleUniversity
675 https://www.prageru.com/video/a-third-of-americans-under-35-want-to-abolish-the-police
676 https://www.prageru.com/video/are-the-police-racist-will
677 https://www.prageru.com/video/are-the-police-targeting-unarmed-blacks
678 https://www.prageru.com/video/candace-owens-debunks-myth-of-police-brutality
679 https://www.prageru.com/video/cops-are-the-good-guys
680 https://www.prageru.com/video/councilman-calling-for-defunding-police-gets-carjacked-by-children

- Defund the Police[681]
- Denzel Washington: I Have the Utmost Respect for What Cops Do[682]
- Expect Chaos If You Defund the Police – Ep 144[683]
- Heart-Stopping Reality Check from Milwaukee Police[684]
- Horrifying: Cops are Ambushed at Traffic Stop[685]
- How BLM's Demonization of Police End Up Hurting Black Communities[686]
- More Police = Less Crime[687]
- Pastor Stands Up to Police Shutdown[688]
- Police Brutality Activist Fails Use-of-Force Training[689]
- Police Go Where the Crime Is[690]
- Police Union Leader: Stop Vilifying Cops[691]
- Resisting Arrest: The Terrifying Danger Cops Face Every Day[692]
- Should We Defund the Police[693]
- The Data Proves That Police Are Not Racist[694]
- Tyler Perry: I Think We Need More Police[695]
- The Candace Owens Show: Heather Mac Donald author of The War on Cops[696]
- The Left Wants to Abolish the Police; Does the Black Community?[697]
- Who Hates the Police? – Ep 185[698]
- Will Witt Debunks "Defunding the Police"[699]

A couple of additional thoughts on driving: You **must** be a defensive driver….always. Sadly, most people in the U.S. are mediocre to poor drivers because:

- Primarily, they have just not been taught properly to begin with.

681 https://www.prageru.com/video/defund-the-police
682 https://www.prageru.com/video/denzel-i-have-the-utmost-respect-for-what-cops-do
683 https://www.prageru.com/video/ep-144-expect-chaos-if-you-defund-the-police
684 https://www.prageru.com/video/heart-stopping-reality-check-from-milwaukee-police
685 https://www.prageru.com/video/cops-ambushed-at-traffic-stop
686 https://www.prageru.com/video/how-blms-demonization-of-police-ends-up-hurting-black-communities
687 https://www.prageru.com/video/more-police-less-crime
688 https://www.prageru.com/video/pastor-stands-up-to-police-shutdown
689 https://www.prageru.com/video/police-brutality-activist-fails-use-of-force-training
690 https://www.prageru.com/video/police-go-where-the-crime-is
691 https://www.prageru.com/video/police-union-leader-stop-vilifying-cops
692 https://www.prageru.com/video/resisting-arrest-the-terrifying-danger-cops-face-every-day
693 https://www.prageru.com/video/the-left-wants-to-abolish-the-police-does-the-black-community
694 https://www.prageru.com/video/the-data-proves-that-police-are-not-racist
695 https://www.prageru.com/video/tyler-perry-i-think-we-need-more-police
696 https://www.prageru.com/video/the-candace-owens-show-heather-mac-donald
697 https://www.prageru.com/video/the-left-wants-to-abolish-the-police-does-the-black-community
698 https://www.prageru.com/video/ep-185-who-hates-the-police
699 https://www.prageru.com/video/will-witt-debunks-defunding-the-police

- They drive either more slowly or faster than the posted limit. (Look, if your hoopty can't achieve the maximum speed limit within 10 seconds, keep your junk off the interstate! Or, if you don't feel safe driving on the interstate for any reason, then don't get on it – stop creating a hazard for everyone else and tying up traffic because you're driving too slowly.)
- They don't come to a full and complete stop when making a right turn at a stop sign or red light.
- They make right turns at red lights in the presence of "NO TURN ON RED" signage.
- They don't signal appropriately when turning, changing lanes, etc.
- They are impaired – legal alcohol, over-the-counter or prescription drugs, or illegal drugs.
- They are not insured or underinsured.
- Their licenses are under suspension.
- They do not have a license for some reason, such as in the case of illegal aliens in certain jurisdictions where they cannot get licenses.
- They are distracted by others in the car, cell phones, radios, other vehicle technology, vapes, smoking, eating, drinking, etc.
- They are aggressive drivers.
- They are unfamiliar with the area.

Inasmuch, you must be on the defensive at all times and also watch your rear-view mirrors for distracted drivers coming up on you too quickly – tap your brakes multiple times or turn on your flashers– sometimes the flashing lights will get their attention and help you avoid a rear-end collision.

Additionally, regarding handicapped placards: These are issued to individuals, not vehicles. Just because your mom has a handicapped placard in her car does **NOT** mean another **non-**handicapped person can drive her car, put up the placard and park in a handicapped parking – you can and should get a hefty fine for this kind of violation. I see a lot of abuse of this. Don't be one of these idiots that does this – often times there are not enough handicapped spaces available for people who need them and taking one (from someone who may really need it) just because you are lazy is just plain despicable.

8. SECURITY

Personal (Physical)

As a wise North Kansas City, Missouri police officer/friend of mine once said, *"You have to be your own first responder."* Truer words were never spoken, especially in today's world.

I'll let you in on a little-known and shocking secret – the police are **not** required (by law) to come to your aid or protect you even if they are witnessing an assault. Reference: U.S. Supreme Court case number 04-278, Castle Rock v. Gonzales (6/27/2005)[700] and related article: Justices Rule Police Do Not Have a Constitutional Duty to Protect Someone, New York Times, 6/28/2005[701] Most recently, in 2018, this became an issue in the Marjory Stoneman Douglas High School shooting where Broward County deputy, Scot Peterson, did not enter the school as the shooting was unfolding. Reference: Judge: Broward Schools, Police Had No Duty to Protect Students During Shooting, Campus Safety, 1/3/2019[702]. Note that this ruling is under appeal, but I suspect the appeal to fail based on the 2005 SCOTUS case.

- The Public Must Assume a Role in Their Own Defense – Police One[703]
- Rapid Response: 7 Key Takeaways from the New Zealand Mosque Attack[704])
- Just Dial 911? The Myth of Police Protection – Most Police Have No Duty to Protect Citizens from Criminal Attack, Foundation for Economic Education, 4/1/2000[705]
- Police Have No Duty to Protect You, Federal Court Affirms Again, Mises Institute, 12/20/2018[706]

UPDATE: 6-30-2023: Scot Peterson, Deputy at Marjory Stoneman Douglas School in Parkland, FL, School Shooting, Found Not Guilty[707]

Still don't believe me about police not being required to protect you and your property? Just reference the stories about the riots following the George Floyd killing in 2020 where gutless politicians in

[700] https://www.supremecourt.gov/opinions/04pdf/04-278.pdf
[701] https://www.nytimes.com/2005/06/28/politics/justices-rule-police-do-not-have-a-constitutional-duty-to-protect.html
[702] https://www.campussafetymagazine.com/safety/broward-schools-police-protect-students/
[703] https://www.thetruthaboutguns.com/2019/03/john-boch/police-one-the-public-must-assume-a-role-in-their-own-defense/
[704] https://www.policeone.com/active-shooter/articles/483243006-Rapid-Response-7-key-takeaways-from-the-New-Zealand-mosque-attacks/
[705] https://fee.org/articles/just-dial-911-the-myth-of-police-protection/
[706] https://mises.org/power-market/police-have-no-duty-protect-you-federal-court-affirms-yet-again
[707] https://www.wsj.com/articles/scot-peterson-deputy-at-parkland-school-shooting-found-not-guilty-914c403a

numerous cities ordered the police to back off and allow the rioters to burn, loot and destroy the city. They even burned down a Minneapolis police station!!!

Back to my point – you must provide your own security.

We all saw the videos[708] of the NYPD police officers being doused with water and pelted with objects while they just turned their backs and quietly walked away. This unheard-of tolerance of assault on officers is an outgrowth, initially, of the Ferguson Effect (more on that in a minute) and, without a doubt, they were under orders from their (Democrat) civilian leadership to put up with this kind of crap. This was just the start of the emasculation of law enforcement (via the "Defund the Police" movement) in mostly (Democrat-controlled) blue states and we've only seen it spiral out of control in cities such as Los Angeles, Chicago, New York City, Baltimore, Minneapolis, Philadelphia, Seattle, Portland, etc., as the elected officials refuse to let law enforcement do their jobs and thus crime rates continue to skyrocket as the criminal element terrorizes the good people of those communities and the law enforcement officers quit or take early retirement in droves. To continue:

With Covid, many jurisdictions emptied out their jails and prisons because of the spread of the virus and their inability to provide care for the inmates and, of course, where do those convicts go? Right back on the streets. Also, more and more district attorneys and attorneys general are either reluctant or outright declining to charge and prosecute criminals for many crimes, some of their own volition or under orders from their political "leadership." In 2019, New York eliminated cash bail requirements and pre-trial detention for most misdemeanors and non-violent felonies, but had to roll that back due to public outcry. However, the framework of that law essentially still remains in place, continuing to allow the legal system to (immediately after arrest and booking) release the offenders back on the streets until their trial date and do you really think they are going to spend their time awaiting trial performing works of charity? Hmmmm????

So back to the Ferguson Effect – for those who don't remember, that's the ***"Hands Up, Don't Shoot"*** refrain and a complete lie perpetuated for months by, you guessed it, the biased and corrupt mainstream media and many Democrat politicians. Only after several investigations and even a U.S. Department of Justice civil rights investigation and then U.S. Attorney General Eric Holder, a Black man, appointed by President Obama, coming out and debunking the whole event and the press' disinformation, did the vitriol subside, sort of. Yes, I know there have been studies that debunk the Ferguson Effect, but as someone who is around law enforcement a lot, I can tell you that it indeed

[708] https://www.nbcnewyork.com/news/local/arrest-water-bucket-nypd-police-monahan-gang-member/1522784/

exists. And with politicians calling for the removal of "qualified immunity" from police, these civil legal prosecutors increasingly declining to charge offenders and levying ever increased scrutiny on law enforcement officials, it's only getting worse. UPDATE: Fortunately, the Supreme Court recently ruled again to protect qualified immunity for police[709].

Just an aside here related to Ferguson: Think about this – on every one of these high-profile cases below where the disgraceful mainstream media not only got it completely wrong, they perpetuated their biased disinformation to the public for months and even years and viciously and unapologetically maligned all those who were eventually exonerated. And do you think they would ever apologize to many of those whose lives they ruined? NOPE!!!

1. Clarence Thomas
2. Richard Jewell
3. Cambridge Police
4. Tawana Brawley
5. Duke Univ. Lacrosse
6. Travon Martin and George Zimmerman
7. Fast & Furious
8. Benghazi
9. Lois Lerner/IRS
10. Herman Cain
11. Little Sisters of the Poor
12. Southern Poverty Law Center
13. Freddie Gray
14. Ferguson
15. Nicholas Sandmann
16. James Rosen Spying (FNC)
17. MLB All Star Game/Georgia Voting Laws
18. Stormy Daniels
19. The McClosky's
20. Brett Kavanaugh
21. Trump-Charlottesville
22. 2017 Post-Election Riots
23. General Michael Flynn

[709] https://www.reuters.com/legal/government/us-supreme-court-rules-police-over-excessive-force-claims-2021-10-18/

24. Trump Impeachments I & II
25. Steele Dossier/Crossfire Hurricane/Russia Collusion Conspiracy
26. 2016 Election
27. 2020 Election
28. George Floyd Riots
29. Executive Privilege
30. Trump Ukraine Phone Call
31. Defund the Police
32. Jacob Blake
33. Hunter Biden Laptop
34. Kyle Rittenhouse
35. Illegal Immigrant "Horse Whipping"
36. Efficacy of the Covid vaccine
37. Ivermectin
38. Hydroxychloroquine
39. Monoclonal antibody therapy
40. Masks
41. School Shutdowns
42. January 6, 2021 "Insurrection"
43. Trump's Mar-A-Lago FBI Raid
44. Biden's Cognitive Decline & the Media's Complicity in the Cover-up of It

So, even if you don't carry a weapon to defend yourself, you have to at least be more aware of your surroundings and how to deal with a problem, should it occur, and again, the possibility of something occurring is only increasing with all the left-wing civil unrest, defunding of police departments and attorneys general and district attorneys (mostly in "blue" states) who are reluctant to prosecute just about anyone for anything. Sadly, some state laws require you to be a victim first before you can defend yourself with a weapon and even then, you will probably still be prosecuted if you harm or injure your attacker – I know, that makes no sense whatsoever, but again, we're talking about blue states, Democrats and liberals, for the most part, who institute these idiotic laws to coddle criminals and punish the law-abiding. This is commonly referred to as "social justice," "restorative justice" or "justice reform."

If, however, you do decide to carry a weapon of any type, you need to also have self-defense/use of force insurance policy. What??!! Not **another** insurance policy! I know, believe me, I know….. But this one is **critical**. If carrying a firearm, or **any** defensive weapon for that matter, even pepper spray,

if that is something you have been considering, I urge you to check your state laws (usually start with the attorney general's office), get legal, get insured (yes, insured) and get as much training and education as you can! There is **much, much more** to being a safe, responsible, and effective gun/weapon owner than just buying a gun and getting your carry permit (if even required by your state and currently 27 do **not**[710]**)**. See the paper "Questions You Need to Ask Yourself Before Getting Your Carry Permit and Cost Considerations" on the **Firearms** page of my website[711] for more information. Remember, **any** use of force against another person with **any** type of weapon, including your hands, may expose you to criminal and or civil charges. A district attorney may not choose to file charges against you, but you are still going to have to hire (and pay) a lawyer to go through the process and even then, the individual or individual's family may sue you civilly. Again, you will have to hire (and pay) a lawyer to defend you. And what about expert witnesses, appeals, etc. - do you have $10,000 to over a million for your defense?? Personally, I like U.S. Law Shield[712] and Attorneys on Retainer[713] - their products/coverage, but there are many out there, so do your homework and see which policy works best for you and your situation. Keep in mind that there is currently an all-out assault by liberals to put companies that offer this type of insurance out of business or at least statutorily disallow them from offering policies in their states – again, anything to punish law-abiding citizens and prevent them from defending themselves and their families from criminals. I know, it's absolutely crazy. Consult an attorney if you have questions!!! UPDATE 6/17/2022: Interestingly, now California wants to require gun owners[714] to carry this type of insurance, but they want to put the companies who write the policies out of business. WAIT! WHAT??

When it comes to personal security, you are pretty much on your own. I emphasize to my clients how important it is to avoid large crowds, questionable people, high-crime areas, etc. As I mentioned in **Section 7.**, it's just too easy to find yourself in a lot of trouble in just seconds. Also see **Section 11.A.** for more info on this subject.

What you can do:

- Contact your local law enforcement and ask them if they are having any crime awareness and prevention seminars in your area. If not, ask to have someone come speak to your group, neighborhood association, etc., about it.

[710] https://www.usconcealedcarry.com/resources/terminology/types-of-concealed-carry-licensurepermitting-policies/unrestricted/
[711] http://www.magnusomnicorps.com/firearms.html
[712] https://www.uslawshield.com/
[713] https://attorneysonretainer.us/
[714] https://www.latimes.com/california/story/2022-06-17/california-bill-would-make-gunowners-buy-liability-insurance

- Ask your local law enforcement (usually sheriffs' departments) if they have a TRIAD program in your county and when and where the meetings are. TRIAD is crime prevention for seniors. If you want to know more about it, visit my unofficial Oklahoma County TRIAD page on my website[715].
- Go online and search for the name of your city and "Neighborhood Alliance" and get involved with them.
- Go online and sign up (and also download the app) for the Nextdoor[716] online community that covers your neighborhood. This keeps you in touch and up-to-date with what's going on in your neighborhood, businesses and surrounding community from a variety of aspects. An excellent resource.

Cyber Security

We've all heard the adage, *"There are only 2 things certain in life and that's, death and taxes."* Well, many years ago, I added a third one, that *"your identity will be stolen and or otherwise compromised."* This is a very, very broad subject and much too big itself to adequately address in this book. However, I already have you covered! Go to the **Publications** page of my website[717] and read my 190-page, free ***Identity Theft report*** and follow the steps I recommend to insulate yourself against this type of crime, which is so prevalent today. However, if you don't have time for that and find yourself a victim, call 911 and file a police report and then go to the U.S. Government's Identity Theft Resource website[718] for further instructions on how to address your problem.

Again, I cannot over-emphasize the need to protect yourself against this type of crime and because of Covid, it has exploded, affecting hundreds of millions of people worldwide and costing them TRILLIONS of dollars!! Following the steps I outline in my report above hardly take any time at all, but if you get your identity stolen or have any of your credit or financial accounts compromised, it can throw your whole world into a tailspin and can created hours and hours and perhaps even months of work for you and also a lot of money. The good news is that if you take steps to protect yourself, this kind of crime is very unlikely to ever affect you!

Social Media: Again, beware of it!!! And again, as a detective, I **love** social media because people love to blab about everything….and it can and will be used against them in a court of law (or by your employer), as the saying goes! Stop putting everything about your life up on social media for all to

[715] https://www.magnusomnicorps.com/oklahoma-county-triad.html
[716] https://nextdoor.com/
[717] http://www.magnusomnicorps.com/publications.html
[718] https://www.identitytheft.gov/

see – if you don't understand how criminals use social engineering, trust me, it is a **huge** security risk for you and your family and if for no other reason, think about all the time you are wasting with this worthless activity when you could be reading a book to increase your knowledge, taking a class at a local vo-tech to help you on your job, or even volunteering at your favorite charity. Plus, just think about how incredibly pretentious all that stuff makes you look. See my ***Identity Theft Report*** on the **Publications** page of my website.[719] Also see **Section 11.A.** for more info on this subject.

Finally, a few words on the high importance of maintaining contact with family, friends and other loved ones. Look, I don't care who you are or what you've ever done in your life, but someone out there cares about you and is concerned about your well-being. Our society is so spread out, all over the world, that it's easy to lose touch, but it **should not** be given all the technology at our fingertips.

Story time 1: Many, many years ago as a young man I was working overseas. As I had always done since leaving home to go to military school, then college and a job in another state, I always called my parents at least once a week on a prescribed day and time so I could see how they were doing and vice versa. They didn't want to worry me nor I, them. While overseas, I told my folks during our weekly conversation that I was going to go to a big airshow the next weekend with some of my colleagues. And we did. But during that airshow, there was a terrible tragedy – one of the planes flew too close to the other, clipped it's wing and the plane flew into the crowd killing several people and critically injuring many others. Only 30 minutes earlier, my friends and I had been standing right where the plane crashed into the crowd. All of us knew that news of this accident would rapidly spread worldwide and we knew we had to get back to our home locations and contact our loved ones to let them know we were okay. This was long before cell phones, mind you. When I reached my parents, they had already seen the news and were just waiting to hear from me and they were extremely relieved to do so, as you can imagine.

As someone who is also a professional caregiver and estate manager, I've personally had cases and heard of many other anecdotally where friends, relatives, loved ones, etc., tried to reach an elderly person living alone only to discover that they had either fallen and were injured and were not able to reach a phone to call for help, or worse. In most of these cases, the concerned individual(s) had not been able to reach the person for several days, they didn't return calls, voicemails, e-mails, texts, etc., and they didn't have any other way to contact other person – they didn't have the neighbors' numbers, didn't know of any friends in the area who could go check, etc. In some cases, the concerned

[719] http://www.magnusomnicorps.com/publications.html

individual lived several hours away or farther. Note: If you are ever faced with this scenario, call the local police and request a welfare check. They may refuse and if they do, call the county sheriff. If they refuse, call the local fire department and if they refuse, find a private investigator in the area.

Story time 2: So I got a call from a good friend, Sue. She had been trying to get in touch with her son, Jim and his wife, in another state, but could not. She left voicemails, etc., on his landline. He had a cell phone, but it was one of those pay-as-you-go phones with only an hour of credit on it, so he never turned it on unless it was an emergency. He and his wife didn't believe in them nor did they respond to e-mails. To make matters worse, they lived out in the country in a remote area and Sue didn't have any numbers of friends or neighbors who could go check on them. After almost a week of no response, Sue was getting very worried. I suggested she call his work, but she didn't want to. Then I suggested that she call the county sheriff and send a deputy out to do a welfare check and she is considering it. Fortunately, the next day, Sue got a call from her son. He said that since they had spoken recently, he didn't feel the need to respond to her voicemail immediately,…..or for several more days for that matter. He was completely oblivious to the anxiety he had caused his mother, but now is, of course.

Okay, there's so much to unpack with Sue's story. First of all, Sue and Jim's wife aren't on the best of terms and Jim allows it. Okay, all you guys out there who somehow managed to leave your Spaldings on the playground need to go back and pick them up!!!! I don't care if your lovely wife doesn't get along well with your mother, father or other family, but you owe it to those who gave you life and raised you to, at the very least, give them peace of mind that their child is okay from time-to-time. Is it so much to ask? Is returning calls to your parents in a timely fashion so much to ask?? **And,** you need to be accessible to them, too. These are security issues!!! Consider this potential scenario: Sue's hip gave out, she fell, hit her head and is in a coma and not expected to survive. Jim's brother has been trying to reach him, but cannot because he won't answer his landline, doesn't check his voicemails or return calls in a timely fashion, and doesn't believe in cell phones. In the meantime, a few days later, Sue passes and there is a funeral. Jim finally calls his brother back only to find out the worst. He could have been with his mother and family in her last days, but because he didn't believe in cell phones or couldn't be bothered to pick up voicemails or return messages, he wasn't there to support his family.

Yes, I know these electronic devices can be the Devil's workshop, but they can also be lifesavers, as well, if used properly. We live in an ever-increasingly dangerous world and we need a way to summon assistance, if necessary. And if your concerned about using these devices and being tracked, etc., newsflash: It's been going on for a long, long time. ALL your information is out there

and it is very easily accessible. Trust me, I do this for a living, too. However, there are ways to secure your information and I go into that in great detail in my ***Identity Theft Report*** on the **Publications** page of my website.[720]

Story time 3:

My mom lived in a neighboring state. I went to see her at least twice a year for 1 – 2 weeks at a time for about 20 years from the time Dad fell ill, eventually passed, and then continued my regular visits for about another 15 years until she passed. During the interims, we would chat on Saturday or Sunday like clockwork. One day, I couldn't reach her at home nor on her cell phone. She never left home for long, so after about 4 hours, I started to get very concerned. I called a friend of her, Harold, and asked if she was over at their house visiting. She was not and neither Harold nor his wife had spoken with mom for a few days. Harold volunteered to drive over to her apartment to see if she was there. He got there, called me on his cell phone, said he could see inside most of the apartment, but no one was there that he could tell. I then called the apartment complex and the manager went over and opened up the apartment for Harold – no one was inside, but my mom's car was in the garage. Uh oh! Something was clearly not right. I immediately called the hospital, told them who I was and what I was and they hem-hawed around for a little bit, but eventually admitted to me that my mom was there, but she had told them not to tell me if I called because she didn't want to worry me. She was okay, just had some severe stomach pains from what turned out to be 5 ulcers in different areas of her digestive tract and she'd called the ambulance. They put me through to her room and she knew she was in trouble. I didn't give her too hard a time and she explained that she thought she'd be in and out before I discovered her little scheme. I told her she should know better than that and that I had my spies watching over her all the time. We laughed and she promised not to pull anything like that on me again because you just never know when a bad stomachache could turn into something more serious. I think everyone understands the points I am trying to make here.

So, for those of you who have loved ones (of any age) who even just live across town, it is imperative that you get the contact info for a nearby trusted neighbor or friend whom you can call in the event you cannot reach someone. And for those of you who don't get along so well with your in-laws, you need to give this issue a pass because everyone needs this bare minimum emergency step in place.

Read **"Why You Need A Lockbox on Your House"** in the **Appendices section** of my ***Long Term Care from the Inside Out*** report on the **Publications** page of my website[721] for more information.

[720] https://www.magnusomnicorps.com/publications.html
[721] https://www.magnusomnicorps.com/publications.html

9. SUCCESS AT WORK

First, I want to start out with a real pet peeve of mine and I think I can safely say that we've **ALL** experienced this – people and businesses who don't return phone calls and or don't follow up. Do you want business, or not?? If you own a business like this or you are such a person, please just go on the gubbment dole and get out of the workforce – you are lazy and useless, a hindrance to progess and you are gumming up the works for the rest of us! Sorry to sound so harsh, but I think you know who and what I'm talking about. And, I think the medical services field is just about the absolute worst about this….**THE WORST!!!** You doctors, nurses, administrators, etc., you need to get your sh*t together because people's health is on the line. You all get paid PLENTY of money, so there's no reason you can't work over a little extra and show a little bit more initiative and not leave people and time-sensistive and critical paperwork hanging in the wind. GEEZ!!!!! And if you have employees like this, **FIRE THEM NOW!!!!** And if you experience this kind of poor service, blast these people and businesses on social media and review websites, but **be fair** in your reviews.

Okay, we all have to start out somewhere, but for those of you just starting out and those with minimal skills, it's going to become harder and harder for you. Why? Well, because of Covid and the competing factors of workers' demand for higher wages and the pressure on business' need to generate profits for owners and investors, the fields of robotics, automation and artificial intelligence have exploded and more and more front-line service workers and many in factories are losing their jobs because of it. Think of the tens of thousands of people who have lost their jobs just to the self-checkout lines at Walmart and McDonald's these days. So, if you don't have a **real, marketable skill** or advanced knowledge in something like engineering, computers, law, medicine, etc., you are going to find it very difficult to find a job that will provide you and your family with a livable wage and benefits – the competition for those will be fierce. Some people may say certain degrees are completely worthless, but I don't think so. Getting any degree shows that you at least have determination, perseverance and follow-through, which is something….actually, it seems to be quite a lot these days. So which degrees might be considered completely worthless? Any degree in which you do not know how to sell yourself. Certain degrees **can** be a waste but that doesn't mean that they **are** a waste. You need to know the market for that degree subject; understand what it will take to find work and that the work may not always be there. Have a back-up plan; have a back up plan for your back up plan. And ask yourself, "What can I do to be competitive and stand out from everyone else?"

First, story time: When I was going through real estate school, we had a very unique instructor – he had a short story for almost every point he was trying to make and it really helped the students remember the subject matter (so now you know why this book is full of personal anecdotes). He had

a story that somewhat relates to the subject we are discussing, so let me paraphrase it for you. The instructor, Frank, said that once he was teaching a class and he had a particularly motivated student – he really, **really** wanted to get into the real estate business and be successful. He was so motivated that after the class, he wanted to hire Frank to help him get started, but Frank was a little reluctant. You see, this young man was a complete mess – very unkempt and poorly-spoken, but he was extremely motivated. Frank wasn't sure how to approach the young man about hygiene issues, but the young man was insistent that he would do **anything** Frank told him if he would just help him. Frank eventually agreed and took him to a barber, dentist, tailor, etc. Fortunately, the young man recognized his limitations, was highly motivated, and happily accepted Frank's assistance without question. Eventually the young man did go on to become very successful in real estate thanks to Frank's assistance….and a very positive attitude and willingness to learn on the young man's part. Now hold that thought…

If you want to go into business yourself, think of something you can do, service you can offer, product you can sell, that can provide you with not only an income stream, but multiple income streams. You don't have to be a genius and you don't have to be "king of the mountain" to make it work for you. Many of the points in this book apply to starting your own business.

I see so many people who are stuck in a job they find mundane and miserable (I was one of them) and want to break out, but they just don't know how because they've never been taught.

Look, you can "make it" on your own in this country and you can do so big time, but, it requires **lots of hard work and that means long hours at work and working on the weekends and holidays.** I hate to break it to you, and I don't care what some pinhead liberal teacher or college professor PhD (**P**in-**H**eaded **D**imwit) told you or what some politician said, but the reality is that you are not "owed" a job by anyone and you certainly don't have a "constitutional right" to a job. Contrary to popular belief, a company's purpose is **not** to provide you with a job, healthcare and a pension - it is to bring products and services to the marketplace and provide profit for its investors and shareholders first and foremost, but obviously, it's a two-way street and it behooves both sides (owners & employees) to cooperate with each other. (Remember what I said about not being dependent on companies, government, etc. in **section 6.?)** So, that means if you want them to pay you, you are going to have to prove to them, through **hard work, positive attitudes and contributions and regular attendance (no lame excuses),** that you are a valuable asset to them. And yes, I know those are pretty foreign concepts to a lot of workers these days, sadly. I primarily blame parents for this problem.

Before I get into this, we've all heard the adage, ***"Do what you love and you'll never work a day in your life."*** To which I reply, **HA!** Yeah, that sounds great in theory and I know many will disagree with me on this, but it can rarely be put into practice.

Story time: After I graduated college, I got my "dream job" working for one of the biggest and most profitable companies in the world. Things were great for several years and my colleagues and I were having a great time, or so we thought. About 6 years in, the CEO started dabbling with what I like to refer to as "management fads du jour." (I'm sure some brilliant HR types convinced him to try this program and that program in an effort to maximize efficiency and profit.) Those of us on the front lines felt as if we were on a rollercoaster getting jerked around and slammed at every turn with constant changes to policies and procedures, which always meant more and more inane paperwork and less time taking care of the customer. The message coming from the top was inconsistent, at best, and, among other things, it impacted the company's focus on customer service, too, and naturally it resulted in the loss of numerous, **very** lucrative contracts, creating a strain on the company's stock overall value. Flash forward several years: The CEO who had led us to record growth and profits retired, leaving us with a real winner who was more interested in hanging out with his political buddies and packing the board of directors with his yes-men than he was taking care of the company. His wonderful "leadership" of the company pushed the stock value literally down to near zero and got the company de-listed from the Dow 30 (DJIA)….after being on it for over 100 years!!! How disgraceful, unnecessary and sad for this once iconic company and its employees. Due to familial obligations, I had departed the company years earlier and thanks to a very wise CFP, moved my retirement account to a private fund before I lost everything. Sadly, many of my colleagues were not as fortunate. The lessons here are numerous and I address most of them in this book. My point is, if you can do what you love and make a good living, **great!!! Fantastic!!** I am **very** happy for you - consider yourself amongst the very fortunate few. Hang in there, keep growing, but always have a Plan B if things go south for some reason. Unfortunately, most of us don't do, and probably never will do, what we truly love, but manage to get by and that's okay – you can always have hobbies, right? I was never able to break back into my chosen profession, but managed to find other things that interested me and parlayed them into another successful career that I have enjoyed, but, it wasn't easy at all.

See the **For Small Business** page of my website[722] for more information on this subject.

Okay, now onto the subject:

[722] https://www.magnusomnicorps.com/for-small-business.html

"You only get one chance to make a first impression."

"It's no longer 'survival of the fittest,' it's 'survival of the most flexible.'

If you have a job or are self-employed, one of the most important factors to success is to have a fantastic **work ethic**. If you don't have a good idea of what that is, then that is one of things that is causing you all the problems you are currently having. Look it up. The second thing most important thing is to **know your product/service**. I don't care if you're a server at a fast-casual restaurant or are trying to convince some military generals to spend billions of taxpayer dollars for your company's newest fighter jet, you **MUST** know your product and or service inside and out because customers have questions and if you can't answer them, they'll smell your incompetence and move on. But if you DO know your facts, you will greatly impress your customer/client and significantly increase your chances of "closing the deal."

Dress well. Act well. Speak well. We live in a very shallow society and like it or don't like it, rightly or wrongly, you **will be judged** by all of these. **Sidenote on speech:** With the graying of America, you will be dealing with more and more people who have hearing challenges. Generally, as we age, it becomes harder to hear high-pitched voices and understand people who have strong accents (English Second Language) and or talk rapidly. This makes it tough for a lot females who fall into this category and if you do, it can be very beneficial to you and your long term career if you go to a voice coach to help you mitigate your accent and learn how to tailor you speech patterns to those of your clients. If you are self-employed, these services may even be tax-deductible; check with your CPA.

The famous actor/director Woody Allen famously said, *"85% of being successful is just showing up."* That makes me cringe, but in today's economy and workers' attitudes, that's about right.

Why have we become this way? I think for two main reasons: We're not hungry and we're lazy and mainly because the government hands out hundreds of billions of dollars each year to these people who don't deserve it.

Sad to say, but employers get overjoyed if they can find an employee who will just come to work on a regular basis and do so on time. This is the **soft bigotry of low-expectations** - what a pathetically low bar we have set for ourselves!!

Look, don't be **that slug** that your employer or boss loathes to see every day because he or she has to pay you money and you generally don't carry your weight and always have **some excuse** for why you didn't do something right or why you were late for work or why you didn't show up, or even bother to call or answer your phone, etc., etc. It's long past time to grow up, Junior. Have some self-respect. If that is your attitude towards work and your job, don't **ever** expect to get ahead in life – you will forever be a disgruntled, sour individual condemned to a lifetime of flipping pickles, delivering pizzas, scrubbing trash cans, etc., for someone who was a little more motivated than you were and is now directing your work-life activities. Think about it. This country just has too many opportunities too easily available to forego them.

Again, fairly or unfairly, people will judge you by how you look, dress, act and speak. If you aspire to any sort of success in life, polishing up these aspects of your personal "portfolio" can only help you. If you can do those three things, you will earn more money, command more respect and get things done more quickly! More on that later.

Again, contrary to what you've probably been told or think, companies do **not** exist to provide you with a job/income and benefits. Clearly they need employees to make a company run, but their primary function is produce profit for the owners and investors (shareholders/people who buy stock in the company). Yeah, some are fairer to employees than others, but that's the nature of our economic system of competition – if you don't like your salary or benefits, you can move to another company that treats you better. Anyway, you've got to be willing, and happily so, to pitch in and do whatever is required to make the company successful and that means doing other things that are clearly outside your job description, staying a little after work once in a while to help or finish up projects and yes, sometimes even without pay and especially in our 24 X 7 X 365 society we now live in, working on the weekends. And oh yeah, that goes for you, too, managers!!! Even when I was very young back in the 70's my dad would tell me, *"Son, you'll never make serious money and get ahead in life if you aren't willing to work weekends."* My mom always told me that my dad worked every weekend for the first 10 years they were married…..and he owned the company!! You have to be willing to change your personal plans, too. But, there should be a limit to what management asks of you and what you should tolerate – yep, there are definitely bad managers, supervisors, owners, etc., out there and I speak from lots of experience with those idiots (whom I left behind eating my dust) - don't be a pushover here and if you are chronically abused by management, you should contact an employment lawyer.

Some big corporate warnings:

During my corporate career, I saw cases where management recognized what a good worker they had and refused to help that person advance because they wanted to keep that person in place, doing a great job, etc. This, of course, is unacceptable. Any manager worth his or her salt should always be helping their direct-reports improve. In most of those cases, those people got fed up and left the company and have had exceptionally successful careers with other companies who recognized their talent and helped them advance. And on the other side, the other company lost huge talents because of management's arrogance. They deserved to lose those good people and I hope they learned a lesson, but they probably didn't and such is the arrogance of corporate management. If you have shown sincere willingness and ability to contribute, management should help and encourage you to advance in all cases. If they do not, leave. It's not worth the frustration and they don't deserve you. And that goes for any other organization, church, etc., in which you participate. You can and will prosper somewhere else. Don't be afraid to go in and tell your boss to either lead, follow or get the hell out of your way!!! Of course, you'd better have job plan B firmly in place!

And another bad deal: If you work in any capacity where you come up with an invention that can save the company a load of money, keep it to yourself and find a good patent lawyer. When I was a field engineer for that big company, we had to sign away our rights (translate profits) to any such designs, etc., we came up with while working there. So, if you came up with a widget that helped save the company millions, you might get an "attaboy" and letter of recognition or achievement and maybe a meager check. That's a bunch of crap!!! Again, if you come up with something like that consult with your personal legal team privately before going forth with the idea to see if you can possibly turn that invention into a huge money maker and not give it all away to the company essentially for free. You may have to quit the company, but expect them to come back to you and sue you over it.

Corporate structures are simply too rigid, HR has too many policies and procedures that are inflexible, waste precious time and resources, and they are constantly scheming to implement more crap to justify their jobs – it's a job with a true self-fulfilling prophecy if there ever was one. I dealt with this for 12 years – management constantly re-inventing itself with what I liked to refer to as the **"management fad du jour."** And all the time-sucking, worthless meetings, policies to do this, policies to track those metrics, etc., etc. – you know what I'm talking about – inane HR make-work **CRAP!** Furthermore, I've seen way too many instances where big companies put way too much emphasis on hiring people with degrees – I've seen just as many of them fail miserably as I have seen them succeed. With the state of education in our country today (more on that later), more and more employers are starting to realize and appreciate the benefits of on-the-job experience over degrees. It's really a no-brainer, that is, if you aren't one of those highly-ejermucated individuals with a lot of

book-learnin' and no OJT – you know who you are!!! Check out e the Paper Ceiling[723], Opportunity at Work[724] and MakeItMovement.org[725] for more info.

So what do you need to be successful at work? Well, let's start with some tips for getting a job:

Tips for Getting a Job and Continued Success:

First, if you are shy and or need help with your professional development, take Dale Carnegie courses[726]. They can be life-changing. At the very least, read one of his original, best-selling books, ***How to Win Friends and Influence People***.

Also, consider auctioneer school (I'm serious) and how fun is that skill at a party!? It's only a week or so and you can use it to help out your company/charity with fundraisers! Check out the World Wide College of Auctioneering[727].

And don't believe all the psycho-babble from these personality tests [unless it's the MMPI test (Minnesota Multiphasic Personality Inventory[728])] that many companies make you take these days and unless they allow you to self-identify with a trained, licensed, experienced, clinical psychologist (not psychiatrist).

Remember this: You only get one chance to make a first impression.

Now, before I start, I need to impress upon you that one of the most important aspects of just about any job or profession is punctuality – it is **essential** in business. You must, you **MUST** be on time for your job and appointments and I'm talking no more than 5 minutes late. Being late for an appointment or to work is a sign of disrespect and shows that you do not value the other person's time. So, get two or three alarm clocks if you must. If you find yourself always running late, **get up earlier!!!** Now is the time to be honest with yourself - if you are the kind of person whose life, for whatever reasons, is in a perpetual state of chaos and you're always running late and can't get your sh*t in one bag, then I strongly suggest you think twice about getting any personal/customer service line of work, because it is probably not for you. If you don't know the town well, don't worry so much about that, just get one of those GPS units like a Garmin or use the maps function in your car or smart phone. Also, to keep

723 https://www.tearthepaperceiling.org/
724 https://opportunityatwork.org/
725 https://www.makeitmovement.org/
726 https://www.dalecarnegie.com/
727 https://worldwidecollegeofauctioneering.com/
728 https://psychcentral.com/lib/minnesota-multiphasic-personality-inventory-mmpi

track of your schedule, get a Franklin Planner-type of schedule book – the cheaper versions are Day Runner and Day Timer. Of course, you can always use the calendar function in your smart phone or something like Google Calendar. This is a necessity to help you keep track of your appointments and be sure to schedule enough time between each one, allowing for travel time and unforeseen delays. If you are going to be late, call or text the client and let them know, even if it is just a few minutes late. Again, everyone has this capability on their smart phones, but I am shocked as to how few people use it. I like the cloud-based services because they are always backed up, so if you lose your phone or it gets lost, stolen or damaged, you will always be able to access your calendar through a computer or any other Internet-connected device.

And another thing along these lines – it seems as if the fad these days is to "fly by the seat of your pants" when scheduling things, in other words, just call someone up and do things spontaneously without previously having planned with the other person(s). Unfortunately, I've been seeing this mindset spill over into the business world and it's completely unacceptable, especially if you want to project any kind of professional image. What I'm talking about are people who won't return time-sensitive calls, e-mails, texts, etc., until the very last minute (if even at all) the other person needs the info. If this is the way you conduct business, **stop it right now**! It is unprofessional, rude, throws the other party's schedule into chaos and pretty much proves to everyone that you are a self-centered idiot and your life and career will feel the effects. This is a simple thing to fix, so just do it.

Be willing to work on short-notice, weekends and holidays and sometimes without pay or overtime pay, but don't be abused – there's a definitive line between teamwork and unethical/illegal labor practices.

(Most people don't know that this was one of the main reasons for Walmart's early success – they were willing to stay open when all other businesses had closed for the day, which was around 5pm.)

"Always dress for success," as the saying goes. Dress appropriately and neatly (in clothing that fits properly) for your interview. Shower, shave [trim and comb mustache and beard (and shave neatly around edges)], trim your nails, get a fresh haircut or style, comb or set your hair prior to the interview, not too heavy on the cologne or perfume or best not at all. Don't smoke, vape or eat anything with garlic, onions or salami prior to the interview. Even if you are applying for something like a construction job, at least wear clean clothes without tears, rips, stains, etc. Pull up your pants (wear belt and suspenders, if necessary), tuck in your shirt, make sure your shoes or boots are clean and maybe put on a little polish, etc. Take pride in your appearance! And for heaven's sake, take the damn ear buds out of your ears!!! You're not that important!!

Before I continue, I want to re-emphasize a point I made back in **section 5.** and it ties in here: Some people have chronic problems with bad breath or body odor, and it doesn't matter how much or how thoroughly you brush or bathe – these can sometimes be medical conditions and can be treated with a variety of medicines and methods, so please don't hesitate to consult your doctor about these issues. If you think you may have a problem, just ask a trusted friend or family member to give you their honest opinion, but brace for impact, as well. It's better that they are honest with you than not.

Before going in for an interview, be prepared - do a little research online about the company where you are applying. You'd be amazed and how even a small basic knowledge about a company impresses and interviewer and sets you out from the crowd. And turn off that damn cell phone and turn off vibrate when silent. And don't forget to do the same for your smart watch or any other smart device that may have a cellular connection and could go off at any time. And again, take those damn earbuds out or headphones off!!! If you can't even show the hiring manager that small amount of respect for his/her time, do you really think they will be hiring you?? Also, be sure you take the required documents with you when you apply for a job – that usually includes your original, valid (not expired), driver's license or state-issued photo ID with the correct address, Social Security card, and perhaps one other form of acceptable form of ID. And please, don't be the **complete idiot** who produced their medical marijuana card to the boss when asked for ID. I mean, come on, how stupid can you possibly be??? Look, state legal and or medically necessary, I'm just not going to hire a burned-out known pothead stoner to work for me. Also, take copies of any relevant licenses or certifications you need for the job AND a list of agencies and phone numbers where your prospective new employer can verify them. Also, for many positions these days, expect to have to go through an extensive background check. If you have something in your background that could be a "barrier offense," be honest with the hiring manager and tell them up front and save you both your time and money. In some cases, the new company may be able to get a waiver from their corporate office or the state regulatory agency. Don't pre-judge your eligibility, but be sure to be honest about your background up front – very important for obvious reasons. And back to that marijuana card – in many states where it is legal, employers are not allowed to deny you employment nor terminate you because of the fact that you possess one of these cards. And in some states, the state cannot deny you a professional/occupational license because you have a card (certain exceptions exist, for example, if you are in law enforcement or other critical fields). Really, unless you truly need marijuana for a serious medical condition, don't get one –exhaust all other medical alternatives for your condition first – you really don't want that scarlet letter stamped on your forehead. Do your homework and know the laws in your state.

And here is the other most important piece of information you need to remember. If you are entrusted with the keys and maybe garage door opener to a client's house, when you go to that house, be sure to keep both of them on your person at all times – that goes for your cell phone too. If you don't, I guarantee you that the day will come that you get locked out of someone's house when a self-locking door slams behind you and if you don't have the keys or garage door opener on you, you'd better have your cell phone and the name of a good locksmith programmed in!

And here's a really important point to getting and keeping a job and advancing: **LEAVE YOUR PERSONAL DRAMA AT HOME!!!** Your boss is not your mommy or your daddy and you shouldn't expect them to be. They are not there to help you solve your problems that involve finance, relationships, transportation, health or any other problems that come up outside of work. The only problems you should take to them are work-related.

I could ramble on and on about the following subjects, as you well know, but there are a few, simple, key things that will lead you to much success at work where others fail. Let me explain and I apologize if I insult anyone's intelligence, but I don't know who my audience may be when I publish this and I want to make sure I address these most important topics that are crucial to your success.

As we all know, government schools (public secondary education) has become much worse in this country and hence, the availability of quality employees in the service industry is really hurting. We've all experienced it, or should I say experience it on almost a daily basis – poor or no customer service (blast them on social media, but be fair). It is so aggravating. My mom used to complain that the young people these days spoke too fast and she was hard of hearing and it was very difficult for her to hear high-pitched female voices, especially over the telephone. I could give you all kinds of similar examples, but you know what I'm talking about.

This is where we, as responsible, educated adults come in. This will sound obvious to us, but what our economy needs more people who:

- Can read, write and do math at above-average levels
- Are responsible (and take responsibility for their actions without whining!)
- Are dependable
- Are punctual (get two alarm clocks!!!)
- Are adaptable
- Are trustworthy
- Are thorough

- Are team players
- Are courteous to co-workers/customers/clients
- Know what manners are (aka etiquette, moral code, social intelligence, social graces)
- Pay attention to details
- Know the product/service
- Have a professional attitude (positive and stable demeanor)
- ***Are flexible
- ****Are well spoken
- *****Have good telephone skills (see explanation below)
- **+**Are professional in dress and grooming (see explanation below)

***Flexibility:** Simply put, the more hours you are available, the more money you will be able to make, but don't kill yourself or let management take advantage of your willingness to work. And, if you aren't willing to work on the weekends and holidays, then put this paper down now and pick up your TV remote and the newspaper want ads because it's pointless for you to read any farther…or better yet, apply for some gubbment benefits that non-lazy, hard-working people are paying for with their tax money.

****Well-Spoken:** A quick word on English skills. I've had to work with a few (college-educated, advanced-degreed) people on this and I think it is worth mentioning since I'm not sure who will be reading this. If you are inclined to use the following phrases or words below, **stop right now!!!** People judge you by the words you use.

- What? (correct: pardon me, excuse me, could you repeat that, please?)
- Huh? (correct: same as above)
- Uh huh (correct: yes)
- Yeah (correct: yes)
- Ain't (correct: am not)
- Cain't (correct: cannot)
- Aks (correct: ask and I don't care what the Internet says!! If you use this word, you will be immediately flagged as a complete idiot and I've even heard people with advanced degrees us this word!)
- A whole nother story [(there is no such word as "nother") (correct: a whole **other** story)
- These ones [(repetitive) (correct: these)

Any variation of **double negatives** phraseology (I hear this so much, even from people with degrees - sometimes they aren't even aware they are making these mistakes until someone mentions it to them.) such as:

- don't have none (correct: don't have any)
- don't have nothing (correct: don't have anything)
- don't know nobody (correct: don't know anybody or anyone)
- don't know nothing (correct: don't know anything)
- ain't got none (correct: don't have any)
- don't have none (correct: don't have any)
- don't see nobody. (correct: haven't seen anyone, don't see anyone)
- haven't seen nobody (correct: haven't seen anyone)
- I can't not tell her. (correct: I have to tell her.)

Also, **PLEASE** avoid these tired phrases that serve only as speech crutches:

Starting each sentence with annoying speech patterns with "filler words" such as:

- "So"
- "I mean"

or repeatedly using the phrases such as these during a conversation or when trying to communicate something:

- "mmmm"
- "uh"
- "like"
- "like, you know"
- "you know"
- "you know what I mean"
- "you know what I'm saying"
- "you get my point"
- "huh?"

They are not needed and are just very annoying crutches that will cause the listener to tune out very quickly from what you are trying to get across because using them indicates that you do not know what you are saying!

Here are some other really annoying phrases, clichés and colloquialisms to avoid:

- at the end of the day
- bra'
- bro'
- c'mon, man
- circle back
- common sense gun control laws
- comprehensive immigration reform
- …..will create a Constitutional crisis
- deep dive
- from the get go
- full stop
- game changer
- having said that
- here's the deal
- honestly,
- is an existential threat
- I'll be honest
- I'm just sayin'
- it's all good
- it is what it is
- let me be clear
- let's agree to disagree
- let's be honest
- let's table that
- let's unpack this
- live, laugh, love
- my truth (The truth is not subjective nor someone's opinion, it is fact. If someone says, "my truth" to you, run away from this idiot!)
- new normal

- no brainer
- …period. Full stop.
- reaching out to you
- so (don't need to start every sentence with this)
- sorry, not sorry
- table it for now
- the fact of the matter
- threat to our democracy
- thrown under the bus
- to be honest
- trust the science
- we'll see
- with that being said

WATCH: To sound professional and competent, avoid speaking this way, 7 TIPS[729]

If you have a strong accent, work on your enunciation (not to be confused with annunciation) and pronunciation.

And for heaven sakes, please learn how to conjugate the verb "to be." For example:

- I am/will/was)
- You are/will/were/
- He/She/It is/will/was
- We are/will/were
- They are/will/were

Here's the full conjugation in all tenses[730].

WRONG:

- We be going to the store./We is going to the store.
- **Correct:** We are going to the store./We are going to the store.
- We was just over there.

[729] https://www.youtube.com/watch?v=oRTKJ3CcOMM&list=LL&index=5&t=235s
[730] https://www.the-conjugation.com/english/verb/be.php

- **Correct:** We were just over there.
- They was with him at the store.
- **Correct:** They were with him at the store.
- We was with him at the store./We is with him at the store.
- **Correct:** We were with him at the store./We are with him at the store.
- You be doing a good job./You is doing a good job.
- **Correct:** You are doing a good job./You are doing a good job.

If you need help conjugating verbs, here is a great website[731] and it covers several popular languages.

Also, here's one of my favorites that I like to throw in because I even hear people in the media get it wrong all the time:

Irregardless. This is **not** a word – the correct word is **IRRESPECTIVE**. I'll leave it up to you to figure out why "irregardless" is not grammatical. Note that I didn't say "not grammatically correct" – another one for you to figure out. Yes, I am aware that they recently changed the dictionary to make it acceptable, but I don't care, it is still **wrong!**

And another one – **Hisself** or **his self**. It is not a word, either – the correct word is **HIMSELF**!!!

I could go on and on, but you get the point. Amazingly, some of the people I've had to coach on this subject have been people with bachelor's and master's degrees!! They were shining examples of the decay of our government-controlled educational institutions (aka public schools). Their written words were even worse than their speaking skills, if you can believe that. If you need help in this area, there are countless books, CD's, podcasts, other online courses, etc. Also, I might suggest checking out Dale Carnegie courses[732] offered in your area or online. Yes, they are expensive, but I've seen them do wonders for other people.

Here are some other resources to help you polish your language skills:

Accurate English with Lisa Mojsin[733] YouTube Channel[734]

[731] https://www.the-conjugation.com/
[732] https://www.dalecarnegie.com/en
[733] https://www.accurateenglish.com/
[734] https://www.youtube.com/@AccurateEnglish

English with Lucy[735] YouTube Channel[736]

Speak English with Tiffani[737] YouTube Channel[738]

***Telephone Skills:** In many cases, your first contact with people will be on the telephone. Answer it professionally and courteously, speak clearly (enunciate) and at a moderate tempo – not fast! **Do not** start out with any of the **first four words in the list above.** Instead, say something like, *"Thank you for calling (your business' name), this is (your first name) – how may I help you?"* And do so in a voice that is friendly and doesn't sound rushed or annoyed. If you have an answering machine or voicemail system that will be taking your messages, record a message like this: *"Thank you for calling (your business' name), I'm sorry I am unable to take your call at this time, but if you'd please leave a message with your contact information at the tone, I'll get back with you as soon as possible."* And **be sure** you call them back within the next 1 - 2 hours. Don't make the message long or overly detailed – we all know the routine by now when it comes to voicemail. A quick word on phones – you really **do** need a cell phone in this day and age (sorry about that). If you prefer not to give out your cell number, you can get call forwarding for your home phone, but be sure to forward the calls to your cell phone before you leave the house. Or, if you don't want to give out either number, you can a Google Voice number that works with your cell phone. Also, if you have a smart phone, you can get an app called "Burner"[739] that will let you use a different number or numbers on the same phone. This is probably the best, most flexible and least expensive option with today's technology, but others are springing up all the time, so explore your options.

+**Grooming:** A little more on grooming and again, those in the arts, music, and entertainment industries notwithstanding: As I've repeatedly said, we live in a shallow society and like it or don't like it, rightly or wrongly, you **will be judged** on how you look, act, dress, speak. I know the trend these days is to do something that sets you apart from others or express what social cause you are down with via tattoos, non-standard piercings, hair color, hair styles, clothing, etc. Again, ***I'm not here to pass judgment on anyone, only to give you the honest, brutal truth because I want you to succeed as much as YOU want to succeed, so here's the deal:*** People couldn't care less about your self-expression or whatever cause you are down with, nor should they. I don't care what everyone else is doing, if you want to be able to do the things I have outlined in this book, you will have to make 2 – 3 times or more than the average pay, so you **must** set yourself apart from others and by that, I mean in a **professional way** because we are living in a very unprofessional society, for

[735] https://englishwithlucy.com/
[736] https://www.youtube.com/@EnglishwithLucy
[737] https://speakenglishwithtiffani.com/
[738] https://www.youtube.com/@SpeakEnglishWithTiffani
[739] https://www.burnerapp.com/

the most part. So, you have to look and dress professionally if you want to stand out amongst all others. In other words:

- Your dress should always be business, business casual or uniform (that means no t-shirts or jeans, even on "jean day") and your shoes should be clean and or polished and not overly worn. Men should always wear socks, especially with dress clothing (and not those white tube socks!) – this isn't California.
- Clothing should fit – not too tightly or too loosely and should be clean and pressed, shirts tucked in and pants not sagging – wear suspenders AND a belt, if necessary – no plumber's crack!!!! I like these suspenders[740].
- Tattoos – cover them up as best as possible and before you get them, think about your future – tattooing and piercing is a mutli-billion dollar a year industry, but tattoo removal is even bigger (and more painful, too) – think about it!!!
- Piercings – only if you're a female and only standard piercings in the ear lobes (if you're applying to work in the food or health care industries and some industrial settings, you will be asked to remove all piercings at work – it's a hygiene and safety thing and usually a health dept. requirement)
- Hair cut neatly and combed or styled
- Beards and moustaches – if you must have them, keep them neatly trimmed (including around the edges every day) and combed. If you can't grow a full, thick beard, don't grow one, it just looks cheesy!
- Ladies wear appropriate make-up
- Bathe frequently and not too heavy on the perfume or cologne or none at all
- Teeth flossed and brushed. Flossing (or use a WaterPik) is important as it will remove particles of food that will get stuck between the teeth, rot and cause your breath to stink no matter how much you brush. And don't forget to brush your tongue. Be sure to get your teeth cleaned at least once every 6 months – it's for your overall health, too. Chew some strong gum before meeting clients.
- Nails – trimmed and clean. For men, do **NOT** paint your nails (unless a protective clear coat)! For women, not too long and in some professions, mainly food service and medical, long nails are not allowed for health reasons. If you (men or women) ever wear sandals, please make sure your nails are trimmed and or polished, if appropriate. Look, if you have ugly feet, and you know what I'm talking about, it's probably not a good idea to wear sandals unless you also wear socks, but I think that is some kind of fashion faux pas right now. I don't like sandals just

[740] https://www.dickies.com/belts-suspenders/work-suspenders/DI5100.html

because I'm afraid of stubbing or tearing up my toes on something in the parking lot, or store, etc. – painful!!!

- Ears and noses, trim the hair
- Don't smoke or vape – it looks unprofessional to everyone, it's a huge turn off and it makes you really stink and if you smoke marijuana, you **REALLY STINK**, like a skunk….sorry, but it's true and it indicates that you have an addictive personality and an employer knows you will be burning up a lot of extra time (aka their money) constantly going on breaks to get your "fix."
- Don't drink alcohol before meeting a client and don't eat anything with onions or garlic, salami or pastrami, either
- If you cough or sneeze, cover up your mouth/nose with **BOTH** hands. If you are having a "spell," excuse yourself and go to the bathroom or wherever the client isn't and compose yourself. Be sure to carry a small bottle of hand sanitizer in your pocket.
- When conversing (not conversating – sheesh!) with another individual, be respectful of their personal space and maintain appropriate distance. You don't need to be a "close talker" unless you're a spy or Joe Biden.
- Even though Covid has subsided, some places still request (but don't require) that your wear a mask. Carry one with you at all times and just be **respectful** to the establishment and its employees, even if you hate wearing the mask (and we all do) and or don't agree with it. My rule of thumb is that if I see employees wearing masks, I will put mine on, too.
- Stand up straight!!! If you're having problems with this, there are plenty of YouTube and Instagram videos with examples of exercises that can help you correct this issue.
- LOSE THE EARBUDS OR HEADPHONES!!!! You're not that important!

I think you get the idea. I know it all sounds like good sense, but familiarize yourself with this list and next time you're out in public, notice how many people don't meet these simple, basic standards. Personally, when I go out in public, I try to dress neatly and cleanly almost all the time, even when I'm not working because you just never know who you're going to meet and who you might want to offer you a job just because you do stand out from the rest by the manner in which you comport yourself. Again, **"always dress for success."** Ditto to all the previous if you have to go to a wedding, funeral, graduation, professional meeting, religious service, etc. I know trends are towards the much more casual today, but I still wear a suit or at least a sport coat and tie to such events – you want to be **respectful** of the family, event and venue and people **will** take note of that and anyone who tries to argue otherwise is just a lazy slug – get away from that person. Again, you never know who you are going to meet at these events. And yes, I know clothing is ridiculously expensive these days, but I've found brand new, unworn, big department store brand shirts, trousers, etc., at the Goodwill store for $4 each! And estate sales (not garage sales) can be an excellent source of clothing and other

supplies. Some churches have clothing drives and you can get suits and dresses there for free or practically free. (Be sure to see my ***Estate Sale Survival Guide*** on the **Publications** page of my website.[741]) You can dress and groom neatly and nicely, but it just takes a little work and time. And, more importantly, the manner in which you dress and comport yourself makes a statement as to your level of **personal discipline**, which most likely will translate to how well you perform on your job – it's a psychological thing. On the flipside, dirty, slovenly individuals can be a sign of laziness, poor upbringing, etc., and can indicate failure in life and/or on the job.

Learn these easy 5 words/phrases and use them frequently:

- Please
- Thank you
- You're welcome
- Yes sir
- Yes ma'am

Regarding the last two, be careful. Now, if you run across someone and you are unsure of their gender preference, introduce yourself first, then politely ask them their name and how they would like to be formally addressed. Whatever you may think of an individual's life choices, even if it is an affront to your religious beliefs, **be courteous, smile and keep it to yourself** - you should always strive to be kind, respectful, and helpful to people in all aspects of your life, if you can. **Remember the Golden Rule** and remember who gave that to us – it's pretty much that simple.

Yeah, I know all that sounds pretty basic, but next time you go to a fast-food restaurant, I'll bet most of the people working there will rarely use those words when taking your order or serving you.

And on the subject of e-mail: If you have to use e-mail for this business, be sure to check it at least twice (morning and night) daily. If you have a cell phone, you should be checking it several times daily and respond as quickly as possible - follow-up with the author with a phone call if you don't have time to type a response. And I don't care what anyone else says, be professional with your communications – try to write complete sentences, use upper and lower case letters and for goodness sake, don't use those blasted texting abbreviations or emoticons/emojis with your clients. If your writing skills are lacking, take writing and or grammar classes – there are ample, inexpensive opportunities at the local vo-techs, community colleges university extensions and even online. Aside

[741] http://www.magnusomnicorps.com/publications.html

from speaking, not much reflects as poorly on you as poor writing skills. The adage, ***"People judge you by the words you use"*** is absolutely correct. And a quick point on e-mail security: Be sure to enable secondary security protocols (2-step authentication/login) – basically, after you enter your e-mail address (or username) and password, a six-digit code is sent to your cell phone which you must enter to gain access to your account.

And, if you suffer from what my mom called "diarrhea of the mouth," i.e., you talk incessantly, you will need to learn to shut up, listen, don't interrupt, and let them say their peace and wait your turn to chime in. Look, everyone has problems and issues these days and they're probably talking with you because they need your assistance, so they certainly do **not** want to hear ALL about your family and your problems and your friends' problems. Don't talk about people that the other person has no knowledge of, will never meet, and will have no effect on their lives, unless, of course, the discussion serves to emphasize an important life lesson or other valuable information. Irrespective of what you thought of President Bill Clinton, what made him so affable was his ability to listen to people and remember what they told him. People who were asked about their interactions with him repeated the same story – he seemed so genuinely interested in my issue, problem, etc., and then when I saw him again, he asked me about it, etc. President Clinton obviously met thousands of people throughout his life, so having such a memory is obviously a rare gift, but **is** something that most people can develop with practice.

Try to avoid talking about hot-button issues such as politics or religion unless the other person brings them up and if they do, try to get a feel for the direction they are going and go with the flow. If they are really out there or you strongly disagree with them, just try to be as non-committal as possible and change the subject if you can,…and get away from them,…permanently! Life is too stressful already and you don't need any more grief. If they really press you to engage, here's what I do and it almost always works because the majority of people cannot answer this question (thank you publik skools). So here's what I say: Okay, if you want to have a discussion about politics, I'm up for that, **IF** you can answer a couple of easy questions first. (And they'll usually agree.) So, I start by saying, "You're familiar with the First Amendment, right?" (Assume they say yes and almost all will.) Okay, what is it about? (They will almost always say, "It's about freedom of speech.) Then you say, "Okay, is there anything else?" (This is the point where you will almost always get the "deer in the headlights" look from them.) Then you say, "You do know that there is more than just freedom of speech codified in that amendment, don't you?" (At this point, they have no idea what you're referring to, so, you say,:) "It also gives us the rights to freedom of the press, freedom of religion, right to assemble and right to petition the government for redress of grievances." [At this point, they feel like total idiots (and they are), and probably won't say much, but you say,:] "Look friend, respectfully, it's pointless for me to

spend time discussing anything political with you since we clearly don't have a common frame of reference because you don't even know the first, most important, and basic tenets of document and law that provides the basic structure to our society and political system. Consider taking one of the many free, online courses from Hillsdale College[742] and then we'll talk. Have a nice day!

Also, avoid profanity at all costs, even if someone else is or others are using it. Some people simply cannot speak without using it. It just sounds bad and gets really annoying after a while, even to those of us who have been and or are around it frequently.

Finally, to help you stand out, you need to be somewhat well-read on a variety of topics so you can interact with people on a variety of levels. I suggest that at the very least, you read the local paper)or their website) to keep abreast of current events. For national and world events, I suggest reading the Wall Street Journal and get a subscription to the Kiplinger Letter. They also have several other letters that may be of interest to you - http://kiplinger.com/letter_promo/ and Bottom Line Personal has an excellent offerings of apolitical, informational newsletters in a variety of subject areas: http://www.bottomlinepersonal.com/index.html

Caution on Starting Your Own Business:

I've seen this and heard countless stories – family or other small businesses that were not properly structured, i.e., the bylaws of incorporation, were not clearly thought through and defined and when there was a disagreement, or death, or departure from the company, it caused all kinds of personal and professional havoc. This is where you need to have a really sharp attorney help you set up your company, especially if multiple people are involved and even more so if it includes family members. You'll want to try to cover as many bases as possible for "what if" situations that may occur. For example: A family business owned and operated by two brothers. They have a disagreement. One wants out. Is there a mechanism in the bylaws that addresses how to release him? Who gets his portion of the ownership? Can it be sold to a 3rd party, non-family member, how do we compensate the departing brother for his interest in the company? Who determines the valuation of that interest? And it can get significantly more complicated than that. I think you see what I'm talking about here.

Leaving a Job:

No matter how much you dislike the company, your job or your boss, you need to give at least 2 weeks notice (4 weeks if a professional position) and you need to have some kind of turnover with

[742] https://www.hillsdale.edu/

your successor, that is, assuming the company hired someone to take your place. The following also works if they do/did not.

Let me explain this with another **story** of my own: As I was preparing to leave my professional position with that big company, it became apparent that they didn't have enough time to find someone to fill my position. For a variety of reasons which I can't go into, I was the only one who knew much about my position and I couldn't wait to exit for a variety of reasons. The company wasn't so understanding in the end, but had been pretty good to me over those years and I really didn't want to leave them in the lurch since my position was a critical one. So, I started a binder with information about my program, where files were kept (hard copies and on the computer), passwords, daily, weekly, monthly and annual duties/responsibilities, current projects, contact lists for everything and everyone, places I frequented for the customer and directions, etc. Once I had all this info compiled, I included burned all the files to a DVD and included them in a hard copy folder.

Doing something like this is the mark of a true professional. Not doing something like this unfairly leaves the company and your successor in a very difficult place and I have seen this over and over again with a particular charity I am involved with that has a lot of turnover – it leaves all of us struggling and needlessly so, but the former program managers apparently didn't think that far out and their managers didn't have the foresight to request a turnover package from them – that is poor management indeed.

Final Thoughts/Summary:

If you have a job, have a fantastic **work ethic**. If you don't have a good idea of what that is, then that is one of things that is causing you all the problems you are currently having. Look it up.

Know your product/service.

Dress well. Act well. Speak well. Like it or not, rightly or wrongly, you **will be judged** by all of these. Be aware of the social graces (social intelligence, manners – see section **11.b.**) If you do those three things, you will earn more money, command more respect and get things done more quickly.

Read educational books instead of wasting time reading other people's useless social media posts and updating yours. You've heard the adage *"time is money,"* right? **Wrong**!! *"Time **well spent** is money."* Think about it.

Stay in school. I didn't like school, I really didn't, but I stuck it out, even military school, did very well and now I **love** to go to school. Always keep learning. Stay curious. Learn as much as you can about everything you can. With the Internet, there are no excuses not to. ***Knowledge is Power and Money!!*** Most metropolitan areas have vo-techs, community colleges, etc., that offer great, inexpensive, short-term classes in all kinds of interesting subjects. And they're great places to meet new people and make friends with similar interests.

Have some free time? Volunteer with an organization/cause you support, even if it's only for an hour a month - every little bit helps someone in need and it'll make you feel good and you'll probably meet a lot of really nice people and make new friends with similar interests, too!

I know it's tough now, but you've got lots of company and **you can do it**!!!!!

Story time:

Okay, here's another example of how **not** to be a good employee. From 2016 – 2021 I had been called by a large assisted living community several times to fill in as a cook when they were short on staff. Most recently, 2 cooks walked off the job without notice and within 2 weeks of each other, so the community was in a serious bind. I filled in for what turned out to be 4 months!! Due to all the free money the government was handing out at the time due to Covid, it was more lucrative to stay home and get all that free money and extended unemployment benefits, so no one was applying for the open cook's position or the dietary aide's position. Finally, an employment agency coughed up a young man who came aboard. During the interview he said he knew how to cook well, but when we got him in the kitchen, it was quite apparent that he seriously misrepresented his skill set. Nevertheless, he was willing to learn and did show up every day, albeit late most days, so the rest of us had to scramble to cover for him. After about a month of training this young man, I was released back to retirement. After only a couple of weeks following my departure, the young man quit, saying that he had found another job cooking elsewhere. Yeah, right. He would've eventually been fired from the assisted living and here's why:

- He was always late getting to work.
- He would not wear the proper uniform.
- He would not lose the earbuds.
- He missed 3 appointments for his background screening (I'm fairly certain he had warrants out for moving violations).
- He would never get his food handler's certification.
- He was always on his cell phone.

- He was always playing imaginary basketball in the kitchen.

The assisted living community was very generous to keep him on as long as they did – I suspect any other place will not be as flexible and forgiving. This young man has a very long, hard life ahead of him with a lot of painful life lessons to be learned.

Case study:

A good friend of mine sent me this rather lengthy article from the New York Times[743], a very liberal, left-wing publication, as you are probably aware. I think you should read it, but I'll summarize it for you: The article focused on a young lady, brought to Baltimore when she was a toddler by her Filipino immigrant parents. She had some community college under her belt and wanted to attend college, but couldn't afford it. She was attracted to a local Starbucks because of their better-than-average pay and excellent benefits, including tuition assistance, even for part-time employees. Ah, but the grass didn't turn out to be very green there and so, her location decided to unionize, but that didn't help either, in fact, it made things worse. The lessons from this example are numerous but tie in so well to almost everything I've discussed in this book thus far, especially about how you deal with bad companies, bad management, making money, etc. Before you read on, I want you to take all that into consideration and consider how you would've handled this young lady's situation if you were in her shoes. Okay, so here are my thoughts:

My question to these Starbucks employees would be, with unemployment as low as it is, and even in your area, why in the hell did you stay or even want to stay at a business that treated you badly when there are any number of businesses on the same block that most likely are hiring? And they probably can't treat you any worse, apparently. Further, if you weren't getting enough hours at that one business, why didn't you go somewhere else and pick up another job or even two??

Anyway, it seems this poor girl has bought into the highly-popular-these-days, soul-crushing liberal mantra of victimization and that unionizing unskilled workers would be way to force a corporate juggernaut to change their behaviors. This isn't even a David versus Goliath story, it's more like the amoeba versus Goliath. So if I could talk to this young lady, I would say, look kiddo, this is the point in your life where **reality slaps you in the face**,….hard:

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[743] https://www.nytimes.com/2023/07/21/opinion/starbucks-union-strikes-labor-movement.html?unlocked_article_code=PpwplJlwZX1MeB5TL7TGsvh4rjHSaTDTtw1AN9TSXg-jniqYALSpGJZwbb0JmLlSlDoWkg1fk7FJXSLONw0WsGEF7jmddmnIotd0Yg99bbvXpY-Abm0FqFVChNqf5vHCMsPK1UNj_4TSEaco3bdFIfszvZiMdV-oUy2N5tg6od4gNdc4kT9XYQ0uDUl9CjL0c7U0WjVHD_1n1SqKFxW6idgYlNLvcdvGJsHMn3--T3zEPuiVbKFTKtqsXJre9pdrxBlclJHiXHz5xHFg4Kc-0XMLCtoMfHV3PsRRXWr1YdGTO63iWh-d7hST4EbaxCXkGMa1yU1F20HmrWZigCEIbfpqAKoePse-uxJXnvKSsp3v&smid=em-share

First, you have no skills. Just because you can take an order and fill a paper cup with coffee doesn't make you a highly-valuable asset to any business. Now, maybe if you can disassemble that fancy $5,000 coffee machine and repair it, we can talk, otherwise, you're easily replaceable.

Second, food service work, unless you're an executive chef, in management or training for it, was never meant to be a career path and even less to support a family. And oh yeah, food service work is brutally hard, especially if you're working in the kitchen! It's even harder than farm work and I'm speaking from experience here!

Third, you're not getting any more hours because receipts are down thanks to that genius in the White House screwing up our previously perfectly good economy since day 1. It doesn't help matters any that you live in a blue state and an even bluer city with high costs of living, a hyper-regulatory business environment, rampant, out-of-control crime, and ambivalent and oblivious idiots for political leadership.

And I would continue on about a few other "life lessons" that apparently no one bothered to teach her:

Contrary to what you hear in the media or from some lame-brained politician, you do not have a "right" to a job.

Contrary to what you hear in the media or from some lame-brained politician, no one "owes" you a job.

If you don't like something about your job, don't wallow in misery, go somewhere else or start your own business. Uh, maybe follow Howard Schultz' life example.

We live in a **meritocracy** (look it up, publik skewl grajeeates) - your pay is commensurate with the **skills** you possess and the **value added** that you, as a person, and those skills, bring to that business. All this "living wage" talk for unskilled workers is bullshit. Who would define what that is anyway?

You can make it big in this country, but you have to work hard, very hard and it takes time, often 10 years or more! You'll have to work weekends, holidays, overtime and sometimes without pay to prove that you are a valuable asset to a company, but don't be a pushover, either.

I feel sorry for this young lady mainly because apparently no one will take the time to show her the numerous other ways she can advance herself in life in this county. Someone has clearly sold her a bill of goods about being able to be in the "middle class," but possessing no skills to provide the avenue to that location and that's just kicking someone when they're down. Instead of trying to change the landscape of a mountain with a claw hammer, she should get away from Starbucks and head to 7-11, for example. The pay is similar and they have great benefits. Or start her own cleaning business which pays much more and you can set your own schedule. If she's good, she'll have more work than she can handle like I did when I was doing that.

BUT, to the management at Starbucks or any other corporation – if you present yourself to the public as a great paragon of fairness, equality, great work environment, pay and benefits, etc., etc., then you damn well better walk that walk!! Those are obviously great ideals to present to the public and your employees, but when you charge the prices you do and make the profit margins you have, then you owe it to be the responsible corporate citizen you profess to be. Give these young people a hand up, not a handout. Those of us in leadership positions, for the greater good of our society, **MUST** mentor these young people and teach them skills they can use to improve their own lives.

My dad always told me, as it relates this very subject, “Son, it’s okay to make good money, but you do **NOT** get filthy rich off the backs of your employees. If you want to retain good workers and operate a respectable business, you have to pay them better or much better than the average wage for that position and pay their benefits and those of their immediate families, as well. It’s as simple as that.”

This article again reminds me of my college days. As I’ve mentioned, I worked on that 5,000 grain farm and got paid a whopping $3.25 per hour and I was skilled labor at age 22 - I operated, maintained and repaired heavy trucks and agricultural equipment, welded on broken equipment, and even taught others to do the same. I left when there were safety issues with another employee that wouldn't get corrected, so I quit and immediately went to work for the university in the registrar's office for $4 per hour. It was nice - the work was inside, air conditioned and heated, paid more, but it was extremely boring and I couldn't get in 40 hours a week so I picked up other odd jobs - a skill I had been taught from an early age. After conditions improved at the farm, I went back,....for $3.25 per hour. I easily got in my 40 hours over 3 or 4 days, but I wasn't trying to support a family on that either - clearly even back then it wouldn't have been possible, but it was more than enough to support me. In the meantime, I was going to school, getting more education and learning new practical skills. Grass was not growing under my feet and I think that is the mentality so many of these young kids have these days. Some idiots have taught them that even though they don't have any skills, someone owes them a job with full health benefits, a defined contribution plan, a $60,000 a year paycheck, a

new car, and a new 2,000 square foot house in the suburbs,.....all by age 25. To which I say, "suckers!!!!"

One other thing – since I mentioned starting your own business, here's a critical part: You are going to have to market it! When you're just starting out, take full advantage of social media and build your own website – it's easy these days. Get some business cards made up, get involved in your local small business social groups and start telling people what you do. If you perform a valuable service and have all the other factors going that I have previously mentioned, you are going to get a lot of work, fast. Do not sell yourselves short – everyone can do something that someone else will pay you for. See the **For Small Business** page of my website[744] for more information on this subject.

Pro Tip: You know, I shouldn't even have to say this, but sadly, a lot of so-called "professionals" apparently need to be reminded of this fact: This is for all you "professionals" out there. If you are a doctor, lawyer, veterinarian, CPA, other financial professional, in real estate, property management, member of the clergy, or any other job where you care for people or property or are anyone in a management position where you supervise others, I hate to break it to you, but you no longer have a "9-to-5" job – if you want your practice or professional career to prosper and grow so you can "move up the ladder," you are going to **HAVE** be available and work after normal hours because your patients, clients, etc., need your assistance and it doesn't always fall within the hours or days of a standard work week. Don't like it? Tough, then go back to flipping pickles at some fast food joint, then you can have your precious nights and weekends off!! I have little if any patience for non-hackers who claim to be "professionals."

[744] https://www.magnusomnicorps.com/for-small-business.html

10. OTHER (THAN HEALTH) INSURANCE:

First, another story: I was working a security detail at an estate sale one weekend. It was a beautiful, big executive home with a large pool and in a very nice, upscale neighborhood (the house had been repossessed by the bank and was also for sale). The family had very nice possessions, most of which appeared to be almost new. There were beautiful furnishings in the house, fancy SUV's, jet-ski's, etc., etc., and a lot of young children's things. Something just didn't seem right about all this, mainly the presence of so many children's items, so I queried the real estate agent as to the owners' background. Here's the sad story: The husband was a successful corporate executive in his early 40's and the mother was also around 40 and they had 3 young children, all under 10 years of age. The mother developed a rare disease about 8 months prior and had surgery and they thought all was well, but the problem resurfaced a couple of months after the operation and this time she didn't make it. 3 months later, the father, under extreme stress and suffering from enormous grief, had a heart attack and died. Fortunately, a close relative agreed to adopt the children, but that family had several children of their own. This family was on top of the world – successful careers, great house, all the toys, wonderful children, etc., etc. – what more could anyone ask for? It appears that they had everything and yes, they did,…..they had everything except **life insurance**!!!! Those children went from a life of extreme privilege with wonderful parents to a life of struggle without parents and no money, so all of them were now in a challenging time, to say the least.

Another story: Back when I was around 7 years old, my dad accidentally slipped near the lake at the farm, dropped his double-barreled shotgun and it went off striking him at point-blank range. It's a long story and he survived without many complications, but looking back on my life, I always wonder what my life would've been like for Mom and me had he not been there to provide for our family. After he died about 30 years later, it fell upon me to clear out his office at our family business whereupon I discovered that at one time, he had 66 (yes, sixty six) life insurance policies, but most of them were small and had long since expired. Times were different back then and he was also an insurance broker, among other things, but I was pretty sure that he had the financial aspect covered if something had happened to him and or Mom. Also, interestingly, they would never fly together - just in case something happened to the plane, I wouldn't be left without both parents, but I eventually found out that he had that potential scenario covered, as well. And yes, I did have a friend who tragically lost his mother, father and sister in a private aircraft crash.

How many times have we seen on the news where someone's apartment building caught fire and while interviewing one of the unfortunate tenants, the report asks if he or she had insurance and they said, "No." Think about the poor residents of Maui who suffered the fires in August 2023 – 40% of

them had NO renters/home insurance coverage – they lost EVERYTHING!!! Without insurance coverage, even a small mishap, and maybe even not of your own doing, can put you in dire financial, and possibly legal straits (liability for the damage if your fault) for a very, very long time. I know, you can't get blood out of a turnip, but judgements against you go into the public record and on your credit report. Think about it.

I always say that if I had it all to do over again, I'd go into the insurance business because you need it for just about anything you do either privately or in business. And you need adequate coverage always and don't **ass-u-me** an agent will try to upsell you the products you need to properly CYA – many do not - use the list below as a general guide. For example:

Privately you need:

- **Auto insurance** – make sure it is ample coverage and not just the bare minimum. And get uninsured motorist and rental car coverage, too. Also get roadside/towing assistance if offered and if you don't have it through another provider like AAA. It might not be a bad idea to double up on the roadside coverage as sometimes some of these outfits are not very responsive and can leave you stranded for hours, so it's a good thing to have a back-up plan and most are pretty inexpensive.
- **Home/renters insurance** – make sure you have enough medical and liability coverage in case, for example a private individual is injured on your property and sues you or perhaps a contractor with inadequate or no insurance is injured and sues you. Also ask your agent about riders for utility pipes/wiring, pool, pool plumbing, flood and earthquake, collectables, jewelry, firearms, coins, expensive electronics that exceed basic coverage, etc.
- **Home warranty insurance** – in case of a catastrophic failure of one of your major systems like HVAC, other appliances. Be sure to do plenty or research on the company before purchasing one of these policies. Try: Choice Home Warranty[745], Select Home Warranty[746], Home Service Club[747]. Forbes: Best Home Warranty Companies for 2024[748], Clark Howard on home warranties[749].
- **Umbrella liability** – usually sold in $1 million increments – extends liability coverage for your auto and home/renters. Usually requires slightly higher levels of coverage on your basic

[745] https://choicehomewarranty.com
[746] https://www.selecthomewarranty.com/
[747] https://hscwarranty.com/
[748] https://www.forbes.com/advisor/l/best-home-warranty
[749] https://clark.com/search/?q=home+warranty

policies in order to qualify. Coverage should be at least the amount of your net wealth. Very inexpensive.

- **Self-defense/use of force insurance** – absolutely essential if you carry a firearm or **any other** type of self-defense device, even pepper spray. See the **Firearms** page of my website[750] for more info.
- **Professional Athlete Insurance** - If you're already a professional athlete, then you know about this, or at least you should!! I'm addressing this to parents who may have an exceptionally gifted young person who quite possibly could go on to play collegiate or professional sports. If they do show this kind of promise and come on, be realistic about this parents, since only about 1 - 2% of athletes get into the pro's, you should seriously consider a very healthy insurance policy. In the event they are injured before they get to college or while in college and possibly headed towards the pro's, their potential earnings could seriously be cut short quickly if they suffer a non-rehabilitate-able injury. Maybe they could even lose their scholarship, if they are on one. Have your attorney carefully examine any kind of contract you sign regarding compensation for sports and money, including endorsement deals, and what happens if the person can no longer play. At this level, you just can't be too careful with this subject matter. Note that in some cases, the school may provide this coverage, but again, make sure your attorney explains this contract to you, especially what it does **not** cover. I would still strongly consider getting my own, private policy, just be sure that it will pay **in addition to** what the school's policy will pay.
- **Possibly professional insurance** - If you are a nurse, doctor, CPA, professional engineer, real estate agent, off-duty law enforcement who works private security jobs on the side or any profession where your decisions could impact someone's life and or property. This insurance would be in addition to any coverage provided you by your employer – they may not necessarily stand behind you when you need it most or let you choose your own defense team and this insurance is usually very reasonable (except for MD's, DO's, DC's and LEO's). ER Munro & Company[751] is one firm that offers these specialized policies.
- **Life Insurance** – And I don't care how much you and or your spouse make at your jobs. "Life happens" and sometimes not in a good way. Your survivors will need this cushion, **especially** if there are young children involved. Ask your CFP, but given the value of the dollar today, I would guesstimate no less than $1 million (term life) coverage per adult in your family and perhaps more if you have children. Again, consult a CFP, but term life is usually the best and cheapest option for this and **lock it in when you are young!! There are other options, but get the assistance of an independent, unbiased professional/fiduciary.**

[750] http://www.magnusomnicorps.com/firearms.html
[751] https://ermunro.com/

- **Trip Insurance** – Usually very inexpensive related to the cost of your vacation. With all the chaos that goes on these days due to the gross incompetence of our government regulators and airline companies, any number of things can upend your travel plans and leave you holding the bag for thousands of dollars. Yes, there are government regulations to protect you in some instances, but good luck getting any restitution without going to court.
- **Trip Emergency Evacuation Insurance** – Let's say you're hiking on a mountain in Peru and suffer some kind of health emergency – it could be anything – heart attack, snake bite, fall/broken limb, and you are in a remote area and need to be evacuated by air – chances are your health insurance will not cover such an exorbitant expense, so you will need a policy like this. Do your homework and find which one fits your needs best. They are usually reasonably priced just like Trip Insurance. See **Section 5.** For more info on this.
- **Pet Insurance** – Yes! It's a thing! It's very easy to rack up thousands of dollars in bills to properly and lovingly care for a pet, especially if they need surgery. Be sure to read the **Pet Care chapter** of this book in the **Appendices section** for more info.
- **Funeral Insurance** – No matter what your age, disaster can strike. Pay a visit to your preferred funeral home and get established with them. You do not have to buy a funeral insurance policy, but at least sit down with them, fill out some preliminary paperwork, let them know your wishes and visit with them about once a year to keep your profile updated. In the event of death, you will have a majority of the really difficult decisions and paperwork already in place, thus making it much easier for your family. Regarding funeral insurance, regular funerals can run into the tens of thousands of dollars, depending upon how elaborate. It is imperative that you take this into consideration in your financial planning. Many people take out term life policies to cover the expenses and others a funeral insurance policy. Irrespective of which way you go with this, consider this:

Pro Tip: In some cases, the deceased person may have had some life insurance and the proceeds are due to the survivor/beneficiary. Some insurance companies are very good at paying out claims and others not so much. Be sure you perform your due diligence when selecting an insurance company and policy. Since the proceeds from these policies are often needed to pay bills, etc., it is important that the insurance company disburse them to you in an expeditions manner. Usually, state laws regulate payment timelines once you have provided the insurance company with proof of death documentation required by the policy. However, it is very important that before signing up for a policy, you understand the insurance company's **specific requirements** for proof of death. Have the agent show you **in the policy exactly where those requirements are spelled out and what they are**. Usually, all that is required is a death certificate signed by a doctor. But, here's the twist: Will they accept a faxed or photocopy of a death certificate signed by the doctor from the hospital or funeral

home (but not yet notarized)? Or will they accept a photocopy of a signed, notarized document or do they need and original, signed, notarized death certificate? It all depends on the insurance company and sometimes state law. Be sure to get clarification on this matter in advance!! In some states, it can take 4 to 6 weeks or more to get an original, signed, notarized copies of death certificates and often the funds from that policy are needed by the survivor long before that. Since we're on the subject, think about all the places you will have to provide death certificates to and order adequate amounts of them from the funeral home or issuing authority. Some places with accept photocopies of signed, notarized death certificates and other require originals. Be sure to ask and be clear with your question – will you accept a photocopy of an original or do you need an original? Getting this clear at the outset can save you a lot of time and frustration when dealing with some companies.

Business you need:

- **General liability**, which can cover any number of areas. Sometimes it can be difficult to find someone to write you a policy if you have a unique business – I sure did, but, as I found out, most of the other agents were just too lazy to design a policy for me because I didn't fit their cookie-cutter policies. It took me a year, but I finally found a small, local, independent company and agent that told me it would be just a little work, but no problem whatsoever.
- **Worker's Compensation** – required if you have employees.
- **Unemployment Insurance** - usually required if you have employees. You should have some kind of policy manual that spells out basic policies that can lead to discharge, such as late/tardiness, insubordination, threatening behavior, etc. You should have a file on every employee and carefully document any infractions and after counseling the employee, have them sign a letter or log entry acknowledging such so if you do have to fire them and they file on you, you can successfully plead your case to the labor board. This is especially true if you have unionized employees and or are subject to NLRB laws, etc.

Pro Tip:

Be sure to shop around for your insurance as policies and coverages can vary greatly. Try these comparison sites:

https://www.policygenius.com/

https://thepennyhoarderauto.everquote.com/

https://www.thezebra.com/

https://www.selectquote.com/

https://www.nerdwallet.com/

https://clark.com/search/?q=insurance

https://ermunro.com/ (for highly-specialized, unique insurance needs)

https://www.insuranceadvisor.com/ (commercial insurance)

https://insurify.com/

https://www.compare.com/

Note: In late 2023 and early 2024, many people have seen significant increases in their premiums for just about all coverages – one of my professional policies almost tripled from the previous year!! And, I didn't renew it – I told the agent she could go play on the runway with her premiums and enhanced disclosure requirements. According to a very knowledgeable source of mine, these increases are because the insurance industry has now agreed to a standard model to assess risks, cost, etc., etc. – some really egg-heady, actuarial stuff that I don't understand, but suffice to say, he said that essentially the insurance industry has suffered some serious losses in the past couple of years which forced them to re-assess their actuarial tables (which they usually on do about every 10 years) and they realized that they had been severely undercharging for their premiums, so now they are playing catch-up (And how!). Yeah, I don't like either!! My dad always said, "Be careful – don't get insurance poor." Good advice back then, but now none of us have much of a choice if we want to cover our butts – we're at the mercy of these blood-suckers! Apologies to my friends in the biz!

11. SUCCESS IN LIFE

In your life, you need contacts and professional assistance if you want to be prosperous and avoid life's pitfalls. Specifically, you need:

- Primary care physician
- CPA
- Lawyer
- Real Estate Agent (see the ***Apartment Selection Guide*** on the **Publications** page[752] of my website.
- Insurance Agent
- Investment Advisor (Certified Financial Planner), independent, not a stock broker, someone who is your fiduciary, e.g., under penalty of law, they are legally bound to act solely with **your** best interests in mind and follow **your** directions.
- Tradespeople (auto mechanic, HVAC, plumber, electrician, roofer, lawn care, carpenter, mason, painter, all licensed and insured)

Times they are a changin', as they say, but actually, they have really changed:

- Really long gone are the days where a bachelor's degree would get you a good job and lifetime career with a large company – you read about that in history books now!
- Long gone are the days where a bachelor's degree would get you a good job.
- Gone are the days where a master's degree would get you a good job.

With the uptick in the economy, tradespeople are in high demand and command high wages, much higher than most entry level jobs for people with 4-year or graduate degrees. I graduated from one of the best engineering schools in the country and in the beginning, had a great career with a Fortune 500 company and traveled the world. 12 years later, the corporate work environment had become toxic and I had to leave that position anyway to take care of family and took a couple of years to do that. Where did that fancy degree from a big-name, Big 10 university get me in the 20 years following? Absolutely nowhere!! Fortunately, my dad, a brilliant self-made businessman, taught me enough about entrepreneurialism that I started my own company, worked very hard and made my own way. But, I realize that everyone is not as lucky to have someone as wise and experienced as my father, so I want to help with this report.

[752] http://www.magnusomnicorps.com/publications.html

College is expensive, obscenely so, and some would say even criminally so, even at the most reasonable, state-subsidized universities. It is really a shame as many of your larger universities are sitting on hundreds of millions if not multiple BILLIONS of dollars in endowment funds **(see articles this in Section 6.)** yet raise their tuition almost annually. One exception that I know of is the prestigious Purdue University in Indiana which hasn't raised its rates in 10 years – good for them!! Simply, the cost of tuition is needlessly expensive and what used to be an exercise in civic duty has turned into a cash machine for the people at the top. Ditto for the college loan industry. It's really quite sad. You should not have to mortgage your young adult life to get a 4-year degree. But if you decide to go that route, be sure to pursue a degree that is in demand – just about anything related to science, medical, law, engineering, math, finance, etc. Anything outside of these fields will probably not get you very far in today's world, unfortunately, so choose your path with much careful thought and discretion.

Don't discount local vo-techs and junior colleges. I have attended our local vo-techs for almost 30 years and taken close to 350 classes and have had some of the best instructors I've ever had, even compared to that Big 10 university. Instead of wasting your time watching the latest reality TV shows, why not avail yourself of some of the wonderful classes these schools offer? They have everything from computer to cooking classes, electrical, mechanical, financial planning, first aid and CPR, etc., etc. And they are usually very inexpensive!!

As for you high school age readers, I'm sure you'll be tempted to take the easy way out and avoid all those "hard" classes, but you really need to take as many math, science, physics, English/writing and probably foreign language classes you can and if you can't get them at your high school, go to a community college or vo-tech. Publicschoolreview.com recently reported[753] that 60% of high school students are not ready for college-level work. I saw way too many kids fail in college because they were ill-prepared for the rigors of university-level course work.

And while I'm on the subject of education, you adults need to learn how to use technology and use it well. Whether you like it or not, the Internet and smart devices are here to stay and businesses in all categories from restaurants to medical are making use of it and if you can't use it, you're really going to be behind the 8 Ball, if you know what I mean. So, if you can't even text or take a picture of a document, convert it to a PDF and e-mail it to your doctor, then you're in BIG trouble!! You're the 21st

[753] https://www.publicschoolreview.com/blog/are-high-school-graduates-ready-for-college-studies-are-dismal

century equivalent of the doofus who refused to get a telephone because they could still use the telegraph.

So, here are some free online courses – see the **Just for Fun** page of my website[754] under the "**Education, Online, Free or Low Cost"** section for a list of providers.

Real estate licensure class. You don't have to actually take the test and get your license, but this is probably one of the best all-around business classes you can take – you will learn many transferrable skills and they will help you when it comes to making what is for most people one of the most important investments in their lives. Be sure to pick a good school that does a thorough job. If you do go ahead and get your license, but don't want to be active in the business, it is important to keep your license on "active" status with the real estate commission. Why? Eventually you will probably want to get your broker's license and that usually requires that your sales license has been on "active" status for a number of years before you are allowed to sit for the broker's exam. There are usually real estate companies (brokerages) who will allow you to place your license (we call it "hang your license" in the industry) with them for a very minimal, annual fee, but they will require you to sign a contract whereby you agree not to engage in the practice of real estate, with the exception of making referrals. And you can make nice commissions off just referrals, too. By referrals I mean you send your friend to an active agent-friend who helps your friend buy or sell a home and that agent gives you a portion of his or her commission for referring your friend and your friend's business to him or her.

Spend wisely, do your research, plenty of (accurate) info online. Read buyer product reviews, check the Better Business Bureau's website[755].

Buy quality items – clothing (shoes, especially), cars. Drink water in restaurants – don't pay their obscene prices for things like OJ, coffee, soft drinks, tea – they are HUGE rip-offs and I know, I used to be a restaurant and institutional waiter (oops, server) and cook. Alcoholic beverages produce the most profit margin for restaurants – most beverages are marked up 500% or more and some states tack on an additional "alcoholic beverage tax" on top of the regular sales tax. It's outrageous!!!

The best investment you can make in your future is to either home-school your children or send them to a good private (military or religious) school. Why in the world would you send your children to the government to be educated in this day and age with all the **worthless** woke crap they are teaching these poor kids?? Now they're even trying to say that math is "racist" along with other things such as

[754] http://www.magnusomnicorps.com/just-for-fun.html
[755] https://www.bbb.org/

math, exercise, reading to children and about 20 other things I have documented here[756]. These idiots clearly don't even know the definition of racism. They can't get **anything** right! But don't assume that just because it is a "private" school that they are teaching children correctly. Many of these very elite private schools are "feeder" schools to the most prestigious universities which are bastions of indoctrination into political correctness, woke-ism, socialism, communism, cultural Marxism, etc. Remember, that child, or children, may someday be picking out your retirement home and you'd better pray that someone has enough money for a private facility so you won't be warehoused in a Medicaid chamber of horrors.

Be very cautious – the world full of scams, fraud, charlatans, and criminals looking for an easy mark and they very sophisticated, even the smartest fall victim – just look at all the multi-millionaires who were completely scammed by Bernie Madoff[757].

Research service providers; don't be taken for a ride by shysters. Make sure they are licensed, insured (in your state), and have references. Check with your respective state's Attorney General's office, Better Business Bureau and licensure boards for appropriate licensure and complaints

Be well-grounded emotionally, morally and spiritually. Get a Church family – a moral compass **not** based on man's ever-changing views on morality (Why do you think society is in such bad shape now? It's called secularism, moral relativism and cultural Marxism – there is no right or wrong and 2+2 may equal 5 if it feels right to you. Ugh!. If you have been unfulfilled, disgruntled, unhappy, hurt or confused (like I was) by one or more of the 30,000+ Christian denomination churches, you are in the vast majority. I strongly urge you to visit an eastern (Greek, Russian, Antiochian, Serbian, Ukrainian, Orthodox Church in America, etc. – you don't have to be ethnic) Orthodox Christian Church and chat with the clergy there. Never heard of it?? I'm not surprised. I hadn't either and I went to Roman Catholic school for 4 years!!! If you are unfamiliar with the Orthodox Church it is **THE ORIGINAL** Christian Church, **unchanged** for over 2,000 years. It has the second largest number of members next to the Roman Catholic Church and is what the Roman Catholic Church split off from in 1054 A.D. during what is referred to as the Great Schism – I'll bet you've never heard of that. Christianity has been turned on its head since the Great Schism, which is why it is so confusing to everyone, but not once they experience and understand Christianity the real way Christ meant it to be. For more info see this website[758].

[756] https://www.magnusomnicorps.com/culture--race--blm.html
[757] https://en.wikipedia.org/wiki/Bernie_Madoff
[758] http://www.helpfulinfoandlinks.com

Even if you don't believe in God and sadly, the trend in this world is towards secularism thanks to the influence of socialism, communism and cultural Marxism in our government (public) schools, media and society, but I digress. Even if you don't believe in God, at least read about Jesus Christ, the man and philosopher. More has been written about that single individual than any other man in history and His words are wise. For example, read His "Sermon on the Mount" from the Bible's book of Matthew, Chapters 5 – 7[759]. There are many good life lessons in that very short section. Did you know what we call the "Golden Rule" came from Matthew chapter 7, verse 12. Ahhh, I mentioned that way back in the first part of this book (section B.)! For a more detailed explanation of the sermon, see here[760]. Also, Bill O'Reilly's book, ***Killing Jesus***, is an excellent, non-religious book about Jesus' life.

Stop living a "branded" life. What does that mean? Stop wasting your time and money trying to acquire the latest brand name this or that item(s) and for heaven's sake, stop completely wasting your time by following celebrities and their lives either online, on TV, social media or even local people. If you are not in those circles, chances are you will never be and those people will never truly care about you and will never do anything for you. I see this all the time and it is just about the stupidest and complete waste of time I've ever seen. Start looking into people's hearts instead of their wallets!

Your conduct in life:

As you go through your days, try to be pleasant and kind to others, especially those who serve you, such as restaurant staff, etc. You can tell a lot about a person by how he or she treats someone who can do little or nothing for them. (Ladies pay particularly close attention to this when going out on dates!) *"You attract a lot more bees with honey than you do vinegar,"* as my mom used to tell me.

Caring for your parents. Don't wimp out. Suck it up and deal with it. But be prepared for it well in advance by reading my report, ***Long Term Care from the Inside Out*** on the **Publications** page of my website[761].

Society Upside Down:

"Everything that oughta be down is up and everything that should be up is down!" said Al Gore during a campaign rally in Wisconsin, 10/1/92. He was wrong then, but if he said it today, he'd be correct.

[759] https://biblehub.com/parallel/matthew/5-1.htm
[760] https://www.ancientfaith.com/specials/the_sermon_on_the_mount
[761] http://www.magnusomnicorps.com/publications.html

Anymore today, things that used to be abnormal, improper, incorrect or just plain wrong are now considered normal – a clear indication that something has gone terribly wrong with our society. For example:

- It's okay to disrespect the American flag or burn it for no legitimate reason.
- It's okay to be lazy at school and expect good grades.
- It's okay to be lazy at work and expect raises and promotions.
- It's okay to be lazy and not work and leach of the government (your working neighbors/taxpayers who are funding your sloth!)
- It's okay to accuse people of being all kinds of terrible things when there is no clear evidence to prove it.
- It's okay for judges to approve or disapprove actions by certain politicians simply based on their feelings or political philosophies and in flagrant contradiction to clearly constitutional law and force the public to waste precious time and money forcing the issue to go all the way to the Supreme Court only to be told that their rulings were quite wrong and they knew it.
- You're guilty until proven innocent just because someone says so or because you're a particular race or color or ascribe to an opposing political philosophy.
- It's okay to accuse someone of being a Nazi. (Hello government schools!!!) **NO!! Only WWII-era Nazis were Nazis.** Maybe with the exception of ISIS, you'd be hard pressed to find someone or some group that approaches that level of cruelty and evil. Read a history book!!!! (Check out author Bill O'Reilly's[762] all-time, best-selling "Killing" series of history books.)
- It's okay for politicians to tell police they have to accept being verbally abused and assaulted by the public and are not even allowed to defend themselves, let alone arrest and charge their assailants. Unbelievable!!!!

Strive to be the best you can and do the best you can in all aspects of life. Denzel Washington and a couple of others do much better jobs at explaining this than I ever could, so I'll let them explain:

- Denzel 1 - Compilation[763]
- Denzel 2 - Compilation[764]
- Denzel 3 - Put God First[765]
- Denzel 4 - Do What You are Passionate About[766]

[762] https://www.billoreilly.com/
[763] https://www.youtube.com/watch?v=vnEf8z1aZns&feature=youtu.be
[764] https://www.youtube.com/watch?v=0FB9i7P9Zs4&list=RDCMUClH7jNaN8mrgTdYczffwtOw&start_radio=1&t=15
[765] https://www.youtube.com/watch?v=BxY_eJLBflk
[766] https://youtu.be/u0BEzyngyoY?t=15

- Denzel 5 - Watch This Every Day & Change Your Life[767]
- Denzel 6 - Life Advice[768]
- University of Texas at Austin 2014 Commencement Address - Admiral William H. McRaven[769]
- Arnold Schwarzenegger Motivational Speech[770]
- Brutally Honest Valedictorian Regrets Being Top of the Class[771] (The King's Academy, West Palm Beach Florida, 2019) Is this young man wise beyond his years or what??
- Donald Trump Motivational Speech #1 (Success)[772]
- Donald Trump Motivational Speech #2[773]
- Dr. Jordan Peterson's 12 Rules For Life In 16 Minutes: Everything You Need To Know![774]
- Mark Twain's Life Lessons to Learn in Youth and Avoid Regrets in Old Age[775]

- Other great motivational videos: Wealth Motivation[776]

FDR once said, *"We have nothing to fear, but fear itself."* He was right – fear can paralyze you and prevent you from doing anything on your own. What I mean in this case is that you have to **learn how to do things on your own/for yourself – you must have some level of self-reliance and self-sufficiency** – even simple things, whether it's how to stop the toilet from running, to hooking up a new TV, to properly inflating your car's tires or changing its wiper blades, to unjamming your dispose-all, changing the batteries in your smoke detector, etc. Geez, I run across **so many** shrinking violets (look it up) out there that it makes me sick…..and rich! WAIT, WHAT?? Yes, never in my life have I seen so many people tell me, "Oh, I don't know how to do that, or, I could never do that, or, I'm afraid to try that." For heaven sakes, stop being such a wimp; look it up online or get someone to show you and stop calling (and paying) me to oil your squeaky door hinges or hook up your new TV. God gave you a brain – use it, be curious, learn a new skill!!! You **CAN** do this!!! Check out this story of the lady and her children[777] who built an entire house from watching YouTube videos.

Story time:

Early in my first professional career, I spent a short time in a factory that built the largest, most expensive and powerful commercial and military turbine (jet) engines. The cost of these things

[767] https://youtu.be/tbnzAVRZ9Xc?t=11
[768] https://www.youtube.com/watch?v=e3FfL46OzYI
[769] https://www.youtube.com/watch?v=pxBQLFLei70
[770] https://www.youtube.com/watch?v=1bumPyvzCyo
[771] https://www.youtube.com/watch?v=T76FdtKreNQ
[772] https://www.youtube.com/watch?v=vhTjfSZr-PQ&list=WL&index=71
[773] https://www.youtube.com/watch?v=uE1jc9toaTU&t=92s
[774] https://www.youtube.com/watch?v=gjj9EejaeZ4
[775] https://www.youtube.com/watch?v=t3lcMv4ieDo&list=WL&index=119&t=90s
[776] https://www.youtube.com/channel/UC1_LZHmcvXvQNM9zJVZbRoA
[777] https://www.buzzfeed.com/juliegerstein/a-woman-and-her-kids-built-a-house-from-scratch-us

ranged from $3 – $20 million EACH!!! Obviously, they were extremely complicated pieces of machinery with thousands of parts. So, who was building them?? Well, it wasn't college-degreed engineers of even FAA-licensed Airframe & Powerplant mechanics. It was your average person off the streets. I worked with your everyday fathers, mothers, grandmothers and grandfathers, people from all walks of life, from families who lived in the suburbs to bikers, with all levels of education, but mostly high school or less. There was no common thread other than that they were all able to do these complicated tasks. One of the best assemblers I met and worked with was a grandmother named Dolly L. – she loved her job and she was excellent at it and was more than happy to teach me. That pretty much proved to me that just about anybody can do anything if someone teaches them how to do it, so don't shy away from a challenge.

Finally, I like these words of wisdom from John Wooden - follow his 9 promises for a life of happiness and success:

"1. I promise to talk health, happiness, and prosperity as often as possible.
Your thoughts and language shape your reality. Choose them wisely.

2. I promise to make all my friends know there is something in them that is special and that I value.
It's a shame that we wait until a person's funeral to say all of the nice things we thought about them. When you think something nice about someone, tell them.

3. I promise to think only of the best, to work only for the best, and to expect only the best in myself and others.
The Pygmalion Effect says that high expectations lead to high performance. Establish excellence as your expectation and you will build that reality.

4. I promise to be just as enthusiastic about the success of others as I am about my own.
"Pay close attention to people who don't clap when you win." - Leonardo DiCaprio
Want to get ahead in life? Start genuinely rooting for others to succeed.

5. I promise to be so strong that nothing can disturb my peace of mind.
There's a beautiful quote I love: "Don't waste your time chasing butterflies. Mend your garden, and the butterflies will come." - Mario Quintana
Mend your internal garden and the butterflies will come.

6. I promise to forget the mistakes of the past and press on to greater achievements in the future.

We tend to romanticize the road not taken: The decisions we could have made differently, paths we could have walked. Focus on the present and future, not the past.

7. I promise to wear a cheerful appearance at all times and give every person I meet a smile.
When you open up to the world, the world will open up to you. Be interested in everyone you encounter. Every conversation with a stranger is a chance to learn something new.

8. I promise to give so much time to improving myself that I have no time to criticize others.
Your entire life will change the moment you stop worrying about what others are doing. Time spent comparing yourself to others is better spent investing in yourself.

9. I promise to be too large for worry, too noble for anger, too strong for fear, and too happy to permit trouble to press on me.
None of these are easy, but power exists in our ability to choose: Our attitude, our way, our response. Embrace that and nothing can touch us.
Keeping the promises you make to yourself is the highest order purpose in life.
Every single time you keep that promise, you are stacking evidence in favor of the type of person that you want to become.
If you can make a promise to yourself, and then keep it, you are a winner."

To these I would add this:

Story Time: I've talked a lot in this book about finding professionals you can trust to help you with just about everything in life – those contacts/relationships are must-have's to a successful and as problem-free of a life as possible. Now here's the part where I talk about people who do **NOT** help you in life and I touched on part of this in **Section 7.** regarding the criminal element aspect. What this boils down to is who and what kind of people you have in your "orbit," as I like to say, or in your sphere of influence, as the corporate HR weenies prefer. So let me be blunt here – as I mentioned in the first part of this book, for most people, ordinary is a life goal whether they realize it or not. They have no real motivation other than to get through life month-to-month with no plan(s) for the future. Avoiding these people really matters because if you have losers, leaches, joy-suckers, complainers, non-hackers, ne'er-do-wells, etc., and even criminals in your orbit – you're tap-dancing around the event horizons of black holes with these people and invariably you **will** get caught up in their gravitational fields and it won't be good for you. These people may even be your relatives and not just friends or acquaintances. So, exactly what am I talking about here? These people basically just can't get their sh*t together for one reason or another – laziness (sloth), lack of education on how "the

system" works, financial ignorance/mismanagement, problems with the law, substance abuse/addictions, intra-family strife, etc., and as such, their lives are in perpetual states of chaos. Enter you – stable, industrious, smart, dependable, a "fixer" and so on. These people will attach themselves to you because they know you can and will help them out of tough situations – it may be something as simple as giving them rides to work because they can't afford to get their hoopty repaired and don't want to walk to work or baby-sitting there ill-timed brat(s) because they can't coordinate their work schedules with the child's school schedule, etc. Or, they may want to borrow money to pay bills because they have gotten underwater financially. Or they may want any other of a number of things. See what I mean? Whatever the case may be, their chaos **will** become **your** chaos, too, and you do **NOT** want that because it will upend your whole life and life plan and could even affect your health (from stress) in the long run. My advice here is that it's okay to help these people out once or twice (but absolutely no lending of money no matter how sad the story) and point them towards the link to this book, but if they continue to try to rely upon you to prop up their self-destructive behavior(s) and don't heed your advice, you must, you **MUST**, separate yourself from these people and I mean quickly and permanently, otherwise, they will never cease coming around you and will continue causing chaos in your life. And yes, I'm sorry, but these people may be blood relatives. I even became aware of one case where a brother filed fraudulent state and federal tax returns in his brother's name in an attempt to get money through refunds. Obviously, this was incredibly stupid and was detected and shut down almost immediately, but, it caused the other brother an incredible amount of stress and additional time and work to secure their financial lives and insulate themselves against further incursions from the other brother, who was a drug and gambling addict and now their relationship is irreparably damaged, sadly. As I mentioned at the front of the book, there are ample resources out there to help people **IF** they will only avail themselves of these services. For drug addicts and homeless, most don't want to live in shelters because they have rules in those shelters and they just want to be free to get baked or engage in any kind of aberrant behavior(s) they want without repercussions.

11.A. DATING, MARRIAGE, AND SECURITY ISSUES:

Obviously from my numbering sequence, I almost forgot to address this subject. Also be sure to read Section 6.'s paragraph on ***Joint Tenancy*** as it applies here.

It's no secret that sadly nearly half of marriages end up in divorce. It is a tragic thing, especially if there are children involved. Sometimes it can't be avoided for a variety of reasons, but you can minimize the chances of it **IF** you choose your spouse wisely. I have no direct experience or expertise in this area, but I am going to give you a few suggestions that will hopefully get you to thinking, point you in the right directions and hopefully some resources to help you avoid the pitfalls.

Okay, they say opposites attract. Well, maybe. But in general, and in our current times, I would say that it is probably best to seek a long-term relationship with someone who shares your ideas, beliefs (personal, political & religious), dreams, work ethic, educational and socio-economic background, and culinary preferences. Of course, there are plenty of exceptions to that rule, but if you want to give your relationship the highest chance of succeeding in the long term, then I'd say those are some pretty basic factors that should be present. And it should go without saying, but I will – stay away from people who are just slugs and users – you know who they are – they want the other partner, spouse, etc., to work, pay the bills, drive them around, do all the household chores and they don't want any responsibilities at all, even for the children, and especially if it comes to paying child support and may even be verbally or physically abusive. For heaven's sake, why would you even bother to engage with this type of person – get away from them or you WILL be sorry!!

Now, if you think you've found "the one," you both should go to some kind of marriage counselling. It can be a secular, professional counsellor such as someone who specializes in that, a psychologist, your pastor or priest, rabbi, etc. Whomever you go to, it is important that both people go. If only one goes and the other balks, for whatever reason, you probably seriously need to re-evaluate your relationship with that person. The same holds true later in life – if you start having problems in your marriage, **both** individuals should seek counselling before calling it quits, especially if minor children are involved. But if one partner refuses to go, you've definitely got problems.

Here's and excellent book with lots of forms and questionnaires: Mastering the Art of Marriage – Constantine Nasr[778] But no book can substitute for real, live, in-person counselling for both people.

[778] https://www.amazon.com/Mastering-Art-Marriage-Constantine-Nasr/dp/1936270145/ref=sr_1_2?crid=PK9V6OMQIN1V&keywords=constantine+nasr&qid=1641362059&sprefix=constantin+na%2Caps%2C425&sr=8-2

Another extremely important aspect of choosing a spouse: Meet as many of their family and friends as possible. Get to know these people and observe their interactions closely. Take into consideration that once you get married, you will be somewhat tied to these individuals as well. Are they generally good people? Or, are there hostile and or adversarial relationships that could spill over into yours and cause you significant problems, for example, friends or relatives with drug or gambling addictions, histories of abuse, criminal activity and or convictions, financial problems, etc., etc.? Even one bad apple could invite never-ending chaos to your marriage, other relationships, job, etc. Also consider former spouses in this category. If any of these conditions exist and you still want to make this person your significant other or spouse, make it perfectly clear that **in no way** will you tolerate these individuals affecting your life together in any shape, matter or form and that the other person must agree to separating themselves from any related chaos their "associates" or associations may bring. You must come to an understanding on this or you will be inviting perpetual chaos and strife into your personal life, relationships and job(s).

One other thing you might want to consider is a **prenuptial agreement** before marriage. This will spell out who gets what in a divorce and overrides most states' divorce laws which can unfairly cause one party to suffer much larger losses than the other. If you have been in a long-term marriage, it is conceivable that you will have to give up half of **ALL** you've ever earned (plus maybe even more in the form of alimony) while married to that person,….in the absence of a prenuptial agreement. Obviously, that can completely wreck your retirement fund and therefore your life plan for retirement and cause you to have to continue to work pretty much for the rest of your life. Think about it. And yes, I know some have religious objections to these essentially saying that if a marriage sealed in the presence of God (church) and if your faith is strong, then you don't need something like this because God will prevent anything bad. Well, here's a reality check for you: Sometimes the Evil One wins and in our world today, sadly he wins a lot and that goes for affecting marriages sealed in the church. Think of a pre-nuptial agreement as another estate planning tool (along the lines of insurance) for unexpected changes in your life when things go wrong. Of course, consult your attorney for guidance here and do not use boilerplate legal documents you find online.

Another aspect I want to briefly touch on is the security issue and parents of young children pay special attention here, please! Sadly, there are perhaps millions of people out there trolling the streets and Internet who want to make personal connections with you, but, at best, many do not have your best interests in mind and at worst they are targeting you for some kind of scam or even worse – I've seen this more than I care to think about. Law enforcement refers to it as "affinity crime," "cultivating the halo effect" and "pig butchering" - isn't that nice? If you are a young person, especially

a young woman, you have to be ever-vigilant. I don't want to scare you, but human sex trafficking (yes, slavery) is a very brutal reality in this world and you must be very careful with whom you associate and that goes double if you meet an individual online. If you go on a date with someone you meet online, meet in a public place, like a restaurant, and (detective pro-tip here) take a clandestine "wingman" with you and have a secret physical sign if you sense danger or need bailing out. Also, whenever you go out for a night on the town, do so with a group of friends and to a public place. Never, ever leave with someone you just met and don't know, even if one of your friends knows the person. Have a special emergency code word or phrase set up with one or two friends whom you trust to come to your aid if you are in trouble and be sure all of you have location sharing tracking enabled on your phones and test it. Alternatively, you can get an Apple AirTag or Tile, set it up and share the login credentials with your friends. That way, you can easily conceal it on your person so if someone takes your phone away from you, you may be able to be tracked with that AirTag or Tile. There are other devices that do this as well and without the need for another iPhone or smart device to be present. However, be warned – do not use these devices to clandestinely track people from whom you do not have permission – doing so can put you in a world of legal jeopardy! We call it wire fraud - it's a federal felony and the feds get very serious about this!

Another aspect to watch out for is abusive or addictive behaviors. If the other person regularly wants to argue, or is loud, obnoxious, profane, rude to others, etc., especially in public, you probably want to get out of that relationship as they clearly do not possess adequate self-control or there are other, more deeply-seated problems in play and you don't want to get pulled into that world – it can directly affect you physically, mentally/emotionally and legally (trouble with law enforcement, finances). Also, if the person is an alcohol or other substance user/abuser, especially illegal substances (and I'd even throw regular smoking of legal marijuana for recreational purposes), definitely head for the doors! I know you may be tempted to think you can help this person and make them conform more to your lifestyle, but rarely is that the case. **Don't be a martyr for the cause** in these instances – just move on – there are plenty of other fish in the sea and you aren't **The** Savior!

Another relationship pitfall – living together. Yes, I know a lot of people do it, but that arrangement is filled with pitfalls. For example, let's say you invite your girlfriend to live with you and eventually you have a falling out. Depending on state laws, and check before you shack up, it is extremely difficult and costly to force her to leave the premises, especially if she has been receiving mail at that location. Do you have that kind of time, money and patience to endure that kind of grief while trying to get along with your own life and job?? And what if she decided to trash the house and leave? That's probably going to be all on you. And if there are (her) children involved, you're really going to have issues.

Along those same lines, if you own other properties, don't rent them to friends or don't rent them at all unless you are in that business. Of course, in any of those cases, be sure to have a real estate attorney develop a comprehensive lease document for you that will protect your interests. I know you may be tempted to allow a friend or friends who are down on their luck to live in one of your houses rent-free until they get on their feet, but what happens if they never get on their feet and then refuse to leave, or they have drug related problems or they have family or friends who bring such problems and or other illegal activities onto your property? Again, you will play hell getting them out and don't expect your property to be in pristine condition when the deputies are escorting them off the property, ya' know what I mean?? I speak from some (bad) experiences in this area. And don't even get me started on the insurance aspect of this scenario!

Also, don't buy high-dollar items for a non-spouse or unrelated child. Say, for example, buying your girlfriend a brand new car and putting it in her name – what happens if your relationship goes south? With the cost of even a basic car today, you are going to be out a lot of money!!

At this point, I'll refer you back to the beginning of this section and **section 6.** regarding the hazards of **joint tenancy**.

Now let me address seniors. I know there are a lot of you out there who have lost their spouses and wish to get into another relationship. Again, sadly, you are not immune to this kind of crime and scams and, in fact, you are specifically and frequently targeted for a variety of reasons, such as:

- You generally have some sort or regular income – social security, pension, IRA, savings, etc.
- You come from a generation that is generally trusting and cordial
- You sincerely want to believe that person on the other end is everything they are telling you they are
- Your technical expertise is limited
- Criminals exploit the "power of loneliness" and use it to "cultivate the halo effect" (aka grooming, pig butchering) through a variety of "social engineering" avenues to worm their way into your life and victimize you

Here are a few websites to help you and don't be afraid to call 911 and ask for assistance – believe it or not, they get these calls more than you think.

- Love Fraud (sociopaths, psychopaths, abusers – don't fall victim)[779]
- Romance Scams[780]
- Romance Scams Now[781]
- FBI – Romance Scams, How We Can Help You[782]
- FBI – Don't Be a Money Mule[783]
- Romance Scams – Trafficked with Maria van Zeller & National Geographic 20240210[784]
- Scams – Trafficked with Maria van Zeller & National Geographic 20220422[785]
- CBS News Chicago - New technology including AI is being used in romance scams 20240422[786]
- CBS Reports - Anything for Love: Inside the Romance Scam Epidemic 20240731[787]
- CBS Daily Report - Inside look at Ghana's "hustle kingdom" and romance scam operations, 20240926[788]
- CBS Eye on America - Inside an elaborate romance scam that cost a US man $700,000 20240926[789]
- CBS Eye on America - Scammers hire models to fool Americans, 20240927[790]
- CBS Daily Report – 92-Year Old Woman Loses Her Life Savings in Online Scam, 20240924[791]
- Romance scam victim speaks out on "psychological manipulation" that cost her $2.5 million, 20240422[792]
- See other documentaries and exposes on similar types of crime from National Geographic's series "Trafficked" for free on YouTube here.[793]
- For more stories about romance and related scams, search YouTube here.[794]

Again, be sure to read my book on ***Identity Theft*** on the **Publications** page of my website.[795]

[779] https://lovefraud.com/
[780] https://www.romancescams.org/
[781] https://romancescamsnow.com/
[782] https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams/romance-scams
[783] https://www.fbi.gov/how-we-can-help-you/scams-and-safety/common-frauds-and-scams/money-mules
[784] https://www.youtube.com/watch?v=5XfCVk2gZCY
[785] https://www.youtube.com/watch?v=ivWUZf2-M_U
[786] https://www.youtube.com/watch?v=_9eHCzW4eMI
[787] https://www.youtube.com/watch?v=w-75nDH-bbc
[788] https://www.youtube.com/watch?v=Lbc9rRn-PgA
[789] https://www.youtube.com/watch?v=7hFTFlo4d1c
[790] https://www.youtube.com/watch?v=5iXLHm4oT0w
[791] https://www.youtube.com/watch?v=pGWXrjaNg-g
[792] https://www.youtube.com/watch?v=PtjL555xWqg
[793] https://www.youtube.com/results?search_query=trafficked+national+geographic
[794] https://www.youtube.com/results?search_query=romance+scams
[795] https://www.magnusomnicorps.com/publications.html

And a couple of other points:

A little dating advice and this should really go without saying – folks, if you go out on a date or are just trying to court someone, **DO NOT** talk about your past relationships or deceased spouses!!!! Oh my gosh, I get this complaint from people I counsel so often and find it hard to believe, but trust me, almost nothing is a bigger turnoff than this line of conversation. **Please** keep this in mind!

Resist the urge to "shack up," live with another adult who is not your legal spouse. This is just a bad idea from all aspects and more often than not, ends in disaster. Because of the nature of the living arrangement (unmarried), neither person has a serious obligation to work out disagreements if and when they arise – it's easier just to say, "Get out!" Ah, but not so fast!!! In most jurisdictions, if a person has been receiving mail at a fixed, physical address, you cannot just throw them out, and that's especially true if their name is on the lease, title, deed, etc. – you will have to get a lawyer and go to court and go through the eviction process – costly, time-consuming and highly stressful and interruptive to your life, both personal and work! Think about it very carefully before suggesting to your boyfriend or girlfriend that you, "move in together." Any yes, in this day and age (sorry for the cliché), I do understand the financial benefits to doing so, but try to think ahead about what you're going to do if the relationship goes south and how much that will cost you in time, legal fees, moving expenses, stress, job interruption, etc. And matters get significantly more complicated if children are involved, also pets, expensive personal items such as cars, etc.

11.B. PERSONAL CONDUCT (aka MANNERS/ETIQUETTE/MORAL CODE/SOCIAL INTELLIGENCE/SOCIAL GRACES):

I've previously discussed how you will be judged by others, but for this section, I'm going to get a little more into detail because teaching this subject is now considered passé and anachronistic (look it up). What I'm going to discuss are manners of personal conduct/behavior that existed in the middle of the last century, with the boomer generation probably being the last group to seriously ascribe to these types of behaviors and conduct. I was raised by and grew up around people from this generation. I watched and learned how they treated each other and acted and took note. My parents weren't strict disciplinarians, but they did make it clear that they expected me to conduct myself in certain ways in certain settings and if not, there would be consequences that usually involved some manner of what I call "negative reinforcement," which works, by the way, and I don't care what any PhD (Pin-headed Dimwit) says to the contrary! Other kids at school made fun of me, but I found that adults gave me respect and listened to me. Over the years, I realized that they ways in which you conduct yourself can be very beneficial to essentially getting what you want, advancing your career, etc., but the opposite is also true – not being cognizant of matters of social intelligence can, at the very least, cost you promotions and raises and at the worst, cost you your job. And again, this is something that really begins in the home and not in any school, except maybe military school, so parents, take heed here!

Story time: I used to do a variety of work for an elderly, retired college professor, who was also actually a smart and wise PhD! When I first met her outside her house, as we were going inside her house, I hastened to hold the door open for her while we entered. She mildly snapped at me, *"You don't have to hold the door open for me, I'm quite capable of doing that myself."* Of course, I apologized and we went inside for a longer discussion on other subjects. After I had left, I reflected on that particular incident and realized that what I was working with was an emancipated woman, liberal Democrat, feminist, and activist who had been raised and educated at a Big 10 university (as had I) in the northern parts of the country. Well, okay, I thought, I'm still going to work with her because she was referred by a good friend and essentially had no one else - relatives, friends, acquaintances, etc., to assist her and I was well aware of the difficulties of that situation since my mom had been in the exact same position and thankfully she had one good, faithful friend who really helped her out and gave me great piece of mind that she was being looked after appropriately since I lived in another state. But that incident with the door had come as a real shock to me – I had been admonished, criticized, reprimanded and punished for a lot during my life, but **never** for being courteous! WHAT?? I had been raised in a mostly strict, traditional family and taught to respect my elders, address them as Mr. or Mrs. or their professional title, etc., and, among other courtesies and

pleasantries usually associated with civil society and good manners, holding the doors open for women. Pretty simple stuff normally associated with good manners, right? Over the years, I got to be good friends with the doctor and although we came from pretty opposite political spectrums, we had fun, interesting, and very thoughtful discussions on a variety of topics. One day the door incident came up and I explained how I was raised and said, *"Look, doctor, don't confuse my respect for you and your accomplishments for condescension and patronization - this was how I was raised – to exhibit courtesy and manners and be respectful to everyone, especially women."* At that point, I think she finally understood from where I was coming and made her reflect also.

So why did I relate this story to you? Well, as simple an example as it may be, it serves to make a good point: People who are raised in different parts of the country with different value systems can easily talk right past each other and never realize how or why they are doing so and that leads to obvious miscommunication, at best, and disdain and dislike for each other at worst, so keep that in mind.

Manners/etiquette is a very broad and extensive topic, rules and customs can vary from region to region and country to country, so I'm just not going to be able to cover all of it here, not even close. I struggled with exactly how I was going to convey as much as possible without writing dozens more pages on the topic, so I just decided to give you bullet point tips and I think you'll get the idea, but it does take practice and you have to pay attention.

When you meet someone, if a man, give them a **firm handshake** and say, "I'm pleased to meet you, sir." Or "I'm pleased to meet you, Mr. Wilson." Wait for Mr. Wilson to say, "Please, call me Joe." If you don't have good hand and forearm strength, work on it – there's nothing worse than a wimpy, squishy handshake, especially if you're a man. If meeting a woman, wait for her to extend her hand. Shake it, but do **NOT** crush it and say, "It's very nice to meet you, ma'am" or "It's very nice to meet you, Mrs. Wilson." If she doesn't extend her hand, just nod and say the same. Also, when meeting elderly people, including men, be careful with the firmness of your handshake as many people of advanced age have arthritis and or rheumatism in their hands and shaking too hard can cause extreme pain. The basic rule here is just be respectful to your parents, teachers, elders, etc.

When going to social events such as a wedding, funeral, dinner at a nice restaurant, church, please **dress appropriately**. I touched on this a little bit in previous sections, but I will put it here again. Today's dress trend is pretty much completely casual to all out hobo sloppy – it's a complete disgrace in my opinion. I see people at funerals and weddings in almost rags and I know they can afford better clothes, but they were just too lazy (and disrespectful) to take the extra time required to dress

appropriately for the occasion. Dressing up for such events shows due respect to the venue, occasion/ceremony, and people. Yeah, you may stand out like a sore thumb, but in a good way. As a general rule, for weddings, funerals, church, fine dining, men should at least wear dress trousers, shoes (cleaned and polished), button-down, long-sleeved dress shirt and sport coat, if not a full suit with tie. And for heaven's sake, wear socks (and not white tube socks) with your dress clothes – this isn't California…..or even if you are in California – wear socks!!! Ladies should wear pant suits or dresses, tasteful and not exposing too much – don't make me spell it out for you; you know what I mean. More on the subject of weddings and funerals below.

When walking into people's homes, buildings, offices, places of worship, restaurants, etc., men **take off your hats, even if it's a $1,000 Stetson!** Those of you with military backgrounds understand this!! And don't put your hat on the dining table!! Also, remove your hat when meeting a woman and also for the Pledge of Allegiance and National Anthem and place your right hand over your heart! Geez, I shouldn't even have to tell anyone this!!!

Before you even get to the dinner table, turn off your phone's ringer and silence your smart watch, too. (More on phone etiquette below.) Once at the dinner table, men pull out the chairs and help the women get seated first. Then you sit. Put the napkin on your lap. Wait for everyone to be served before you start eating. Keep your elbows off the table. If you don't know how to properly hold a fork when cutting your food, get someone to show you. (In your non-dominant hand with the fork inverted, wrap your pinkie, ring, middle finger and thumb around the handle of the fork and place your index finger along the rest of the handle pointing towards the tangs. Here is a good infographic.[796]) Place the fork tangs into the item to be cut and use your dominant hand to hold the knife to cut the food. Cut only one bite at a time and put the knife down, put the fork back into your dominant hand and eat the bite you just cut. Don't eat too fast. DO NOT TALK WITH YOUR MOUTH FULL – CHEW WITH YOUR MOUTH CLOSED!!! NO SMACKING!!! (Don't be this guy[797] or these guys[798]!) Don't reach across someone to get the salt or other food, say, "Could you pass me the salt, please?" "Thank you." If you have to leave to go to the bathroom or take a call, say, "Excuse me, please. I'll be right back." Here are some advanced skills that almost no one adheres to today: If a lady gets up from the table, the men are supposed to stand as she leaves and also rise when she returns. And also, be nice to the server and tip them well if they provided good service – don't be a cheap ass like so many people are – you know who you are and so do we!!! And if you are the server, be attentive to your diners and don't leave them looking around for you with empty drink glasses. Check on them

[796] https://www.wikihow.com/Hold-a-Fork#:~:text=Use%20the%20fork%20with%20the,the%20crease%20of%20your%20palm.
[797] https://www.youtube.com/shorts/PelmQC7yEkQ
[798] https://www.youtube.com/watch?v=JCIQyEayy4E

frequently, ask how their food is, ask if you can get them anything else, etc. Even after they've tabbed out, if they remain at the table, keep checking on them, refill their drinks and offer more food, etc. Also, even if you are just a server, it would benefit you to go get your food handler's certification. You may not want to be a cook, but if you understand a lot of things about food safety and preparation, it will help you in your position and it could be a pathway to bigger and better things, if you so desire. It will also help you explain the ingredients and how the food items are prepared to your customers – this is especially important in today's age of picky eaters with all kinds of dietary desires/requirements/nuances such as gluten-free, vegan, vegetarian, etc. – oh my gosh, it's enough to make your head explode! Diners be sure to tip your server generously. Even if the service was just adequate, tip 15-18% of the bill's pre-tax subtotal. If you have difficulty figuring out the tip, here's a simple trick: Take the sales tax amount, double it, and you have your 15-18% tip amount. If you want to tip more towards 20%, round up to the next dollar and or just add another dollar to the amount you figured from the tax. And if you can't do that kind of basic math in your head, it would probably be a good idea for you to take a basic math course at a local community college or vo-tech, really.

And that kind of ties in with this: If you are sitting down (anywhere) and someone comes up to meet you, you should stand up and greet them unless they tell you to remain seated.

A little bit more on dining: Wherever you are going, e.g., a friend's house, restaurant, etc., if you have an unruly and undisciplined child, get a babysitter and **LEAVE THEM AT HOME.** No one likes or thinks it's cute when your brat is throwing a tantrum and screaming and running around someone else's home or a restaurant or in a store. It is a huge annoyance and is just about the pinnacle of rudeness, but I see it all the time and hey parents, it's not the child's fault, it's **YOUR** fault for not instilling discipline and self-control in the little urchin. Ever hear of negative reinforcement? And I don't care what some pinhead politician or university professor with a PhD (Pin-headed Dimwit) says, it works and it works quite well and I speak from a lot of experience from parents who were disciplinarians and the military academy. And if you do take them, leave the damn noisy electronic gadgets (tablets, iPads, etc.) at home and do something novel – give them a book to read to keep them occupied and focused. If they start cutting up, at the very onset, take them out of the restaurant, store, etc., **immediately!** Also, don't let your brat throw food all over the table and floor – have some mercy on the poor server and busser who must deal with the aftermath of your incredible inconsideration.

A couple of last things about restaurants: Don't go to a restaurant, especially small one, on major holidays like Thanksgiving or Christmas or Mother's Day, etc., and expect to get seated without a reservation. I see this all the time. Ditto for small restaurants at any time if you have a large party.

Have the courtesy to call at least a couple of days (not the day before or day of) in advance and check on availability. If you want order bulk items from a restaurant, such as for a catering event, call ahead at least a week in advance to see if they can accommodate your order. This is especially true for small restaurants – give them at least two weeks' advance notice.

Here's a great, consolidated list of articles that address tipping and restaurant etiquette.

Story time: Previously I said, *"As you go through your days, try to be pleasant and kind to others, especially those who serve you, such as restaurant staff, etc. You can tell a lot about a person by how he or she treats someone who can do little or nothing for them."* Hold on to that thought….. I worked in commercial (restaurants) and institutional (long term care) food service in most positions for quite a while, but this story relates to tipping. It was interesting to see who tipped and who didn't and you could establish patterns and assign generalities. People who tipped little or not at all were often professionals (doctors, lawyers, etc.) and certain naturalized citizens and or certain ethnicities. As for the professionals, I attribute most of it to their hyper-actualized sense of self-worth and entitlement and just simple greed, disdain, and disrespect for those in the "lower class." Sorry you folks, prove me otherwise!!! It's sad that some of those people, whom I know were multi-millionaires, left nothing or almost nothing at all at restaurants consistently rated 5 stars for food and service while racking up hundreds of dollars in tabs and leaving tons of dirty dishes and tables for the staff to clean up. This is a disgrace – in the military, this would qualify you as being a "maggot" or "worm" - don't be that person!! Remember, one day, one of "those" people will be helping you to the bathroom and spoon-feeding you!! As for the other group, well, I just attribute it to not knowing the customs here in this country, but that's a pretty pathetic excuse if you've been in this country more than say, a week!!!! If you're in America, you need to learn OUR customs and traditions and act accordingly – you would expect no less from us if we were in your country. Of course, if you get poor service, tip accordingly and maybe give some constructive criticism to the manager and suggest that they provide the server with some additional training. And yes, sometimes the server may just be having a bad day, but that's a pretty weak excuse for poor service, in my opinion. And if you're a server, no matter what tip they leave, be pleasant to the diner(s), THANK THEM for their business, ask them to come back again and wish them a good rest of their day on their way out. *"Kill them with kindness,"* as my mother used to say. And remember, you never know when a multi-millionaire may be serving you or when a Warren Buffet or Sam Walton are going to pull up in their old pickup trucks and come into your establishment

wearing their overalls. (Don't know who those two individuals are? You should! Look them up!!) Also look up these references: Matthew 19:24[799]; Mark 10:25[800]; Luke 18:25[801]

Americans, if you travel to foreign countries, be respectful and take some time to learn about their customs and social graces and act accordingly. Try to learn how to at least speak the pleasantries in their language – the usual – thank you, please, you're welcome, good day, other short compliments, etc. And also learn about their greetings and dining customs. Just knowing a little will indicate to your hosts that you are making a good faith effort and are trying to show respect to them and their country and that will mean a lot to them and take you far and I speak from experience – it will go a LONG way to ingratiating you to your new hosts because in some places, Americans don't always have the best reputation and we have to try a little harder.

Story time: I have a young friend who didn't grow up in this country. He is a business owner and takes great pride in providing a superior product and service to his customers. He gets extremely frustrated with contractors and other people who provide poor service to him and I can't say I blame him, we've all been there before and it's a sad testament to our society as that seems to have become the rule rather than the exception. I do my best to coach him and explain to him why things are the way they are and how he can get them resolved without resorting to raising your voice, getting mad at the other person on the other end of the line, but it's an uphill battle. I share his frustration, but I've learned to roll with the punches, as they say, and that adage, *"You attract more bees with honey than you do vinegar"* applies here.

A few pages back, I mentioned secularism and moral relativism – there is no right or wrong and 2+2 may equal 5 if it feels right to you on that day. Ugh!!! Now, just a little bit more on your moral code or moral compass. What is it? Well, pretty simply it's a personal set of rules for doing good and avoiding bad. It's kind of an important thing to have because, as I have mentioned, how easy it is these days to fall off the path and run afoul of the law in our society and get yourself into serious trouble, especially if you think our society is morally relativist. Good luck pleading that case to a police officer in the streets, well, maybe in one of the "blue states" you could get away with it. Anyway, parents these days rarely discuss such things with their children, they darn sure aren't allowed to teach it in publik skools (quite the opposite) and since most religious worship is at an all time low in this country with secularism being the majority of thought, they aren't getting it there, either. So again, **parents,** it is very important that **you** give your children a moral code/compass and

[799] https://www.bibleref.com/Matthew/19/Matthew-19-24.html
[800] https://www.bibleref.com/Mark/10/Mark-10-25.html
[801] https://www.bibleref.com/Luke/18/Luke-18-25.html

teach them right from wrong, otherwise, almost inevitably, someone with a gun and a badge and a person in a black robe sitting behind a tall desk will be happy to do it for you and at your (very high) expense and sadness. In the meantime, and even if you aren't religious, you could start with some of the oldest and most thorough moral codes we have:

The Ten Commandments (Goarch)[802]
The Ten Commandments (Antiochian)[803]

The Sermon on the Mount (Goarch)[804]
The Sermon on the Mount 4-part Class audio[805]

Story time: Okay, here's an example of the lack of manners, social intelligence, etc.: I was working with a group of volunteers at an event where our mission was to provide snacks, drinks, and meals over the course of several days to the event's workers. We had been briefed and given written rules of conduct for the event because it was very important that we adhere to the event's rules – they weren't that complicated and one of the rules was that we dress in clean, neat, casual clothing with no writing or logos on our apparel. We had a volunteer, Tyrone, who had worked this event before and he knew the routine, but the first day he showed up, he was wearing gym shorts and a bright red shirt with bold white letters that said something like, "My Level of Sarcasm is Based on Your Level of Stupidity." Ugh! Really?? The boss immediately told him he was going to have to turn his shirt inside out, change it or leave. Interestingly, he had another shirt out in his car and went out and changed it. It was almost as if he knew that the shirt would be unacceptable and brought another one just in case he was called on it, but wanted to wear it anyway just to cause controversy. Ah, but it doesn't end there, my friends. During another shift, we were serving submarine sandwiches to the workers. We had a limited number/supply, as with most of the meals, so we made sure all the event's workers were fed before we ate. But in this case, Tyrone just grabbed a couple of sandwiches out of the bag of sandwiches and went over to a table and started eating. Unfortunately, we ran short of food that day and in addition, two other workers, who might have otherwise had sandwiches, did not because of Tyrone's greed. At that point, after his shift, the boss called him later that evening and told him not to return and that we had all his shifts adequately covered, which we did. Finally, on the last day of the event while we were packing up, he showed up for no reason and asked if he could have a leftover case of soda pop. We just gave it to him and he left, but the nerve! And this was someone who had been in the military and had somewhat of a professional position with the government now. I didn't

802 https://www.goarch.org/-/the-ten-commandments
803 http://ww1.antiochian.org/ten-commandments
804 https://www.goarch.org/-/the-sermon-on-the-mount
805 https://www.ancientfaith.com/specials/the_sermon_on_the_mount

know much about Tyrone's childhood, parents, or upbringing, but I suspect that is where the problem started. He wants to start his own business and I tried to help him at one time, but that kind of attitude definitely will **not** attract customers and worse, make them run from you and your services.

Pro Tips: Here are a few other tips that fall under the category of social graces:
First of all, avoid profanity at all costs, even if someone else is or others around you are using it. Some people simply cannot speak without using it – they are just so poorly educated that they have no other idea of how to express themselves. It just sounds bad and gets really annoying after a while, even to those of us who have been and or are around it frequently.

If you are invited over to someone's house for dinner or a party, etc., take an appropriate gift, usually tailored towards the lady of the house. A nice bouquet of flowers **in a vase** is a good option if you can't come up with anything else. Or maybe a high-quality, large candle, like Yankee or White Barn brands, although I understand their quality has waned of late. Bath & Bodyworks have nice selections, too. Believe it or not, big box stores like Sam's and a lot of grocery stores have some very nice floral selections at reasonable prices. We truly live in the land of plenty and if you doubt me, just go to a Walmart Supercenter – more food choices than you can ever imagine. But along with all those choices, we have created a society of **ridiculously** picky eaters – for example – must have free range, organic-fed this or that, vegan, vegetarian, pescatarian, gluten-free, this food can't touch that food on the grill, I can't go to that restaurant because they use too much salt or they don't have vegan choices, etc. OMG, it's enough to drive you bananas **and** coconuts!! And it's why I no longer offer my services as a cook at restaurants or long term care institutions because this has just gotten completely out of hand and is almost unmanageable for those of us in dietary. So my point here is if your host is serving food that you don't particularly care for, **get over yourself – it's NOT all about you,** just shut up and eat it, unless, of course, the food items could cause you a serious health emergency. In the next day or so, send a nice, hand-written thank-you note. And if you're one of these picky eaters, please have mercy on your server and the cooks at the restaurant – stop nit-picking the menu to death and asking a relentless amount of inane questions about ingredients, preparation style, cross contamination for vegetarian/vegan items, etc., can the cook do this or that or make this change or that change to the recipe, etc. And if you've never been to the restaurant and or never had the particular type of cuisine, don't hold the server up for an extended period of time interrogating him or her about every little thing on the menu – you should've done your homework before you arrived at the restaurant. Most menus have good descriptions of their offerings, so just **read the damn menu, order what's on it and stop annoying everyone around you!!!** As you can probably tell, I've been in these circumstances on both sides before and it wears me out and it's the

pinnacle of rudeness to everyone around you!!! Ya' know, I just can't believe how many people are this stupid and inconsiderate – thank you inattentive and absent parents and public skoolz!!!

If you are invited out to dinner or are at a party paid for by someone else, a company, etc., that does **not** give you carte blanche (look it up) to go crazy and order gallons of top-shelf alcohol, appetizer, steak, lobster, fancy desserts, etc. Get a nice, reasonable meal, but not one that will break the bank and pass on the alcohol. I'm certain you understand what I'm saying on this.

And a little bit more on funerals and weddings: Try to attend those events as much as possible, especially if the subject person(s) are family or friends or if their immediate relatives are your friends. Yes, sometime it can be an inconvenience for you and you may have to drive some distance, but it will really mean a lot to those people. And again, be sure to dress appropriately and by that, I mean dress up!! If a wedding, take an appropriate gift if you are able to afford it. If not, select a nice card and take your time and express some genuine sentiments. For funerals that you cannot attend or in addition to attending if the person and or family were very close friends, send a hand-written sympathy/thinking of you card with a nice note. Be careful of sending cards with a religious theme unless you know for certain of the family's views. My mom didn't like sympathy cards – she thought they were just too sad and morbid. Rather, she liked to send, "Thinking of You"-themed cards and I tend to agree. Writing these cards/notes can be some of the most difficult because it's just hard knowing what to say, especially regarding the deceased. Hopefully you knew the deceased somewhat and can recount some significant interaction with them or maybe mention what great work they did or even a humorous event. Look online for more examples, but here's one from me:

Dear Susan, *(Date)*

I can't tell you how deeply saddened I was to learn of your mom's passing recently. You and your entire family have my most sincere and heartfelt condolences and sympathies for your loss. When we were kids, I always looked forward to coming over to your house to visit because I knew your mom would be baking fresh cookies for us – her Snickerdoodles were my absolute favorite and I think of her every time I see them now or smell them baking and it always brings back the best fond memories of our childhood and growing up on Oak St. By the way, since then, I've ***never*** *had a better Snickerdoodle! Your mom was one of the kindest and most caring people I ever met and I know she will be greatly missed by all those whose lives she touched. My thoughts and prayers will be with you and your brother during this difficult time and if there is anything I can do for you or your family, please don't hesitate to ask.*

Warm regards, Steve

Send a hand-written thank-you note for any of these occasions:

- After a job interview
- When someone gives you a nice gift for any occasion/event
- Anytime someone does something exceptionally or extraordinarily nice for you

Or, for close friends and close relatives send cards for the following occasions:

- Birthdays
- Anniversaries
- Graduations
- Weddings
- Other significant achievement milestones
- Relevant holidays
- Even just a "thinking of you card" to an old friend or colleague you haven't been in touch with for an extended period of time

A couple of more things I neglected regarding notes. Be sure to write legibly and if you have poor penmanship, print, or type it out and have someone else write the note for you. Print or write in a size that is legible – not too big or too small. Start the note out with "Dear (their name), and end it with the appropriate closing. Again, the Internet has tons of examples to help you out with this – even I have to refer to them from time-to-time when, for example, I am writing to political leaders, members of the clergy, etc. – there are specific ways to structure those notes/letters and if you want to be taken seriously and or seem sincere, you really need to follow the appropriate rules for this particular social grace. Here is a good, brief explanation: How to Write a Thank-You Note: Message Examples & Tips[806]. And avoid the temptation to use AI to compose your message, it's just so low-class!

One more thing regarding this and here's something I do: I have an "Obituaries" folder in my computer where I save scanned in funeral service programs and online obituaries of friends, relatives, etc. Also, if you received some kind of printed matter at these events such as a program, etc., I bring them home and scan them in and put them in the Special Events folder. In hindsight, I should have created an Excel spreadsheet of all the weddings and funerals I attended – something you might want

[806] https://www.postable.com/blog/how-to-write-a-thank-you-note-the-ultimate-guide/

to consider doing. I know this sounds a little over-the-top, but at some point, you may need to refer to these to get names of spouses, children, other relatives, etc.

When, during casual conversation, you learn the date of someone's birthday (anniversary, etc.), quickly put it in your calendar – Google Calendar works very well – that way, when the next year rolls around, you can wish them happy birthday or anniversary. In this case, unless they are an especially close friend or relative, no need to send a hand-written card, but they will be **shocked** that you remembered and just something little like that really makes you stand out,…but don't give away your little secret (e-calendar) – let them think your memory is **that** good. Another tip along these lines – when you meet someone and get their business card or put their contact info into your phone, be sure to make some notes on the card or in the database of the date you met them, where you met them, what the occasion/event was and who referred them, if applicable. Why? Well, I can speak from experience that at some point you will get a call from someone in your contacts and without that information, you'll be scratching your head (and a little bit embarrassed) about who they are and why they are calling. This is another great little trick to really make you stand out from others in that you can "remember" who this person is and where and when you met.

Again, if you aren't good at writing these kinds of notes, go online – there are plenty of good, free examples. I know we live in the age of electronic messaging, which is clearly easier than sending hand-written notes through the snail mail, but doing so indicates to the recipient that you really took some time and gave some thought to the situation when you go the extra mile to send a hand-written note.

Even better, get yourself some nice, personalized stationery with your name and address on it – very professional!!

Yes, greeting cards are obscenely and ridiculously expensive these days. However, you can find nice, brand name cards from the previous years' batches at places like Dollar Tree, Family Dollar, etc. When buying from those places, just make sure they are the higher quality cards.

Cell Phone/Electronic Device Etiquette:

Okay, I hate to break it to you, but more than likely, in the grand scheme of things, you're not so important that you need to be on these devices **constantly** – you know who you are and you know what I mean….maybe. So, if you're wondering if I'm talking about you, ask yourself these questions:

- When I'm out to dinner with my significant other and or family, am I constantly doing something on my phone?
- When I have friends or family over for dinner or the holidays or even game night, am I constantly doing something on my phone?
- When I'm at home taking care of my young children, am I playing with them, reading to them, etc., or am I paying more attention to my phone than I am to them?
- When I'm in a meeting at work or work-related seminar, am I paying attention to the speaker or am I tuning them out and messing around with my phone?
- Do I send texts/other similar communications about non-emergency or totally irrelevant crap (Facebook/TikTok/etc. videos/reels) that the recipient probably couldn't care less about and even worse, do so at early or late hours when you may disturb the person? This is a real pet peeve of mine – you know who you idiots are – **STOP IT!!!**

Does any of that sound familiar? I'll bet it does and I think you get the idea, or at least you should. Aside from the incredible dangers of posting your entire life on social media, like many folks do these days, messing around with the phone in situations such as I described about is just **#$*&!? RUDE!!!!!!** It tells the other person, persons, group, etc., that you have no interest in what they have to say and therefore, do not value their time at all. And parent, this is especially for young children – they don't understand what it going on other than that you are not paying attention to them, like you should be! These are their (brain) formative years and you should be engaging with them to the **maximum** extent possible – playing educational games with them, reading books to them, teaching them another language, playing music, playing ball outside, etc., etc. It will primarily be YOUR fault if your child does not succeed in life if you ignore these formative years by spending more time on your phone or other device than you do with them. And remember, someday when you get old, you will need their help and they might very well be selecting your long-term care community!!!

One other thing before I close out this section. Back in **section 4.**, I discussed life philosophies. Invariably, you are going to run across some people who have no good sense, have drunk the Kool Aid, don't want to hear anything you have to say, won't listen to reason, get angry easily over these topics, etc. – I'm sure you've run across the type and I gave you a good list in the ***Fair Warning*** section at the beginning of this book. Some of the best public examples I can think of are the hosts of the ABC show ***"The View."*** I'm sure you've at least heard of it if not seen it. In my non-medical **opinion**, some of the hosts are mentally ill – you can see how acerbic and even viciously angry they become if a guest doesn't fully agree with them and their misinformed and misguided opinions – this is what I'm talking about – they believe what they want to believe contrary to any mountain of evidence and examples you may show them to prove otherwise. My advice to you about this is that if

you run across these types of people, get away from them fast. Do not be "friends" with them, don't let them into your social media circles and by all means, do not engage in any type of business with them, either. This is a prescription for disaster and I'm speaking from experience here. Now, I'm not saying avoid anyone who doesn't agree with you fully – there are people out there who still have some sense and in most cases, you will be able to come to a "meeting of the minds" with them and in most cases, you both can learn something from each other.

Story time: One final thing regarding family. My parents had me later in life, so many of my relatives were much older than I was. Inasmuch, my paternal grandfather died before I was born and I barely saw my paternal grandmother since she lived in another state, very far away. Both of my maternal grandparents passed when I was young and I had 2 uncles, but one was in a nursing home most of his life. My point here is simple: If you grew up with aunts, uncles and grandparents, or other family frequently in your life, consider yourself very fortunate. I know life gets busy once we get into high school and on, but be sure to continue to visit with them as you get older – they spent time with you when you were young and continue to care about you and keeping in touch and visiting with them as they age becomes increasingly important to them and you will understand someday when you reach their age. Ditto for your parents. I am now what is referred to as an "orphan adult" – aside from distant cousins, whom I have rarely seen throughout my life, I have no living blood relatives, children, spouse, etc. I miss my parents and other relatives very much. I know some seniors who have children and grandchildren in the city, yet they rarely see them. In one case, there is one son who lives in another state and hasn't come to town to see his mother in over 9 years and it's mainly due to the short leash his wife keeps him on. This is unacceptable. Someday, his mom will be gone and he will regret neglecting her. By the way, if you have a spouse who, for whatever reason(s), prevents you from visiting with your family, you might want to re-think your commitment to that person and or at least seek out professional counselling to get the situation corrected. If you can figure out that the other person is that way before you get married, you might want to rethink your choice in a life partner, too!!!

Story time: And this partially ties in with **Section 6.** and falls into the category of being a mooch (look it up): If you have children and they go over to a friend's house for a play date, make sure they are properly prepared. By that I mean:

- Send them with appropriate clothing for the day's activities and a change of clothes, just in case, or multiple changes if staying overnight or for several nights and give them a laundry bag to put their dirty clothes in.
- Appropriate personal hygiene items

- Money to cover, food, admission, etc., if going out to dinner, movie, sporting event, concert, amusement park, etc.
- Any other necessities, your fair share of transportation costs, etc.

What I'm basically saying here is that the host/hostess should not have to foot the bill for your child's care/entertainment, **even if that person is a relative**. That person may not have the money to cover your child's expenses and puts them in a very awkward position and don't put your child in a similarly awkward position of having to beg for money, supplies, etc., because you didn't have the foresight, or common courtesy, to supply them appropriately beforehand. You don't want to ruin a much-anticipated fun event for the kids by doing any of this. And if you do engage in this kind of behavior, do the right thing when you pick up your child and have the appropriate amount of reimbursement cash to hand to the host/hostess and insist they take it even if they decline…and apologize profusely for your stupidity and lack of couth (look it up). I know that sounds harsh, but I see and hear about it way too often.

A couple of other considerations:

Unless you know the parents well, you should ask a couple of very important questions:

Do you have a dog or cats? Are they kid-friendly and are their inoculations up to date?
Do you have firearms in the house? If yes, what steps have you taken to secure them? (Ideally, you should've taught your child gun safety, even if you don't approve of guns. If you need help with this, check out the NRA's Eddie Eagle GunSafe Program[807].)

Be sure the child understands that at any time they feel uncomfortable or unsafe, they can call you at any time and you will be happy to go pick them up.

One other thing I forgot to mention about manners/etiquette: If you borrow something from someone, like a tool or lawnmower, crock pot, etc., return it to them in better condition than you received it. In other words, clean it up, make it neat, etc., etc. Ditto if you stay at someone's house – clean up after yourself – leave the accommodations neater and cleaner than when you first arrived. I think you get the idea.

[807] https://eddieeagle.nra.org/

Vehicles: Look folks, vehicles are very expensive and most people have only one and they really depend upon it for their livelihoods. If, for some reason, you need a vehicle, don't ask to borrow anyone's vehicle – it puts both of you in serious legal jeopardy in the event the vehicle is involved in a collision and puts all parties in precarious positions when it comes to paying the vehicle owner's back for not only their loss, but loss of convenience. And for heaven's sake, just because a friend has a pickup truck, don't assume that they will help you move – don't be so rude….and it is VERY rude!!! Just go rent a pickup from U-Haul – they are very reasonable and no one is inconvenienced or put in awkward positions.

12. INFORMATION (Getting it right):

"Knowledge is power."

"Correct information is power. Incorrect information will make you ignorant and potentially a victim."

In 1949, Albert Eistein penned an article for a magazine where he said,

"Moreover, under existing conditions, private capitalists inevitably control, directly or indirectly, the main sources of information (press, radio, education). "It is thus extremely difficult, and indeed in most cases quite impossible, for the individual citizen to come to objective conclusions and to make intelligent use of his political rights." *(More on this point below.)*

A Word on Political Polls and Polling/Lesson Learned:

A long time ago, this used to be a fine science that was used to **reflect** public opinion, however, as we have seen in the past several election cycles, polls are almost always **wrong** and significantly so!!!! Especially in the 2016 general election - only two polls got the Presidential pick close – Rasmussen[808] and Trafalger[809]. (AtlasIntel[810] is another new, more reliable source.) Why is that? Well, most polling is done by groups affiliated with or extensions of the biased and corrupt mainstream media organizations and left-leaning colleges and universities, but there are a few dependable independents out there, as I mentioned above. Just by their sampling methodology (more on that below), you can tell that most polls are clearly left-wing biased and intentionally designed to depress conservative voter turnout, we see it in every single election cycle. In other words, polls are now pretty much just a political tool used mostly by the political left to **influence** public opinion, not accurately reflect it. Ever ask yourself why almost all of the polls almost **always** cast Republicans and conservatives in a bad light and almost **never** Democrats or liberals? Come on, even a broken clock is right twice a day. The answer is simple - just look at the **sampling methodology** in most polls - the breakdowns (percentages of those polled) are almost always weighted towards the Democrats by several points or more and the Independents surveyed are rarely defined (lean liberal or lean conservative – and that also depends on the area of the country you are sampling). It also is important the number of people polled and **where** they were polled. Again, you will see, if it is even disclosed, that most polls are taken in large coastal cities which, again, lean heavily left. And there are other factors that play in such as how the polls were taken (landline phone, cell phone, Internet, in person), how the questions

[808] https://www.rasmussenreports.com/
[809] https://www.thetrafalgargroup.org/
[810] https://atlasintel.org/polls/general-release-polls

were phrased (not intentionally leading one way or another), how many people were polled, whether they are "likely voters," or “registered voters” [big difference (likely voters are a better gauge)] etc., and you can continue drilling down into the minutiae, but I think you see what I mean. If a poll's methodology is not clearly and completely disclosed or the polling company declines to disclose it if asked, be highly suspect of it as it is probably false and the results incorrect and intentionally misleading. Furthermore, a very liberal friend of mine reminded me that many people do not trust these pollsters for whatever reasons, so respondents often give the pollsters false, misleading, or inaccurate information, further skewing the results. So, take polls with a grain of salt and use them for fun, but basically don't pay any serious attention to them and definitely don't base your opinions on them - do your own homework!!

If you are inclined to believe a poll, especially a political one, you have to make sure three factors are present (and they usually aren’t, which is why they’re always wrong): The pollsters must have polled random, registered, “likely” voters. They must have polled an **equal number** of Republicans, Democrats and Independents or it has to reflect the known breakdown of the particular region, usually done via voter registration records. They must’ve polled an equal number of people in those 2 previous categories across all 50 states. The equal number of political affiliations is really where most polls go so wrong – they almost always, overwhelmingly sample a larger number or Democrats over Republicans or Independents and they do so because most of these organizations have a left-wing/liberal bias and want to use the polls to influence their comrades in the left-wing media who, in turn, will influence (or try to) public opinion. It’s not that hard to figure out. Remember 90% of all media (print, video, radio, Internet) are controlled by 6, mostly left-leaning companies and they traffic in propaganda.

“There is no truth in the news and there is no news in the truth.” Sadly, this is true. If you get your news and information from the traditional, mainstream media, you are getting heavily left-wing biased information that leaves out, usually intentionally, many details of the story.

The media is full of talking heads and that’s about all they are – most of their brains rattle around in their heads like BB’s in boxcars. Just watch this video[811] of all the supposed political experts, pundits and other wizards of smart, as I like to refer to them, and see how incredibly wrong they were regarding the 2016 election.

The one thing that the 2016 presidential election taught us is that we have to be very, very careful about where we get our information. Recall that the news media reported that the Russians tampered

[811] https://www.youtube.com/watch?v=G87UXIH8Lzo

with our election. This led the average person to believe that the Russians had hacked into voting machines and changed votes and that the Trump campaign had colluded with Russia in that effort. **However**, what you weren't told is that there was not one single incidence found of the Russians hacking into any voting machine anywhere and actually changing a vote from one candidate to another. The left-wing biased media wanted you to believe that, only to find out later that some of the big (U.S.-based) tech companies had been manipulating search results which did influence the election (Read the groundbreaking research by Dr. Robert Epstein, Harvard Professor and CEO of the American Institute for Behavioral Research & Technology[812] also MyGoogleResearch[813]). And regarding the Trump campaign, well, after almost 3 years of investigation by a Special Council whose team was made up of all lifelong Democrats, including one who played a prominent role in the Clinton campaign, no such irregularities were found. In fact, the opposite was true: The Clinton campaign and the DNC paid a former British intelligence officer to dig up dirt on candidate Trump for what is now known as the Steele Dossier, a document which turned out to be completely discredited as did its author. And, while under oath and during his testimony to a Congressional commit, former Hillary campaign manager Robby Mook admitted to the whole charade[814] (and here[815]) and that Hillary Clinton was not only aware of it, but signed off on it! To make matters worse, there were high-ranking FBI officials, including the (fired and disgraced) Director of the FBI, James Comey, who were involved with trying to subvert Trump's campaign and now, in 2025, he and several of his cohorts in the Intelligence community may be under investigation from crimes. See the **Trump Impeachments/Crimes** page[816] of my website for more info or read these official U.S. Government special reports that debunked everything the Democrats and the media told us for three long years about Trump:

- Mueller Report[817]
- Horowitz IG[818]
- Durham Special Counsel[819]
- Robert K. Hur Special Counsel Report[820] Audio of Biden Interview[821]

[812] https://aibrt.org/
[813] https://mygoogleresearch.com/
[814] https://www.wsj.com/articles/hillary-clinton-did-it-robby-mook-michael-sussmann-donald-trump-russia-collusion-alfa-bank-11653084709
[815] https://www.foxnews.com/politics/hillary-clinton-approved-trump-russian-bank-allegations-sussmann-trial
[816] https://www.magnusomnicorps.com/trump-impeachments-crimes.html
[817] https://www.justice.gov/archives/sco/file/1373816/download
[818] https://www.justice.gov/storage/120919-examination.pdf
[819] https://www.justice.gov/storage/durhamreport.pdf
[820] https://www.justice.gov/storage/report-from-special-counsel-robert-k-hur-february-2024.pdf
[821] https://www.axios.com/2025/05/16/biden-hur-tape-special-counsel-audio

Amazingly, some of these disgraced FBI agents have been hired by, you guessed it, the national mainstream media and universities. And even more amazingly, one of these complicit, disgraced agents, who was fired and had his pension stripped from him, had that pension restored by President Biden! How's that for justice???

And along with that story, a couple of years we found out some big tech firms and social media outlets had written complicated algorithms meant to suppress and even eliminate certain political views and they have openly admitted such. Flash forward to 2025 – now the incredulous mainstream media is saying they knew nothing about President Biden's cognitive decline when it was clearly evident to the public as far back as 2019. Books are even being written by those in the media trying to cover up their tracks for their part in the cover-up, which really wasn't much of a cover-up except among themselves since everyone else could clearly see what was going on.

For example, did you know:

Propaganda websites are everywhere, thousands of them and Millennials, Gen Zer's, and others consume their information because they are not sophisticated enough intellectually nor have the geo-political or historical backgrounds to separate propaganda from reality and they want their own political preferences reinforced.

In today's world and now more so than ever, knowledge is power, but it must be **correct** and **accurate** knowledge and not some opinion from some agenda-driven, ignorant mainstream media pinheads, late-night comedians or acerbic hags on some morning talk show – you know of whom I speak and they are constantly having to issue retractions, apologies and corrections. Once again, I will mention that you want to cultivate relationships with individuals and professionals whom you trust to give you their wise, fair, accurate and unbiased analyses, guidance and opinions – they can also help you avoid the unscrupulous people and businesses.

If you watch the alphabet soup nightly news on TV, you are wasting your time. Remember, ***"time well spent is money"*** and watching the nightly news is definitely **not** time well-spent, and even worse, it is time wasted that you could've used being more productive – learning a new skill, spending time with your family, reading a book, listening to an educational podcast, etc., etc.

Over 200 years ago, President Thomas Jefferson famously said, ***"Nothing can now be believed which is seen in a newspaper. Truth itself becomes suspicious by being put into that polluted***

vehicle" **and** ***"If you are relying upon the media for the facts, you are receiving nothing but distortion and propaganda."*** At that time, he didn't know how correct he was.

Today, small groups of very well-funded organizations are propagating a "hate America/America is a bad country" mantra and they are embraced by a complicit and corrupt mainstream media that wants to fundamentally change the fabric of this country in order to implement a socialist/communist agenda. Many of these organizations are funded by billionaire international financier and committed Communist, George Soros and his son, Alexander, who operate the Open Society Foundations[822]. Many of his sponsored organizations have names that are intentionally misleading, so that many people and many large corporations think they are supporting noble causes when in fact, they are doing the devil's work, including funding campaigns of local district attorneys and attorneys general who are very soft on crime. Article here[823] and here.[824] Go to the **Crime and Law Enforcement News** page our website[825] and do a search for "Soros" for many more articles and read the book, ***Rogue Prosecutors***[826]. Check these lists and if you support any of these organizations, **STOP!** Article 1 here.[827] Article 2 here.[828] Article 3 here.[829] Article 4 here.[830]

Consider that 90% of the so-called "mainstream media" is controlled by 6 large corporate media conglomerates that are overwhelmingly left-wing biased and they traffic in propaganda. Don't believe me? See "Here's Who Owns Everything in Big Media Today"[831] by Vox, a left-wing website. Then, go to OpenSecrets[832] or Follow the Money[833] or the Federal Election Commission[834] or InfluenceWatch[835] or Open the Books[836] and look up the breakdown of corporate contributions. Also, go to each company's respective website, pull up their list of corporate management and board of directors and plug in their names into those websites to see to whom and what they contributed money.

Look, you wouldn't read a few sentences out of one history book and think you know everything there is to know about history, would you? Well, take it from this detective who routinely has to sort through a lot of "stuff" - that's exactly what's happening if you're getting all your news from the militant, intolerant, progressive, left-wing-biased, agenda-driven elitists in the so-called national "mainstream

822 https://www.opensocietyfoundations.org/
823 https://nypost.com/2021/12/16/how-george-soros-funded-progressive-das-behind-us-crime-surge/
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826 https://www.amazon.com/Rogue-Prosecutors-Destroying-Americas-Communities/dp/1637586531
827 https://needtoknow.news/2017/04/list-206-organizations-funded-george-soros-operating-us/
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831 https://www.vox.com/2018/1/23/16905844/media-landscape-verizon-amazon-comcast-disney-fox-relationships-chart
832 https://www.opensecrets.org/donor-lookup
833 https://www.followthemoney.org/
834 https://www.fec.gov/introduction-campaign-finance/how-to-research-public-records/
835 https://www.influencewatch.org/
836 https://www.openthebooks.com/

media" echo chamber and that goes double if your "news" sources are morning celebrity talk shows or late-night comedians. Is your head surrounded by that much sand?? **;-)** At the very best, you're getting half (or less) of the story and at worst, and most probably, you're getting the wrong/inaccurate story or being intentionally misled. And most recently, it has been discovered that several major search engines and most major social media platforms are not only filtering what we see and hear, but suppressing information they think is inappropriate or politically incorrect in an (very successful so far) attempt to manipulate and influence the public's thoughts and opinions and therefore, elections. These are classic tactics used by socialist and communist dictators and totalitarians throughout the decades to exert their control over the people, except now it's even easier for them with the Internet, 21st century technology and people's addiction to smart devices and social media.

Bottom line: If you only watch the mainstream broadcast media and major cable news, you are not going to know what is **truly** going on in the world. Don't walk around in a fog of misinformation, disinformation and complete ignorance. In today's world, you **must** be informed, **accurately and completely**, so be sure to get the whole story and not just a small, biased part. Do your homework. Get informed. Get educated. Get the whole truth! At the end of this section I have a list of reliable sources.

Don't think you're being misled, lied to or only being told part of the story or that the media isn't biased or has an anti-American agenda? See Free Speech America's CensorTrack[837] for thousands of examples of censorship. I know there will be a lot of incredulous liberals out there, so read it and weep, pretzel boys and girls!

1. Google Admits to Censorship Pushed by Biden Administration and Invites Back Banned Users – Washington Times, 09-23-2025[838]
2. LISTEN: Media Bias Examples - President's Daily Brief w/Bryan Dean Wright (former CIA Officer), 8/11/2022[839] Full Episodes here.[840] Get his new podcast here.[841]
3. Read the 2021, New York Times best-selling book, ***Breaking the News: Exposing the Establishment Media's Hidden Deals and Secret Corruption*** by Alex Marlow[842]

[837] https://censortrack.org/
[838] https://www.washingtontimes.com/news/2025/sep/23/google-admits-censorship-pushed-biden-administration-invites-back/
[839] https://nebula.wsimg.com/fa7939dec799ef19ed0cc12d5d3609a7?AccessKeyId=602ED0BF003FFC4E99AF&disposition=0&alloworigin=1
[840] https://www.iheart.com/podcast/269-the-presidents-daily-brief-95140069/
[841] https://www.podbean.com/podcast-detail/82w7p-2a49fb/The-Wright-Report-Podcast
[842] https://www.amazon.com/Breaking-News-Exposing-Establishment-Corruption/dp/1982160748

4. WATCH: Twitter Permanently Deletes Project Veritas After Undercover Videos Expose CNN Technical Director Admitting to Variety of Strategies to Bias the News to Damage Trump and Conservatives and Steer Public Opinion[843]
5. Special Report Media Bias 101[844]
6. Special Report: Media Bias Basics[845]
7. ACLU Warns of 'Unchecked Power' After Trump Suspensions, 01-09-2021[846]
8. LISTEN: Enough podcast: Explains How the Media Influenced the Election for Biden, 11-30-2020[847]
9. LISTEN: Megyn Kelly podcast on Big Tech Censorship & Independent Media w Glenn Greenwald and CEO's of Parler and Substack 01-13-2021[848]
10. LISTEN: Megyn Kelly interviews CNN & CBS-acclaimed, award-winning investigative journalist, Sharyl Attkission, who explains how the mainstream media machine works and how Media Matters drives the narrative for almost all of it. Shocking!! 12-11-2020[849]
11. Sharyl Atkkisson's website[850]
12. WATCH: BlazeTV Documentary - Digital Stormtroopers: How Big Tech Will Silence You & Steal the Election, 9-2-2020 <*We were warned!!!*>[851]
13. Google Insider: Bombshell Book 'Deleted' Will 'Shake the Foundations of Silicon Valley', 8-31-2020[852]
14. How Bill Gates Bought the Media, 8-23-2020[853]
15. Google Blacklists NewsBusters, Conservative Sites From Search - MRC, 7-21-2020[854]
16. 8 Big Tech Firms Attempting to Silence the Right, Steal 2020 Election - MRC, 6-30-2020[855]
17. Former CBS News chief says national media now 'unrelentingly liberal' - Just the News, May 26, 2020[856]

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[843] https://www.breitbart.com/tech/2021/04/15/twitter-permanently-blacklists-james-okeefe-after-cnn-expose/
[844] https://www.mrc.org/sites/default/files/uploads/documents/2014/MBB2014.pdf
[845] http://archive.mrc.org/biasbasics/biasbasics1.asp
[846] https://www.breitbart.com/politics/2021/01/09/aclu-warns-of-unchecked-power-after-facebook-twitter-suspend-trump/
[847] https://podcasts.apple.com/us/podcast/enough/id1536700147
[848] https://www.iheart.com/podcast/269-the-megyn-kelly-show-71878122/episode/tech-censorship-and-independent-media-with-76205539/
[849] https://www.iheart.com/podcast/269-the-megyn-kelly-show-71878122/episode/sharyl-attkisson-on-media-bias-narrative-75039207/
[850] https://sharylattkisson.com/
[851] https://www.youtube.com/watch?v=iGY__DsyZ7A
[852] https://www.breitbart.com/tech/2020/08/31/deleted-big-techs-battle-erase-trump-movement-steal-election/
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[854] https://www.newsbusters.org/blogs/techwatch/corinne-weaver/2020/07/21/updated-google-blacklists-newsbusters-conservative-sites
[855] https://www.newsbusters.org/blogs/techwatch/alexander-hall/2020/06/30/8-big-tech-firms-attempting-silence-right-steal-2020
[856] https://justthenews.com/accountability/media/former-cbs-news-chief-says-national-media-now-unrelentingly-liberal

18. Van Gorden Sauter, ex-CBS News president: 'Liberal leaning' media passes its tipping point, 5-26-2020[857]
19. VIDEO: 5 Myths Perpetuated by Leftwing Media Bias – Larry Elder 05-13-2020[858]
20. Here's Who Owns Everything in Big Media Today - Vox 12-15-2019[859]
21. Why the News is Not the Truth - Harvard Business Review May-June 1995[860]
22. Who Makes the 'Rules' in a 'Rules-Based' Liberal Global Order? - John Fonte 8-12-2019[861]
23. American Institute for Behavioral Research and Technology - Internet & Search Engine Manipulation Studies[862]
24. REVEALED: How Approval Polls and 'Junk' Journalism are Fake Views Pushed by Fake News 07-17-2017[863]
25. Study from Harvard's Kennedy School-Shorenstein Center on Media, Politics and Public Policy[864]
26. Some Key Ways the Mainstream Media Distorts the Truth 08-23-2017[865]
27. The Bubble is Worse Than You Think - Politico May/June 2017[866]
28. Former NPR CEO opens up about liberal media bias - NY Post, 10-21-2017[867]
29. Pew Research Center: US media bias ranks worst in the world, 1-11-2018[868]
30. 156 (So Far) Media Mistakes in the Trump Era: The Definitive List 6-9-2021[869]
31. Pew Research Center Quiz: How well can you tell factual from opinion statements?[870]
32. CENSORED! How Online Media Companies are Suppressing Conservative Speech - MRC, 09-2018[871]
33. 10 Ways Big Tech Can Shift Millions of Votes in the November Elections—Without Anyone Knowing - Epoch Times, 9-28-2018[872]
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858 https://www.youtube.com/watch?v=koaup4I-Oj8
859 https://www.vox.com/2018/1/23/16905844/media-landscape-verizon-amazon-comcast-disney-fox-relationships-chart
860 https://hbr.org/1995/05/why-the-news-is-not-the-truth
861 https://amgreatness.com/2019/08/12/who-makes-the-rules-in-a-rules-based-liberal-global-order/
862 https://aibrt.org/index.php/internet-studies
863 http://www.breitbart.com/big-government/2017/07/17/kassam-approval-ratings-public-polling-and-the-junk-journalism-from-the-propaganda-press/
864 https://shorensteincenter.org/news-coverage-donald-trumps-first-100-days/
865 http://dailysignal.com/2017/08/23/key-ways-mainstream-media-distorts-truth/?utm_source=facebook&utm_medium=social&utm_campaign=tds-fb
866 https://www.politico.com/magazine/story/2017/04/25/media-bubble-real-journalism-jobs-east-coast-215048
867 https://nypost.com/2017/10/21/the-other-half-of-america-that-the-liberal-media-doesnt-cover/
868 http://www.washingtonexaminer.com/pew-us-media-bias-ranks-worst-in-the-world/article/2645644
869 https://sharylattkisson.com/2018/07/08/50-media-mistakes-in-the-trump-era-the-definitive-list/
870 http://www.pewresearch.org/quiz/news-statements-quiz/
871 https://cdn.mrc.org/static/censored/censored-howonlinemediacompaniesaresuppressingconservativespeech-digitalcopy.pdf
872 https://www.theepochtimes.com/10-ways-big-tech-can-shift-millions-of-votes-in-the-november-elections-without-anyone-knowing_2671195.html
873 https://thefederalist.com/2019/03/25/media-irreparable-damage-to-the-country

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36. 18 Statistics That Prove That America Has Become An "Idiocracy"[875]
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39. The Search Engine Manipulation Effect (SEME) and Its Possible Impact on the Outcomes of Elections, Dr. Robert Epstein, American Institute for Behavioral Research and Technology, 8-4-2015[878]
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42. The New Censorship - How did Google become the internet's censor and master manipulator, blocking access to millions of websites? Robert Epstein, American Institute for Behavioral Research and Technology, US News 6-22-2016[881]
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44. Taming Big Tech: The Case for Monitoring, Dr Robert Epstein, American Institute for Behavioral Research and Technology, HackerNoon, 5-13-2018[883]
45. Google and Big Tech can shift millions of votes in any direction, Dr Robert Epstein, American Institute for Behavioral Research and Technology, USA Today, 9-13-2018[884]
46. VIDEO: Dr Robert Epstein Testimony Before U.S. Senate Judiciary Committee about Google Bias and Censorship, 7-17-2019[885]

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[882] https://www.youtube.com/watch?v=-7qT_38iRSc
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[884] https://www.usatoday.com/story/opinion/2018/09/13/google-big-tech-bias-hurts-democracy-not-just-conservatives-column/1265020002/
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48. Why Republicans Can't Win in 2020 (and they didn't), Dr Robert Epstein, American Institute for Behavioral Research and Techology, 2-26-2020[887]
49. Tech giants blasted over report that Facebook, Twitter censor anti-Biden posts -FNC 8-18-2020[888]
50. VIDEO: Large Scale Monitoring of Big Tech Political Manipulations in the 2020 Presidential Election and the 2021 Senate Runoffs and Why Monitoring is Essential for Democracy - Dr Robert Epstein, American Institute for Behavioral Research and Technology, 6-14-2021[889]

From the **Tip of the Day** page of my website, entry date April 12, 2023 – check that page for updates:

Note: Many of the podcasts and other multi-media programs are available on a variety of platforms in addition to the ones I have linked, so do an Internet search to see if they are on your preferred platform - Google Play, Apple Podcasts, Podbean, Spotify, YouTube, etc., etc.

The Daily Dive[890] - Start your day with The Daily Dive. News without the noise, told straight. Explore the most interesting news of the day. Connect with the writers, analysts and reporters that know the real story. Hosted by Oscar Ramirez in Los Angeles, this 20 minute podcast will be ready for you when you wake up. Free.

This Morning with Gordon Deal[891] - Wake-up with America's first news (live radio, streaming and podcast) - Host Gordon Deal goes beyond the headlines with the day's first look at top stories, politics, and business news from the U.S. and around the world; bringing a lively blend of intelligent information, humor, and expert analysis to morning radio. Free.

Morning Wire[892] - Daily news updates and analysis, similar to the above two. Free

Tangle News[893] – Non-partisan political news – gives you both sides in concise, annotated form. Free but also subscription options for more content.

[886] https://www.thegatewaypundit.com/2020/08/dr-epsteins-election-monitoring-system-must-deployed-immediately-prevent-big-tech-rigging-2020-election/
[887] https://www.theepochtimes.com/why-republicans-cant-win-in-2020_3247875.html
[888] https://www.foxnews.com/media/trump-jr-facebook-twitter-censorship-big-tech
[889] https://099b286b23d8a2f9529f-ec541110d0b03f9950b9c176a7222fa9.ssl.cf1.rackcdn.com/EPSTEIN_et_al_2021-Large-Scale_Monitoring_of_Big_Tech_Political_Manipulations-FINAL_w_AUDIO.mp4
[890] https://www.iheart.com/podcast/1119-daily-dive-29220738/
[891] https://thismorningwithgordondeal.com/
[892] https://www.dailywire.com/podcasts/morning-wire
[893] https://www.readtangle.com/

Kiplinger Letter[894] - Weekly business & economic news, forecasts and analysis – brief and to-the-point, subscription required

The GlobalPost[895] – Formerly DailyChatter - International news, subscription required

Ground.news[896] - News aggregator from 50,000 sources, bias rated, some paid content

World Politics Review[897] – Partially free, subscriptions available

Bill O'Reilly News[898] - Daily news and analysis, podcasts, video, daily and weekly columns, printed matter, much free, subscription options for full access to archives.

The Wright Report[899] - Daily news and analysis daily podcast, formerly the President's Daily Brief with former CIA Officer Bryan Dean Wright. Free.

President's Daily Brief[900] - 20 minutes of the most important topics of the day and why you should care, arming you with what you need to know to help solve America's most pressing challenges. Former CIA Operations Officer Mike Baker hosts. Free.

Jonathan Turley[901] - Fair legal analysis with Georgetown Law Professor

Dershow[902] - Daily, fair legal analysis podcast with Harvard Law Professor Alan Dershowitz. Free.

mrcNewsBusters[903] - America's Media Watchdog

Judicial Watch[904] - Legal and political watchdog

Red Pilled America[905] – In-depth subject analysis and history from a story-telling aspect

The Epoch Times[906] - Full news service – truth, tradition, hope. Some free, additional subscription options.

USAFacts[907] – Setting the record right using 70 government databases

Whatfinger News[908] - News aggregator

Conservative News America app (news aggregators) Apple App[909] Google Play App[910]

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894 https://subscribe.kiplinger.com/pubs/KE/KWP/KWP_174_99_wSI.jsp?cds_page_id=268559&cds_mag_code=KWP&id=1680890384265&lsid=30971259230077520&vid=2&cds_response_key=22ZWZ00Z&gclid=Cj0KCQjw_r6hBhDdARIsAMIDhV_0ZWgpX6INRpCMNDWEi_A0NdMEYxxgwWHMsPeJCBAVdAMd2igfDb8aAn

895 https://globalpost.com/

896 https://ground.news/

897 https://www.worldpoliticsreview.com

898 https://www.billoreilly.com/

899 https://www.podbean.com/podcast-detail/82w7p-2a49fb/The-Wright-Report-Podcast

900 https://www.podbean.com/podcast-detail/jaiew-260fc4/The-President%27s-Daily-Brief-Podcast

901 https://jonathanturley.org/

902 https://www.podbean.com/podcast-detail/k3zw6-f7cee/The-Dershow-Podcast

903 https://www.newsbusters.org/

904 https://www.judicialwatch.org/

905 https://redpilledamerica.com/

906 https://www.theepochtimes.com/

907 https://usafacts.org/

908 https://www.whatfinger.com/

909 https://apps.apple.com/us/app/conservative-news-america/id1623024612

910 https://play.google.com/store/apps/details?id=com.superfeedtech.conservativenews&hl=en_US&pli=1

Helpful Info & Links[911] - Heresy-free Christianity in its true, original form, resources for defending your family and faith.

For more links, go to the **Helpful Info & Links** page[912] and scroll down about 2/3 the way to the **News Resources** section.

[911] https://www.helpfulinfoandlinks.com/
[912] https://www.magnusomnicorps.com/helpful-info---links.html

If you've skipped down this far, you've missed a lot, but here is about as good a summary as I can come up with. Of course, you need to read the full book to understand **why** I recommend these things and get all the expanded resource material and links that go along with them.

13. SUCCESSFUL LIFE QUICK START GUIDE:

A. Take care of your physical & mental health.

- Start eating right, get a working knowledge of nutrition
- Get moderate, daily exercise, no matter how young you are – you need to get into a routine! Make it a family affair.
- If you have a health problem of any kind and at any age, get professional medical help, if necessary, and **don't delay**
- Even young people should get **regular check-ups** with your MD, DDS and OD (or ophthalmologist) and follow their recommendations for other routine diagnostic testing/health screening, including periodic heart scans (very inexpensive, no referrals needed in most cases). And don't rule out chiropractic, as well – it has saved me numerous times!
- Have the following health insurance: general, short & long-term disability, long term care (or equivalent plan), professional & aspiring athlete, vision and dental, too, if possible
- Be sure to take time to relax and have fun with some kind of hobby, outdoor activity, social/fraternal clubs & organizations, church, etc. Stress and its cousin, high blood pressure, are truly silent killers, but they're not the only ones, there are many others.
- Do your research before you get any kind of pet and get pet health insurance – yep, it's a thing and they're (an expensive) part of the family, too. Insurance is relatively inexpensive, but you have to do your homework on the policies. More on this in the **Appendices section**.

B. Take care of your finances/make smart financial and life decisions:

- Learn about money, finance, credit, debt, investing, real estate, basic laws, your Constitutional rights, etc.
- Make your money work for you! (Invest, especially outside of and in addition to your job's 401 or similar defined contribution plan.)
- Take Dave Ramsey's Financial Peace University classes, and for the young folks, Biz Kid$, Be Centsable Smart, Adams 101 Series books, etc.
- Take classes with Wealthfit
- Go through real estate school – a home is most people's largest investment and you will gain many transferrable skills even if you don't get your license

- Watch Jaspreet Singh economic and finance videos on YouTube
- Don't overextend yourself by borrowing more than you can repay monthly
- Don't co-sign on loans, leases, medical forms that don't specifically relate to your, and don't ask others to do it for you, either - avoid all forms of joint tenancy!
- Keep all accounts separate – use TOD (Transfer on Death) options, even if married! Again, avoid all forms of joint tenancy – do you understand me??
- Take care of other related "life infrastructure" such as term life insurance (especially if you are in a high-risk profession or have a family) – get professional help very early on with planning and organizing your financial life – wills, trusts, advanced care directives (aka living wills), do not resuscitate orders, health and financial powers of attorney (get an attorney, NOT online boilerplate forms), funeral planning, etc. **(all critical, starting at age 18)**
- Keep up with the maintenance on your house (HVAC check-up by pros 2x/year, drain water heater annually, apartment, car, etc. Saves BIG $$$$$!!
- Before getting married, get extensive counseling and pre-nuptial agreements (essential especially for blended families) – if the other party won't agree, get to steppin'! Avoid others with histories of criminality, addictions, abuse, financial problems, etc.
- Share all information with your partner, especially account numbers, passwords, etc. Learn the tasks that each other takes care of
- Build up an emergency fund [minimum 6-months gross income (or approx.. $50,000 **per earner**)]

C. Stay out of trouble/avoid the criminal element:

- Don't hang out in places nor get into cars with people who consume illegal drugs, engage in illegal activity, store stolen or other illegal goods, have criminal records, are out of jail on parole and or warrants for their arrests, etc. Big trouble!!!!
- Distance or completely separate yourself from people who do or could cause chaos in your life simply because they are in your orbit, i.e, ne'er-do-wells, miscreants, joy suckers (aka psychological vampires), leaches, complainers, non-hackers, losers of any variety and this **includes** family members,….sorry.
- Avoid large crowds, high-risk and high-crime areas and people, places and situations that could get you harmed or into trouble. Remember, cameras are everywhere these days – you don't want to get unwittingly caught up in criminal activity by innocently being at the wrong place at the wrong time.
- Understand how to interact with law enforcement (be courteous and respectful and **know your rights!!**) In most jurisdictions and circumstances, you have to at least show them a valid (that

means not expired) ID (which you should ALWAYS have on you), but other than that, wait for your attorney before you start answering any questions!!

- Cultivate those relationships with professionals whom you trust to give you their wise, fair, accurate and unbiased analyses, guidance, and opinions – they can also help you avoid unscrupulous people, businesses and business arrangements.

D. Get a good understanding of the principles upon which this country was founded and know your rights.

- Free online classes from Hillsdale College
- Teach your children our founding principles with Tuttle Twins, Kids Guide, Rush Revere books, PragerU Kids, Heroes of Liberty, Learn our History, JPFO Gran'Pa Jack, Biz Kid$, Be Centsable Smart, K12.com, Adams 101 Series books, etc.
- Get educated on a wide variety of subjects; have good geopolitical and socio-economic awareness
- Know what your children are being taught in their schools – run for the local school board and or get involved with the PTA and speak up – there are advocacy groups out there that can help you – see **Section 4.** Above for resources.

E. Be secure in your person and your property:

- Be aware of your surroundings and be cautious
- Avoid large crowds, high-risk and high-crime areas and people, places and situations that could get you harmed or into trouble
- Keep apprised of the latest scams, fraud and other crime affecting your community – get involved with your sheriff's TRIAD program and or Neighborhood Alliance and Nextdoor
- Listen to the local AM radio news/talk stations to keep up-to-date with what is going on in your community
- Take steps to lock up your electronic life, credit reports, bank accounts, mail, etc.
- Security systems for your home, but get into expensive long-term service contracts
- Security for other Internet-connected devices [software security suite like Bitdefender, VPN like ExpressVPN (all devices including cell phone and home wi-fi router), password manager like Dashlane, etc., (For more options, see PC Magazine's Best Password Managers for 2025[913]), computer cloud backup services like iDrive or Carbonite – **all critical**) Note that some VPN's may interfere with your vehicle's Android Auto or Apple Carplay functionality.

[913] https://www.pcmag.com/picks/the-best-password-managers

- Use two-factor authentication (login) or other secondary login protocols (authenticators, passkeys, etc.) for all your online accounts **(critical)**.
- Get my free ***ID Theft*** e-book and ***ID Theft Reminder Tip Sheet*** on the **Publications** page of my website[914]
- Get properly insured (auto, renter's, homeowner's, personal liability umbrella, self-defense/use of force)
- Take a self-defense class, learn how to use items such as firearms, pepper spray, baton, etc.
- Take a defensive driving course, especially if you aren't a good driver
- Learn how to swim….well. Go to Red Cross Lifeguard certification class or even better, become a certified Water Safety Instructor. Get children into swimming classes as early as possible.

F. Be more professional at work and in your personal life.

- Act well, speak well, dress well, good personal hygiene
- Avoid using profanity
- Cultivate professional relationships
- Have a great work ethic
- If you are business owner, manager or supervisor, treat your employees well, pay them fairly, give them benefits and **do not** try to get filthy rich off their labors!!
- Tip generously, when appropriate – **do not cheap out** – you know who you are…and so do we!!!
- **Be punctual always – if you're not early, you're LATE!**
- Return phone calls, texts, e-mails promptly (be sure listen to the message or read the latter two carefully – there's nothing more annoying than sending someone information and then they call you and ask you for the same information you just provided to them!)
- Learn how to do things on your own
- Learn how to use technology well
- Continue to educate yourself, both through formal and informal avenues, throughout your life
- Follow the Golden Rule in all you do
- Be a responsible, loving parent and good example to your children and **educate them well** – **it all begins in the home!!!***

  ****Parents, to maximize your child's jumpstart in life, you **MUST** start reading to them right after they are born and this is critical if you want them to be bilingual or multi-lingual – the first two*

[914] https://www.magnusomnicorps.com/publications.html

years of brain development are critical to forming the pathways in the brain related to many functions, especially language skills. Read anything to them, just let them hear the words, and in multiple languages, if appropriate. And buy them educational toys that help them learn. This is so critical that I can't overemphasize it enough! If you miss these first, critical 2 years, your child is already running in the back of the pack – don't hamstring your child's future for your laziness; give them a leg up on everyone else!!

- Drive courteously. Acknowledge (wave to) people who give you the right-of-way and do the same for others.
- Pass along what you have learned to others
- Donate time and or money to charitable causes when possible
- Get separate, professional/vocation insurance personally, even if covered by your employer - they may throw you under the bus…..and probably will.
- Attend weddings and funerals of family and close friends
- Mind your manners and be cognizant of social intelligence!

G. Be a productive member of society and use your time wisely – don't' waste it on frivolous things – you only have a very limited amount of it and you will never get back those wasted hours and days!!!

- Get off the electronic devices and social media [high ID theft, account takeover risks, especially now with the advent of Artificial Intelligence (AI)]
- Continue to educate yourself throughout your life – learn how to do things for yourself
- Read educational books and newsletters
- Stop frittering away countless, valuable hours watching sports on TV.
- Stop blabbing your life away on the phone, playing video games, etc., for hours on end
- Listen to/watch educational/informative videos, webinars, podcasts, etc.

***Volunteering is a great thing – it is personally very fulfilling and there is always such a great need in so many areas of our communities. However, be very careful – understand what you will be expected to do and for how long. It is very easy for willing and eager individuals to become over-involved and then overwhelmed and burned out by well-meaning charity coordinators/administrators who take advantage of your time and efforts. Just don't over-extend or over-commit yourself – put time and frequency limits on your efforts. I speak from lots of experience here!*

- Take short classes on any subject at local vo-techs and colleges
- Do some volunteering*
- Get certified regularly in First Aid/CPR/AED
- Have a spiritual life (Church life – see helpfulinfoandlinks.com[915])
- And it is essential that you have a doctor, lawyer, financial adviser and CPA, all of whom you can trust, in your life to give you good advice and help you navigate life and get out of jams.

H. Finally, once more, and most importantly, remember, YOU MUST BE YOUR OWN FIRST RESPONDER IN ALL ASPECTS OF YOUR LIFE!!!!!!!

I told you I'd be redundant! Be well, be safe and good luck out there, my friends!

[915] https://www.helpfulinfoandlinks.com

14. KEEPING IT ALL ORGANIZED

Mainly for insurance purposes and emergency situations, you need to have all your important information organized – things like household inventories, tax paperwork (receipts), important papers (car title, home deed, marriage license, life insurance policies), etc. All such paper items should be scanned in and saved on your computer and originals saved in a bank safety deposit box.

I am including links to the page on my website with those Excel forms below which you can download for free. Yes, I know there are other, commercially available inventory software, but Excel is infinitely customizable compared to the others and everyone has their own unique needs. If you don't know how to use Excel, it's pretty simple and you can usually pick up a basic course at your local vo-tech or community college or even online for cheap.

See the bottom of the **Publications** page of my website[916] for:
Excel Blank Inventory/Tracking Forms (customizable) with Instructions (Zip file)

For financial, programs like Cake[917], Everplan[918], My Life and Wishes, etc.

Password managers – use a 3rd party manager and not one that comes with your browser, security software suite, etc. One of the best is Dashlane[919] but there are many other options. (See PC Magazine's Best Password Managers for 2023[920])

Also, most banks and funeral homes have very comprehensive and free "personal information manager" booklets that can really help you get organized. If you are more "old school" and like the paper method, here are a few good resources:

- **Age Your Way** – Debbie Pearson, RN[921]
- **The Blueprint to Age Your Way** – Debbie Pearson, RN[922]

- Also check out Care Right, Inc.'s Grab and Go Binder[923]

916 https://www.magnusomnicorps.com/publications.html
917 http://www.joincake.com/
918 http://www.everplan.com
919 https://www.dashlane.com/

920 https://www.pcmag.com/picks/the-best-password-managers
921 https://www.amazon.com/Age-Your-Way-Create-Unique/dp/0997853301
922 https://www.amazon.com/Blueprint-Age-Your-Way/dp/099785331X
923 https://carerightinc.com/grab-and-go-binder/

In addition, you must, you MUST back-up all your work or all this effort is pointless. In order to be able to restore your files as quickly as possible, I recommend an external hard drive – I like the ones made by Western Digital the best, then Seagate. Using those enables you to access your files immediately in the event of a crash, damage, loss or theft of your computer. However, those external hard drives, unless they are kept in a locked, fireproof safe, are subject to the same problems as your main computer. So, you also need an online back-up solution and I think iDrive[924] is probably the best at this current time. Note that thumb/flash drives are now available in memory capacities that work for most hard drives, the only problem is that they are easily misplaced or lost and backup software sometimes doesn't work well with them.

See my ***Identity Theft*** report on the **Publications** page of my website[925] for my more detailed information on this subject and how to protect all this electronic data.

[924] https://www.idrive.com/
[925] https://www.magnusomnicorps.com/publications.html

15. EPILOGUE

Back in **Section 3.** I gave the reasons for writing this book. Well, there is one more and it ends with another story:

I was attending one of my several annual reunions in a while back. I hadn't been able to attend for various reasons for several years, so I was shocked when a former colleague and friend, Jim, came in using one of those rolling walkers (rollators). He was having a difficult time walking and his son had brought him to the reunion because some of the issues he was having with his lower extremities affected his driving. Now Jim was a big guy, tall, strong and with a vice-like grip, so I couldn't imagine what had happened to him that put him in this condition and it seemingly happened almost overnight. After the reunion started to break up, I got his son, Jeff, off to the side and asked him about it. He explained the situation, but what was more important was the last thing he said about his dad's life, but hold onto that thought for a minute as I give you a couple of more background details about Jim: He had served his country in the military and retired after 20 years of loyal service. He was still fairly young at that point and wanted to continue to serve, so he went to work as a military contractor for a private company that supported his branch of service. Once again, he spent another 25 years working and retired from that career. As fate would have it, the same week he retired, he returned home one afternoon to find his wife on the floor and she'd suffered a serious health incident. She eventually recovered, for the most part, but the process was very long and arduous. Shortly thereafter, they moved to a new house, but she continued to struggle with health issues and only a short time thereafter, she passed. Then Covid hit. Okay, back to his son, Jeff. Jeff lamented that after all those decades of hard work and service, his mom and dad never really got to enjoy their retirement, in fact, they barely even got started. That really hit home and is the reason I included this story as one more reason I wrote this book. For the young people reading this, I don't want you to have to continue to toil during some of the best years of your life, (that is, unless, you truly enjoy your work, of course), and if you heed the advice in this book, you shouldn't have to. And if something catastrophic happens to you along the way, you'll be prepared to deal with it. It's all pretty much as simple as that.

Jim is a very hard-working, patriotic, God-loving, dedicated and loyal family man who has sacrificed much for this country – we should all aspire to lives as honorable as his. And even now he continues to serve through community-based charitable organizations when he can, so I kindly ask for your prayers for him and his family as they have a long and difficult road ahead of them.

Finally, as I finish writing this (August, 2025), I look at the challenges our country is facing and it takes me back to the late 70's/early80's when we were facing similar challenges, especially economically with inflation thanks to the ill-fated policies of President Jimmy Carter (D). I was in my second year at the military academy and it was common for the staff to frequently bring in guest speakers to address the cadet corps. One speaker I particularly remember - his message, but not his name, unfortunately - had a very uplifting message. He basically said that if someone tells you America's best days are behind it, don't you believe them. If someone tells you America isn't the best place in the world to live, don't you believe them. If someone tells you America doesn't offer you the most opportunities to succeed in this world, don't you believe them. If someone tells you America doesn't offer you the most freedoms of any country, don't you believe them!

I've heard a lot of speakers in my life and I can't tell you why that one speaker made such an impression upon me that I would remember it decades later, but I do and I think it still rings even truer than before because the forces of evil who are mounting vicious assaults on and trying to destroy the U.S Constitution, the American family and the American way of life are even more active than they ever have been before. But, like that speaker, I will tell you, if you think they will win or America's best days are behind us, don't you believe it! The good people of America are finally seeing them for who they are and we are fighting hard to take our country back from the forces of socialism and communism. America is still the beacon of hope it always has been and I will remind you again that thanks to the sacrifices of our forefathers and foremothers, veterans, their families, and this nation's largess, over a billion people have been liberated from socialist, communist, and totalitarian oppression over the centuries. Don't believe me? Go to a naturalization ceremony in your area and speak to some new citizens about their experiences in their home countries and ask them why they came here. And just look at the opening ceremonies at the Olympics – over 120 countries' teams are introduced by alphabetical order, so we are near the last to walk onto the field, but just look at the cultural makeup of Team U.S. and you will not find a more diverse and talented group from ANY country! So keep that in mind when you run across these nattering nabobs of negativism who hate this country and want to see it destroyed from within by dividing us along mostly ethnic and religious lines, yet they (quite transparently) constantly talk about bringing the country together – listen to their words closely, but watch their actions even more so and you will see! Just like it unfolded decades ago when President Ronald Reagan (R) defeated Jimmy Carter (D) and stepped up, gave us hope and helped restore America to greatness, I predict that soon we will have another individual like him who will help lead us out of this morass we have gotten into. Keep the faith, my friends!

APPENDICES:

PROVERBS/TRUISMS/WORDS TO LIVE BY:

The meanings behind these are, for the most part, self-evident and require little explanation and are simple rules to live by.

"Do unto others as you would have them do unto you." (aka, 'The Golden Rule,' Jesus Christ, Sermon on the Mount, Holy Bible, Matthew 7:12)

Ya' know, if we all lived by this, we'd have a lot fewer problems in this world. Sadly, this is rarely taught these days because of the source, or if it is taught, the source is not quoted, which is even sadder. Whether you believe Jesus Christ was God, there is no denying his existence or that he was arguably the greatest philosopher of all time.

For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more. [Holy Bible, Luke 12:48]

Here's an excellent explanation.[926]

"Ask <u>not</u> what your country can do for you—ask what you can do for your country." [President John F. Kennedy (D) Inaugural Address]

And here's another one that is rarely taught, but for other reasons. Heaven forbid you ask someone to sacrifice for their country – it's so much easier just to live on the government dole and demand that all the other hard-working, taxpaying citizens pay for a lifestyle of indiscretion and sloth. As Prime Minister Margaret Thatcher famously said, and I paraphrase, ***Socialism is a great thing until you run out of other people's money.***

"Let us not seek the Republican answer or the Democratic answer, but the right answer. Let us not seek to fix the blame for the past. Let us accept our own responsibility for the future." [President John F. Kennedy (D)]

Another great quote from JFK – we could sure use his wisdom and leadership now.

[926] https://www.gotquestions.org/much-given-required.html

"I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character." (Rev. Dr. Martin Luther King, Jr, 1963)

Poor Dr. King, if he could only see what is going on now with these renewed calls for segregation, race-based hiring and student admission criteria, etc., he would cry. But with the latest SCOTUS decision in June 2023, it appears that things are turning around for the better.

It just goes to show ya', it's always something – if it's not one thing, it's another. [Roseanne Roseannadanna (Gilda Radner, comedienne) on SNL 11/18/1978]

She was right. Life is so complicated these days, that there never fails to be something out there on the road of life that is going to trip you up and that's precisely why I wrote this book.

"You must be your own first responder,….in all aspects of your life. Self-reliance is key!"

If you haven't figured it out already by my painful redundancy, that is pretty much the theme of this whole book. I'm sad to say that not many people are truly looking out for you in this day and age (sorry for that cliché), but it's true – not the police, not your attorney, not your neighbors, not your pastor, priest, rabbi, church, etc. I really dislike being so cynical about humanity, but since we officially kicked God out of our society in 1962 and started to embrace secularism, moral relativism, cultural Marxism and the ever-changing law of man, society has become much, much more callous. Most people are way too self-absorbed with their own lives and consumed by chaos from their own life's drama to be looking out for your best interests, really. I've built part of my business by stepping into the breach when people trip up, so I see firsthand the ambivalence of society and yes, it is truly sad, but we have no one to blame but ourselves,….and the idiots we elected. Also remember, as bad as things are, you **still have rights**, but, **you must know them and assert them**, otherwise they are useless to you. In other words, for example, if you have problems with a landlord, you have rights under your state's real estate laws and also via local ordinances, city code enforcement, etc., Community Action Center, local news networks, etc., but you **must** speak up for yourself!! Again, don't be a shrinking violet!!

"Fat, drunk and stupid is no way to go through life, son." [Dean Wormer (John Vernon), Animal House, 1978]

No explanation required. Be sure you see the movie - it's a classic that could never be made today because it's too politically incorrect!

"Give a man a fish and you feed him for a day; teach a man to fish and you feed him for a lifetime or, re-phrased, "It is more worthwhile to teach someone to do something (for themselves) than to do it for them (on an ongoing basis)."

You should do what you can to pass along the knowledge you have gained to others and encourage them in their endeavors and do the same with what they have learned.

All things you do, do with all your might; things done by halves are never done right.

Probably one of the simplest, best, if not THE best, general, all-encompassing philosophies on life. It was taught to me when I was about 7-year-old by Ed Carpenter, a country handyman and evangelist. The lesson here is simple – whatever you do in life, do it to the best of your ability and complete the task because if you do not, it will reflect poorly upon you.

"Your attitude is your #1 asset." Also, "Attitude is everything."
A bad attitude is like a flat tire – it won't get you anywhere unless you change it!"

This ties in to the one above. Also think about it this way – your attitude shapes your behavior. Think about that for a second. If you have a bad attitude, you will have bad behavior, so, if you want to change your behavior, you have to change your attitude first. And once you change your behavior for the better, you life will change accordingly. Pretty simple, huh?

"'If you fail to plan, you plan to fail' or 'You'd better learn the six-P's, turds'."

The latter was impressed upon us by our drill instructor, Gunnery Sergeant Morton. The six-P's are: **P**rior **P**lanning **P**revents **P**iss **P**oor **P**erformance." Sometimes I shorten that to five-P's, for obvious reasons – I'll let you guess which one I omit.

I know you're cringing over the word "plan." Yes, I'm so sick of hearing it from my corporate career and everywhere else that I think it belongs in the proverbial "four-letter word" lexicon. As much as I revile the word, planning has not only become increasingly necessary to success in business and the workplace, but in our ever-increasingly complicated world, it is now essential to our survival and happiness.

"Time well-spent is money."

We've all heard that "time is money," but one of my very wise real estate instructors enlightened the class with her modification to the famous adage.

"Use your free time wisely."

This dovetails with the proverb above. This is my own, but the inspiration for it came from yet another late, great real estate educator. In one of his classes, he noted that real estate agents spent a lot of time driving around in their cars, waiting for clients to arrive for showings, sitting on open houses, etc. He said that instead of wasting time "listening to honky tonk music," as he liked to say, listen to self-improvement programs and actually learn something that will benefit your personal life or career. That was back before there were such things as podcasts and audio books, but now there is no limit to educational and news-related information you can access with the Internet and smart devices. So, take advantage of that free time to improve yourself. Try here: Wealth Motivation[927]

For you young people, stop wasting your time idolizing and following some athletes, sports teams, celebrities, entertainers, playing video games, using social media, etc. – you know what I'm talking about – those are HUGE time wasters and chances are high that you will never be one of those people and those people will never, ever do anything to help you out in your life….other than suck up your valuable time and hard-earned money.

"Money is power" and "Money is freedom" and "Money and knowledge give you freedom and power."

Money gives you the ability to make choices – you are not dependent upon others and prevents others from imposing their will upon you. **Quick story:** Decades ago, when I was working for that giant corporation, they started implementing policies and programs with which I did not agree and I pretty much refused to engage. First, they threatened to withhold my raise, which they did. Then they tried to "encourage" me with a very large raise, which I laughed at. Then they threatened to fire me. Unbeknownst to them, I saw this coming many years in advance and had been bracing and preparing for it financially by shoring up other streams of income and jobs. They thought for certain they had me over a barrel, but when push came to shove, it was **I** who told **them** to go play on the runway and it was **I** who left **them** holding the bag and they were never able to fill my very unique position. In the end, many years later, the company paid a huge price for its overall arrogance and insolence towards its customers and employees and has never recovered and probably will never return to its former, lofty greatness which it enjoyed for almost a century – so sad, really, especially for the hard-working, front-line employees (**Note:** That does **not** include you, HR weenies!). But big, uncaring companies will never learn their lesson and it is customer support and the company's reputation that will suffer, but management rarely cares about any of that, as most of us have experienced in our day-to-day lives.

[927] https://www.youtube.com/channel/UC1_LZHmcvXvQNM9zJVZbRoA

"If you can't beat 'em, join 'em."

Specifically, for the purposes of this book, I'm using this as a financial tie-in. For those of us who survived the first inflation catastrophe at the hands of President Jimmy Carter, a Democrat, you will really understand this. The second inflation catastrophe was brought on by another inept Democrat President, Joe Biden, and his bumbling administration, and we are still living with the after-effects of what is commonly referred to as "Bidenflation." So, the majority of Americans, especially families, are experiencing difficulties meeting their monthly obligations and forget about socking money away for your retirement nest egg or emergency fund. Prices for everything are just too high and a lot of it is just plain old profiteering from retailers and it's not right because President Trump's energy policies have reduced the price of oil by abou 22% as of November 2025, so prices should be coming down, but they're not for the most part. Meanwhile, the stock market is reaching record highs from, you guessed it, record profits these companies are generating from the sale of their over-priced goods and services. So, the only way for us to keep up with the pack is to buy stock in these profiteering companies and share in some of their profits (from dividends) and increases in the value of their stock shares. Now, some rules apply here – always consult a licensed investment professional fiduciary to assist you with investing and never invest money you can't afford to lose, so invest very carefully. Start small and just remember that it will take time to reap the rewards.

"If you can't feed 'em, don't breed 'em!"

Well, it rhymes, but it needs a lot more explanation. Obviously, what I'm trying to get across here is that if you and your partner aren't financially stable, you shouldn't bring a child into this world. Yeah, I said it! Don't be in too big a hurry to have children – there will be plenty of time for that. And if you can't control yourself, birth control is cheap and easy to get at your county health department. And don't "bite off more than you can chew" when you're young. Get your education, get established, build up some savings and personal infrastructure, **then** assess if you and your partner are at the right point in life to have children and have **as safe and chaos-free environment for them as possible**. And get term life insurance! See **section 8.** above for related stories.

"It's not what you know, it's who you know."

Well, sort of. This used to be the case, but today you **do** need knowledge and experience. **And** you need to know people and have contacts who can help you or your friends. Part of what I do is help people find jobs. Because of my extensive network, I have been able to help numerous people find jobs that they might not have otherwise found. Whatever path you choose in life, get involved with civic, charitable, professional and church organizations and contribute. I would warn you against joining these organizations if you're solely motivated by profit, power or ladder-climbing – other people will see right through you and know that you are not sincere.

"Knowledge is power." Well, I say, "Correct information is power. Incorrect information will make you ignorant and potentially a victim." (see Section 12.)

Again, my own little twist to the famous adage, "information is power." Unfortunately, we are all awash in and being barraged by all kinds of information through multiple avenues. Forget about anything you see on the mainstream media news. There is no truth in the news and no news in the truth. You will have to work to get the full story on a subject matter. See my list of alternate news sources on my website. Even President Thomas Jefferson famously said:

- during his second term in 1806 in a letter to U.S. Rep. Barnabas Bidwell of Massachusetts, *"As for what is **not** true, you will always find abundance in the newspapers."*

- in 1807 in letter to John Norvell, politician, lawyer and journalist, *"Nothing can now be believed which is seen in a newspaper. Truth itself becomes suspicious by being put into that polluted vehicle" and "If you are relying upon the media for the facts, you are receiving nothing but distortion and propaganda."* At that time, he didn't know how correct he was.

If you don't know something for certain, don't shoot your mouth off, lest you make yourself sound foolish.

"Don't judge others lest you be judged, as well."

Actually, it's "Judge not, that ye be not judged." This is perhaps one of the most commonly misinterpreted passages in the Bible. We are led to believe that we shouldn't judge others at all, but that is incorrect. We **can** judge others, **however**, **we** will be judged by the same criteria in which judge others. The lesson here is all about hypocrisy.

"You attract more bees with honey than you do vinegar." (Goes along with "Kill Them with Kindness")

Thanks, Mom! This is one needs no explanation, but what I wanted to add is that this is especially true when dealing with, for example, customer service, a landlord, a car repair shop, etc. I know a lot of people, who, when they have problems with something, dial up the customer service line and give the customer service rep HELL!!! Look, it's likely that the poor person on the other end of the line had nothing to do with your problems, but, they **are** the ones who are going to (hopefully) help you resolve them. You are much more likely to get a positive result and the assistance you need if you communicate with that person in a **calm, cheerful, and professional manner.** There is no need for you to get your blood pressure up and there will always time for you to spout off later, write bad

reviews on social media, write letters to the owner of the company, contact the consumer affairs department of the Attorney General's office for assistance, etc. But first, try it the nice way. And on those social media reviews, be fair when you write them and try to point out a few good things about your experience, if there were any. You are **much** more likely to get assistance from the company and get a positive resolution that way. I think everyone knows what I'm saying here.

Just say "no" to drugs….of any kind.

I know a lot of you are of the mindset that if we ended the "war on drugs" and legalized them all our problems with them would go away or be greatly minimized. And if you believe that, you're a special kind of stupid and probably get your news from CNN, NPR and MSNBC (MS NOW), right? Sorry, but you are, so put that little pointy hat back on your head, sit on the stool in the corner and pay attention! Think about it - how well did that work with alcohol – have you seen the alcoholism rate lately? Number of DUI's, people killed or critically injured by drunk drivers, families destroyed by such incidents or derelict parents and impoverished families? I have experience with both in my family and with friends and **NONE** of it turned out good for **ANY** of them. In fact, I am the sole survivor from my branch of the family because my only cousin overdosed from illegal heroin he got from Mexico. And how about the horrendous situations with open drug use in San Francisco, Seattle and Oregon? In 2023 Oregonians have painfully realized their mistake by passing Measure 110 in 2020 that decriminalized possession of small amounts of "hard" drugs like heroin, PCP, LSD, meth, etc., and it was repealed in April 2024[928]. Nevertheless, despite overwhelming evidence of its failure, the supporters of Measure 110 continue to assert that if only **more** money had been spent on rehabilitation services, it would've worked. Okay kiddies, here's yet another textbook example of the liberal solution to everything – just throw more money at it and the problem will be solved. You see, continuing to do the same thing over and over and expecting a different result is the definition of insanity – don't hitch yourself to that wagon!! So here's what does work, mandatory substance rehabilitation for criminals, but our politicians will never have the Spaldings to implement it. Over in Singapore (get out your maps), they have this system in place nationally. If you're caught committing a crime and you're an addict, you go away for almost 2 years to a government-funded, **mandatory** rehabilitation facility and you don't leave until you've completed your course of treatment. If you're caught pushing drugs, it's usually a death sentence. Before Singapore implemented these laws, it was a country overrun by opium, but now they have practically eliminated their drug problem. Yeah, initially it cost a ton of money to implement, but their get-tough laws eventually yielded results and the cost to society have decreased significantly. But, consider what is going on in this country – here are some stats:

[928] https://www.kgw.com/article/news/politics/kotek-signs-bill-overhaul-measure-110-recriminalize-drugs/283-041a6791-4441-4e30-a435-14707256544b

- Approximately 75% of child neglect and abuse cases are substance abuse-related
- 1 out of every 3 (33%) crimes committed in the U.S. involves drug abuse
- 10% of all on welfare are involved with substance abuse
- 16% of all homicides (death by other than natural causes) are drug related
- 1.16 million people are arrested annually for drug-related offenses (244,000 are sent to prison)
- 80% of prison inmates abused drugs or alcohol according to the National Institute of Drug Abuse
- Men account for 77% of all drug arrests
- About 1 in 5 Americans have a substance abuse problem. That breaks down to about 30 million with an alcohol use disorder, 27 million with a drug use disorder and 8 million with both, and for kids ages 12 – 17, it's 5 million. Added up, that's about 65 million Americans with some kind of substance abuse issue. That's staggering!!! For more information, see the National Center for Drug Abuse Statistics[929]. Also FBI's National Center for Drug Arrests[930]
- In 2024, we (federal government) are on track to spend $44 billion on drug addiction just to address the situation, law enforcement, rehab, everything.
- In 2019, the most recent stats available, $442 billion was lost in the marketplace and in various other economic activities because of drug and alcohol use. Did you know that?

So, do you **really** think that **increasing** the access to drugs will make that number go down?? If you do, well, "you can't fix stupid," as comedian Ron White famously coined….and you really are stupid, believe me!!! So, still don't believe me? I volunteer a significant amount of my time with a group who supports grandparents raising grandchildren – known as "grandfamilies." I live in a state that is in the top 5 with the highest number of grandfamilies – over 15,000 of them. If you drill down as to the reasons, most birth parents are either incarcerated due to drug crimes (manufacturing, trafficking, possession of very large quantities, committing other crimes with drugs/weapons present, etc., **not** just simple possession as those dishonest media idiots would have you believe) or have lost custody due to addiction to drugs, alcohol, etc. Also, our state used to have one of the worst problems in the country with meth and meth production until a pseudo-ephedrine tracking database was implemented and the numbers quickly started to come down and it has helped. To make matters worse, since President Biden overturned President Trump's common sense border control policies, the amount of dangerous drugs flowing into the U.S. increased over 200% and this included **TONS** of lethal Fentanyl where only a few grains is enough to kill the average human being. In 2021 there were over 100,000

[929] https://drugabusestatistics.org/
[930] https://ucr.fbi.gov/crime-in-the-u.s/2019/crime-in-the-u.s.-2019/topic-pages/persons-arrested

fentanyl overdose related deaths and 2022 is projected to have over 120,000, far eclipsing gun-related homicide deaths, approximately 25,000, yet our borders remain wide open. Think about it – that number of drug related deaths is the equivalent of one 737 jetliner crashing every single day of the year, or a 9/11 event (death count-wise) occurring every 10 days! Now the media would certainly report that, but they won't report on the massive amount of drug related deaths. Ever wonder why??? **UPDATE 8/19/2025:** Thankfully, President Trump was re-elected and has sealed the border up tight – barely anyone is getting through who isn't otherwise legally allowed. Nevertheless, illegal and lethal drugs will still find their ways into this country, but, over the ridiculous howling and complaining from the do-nothing Democrats, Trump's common sense border and immigration policies have certainly put a huge dent into those numbers!

Also consider this: Who makes illegal drugs? Well, most come from Mexico and South America (Fentanyl is made in those countries from chemicals shipped in from China) and I'm telling you, the people who are out in the fields growing them and processing them in labs are not getting filthy rich doing so – they are essentially modern-day slaves working at the point of a gun. Many have families who are brutalized if they don't do as they are told. The raping, the killing, the child abuse, the general human suffering, is horrific. Mexico alone has over 50,000 homicides each year and most experts admit that is probably low by about 50% or more!!! Demand and consumption of illegal drugs fuels the continued suffering of these poor people. Do you really want to be part of that?? Think legalization will end the black market for drugs? With all the states that have legalized marijuana, why haven't we seen the seizures of illegal shipments go down?? Again, in fact, it's gotten significantly worse (seizures doubled and tripled) since the Biden administration has essentially thrown open the doors to the country and is allowing unvetted people in by the hundreds of thousands monthly with no end in sight!! And here's the other reason, in states where marijuana is legal, hard drug (meth, heroin, angel dust, LSD, etc.) users just buy marijuana and turn around and sell it to adolescents who aren't old enough to legally buy it so they can get money to fuel their drug habits. It's just the way this works, folks. The damage marijuana does to undeveloped brains is terrible and permanent and the evidence to that effect is only mounting as new studies continue to roll in. And did you know that in 2000, 9% of vehicular fatalities were attributed to drivers high on marijuana. That number jumped ot 21% in 2018 and in 2025, a Wright State University and American College of Surgeons study[931] revealed it had jumped to 41.9%! Still don't believe me about how bad it is? Okay, just read the annual reports[932] from the **Rocky Mountain High Intensity Drug Trafficking Area** done by the state

[931] https://www.gov1.com/public-health/study-thc-found-in-more-than-40-of-deceased-drivers-in-ohio-county-crashes
[932] https://www.rmhidta.org/publications

of Colorado. Also go to my **Crime & Law Enforcement** page[933] and **Health-Medical** page[934] and do a Ctrl+F search for "marijuana" and read other news reports.

And think about this, any illegal drug (marijuana included) isn't going to enhance your psychological well-being, but rather will dull your senses, impair your immune system and expose you to a host of other maladies. Do you **really** know what is in the drugs you are taking? Could the dealer have perhaps mixed it with something even more addictive to keep you coming back for more, or worse, some kind of poison or chemical that you may be severely allergic to, landing you in the hospital with a heart attack or stroke. Chances are very high that you will become addicted, at the very least. You'll spend a large portion of your time working (or stealing) just to pay for your habit. At some point, you won't be able to function in school or on your job, or worse, hurt someone else while driving or working impaired. Then you'll be kicked out of school, lose your job, won't be able to pay your bills, maybe land in jail for a short time. Sure, you may be able to get clean and sober for a while, but that addiction will be a dark cloud that will follow you around for the **rest of your life**. And how long will it be before life hands you another stressful situation and you "fall off the wagon?" And there you are again, right back on Skid Row or the sheriff's bed and breakfast. It's obviously best not to even start down that path.

And from an employment standpoint, I don't care if certain drugs are legal in your state, if you aspire to a career in the military, law enforcement, certain civil service positions, etc., drug use of any kind is not acceptable and is one of the primary screening tools they use and yes, chances are you will have to take initial drug tests and answer questions while attached to a polygraph – that's a lie-detector machine for you publik skool grajeeates.

Quick Story: When I was in middle school and my freshman year in high school, there was group of kids who were into drugs – we've all seen those groups in school. It was mostly marijuana, Quaaludes, and Xanax during my youth, but kids would also get into their parents' prescription medications and take them, too – I think they called it "prescription roulette" where they would just open the medicine cabinet door or drawer, reach in, blindly grab a prescription bottle, and take a pill from whatever bottle they pulled out. Incredibly stupid!!! Flash forward to today, where we have much more dangerous drugs circulating. What if one of your schoolmates brings some pills to school and says, "Here, try this Johnny – it's okay, it's safe because I got it out of my mom's prescription bottle drawer. Okay, yeah, there's so much to unpack with that one, but the bottom line is, how do you know your "friend" isn't lying to you about where that came from and he actually got it from his

[933] https://www.magnusomnicorps.com/crime---law-enforcement.html
[934] https://www.magnusomnicorps.com/health-medical.html

marijuana dealer and wants to watch your strange reaction to it just for kicks? You may want to take it because it will make you look "cool" and fit in better with your friend's clique – **DON'T DO IT!!** Even if it did come from his mom's prescription drawer, you have no way of knowing what is in that pill and with so much Fentanyl circulating out there, it could kill you instantly. Engaging in this kind of behavior truly is tantamount to playing real Russian Roulette, just with pills!!!

Finally with Hollywood, politicians, social media and the "mainstream news" media glorify drug use by feeding us loads of crap by the bushel basketful, we damn sure don't need any more mind-numbing substances or influences in our society than we already have. Think about it!!!!

"Don't stop learning. Learn as much as you can about everything you can."

This should be obvious. Society changes so fast that it is easy to fall behind. Here's a good example: Think of communications in our world and how it evolved:

1. Spoken word
2. Written word
3. Written word transmitted by private carriers
4. Written word transmitted by government carriers (Pony Express, Postal Service)
5. Telegraph
6. Telephone (landline)
7. Computer, Internet & early versions of cell phones, e-mail and texting
8. Internet capable smart devices, advanced texting, video conferencing (Facetime) and social media

I work with a lot of seniors and many questions I get involve how to navigate #7 and #8. Many are still on #6 and they are getting to the point that their functioning in our society is inhibited and they must pay someone to help them navigate the latter steps all because they didn't think they would have to "mess with all that computer stuff" and now they have to rely on their children or neighbor to schedule their medical appointments because they don't have or don't know how to use a computer well enough to use the patient portal and that's the only way the doctor schedules appointments now.

I recently had a friend who texted me from her iPhone and asked me for her doctor's phone number. Yes, you read that correctly. I opened the Safari browser, spoke the doctor's name, pulled up his website, got the number and copy and pasted it and the website link back into a text message and sent it to her. Now why couldn't she have done this on her own? She has the appropriate hardware,

but she spent so many years not paying attention and doing things the "old way" that she's too far behind the technology curve to catch up and has to have help.

And technology is just one example. You have to know how to do things on your own in this world. You need to have critical thinking skills. You need to be curious (about everything in life, for that matter) and able to ask lots of questions. You need to be paying attention and absorb information and not spend your life sitting in front of the idiot box like a zombie wasting your life away. Go out and take a class – online if you must, but go in person, if you can, and that way you can also get some socialization – learn something new, make some new friends who have similar interests and interact with them in real life and not on blasted social media. Ugh!!!!

Don't bite off more than you can chew.

This covers a lot of circumstances and is **so** important. You may have heard it said, "Don't over-extend yourself," or "Don't write checks your butt can't cash," etc. Primarily though, I'm talking about being careful not to take on more debt than you have assets or abilities (through earned income) to afford to pay for. For example, don't rent a $1500 per month apartment if you're only making $1700 per month – yeah, you can cover it, but just barely and it leaves little room in your budget for other expenses like food, insurance, car repairs or any other type of unexpected emergency, like losing your job, that might arise and you would have to pay out-of-pocket for. But it can also be other things – say for example you clean houses for a living – don't accept clients for 15 houses a week when you know you can only clean 10 a week and still have time to rest, recover, take care of your responsibilities at home and spend time with your family. I think you understand what I'm saying here. This can also mean don't overcommit yourself – to anything – at work, charitable and or church projects, etc. – all those can get you into trouble, too, especially when it comes to your physical and mental health. I am the posterchild for this and really speak from experience – it is very easy for people with a volunteer spirit (and organizations who need a lot of help) to take on way more than they should. As a good friend of mine frequently tells me, "Pace yourself!"

"Kill them with kindness." Goes along with "You attract more bees with honey than you do vinegar."

Invariably, you're going to run into "joy suckers" in life. For some reason, they are just plain sour individuals and, in many cases, they want to draw everyone else into their misery and drag them down, too. Don't bite!! Do your best to keep a good attitude around them and help them if you can. This is especially true if you have such an individual at your job – these people like nothing else than to make your work-life miserable and possibly get you into trouble, too. By taking the high ground, you can at least eliminate that stress factor in your life and possibly keep you out of trouble, too.

Kindness, Sincerity, Honesty, Hard Work, Curiosity

Good words of wisdom to follow and apply to anything you do in life.

"Follow the money."

"It's no longer 'survival of the fittest,' it's 'survival of the most flexible.'"

"Sometimes you have to endure short term pain for long-term gain."

"For most people, being ordinary is a goal – don't be one of them!"

This is one that really bothers me and sadly, this is true for most people – we all know them. They just amble through life, day-by-day, paycheck-to-paycheck, usually on some kind of government assistance, working in the same boring, dead-end positions, never doing much, if anything, to advance themselves, their families, or fellow citizens. Their free time is spent watching the idiot box, playing video games, yakking on the phone, or down at the local bar when they could be taking an after-hours class, helping out a needy neighbor or charity, etc. They are simply too unmotivated and downright lazy to improve their station(s) in life – don't be one of these people – get off your arse and be a **fully productive** member of society – we will **all** be better for it. You know who you are – get off your butts and **DO SOMETHING PRODUCTIVE** with your lives!!! And if you're a young person reading this, I hate to break it to you, but all those wonderful gubbment benefits that support all the lazy people out there and retirees, well, chances are pretty good that they won't be there for much longer, so plan accordingly – at some point, our government will have to implement austerity measures to keep our economy from collapsing due to our laziness and the governments largess to slackers and non-citizens. Don't know what "austerity measures" are?? Look it up, junior!

A couple of the primary reasons people don't succeed to a medium or high degree are quite simple: They are not paying attention to the things that can significantly **help** them nor paying attention to the things that can significantly **hurt** them. And what that boils down to is that they are not getting an appropriate education and correct information about the world around them. Friends, ignorance is definitely **NOT** bliss in this day and age. Sorry to use a cliché there!

"Don't take advice from broke people, physically, financially, or spiritually!" Also "Stay away from dumb people."

Story time: I have an acquaintance from another country in Africa, Asante. She came to this country over 50 years ago and has long been a U.S. citizen. She went to school here and got a B.S. degree. Nevertheless, she can't answer most of the questions in our quiz. Sure, at first glance she looks like a typical American, but she has never really integrated into our society and really doesn't understand how our system works. Truth be told, she really doesn't like this county, even though it has given her and her husband incredible opportunities to succeed, that she never would've had back in her home and her husband has done very well. Nevertheless, she spends most of her free time hanging out and socializing with people from her home country and always speaking their native language, never English, even rudely when in a groups of native English speakers. To make matters worse, she buys into and supports a lot of the garbage we see coming from the biased and corrupt mainstream media - any attempts to show her the facts otherwise fall on deaf ears. (True, you could say that about a lot of natural-born Americans – thank you publik skools!) She runs down our country while at the same time telling us how great "her country" is, which is really a terrible third-world country almost perpetually in the throes of civil war and political chaos. Okay, wait a minute….you are a U.S. citizen now – you **pledged your allegiance** to the United States during your citizenship ceremony – America is now "your country," not the one you came from, even though you have dual citizenship. One of these days, she will have a very rude awakening. Even her husband will tell you that she doesn't know anything. Nice. You want to avoid these kinds of people because not only will they give you bad, ill-informed advice, but they will suck the joy out of your life – we call them "joy suckers," of course. Read President Roosevelt's comments on immigration and assimilation and I'll continue with some final comments on Asante.

Here's what President Theodore "Teddy" Roosevelt said about immigration and assimilation into the American way of life back in 1903:

President Theodore Roosevelt's view on Immigration & Assimilation, 1903:

"The mighty tide of immigration to our shore has brought in its train much of good and much of evil; and whether the good or evil shall predominate depends mainly on whether these newcomers do or do not throw themselves heartily into our national life, cease to be European and become Americans like the rest of us. More than a third of the people of the Northern states are of foreign birth or parentage. An immense number of them have become completely Americanized, and these stand on exactly the same plane as the descendants of any Puritan, Cavalier or Knickerbocker among us, and do their full and honourable share of the nation's work. But where immigrants or the sons of

immigrants do not heartily and in good faith throw in their lot with is, but cling to the speech, the customs, the ways of life, and the habits of thought of the old world which they have left, they thereby harm both themselves and us. If they remain alien elements, unassimilated, and with interests separate from ours, they are mere obstructions to the current of our national life, and, moreover, can get no good from it themselves. In fact, though we ourselves also suffer from their perversity, it is they who really suffer most. It is an immense benefit to the European immigrant to change him into an American citizen. To bear the name of American is to bear the most honorable of titles; and whoever does not so believe has no business to bear the name at all, and, if he comes from Europe, the sooner he goes back there the better. Besides, the man who does not become Americanized nevertheless fails to remain a European, and becomes nothing at all. The immigrant cannot possibly remain what he was, or continue to be a member of the Old-World society. If he tries to retain his old language, in a few generations it becomes a barbarous jargon; if he tries to retain his old customs and ways of life, in a few generations he becomes an uncouth boor. He has cut himself off from the Old World, and cannot retain his connections with it; and if he wishes ever to amount to anything he must throw himself heart and soul, and without reservation, into the new life to which he has come. It is urgently necessary to check and regulate our immigration by much more drastic laws than now exist; and this should be done both to keep our races which do not assimilate readily with our own, and unworthy individuals or all races—not only criminals, idiots and paupers, but anarchists of the…O'Donovan Rossa type.…We freely extend the hand of welcome and of good-fellowship to every man, no matter what his creed or birthplace, who comes here honestly intent on becoming a good United States citizen like the rest of us; but we have a right and it is our duty to demand that he shall indeed become so, and shall not confuse the issues with which we are struggling by introducing among us Old-World quarrels and prejudices. There are certain ideas which he must give up. For instance, he must learn that American life is incompatible with any form of anarchy, or of any secret society having murder for its aim, whether at home or abroad… Moreover he must not bring in his Old-World religious race and national antipathies, but must merge them into love for our common country, and must take pride in the things which we can all take pride in… He must learn to celebrate Washington's birthday, and the Fourth of July instead of St Patrick's Day."

And in 1907 he said:
"We have room but for one flag, the American flag,...We have room but for one language here, and that is the English language,....and we have room but for one loyalty and that is a loyalty to the American people."

Dual Nationality: Teddy Roosevelt's "Self-Evident Absurdity[935]

Story time continued:

- "Baseball, hot dogs, apple pie and Chevrolet"
- Disco
- Glenn Miller/Big Band Music
- Willie Nelson
- Buddy Holly
- Little Richard
- Rock Around the Clock
- Gone with the Wind
- John Wayne movies
- Seinfeld
- A professional baseball game, Babe Ruth
- Beach Boys
- Rolling Stones
- MoTown Music
- Fleetwood Mac
- Mount Rushmore
- The Trail of Tears
- Patton
- The Cold War
- Broadway
- Mayo Clinic or MD Anderson

I could go on and on. What is this list for? Well, these are people, places, activities, etc., (in other words, Western Culture) that Asante knows very little or nothing at all about, nor does she care…..after living here for 50 YEARS!!!! Now, think about this – this person is going to the voting booth to choose our leaders, as is her right as a U.S. citizen. But, do you really want someone who has no common frame of reference with most native-born Americans making such decisions that may impact your life? Like it or not, that is her Constitutional right. We have way too many people in this country whom **we** have not helped fully assimilate into American culture so they can fully understand and enjoy and constructively participate in the "American experience" and that needs to change, just like President Roosevelt told us over 100 years ago.

[935] https://www.law.virginia.edu/static/uvalawyer/html/alumni/uvalawyer/sp05/martin_lecture.htm

Listen to Hillsdale College's 8-part podcast entitled: American Citizenship and Its Decline[936].

[936] https://podcast.hillsdale.edu/american-citizenship-and-its-decline-introduction

ON PETS – PROPER SELECTION & CARE:

If you have lost or found a pet, go here for assistance: https://www.petfbi.org They are also on most popular social media platforms.

Yes, I know this may seem a strange subject for this book, but bear with me and consider this:

The American Society for the Prevention of Cruelty to Animals offers the following statistics: Approximately 7.6 million companion animals enter animal shelters nationwide every year. Of those, approximately 3.4 million are cats. Each year, approximately 2.7 million animals are euthanized (1.4 million cats). Feb 19, 2023. And please, consider adoption before buying a pet from a retail store or breeder.

Best Friends Animal Society[937]

First off, parents, teach your children to be kind and caring to animals. Here are some resources:

- Human Rescue Alliance – Make a Resolution to Be Kind to Animals, 23 Ways to Help Animals in 2023[938]
- Be Kind to Animals Week[939]
- Sunny Day Family's 10 Ways for Kids to Be Kind to Animals[940]
- ThinkKind's Be Kind to Animals Week Program for Schools[941]
- Ripple Kindness Project – 5 Tips to Teach Children to Be Kind to Animals[942]

And consider supporting your local shelter or other private pet rescue operations. Of course, with any charitable donation you make, be sure to perform your due diligence and check them out with the resources I provided back in the **Introduction** section. I also like:

- D.E.L.T.A Rescue[943]

[937] https://bestfriends.org/
[938] https://www.humanerescuealliance.org/blog/posts/make-a-resolution-to-be-kind-to-animals-23-ways-to-help-animals-in-2023
[939] https://bekindtoanimalsweek.org.au/
[940] https://www.sunnydayfamily.com/2016/05/be-kind-to-animals.html
[941] https://thinkkind.org/enter/
[942] https://ripplekindness.org/teach-children-to-be-kind-to-animals/
[943] https://deltarescue.org/

The reason I mention the subject of pet care is because, among the many other things I do, I care for people's pets while they are away, so this subject is very near and dear to me, as are so many other things. What really troubles me though, is to see the irresponsibility of so many pet owners. You know who you are and you know what I'm talking about – the people who chain their dogs outside in the heat and cold without adequate food and shelter, or the feral cats running around the neighborhood reproducing at will. Or the people whose pitbulls escape and attack other people. An elderly friend of friend of mine was killed by a pitbull that got loose from its yard, another elderly lady had her arm ripped off and a young child was recently mauled by another. What I'm mainly talking about here is being a responsible pet owner, no matter what kind of animal you have.

First and foremost, ask yourself, do I have ample time for this pet? Pets need your attention, too, and frequently. Ask yourself these questions:

- Can I afford the cost of the **proper** and **complete** annual medical care and grooming needed for this pet? (More on that below.)
- Will I be able to take the pet out to take care of business when needed?
- Do I have trusted neighbors/friends/relatives who can do that for you while you are working?
- Can I afford to board the animal (in a comfortable, caring place) if I have to go away for extended periods of time?
- Can I afford training – can run from a few hundred dollars to a few thousand.
- Do I have the patience to deal with a pet when they make a mess in the house or chew up the furniture (You were warned!).

Another primary consideration – can you **afford** a pet? A recent study by Sychrony[944] found that the average cost for cat or dog ownership runs approximately $2,400 - $2,800 per year and over their lifetimes, as much as $44,000 - $55,000, respectively. There are many ancillary expenses you may not have considered – see this article from Synchrony[945] or this article from the ASPCA[946] and the list at the end of this section. The major expenses for any animal, similar to humans, most cats and dogs will need regular visits to the doctor along with annual inoculations, regular dental cleanings (**extremely** important), and monthly medicine for things like fleas, ticks and heartworms and that can get expensive – again, I'm talking hundreds to thousands of dollars per year if you want to properly care for your pet. Ditto if they need a special kind of food and many do to maintain optimal health – often $5+ per pound! Even if they don't, it is critical to their health that you feed them a high-quality,

944 https://www.synchrony.com/contenthub/newsroom/synchrony-study-reveals-pet-owners.html
945 https://www.synchrony.com/blog/banking/pet-ownership-costs
946 https://www.aspcapetinsurance.com/resources/dog-ownership-cost/

nutritious food or at least supplement it with something like Ruff Greens[947] or DinoVite[948]. Can you afford pet insurance? It's a great thing to have and there are lot of companies out there offering a variety of very reasonable coverage options now, but do plenty of research and be sure to read the policy very carefully, understand what it does and, more importantly, does **not** cover and call the company to get clarification. Here are a few general guides:

- https://www.pawlicy.com/
- https://www.usatoday.com/money/blueprint/l/best-pet-insurance/
- https://buyersguide.org/pet-insurance/t/best
- https://clark.com/search/?q=pet%20insurance

Keep in mind that with most policies, at a bare minimum to keep the policy in effect and get benefits, the covered animal **MUST** get annual check ups and have a full schedule of annual vaccinations.

A friend of mine has PetsBest[949] for her dog and likes it very much so far. Also check with ER Munro Insurance Company[950] or your auto and home insurance company.

So, before you pick a pet of any kind, whether it be a dog, cat, bird, gerbil or monkey, think it through thoroughly - do your homework and understand what it is going to take to **properly and lovingly** care for your pet. YouTube is a great resource for this and, of course, your local veterinarian.

Here are some examples:

Choosing a dog: Read up on the breed – Is it good with children? Require professional grooming? Shed a lot? Have inherent, genetic problems, such as German Shepherds and hip dysplasia? Difficult to train? Do you have room for the dog? It isn't fair to the animal to get a big dog if you live in a small apartment – big dogs need room to run and play. And it really isn't fair to keep any dog locked up in a crate all day long while you're at work, even if you can come home to let them out once in a while.

Choosing a cat: Research the breed. For example, Himalayan and Persian cats are beautiful and very friendly. However, they need daily combing so their hair doesn't mat and they frequently have issues with urinary tract infections and crystals, sometimes requiring very expensive surgeries and

947 https://ruffgreens.com/
948 https://dinovite.com/
949 https://www.petsbest.com/
950 https://ermunro.com/personal-insurance/pet-insurance/

also requiring special, expensive prescription food. And if you do get a cat, unless you live out in the country, please keep them inside – neighbors don't appreciate them leaving their messes in their yards, they get into trouble at night, are subject to injury and death from vehicles and other predators, etc. And if you must let them outside, please be sure they are spayed or neutered. Each year, millions of poor cats wind up in shelter, go unadopted and have to be euthanized because of irresponsible owners. Don't be one of them!

Again, YouTube is a good resource for selecting breeds appropriately.

Also check out the following websites for lots of great info to help you select, train, maintain the health, feed properly, insure, etc., your pet. And Amazon.com has lots of breed-specific books to help you with your pet:

- American Kennel Club[951]
- The Royal Kennel Club (of U.K.)[952]

Another consideration: **City codes:** Is the animal/breed you are considering allowed in your city's limits? Even if they are, if you rent, be sure to check the verbiage in your lease – many places have breed and size restrictions, or don't allow animals at all. Also, many places charge hefty security deposits for each pet and some of that deposit is often non-refundable and, in addition to those, I've even seen monthly pet fees!!

Also, **liability insurance** on your homeowners/renters/liability umbrella policies – some companies will not cover you if you have breed that they don't cover, so if you pet bites someone while on your property (or if they escape and are out in public), you may be personally on the hook for the medical bills and any other punitive damages they may claim in court. Further, you could be charged civilly or even criminally if the attack is particularly vicious, physically damaging or results in a death. Conversely, some states prohibit insurance companies from excluding certain breeds (but that doesn't mean they can't charge your painful premiums!). Here is an excellent article[953] explaining this in detail.

Another thing for walking dogs – **ditch the collars and get a harness**, especially if you have a small dog. Their throats/tracheas are very fragile and dogs tend to pull when on a leash and it can damage

[951] https://www.akc.org/
[952] https://www.thekennelclub.org.uk/
[953] https://www.iii.org/article/spotlight-on-dog-bite-liability

their throats irreparably. (Be sure your groomer does not use garrote restraints on small dogs.) And remember owners, almost all cities, which includes gated communities, HOA's, condo associations, co-op's, etc., have leash laws requiring your pet to be on a leash at all times when outside your residence/property - **OBEY THEM!!!** And yes, local and state ordinance trump any other rules and regulations, so just keep that in mind. Leash laws are designed to keep everyone safe – you, your pet, other people and their pets on leashes, too. Remember, you are always liable for your dog's behavior – if the dog gets loose, for whatever reason, and injures someone else, **YOU WIIL BE HELD LIABLE** for damages and possibly criminally charged if found to be grossly negligent.

If you have a backyard for your dog, make sure the fence is secure because they will try to get out by digging under the fence. A simple, single wire, low-power electrical fence run around the perimeter will keep your dog from digging their way out and won't hurt them.

A couple of other considerations: Be careful about getting a small dog breed if you have young children – they often don't understand the fragility of a small breed and can accidentally injure a small dog critically. Ditto if you have larger dogs – they can easily critically injure small dogs just from playing. If you're a senior, think about your age, health and life expectancy before getting a puppy or kitten. For instance, if you get a dog, are you mobile enough to constantly bend and stoop, say, for example, to get into their crates to change pads, bedding, etc. Do you have enough energy to play with the dog as much as it will need? Do you have a concrete plan in place for the dog's home if you pre-decease the animal? Are you a small or frail individual or have balance problems? Dogs can often get under your feet and cause you to fall. Or, if they are a larger breed, they can easily jump up on you and knock you down. Do you still drive so you can take the dog to grooming/vet visits.

Also for dogs and cats, if you let them outside, be sure to keep an eye on them, especially small dogs and those that are small breeds or purebreds – not only are they subject to **theft**, but larger predators like large birds, owls, etc., and foxes, coyotes, and even snakes in some areas make them easy prey.

For gerbils, hamsters, birds and other small animals – they need adequate space to live, too – not these lunch-box sized cages they have in the pet stores. They also need appropriate diets and special bedding that has to be changed frequently and that can get expensive, too. Research their care thoroughly just as you would a dog or cat.

If you're going to get an aquarium, be ready for a lot of work. You have to prepare the water and get the pH balances correct and maintain them with certain chemicals and do partial water change-outs and cleanings almost weekly to maintain the health of the fish and their ecosystem. Contrary to

popular belief, an aquarium is a **LOT of work** and expense, too. And don't forget to check your homeowners/renters insurance policies to see if they cover water damage from a leaking/broken aquarium.

Also, you should **ALWAYS** have your dog or cat microchipped by the vet (and your contact info in the database updated) so in the event they do get away, hopefully a nice person will take them to a vet and you can get your pet back. Of course, your pet should **ALWAYS** have a collar with ID tags that reflect your **accurate** contact information.

I think you understand what I'm saying. **Don't just be a responsible and knowledgeable pet owner, be a CARING pet owner.**

Pro Tip:
If you have a dog or cat that requires some kind of emergency surgery, it can easily run into thousands of dollars and you may have to face the sad choice of putting the animal to sleep if you don't have insurance and cannot afford the fee. If you live somewhere with a college or university that has a veterinary medicine program, contact them to see if they offer animal care services, especially emergency care/surgery. Many do and often their fees are up to 50% less than most private pay veterinary surgeons and their staff are just as skilled and have some of the latest technology and equipment available to them. Of course, it's best to explore this option **before** you have an emergency and get the details/ratings on the hospital.

And if for some reason, and all pet owners face this dilemma eventually, you have to euthanize your pet – it can be an extremely difficult decision, so here is a website to help walk you through that:

- https://www.lapoflove.com/

Story Time:
I am including this mainly as an FYI item. A friend of mine has had a couple of Persian cats – they are beautiful, docile, loving animals, but they (males mainly) have a genetic problem – they easily develop UTI's and stones and crystals in their bladder and urinary tract, respectively. If not caught in (short) time, the cat can quickly become septic and die. A slightly better situation is that the problem (for the males) can be resolved through gender reassignment surgery which can be very costly ($1000++) and is not a cure-all as the cat can still develop the crystals and stones. Both of my friend's cats had this problem. The first one had surgery, but he didn't make it and this, we are fairly certain, was due to incompetency at the clinic that did the surgery, which we have been told is

relatively routine and easy on cats. The second cat had the surgery as well, but still had problems with developing the crystals and stones. One vet partially fixed the problem with strong antibiotic and steroid injections, which cleared up the UTI, but didn't solve the stone and crystal issue. FINALLY my friend found a vet that had THE solution – the issue was with the cat's food. Because of this issue, for the longest time he had been on Hill's Prescription Diet C/D (Urinary Care) and it worked well and he was free from UTI's for a long time, years, in fact. However, eventually he started to have problems and a sonogram revealed the stones in his bladder. The doctor explained that this was due to the minerals in the food and the solution was to temporarily change his food to Hill's Prescription Diet S/D, which had a much lower mineral content and was specifically designed to dissolve the stones. However, since all living organisms need minerals to survive, he could only be on this food for about 3 months and then he would have to go back on the C/D to get the proper nutrition, but alternate with the S/D to eliminate any build-up of the minerals from the C/D. Well, it took a couple of days for the cat to warm up to the new food, but he eventually did after only a few more days, he was clearly feeling much better, so we know the new formula was working to dissolve those bladder stones. If you have this breed of cat or a Himalayan or any other breed that is prone to these problems, discuss preventative solutions with your veterinarian before making any changes to his or her diet on your own. Oh yes, and no deviating from the special diet, including no treats, either. Obviously, this can be a very tricky issue. Also, they changed the litter from those crystals to a product made from wheat hulls and that seems to have really helped. Who knows, it could've been the chemicals in that crystal litter exacerbating the cat's urinary problems all along. **Update early 2024:** Unfortunately it seems that Hill's has discontinued production of their S/D formula and as of right now, there doesn't seem to be a comparable alternative. Here is a natural alternative that seems to get good reviews, but always consult your veterinarian first: Natura Petz Organics Break It Up[954] **Update late 2024:** The cat continued to have problems and the usual regimen of antibiotics and steroid injections were not fixing the problems as they had in the past. However, a different vet suggested using a different, relatively new class of injectable antibiotics – Zeniquin (marbofloxacin) – and they worked great! Also, as is the case with human UTI's, be sure the vet performs a culture on your pet's urine to determine the specific offending organism. You want to make sure the appropriate antibiotic is prescribed, less you create an even bigger problem and more drug-resistant bacteria by using the inappropriate antibiotic.

Another point on food, especially for dogs – do not change food brands quickly, unless the vet tells you to do so. Both cats and dogs get used to their food and if changing, you have to do it gradually

[954] https://naturapetz.com/products/break-it-up

otherwise they can have GI distress and trust me, you don't want to deal with the aftermath of that, if you know what I mean.

Also regarding the food – here's another anecdote: A friend of mine's dog had terrible skin issues – itching, scratching, rashes, etc. The dog was older and he was giving the dog Cosequin, a popular joint health supplement for dogs. Many humans take similar products for the same reason. However, in this case, it turned out that the dog was allergic to shellfish, which, if I remember correctly, is one of the primary ingredients used in such supplements and that was what was causing all the skin problems. So, the lesson here is to be sure to inform your veterinarian of everything and exactly what you are feeding your pet, even it seems harmless on the surface. Doing so could save you a lot of vet bills and, of course, help your pet feel much better.

Pro Tip on Selecting a Groomer:

If you have a dog breed that requires grooming, here are some tips for selecting a groomer:

Ask around, see who people recommend, then read social media reviews and other sites like the Better Business Bureau and Trust Pilot.

Once you think you have found the right place, stop in unannounced. Ask if they are insured, by whom and the policy number.

Get a pricing schedule – are grooms all-inclusive, i.e., include wash, haircut, dry, nails clipped, ears cleaned and anal glands expressed, or, are all those services a la carte?

Does the groomer require owners to provide proof of all vaccinations annually before they admit a dog? This is an absolute must, **no exceptions** – you do not want your pet exposed to other sick dogs.

Ask to see their grooming area – do they have cages to keep the dogs separate or do they just run around in a big room? The latter is bad, especially if they are letting smaller breed dogs mix with larger ones – smaller dogs can easily be critically injured by larger dogs, even if just playing. Also, dogs can fight and injure each other – all the better reason to ensure that they have adequate insurance coverage.

The groomer should have a yard where they can let the dogs out to go to the bathroom. Examine the yard's fence to ensure the gates are secure and walk the perimeter of the fence to ensure that there are no gaps where dogs could get out. Also be sure the fence is tall enough so dogs can't climb out. Yes, some dogs can climb chain link fences – I had one who could do that.

Finally, parents, take your time, think very carefully and don't promise your child a pet of any kind unless you clearly understand the level of commitment (time and money) you are signing up for – it won't be fair to the child or animal, if you get one, if you cannot follow through.

Here are some additional, helpful resources:

Pets Health & Disaster Preparedness:

- AVMA - Pets & Disasters[955]
- HomeCity Real Estate - Pets, People & Lightning Safety[956]
- ASPCA - Don't Forget About Our Pets[957]
- American Red Cross - Pets & Disaster Preparedness[958]
- Humane Society - Make a Disaster Plan for Your Pets (includes several links to pet-friendly hotels)[959]
- Red Rover - Pet Disaster Preparedness[960]
- 20 Foods Pets Should Never Eat[961]
- 101 Things You Didn't Know Could Harm Your Pet - ASPCA[962]
- 101 Things You Didnt Know Could Harm Your Pet - Brooklyn Park Pet Hospital[963]
- U.S. CDC (Centers for Disease Control) - Disaster Preparedness for Your Pet (EXCELLENT!)[964]

Pet Costs Summary:

- Adoption fees or purchase price
- Spay/Neutering
- Microchipping
- Annual Inoculations/check-ups (usually required for insurance policies)
- Monthly medication to prevent fleas, heartworms, ticks, etc.

955 https://www.avma.org/public/EmergencyCare/Pages/Pets-and-Disasters.aspx
956 http://www.homecity.com/homeowners-lightning-safety-guide#Pets
957 http://www.aspca.org/pet-care/disaster-preparedness/
958 http://www.redcross.org/prepare/location/home-family/pets
959 http://www.humanesociety.org/issues/animal_rescue/tips/pets-disaster.html
960 http://www.redrover.org/pet-disaster-preparedness
961 http://www.koco.com/health/33381668
962 https://www.aspcapetinsurance.com/media/1527/101_things_you_didnt_know_could_harm_your_pet.pdf
963 https://bppethospital.com/wp-content/uploads/2020/09/101-Things.pdf
964 http://www.cdc.gov/features/petsanddisasters/

- Food (good, nutritious food and Rx food can get very expensive)
- Behavior or training classes
- Funds for repair or replacement of items damaged by pet
- Teeth Cleaning
- Regular Grooming (wash/bath, ear hair removed, trim hair or if dog sheds, then de-shedded, nails clipped, anal glands expressed)
- Health Insurance or $10K Emergency Fund
- Increased cost for homeowner's/renter's liability Insurance
- Necessary Supplies: Toys, Leashes, Food Bowls, Bedding
- Non-refundable and monthly fees if you rent your living space
- Boarding fees when you go on vacation
- Doggie day care if you work a lot or sitter fees if someone has to let the animal out when you are at work
- Extra charges at hotels for pets

Special Notes/Other Considerations:

Walking dogs – don't give large dogs to children or seniors to take outside. No matter how well trained, dogs are still animals and can be prone to erratic behavior. I've heard countless stories of seniors who have been knocked down or pulled down and dragged by a large by dogs even less than half their weight. Think about it.

If you walk your dog outside in the evenings, get them a good reflective collar or better, one that lights up like the:

- BSEEN LED Dog Collar USB Rechargeable Flash Dog Necklace Light, Pet Safety Collar[965]
- Nite Ize NiteHowl Rechargeable LED Dog Safety Necklace Collar[966]

I've seen the Nite Ize collars near the checkouts at all my area Lowe's and Home Depot Stores.

Reflective vests are good, but the animal can only be seen once the light hits the vest and by that time, it may be too late for the driver to avoid them.

[965] https://www.amazon.com/dp/B07G994PSS?ref=ppx_yo2ov_dt_b_fed_asin_title&th=1
[966] https://www.amazon.com/Nite-Ize-NiteHowl-Rechargeable-Necklace/dp/B0DVT8LL49/ref=ast_sto_dp_puis

Sick animals: If you have a very sick animal, you have to be selfless about their care and what I mean is that you have to put the animal's concerns first and not yours. For example, if you have an older dog who develops cancer and surgery, chemo and or radiation may be an option, don't put the poor animal through all that if the prognosis is only a few months more to live after the surgery – you have to understand that the animal doesn't understand why they feel absolutely miserable all the time just because you want an extra few months with them. And in cases where there is any question about the prognosis, please get a second opinion regarding it and the course of treatment. Yes, it can become expensive and that is precisely why you absolutely must get pet insurance in this day and age, especially if you want to be a responsible, caring and loving pet owner.

Consider giving your pet filtered water, too, but be sure it has minerals added back in – much better than that nasty-tasting tap water with all the chlorine and fluoride. Yes, it can get expensive, so I suggest investing in a water filtration system for your family like Big Berkey[967]. They are gravity-fed, portable, require no electricity and the filters last a long time. Yes, the start-up cost is expensive, but you will eventually recoup the cost of going to the store and lugging **all** those cases of water bottles, not to mention save your back and especially keep all that plastic out of the landfills, oceans and waterways. I have one and love it!!! I have the Big Berkey model[968] and opted for all 8 filters and the stainless steel spigot.

OTHER RESOURCES:

PetMD[969]

ASPCA Pet Poison Control Hotline: 888-426-4435 (charges $95, long wait times, try Pet Poison Helpline)

Pet Poison Helpline: 855-764-7661 (charges $89, reasonable wait times, efficient)

[967] https://www.bigberkeywaterfilters.com/
[968] https://www.bigberkeywaterfilters.com/big-berkey-water-filter.html?berkey_system_filters_included=56
[969] https://www.petmd.com/

QUIZ ANSWERS:

1. How many states are there? 50
2. What countries bordering the United States? Canada to the north and Mexico to the south
3. Name the oceans to the U.S.'s east and west (Which is to the east and which to the west?). Atlantic and Pacific, respectively
4. How many continents are there? Name them. Seven. Asia, Africa, North America, South America, Europe, Antarctica, Australia.
5. Do you have a specifically enumerated (in the Constitution) right to vote in federal elections? No. Even though the Constitution has several amendments that prohibit voter discrimination and despite what you hear from the media and politicians, those amendments lack the base to guarantee voting as a "right" as we have come to understand the "rights" granted to us in the Bill of Rights. Further, in 2000, Supreme Court case #: 00-949, Bush v Gore, para. II.B.[970], stated, *"The individual citizen has no federal constitutional right to vote for electors for the President of the United States unless and until the state legislature chooses a statewide election as the means to implement its power to appoint members of the Electoral College. U.S. Constitution., Article. II, §1."* This re-affirmed the Supreme Court's decision from the 1892 case, ***McPherson v. Blacker**, 146 U.S. 1, 35*[971]***,** *para. 43***.** which is the source for that quote.
6. How many times is the word "democracy" mentioned in the Constitution? None and not in any state constitution either. We live in a representative, constitutional republic, not a democracy – **big** difference!
7. Who was the first president of the United States? George Washington
8. Name the main divisions (branches) of the federal government. 3 "branches;" Executive, Legislative and Judicial
9. What freedom(s) is/are guaranteed by the First Amendment to the Constitution? Right to freedom of speech, freedom of religion, freedom of the press, right to assemble and right to redress the government.
10. What was the Emancipation Proclamation and who signed it? It freed the slaves. Abraham Lincoln, a Republican
11. Do you agree with women's suffrage? Yes, of course, it gave women the right to vote. This is somewhat of a trick question fashioned after a comedy skit[972] done by comedians Jimmy Kimmel

[970] https://www.supremecourt.gov/Search.aspx?FileName=/docketfiles/00-949.htm
[971] https://www.law.cornell.edu/supremecourt/text/146/1
[972] https://www.youtube.com/watch?v=0MsnL15oCcY

and Adam Corolla when they co-hosted the Man Show and was meant to expose the general public's ignorance of history.

12. How many world wars have there been? 2
13. Name the different U.S. military branches. Army, Navy, Air Force, Marines, Coast Guard
14. How many countries have a guaranteed right to free speech and what are their names? Only one, the United States of America
15. Name your Congressional district's U.S. senator and representative.
16. Who was Josef Stalin? WWII-era Soviet Union (now Russia) Communist dictator under whose regime tens of millions were killed.
17. What was "The Holocaust?" During WWII, a campaign by Germany's brutal dictator, Adolf Hitler and the Nazis, to round up, intern, experiment upon, torture and eventually exterminate approximately 8 million (mostly) Jewish people and other ethnic minorities.
18. After the President and Vice President, who is 3rd in line to the Presidency (name and/or title)? Speaker of the House of Representatives, currently Mike Johnson, Republican from Louisiana
19. What language did Jesus speak? Aramaic, and maybe Hebrew and Greek.
20. What is your license plate number? Trick question meant to see how much you are paying attention to the world around you.
21. If you're scratching your head over this one, don't worry – most people are. I'm not looking for a direct answer here, just the fact that you have awareness of this principle, which is one of the most basic financial concepts. It basically explains how long it will take a given amount of money to double over time given a specific interest rate. Read more about this principle here.[973]
22. Dollar-cost averaging refers to the practice of systematically investing equal dollar amounts, spaced out over regular intervals, regardless of stock share price/number of shares purchased. The goal of dollar-cost averaging is to reduce the overall impact of volatility on the price of the target asset; as the price will likely vary each time one of the periodic investments is made, the investment is not as highly subject to volatility. Dollar-cost averaging aims to avoid making the mistake of making one lump-sum investment that is poorly timed with regard to asset pricing. Read more about this strategy here.[974]
23. The Pledge of Allegiance[975]
24. The National Anthem/Star Spangled Banner[976]
25. **"9/11"** refers to 4 coordinated suicide terrorist attacks against the United States perpetrated by members of the Islamic terrorist network known as al-Qaeda whose head was Osama bin Laden on Tuesday, September 11, 2001. That morning, 19 Muslim terrorist-extremists hijacked 4

[973] https://smartasset.com/investing/what-is-the-rule-of-72
[974] https://www.investopedia.com/terms/d/dollarcostaveraging.asp
[975] https://www.ushistory.org/documents/pledge.htm
[976] https://www.ushistory.org/documents/banner.htm

commercial aircraft. They crashed the first two planes into the Twin Towers of the World Trade Center in New York City, completely destroying them and other surrounding buildings. The third plane was crashed into the Pentagon and the fourth plane was intended to hit a federal government building in Washington, D.C., but crashed in a field following a passenger revolt. The attacks killed nearly 3,000 people and instigated the global war on terror which we are still fighting to this day.

26. Where is Pearl Harbor and what is its significance? Pearl Harbor is located in Honolulu, Hawaii. It is the location of the U.S. Naval base that suffered a surprise attack by Japanese forces on December 7, 1941. 2,403 Americans were killed, 1,178 were wounded, and of the eight U.S. Navy battleships present, all were damaged, with four sunk. All but the USS Arizona were later raised, and six were returned to service and went on to fight in the war. The Japanese also sank or damaged three cruisers, three destroyers, an anti-aircraft training ship, and one minelayer. More than 180 US aircraft were destroyed. Previously a neutral country, this attack led to the entry of the United States into WWII.
27. Briefly describe where the following items come from: real maple syrup, chocolate milk, electricity. Maple tree sap, milk from cows or other non-animal (vegetarian sources) with chocolate flavoring (artificial and/or natural) added to it, generated from the burning of fossil fuels, mostly, or from hydro-electric, nuclear, solar or wind-power sources.
28. Why did we have the Civil War and who won it? Mainly over slavery and to a lesser degree, states' rights. The forces of "The North" or Union Army won the war. They fought against "the South" or Confederacy.
29. How many Justices are there on the Supreme Court? 9
30. Whose picture is on the $1 bill and $100 bill? President George Washington and Benjamin Franklin, respectively.
31. Why do we celebrate July 4th? Properly known as "Independence Day." American colonists fought the American Revolution (Revolutionary War) to gain independence from Great Britain. July 4th commemorates the day the Continental Congress adopted the Declaration of Independence[977], declaring the 13 colonies free and independent from British Rule. The Declaration of Independence also articulated the founding principles of the United States, including liberty, equality, and the right to self-governance.

As you probably noticed, many of the questions relate to historical events. You may be shocked by the fact that you didn't know the answers to some of these glaringly obvious questions. Ah, but I know, studying history can be borrrrrring!!!! But if you've read this far, I'm sure you can now see the

[977] https://www.archives.gov/founding-docs/declaration-transcript

benefits of knowing a little about it, right? Okay, if you are intrigued and want to know more, I suggest reading any or all of Bill O'Reilly's ***"Killing"*** series of books. He is the best-selling author of historical books of all time and his history books are not boring!!!! You can get his books in all the usual formats at all the usual places or at his website here[978].

[978] https://www.billoreilly.com/store

READING, LISTENING & WATCHING (RLW) LIST

New section – under construction. Check back frequently for updates and additions.

Note: When purchasing a book, be sure to read the reviews and ensure that you are getting the appropriate version/revision. Some older books have been revised to comply with "woke" text like "more inclusive and politically correct" language, pronouns, etc. Avoid these versions and get the older ones that do not contain all that garbage.

If you are an avid reader, join your local metropolitan public library's "Friends of the Public Library" group – memberships are usually very inexpensive, go to a good cause, and in some cities, they have HUGE annual sales where they sell hundreds of thousands of books for $1 – 2 each and you can pick up some real bargains. Sometimes you don't have to be a member to attend these sales, however, at least in my area, members enjoy first access to the sale before the public. If you do attend one of these sales, I strongly suggest you purchase some kind of two-wheeled dolly, a large box and some bungee cords to attach it to the dolly – I speak from experience that if you go to one of these sales, you will go crazy and buy much more than you had anticipated and will need some mechanical assistance to manage your purchase. Also, get a library card at your public library – they have TONS of absolutely free resources in the library and now online, including DVDs and streaming content.

12 Reasons Why You Should Read Books – author unknown

1. Knowledge Highway: Books offer a vast reservoir of knowledge on virtually any topic imaginable. Dive deep into history, science, philosophy, or explore new hobbies and interests.
2. Enhanced Vocabulary: Regular reading exposes you to a wider range of vocabulary, improving your communication skills and comprehension.
3. Memory Boost: Studies suggest that reading can help sharpen your memory and cognitive function, keeping your mind active and engaged.
4. Stress Reduction: Curling up with a good book can be a form of mental escape, offering a temporary reprieve from daily anxieties and a chance to unwind.
5. Improved Focus and Concentration: In today's fast-paced world filled with distractions, reading strengthens your ability to focus and concentrate for extended periods.
6. Empathy and Perspective: Stepping into the shoes of fictional characters allows you to develop empathy and gain a deeper understanding of different perspectives.
7. Enhanced Creativity: Reading exposes you to new ideas and thought processes, potentially sparking your own creativity and problem-solving skills.

8. Stronger Writing Skills: Immersing yourself in well-written prose can improve your writing style, sentence structure, and overall communication clarity.
9. Improved Sleep Quality: Swap screen time for a book before bed. The calming nature of reading can help you relax and unwind, promoting better sleep quality.
10. A Portal to New Worlds: Books transport you to different times, places, and realities. Experience thrilling adventures, historical events, or fantastical journeys from the comfort of your armchair.
11. Lifelong Learning: Reading is a journey of continuous learning and self-discovery. There's always something new to learn, regardless of your age or interests.
12. Conversation Starter: Books provide a treasure trove of topics for conversation, fostering connections and enriching discussions with others.

- Reading Aloud to Students Shouldn't Get Lost in Shift to 'Science of Reading,' Teachers Say – Education Week 12-27-2023[979]
- Why Read Aloud with Your Child? UNICEF 6-5-2020[980]
- Why Reading Aloud to Kids Helps Them Thrive – PBS KIDS for Parents 5-15-2018[981]

NOTE: Most of the authors and books mentioned below can be found at your local library, usual online booksellers and The Internet Archive[982] (many for free there).

NOTE: Many of the individuals mentioned below have presences on social media, including podcasts, YouTube, etc. – look them up!

NOTE: Names in **red** and **asterisked (*)** are listed because in order to be a good student of history, you have to understand both sides of the argument. Names in red are those individuals whose views are normally associated with Socialism, Communism, anti-capitalism and anti-Americanism. If your child is assigned to read materials from any of these authors, be sure that you give them the proper context as sometimes those in academia do not and for a variety of nefarious reasons.

Alan Dershowitz - any of his books, renowned Harvard Constitutional law professor

***Alexandria Ocasio-Cortez** (1989-present) - A U.S. congresswoman who identifies as a democratic socialist and advocates for progressive policies like the Green New Deal.

[979] https://www.edweek.org/teaching-learning/reading-aloud-to-students-shouldnt-get-lost-in-shift-to-science-of-reading-teachers-say/2023/12
[980] https://www.unicef.org/armenia/en/stories/why-read-aloud-your-child
[981] https://www.pbs.org/parents/thrive/why-reading-aloud-to-kids-helps-them-thrive
[982] https://archive.org/

Alexis de Tocqueville – any of his books, especially, ***Democracy in America***

Attitude Equation, The: Rockstars in All Fields Share Their Secret Attitudes by Mark Schulman

Ayn Rand – any of her books, classic economist

Bad Therapy: Why Kids Aren't Growing Up by Abigail Shrier

Ben Shapiro – ***Lions and Scavengers: The True Story of America (and Her Critics)*** and any of his other books

***Bernie Sanders** (1941-present) - An American politician and senator from Vermont known for promoting democratic socialism/communism and advocating for policies like universal healthcare and income inequality reform.

Bill O'Reilly - any of his books, noted journalist, investigative reporter, author, all-time, best-selling non-fiction historian

The Black Book of Communism – Crimes, Terror, Repression

Brian Tracy - any of his books - motivational speaker and self-development author

***Clara Zetkin** (1857-1933) - A German Marxist theorist and activist who played a significant role in the women's rights movement and the socialist movement in Germany.

Cleon Skousen – ***The Naked Socialist*** and ***The Naked Communist***

Dale Carnegie – any of his books or take his courses on self-improvement, public speaking, etc.

Dave Ramsey - noted financial educator, any of his books, podcasts, etc.

David Horowitz – any of his books

David Limbaugh – any of his books, lawyers, defender of Christianity and religion

Edgar Rice Burroughs – classic fiction

Elie Wiesel – ***Night*** His story about the Holocaust

Eric Metaxas – any of his books, especially ***Bonhoeffer***.

***Ernesto "Che" Guevara** – An Argentine Marxist revolutionary, physician, author, guerrilla leader, diplomat, and military theorist. A major figure of the Cuban Revolution, his stylized visage has become a ubiquitous countercultural symbol of rebellion and global insignia in popular culture.

***Eugene V. Debs** (1855-1926) - An American union leader and five-time presidential candidate for the Socialist Party of America.

Frederic Bastiat – ***The Law***

Frederick Douglass – any of his books, former slave to statesman

Friedrich August von Hayek - ***The Road to Serfdom***

***Friedrich Engels** (1820-1895) - A collaborator of Marx, Engels co-authored "The Communist Manifesto" and contributed to Marxist theory.

Glenn Beck – Author, investigative journalist, historian, political commentator, any of his books

George Orwell – fiction writer, any of his titles, especially ***1984***.

Greg Lukianoff – ***Unlearning Liberty; Campus Censorship***

H.G. Wells - classic fiction

Harry Dent – economist, demographer, trend analyst, any of his books

Herman Cain – economist, politician, mathmetician, any of his books

Hillsdale College – Any of their courses on U.S. history, western culture, etc., many are free, https://www.hillsdale.edu/ and their free monthly publication, *Imprimus*.

***Ibram Xolani Kendi** - (born **Ibram Henry Rogers**; August 13, 1982) is an American author, professor,anti-racist activist, and historian of race and discriminatory policy in the U.S. He is author of books including Stamped from the Beginning, How to Be an Antiracist and Antiracist Baby. Kendi was included in Time's 100 Most Influential People of 2020. In July 2020, he founded the Center for Antiracist Research at Boston University where he serves as director, having raised an initial funding of $55 million. An internal investigation was launched into potential financial mismanagement of the center. Kendi was cleared of financial mismanagement, but an audit regarding his leadership and the institute's culture continues.

Irreversible Damage: The Transgender Craze Seducing Our Daughters by Abigail Shrier

Isaac Asimov – classic science fiction

James A. Michener – classic fiction

Jay Sekulow – any of his books, Constitutional lawyer, founder of the American Center for Liberty and Justice – defends free speech and religion cases.

John R. Lott – firearms, statistics and policy researcher, founder of the Crime Prevention Research Center, any of his books

John Stossel – libertarian, journalist, consumer advocate – any of his books

Jonah Goldberg - ***Liberal Fascism***

Jordan B. Peterson - any of his books, noted psychologist, philosopher, author and educator

Jules Verne – Classic fiction

***Karl Marx** (1818-1883) - A philosopher, economist, and revolutionary socialist known for co-authoring "The Communist Manifesto" and writing "Das Kapital." His ideas form the basis of Marxism.

***Leon Trotsky** (1879-1940) - A Marxist revolutionary and theorist who was a key figure in the Russian Revolution and later developed the theory of permanent revolution.

Louis L'Amour – classic American western fiction author, any of his books

Ludwig Von Mises – economist, any of his books,

Mark R. Levin - any of his books, noted Constitutional attorney

Mark Twain – classic early Americana

Massad Ayoob – weapons and personal protection expert, any of his books

***Michael Harrington** (1928-1989) - An American democratic socialist and author of "The Other America," which highlighted poverty in the U.S. and influenced the War on Poverty.

Michael Savage – professor, educator, political commentator, any of his books

Milton Friedman – any of his books, videos - the father of modern capitalism

***Mao Zedong** - Also known as **Chairman Mao**, was a Chinese politician, political theorist, military strategist, poet, and revolutionary who was the founder of the People's Republic of China (PRC). He led the country from its establishment in 1949 until his death in 1976, while also serving as the chairman of the Chinese Communist Party (CCP) during that time. His theories are known as Maoism.

Neal Boortz – any of his books, especially, ***The FairTax Book*** & ***FairTax; The Truth – Answering the Critics***. The only real alternative to our current tax system.

Newt Gingrich – economist, educator, former U.S. Speaker of the House, any of his books

Paul Harvey – any books by or about

Peter Schweizer – investigative journalist, exposed the Biden Crime Family Syndicate, any of his books

Peter Turchin – ***War & Peace; The Rise and Fall of Empires***

Politically Incorrect Guide to, The – any of the books on a variety of subject matters, various authors

PragerU – free, short, educational videos on political, economic and sociological topics – excellent!!

Ray Bradbury – classic fiction

Robert Kiyosaki – Author of the ***Rich Dad, Poor Dad*** book series fame and many others.

***Rosa Luxemburg** (1871-1919) - A Marxist theorist and revolutionary who played a key role in the German socialist movement and was a co-founder of the Spartacus League.

Rush Limbaugh – any of his books including his Rush Revere historical series for young people.

Sara Carter – investigative journalist, any of her books

***Saul David Alinsky** (January 30, 1909 – June 12, 1972) was an American community activist and political theorist. His work through the Chicago-based Industrial Areas Foundation helping poor communities organize to press demands upon landlords, politicians, bankers and business leaders

won him national recognition and notoriety. Responding to the impatience of a New Left generation of activists in the 1960s, Alinsky – in his widely cited Rules for Radicals: A Pragmatic Primer (1971) – defended the arts both of confrontation and of compromise involved in community organizing as keys to the struggle for social justice. Beginning in the 1990s, Alinsky's reputation was revived by commentators on the political right as a source of tactical inspiration for the Republican Tea Party movement and subsequently, by virtue of indirect associations with both Hillary Clinton and Barack Obama, as the alleged source of a radical Democratic political agenda. While criticized on the political left for an aversion to broad ideological goals, Alinsky has also been identified as an inspiration for the Occupy movement and campaigns for climate action.

Sharyl Attkisson - investigative journalist, any of her books

Sun Tzu – ***The Art of War***

Thomas Sowell - any of his books, noted economist, author, historian, one of the greatest intellectuals of our time, also lots on YouTube

Victor Davis Hanson – investigative journalist, any of his titles

Victor Hugo – classic literature, especially ***Les Miserables*** and ***The Hunchback of Notre Dame***

***Vladimir Lenin** (1870-1924) - Leader of the Bolshevik Revolution in Russia and founder of the Soviet state, Lenin adapted Marxism to Russian conditions.

Walter Williams - any of his books, noted economist

Will Rogers – any books by or about

Winston Churchill – U.K. Prime Minister during WWII, any of his books

Zig Ziglar - salesman and motivational speaker, any of his books, videos

INFORMATIVE AND BENEFICIAL PODCASTS

America on Trial with Josh Hammer

https://www.ancientfaith.com

Art of Manliness

The Ben Ferguson Podcast

The Ben Shapiro Show

Bill O'Reilly's No Spin News and Analysis

The Boortz Report

The Bottom Line with Jayco Booyens

The Brian Kilmeade Show

The Dan Bongino Show

The Dershow

The Devin Nunes Podcast (2nd)

The Dinesh D'Souza Podcast

The Drill Down with Peter Schweizer

The Eric Metaxas Show

Federalist Radio Hour

Freakonomics Radio

The Glenn Beck Program

Hillsdale Dialogues

The Home Defense Show Podcast

IAFCI Presents The Protectors

Jesse Kelly Show

John Solomon Reports

The Kevin Jackson Show

Kibbe On Liberty

The KrisAnne Hall Show

The Law & Liberty Podcast

Leo Terrell: America's Fair Minded Civil Rights Attorney

The Liz Wheeler Show

Lost in Panama

Mark Levin Podcast

The Megyn Kelly Show

Morning Wire

No Spin News Audio Podcast (3rd on list)

The Perfect Scam (AARP)

PragerU 5-Minute Videos

President's Daily Brief

Private Investigator Advice Podcast

Red Pilled America

Rush Limbaugh Timeless Wisdom

The Sara Carter Show

The Sean Hannity Show

Sekulow

The Sharyl Attkisson Podcast

The Survival Podcast

Survival Mom Podcast

Tom Fitton's Weekly Update Podcast

The Truth with Lisa Boothe

The Victor Davis Hanson Show

The White House Briefing Room

The Wright Report

X22 Report

WATCH

(**Note:** Some of Dr. Sowell's channels may have been taken down because his perspectives don't align with YouTube's left wing agenda. **UPDATE 9/23/2025:** Apparently Google admitted[983] in letter to Congress that it caved to pressure from the President Biden and senior officials in his administration to suppress, censor and remove certain content.)

Thomas Sowell – Author, Economics Professor, Stanford Univ. Hoover Institute Senior Fellow[984]

Thomas Sowell – Hoover Institute[985] VIDEOS[986]

Thomas Sowell – Common Sense in a Senseless World (full video)[987]

Thomas Sowell – Free to Choose Network[988]

Thomas Sowell Gems[989]

[983] https://www.washingtontimes.com/news/2025/sep/23/google-admits-censorship-pushed-biden-administration-invites-back/
[984] https://www.tsowell2.com/
[985] https://www.hoover.org/profiles/thomas-sowell
[986] https://www.youtube.com/results?search_query=thomas+sowell
[987] https://www.youtube.com/watch?v=WK4M9iJrgto
[988] https://www.youtube.com/@freetochoosenetwork
[989] https://www.youtube.com/@ThomasSowellGems

Thomas Sowell - Legacy[990]

Thomas Sowell - Matters[991]

Thomas Sowell Today[992]

Thomas Sowell TV[993] or here[994]

Thomas Sowell on Macro Minds[995]

Thomas Sowell Reactz[996]

Thomas Sowell Wisdom Teachings[997]

990 https://www.youtube.com/@thomassowelllegacy
991 https://www.youtube.com/@ThomasSowellMatters
992 https://www.youtube.com/@sowelltoday
993 https://www.youtube.com/channel/UC46lOhs-EHKgvjXSjz1r9Ig
994 https://www.youtube.com/@ThomasSowellTV
995 https://www.youtube.com/@MacroMindsYT
996 https://www.youtube.com/@thomassowellreacts
997 https://www.youtube.com/@wisdom_teachings1

UPDATE LOG

11/08/2025:

- Added ***"If you can't beat 'em, join 'em."*** to Section B and Proverbs in Appendices section.

10/12/2025:

- Pages 143 and 298 added information about a new study showing marijuana intoxication was involved in 41.9% of vehicular fatalities.

9/21/2025:

- Added White House Briefing Room podcast reference to RWL List above.
- Added Time Wasting Items to **Section 6.** Under "**Where We Waste a Lot of Valuable Time & Money/ Easy Money-Saving Tips:"** and in **Section 13.G.**

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