Love Letter to Ireland!
And to ALL the Debt-Enslaved Nations of the World ~
You Are All About to Be *Fleeced* Once Again!
October 2, 2022

> *How often have the Irish started out to achieve something and every time they have been crushed politically and industrially. **By consistent oppression, they have been artificially converted into an utterly impoverished nation.***
>
> ~ Friedrich Engels, 1856

Look out, Ireland!

Financial *debt-bergs*, dead ahead!

The Irish "external debt to GDP" ratio is currently at 609%. In December 2010, it was well over 1,000% (1,091.5% to be precise). No other nation on Earth carries this much external debt to its GDP. The United States, the world champion of all debts for sure with an official national debt reaching almost $31 Trillion, only has 104% as its external debt to GDP.

What this means is that Ireland will be fleeced once again, meaning her people will be enslaved financially and economically . . . when interest rates rise. Interest rates are rising significantly and will rise dramatically. Ireland is the poster child of nations in debt slavery and what will happen to those who borrow way beyond their means.

Before we get into the nitty gritty of this unlucky Irish story, I want to state for the record that I am not an economist. Thank God! I am a mechanical engineer by profession and I understand numbers. Numbers don't usually lie. Well, sometimes numbers can be manipulated. But most of the times, they also can tell the truth. We are going to take a 30,000 feet overview of this increasingly hot and very dangerous situation that is not adequately covered by the mainstream or the alternative media.

Great Black October

The financial and economic situation in Ireland will soon hit the *debt-bergs* dead ahead. By not managing and lowering her national debt and, more importantly, her external debts, Ireland is extremely vulnerable to upcoming dire world events.

October is always a month of karmic reckoning for the USA. Financially. Economically. And maybe even militarily this year.

The Great Depression officially started in October, 1929 with the Great Stock Market Crash on October 29, 1929. Other financial reckonings include the Black Monday of October 19, 1987 and the giant Bank Run aka the Bank Panic of October 14, 1907.

This year 2022 may be the *Great Black October*, officially precipitating the Great Depression 2.0. Incidentally, some nations like Argentina are already in an artificially-induced full blown Great Depression since at least 2020. Inflation in Argentina will probably reach 100% at the end of 2022.

If the USA manages to survive through this October, meaning no Great Stock Market Crash/es, look to December 5, 2022 when the USA and their G7 vassals, I mean partners, will implement the oil price cap on Russian oil exports. Russia has officially stated, President Putin that is, she will cease to export oil to any nation that implements this American-cartel oil price cap. Russian natural gas is for all intent and practical purposes ceased flowing to the EU due to the very recent American terrorist sabotage of the Nord Stream 1 and 2 underwater gas pipelines.

Starting shortly after December 5, 2022, prices of oil and therefore retail prices of gasoline and diesel in Ireland, Argentina and throughout the world will skyrocket.

Great Recession Dead Ahead?

New York University professor Nouriel "Dr. Doom" Roubini has recently predicted a "severe, long and ugly" recession dead ahead.

He made his dire prognostications in Bloomberg News which was reworked in a RT (Russia Today) article on September 20, 2022:

> *According to Roubini, large debt ratios of corporations and governments will lead to recession. As rates rise and debt servicing costs increase, "many zombie institutions, zombie households, corporates, banks, shadow banks and zombie countries are going to die," Roubini said. "So we'll see who's swimming naked" . . .*
>
> *"It's not going to be a short and shallow recession, it's going to be severe, long and ugly," Roubini said.*

Dr. Doom is famous for, among other things, predicting the financial crisis of 2008-09. I also saw that one coming as early as 2004, and even wrote a self-published ebook in late 2008 on the housing market crash called, "NO Foreclosures! Guerrilla Principles to Save *Your* Family and *Stick It* to the Banks!".

However, I do believe Dr. Doom is being a bit conservative this time around, even though he said, "the S&P 500 could fall by between 30% and 40%". The reason is that it's not going to be just a "severe, long and ugly" recession, but a *Great Depression*.

Great Depression 2.0 to be precise.

Debts, Debts, Debts Everywhere!

Let's take a semi anal-retentive examination of national debts, shall we?

We are going to use the data from the World Debt Clocks provided by US Debt Clock.org. Here are some housekeeping parameters and some personal observations:

1. The data used is a snapshot taken as of September 22, 2022. Table 1 below is a summary of the world debts as listed on US Debt Clock (USDC) on September 22, 2022. All the data are constantly changing.
2. National debt (or public debt) is defined as the money or credit owed by all levels of the government, from the local level to the central government.
3. Private debt is the money or credit owed by private households or private corporations.

4. External debt is the total of national (public) debt and private debt owed to nonresidents, i.e., foreigners or foreign nations.
5. The Gross Domestic Product or GDP is the value of all goods and services a nation produces in a particular year (usually the calendar year).
6. In Table 1, I have rounded off all the GDP numbers from USDC to the nearest Billion USD.
7. USDC purposefully calculates the US “national (public) debt to GDP” ratio using some off balance sheet income that is not listed. This accounting trick is not used for any of the other nations. USDC’s US “national debt to GDP” ratio is listed as 97.71%. I calculated it as 103.50% which is the correct figure.
8. I back calculated the external debts using (1) the “external debt to GDP” data and (2) the GDP data provided by USDC.
9. I calculated the “national debt to population” ratios (national debt per capital) using (1) the national debt and (2) the population data of each nation provided by USDC.
10. I also calculated the “external debt to population” ratios (external debt per capital) using (1) the external debt and (2) the population data of each nation provided by USDC.
11. Taiwan, which is a province of China, is listed like a nation by USDC. Since Taiwan is not a nation, I deleted Taiwan’s data from Table 1.
12. South Africa, for some reason, is not included in the list of nations by USDC. South Africa, one of the BRICS nations, has a GDP (estimated at $345 Billion for the end of 2022) greater than Portugal ($266 Billion) and Greece ($288 Billion) which are included by USDC.

Ok, now we can get started!

Here is Table 1 which is taken from USDC as of September 22, 2022 around 12 noon EST:

Table 1

NATION	POPULATION	NATIONAL DEBT (USD)	GDP (USD)	NATIONAL DEBT TO GDP	EXTERNAL DEBT TO GDP	EXTERNAL DEBT (USD)	NATIONAL DEBT TO POPULATION	EXTERNAL DEBT TO POPULATION
USA	333,141,000	$30,906,000,000,000	$24,798,000,000,000	124.63%	103.50%	$25,665,930,000,000	$92,772	$77,042
CHINA	1,438,632,000	$10,811,000,000,000	$17,440,000,000,000	61.99%	10.70%	$1,866,080,000,000	$7,515	$1,297
JAPAN	126,590,000	$15,251,000,000,000	$5,286,000,000,000	288.52%	79.20%	$4,186,512,000,000	$120,476	$33,071
GERMANY	83,828,000	$3,423,000,000,000	$4,473,000,000,000	76.53%	139.02%	$6,218,364,600,000	$40,834	$74,180
UK	67,837,000	$3,389,000,000,000	$3,268,000,000,000	103.70%	290.24%	$9,485,043,200,000	$49,958	$139,821
INDIA	1,377,064,000	$2,355,000,000,000	$3,036,000,000,000	77.57%	19.26%	$584,733,600,000	$1,710	$425
FRANCE	65,239,000	$3,680,000,000,000	$2,815,000,000,000	130.73%	222.31%	$6,258,026,500,000	$56,408	$95,925
ITALY	60,489,000	$3,869,000,000,000	$2,187,000,000,000	176.91%	130.49%	$2,853,816,300,000	$63,962	$47,179
BRAZIL	212,298,000	$1,924,000,000,000	$1,897,000,000,000	101.42%	33.66%	$638,530,200,000	$9,063	$3,008
CANADA	37,677,000	$1,938,000,000,000	$1,827,000,000,000	106.08%	102.81%	$1,878,338,700,000	$51,437	$49,854
ARGENTINA	45,111,000	$365,000,000,000	$432,000,000,000	84.49%	57.87%	$249,998,400,000	$8,091	$5,542
AUSTRALIA	25,444,000	$702,000,000,000	$1,534,000,000,000	45.76%	130.48%	$2,001,563,200,000	$27,590	$78,665
BELGIUM	11,584,000	$717,000,000,000	$597,000,000,000	120.10%	250.44%	$1,495,126,800,000	$61,896	$129,068
GREECE	10,434,000	$539,000,000,000	$228,000,000,000	236.40%	259.68%	$592,070,400,000	$51,658	$56,744
INDONESIA	272,960,000	$395,000,000,000	$1,230,000,000,000	32.11%	32.67%	$401,841,000,000	$1,447	$1,472
IRELAND	4,818,000	$363,000,000,000	$473,000,000,000	76.74%	609.16%	$2,881,326,800,000	$75,342	$598,034
S. KOREA	51,268,000	$802,000,000,000	$1,765,000,000,000	45.44%	25.42%	$448,663,000,000	$15,643	$8,751
MEXICO	128,675,000	$764,000,000,000	$1,134,000,000,000	67.37%	45.83%	$519,712,200,000	$5,937	$4,039
NETHERLANDS	17,127,000	$720,000,000,000	$1,042,000,000,000	69.10%	455.38%	$4,745,059,600,000	$42,039	$277,051
NIGERIA	204,985,000	$163,000,000,000	$492,000,000,000	33.13%	9.50%	$46,740,000,000	$795	$228
NORWAY	5,410,000	$176,000,000,000	$429,000,000,000	41.03%	41.66%	$178,721,400,000	$32,532	$33,035
POLAND	37,860,000	$402,000,000,000	$658,000,000,000	61.09%	42.88%	$282,150,400,000	$10,618	$7,452
PORTUGAL	10,202,000	$393,000,000,000	$266,000,000,000	147.74%	196.91%	$523,780,600,000	$38,522	$51,341
RUSSIA	145,981,000	$298,000,000,000	$1,641,000,000,000	18.16%	38.40%	$630,144,000,000	$2,041	$4,317
SAUDI ARABIA	34,715,000	$197,000,000,000	$762,000,000,000	25.85%	31.47%	$239,801,400,000	$5,675	$6,908
SPAIN	48,561,000	$1,676,000,000,000	$1,502,000,000,000	111.58%	162.77%	$2,444,805,400,000	$34,513	$50,345
SWEDEN	10,087,000	$302,000,000,000	$634,000,000,000	47.63%	172.89%	$1,096,122,600,000	$29,940	$108,667
SWITZERLAND	8,643,000	$386,000,000,000	$818,000,000,000	47.19%	237.40%	$1,941,932,000,000	$44,660	$224,683
TURKEY	82,499,000	$228,000,000,000	$675,000,000,000	33.78%	78.20%	$527,850,000,000	$2,764	$6,398

Table 1 is not that interesting by itself. However, spreadsheets like Microsoft's Excel and Apple's Numbers allow us to sort these seemingly hodgepodge data into some very interesting extrapolations and observations.

Before we get bored with numbers and roll our eyes, there is a reason to be anal-retentive with these 7 tables. The last third part of this article goes to the meat of this article. So read on and stay focused!

Table 2, which is more interesting, is a list of the 10 largest national debts in descending scale, starting with the largest indebted nations first.

Table 2

NATION	NATIONAL DEBT (USD)
USA	$30,906,000,000,000
JAPAN	$15,251,000,000,000
CHINA	$10,811,000,000,000
ITALY	$3,869,000,000,000
FRANCE	$3,680,000,000,000
GERMANY	$3,423,000,000,000
UK	$3,389,000,000,000
INDIA	$2,355,000,000,000
CANADA	$1,938,000,000,000
BRAZIL	$1,924,000,000,000

Of course, the United States of America is #1!

Sometime in October, 2022, the national debt of the United States will blow through $31 Trillion. That's a lot of zeros! To give some context on how exponential is this growing number: It took the USA ***205 years*** to surpass ***$1 Trillion*** in total national debt on October 22, 1981; but it will only take ***41 years*** to exponentially add another ***30 Trillion!***

Note to all the anal-retentive persons out there: *Nothing* survives exponential growth.

Nothing.

All 7 of the G7 nations (USA, Japan, Italy, France, Germany, UK, and Canada) are in the top 10 list of most indebted nations, as far total national debts are concerned.

Three of the BRICS nations (China, India and Brazil) are in this top 10 list.

Table 3 shows the "national debt to GDP" ratios for the top 10 nations, in descending scale.

One of the ways to understand what this "national debt to GDP" ratio means in layman terms is to use the "credit card to income" analogy. Let's say that we have a credit card limit of $100,000 USD and our annual income is $50,000 USD. Because of hard times and all, we have maxed out our credit card and we owe $100,000 USD. Well, in our case then, the "credit card debt to income" ratio is 200%.

Question: How long can we maintain our lifestyle if our “credit card debt to income” ratio is 200%?

Answer: Not very long.

All ten nations listed in Table 3 are spending more than they produce in terms of GDP each year. Six of the G7 nations (Japan, Italy, France, USA, Canada, and UK) are spending more than they produce each year for quite a few years now. None of the BRICS nations are in the top ten of this list.

Question: How long can nations like Japan, Greece, Italy, Portugal, etc. continue to incur national debts way beyond their annual national income?

Answer: Not very long.

All these 10 nations with a “national debt to GDP” ratio over 100% are spending money beyond their means. Japan and Greece are spending money way beyond their means.

Table 3

NATION	NATIONAL DEBT TO GDP
JAPAN	288.52%
GREECE	236.40%
ITALY	176.91%
PORTUGAL	147.74%
FRANCE	130.73%
USA	124.63%
BELGIUM	120.10%
SPAIN	111.58%
CANADA	106.08%
UK	103.70%

Table 4 is a list of the “external debt to GDP” ratios for the top 10 nations, in descending scale.

Ireland eats the cake!

At the #1 spot, Ireland’s external debt is 609% more than her GDP. There is something that we should note about Ireland’s GDP. Apple, maker of the iPhones and all things that begin with an “i”, launders its European sales through its Irish headquarters. Why? To avoid paying taxes as Ireland has one of the most preferential business tax polices in the world. However, Apple’s “contribution” to Ireland’s GDP, which has been as high as 25%, generates ZERO income for the Irish nation. How’s that for a GDP accounting trick? Therefore, this ridiculous 609% is even a lot higher!

Now, imagine if our credit card debt is more than 609% of our annual income! What happens when the credit card company demands that we pay off our credit card debt? That’s about to happen to Ireland, Netherlands, UK, etc.

At the #2 spot, Netherlands' external debt is 455% more than its GDP.

Two of the G7 nations (UK and France) have "external debt to GDP" ratios greater than 200%. None of the BRICS nations are in this top ten list.

Table 4

NATION	EXTERNAL DEBT TO GDP
IRELAND	609.16%
NETHERLANDS	455.38%
UK	290.24%
GREECE	259.68%
BELGIUM	250.44%
SWITZERLAND	237.40%
FRANCE	222.31%
PORTUGAL	196.91%
SWEDEN	172.89%
SPAIN	162.77%

Table 5 is a list of the largest external debts for the top 10 nations, in descending scale.

Table 5

NATION	EXTERNAL DEBT (USD)
USA	$25,665,930,000,000
UK	$9,485,043,200,000
FRANCE	$6,258,026,500,000
GERMANY	$6,218,364,600,000
NETHERLANDS	$4,745,059,600,000
JAPAN	$4,186,512,000,000
IRELAND	$2,881,326,800,000
ITALY	$2,853,816,300,000
SPAIN	$2,444,805,400,000
AUSTRALIA	$2,001,563,200,000

Again, the USA is #1!

Six of the G7 nations (USA, UK, France, Germany, Japan, and Italy) are in the top 10 list of most indebted nations, as far total external debts are concerned. Canada is not far behind with an external debt totalling almost $1.9 Trillion. None of the BRICS nations are in this top 10 list.

The significance of this data metric is that these debts are owed to foreigners. Therefore, the USA has over $25 Trillion of debts that are owed to foreign persons and nations.

Little Ireland is also in this top 10 list with almost $3 Trillion in external debts. My guess is that a lot of her external debts are owed to the wonderful parasites in the City of London.

Financial heroin is awesome to rebuild cities and produce shiny buildings. But like real heroin, there will be a hell of a hangover to reckon with!

How many times has Ireland been *fleeced* or *genocided* (newly invented word usage!) by the good folks in England throughout history? How about the so-called "Irish Potato Famine", anyone?

The Irish never seem to learn, do they?

Table 6 is a list of the largest "national debt to population" ratios for the top 10 nations, in descending scale. This data metric is also called "national debt per capita".

Table 6

NATION	NATIONAL DEBT TO POPULATION
JAPAN	$120,476
USA	$92,772
IRELAND	$75,342
ITALY	$63,962
BELGIUM	$61,896
FRANCE	$56,408
GREECE	$51,658
CANADA	$51,437
UK	$49,958
SWITZERLAND	$44,660

Japan tops this list. This means that each Japanese citizen is indebted with $120,476 of national debt. That's $120,476 for every man, woman and child in Japan!

Six of the G7 nations (Japan, USA, Italy, France, Canada, and UK) are in the top 10 list of most indebted nations, as far national debt per capita is concerned. None of the BRICS nations are in this top 10 list.

Poster child Ireland has $75,342 of national debt for each Irish person! That's a lot of debt when the debt holders come calling.

We are getting real close to the end of these tables!

Table 7 is a list of the largest "external debt to population" ratios for the top 10 nations, in descending scale. This data metric is also called "external debt per capita".

Like Table 6, the "external debt to population" ratios give an indication of the relative indebtedness carried by each citizen, except these debts are owed to foreigners.

Saint Patrick's Ireland is #1!

That’s almost $600,000 for each Irish man, woman and child! Talk about bad luck.

This means that when the nice creditors aka financial parasites from the City of London or New York City come calling, the poor Irish are going to be a lot more poorer . . . they will be living on the streets and eating potatoes again, if they are lucky.

Four of the G7 nations (UK, France, USA, and Germany) are in the top 10 list of most indebted nations, as far external debt per capita is concerned. None of the BRICS nations are in this top 10 list.

We probably wouldn’t want to be living in Ireland, Netherlands, Switzerland, UK, etc. when the *Financial Shitstorm* hits the preverbal fan.

And that’s what we are going to talk about next.

We are in the final lap, so stay focused!

Table 7

NATION	EXTERNAL DEBT TO POPULATION
IRELAND	$598,034
NETHERLANDS	$277,051
SWITZERLAND	$224,683
UK	$139,821
BELGIUM	$129,068
SWEDEN	$108,667
FRANCE	$95,925
AUSTRALIA	$78,665
USA	$77,042
GERMANY	$74,180

Financial Shitstorm

We are purposefully led like sheep by the mainstream and alternative media to believe that the most important job for the Central Banksters, like the US Federal Reserve System aka the Fed, is to save the Stock Markets or to fight inflation or to grow jobs or whatever.

Bullshit.

The Fed’s *dharma* or *purpose of existence* is to keep the *Financial Ponzi Scheme of Debts* going until it’s impossible to do so when everything blows up.

Recently, RT posted an article titled, “Worst bond market crash in over 70 years coming – Bloomberg”.

> *Global government bonds are on course for their worst performance since 1949 as losses mount in the face of aggressive central banks, Bloomberg reported over the weekend citing Bank of America projections.*

> *According to the [Bloomberg] report, the escalating losses reflect how far the US Federal Reserve and other central banks have shifted away from the monetary policies of the Covid pandemic, when they held rates near zero to keep their economies going. The reversal has hit everything from stock prices to oil as investors brace for an economic slowdown.*
>
> *On Friday, the UK's five-year bonds plummeted by the most since 1992 after the government rolled out a massive tax-cut plan. Two-year US Treasuries are in the middle of the longest losing streak since at least 1976, falling for 12 straight days.*
>
> *"Bottom line, all those years of central bank interest-rate suppression - poof, gone," Peter Boockvar, chief investment officer at Bleakley Advisory Group told the media outlet. "These bonds are trading like emerging market bonds, and **the biggest financial bubble in the history of bubbles, that of sovereign bonds, continues to deflate**," he explained.* [Bolded emphasis is mine.]
>
> *The Fed raised its policy-rate range to 3.25% on Wednesday, which is its third straight 75-basis-point hike, hinting further increases beyond 4.5%.*

The worst government bond market performance or crash was NOT in 1949, but in 1980.

Financial Armageddon 1980

> *"The bond market bubble! If you thought the stock market crash was bad, wait till you see what a bond market crash feels like! And remember: When bonds crash, interest rates—and mortgage rates—go up. So think of what that could do to American families in debt."*

Martin D. Weiss wrote the above quote in his 2003 book, "Crash Profits: Make Money When Stocks Sink *and* Soar!"

No one has never heard about the Financial Armageddon in 1980 that almost killed the US government and its economy. It certainly killed the Peanut Farmer's re-election in November, 1980.

Quoting from *Crash Profits*, the following are some of the juicy bits of confessions from a government bond dealer [all bolded emphases are mine]:

> *"[The] U.S. government is far bigger and more mission-critical for the whole economy than any single corporation. I**f the U.S. government has to virtually declare bankruptcy and close up shop, you can forget just about everything else. You can kiss goodbye nearly every stock, bond, or piece of real estate you've ever invested in. You can forget about triple-A corporate bond ratings; they'd be meaningless** . . .*
>
> *"[*This*] is the critical link. We are the government bond dealers [also called the Primary Dealers such as Goldman Sachs, Wells Fargo, Morgan Stanley, Citigroup, etc.]. **We're private corporations, but without us the government can't sell its bonds.** We work just like automobile dealers. We buy the bonds from the Treasury or the government agencies at a discount in their big auctions. We put the bonds in our inventory. We mark 'em up a bit; then we sell 'em to investors in the United*

States and all over the world. Later, when the government auctions off another new batch of bonds, we do it all over again—buy 'em, stick 'em in inventory, mark 'em up, sell 'em . . .

"[When] the bonds are crashing in value, our bond inventories are also crashing in value. We take huge losses. Sure, we try to hedge against those losses, but in 1980 the crash hit so big, so fast, we got stuck with huge losses anyhow. ***The deficit was out of control. Inflation and interest rates were surging. No one wanted to buy [US government] bonds.****"*

Financial Armageddon started on February 11, 1980. Quoting again from *Crash Profits* [all bolded emphases are mine]:

If dealers can't sell to the public—can't even sell to each other—how the heck is the U.S. government going to sell its new bonds? Typically, a dealer can move hundreds of millions of dollars in U.S. government bonds almost instantly. ***But on February 11, 1980, they can't find a buyer for a relatively small lot of just $5 million.*** *There are quite a few astute traders working that lot practically all day long, and they still can't place it. There are no buyers. The entire government bond market is dead or dying . . .*

"[The Primary Dealers] get together and run down to Washington to talk to [President] Carter and his advisers. I don't know what they say exactly, but let me translate the basic message down to its bare-bones essentials. They say, in effect, 'Either you do something drastic to end this bond market nightmare or it's all over. If we can't sell your bonds, the government won't be able to finance the deficit. ***You've got to do whatever it takes to kill the inflation scare, even if that means sinking the economy****' . . .*

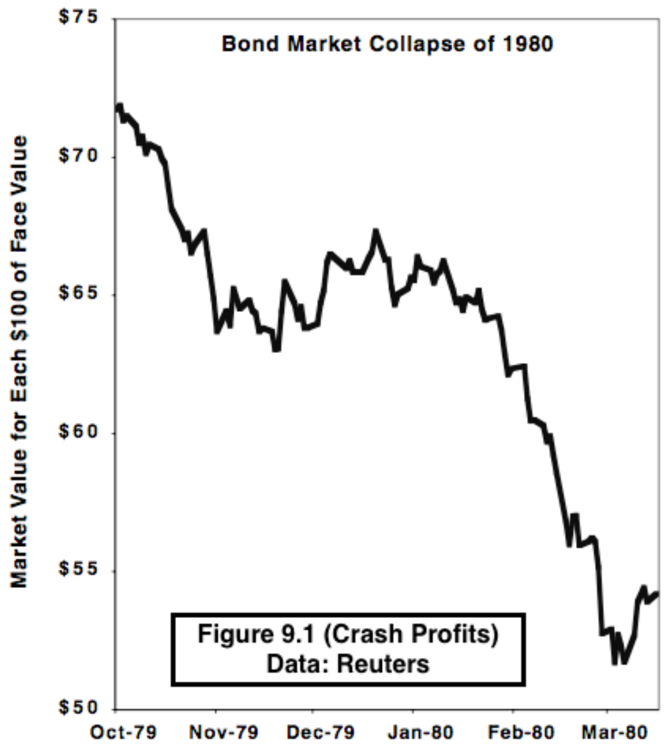
"Of course, Carter doesn't like that. He's a Democrat and he's up for reelection that year. The last thing he wants is a recession in an election year. But the bond dealers insist. 'Look here,' they say, 'if you can't raise the money, you can't pay your bills. You can't meet government payroll. The paychecks of all the senators and congressmen are gonna bounce. Your paycheck is gonna bounce!' Carter likes that even less. He decides to do something to kill the inflation scare then and there . . . and take his chances with the election later. ***He gets Fed Chairman Volcker to slap strict controls on credit cards and other forms of credit—something that's never been done before in American history. They virtually crush the economy, and Carter loses the election. But they save the bond market.****"*

The US government bond market collapse of 1980 bottomed in early March 1980. See the following graphic titled, "Bond Market Collapse of 1980".

According to an AIM Capital report dated January 16, 2022, the runaway inflation rate also peaked in March 1980:

As a result of new policy and restrictive targets set for the money supply, the federal funds rate reached a record high of 20 percent in late 1980. Inflation peaked at 11.6 percent in March of the same year.

Mission accomplished!



Financial Armageddon 2022

Ladies and Gentlemen: *THAT* is one of *THE* biggest and most serious problem in the world TODAY. The so-called US "Treasuries" which I have often called the US "Toiletries" are Weapons of Mass Destruction . . . ready to blow up at any time.

It is also the real reason why interest rates are going up and up like in the late 1979 and throughout 1980.

This *Financial Ponzi Scheme of Debts* must continue at all costs.

Raise the interest rates! Save the US "Toiletries"! Damn the stock markets! To hell with the hundreds of millions of useless eaters!

October 2022 would be a perfect month for this *Financial Shitstorm* to happen.

When it does happen, it's a question of when not if, poor little Ireland, along with the rest of the debt-enslaved nations and peoples of the World are going to be *fleeced* once again.

What can we do? I wish I had some simple solutions like buy gold or get out of debt, but that's like putting on a lifejacket when the Titanic (we are on) is already sinking and the ocean (we are about to jump into) is freezing.

However, there is one solution, not necessarily a simple one but it can be simple if done correctly, that we should all do.

Starting right now.

We better start growing our own organic food (or network with our local farmers) before this *Financial Shitstorm* erupts. Growing food will be the hot topic of my next article . . .