

Survive and Thrive February 2021: Troops in D.C. & Your Authoritarian Virtual Panopticon

Dear Survivor,

"In the 1600s a series of civilization-threatening plague epidemics gave birth to one of the most heavy-handed surveillance states in the Western world," writes Annie Jacobsen in *First Platoon*. "In order to impose the rule of law, the government ordered the full-scale cataloging of people." You felt like you were being watched because you were, especially by your neighbors.

Historian Michel Foucault draws the parallel between the surveillance state during the plague, in *Discipline and Punish: The Birth of the Prison*, and a prison called the Panopticon or "all seeing." It was a circular prison with a guard tower in the middle from which a single guard could observe the prisoners—but where they couldn't see him. They felt like they were constantly watched, creating a fear that produced obedience.



The Koepelgevangenis, a famous former Panopticon-style prison in Breda, Netherlands. By Arjan K @ Shutterstock.com

In <u>Pandemic</u>, you learn about the power of an aerostat used in Afghanistan to follow soldiers and insurgents on the ground and how problems with misidentification can and, in the end, do lead to catastrophic consequences. You see up close the power those at the top wield over the troops doing the dirty work on the ground—like pieces on a chessboard. One piece of the platoon is the COIST (Company Intelligence Support Team member), who collects fingerprints and other biometrics. (There's been more information gathered on 25 million Afghans than we'll ever need).

In *First Platoon*, you learn about how the origin of the fingerprint in fighting crime and how the FBI has more fingerprints than any other agency in the world gathered on criminals and suspects. In Afghanistan, the FBI helped train the military in fingerprint gathering along with other biometrics. But unlike the FBI work at home used on suspects, this information was gathered on *everyone* the troops encountered, not just insurgents. Maybe that's OK on the battlefield, but what about in your neck of the woods?

The technology is growing at the speed of science fiction, faster than your Fourth Amendment rights. Technology can be used against you before you even commit a crime just by using A.I. and analysis of your patterns to examine how you live your life. And as we learn in the book, mistakes happen, like what almost happened to the guy in the purple hat.

Fast forward to today, where we have our National Guard troops in Washington, D.C., vetted for political views, and the higher-ups turning the place into a military state. To protect whom? You and me? Hardly. Meanwhile, this military tech is being used in cities like Baltimore and L.A. What's to keep them out of your backyard, especially if you live in a red state?

The tech and intelligence from Afghanistan are being shared at home in the U.S. between the military and the FBI. What could possibly go wrong in a pandemic? Welcome to our virtual Panopticon.

PANDEMIC Pushes Military-Grade Surveillance on Americans Like YOU

Are you familiar with aerostats? They're blimp-shaped balloons loaded with cameras and sensors. They float above any given "theater of war," delivering surveillance data. The data is used by analysts to find insurgents and

to kill them. In areas of war, they kill terrorists. What if this God-in-the-sky surveillance is brought home to America and can recognize the color of your hat?

In 2012 an aerostat used in southern Afghanistan called a 22M "could make out an unusual modification on the buttstock of an AK-47 from 2 miles away," recalls an analyst in *WIRED's* "Palantir's God's-Eye View of Afghanistan" an excerpt from the book *First Platoon*, by Annie Jacobsen. But what is that raw data good for if you can't understand it or organize it?

That raw data gets processed, organized, and aggregated into an army intelligence product thanks to software developed by Palantir Technologies. Launched almost



TETHERED AEROSTAT RADAR SYSTEM SITE LAJAS, PUERTO RICO. MARCH 25, 2014. USCBP, PHOTOGRAPHER: DONNA BURTON

two decades ago with seed money from the CIA, the Silicon Valley startup had managed to solve a problem plaguing the Pentagon: After years of accumulating surveillance video captured by drones, airships, and aircraft flying over Iraq, the armed forces had, quite literally, millions of hours of footage sitting in archives taking up space. 'We're going to find ourselves in the not too distant future swimming in sensors and drowning in data,' Lieutenant General David Deptula warned colleagues in 2009. In one single year, the Air Force alone had collected more video footage in Iraq than a person could watch 24 hours a day, seven days a week, over the course of 24 continuous years. What to do with all that information? Palantir's software could sift through volumes of raw, or unstructured, data, then organize and structure it in a way that made search and discovery features possible. Search for, and discovery of, say, a man in a purple hat.

In the story, the man in a purple hat stands out on video and is tracked because of his actions on the ground, literally. When he breaks three rules of engagement with the ground, such as digging, planting, and cultivating—not carrots but an IED—his actions meet what's called 429 status. "429 status is what happens when a person of interest completes three 'interactions with the ground.' These are actions that allow for that individual to be moved out of civilian status and into insurgent status—to be targeted and killed legally according to army rules of engagement," explains Jacobsen.

The story continues with our analyst Kevin coming to the rescue of a man in a purple hat, who was a farmer, not an insurgent, when air support is called in to kill him. With five-minutes to make his case to call off the kill shot, Kevin explains how this is not the guy. Only an expert human analyst like Kevin, who happens to know this guy in the purple hat like family, including where, when, and how he sleeps, could tell the difference better than any algorithm. Only a human like Kevin could stop the murder of the poor innocent farmer that happened to be wearing a purple hat. It's a scary story to think about, especially if algorithms and artificial intelligence are left to make the calls.

Fast forward to today, where these aerostats could hover over your hometown. "Not gonna happen," you say? Think about how this pandemic has opened our lives to big government. They'll know when you let your dog out in the morning if they want to, no matter where you live.

THE GLOBAL PANDEMIC has pushed the use of military-grade surveillance technologies on American citizens, and to an alarming degree: On April 10, 2020, the US Department of Health and Human Services (HHS) entered into a no-bid contract with Palantir Technologies to track the spread of the coronavirus. The goal of the HHS Protect Now program, explains former CIA officer Christopher Burgess, is to "bring disparate data sets together and provide better visibility to HHS on the spread of Covid." HHS confirmed that the data that Palantir is now mining includes "diagnostic testing data, geographic testing data, [and] demographic statistics," meaning information about individual American citizens' health, location, family, and tribe. The initial HHS announcement said Palantir would have access to 187 data sets. That number has since grown to 225. Unknowns abound: What data is going into the Palantir system, how is it shared, with whom, and for how long? What safeguards are in place to prevent HHS from sharing identifiable personal data with its federal law enforcement partners—just as it did in 2017, with ICE?

"Given how tight-lipped both HHS and Palantir have been over the program, we don't fully know," says Lauren Zabierek, executive director of the Cyber Project at Harvard Kennedy School's Belfer Center. Zabierek is a former Air Force officer who also served as a civilian analyst with the National Geospatial-Intelligence Agency (NGA) in three war zones, including in Kandahar in 2012. "I sincerely hope that HHS Protect Now will do nothing resembling finding and fixing certain entities," she says, using military nomenclature for locating and killing IED emplacers in the war zone. "I hope that the data sets will only be used to understand the spread of the virus in the aggregate." But of course how could we ever be sure of that? Machines make mistakes, the implications of which are both known and unknown. Just ask the man in the purple hat.

The Great Reset: Crush the General Population's Resistance

You recently learned that lawmakers, mostly Democrats, in Rhode Island are furious <u>about the lies</u> they've been told by the bureaucrats serving under Gov. Gina Raimondo (soon to be America's Commerce Secretary, more about that later). As Raimondo was packing her bags to leave for Washington, lawmakers in Rhode Island (as blue as the deep blue sea) were getting angry.

Democrat elected representatives are upset at state agency bureaucrats because as these agency reps testify before legislative committees, the elected officials receive text messages from constituents reading: "Everything they just said to you is a bunch of B.S."

"Garbage-in, garbage-out," said Rep. Camille Vella-Wilkinson, D-Warwick, RI, "If we are relying on information we are getting from the executive branch and we can't [rely on it]...because the department heads are in lock-step to lie to us." How can we "hold their feet to the fire," wonders Oversight Committee Chairwoman Patricia

Serpa, D-West Warwick, "if there are no consequences."

If the Deep State won't tell Rhode Island Democrats the truth, what hope is there for anyone else? Now Raimondo has taken her show on the road. In an answer to questions from the Senate Commerce Committee, Raimondo suggested that to achieve the climate goals of the administration, directly influenced by the authors of the Great Reset, she would be OK with raising taxes on the middle class via an increased gas tax.

Raimondo is just one more member of the elite political class who has chosen to put the goals of the billionaire-backed Great Reset, ahead of the livelihoods of America's middle class. In American Greatness, Andrew Codevilla calls these billionaires what they really are, oligarchs, and explains their purpose is to "crush the general population's resistance." He writes:

COVID's politicization began in February 2020 with the adoption by the World Health Organization—which is headed by an Ethiopian bureaucrat beholden to China—and upon recommendation of non-scientist Bill Gates, of a non-peer-reviewed test for the infection. The test's chief characteristic is that its rate of positives to negatives depends on the number of cycles through which the sample is run. More cycles, more positives. Hence, every test result is a "soft" number. Second, the WHO and associated national organizations like the U.S. Centers for Disease Control reported COVID's spread by another "soft" number: "confirmed cases." That is, sick persons who tested positive for the virus.

When this number is related to that of such persons who then die, the ratio—somewhat north of 5 percent—suggests that COVID kills one out of 20 people it touches. But that is an even softer number since these deaths include those who die with COVID rather than of it, as well as those who may have had COVID. Pyramiding such soft numbers, mathematical modelers projected millions of deaths. Scary for the unwary, but pure fantasy.

For example, the U.S. Institute for Health Metrics and Evaluation (IHME), which modeled the authoritative predictions on which the U.S. lockdowns were based, also predicted COVID-19 deaths for Sweden, which did not lock down. On May 3, the IHME predicted that Sweden would suffer 2,800 COVID deaths a day within the next two weeks. The actual number was 38. Reporting on COVID has never ceased to consist of numbers as scary as they are soft.

Literate persons know that, once an infectious disease enters a population, nothing can prevent it from infecting all of it, until a majority has developed antibodies after contracting it—so-called community immunity or herd immunity. But fear leads people to empower those who promise safety, regardless of how empty the promises. The media pressed governments to do something. The Wall Street Journal's Peggy Noonan screamed: "don't panic is terrible advice." The pharmaceutical industry and its Wall Street backers salivated at the prospect of billions of government money for new drugs and vaccines. Never mind the little sense it makes for millions of people to accept a vaccine's non-trivial risk to protect against a virus with trivial consequences for themselves. All manner of officials yearned to wield unaccountable power.

Because the power to crush the general population's resistance to itself is the oligarchy's single-minded focus, it was able to bend fears of COVID to that purpose. Thus, it gathered more power with more consequences than the oligarchs could have imagined.

But only President Trump's complaisance made this possible. His message to the American people had been not to panic, be mindful of the scientific facts—you can't stop it, and it's not that bad—while mitigating its effects on vulnerable populations. But on March 15, Trump bent, and agreed to counsel people to suspend normal life for two weeks to "slow the spread," so that hospitals would

not be overwhelmed. Two weeks later, the New York Times crowed that Trump, having been told "hundreds of thousands of Americans could face death if the country reopened too soon," had been stampeded into "abandoning his goal of reopening the country by Easter." He agreed to support the "experts" definition of what "soon" might mean. By accrediting the complex of government, industry, and media's good faith and expertise, Trump validated their plans to use COVID as a vehicle for enhancing their power.

Having seized powers, the oligarchs used them as weapons to disrupt and disaggregate the parts of American society they could not control.

The politicians and billionaires pushing the Great Reset want to use your own money to crush your resistance, and to reshape the world in their own vision. Defend yourself by <u>building an Island for your family</u>, avoiding investment traps <u>like ESG funds</u>, and learning more about <u>the Great Reset</u>.

Survive and Thrive this Month.

Warm regards,



E.J.

"Your Survival Guy"

- If someone forwarded this to you, and you want to learn more about Your Survival Guy, read about me here.
- If you would like to contact me and receive a response, please email me at ejsmith@yoursurvivalguy.com.
- Would you like to receive an email alert letting you know when Survive and Thrive is published each month? You can subscribe to my free email <a href="https://example.com/here/bases/ba
- You can also follow me on <u>Twitter</u>, <u>Instagram</u>, and <u>Facebook</u>.

P.S. A number of years ago now, when I took an all-day concealed-carry course at Sig Sauer Academy in Epping, NH, our instructor began the class by asking, "Should you conceal carry?" We were quiet as he scanned the class. Then, a few hands went up.

"Yes, especially with how crazy things are where I live," began one older gentleman. "My dog was shot last month by some kid. That's why I'm here."

"Yes," responded another woman there by herself. "I've been around law enforcement administratively long enough now where too many bad guys know my face," she said.

"All good reasons," said the instructor. "I'm sure there's ten different reasons for each of you. But I'm not here to tell you whether you should carry or not. And I won't ever. That's your decision. And it's a big one. I'm here

to train you how to do it if you so choose. It's a big decision." And with that, we got down to business. Plain and simple.

Here's an excellent introduction from *America's 1st Freedom*, on how to "Carry Your Freedom," by Jeff Johnston.

In June 2005, the U.S. Supreme Court ruled, in Castle Rock v. Gonzales, what many American gun owners suspected all along: For various reasons, the government has no legal duty to protect a person from harm. Many Americans remained ignorant of that ruling—such stories just don't fit into mainstream-media narratives—but, over time, an increasing number of citizens have, none-theless, realized they need to be responsible for their own safety. This was especially true in 2020, with an estimated 7 million people joining the ranks of more than 100 million existing gun owners.

America, of course, was founded by individuals who understood they needed to take responsibility for their own safety, but today's first-time gun buyers likely weren't raised around guns. After swiping a credit card and passing a background check, these new gun owners are, no doubt, finding they have a lot to learn. One big thing they will need to do is develop and maintain the skills and mindset required to carry safely and effectively. Learning these skills takes time and proper instruction. (The NRA has literature and videos at <u>NRAPublications.org</u>, and a searchable database of quality gun courses located in every part of the country at <u>NRAInstructors.org</u>.)

The good news is, with instruction, training and an open mind, the carry mindset can be learned. During this process, a curious transformation in the individual often ensues: Once people obtain the knowledge and skills necessary to become self-reliant until help arrives, they don't wish to return to dependency.

The Carry Mindset Breeds Responsible Citizens

NRA-certified instructors teach, as part of various courses, the discipline and restraint necessary to attain self-control during an emergency. The ability to respond to life-threatening situations with deadly force is a very maturing responsibility. Plenty of studies show that concealed-carry permit holders are statistically much less likely to commit crimes. Learning how to properly use and carry a gun for personal safety creates or builds upon a mindset of respect for others, responsibility, self-awareness and restraint.

Four Fundamentals of the Carry Mindset

1. Responsibility: Jane H. obtained a concealed-carry permit at age 55, after her husband passed away from cancer. Without her husband, she felt vulnerable, both alone in her home and while traveling. She is a mother and grandmother who now carries a gun in her purse when and where it is legal to do so. But before doing this, she learned that carrying such a tool requires more than just stashing it away and forgetting about it until some dreaded moment where she might need it. She realized that learning to carry and shoot is an ongoing responsibility.

"It's like caring for a child," Jane said. "You've got to know where it's at and what condition it's in at all times. Like one of my precious grandkids, you can't just leave it somewhere or trust someone

else with it. Certainly, a gun can be somewhat of a burden, but that's the bargain for the advantages it brings."

"To help form the carry mindset, you should get into certain good habits," agreed NRA Education and Training Deputy Director John Howard. "Keep your gun in the same place when you take it off, for example. Little habits like that will create a routine so you'll never misplace it."

You'll also find that added responsibility comes with added self-restraint. Jim G. started a new job in downtown Atlanta after college. "I obtained a CCW permit and carried a gun daily while delivering merchandise to convenience stores," Jim said. "But after a while, an odd thing happened: I started bypassing the happy-hour bar scene after work, knowing I'd have to disarm myself before going inside. And so I found myself choosing lasting personal safety over temporary fun. Ultimately, the carry mindset not only made me safer, but a more productive and better version of myself."

Jim says that he found that carrying responsibly instilled quiet confidence within him. "In my younger years, before I carried," says Jim, "I could be hot-headed—probably, I was lacking true self-confidence. But when I started carrying, I found I could easily let silly slights go and simply walk away from confrontations. It's just part of the mindset you'll find easy to adopt if you carry."

Howard warns that confidence instilled by the carry mindset should never be confused with bravado. "If you wouldn't go somewhere before carrying a gun, you shouldn't go there while carrying a gun," says Howard. "Dangerous places are still dangerous, with or without a gun." Deadly force should only be used as a last resort when death or grievous injury is imminent; the carry mindset suggests you do everything possible to avoid arriving at that point in the first place.

It also necessitates being able to act responsibly and decisively in the face of pressure. To do this, you must continually self-evaluate your capabilities. This means determining if you are mentally capable of being ready, able and willing to make swift, decisive decisions about whether to use lethal force, and to accept the moral and potential legal consequences of doing so. A responsible carry practitioner continually seeks advanced instruction and continued education—maintenance of the mindset—to better prepare themselves each day.

2. Practice and Training: Practice for concealed carry is specialized and should continually be honed, as handgun shooting is a perishable skill that will degrade over time, especially if left idle. Gun training, like any other discipline, is never mastered, but only improved. Furthermore, as proven by empirical evidence, when under duress, humans rarely rise to the occasion, but more often fall to their level of training; hence, good training is vital to performing under pressure. Carriers should practice until the fundamentals of shooting become second nature, so that they only think about the current situation and how best to handle it, rather than about how to operate the gun.

Many materials created and curated by the NRA teach the fundamentals of concealed-carry tactics. They should be consulted and studied before going to the range, so that bad habits are not created and reinforced. Professional concealed-carry instructors can be found in virtually every zip code; choose a reputable one and attend a class, as it will unlock theories, practices and techniques critical to refining the carry mindset.

For example, one bad habit that new carriers commonly make is to spend the vast majority of their practice time at the target range honing accuracy by shooting repeatedly at a stationary bullseye from a stationary position.

"Don't just stand there," says Special Forces veteran and firearms instructor Jack Nevils. "Doing so will often get you killed. You've got to be able to move and find cover while shooting."

In reality, after the fundamentals of accuracy are learned, much practice with the carry gun should be devoted to learning to shoot from the draw, while moving, one-handed, from cover and while in various positions. That's because any study of real-world self-defense encounters reveal few instances where a defender has time to leisurely draw, aim and fire in a measured manner, as if they were on a firing line at the range. Odds are, if you must use your gun, you will be in close contact with an attacker, often fighting, running or protecting someone else. There will be unimaginable stress. Therefore, the best training should imitate this.

The problem is, reality-based situations and stress are nearly impossible to create alone on the range. That is why force-on-force training, or training against an instructor/adversary using simulated firearms, is highly recommended. Not only will force-on-force training highlight your shortcomings in gun handling and technique, but it will require you to think about your situation and how to best overcome it while under stress.

Through copious training, you'll soon learn specific gear that works for you, including your style of dress, guns, holsters, shooting techniques and carry positions. "Don't be afraid to try new gear and techniques, so that you can develop what works best for you," says Howard.

3. Awareness: Perhaps the greatest asset to a concealed-carry practitioner, and a key component of the carry mindset, is the discipline of awareness. Intuition alone can keep you out of trouble, or at least give you a few vital seconds of forewarning of coming trouble; however, it's not easy to always be aware, especially in times of social interaction, work, focus on kids and, now especially, while under the spell of a smartphone.

The father of the modern handgun shooting technique, Col. Jeff Cooper, stressed situational awareness, or knowing what's going on around you, at all times. Cooper devised a color-coded system for levels of awareness to more easily teach his students. They are:

COL. JEFF COOPER'S THREAT LEVELS

WHITE	Unaware	Potentially deadly
YELLOW	Situationally aware	Scanning for danger
ORANGE	Threat identified	Finding options
RED	Ready to fight	Looking for vulnerabilities

White: Unaware. (This could be a person walking down a sidewalk, head down, fully focused on a cell phone. Or it could be when you just wake up in the morning or when you are at a friend's house watching TV.) This level of non-awareness is potentially deadly; it invites victimhood, and can turn passive dangers, such as a missing manhole cover, into perilous pitfalls.

Yellow: Situationally aware. This is the state of awareness mandated by the carry mindset; for example, in this stage, you'll notice shadowy areas in a garage where carjackers could lurk; you'll note various people as they move about; you'll constantly scan for danger and potential escape routes; you'll know your location and directions to your destination; you'll read traffic patterns; and you'll make eye contact with people to let them know you are aware—this, in and of itself, can dissuade many potential criminals from troubling you.

Orange: Threat identified. This is the awareness level when you have identified a specific threat; for example, perhaps you are walking along in the yellow state of awareness when, suddenly, you see a large dog racing down the street, dragging a chain. The dog is out of control and snarling viciously. In this instance, your awareness level should shift from yellow to orange, and you should quickly begin finding and weighing your options for fighting or evasion.

Red: Ready to fight. This is the awareness level when you are ready to fight. At this level, your hands should be cleared of objects so you can fight or shoot if you must, and you should be looking for vulnerabilities in your adversary.

Over time, these color codes will help you quickly categorize your level of awareness and where it should be in given scenarios.

4. Post-Defensive Mindset: Some concealed-carry permit holders mistakenly believe that, if they fire their gun in defense of life, the law will naturally take their side. But this is not always the case. Therefore, after a defensive shooting, the carry mindset involves switching from active defense of your life to active defense of your legal standing. Strongly consider that, despite your belief that you acted legally, anything you say and do can be used against you in court. Therefore, it is wise to say as little as possible in the moments following an altercation, when your adrenaline is still pumping and your understanding of exactly what happened may still be incomplete. Concealed carriers should know this beforehand and develop a post-defensive strategy that puts law enforcement at ease, yet also protects their legal rights.

For example, when police arrive and ask questions, the best strategy may be to say something like: "I was forced to use my firearm in self-defense. I will help you in any way possible, after I seek counsel. For now, here is my ID. My firearm is in my holster behind my right hip."

Maintaining the Mindset in Practice and Politics

After taking responsibility for yourself by buying a firearm and acquiring the proper attitude, skills and knowledge necessary for responsible concealed carry, you can improve your carry mindset by seeking advanced theory, techniques and gear. This is strongly encouraged. You may also realize that not only are you the sole defender of yourself and your family, but also that you are actually

more capable of performing this vital duty, and in a better position to do so, than any third party. When this transformation happens, it's unlikely you'll willingly relinquish your newfound independence.

Indeed, once the carry mindset is fully formed, you will fear not so much the criminal, nor the weighty responsibility you've assumed, but rather the politician who would strip your liberty and your safety from you with a mere stroke of a pen. This is a major reason why the Second Amendment is often the single-most important issue for Americans come election day.

Carry Gear

Spare Magazine: Serious concealed carriers advocate carrying a spare magazine in case you need more ammo or to deal with some types of magazine stoppages. So consider keeping a spare in a pouch or clip on your belt, such as the NeoMag belt clip.

- **Flashlight:** A flashlight should be considered essential for anyone carrying a firearm. Many defensive force encounters occur in low light and require the defender to properly identify any assailants. While quality flashlights from brands such as SureFire are great, even inexpensive pen lights could work.
- •Pepper Spray: Pepper spray is not meant to replace your firearm, but gives you a less-than-lethal option, or any option, in places where your concealed handgun is forbidden. The PepperBlaster from Kimber is a good choice.
- **Night Sights:** Tritium sights, like Trijicon's glow-in-the-dark Night Sights, allow you to aim in low light. Big Dot night sights from XS are very fast, visible and surprisingly accurate. Holographic sights from EOTECH make shot acquisition fast in dim light. Laser sights can also get you on target fast and help to dissuade an attacker.
- Ammo: You'll need two types of ammo: Inexpensive practice ammo for the range and premium self-defense ammo to keep in your gun during use. Except as an absolute necessity, do not use practice ammo for concealed carry, as it is inferior for self-defense. Good choices for defense ammo include Federal HST, Winchester's Defender, Speer Gold Dot, Hornady Critical Defense and Barnes Tac XPD.
- **P.P.S.** I had a great conversation with my friend and client Wayne Dobson this week. We were talking about his decision to retire and how he's currently set-up. Not one to drive quietly off into the sunset, Wayne told me about his next endeavor with BimmerWorld BMW CCA Club Racing Schools. Enjoy!

BimmerWorld BMW CCA Club Racing Schools announced on January 10:

In our continuing effort to bring the sprint racing community nothing but the best in on-track experience, I am extremely pleased to announce that Wayne Dobson has been appointed to lead our much-admired BimmerWorld BMW CCA Club Racing program as Director.

Wayne joined the BMW CCA in 2007, graduating from our BimmerWorld sponsored school at Mo-

sport in May 2011. He received his race license in 2012: since that time, Wayne has enjoyed considerable success in the IS class, consistently achieving podium placement in BMW Club Racing's National rankings.

He has been a regular member of the on-track coaching community for our program for many years, where he is recognized for his ability to share what is important in the classroom. It is Wayne's consistent ability to be in alignment with our Chief Instructors and our students that makes me especially pleased that he has signed on to lead our program.

And to support CRS graduates as they transition to Club Racing license holders, I am also very pleased to announce that Dan Feldmann has agreed to become Lead Mentor for BMW CCA Club Racing. Dan has raced with us since 2010, starting in SE36, then moving to IS class from 2013 to 2018. He now races a 2002 e46 M3 in HP and has been actively involved with the CRS program as an on-track coach and committee member since 2012.

Dan will be developing our new racer mentoring program – the early vision behind this includes the recruitment and assignment of licensed racers as mentors to CRS graduates to support them in the time between graduation and their first race as a rookie. Additionally, we would like to increase our advocacy for rookies at Club races; Dan will also be looking at how to best provide at-the-track mentoring for them.

The BimmerWorld BMW CCA Club Racing School series has graduated well in excess of 1000 students since its start and I am delighted that Wayne and Dan have joined our team to maintain and advance BMW CCA's tradition of excellence in on-track instruction.

Retirement isn't the end. It should be a new beginning. It's time for you to chase your dreams, even at high speed if that's what you love. <u>I'd love to talk with you</u>.

P.P.P.S. Only you know how much gold you should own. The reason why is because it doesn't pay a dividend and it can be expensive to hold. One way to back into the right amount for you is to determine how much you can "afford" to hold in gold if it does nothing.

In other words, understand that above a certain amount your plan is to give it to the next generation. When you think about it like this you immediately remove the "pressure" of "needing" it to do something for you in your lifetime. The simple approach is figuring out your



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other investment needs and then go after your gold component as if you won't ever need it.

How much gold you should own is a personal question. It's one I can help you answer for yourself. But, once you determine the right amount make sure you make it part of your estate plan so everyone understands your long-term plan.