# **Uncommon Sense**

**Providing Clarity, Promoting Intelligence** 

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Issue #256 March 31, 2022

Welcome back to my latest issue of Uncommon Sense.

It's tax season, which means it's the great reckoning for each of us. The **Self-Development** column explores the important matter of spending wisely.

I turn **The Elephant in the Room** column over to a guest contributor, the brilliant Victor Davis Hanson of Stanford's Hoover Institution. Read his analysis of what is happening in our country.

The *From Ara's Journal* column addresses the very public assault Chris Rock received from Will Smith, but also my very private assault that took place around the same time.



And **The World of Words** column comes through yet again on a dandy word you will want to add to your ever-expanding vocabulary.

OK, let's get started.

Ara Norwood

#### **Self-Development**

# **Spending Wisely**

One of the great things about the unpleasant tax season is that it forces one to come to terms with their spending habits for the previous year. Except in the rarest of circumstances, you will almost always come to the realization that you did not really have to spend as much as you did last year on non-essentials. I myself have sometimes been aghast at the realization that I spent far more on recreational pursuits than was warranted. And I am left wondering what had gotten into me. When this happens, I see it as a wake-up call to embrace frugality, and I try to curtail my impulses to spend.

When I am serious about such matters, cash starts to accumulate. Quickly.

What this leads to is a realization that for most of us, income and spending are very fluid constructs. And of the two, spending is usually far more variable.

But there are some questions we should learn to automatically face whenever we are about to spend money:

Is this expenditure necessary?



If so, could it be modified in some way so as to cost me less money?

Will the value I gain from the thing I purchase outweigh the pain of forfeiting the money?

And, perhaps most importantly, Do I realize that every time I spend money, I am getting poorer?

Here's one approach you can take that can help you increase your awareness of how much unnecessary spending you do on a given month.

Keep track of all expenditures on a spreadsheet. If you don't know how to set up a spreadsheet, have someone show you.

My spreadsheet has the following columns:

- **Date:** This is the date the transaction occurred.
- Category: I use categories to describe the type of transaction. For example, Auto (for anything involving the car, such as fuel, repairs, auto insurance, etc), HH (for household: that would be things like groceries), Ent (for entertainment), Misc (for any miscellaneous expenditures), Deposit (for any incoming money), Charity (for any charitable contributions I make, such as the tithing I pay to my Church, or donations I make to some other entity). You can set up your categories any way that make sense to you.
- **Description:** This simply spells out what the purchase was or where the deposit came from.
- Method: This reflects how the transaction happened. I use descriptions such as
  Zelle, ATM-D (this is for a debit card purchase), ATM-W (for cash withdrawals from
  my bank or ATM machine), DD (for direct deposit), AW (for automatic withdrawal,
  for those bills that come out automatically each month), ET (for Electronic Transfer,
  if I transferred money in or out of various accounts within the same bank), and if I
  pay by check, I put the check number here.
- **Amount In:** This is for any and all income that goes into my checking account.
- Amount Out: This is the dollar amount I spent.
- **Balance:** This is the running total after every transaction, whether it was income or an expenditure.
- **Cleared:** I use this column to place an "X" once a transaction has cleared my bank account.

OK, so here is the exercise I recommend: at the end of the month, review all of your expenditures. Any expenses that you now deem to be frivolous or unnecessary, highlight in yellow. Then total up all of those unnecessary expenditures.

Once you total up the unnecessary expenditures, contemplate the fact that had you been more disciplined, you would have that much additional cash — cash that was squandered. As you come face-to-face with that reality each month, it will very likely cause you to think twice the next month about making unnecessary expenditures. You will start to train yourself to become more frugal. Your financial reflexes will become more sensitive and discerning, and you will be more financially savvy.

You're welcome.

# **The Elephant in the Room**

# The Real 'Reset' is Coming by Victor Davis Hanson

President Joe Biden believes the Ukraine war will mark the start of a "new world order." In the middle of the COVID-19 global pandemic, Klaus Schwab and global elites likewise announced a "great reset."

Accordingly, the nations of the world would have to surrender their sovereignty to an international body of experts. It would enlighten us on taxes, diversity, and green policies.

There is a common theme here.

In normal times, progressives worry that they do not have public support for their policies. Only in crises do they feel that the political left and media can merge to use apocalyptic times to ram through usually unpopular approaches to foreign and domestic problems.



We saw that last year: fleeing from Afghanistan, the embrace of critical race theory, trying to end the filibuster, pack the court, junk the Electoral College, and nationalize voting laws.

These "new orders" and "resets" always entail far bigger government and more unelected, powerful bureaucracies. Elites assume that their radical changes in energy use, media reporting, voting, sovereignty, and racial and ethnic quotas will never quite apply to themselves, the architects of such top-down changes.

So we common folk must quit fossil fuels, but not those who need to use corporate jets. Walls will not mar our borders but will protect the homes of Nancy Pelosi, Mark Zuckerberg, and Bill Gates.

Hunter Biden's lost laptop will be declared, by fiat, not news. In contrast, the fake Alfa Bank "collusion" narrative will be national headline news for weeks.

Middle-class lifestyles will be curbed as we are instructed to strive for sustainability and transition to apartment living and mass transit. But the Obamas will still keep their three mansions, and Silicon Valley futurists will insist on exemptions for their yachts.

In truth, we are about to see a radical reset—of the current reset. It will be a different sort of transformation than the elites are expecting and one that they should greatly fear. The world and the United States are furious over hyperinflation that may soon exceed 10% per year. We will be lucky if it ends only in recession or stagflation, rather than a global depression.

The mess was created by the same apparat who bought into "modern monetary theory." That silly university idea claimed prosperity would follow vastly expanding the money supply, keeping interest rates at de facto zero levels, running huge annual deficits, piling up unsustainable national debt, and subsidizing workers to stay home.

Natural gas and oil costs are now soaring to unsustainable levels—and to the point where the middle class simply will not be able to travel, keep warm in winter, or cool in summer. Both in Europe and the United States, left-wing governments deliberately curbed drilling and non-Russian pipelines. They shut down nuclear power plants and subsidized costly, inefficient solar and wind projects. They ended up not with utopia, but with fuel shortages, high prices, and energy dependency on the world's most repressive regimes.

The woke revolution in the West was supposed to teach us that the "white male"-dominated Western world is toxic. Its origins, ascendence, and current leisure and affluence were supposedly due only to systemic exploitation, racism, and sexism.

Elites introduced cancel culture, doxxing, deplatforming, and social ostracism to shame these supposed exploiters and to destroy their lives and careers.

Few asked how a supposedly noxious West of some 2,500 years duration became the No. 1 destination of millions of global non-Western migrants and offered the greatest degree of global prosperity and freedom for its citizens.

So a reset reckoning is coming—in reaction to the "new orders" championed by Biden and the Davos set.

In the November 2022 midterms, we are likely to see a historic "No!" to the orthodox leftwing agenda that has resulted in unsustainable inflation, unaffordable energy, war, and humiliation abroad, spiraling crime, racial hostility—as well as arrogant defiance from those who deliberately enacted these disastrous policies.

What will replace it is a return to what, until recently, had worked.

Closed and secure borders with only legal and measured immigration will return. Americans will demand tough police enforcement and deterrent sentencing, and a return to integration and the primacy of individual character rather than separatist fixations on the "color of our skin."

The public will continue to tune out of the partisan and mediocre "mainstream" media. We will see greater increased production of oil and natural gas to transition us slowly to a wider variety of energy, strong national defense, and deterrent foreign policies.

The prophets of the new world order sowed the wind, and they will soon reap the whirlwind of an angry public worn out by elite incompetence, arrogance, and ignorance.

\* \* \* \* \*

And that, my friends, is the latest elephant in the room.

#### **Shameless Plug**

# Norwood To Deliver a Customer Service Program

I am excited to announce a client has contracted with me to produce a new customer service program for them.

This is the third client to secure my services to design and deliver a whole new customer service program.

Customer Service is a favorite topic for me. It's such an important concept for any business. Treating customers well, and knowing how to



diffuse an angry customer are great skills to possess and can spell the difference between a mediocre organization and a great organization.

If your company could benefit from a similar program, reach out to me.

#### **From Ara's Journal**

# Will Smith, Chris Rock, and Me

By now, I suspect everyone in western civilization has seen the video of Will Smith slapping Chris Rock in the face at the Academy Awards.

It's a somewhat complex issue with lots of variables. Let's try to unpack this.

First, Chris Rock. The man's an entertainer and his schtick involves edgy humor which often makes people



the butt of his jokes. Everyone understands this. No one should have been surprised when he made his comment about G.I. Jane 2, at the expense of Jada Pinkett-Smith. However, did Mr. Rock stop to consider the fact that Ms. Pinkett-Smith, who suffers from alopecia (resulting in hair loss) may have been deeply hurt by the joke? Do comedians get a pass? Are they immune to blowback when their humor hurts others? Or should everyone just toughen up and recognize that it's humor, and it's not meant to be hurtful? It's meant to make people laugh.

Next, Will Smith. Will Smith is usually good natured about most everything, at least as far as his public persona is concerned. We have no idea what goes on behind the scenes or what goes on deep within his psyche. Does Will Smith wrestle with demons? Does he have a short fuse that we don't know about? Is he seeing a therapist – and if not, should he be? When Chris Rock uttered his joke, the camera panned straight to the table where Will Smith was sitting. It looked to me as if Will Smith was laughing fairly heartily, suggesting he found the joke funny – at first.

Now, let's focus on Jada Pinkett-Smith. When Chris Rock delivered his joke, at her expense, the look on her face suggested she was upset about the joke. That may have caused Will Smith go from initially finding the joke funny, to finding the joke insensitive. Perhaps Will Smith sensed he was going to get a tongue lashing from his wife

for having laughed at the joke. And that may have been the trigger that caused Smith to march on stage and physically assault Chris Rock.

Should Smith have struck Rock? Some would say yes, because he was protecting his wife's honor. But I think most people feel it was highly inappropriate and uncalled for to do such a thing, and do it in such a public way. Chris Rock may have deserved a stern talking to back stage, but to strike him in the face was simply unconscionable. There is really no way to justify the assault.

I watched the event the day after it happened. All day Monday I felt troubled inside. I felt bad for Chris Rock, I felt bad for Will Smith, I felt bad for Jada Pinkett-Smith, I felt bad for the Academy, I felt bad for the audience at the Dolby Theater, and I felt bad for all of the people in Europe and elsewhere who would see this sordid affair. I felt bad for our country. I especially felt strong feelings of remorse when I saw Will Smith shout at Chris Rock after he returned to his seat. The anger in Mr. Smith's face was very apparent, and it bothered me greatly.

Perhaps one reason it struck a nerve with me is due to the fact that one week earlier, I myself was on the receiving end of being assaulted in much the same way. I felt there were a number of similarities with what happened to Chris Rock, but also some differences. For instance:

Chris Rock was physically assaulted by someone he would have likely thought was his friend. I was assaulted in much the same way, by someone I considered a close friend.

Chris Rock saw Will Smith coming, but Chris had no idea he was about to get slapped. In my case, I also had no inkling I was about to be assaulted. I simply didn't see it coming.

However, while Chris Rock was being assaulted for a joke he told that was deemed offensive, I was in the process of doing my friend a huge favor, driving her over 200 miles to spare her the hassle of doing this drive herself.

And while Chris Rock was slapped in a very public manner that was seen all over the world, my assault was private – no one else saw it.

On the other hand, I wasn't slapped. My face was gouged very violently with sharp fingernails, and the entire thing was unprovoked and unexpected. I was bleeding very badly. I ended up in the Emergency Room that night because I couldn't stop the bleeding and my face was quite disfigured. To this moment, I still have very lengthy and visible scars the doctor said will not likely ever go away completely. I will have to live with those scars, perhaps for the reminder of my life, though I am happy to say that while they are still visible, they do not look as horrendous as they did.

Chris Rock and I have both received written apologies from our assailants, along with various words attempting to justify why the guilty parties did what they did. Unqualified apologies are hard to come by.

I have no idea what the future relationship, if any, will be between Chris Rock and Will Smith, and I leave it to them to figure that out. As for me, I understand that when someone I am in the process of helping loses control of their emotions and then viciously slices open my face with their nails, a door closes. Permanently. It's unfortunate, but necessary. There's simply no rational reason to open that door again.

There is more that I could say about these matters, but I think I'll stop now.

### **Nemesis**

#### **Building Your Power of Expression**

Nemesis, n.

Pronunciation: nemasas



**Meaning:** While this word originally came from the world of Greek mythology, a goddess who served as the agent of divine punishment for wrongdoing or hubris, and thus came to refer to some inescapable agent of someone's downfall, I use the word to denote one's arch-enemy or long-standing rival.

#### **Usage:**

- Don't worry about her being a thorn in my side because if she is my nemesis, then she also has a nemesis, and that would be me!
- I would be more than willing to go head-to-head with my arch-nemesis.
- Stop treating me as if we were enemies; I'm not your nemesis.

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