

## How Much Does The Snowflake Matter?

Preparing for the Future

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**Proverbs 21:5** The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty.

By secular meaning, “plenty” and “poverty” are associated with a person’s physical assets, especially things that are essential to life. The two terms react with each other as if on a line graph, where “plenty” is at one end, and “poverty” is at the other.

In today’s economy, people view plenty and poverty through the narrow view of money and investments. Many specific predictions are made every day about the future of monetary assets, and every day people try to make sense of it. "Buy this, and sell that." "What is the [manipulated] stock market doing today? Which stock is going up and which is going down?" People almost hold their breaths to see what is going to happen to the stock market each day, especially if they have a lot of money invested in it.

Most people have a hard time preparing for the future! Either they can’t anticipate what will happen because they don’t understand cause-and-effect and have no true vision; or, they have the attitude that they will wait until they see something begin to happen, and then they will react. Both mindsets are so flawed that eventually they usually end in crisis or ruin.

So, if the plans of everyone who is hasty leads surely to poverty, how do we resist being hasty? And, what are we to be diligent about?

Jim Rickards, in his recent *Strategic Intelligence* newsletter, uses a snowflake analogy to explain a main weakness in predictions about financial investments. But the principle also applies to anticipating and being prepared for any crisis at all.

“Imagine you’re on a mountainside... You can see a snowpack building up on the ridge line while it continues snowing. You can tell just by looking at the scene that there’s danger of an avalanche. It’s windswept... it’s unstable... and if you’re an expert, you know it’s going to collapse and kill skiers and wipe out the village below.

You see a snowflake fall from the sky onto the snowpack. It disturbs a few

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other snowflakes that lay there. Then, the snow starts to spread... then it starts to slide... then it gets momentum until, finally, it comes loose and the whole mountain comes down and buries the village.

Whom do you blame? Do you blame the snowflake, or do you blame the unstable pack of snow?

The snowflake's irrelevant. If it wasn't one snowflake that caused the avalanche, it could have been the one before or the one after or the one tomorrow.

The instability of the whole system was a problem. So, when we think about the risks in the financial system, we don't focus on the "snowflake" that will cause problems.

The trigger doesn't matter.

A snowflake that falls harmlessly—which is the vast majority of all snowflakes—technically fails to start a chain reaction. Once a chain reaction begins, it expands exponentially, it can "go critical" (as in an atomic bomb) and release enough energy to destroy a city. However, most neutrons do not start nuclear chain reactions just as most snowflakes do not start avalanches.

In the end, it's not about the snowflakes or neutrons, it's about the initial critical state conditions that allow the possibility of a chain reaction or avalanche. These can be imagined and observed at large scale but the exact moment the chain reaction begins cannot be observed. That's because it happens at a minute scale relative to the system.

Therefore, some people refer to these snowflakes as "black swans," because they are unexpected and come by surprise.

But they are not really a surprise if you understand the system's dynamics....

The snowflake that falls harmlessly is about something that does not happen. But, something could happen at any moment and one needs to be prepared. It is certain that something WILL cause the crisis that catches us off-guard. What matters, however, is that [the social structure and] the financial system is so unstable. At any moment, it could come crumbling

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down—there won't be any warning.

Whether you know it or not, you and I are just waiting for that “snowflake” that will finally cause the crisis. It will come very suddenly, too. What you need to be concerned about is that the instability is already baked into the pie. The crisis IS coming. It won't necessarily happen tomorrow, although it could.”

Remember, the next collapse could happen very suddenly, and we won't see it coming. So, you need to prepare spiritually and physically now, just as I do.

**I Thessalonians 5:3** (speaking of the world) For when they say, "Peace and safety!" then sudden destruction comes upon them, as labor pains upon a pregnant woman. And they shall not escape.

Also, don't focus on the snowflakes; focus on the avalanche. Human nature finds it hard to resist the urge to guess which snowflake might trigger the avalanche. You probably look at the news most days and wonder, “What can I believe in this post-truth era?”

**I Thessalonians 5:6** Therefore let us not sleep [that is, not be unprepared, spiritually and physically], as others do, but let us watch and be sober.

There are events or outcomes that potentially could cause a crisis, but no one knows for sure. There are manipulations behind the scenes of everything imaginable and more in this society. God allows people to do their evil for a while, but then sudden destruction comes from God because of their wickedness.

**Proverbs 6:12-15** [About the wicked man] A worthless person, a wicked man, walks with a perverse mouth; he winks with his eyes, he shuffles his feet, he points with his fingers [doesn't that sound like the media today, and the politicians, and the investors?]; perversity is in his heart, he devises evil continually, he sows discord. Therefore his calamity shall come suddenly; suddenly he shall be broken without remedy.

**Proverbs 24:16** For a righteous man may fall seven times and rise again, but the wicked shall fall by calamity.

To give you an idea of what type of “snowflakes” could cause the next social or financial avalanche, here are a few things to consider:

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» Major natural disasters: earthquakes, tsunamis, or volcanoes. Look what Hurricane Katrina did, and look what happened at Fukushima.

» A major power grid collapse and blackout. The U.S. experienced major power grid collapses and blackouts in 1965, 1977 and 2003, in addition to many other statewide and regional collapses not quite as large as the “big three.” Such blackouts have also happened all over the world on a regular basis. South Africa is constantly going through blackouts, some rolling, some total.

» A September 11-type attack on U.S soil

» Social breakdown, leading to food riots and money riots

» Prominent suicide, assassination or death, for example, of our President, which has been threatened by, really, hundreds of people

» Bank failure

» Pandemic involving a fatal virus (real or imagined)

» An Internet backbone collapse or major cyberattack

» Total censorship of free speech worldwide, beginning with the conservative media. [That has been in the news this week.]

The problem is that something could happen at any moment and one needs to be prepared because once it starts it will be too late to react.

This brings to mind Noah. He was prepared. He began his preparation beginning with God’s warning over 100 years earlier. God's heart filled with pain when He saw how humans corrupted the good world He created. In His righteousness God determined to wipe out evil. But, Noah's flood also embodies God's determination to bring new life out of the chaos caused by sin. God will rescue those who trust in Him, carrying them through disaster and giving them a fresh start.

Even though humans are unable to accurately predict the future and to prepare for multiple catastrophic events, God prepares wisdom and understanding for those who trust in Him, just as He did for Noah. We are not in the dark on this; we KNOW what we

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must do!

**Job 28:20-28** From where then does wisdom come? And where is the place of understanding? It is hidden from the eyes of all living, and concealed from the birds of the air. Destruction and Death say, 'We have heard a report about it with our ears.' God understands its way, and He knows its place. For He looks to the ends of the earth, and sees under the whole heavens, to establish a weight for the wind, and apportion the waters by measure. When He made a law for the rain, and a path for the thunderbolt, then He saw wisdom and declared it; He prepared it, indeed, He searched it out. And to man He said, 'Behold, the fear of the Lord, that is wisdom, and to depart from evil is understanding.'

Like a snowflake, one sin may not bring the mountain down on you, but it begins the building of a powerfully dangerous slide. Like a snowflake, sin accumulates and leads to a spiritual avalanche. Sin leads to death.

Be wise! Fear the Lord, depart from evil, so you will not be crushed by an avalanche.