

# Money Talked About

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## Wall Street's Forgotten Wallpaper

During the Great Depression, some Americans literally wallpapered their homes with stock certificates—because the paper was more useful as insulation than it was as an investment. That's not a metaphor; it's a historical fact. Today, stock certificates are like financial statements.

Back then, stock prospectuses carried large warnings: "These investments carry a high degree of risk." Today, those warnings haven't disappeared—but they've been softened, downsized, and buried in the fine print: *"Not insured. Not guaranteed. You may suffer loss."*

Leaders like Ray Dalio, Warren Buffett, Jamie Dimon, etc. have all warned—publicly—that our financial system is fragile. Add global instability and political dysfunction, and the signals are hard to ignore.

So the question isn't: "Will there be another crash?" It's: "Will you be prepared when it happens?"

Most investors only act after the damage is done. But history has shown: the time to prepare is before the headlines.

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