

Building a Financial Ark for Uncertain Times

UNDERSTANDING THE CURRENT ERA



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Disclaimer

First, I need to make it clear that **this is not financial advice**—don't think what I think, or do what I do, but investigate it for yourself.

The content I share here is meant to inform and express my personal opinions and ideas. It's not financial advice. Everyone's financial situation is unique, and what works for me may not work for you. Please take the time to do your own research and talk to a licensed financial adviser who understands your needs.

Remember, no financial outcomes are guaranteed, and all investments carry some risk, including the potential loss of your initial investment.

About This Book

In today's world, managing money has become more challenging than ever. For Australian families, everything from the cost of food to housing is rising much faster than wages, making the future feel uncertain. As both a family man and a financial adviser, I walk this path myself and see the problem from two different angles. I understand how overwhelming it can be to feel that no matter how hard you work, you're just managing to stay afloat. And I also know that no matter how tough things are, there's always a way forward—some hope for Aussie families. And that's what I want to share with you today.

What I'm sharing is just a little about my story of trying to make sense of the times we're in and setting my family up with a strategy to survive. Because the traditional ways that generations before us relied on—like saving in a bank, buying property, or investing in the share market—just aren't working the way they used to. And this reality pushed me to start looking for a new solution to protect us from the economic storm that's already here and likely to intensify.

May these pages give you a practical way forward in uncertain times and build **hope** for your family and the generations to come.

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**BUILDING A
FINANCIAL ARK IN
UNCERTAIN TIMES**

Understanding the Current Era

The Human and Economic Cycles

Imagine for a moment five flooding rivers merging into a single, unstoppable torrent. In a similar way, I'm about to share five key ideas I've learned from people much smarter than myself. Each one is worth exploring in depth, but that's not for now. Instead, I'll briefly touch on each and explain how, together, they combine to create a powerful and focused force.

This is exactly what's happening in our world today. While these forces may seem dramatic, they also offer my family, and yours, a rare opportunity to build something lasting—an ark that will stand strong for generations to come.



Idea #1: The Fourth Turning

Crisis and Renewal

We're living through a time of change that historians refer to as the Fourth Turning. Every 80 to 100 years, about the length of a human life, societies go through a series of phases that start with stability and growth but end in crisis and major transformation. Right now, we are at the crisis point. We see it all around us—whether it's the rising costs of everyday items, geopolitical instability, controlled global immigration policies or the breakdown of trust in institutions that used to feel reliable.

For Australian families, this crisis isn't just about what you see while watching the news; it's something we experience daily when we go to the supermarket or look at the cost of fuel, rent, or a mortgage. Just as Noah saw the flood coming and took action to protect his family, we must also recognise the economic signs around us. Rather than being overwhelmed by the uncertainty, we can take proactive steps to prepare.

In times like these, it's not about trying to return to "*normal*"—it's about preparing for a new reality. That's why I began looking for ways to protect my family's future by constructing a modern-day financial ark, ready to weather the storm that we see building all around us.

Idea #2: The 18.6 Year Economic Cycle

Economist Philip J. Anderson has spoken at length about the 18.6-year economic cycle, particularly focused on the property market. Over this cycle, property values rise, reaching a peak that is often driven by speculation and the belief that prices will continue climbing indefinitely. However, after the boom comes the inevitable bust, where property values can crash, and those who invested heavily may be left holding significant debt.

In 2024, we are nearing the peak of this current cycle. Property prices are at all-time highs, driven by years of easy credit, low interest rates, and increasing demand. If history is anything to go by, we may soon face a market correction, where property prices fall, and investors are left exposed. For families who have placed all their savings and investments into property, this could mean financial strain in the years to come.

I've seen this cycle before. Knowing that we are at the peak of the current cycle, I began exploring alternatives to diversify and preserve our family's long-term savings, much like Noah preparing for the flood, even when others weren't seeing the signs.

Idea #3: The Great Baby Boomer Wealth Transfer

Preparing for the Opportunity

One of the biggest shifts we are about to see is the Great Wealth Transfer—where Baby Boomers globally are expected to pass down trillions of dollars in wealth to their children and grandchildren. In Australia alone, this \$3.5 trillion will be the largest transfer of wealth in modern history, and it presents a unique opportunity for Australian families.

However, this opportunity comes with risks. The wealth creation power and store of value function of traditional assets and savings could easily be weakened, and if markets become unstable, much of this wealth could be lost. Property and shares, the mainstay of many Baby Boomers' portfolios, may not offer the same safety and returns in the future.

To preserve this wealth, families need to seek assets that can grow with the economy and outpace inflation, or at least maintain their value. By choosing the right assets, families can help ensure that this wealth transfer is safeguarded and continues to grow over time.

Much like Noah gathering his family into the ark, families today need to consider how to safeguard what's valuable—whether it's an inheritance or long-term savings. By doing so, they can create a safe haven for their wealth in an increasingly unpredictable world.

Idea #4: The Technology Revolution

At the same time, we are experiencing a technological revolution that is reshaping everything around us—from how we communicate to how we invest. Blockchain technology, artificial intelligence (AI), and automation are transforming industries, creating new opportunities but also disrupting traditional markets. One of the key innovations in this revolution is the development of decentralised technologies.

These technologies, like blockchain, provide a secure, decentralised way of storing and transferring value. In the past, families relied on banks or governments to safeguard their money and ensure transactions were fair. But as these new technologies emerge, they offer us the opportunity to take control of our own wealth—storing it in a secure, global system that isn't controlled by any single institution.

Just as the Industrial Revolution forever changed the way wealth was created and managed, today's technology revolution is changing the financial world. The ways previous generations saved and invested—like property or shares—may no longer provide the same security or growth as they once did. For me, embracing this change meant looking to alternatives that could

preserve wealth in a world where technological advancements are making traditional financial systems less reliable.

Decentralised technologies allow us to store value independently of central banks or government policies, much like how Noah's Ark operated independently of the floodwaters that surrounded it. For families like mine who are looking to navigate these fast-changing times, these technologies offer a way to future-proof our savings.

Idea #5: The Crash Up

Why Today's Economic Crash Looks Different

This one really caught me by surprise. Unlike past economic crashes, where economies ground to a halt and people lost jobs and there was no money, we may be experiencing a different kind of crash—what I've heard called a "*crash up*". In this scenario, people remain employed, but the cost of living keeps rising faster than wages grow. Inflation erodes the value of money, and the price of assets like property and shares continues to rise. This creates a great divide between those who already own assets and those who don't.

For families, this means that even though you're working hard and earning a steady income, it might feel like you're falling behind. Your wages can't keep up with rising prices, and if you don't already own assets like property or shares, it becomes harder to enter the market. In a crash up, the wealth gap widens as those with assets see their wealth grow, while those without struggle to catch up.

This is where decentralised technologies and traditional physical assets like gold become so important. These options are not reliant on any one government or institution. The fixed nature of these assets often means they are less prone to inflation and manipulation compared to traditional currency. Gold has served as a historic safe harbour during times of crisis, providing

a stable store of value for thousands of years.

For families who don't already own property or shares, these technologies and assets offer a way to build wealth that isn't dependent on local market conditions or government policies. It's a way to protect your savings and grow your wealth, even when wages can't keep up with rising costs.

In the same way Noah built his ark to prepare for the flood, decentralised technologies and gold can act as your financial ark—helping you navigate the economic waters and ensuring that your wealth grows, no matter what happens in the broader market.

Conclusion: Bringing It All Together

The key ideas outlined here—each representing a significant force shaping the current era—are all interconnected in a way that requires a profound shift in how we should be thinking about, managing, and protecting our wealth.

- the **Fourth Turning** shows us that we are in a period of crisis and transformation, urging us to adapt and prepare for a new reality.
- the **18.6-year economic cycle** warns of an imminent correction, challenging our reliance on traditional property investments.
- the **Great Baby Boomer Wealth Transfer** presents both an opportunity to preserve generational wealth and a risk if that wealth is left vulnerable to market instability.
- the **Technology Revolution** powered by blockchain, AI, and automation, offers innovative decentralised creations like Bitcoin that expand the tools at our disposal, providing a more resilient approach to wealth storage and growth.
- the **Crash Up** exposes the growing divide between those with assets and those without, underscoring the importance of building resilience in a changing economic environment

These five forces are like powerful rivers merging into one unstoppable torrent. For many, this might feel like the floodwaters are rising too high, too fast, bringing danger and uncertainty with it. But just as Noah saw both the coming destruction and the opportunity to prepare, we too can build our financial ark to protect and grow our wealth, ensuring our family's financial resilience across generational shifts and economic disruptions.

The signs are all around us, and that's why I'm letting you in on some of the thinking behind what is motivating my family and me. Now is the time for us all to start thinking about how we can diversify, preserve, and grow our wealth. Most importantly, it's essential to recognise the opportunities that these converging forces bring.

Much like Noah, we can't stop the storm from coming, but we can build the ark that will carry us safely through it.



Epilogue: The Flood

The First Warning

The rain had been falling steadily over Brisbane for weeks, transforming the familiar summer sunshine into a never-ending drizzle. The streets in the Johnson family's quiet neighbourhood of Graceville were slick and shining, their normally busy footpaths empty. Patches of lawn, once vibrant and green, had become waterlogged, turning the backyard into a soggy swamp.

But while most of Brisbane seemed content to stay indoors, waiting for the rain to stop, Jason Johnson couldn't shake the feeling that something was very wrong.

Sitting by the window with a cup of tea, Jason watched as the steady downpour turned into something far more sinister. The skies seemed to darken with every passing day, and the Brisbane River, which snaked its way through the city just a few streets away, was swelling. It wasn't the first time the city had seen heavy rain—this was Queensland, after all, where summer storms were as common as barbies on a Saturday afternoon. But this rain felt different, unnatural.

For weeks, Jason had been having the same dream. In it, he

stood on the banks of the river, watching as the water rose higher and higher, swallowing the streets and homes, drowning everything in its path. People screamed, but Jason could do nothing. He was alone, standing atop a great wooden structure—an ark of sorts—while everything he knew disappeared beneath the murky floodwaters.

He'd dismissed it at first. He was a logical bloke, not one for strange dreams or gut feelings. But with each passing night, the dream became more vivid, more urgent. And now, as he sat by the window and watched the rain, that sense of unease gnawed at him again.

"Jase, you alright there?" his wife, Megan, asked from the kitchen, wiping her hands on a tea towel as she peered at him. She was prepping dinner, and the sound of the kids—Maddie and Charlie—laughing in the other room gave the house a sense of normalcy. Jason appreciated that, but he couldn't shake the knot in his stomach.

"Just thinking," he muttered, glancing out at the rain-soaked backyard. "It's been raining like this for weeks. Feels... off."

Megan walked over, peering outside herself. "It's Queensland, Jase. Bit of rain, bit of flooding here and there. Happens every wet season."

Jason hesitated. "I know, but this is more than just a bit of rain. The river's getting high. Last time it got like this, we had the 2011 floods. Remember that? It started just like this. People weren't ready."

Megan gave him a sympathetic smile. "You're not still going on about those dreams, are you? It's just weather, love. We'll be right."

But Jason wasn't so sure. That night, he dreamt again of the flood. This time, it was different. He wasn't standing on the banks—he was in the water, struggling to keep his head above the surface. The river surged around him, and when he looked up, he saw Megan, Maddie, and Charlie, their hands reaching for him, but he couldn't get to them. They couldn't save him.

Jason woke up in a cold sweat, the sound of heavy rain still thundering against the roof. His heart pounded in his chest, and he lay there in the dark for a long time, listening to the storm outside.

He knew now. He couldn't ignore it anymore. The flood was coming.

The Plan

The next morning, Jason decided he couldn't stay silent any longer. Over breakfast, he sat his family down at the dining table. Megan was already giving him that "here we go again" look, while Maddie, their teenage daughter, had her eyes glued to her phone. Charlie, their youngest, was happily munching on his toast, blissfully unaware of his dad's anxiety.

"We need to talk," Jason said, his voice firm. "I know this is going to sound strange, but I think a big flood is coming. We need to get ready."

Megan raised an eyebrow, pouring milk into her tea. "A flood? It's just a bit of rain, Jason. Nothing the river can't handle."

"No," Jason insisted. "This is different. I've been having these dreams, and I know it sounds crazy, but I feel like we're running out of time. We need to prepare—just in case."

Maddie snorted, not looking up from her phone. "What, like we're going to build an ark or something?"

Jason ignored the sarcasm. "I'm serious. The Brisbane River's rising. If the rain doesn't stop soon, we could have another disaster like the 2011 floods. Remember how the Wivenhoe Dam couldn't hold back all that water? It overflowed and the city was swamped. We can't wait around for the SES to rescue us."

Megan's smile faltered. "Jase, love, that was a freak event. This time's different. The city's better prepared now, aren't they?"

"Maybe they are. But we need to be prepared too."

Megan sighed. She knew her husband well enough to understand when he had his mind set on something. "Alright. What do you want to do?"

Jason looked relieved. "We need supplies. Food, water, torches, batteries, and a plan. We also need to fortify the house with sandbags—build something in the backyard in case the

river floods our street."

Maddie groaned. "You're actually going to build an ark?"

Jason shot her a look. "I'm going to build something that'll keep us safe."

The Ark

Over the next few weeks, Jason threw himself into preparing for the worst. He bought planks of wood, nails, and sheets of corrugated iron, much to the bewilderment of his neighbours. In their small Brisbane suburb, the sight of Jason hammering away in the backyard quickly became the talk of the street.

"Jason, what are you building, mate?" called Mr. Harris, the elderly man who lived two doors down, as he watched from his veranda.

"Just getting ready for the rain," Jason replied, avoiding too much detail.

Harris chuckled. "Bit of rain never hurt anyone. We're Queenslanders, mate. She'll be right."

But Jason wasn't taking any chances. He built a sturdy platform in the backyard, high enough to keep them safe if the water rose. It wasn't a boat—it was more of an elevated shelter. He reinforced it with thick timber beams, making sure it would hold against the floodwaters. The neighbours laughed, and Maddie refused to help.

But the rain kept coming. The Brisbane River swelled, inching closer to its banks with every downpour. Jason couldn't shake the feeling that time was running out.

"Jason, are you sure about this?" Megan asked one evening, as they stood in the backyard, looking up at the half-finished structure. "The kids think you're losing it."

"Let them," Jason muttered, lifting another plank of wood in place. "I'd rather be ready than sorry."

False Alarms

Jason stood on the ladder, hammering in the last nail of what Maddie had dubbed "Dad's Ark." The shelter loomed over their backyard, its wooden beams giving off a sense of security. It had taken every spare moment, every drop of sweat, and more than a few stern words from the neighbours, but it was finally finished.

"Jason, love," Megan called from the back porch, shielding herself from the drizzle with her hand. "Dinner's ready. You've been at it all day."

Jason climbed down the ladder, wiping the sweat from his brow. He looked at his work with pride, but there was a sinking feeling in his stomach. For weeks now, he'd prepared for the worst. The Brisbane River had been swelling, the rain relentless, but despite all his efforts and the ominous dreams, the city had stayed dry.

The shelter stood like a silent sentinel, ready for a flood that hadn't come. Yet.

The first storm hit that evening. The rain poured heavily, thunder rumbling in the distance. Jason was tense, checking the radar, watching the water creep higher. He told Megan and the kids to be ready, but after a few hours, the rain lightened. By morning, the storm had passed.

Nothing had happened.

Jason sat at the breakfast table the next day, his nerves frayed. The river hadn't risen much, the streets were clear, and the sun even dared to peek out from behind the clouds. Megan patted his arm, offering him a comforting smile. "See, Jase? The shelter's good to have, but we're alright."

He nodded, but doubt gnawed at him. Was he just being paranoid? Had the dreams and constant warnings sent him into overdrive?

The neighbours weren't so kind. As Jason left for work that morning, Mr. Harris gave him a chuckle and a wave from across the street.

"Looks like your ark's gonna stay dry, eh?" Harris laughed. "Told you—bit of rain's all it was."

Jason forced a polite smile and waved back, but inside, frustration boiled. People didn't understand. It wasn't just about this storm—something bigger was coming. He knew it.

A few weeks later, another heavy rainstorm rolled through Brisbane. The news stations warned of possible flash flooding, and Jason's heart raced. This had to be it. He readied his family again, made sure the shelter was stocked with supplies, and waited.

But, just like before, the storm blew through with little consequence. The river swelled but stayed within its banks, and Brisbane remained untouched.

Jason's credibility took a hit.

Word spread around the neighbourhood that Jason Johnson was preparing for some apocalyptic flood that never seemed to arrive. The murmurs became louder, the jokes sharper. His neighbours gave him strange looks when they passed by, and Maddie, embarrassed by the whole thing, refused to even mention "the ark" in front of her friends.

"Jason," Megan said gently one evening, after yet another rainstorm came and went without incident, "maybe it's time to ease up a bit. You've done all you can, but we can't keep living on edge like this."

He nodded quietly, the weight of it all pressing down on him. The shelter stood as a reminder of his insistence that something was coming, but as the days passed, even Jason began to wonder if he'd been wrong. Maybe the river would hold. Maybe Brisbane would be fine. Maybe he was just being foolish.

The Flood

It was a calm evening when the storm warnings started. The news mentioned heavy rains again, but no one seemed particularly concerned. After all, Brisbane had weathered worse, hadn't it? The river would rise, the rain would fall, and it would all blow over, just like the last two times.

Jason didn't know why, but something about this storm felt different. The air was thick and heavy, the skies darker than he'd ever seen. He checked the radar obsessively, watching as the storm front moved closer, bringing with it bands of dark red that signified intense rainfall.

"Jason, not again," Megan sighed, seeing him stand at the window, staring at the sky. "It's probably nothing. You don't want to go through this all over again, do you?"

But Jason couldn't shake the feeling. "We're going into the shelter tonight," he said quietly. "All of us."

Megan frowned, clearly tired of the whole ordeal, but she nodded. "Alright, love. One last time."

Maddie groaned as they gathered their things. "Seriously, Dad? It's not going to happen. We're the only ones in the whole street with an ark in the backyard! Everyone thinks you've lost it."

Charlie, as usual, followed without complaint, his young mind still trusting that his dad knew best. Jason knew the eye rolls and grumbles, but he didn't care. Something deep in his bones told

him that this was it.

As the storm rolled in, it was unlike anything they'd seen before. The rain fell in sheets, heavier than Jason had ever witnessed. The wind howled through the streets, bending trees and rattling windows. Then, just past midnight, the Brisbane River broke its banks.

It happened so fast that by the time people realised the severity, it was too late. Water surged into the streets, sweeping through the neighbourhood with terrifying force. Cars floated like toys, and homes that had stood for decades were submerged in minutes.

From the shelter, Jason and his family huddled together, listening to the roar of the flood. The water surged through their backyard, rising up the sides of the shelter, but the beams held strong. Jason's heart pounded as he heard the screams of neighbours scrambling for safety, the sound of windows shattering as the flood invaded homes.

He could do nothing but pray that his shelter would hold.

The Aftermath

When the storm finally passed and the sun began to rise, Brisbane was a shell of the city it had once been. Streets were rivers, homes reduced to sodden rubble. The neighbourhood that Jason had watched over for years was destroyed. Everything was covered in thick, brown mud. The damage was worse than the 2011 floods—whole areas had been decimated, and rescue

helicopters buzzed overhead, searching for survivors.

But Jason's shelter had stood.

As the water receded, Jason pushed open the hatch and climbed out, helping Megan, Maddie, and Charlie down. Their house was battered but intact—thanks to the preparation Jason had insisted on. As they stepped into the wreckage of their backyard, they saw the devastation that surrounded them. Cars were overturned, debris scattered across the street, and homes—many of them—were nothing more than waterlogged ruins.

Maddie looked around in stunned silence. She turned to her dad, her voice barely a whisper. "I can't believe it."

Jason didn't say anything. He didn't need to. His neighbours, who had once mocked him, who had shaken their heads and chuckled at the sight of his ark, were now standing waist-deep in the aftermath of the flood, looking at him with a mixture of disbelief and gratitude.

Mr. Harris waded over, his face pale and drawn. "Jason... mate... you were right." His voice cracked, and for a moment, the elderly man could only shake his head. "You were the only one who saw it coming."

Jason didn't gloat. He didn't feel vindicated or proud. All he felt was relief—relief that his family was safe, and sorrow for those who hadn't been so lucky.

Megan wrapped her arms around him, tears in her eyes. "Thank God you didn't listen to us."

Word spread quickly that Jason Johnson's shelter had saved his family. People who had once laughed at his preparations now came to him for advice, for help, to share stories of what they'd lost. And though Jason had prepared for this moment, it still felt surreal. He'd tried to warn them, but no one had believed him.

In the days that followed, as the clean-up efforts began and Brisbane slowly started to rebuild, Jason stood quietly on his front porch, watching as his neighbours worked together to piece their lives back together. The "ark" in his backyard was no longer the subject of jokes—it had become a symbol of resilience, of foresight, of surviving the unthinkable.

He hadn't just saved his family—he'd given them a future. And in the end, that was all that mattered.

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