

# STRATEGIES TO PREPARE

## DISASTER PLAN

- Take action in preparation for the global economic storm.
- Read books and articles on emergency preparedness. (see list below or “Resources” on website)
- Have a disaster response plan in the event of emergency or disaster. If communication is down, have a plan in place for where to meet and where to go. The government recommends to expect at least three days before help arrives or you are able to reach safety. For radiation protection, purchase Potassium Iodate or Potassium Iodide. Purchase or prepare an emergency kit that is waterproof and easy to transport.
- Consider having three days of food and necessities available for leaving your area quickly. Be able to open, cook and serve your food. Food should be stored in watertight containers. Pack a change of clothes with additional clothing to add layers for warmth, including coats, for each family member. Don’t forget a hat and gloves. Choose shoes wisely, preferably waterproof and appropriate for hiking. Some families may want to purchase a tent and sleeping bags suited for your local climate. Include an extra wool blanket for each person. Have medicine and vitamins packed to go, along with a first aid kit.
- Consider purchasing a shortwave radio for communication, and learn how to use it.
- In the event of EMP or Electro-Magnetic Pulse attack, research and consider preparing a Faraday cage or shielding. Fairly easy and inexpensive, the Faraday cage can protect your survival electronics from EMP damage.



## BE INDEPENDENT

- Utilize the *Be Your Own Bank* strategy as follows. Reduce your exposure in the bank to only one month of cash reserves in the bank. Maintain the balance of your cash reserves in your possession using zip lock sealed bags to protect against moisture. Put the sealed bags into fireproof lock boxes. After you have reached the desired level of cash reserves in paper money, then purchase physical gold and silver coins. Retain all precious metals in your possession.

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- Share with family and friends what you learn and create a network that can work together. Be available to help and support each other. A formed group may stretch your purchasing power. Share talents, knowledge, assets etc. to benefit the group and others.
- Become as independent as possible from the government and its systems. Read books on how to take care of your family and help others. (See list below or "Resources" on the website.)
- Raise your understanding of the economy and the Federal Reserve.
- Create a community protection group that watches out for each other's property and wellbeing. Update contact and emergency information for your community. Be aware of the cars your neighbors drive and who comes and goes. Know normal routines for your neighbors. Contact them if you see something unusual. Get to know your neighbors, forming relationships now to be better prepared to work together in the future.

## FINANCIAL



- Store your own money and assets. Keep approximately one month of cash reserves in a bank with the rest in your possession. Purchase physical gold and silver coins and retain personal possession.
- Pay off debt. Use debt reduction strategies to become debt free. Make paying off your car and home top priority. Maintain hard copies of all payments made on mortgages, car loans, lot loans etc. Be able to prove payments made and keep the information up to date.
- Save part of your income. If you do not have a cash reserve, then work on this first following the *Be Your Own Bank* strategy listed under the Be Independent section of this article.
- Start now to reduce spending. Avoid spontaneous purchases, instead weighing the decision before buying simply because it is a good deal.
- Diversify your income sources. Consider starting your own business or a side business. Build multiple streams of income.
- Bartering may become a way to pay for food and services in the future. What do you have to barter with in terms of goods or services? Learn or improve skills with the potential of selling or bartering in mind.
- Keep a three to six month liquid cash reserve. Keep only one month of cash reserve in a bank account to cover expenses. The remaining cash reserves need to be in your physical possession. Dollars in your possession should include small bills, ones, tens and twenties so you have the

ability to make change. After Hurricane Katrina, people stood in long lines to get basic needs met. People with small bills moved to the front of the line. Consider buying a fireproof safe to store money in addition to storing in a zip locked sealed bag.

- Review the allocation of your assets and consider making changes in preparation for the future. Financial markets are being shaken. Some states and municipalities are going bankrupt or the equivalent of bankrupt. We will have deflation, inflation and ultimately hyperinflation as a result of the Federal Reserve printing more money to hold off financial collapse. Consider a minimum of 10-20% of your wealth allocated into physical gold and silver to protect your family from the devaluation of your dollars and the debt-based economy. Keep purchased precious metals in your physical possession. Reevaluate your stock and bond portfolio and retirement plans. Consider if any of these assets need to be divested. There is a lot of discussion regarding retirement savings plans being seized by the government and used to pay off government debt. A government takeover of retirement plans already occurred in Argentina and other countries.
- Talk to a Financial Advisor regarding your investments and a CPA regarding tax consequences before making any decisions.

## **BASICS OF LIFE**

- Some analysts predict that both residential and commercial real estate will decrease in value over the next several years. However, agricultural real estate may become very valuable in the future. People may move out of large city centers to areas that are more rural. As food becomes more expensive, people may desire to plant gardens. Even a small garden can produce homegrown fruits and vegetables such as tomatoes, squash, lettuce, and cucumbers. Consider replacing ornamental bushes and shrubs with edible varieties, many of which look beautiful. Contemplate growing an organic garden with non-hybrid seeds. Learn and practice methods for canning and preserving food.
- Plan for a natural storm situation. Consider sources for the basic needs of life such as food, water, light, heat/air conditioning, shelter, fuel, and electricity.

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- Consider storing a minimum of six months or more food supply. Think about food sources that have a long shelf life. Food usually comprises the second largest expense in the family budget. Make sure to store food in food grade containers, and observe the expiration or use by date. For those in areas that flood, waterproof your food supply by storing in food coolers, securely taped.

Some food supply options include:

Canning or Canned Food

Emergency Ration Food Bars

MREs (Meals, Ready to Eat)

Grains and Beans (Beans, rice and seasonings make a hearty, low cost meal and store well)

Low-Moisture Foods

Freeze Dried Foods



- Consider creating a non-hybrid seed bank that stores for years. We suggest non-hybrid seeds, stored in envelopes, which allows seeds to breathe.
- Evaluate having a safe drinking water supply. Conduct research on water filtration systems, water storage, a rain collection system, and/or water well. Create a plan for enough water to supply your family for six months. Water could become scarce in some areas of the country. Plan on one gallon per person per day (½ gallon is for drinking purposes). For storing water, you can purchase large containers that are food grade and BPA free. Some large water containers come with a spigot for convenience. Also, consider a water purification system.
- Keep sufficient supplies of medicine and vitamins stored in your home.
- Consider purchasing a gas or diesel generator or alternative power source for your home such as wind or solar power. If your alternative power source needs some fuel source, then make provision for it. When Hurricane Sandy hit in 2012, some had the generator, but no fuel since it was in scarce supply.
- Maintain sufficient supplies of various battery sizes for your various household needs.
- Be aware that fuel prices are rising just like food. You may want to look at a more fuel efficient car or one that runs on something other than gas. Alternatives to gas powered cars will probably become more widely available as gas prices increase.

## SECURITY

- Plan ways to protect your family, home and business physically with self-defense and personal protection. Be prepared to protect yourself, your family and valuables on multiple levels. Self protection products include: Pepper Spray, mace spray, Stun gun, Taser gun, Hand gun with ammunition, self-defense techniques, security cameras, watch dog, guns and much more. Become a student of self-defense.
- Consider taking important documents out of your safety deposit box. Banks may close for extended periods of time before they reopen. Several of our sources indicate there may be only three to five banks remaining in the United States in the future.
- Protect your privacy. At home, at work, on your computer, cell phones, etc. Be sure all of your computers and your home network have up-to-date software for protection from invasive, viruses, spy ware and trojans. Consider a hardware firewall and router for more complete home network and computer protection. Backup your data and important documents. Consider an external hard drive in addition to an internet backup system accessible from anywhere. However, at some point, even the internet may not be safe.



## SOURCES

Walton Feed	<a href="http://waltonfeed.com">http://waltonfeed.com</a>
Daily Bread	<a href="http://www.dailybread.com">www.dailybread.com</a>
Shelf Reliance	<a href="http://www.shelfreliance.com">www.shelfreliance.com</a>
Emergency Essentials	<a href="http://www.beprepared.com">www.beprepared.com</a>
Heavens Harvest	<a href="http://www.heavensharvest.com">www.heavensharvest.com</a>

## HELPFUL LINKS

FEMA (Federal Emergency Management Agency)	<a href="http://www.fema.gov/plan/index.shtm">www.fema.gov/plan/index.shtm</a>
National Terror Alert Response Center	<a href="http://www.nationalterroralert.com">www.nationalterroralert.com</a>
Mayo Clinic	<a href="http://www.mayoclinic.com">www.mayoclinic.com</a>
Disaster Assistance	<a href="http://www.disasterassistance.gov">www.disasterassistance.gov</a>
Center for Disease Control and Prevention	<a href="http://www.cdc.gov">www.cdc.gov</a>

Center for Infectious Disease Research & Policy	<a href="http://www.cidrap.umn.edu">www.cidrap.umn.edu</a>
USGS Earthquake Hazards Program	<a href="http://earthquake.usgs.gov/earthquakes/recenteqs">http://earthquake.usgs.gov/earthquakes/recenteqs</a>

## READING

### Books

*Basic Economic*, Thomas Sowell

*Crash Proof 2.0: How to Profit from the Coming Economic Collapse*, Peter D. Schiff

*Empire of Debt*, Bill Bonner

*Guide to Investing in Gold & Silver*, Michael Maloney

*Human Action: A Treatise on Economics*, Ludwig Von Mises

*I.O.U.S.A.: One Nation. Under Stress. In Debt*, Addison Wiggin

*The Case for Gold*, Ron Paul and Lewis Lehrman,

*The Dollar Meltdown*, Charles Goyette

*Secrets of the Federal Reserve*, Eustact Mullins

### Newspapers

*Investor's Business Daily*

*Wall Street Journal*

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