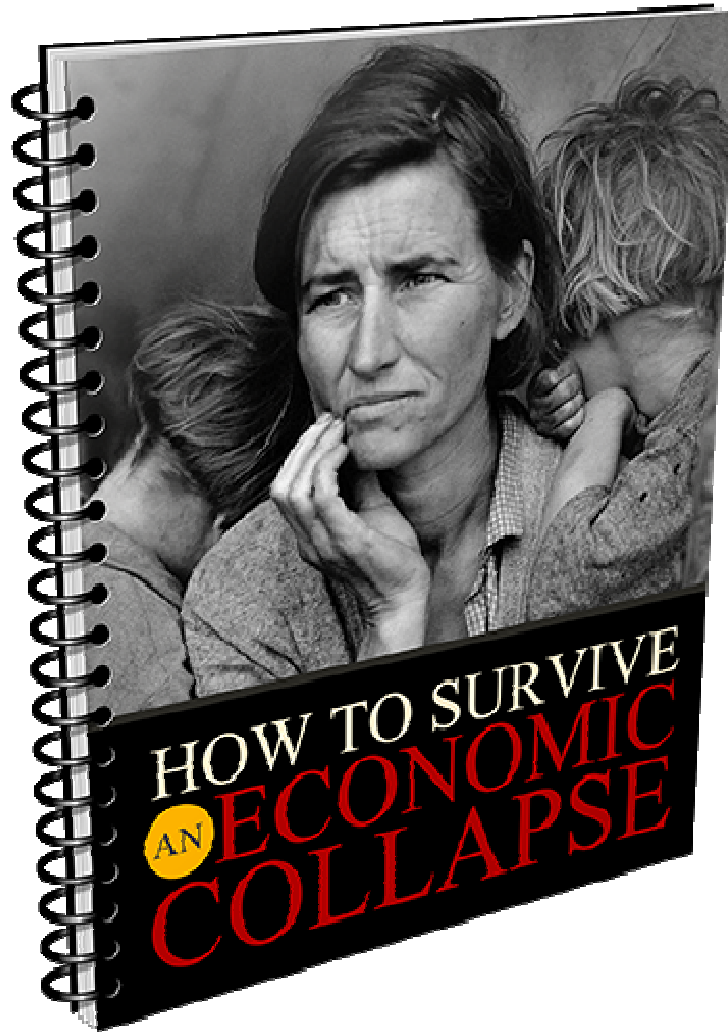


SURVIVING AN ECONOMIC COLLAPSE



BY ALEC DEACON

v.2.0

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INTRODUCTION

Of all the doomsday scenarios that preppers are getting ready for, one of the most common and most realistic is an economic collapse in the United States. Ever since the 2009 housing crash and its effect on the American economy, people have been watching the financial markets much closer than normal. Gold and silver prices have skyrocketed almost as fast as the national debt. For those who are looking, there are signs of a pending economic collapse, much worse than the one in 2009.

People look at what happened in Greece in 2012 and wonder if their financial woes are a foreshadowing of things to come in the United States. Others look to the Argentinean economic crisis that happened from 1999 to 2002 and see many parallels with what is happening in the United States today. Still others see the lack of recovery from the housing crash, the high unemployment rates and the growing national debt as signs that the economic end of our world is near.

While many other forms of disasters cause economic problems, there is a huge difference between those and a general economic collapse. When natural disasters strike, they are limited in their scope. While tens or hundreds of thousands of lives may be affected, it doesn't affect the whole country. On the other hand, an economic collapse will affect the whole country, eliminating the possibility of aid from those who aren't affected.

Taking that one step further, we saw that the financial crisis of 2009 quickly spread from the United States to Europe and the whole world. As the world's largest economy, the ripple effects of what happens in the United States economy extend throughout the world. Help couldn't come from other countries, because they needed help as well.

Some economists are saying that a more serious economic crisis is right around the corner, one that will eclipse even the Great Depression. When that one comes, are you ready for it? Will you be able to feed your family when unemployment hits 25 percent or more? Will you be able to protect yourself from the marauding mobs who are looting everything from food to television sets?

This coming economic collapse won't be the first one the world has seen, nor even the first one it's seen in recent years. I've already mentioned Greece and what happened there. There's also the economic collapse that happened in Argentina. From 1999 to 2002, Argentina was going through its own economic hardships, with unemployment rates that topped 25 percent, inflation which was as high as 2000 percent per year, and the government unable to pay its debts.

Like all similar problems, the Argentinean economic crisis was brought on by a combination of factors, some of which took years to fully manifest. Nevertheless, there were three major factors which contributed to the problems, all of which hit at the same time:

- Huge amounts of government debt created by the former president, Carlos Menem
- Reduced tax revenues caused by high unemployment
- A fixed exchange rate between the Argentine peso and the U.S. dollar, even though the Argentine economy was in a slump, reducing the actual value of the peso

When we look at these three things, we can see some similarity between them and what is happening in the United States today:

- The national debt is over 16 trillion dollars, the highest it has ever been; it's actually higher than the GNP
- The middle class is shrinking, due to high unemployment and increased tax burden; this is reducing tax revenues when they are needed most
- Lack of confidence in the value of the dollar, reducing the nation's credit rating

This last thing, the lack of confidence is the most serious. The great depression early in the last century had economic reasons for happening; but it also had psychological ones. Our economy, from the value of stocks on the stock market to the value of the dollar in your pocket is largely an exercise in psychology. While there are physical assets to back up some part of the total money which is in circulation, the biggest reason why it has value is that everyone thinks that it has value. If that confidence were to be seriously lost, the whole house of cards could come crashing down.

If you look back at the three points I just made about the United States, you'll see that I mentioned lack of confidence in the value of the dollar. Investors are bailing out of the stock market, government bonds and other investments as fast as possible, putting that money into precious metals. In fact, so many people bought silver coins in January of 2013 that the U.S. mint ran out of silver to mint into collectible coins!

In such a situation, all it takes is one critical event to cause an economic collapse. There are a number of potential events stacking up, any one of which could be the necessary trigger. We may be only months away from an economic collapse... maybe even days.

As of this writing, the U.S. government is printing huge amounts of money, in order to artificially keep the inflation rate down. While this is working for the moment, it's the type of thing you can only do for so long. Eventually, it's going to catch up, and the longer it takes for the bill to come, the bigger it's going to be when it gets here. The bill I'm talking about is hyperinflation, and it could come knocking on our door any day.

The second big thing that could become the trigger is when the world stops loaning money to the United States. Our government is basically surviving on credit. Eventually, everyone hits their credit limit and the lenders say a collective "No more!" When that happens, the money to operate the federal government will dry up.

The third potential trigger is Obamacare. We still don't know the long-range effects of this major piece of legislation. In 2012, when companies had to start paying for health insurance for their employees, or

pay fines, we saw companies starting to cut hours, layoff employees and even close their doors. Starting in January of 2014, everyone who doesn't have employer supplied health insurance is going to have to get it, or pay the federal government for it. That means that the average family of four will have 2,400 or less of disposable income per month, less money they can use to go out to eat or buy a new television set, that's going to hurt the economy.

There are other potential triggers out there that could cause an economic collapse. These are just three of the biggest which we, as a country, are facing as I write this book. I can't tell you which one will be the biggest problem, or whether it will be a combination of all three. All I know is that we're sitting on an economic keg of dynamite, and somebody is holding a lighted match.

My good friend Luis lived through the Argentine economic collapse. He is a quiet sort of person, who doesn't like a lot of attention; so he's never written or spoken about his experience. Even so, he was willing to talk to me about his experiences in preparing for and living through the collapse.

Since the Argentinean economy was on a downslide for 9 years before the collapse, Luis had a pretty good idea what was coming. While many people bemoaned the situation, he started getting ready for it. Of course, there wasn't any real prepper movement in Argentina at the time, nor were there any books he could turn to in order to find out how to prepare for the coming crisis. All he knew was that things weren't getting any better and were probably going to get worse. Based on that, he did what he could.

The wake-up call for Luis came in 1990, when the country went through another bout of hyperinflation. Although the government moved to stabilize the situation, their means of stabilizing it could only be called a band-aid. Eventually things were going to fall apart and he was sure of it. So, he decided to start doing what he could to protect his family and prepare for whatever might come.

Luis' biggest concern about an economic collapse was the things which might not be any longer available. While he knew that he couldn't foresee what wouldn't be available, he was especially concerned about the needs of his six-year-old daughter. She had some health problems, which caused her to need regular medication. As a side-effect of her problems, she got sick easily, so was regularly taking antibiotics for a number of infections, especially in her lungs. This was critical for her survival and Luis wasn't so sure how easy they'd be to get in the case of an economic crisis.

Besides stocking up on medicine, Luis started stocking up on everything else his family used regularly, food, personal hygiene items and even spare tires for his car. Since he wasn't sure what to stock up on, he tried to get a little bit of everything. Fortunately, Luis owned his own business, so he had the money to work with and a place to keep everything.

Another thing that Luis did was to buy a couple of guns. To do so required traveling to the capital and getting a special permit, but he decided it was worth it. He remembered the riots which had broken out in the past, on the various occasions that the government was overthrown, and wanted to be ready. While he didn't want to have any part in an overthrow of the government, he didn't want his home and business vandalized by the rioting mob. He'd seen that before, as a child, and didn't want any part of it.

It was probably Luis' efforts in stocking up that made the biggest difference for his family. When the economic crisis hit in 1999, his business almost folded. There weren't enough customers to pay the bills, but at least he was able to take care of his family.

As Luis told me about what he faced in those three years, I was surprised. There were many things which happened, which one would expect. But there were also things which one wouldn't. Some of the things that went on around him were:

- Widespread looting
- Increased vandalism
- A surge of kidnappings
- People willing to do anything in order to feed their family
- An almost total stop of imported goods
- Closed hospitals, clinics and doctor's offices
- Lack of public services, as government workers who weren't paid left their offices
- Businesses closing down
- Store shelves nearly empty
- Runaway inflation, with wages not increasing
- A drastic increase in the poverty rate
- 40,000 people becoming "cartoneros" (literally translated as cardboard collectors) in order to sell for recycling so they could feed their families
- Large number of people losing their homes, cars and businesses
- People's life's savings eaten up by inflation

Life in Argentina suddenly became a school in survival. What had been a nice place to live became a dangerous place to survive. The school of hard knocks was in session, and the grading curve was steep. Luis and millions more had to learn how to survive the economic crash. Fortunately for Luis, he was more ready than many others.

I was, and still am, extremely thankful for what my friend Luis taught me about surviving an economic crash. While I can't guarantee that we won't face one here in the United States, I can't see any way that we might avoid it. The information that Luis gave me might just be the difference between my family being comfortable in the midst of suffering, or becoming another family who loses their home, their livelihood and maybe even their lives.

PREPARE FOR THE INEVITABLE

The first lesson that Luis taught me was that the Boy Scouts had it right; "be prepared" is a great motto for anyone to have. It doesn't matter what sort of problems you confront, being prepared has more to do with your ability to overcome those problems than anything else.

Those who are prepared are usually looked at as incredibly prescient by their friends and neighbors. Of course, those same friends and neighbors would have described them as eccentric, neurotic or paranoid the week before the disaster strikes. Yet once things go wrong, they are suddenly the wellspring of all wisdom, simply for having prepared. Yet, in reality, most people who prepare for disasters aren't any of these things, they are just people who don't like to trust in others for their security.

Luis had foreseen the problems facing his country, but he felt that one would have to be blind to not see them. There were a number of years of financial problems which led up to the financial crash of 1999. The only thing he did was to see what was already happening.

Most people walk around with their eyes closed, ignoring potential problems. I live in a ripe hurricane zone. Yet, most of my neighbors don't have any plans for surviving a hurricane. They laugh about it and talk about having a hurricane party, but they don't have any idea of what they'd do if a major hurricane hit our area. Yet every year we get hurricane warnings, even though most of them don't hit our area.

Being prepared for an economic collapse isn't much different than being prepared for any other crisis. Like any other disaster, it affects all areas of our lives. So, we need to be ready for it in all areas of our lives. This includes:

MENTAL PREPARATION

Luis readily admits that a lot of what made it possible for him to make it through the Argentinean economic collapse more or less unscathed was that he was mentally prepared for it. When things started falling apart, he didn't have to think about what he was going to do, because he had already thought about what he was going to do. He had a plan of action; and while that plan wasn't perfect and had to be changed, at least he had a starting point.

When everyone else was running around like a chicken with their head cut off, Luis was getting his family together and explaining what they were going to have to do to survive. When the mobs were marauding in the streets, looting and vandalizing, he already knew how we was going to protect his family. When food and medicine supplies became hard to come by, he had his stockpile in place. When his business incomes dropped, he had already thought of how he was going to survive.

As Luis watched, his neighbors panicked. It was clear that they didn't have a plan. Their lack of planning caused them enormous problems; problems which Luis was able to avoid. After almost ten years of asking himself "What if?" Luis had a pretty good plan put together. It wasn't perfect, but it was usable.

STOCKPILING

The second part of preparing is stockpiling. When goods are in short supply, it's the goods you have in storage which get you through. When the shelves in the stores are empty, it's a good time to have the shelves at home full. Luis had gradually stockpiled food, water, medical supplies, even toilet paper for

his family. While they didn't have everything they wanted, they did have enough to make life a lot easier. He still had to buy some things, but he didn't have to try and buy everything with the limited funds he had on hand.

The runaway inflation that they experienced made buying almost anything difficult. Prices skyrocketed on everything, rising 200 percent in one month! That year, the total inflation was 2,000 percent. Even if the goods had been available in the stores, he probably wouldn't have had the money to buy them.

CREATING ALTERNATE MEANS OF SUPPLY

Stockpiling can only take you so far. Eventually, those stockpiles will run out, whether it's in a year, or ten years. Being able to produce your own food, in your own backyard can make a huge difference. One of the things that Luis did, several years before the collapse, was to build an aquaponics system. This consisted of a vegetable garden and connected fish farm, all in his backyard. The water from the fish tank was used to fertilize the plants, which in turn filtered the water for the fish. The balance between the two ensured that both the fish and the garden were healthy.

More importantly than that, before the collapse even hit, Luis was producing a large part of his family's food, right there in his aquaponics system. He wasn't growing chickens or beef; but he had all the fish and vegetables he wanted.

At several points during the crisis, their city water service went out. Luis had already planned for this, and filtered water from his fish tank for the family to use. While they had to ration their water, because they didn't know how long they'd be without water service, they had water. Had he not had a water filter and the 2,000 liters of water in his fish tanks, he would have had to travel 2 kilometers to get to a functioning source of water.

LEARNING NEW SKILLS

The aquaponics system shows another thing which Luis had to do in order to prepare for the collapse; he had to learn new skills. For most people, the ones who don't prepare, this doesn't happen until after the crisis hits. Unfortunately, the school of hard knocks is a rough teacher, and the grading curve is extremely steep.

It took time to learn how to manage his aquaponics system. Since he had never been particularly good with plants, Luis struggled to learn. The first year, he lost almost all his fish. The second year, he did better. But it wasn't until the third year that he was producing well enough to really provide a major part of his family's diet. Had he waited for the crisis to start, it would have been too late.

"When you're in survival mode, you have to do things differently" was one of Luis' favorite sayings. When we were talking about everything he had to do in order to make it through the financial collapse, he repeated that over and over again. He also warned me sternly to learn what I needed to know ahead of time. I asked him what he meant by that, to which he responded, "When your child is bleeding, you'd better know how to suture a wound; that's not the time to learn." Wow; that really struck me!

DEALING WITH THE MOB MENTALITY

Although there were lots of financial problems in Argentina before the collapse, things really started getting ugly when the government put a freeze on people's bank accounts. The economic situation had reached the point where people no longer trusted the banks and started pulling their money out. In response to this, the government enacted a partial freeze, only allowing people to take out the equivalent of \$250 per week.

This brought about widespread riots and social turmoil. It became dangerous to go out on the streets. What started as simple demonstrations soon became ugly. The mob mentality took over and people started looting and vandalizing. Much of it was directed at banks and foreign owned businesses (especially American and European), but it rapidly spread to general violence. Fires were set on the largest street in Buenos Aires and there were many violent clashes between the police and mobs of angry protesters.

UNDERSTAND THE MOB MENTALITY

The mob mentality can break out at any time, but is more likely to break out in large groups. The larger the group, the more people start to lose their identity, taking on the identity of the group. If anger is present, then the anger feeds upon itself, growing as the group grows. This anger looks for a means of expression, often directed at whatever target most represents the reason for their anger.

Within a mob, people are much more likely to do things they wouldn't otherwise do. Inhibitions are let down as fear of being identified lessens. Without the fear of being identified and singled out for punishment, people are much more likely to take violent action or even criminal action.

The more desperate people are, the easier it is for them to fall into mob mentality. A situation such as existed in Argentina, with a high unemployment (over 25%) rate and poverty rates indicates that there were a lot of desperate people. This further reduced their inhibitions, giving them the necessary impetus to follow the mob in criminal activity, vandalism and violence.

People who are loners or who feel like they are social outcasts are much more susceptible to this attitude, as they already have a surfeit of pent-up anger. The mob camouflages them, giving them a feeling of anonymity in which to express their anger.

DEALING WITH A MOB

The best thing to do is to avoid having anything to do with a mob. We are all susceptible to being captured in the mob mentality, especially during times of high stress, such as a crisis. Even if we don't fall into the mob mentality, there is always the risk of becoming a victim of the mob, as they seek a place to vent their anger and frustration.

To avoid mobs, one needs to increase their awareness of their surroundings. Any large group has the potential of turning into a mob; so avoid large groups of people. Look ahead at what is along the road or wherever you are. If you see a large group of people, find a different route, which will allow you to skirt around them. For cases where you might suddenly find yourself in the middle of a large group of people, work your way to the edge of the group, without seeming to be in a hurry.

Should a group of people suddenly start to manifest signs of anger or turning into a mob, pretend to go along with the group. You don't want to stand out and you especially don't want to stand out as not being part of the group. If they perceive that you are against them, they can quickly turn against you.

As the mob moves, you can move too. The only difference is that you aren't moving quite how the group is moving. If the mob moves down the street, move down the street. But as you do, gradually work your way over to the side of the street. At the same time, move slower than the group, so that you gradually reach the back of it. When the right opportunity presents itself for you to slip down a side street, while nobody is looking, do so. Better yet, find a building that you can enter, such as a hotel, which will allow you to exit on another street.

Whatever you do, remain calm. If you are overly agitated or start running, you can escalate the situation dangerously. Avoid making eye contact with anyone or seeming very interested in them. Remember, the mob is anonymous, if people feel singled out; they will feel it as a challenge and may react violently.

PROTECTING YOUR HOME FROM A MOB

Most of the time, the mob stays in public areas, on major streets and targets buildings that represent whatever it is they are angry about. However, there is an exception to this, that of gangs who are searching for food and other supplies in order to survive. They know that they won't find food at a U.S. consulate, but they might find food at somebody's house.

In this type of case, the thing you don't want to do is have your home stand out. If the electricity is out, don't be the only house on the street with lights on. Make your house blend in as much as possible. If you look like you have things that nobody else has, then you may as well paint a nice big target on the front door.

You also want to make your home hard to break into, without being obvious about it. Criminals are generally lazy. If you can make it too much work for them, then they'll go somewhere else. On the other hand, if you obviously have five deadbolts on your front door, that will incite curiosity. Better to only have one deadbolt, but have the door barred on the inside.

Bars over the windows and doors are very useful deterrents as well. It's extremely easy to break an unbarred window, but a barred one is a barrier that takes too long to get through. Once again, you don't want to be too obvious. If nobody in your area has barred windows, having them makes your home stand out. On the other hand, barred windows are becoming more common, making it easier to procure them and to put them on your home, without it appearing obvious.

A good backyard privacy fence is a must. While it won't keep any serious criminal out, it will make it hard for them to see your garden and any other food production you have in operation. If nothing else tips people off that you have a garden, they won't go looking.

PROTECTING YOUR FAMILY

The biggest issue in any disaster, let alone a financial collapse, is protecting your family from harm. Luis told me that he faced three distinct, but interrelated risks during the financial collapse, any of which could have spelled disaster for them. These three risks were the marauding mobs bent on violence and destruction, hungry desperate people looking for food and an increase in kidnappings for profit.

Kidnapping for money has long been a cottage industry in Argentina, ever since the start of economic difficulties. It is said that desperate people do desperate things, and when people are hungry and desperate, without hope of finding a job, it's much easier for them to turn to violence and other illegal actions to get what they need. Since the police forces in Argentina haven't been effective enough in stopping kidnapping, many people of low morals see that as an option.

As a business owner, Luis realized that he was a potential target for kidnapping. He told me that just like in America, everyone assumes that all business owners are wealthy; and even though he owned a small business, people saw him as being wealthy. It didn't matter to them that the financial collapse had just about destroyed his business, the perception was still there.

When family members are kidnapped in Argentina, the only hope that a person has is to pay the ransom. That doesn't guarantee that the family member will be returned, as they may kill them anyway. He told me about one case of a wealthy couple whose son was kidnapped. His fingers were cut off and sent to the family one by one. Even though they paid, they never saw their son again. However, many others who paid did have their loved ones returned to them without harm.

PASSIVE HOME DEFENSE

If any of the hungry people who were searching for food or the mobs bent on violence had known that Luis had stockpiled supplies and set up an aquaponics farm in his back yard, he was sure that they would have knocked down his door. He had to camouflage his operations the best he could, so that he would look as bad off as everyone else.

Herein was an important lesson that Luis taught me. Many people think that protecting your family means being ready to hold off an army of angry aggressors with an arsenal of weapons. While there is some truth in that, it really isn't the best protection. The best protection in the midst of economic chaos, poverty and lack is to make yourself, your home and your family invisible.

Unfortunately, there is no material you can buy to make clothing out of or to put over your house that will make it invisible. However, you can still make yourself effectively invisible, by just not letting people see you or what you have.

Nobody has the time or energy to search from house to house, seeking things to steal or people to victimize. All criminals, whether the regular kind, or just people who are desperate in a crisis, are trying to find a way of getting what they need for the least amount of effort. So, if you and your home don't come up on their radar screen, they don't bother you. You have to keep yourself "down in the ground clutter" so that they don't realize you are there.

Okay, so how do you do that? First of all, you have to hide anything that shows you are better off than other people. People will notice quickly if you are throwing away large amounts of food, are driving your car when nobody else has gas, or when your house is the only one on the block that has its lights on. Hiding the signs that you have prepared and are weathering the storm better than most will go a long way towards making you invisible.

The second thing to make you invisible is staying at home as much as possible. If your family is out in public, somebody is going to ask how you are doing. But, unless you are the local celebrities, if nobody sees you, there's a good chance that they won't think of you.

Covering up your windows, so that your house looks abandoned or boarded up can only help this appearance. Most people won't bother with a boarded up home, thinking that there's nothing worthwhile in there. A homeless person might try and open the door, seeking shelter; but as long as the door is locked, they'll go on down the street.

THE BEST HOME DEFENSE GUN

So, the first part of protecting your family is to play the invisibility game. Do everything you can to remain off of everyone's radar, and you are much less likely to become a target. Even so, you might slip up, or there might be someone who remembers from before the crisis that you were always pretty well off. These people may not be put off by a locked door and covered up windows. They might just see your locked up home as a target, thinking that there's something valuable inside.

In that case, you need to be able to defend yourself. That's why Luis went through all the trouble of getting a permit to have guns in his home. Although he didn't want to get into a shootout with anyone, he knew that there was a risk that his home might be invaded and he'd have to do something about it.

With this in mind, Luis started researching what type of gun to buy. His first thought was to buy a good hunting rifle, because he had been trained as a sniper during his military service. Although he hadn't shot anything for several years, he was sure that he remembered how and could still hit a fly at 200 meters.

There was only one problem with that line of reasoning. While that hunting rifle would be great to have if he had to go hunt meat for his family, it wasn't going to help him defend his home very well. If he started shooting people 200 meters from his home, he'd have a hard time convincing the police that it was self-defense. He needed something that was useful at close range, not long range.

For most people, that would mean a pistol. Pistols are designed to be close quarters weapons. While they don't have the long range accuracy of a hunting or sniper rifle, within the close confines of a home, they're plenty accurate enough.

There's only one problem with using a pistol for self-defense; that's called nerves. When an intruder breaks into your home, you're going to be nervous, without a doubt. That nervousness is going to manifest itself in shaking hands and difficulty at aiming accurately. Luis knew that he could overcome that nervousness with training; he just didn't know where he could get the training that he would need.

Ultimately, Luis settled on a shotgun as his main home defense weapon. A shotgun is an ideal short range weapon, due to the high amount of lead it puts downrange, the natural spread of the pellets, and the high knockdown power that it has. With a shotgun in his hands, it wouldn't matter if Luis was nervous, his chances were much better for hitting and putting down any intruder who managed to make it into his home.

WHEN A PISTOL IS USEFUL

While a shotgun is an excellent weapon for home defense, it isn't so good for use when you have to leave the home, especially when you're walking or driving in the city. Shotguns are just too big and bulky to conceal effectively. That's where a pistol comes in handy.

Pistols have two main advantages over rifles and shotguns; concealability and maneuverability. A pistol can be hidden in a small area, like a car glove box, under the cushion of a chair, or even tucked into the back of your belt under a jacket. Some "pocket guns" can be carried easily in a pants or jacket pocket or concealed in an ankle holster. While pocket guns aren't as accurate or easy to shoot as larger pistols, they make up for that with the ability to hide them easily and take them anywhere.

Rifles and shotguns are difficult to use in close confines simply due to their length. You either end up hitting the barrel against something or the stock. That's why rifles which are used by SWAT teams, like the MP5, are very short. The MP5A3 with a collapsible stock is only 21 inches from end to end, rather than a typical hunting rifle, which is 35 to 40 inches long.

A pistol is even shorter than that. The famous M1911A1 (Army Colt .45) is only 8.6 inches long, which is fairly large for a pistol. The Ruger LCP, one of the most popular pocket guns on the market is only 5.1 inches long. When a firearm has to be used in a building, whether trying to avoid a crowd of people or avoid furniture and walls, that short length is a great advantage.

The thing that a pistol loses, compared to a rifle, is accuracy. In the Old West, the most common caliber for both pistols and rifles was .44. The Colt revolver and the Winchester model 94 of that time both used the same cartridge. While the pistol may have been carried for self-defense by somebody traveling in dangerous country, hunting and other long-range shooting was always done with a rifle. The same round, fired through a longer barrel was just more accurate.

The other time when a pistol is useful is as a backup gun. Any firearm has the potential for jamming once in a while, and they all have the potential for running out of ammunition. When a rifle or shotgun runs out of ammunition, it's nice to have a pistol hanging from your belt.

WHY NOT BUY AN ASSAULT RIFLE?

One important thing that Luis had to realize, which I think we all have to realize, is that defending your home and your family isn't the same as going hunting for criminals or going to war. Many people think they need a fully-automatic assault rifle to defend themselves, but all that firepower really isn't going to help you as much as you may think it will.

First of all, automatic weapons tend to climb when they are fired. So, even if you have an armed intruder in your sights for the first round, if you hold that trigger down, the rest of your shots are just going to bore holes in the air. Even worse, those shots may hit an innocent person as much as a mile away, injuring or even killing them. Fully automatic weapons are used for one thing in modern warfare, suppressive fire. That means that a lot of shots are fired, not with the intent of hitting the enemy, but of making him keep his head down and not shoot at you.

I haven't heard the figures for any more recent wars, but during the Vietnam war, there were over 300 shots fired for every casualty. That's a lot of lead flying, with very little return on investment. Unless you are planning on fighting a major battle in your home, there's no way that you can afford to throw that much lead around. Not because of the cost of the bullets, but because of the risk to your family. One well aimed and well placed shot will do more to protect your family than 100 shots sprayed at the bad guys.

The other type of gun that's commonly considered for defense is the hunting rifle. I already walked you through the thought process that Luis went through on that. He realized that any gun that required him to shoot at long range turned him from being a defender to being an aggressor. The only way that a hunting rifle or sniper rifle could help him defend his family would be if he was in a mountainside retreat, with a known gang of criminals closing in on his home. Since he didn't have that mountainside retreat and was staying in the city, he wasn't likely to run into that sort of situation.

AVOIDING KIDNAPPING

As I already mentioned, one of the problems which Luis told me happened during the collapse was a rise in kidnappings. Argentina has had a long history of kidnapping for profit, something that the FBI has mostly eliminated in the United States. The kidnappers would grab somebody's wife or child, and hold them for ransom. If enough money was paid, they might allow their captive to go free.

Since we don't have a problem with kidnapping here in the U.S., I was at a loss with how I'd deal with this situation. Luis had plenty of wisdom to share with me on this. More than anything, he told me, "Don't give the kidnappers an opportunity."

Kidnappers look for an opportunity to catch somebody alone that they can grab. They don't bother grabbing men, because men are likely to try and be a hero. Besides, they want the man to come up with money to pay the ransom. So, they look for the "soft targets," women and children. What man wouldn't do just about anything he's told to get his wife or kids back safe?

The key to not giving the kidnappers an opportunity is to not let anyone in the family be alone where they can get picked up. Kidnappers typically spy on their targets, learning their schedule, so that they can find a time when the intended target will be alone, whether it's at home or even better, away from home. They plan to nab them when they are least suspecting it, making them an easy target.

Human beings are creatures of habit. We tend to do the same thing the same way over and over again. That's what they're depending on. If your wife has a habit of going to the supermarket alone, on her way home from work, they'll see that as an ideal time to grab her. If your daughter is in the habit of walking home from school alone, that's the time they'll use. To prevent them from having their opportunities requires changing habits and having an iron-clad rule of nobody being alone, especially alone and away from home.

Many simple strategies can thwart the efforts of kidnappers. Going to the grocery store as a family eliminates that option. Picking your kids up from school denies them the opportunity to grab them on the way home. Working together in your vegetable garden prevents them from sneaking into the yard to grab someone while they're outside the house.

Let me say this, and I'll apologize to the ladies ahead of time. This is going to sound sexist, but it's true. In most cases, women can't protect their children from kidnappers. The typical woman doesn't have the physical strength or the fighting skills to beat off an assailant or kidnapper. They realize this and if necessary will take advantage of it. Men, in most cases, you have to be the one who's picking your kids up from school and taking your wife to the grocery store, if you want to avoid giving the kidnappers an opening.

Now, that doesn't mean that women can't learn how to protect their kids. Women are naturally better shots with firearms than men are. It's true; even though most women don't want anything to do with firearms. Nevertheless, when they learn, they can be dangerous. Women can also learn martial arts, using it to protect themselves and their children. So ladies, if you really want to surprise any potential kidnappers, start learning.

SELF-DEFENSE FOR PEOPLE OVER 50

One of the saddest things that Luis told me about in the Argentinean economic collapse was the victimization of the elderly. It seems that there are still lots of cowards in the world who like to prey on women, children and the elderly. They are seen as easy targets who can't fight back effectively.

Often, the elderly are incapable of fighting back, simply because their strength and health don't allow it. It's not their lack of will that prevents them from protecting themselves; it's their lack of physical

strength and agility. Without that, their attempts at fighting back are ineffective. Criminals, many of whom are bullies, know this and are quick to prey upon the elderly in a crisis.

While a gun is not age discriminatory, many elderly people don't have them and never learned how to use them properly. A gun in the hands of someone who doesn't know how to defend themselves isn't a protective weapon, it's a danger. The greatest danger is if the attacker takes the gun away from them, because then they will often turn that gun on the owner.

Even so, there are things that the elderly can do to protect themselves. Many of these things are just as effective for the elderly as they are for younger people, at times even more effective. The surprise factor of an elderly woman defending herself can magnify the results of her defenses, if done properly.

LET'S DEFINE SELF-DEFENSE

I think it would be useful here to define self-defense. Too many people have a concept of self-defense that came out of Hollywood. Instead of thinking about defending themselves, they think of themselves taking out 50 bad guys and cleaning up their neighborhood. While that may be a great dream, it isn't a great reality.

Defending yourself isn't even about killing an assailant. Self-defense is about getting away without getting hurt. I remember an old friend of mine, an ex Navy Seal, who taught self-defense classes for women. As with many people who teach women how to defend themselves, one of the things that he always taught the women was to kick him between the legs. What was interesting though was what he would say before and after that.

What he taught the women to do before kicking their assailant was to act helpless, like they realized that there was nothing that they could do but put up with it. A little crying and fear would go a long way in that as well. By doing so, they were putting the assailant off-guard, thinking that he was going to get what he wanted, without problem. That way, when the women attacked, he would be much less likely to be ready to defend himself from her.

Then, what he told them to do after kicking them was to run. He said, "You can run a lot faster with your pants off than he can with his around his ankles." He wanted the women to strike and run; getting away from there as fast as they could; even without stopping to grab their clothes.

You see, self-defense isn't about taking out the other guy, it's about making sure he doesn't take you out. In other words, any attack you do has to be focused on giving you a chance of escape. If that means you have to kill him, okay that's what you have to do. But, if that means you momentarily disable him, that's enough; just as long as you can escape.

HOW TO DEFEND YOURSELF WITHOUT GUNS

If you're a six foot four body builder, you probably have enough strength to take anyone on. If you're a black belt in Karate, you have the skills to beat off an assailant, even if he's armed and you aren't. If

you're the proverbial little old lady who's got arthritis, can't see well and is using a walker, you probably can't fight all that well. That doesn't mean you can't defend yourself though.

There are a number of things you can do to defend yourself, which don't require a lot of skill, strength, or practice. More than anything, they require patience; patience so that you'll attack at the right moment to have the maximum impact, and have enough time to get away.

One great passive self-defense method is dogs. I'm not talking about a Chihuahua here; I'm talking German Shepherd, Mastiff or, Great Dane, the bigger and meaner looking the better. Most criminals won't risk dogs, especially large ones. There's something about having a dog rip their throat out that freaks most criminals out enough to go looking elsewhere.

It's even better if you can get your dog some attack training. Dogs already have an aggressive nature, especially when somebody invades their home. So, attack training really isn't about teaching the dog to attack, it's about teaching the dog to attack when you want them to and to stop when you tell them to. The great thing about this type of training is that your dog or dogs will obey you, while ignoring what anyone else tells them.

For a little more active means of self-defense, there are a number of weapons on the market, which are excellent for use in disabling an assailant long enough to get out the door and call for help. Let's take a look at three of them:

Pepper Spray/Tear Gas – Pepper spray has largely replaced tear gas as a personal defense weapon, due to the dangers of tear gas. People who have respiratory problems can be seriously harmed by tear gas, so if you have any problems with your lungs, don't use it! The best pepper spray on the market combines pepper with a little bit of tear gas. This makes for a very effective combination, which can disable an assailant for several minutes.

The problem with using pepper spray or tear gas is that it requires getting close to the assailant and having a good aim. Ideally, you want to hit them in the face (not the eyes) or the upper chest. This causes the greatest possible effect in the least amount of time. Remember, your goal is to incapacitate them long enough to get away, nothing more.

Tasers – Tasers have become a big deal lately. They produce a high voltage (5 to 9 million volts), low amperage shock, which makes the person lose their voluntary motor control for several minutes. You can hit the person anywhere on their body with the taser and still have the same effect. It will even work through light clothing, like a shirt, although heavy clothing offers some protection. The best place to hit the person with the taser is on bare skin.

Like teargas, the problem with tasers is that you have to get close to the person. However, you really don't have to have a good aim. If you can hit them with your hand and push the button at the same time, you've got them. For the next several minutes, they'll be writhing on the floor, while you're getting away.

Flashing Light – A bright flashing light is a very effective weapon. I'm not talking about the flash from a camera, or a strobe light that might be used at a teenager's party; I'm talking about a tactical flashlight which has the capability of flashing brightly and quickly. Several companies make these for use by military and law enforcement officers; but there is no regulation which controls their sale.

For a flashing light to be effective, it needs to be as bright as possible. I have a tactical flashlight, with a flashing function, that provides 600 lumens of light. That's bright enough that it is painful to look at. When in the flashing mode, it disorients and temporally blinds.

This tactic is so effective that criminals are now using it. They'll break into somebody's home, knowing that they are there, using a bright flashing light. Even if the homeowner is armed, they can't shoot effectively, because they can't see where the assailant is. By the time they are able to react, the criminal has them on the ground.

I mentioned the importance of patience, before I started talking about those three weapons. Remember what I said about my friend the self-defense instructor, telling the women to wait, cry and act scared? Well, the same thing applies here. With any of these weapons, the secret is picking the right moment to use them. You want to catch the assailant off-guard, so that your attack has the maximum possible effect.

Just like those women, cry a little, act afraid, and act more disabled than you are. That way, when you do pull out your weapon and use it, you'll surprise them even more, increasing the effectiveness of your attack.

The other thing that waiting does for you is that the longer you wait, the slower their reaction time is. When they come through the door, they're hyped up on adrenalin and ready to fight. The longer you can wait the less ready they are. All that adrenalin that they had coursing through their veins starts to fade away and their alertness is replaced by tiredness. All this is to your advantage, giving you the precious moments you need when you strike.

Don't wait so long that they search you or tie you up. Timing is critical and there's no rehearsal. You have to be able to read their actions and moods, so that you'll know when the best moment to act is. Talk to them, get them off guard, and then when the moment is right, make your attack count.

HOW TO STAY HEALTHY WHEN THE HOSPITALS ARE CLOSED

Another surprising thing that Luis told me about was the loss of medical services. Everyone seems to expect doctors, nurses, ambulance drivers and other medical and rescue professionals to stick to their posts, regardless of what happens. While I'm not here to argue whether or not this attitude is right, I have come to realize that in a crisis these people are suffering just as much as anyone else is.

Medical and emergency crews have families too. When a disaster strikes, they are concerned about their families, just like everyone else. If there's a flood, their homes get flooded too. If there's an earthquake, their homes are just as likely to be smashed as anyone else's. If people have been injured, their families aren't immune. They bear the burden of caring for everyone else, while being concerned about their own families needs as well. In many cases, they suffer greatly to help others, especially when they are doing so while their families need them.

During the economic collapse in Argentina, many people weren't getting paid to work. Health care professionals were expected to go to work, leaving their families, even though they weren't being paid. That was just too much for many of them. Some deserted their posts, deciding they had to take care of their families first.

A similar thing happened during Hurricane Katrina. Hospital staffs were expected to take care of the sick in the hospitals, while their own homes were flooding and their own families needed to be rescued. In most cases, they didn't have any idea if their families were safe or not.

In such a situation, I think it would be very hard to stick to your post and take care of the hurting and needy. Personally, I'm not sure that I could. I would be torn between my duty to my patients and my duty to my family; and while I'm sure that most people would berate me for abandoning my post, thinking that I should put my duty to my patients first, I would have to say that my family means more to me. Fortunately, I don't have to make that decision.

Even without that problem, emergency services are overwhelmed during any crisis. It doesn't matter if you're talking about an economic collapse or a natural calamity, medical services struggle to keep up with the needs of the people. Ambulances are running constantly, emergency rooms are overcrowded, hospitals run out of rooms for patients, and doctors go without sleep as they try to take care of everyone's needs.

Let's face it; our medical system is not designed to deal with crisis. To be ready would require thousands of medical professionals sitting around, not doing anything, just waiting for a crisis to happen. When the crisis happened, they would be rushed to the scene, setting up temporary hospitals and augmenting the existing medical services. This would be much like the old Army MASH (Mobile Army Surgical Hospital), a mobile hospital in tents that could be rushed to a combat zone.

Since such a thing doesn't exist, we must face the fact that in most crisis situations the existing medical services will be pushed to their extremes and beyond. This means that we won't be able to count on them, any more than Luis and his family could count on the hospitals in Argentina.

KEEP YOURSELF HEALTHY

The first part of dealing with the lack of adequate medical services has to be avoiding needing them. That means doing everything possible to keep yourself healthy. Let's face it, much of our sickness and disease is self-inflicted. I'm not talking about injury here, I'm talking about the millions of people who

are dealing with chronic problems like high blood pressure and diabetes, simply because of not eating right and not knowing how to deal with stress.

It has been proven that diabetes is caused by diet. Some people may be more genetically disposed to become diabetic, but they still have to eat poorly to become diabetic. The medical community calls high blood pressure “hypertension.” That literally means “too much tension.” Okay then, deal with the tension, so that it isn’t “hyper” any more.

A proper, well balanced diet will go a long way towards keeping anyone healthy. Much of the food that we eat is destroying our health and making us overweight. People who eat a proper diet are much less likely to become obese and much less likely to have a host of other medical problems.

The second part of this is injuries. When things are falling apart, it’s much easier to get injured. Even if you were to survive an earthquake without injury, just trying to walk down the street could be enough to cause you to get injured. Working to repair your home from a disaster is a much greater opportunity for injury, especially if you don’t know what you’re doing.

While the situation may seem desperate, it’s never desperate enough to do foolish things that will cause you to get injured. Using extra precautions to avoid injury is not only warranted, it could be essential for survival.

RENDER FIRST AID

When medical services aren’t available, we have to learn to do without. That means taking care of ourselves. In the Old West, there weren’t a lot of doctors around. So, many people had to take care of sickness and injury on their own. While the average person didn’t have as much medical knowledge as a doctor does, they probably had more than we have today.

In our modern society, we are extremely dependent upon the medical industry. I remember my mother taking me to the doctor every time I had a sniffle. Maybe she was paranoid, but I don’t think so. I think she was just used to doing things that way. When my own kids were growing up I didn’t have medical insurance, so when they had a sniffle, we gave them some over-the-counter medicine and told them to sleep instead of go to school. You know something? They survived just fine.

Even worse than what my mother did with me, today many parents take their kids to the emergency room for everything. Their insurance doesn’t cover normal office visits as well as it does visits to the emergency room. So, instead of taking their kids to the doctor during the day, they wait until the doctor’s office is closed, and take their kids to the hospital.

There’s a wonderful book that was written a number of years ago, called “Where There is No Doctor.” This was actually written for missionaries and Peace Corps volunteers working in disadvantaged countries. It contains a wealth of practical medical advice, which can be used to educate yourself in how to be ready to take care of everything from sickness to gunshot wounds. Being written for non-medical personnel, anyone can use the information in it, in a time of disaster.

Everyone should know how to treat minor injuries and every family should have a good first-aid kit on hand. I'm not talking about one of those \$9.95 first aid kits that only has 10 band-aids, I'm talking about a real first aid kit that can take care of a large number of serious injuries before needing to be restocked.

With the right knowledge and a good first aid kit, many things can be taken care of right in your own home. While that may not be as good as a doctor, for serious problems, it can at least eliminate the need to find a doctor or hospital for the minor ones. You will save time, money and gasoline, by treating minor injuries and sicknesses there at home.

HAVE MEDICINES ON HAND

I already told you that my friend had stocked up on some medicines, mostly out of concern for his own daughter. Having the right medicines on hand is an essential part of being able to treat your family yourself. Luis' stock of medicines probably saved his daughter's life sometime during the three years of the economic collapse in Argentina.

When economic collapse happens, one of the results is always social unrest. We talked about the mob mentality, where people are looting and vandalizing. One of the first places that gets looted is always pharmacies. Drug users, under cover of the general confusion, use the opportunity to steal drugs that they can use to get high. In the process, they steal many other types of drugs, so that they can experiment with them. Anything they don't steal, they end up destroying in their haste and carelessness.

That makes getting medicines during a crisis situation a chancy thing. Even if there are medicines in stock in the warehouses, they may not be available on the pharmacy shelves. On top of that, the overall economic situation, with runaway inflation, makes it difficult for any store to keep their shelves stocked. Pharmacies are no different. They need money to be able to buy their stocks. If looters are stealing their inventory, they can't sell it, don't receive any money, and therefore don't have any money to restock their shelves with. It becomes a vicious downward spiral.

There are a number of places where you can find recommendations of what drugs to be used for what types of infections or ailments. Please be careful about this. Double and triple check your information. You can seriously harm or even kill someone by giving them the wrong medicine. You aren't likely to do that with antibiotics, but you can with many other types of medicines.

If you have a family member who needs particular medicines, such as for high blood pressure, that's one thing. But don't think that you are capable of prescribing blood pressure medicine, just because you found something online. You might be able to do that for antibiotics, but that's probably about it.

The other medical option is to use the home remedies and herbal medicines which have been in use for centuries. Many common modern medicines are derivatives of home remedies, which have been refined and are being produced synthetically. Aspirin, for example, is an acid that grows in the bark and leaves willow trees. Chewing this bark will release the aspirin, if no bottled aspirin is available.

BARTERING WITH DESPERATE PEOPLE

When people lose faith in their monetary system, they stop using money as the means of exchange. In the Argentinean collapse, the people lost their confidence in the country's economy and so turned to using American dollars. The government tried several times to introduce new money into the system, without success. They even stole from the people by the "pesofication" of everyone's dollars in the banks, converting them to pesos at the "official rate." This meant that they essentially stole two-thirds of the value of those dollars.

Once the government did that, the people removed what money they still had in the banks, starting what is known as a run on the banks. Since they couldn't trust the banks with the money they had left, they decided it was better to have the money in their hands, where they could protect it themselves.

Here in the United States, we don't have another monetary system we can fall back on. The American dollar is the worldwide standard for international trading. There is no other money we can use for day-to-day business. We can invest in and trade foreign currencies, but we can't use them to do business.

It doesn't matter how much money you have in the bank, when the economic collapse comes, it's not going to be worth much more than the paper it's printed on. This has happened countless times in the past, most notably in Germany after World War II. Anyone who is counting on the money they have in the bank to get them through a crisis is going to have a huge surprise when it's worthless.

The time honored fallback position when financial institutions collapse is to return to a barter economy. Essentially, money is an extension of a barter economy. The only difference is that we have collectively accepted that the symbols which we call money have a value that everyone agrees on. We could do the same thing with ounces of gold, pounds of rice, or gallons of gasoline. The only thing that's required for something to be used as a medium of exchange is that everyone agrees on its value.

Bartering is an art. It is based upon the ability to haggle with others, coming to an agreement on what is a fair trade. There are still places in the world today where haggling in the marketplace is as common for them as paying with a credit or debit card is for us.

For bartering to happen, both parties have to have something that each other wants, or at least that each other sees as being of value. If one is trying to trade a chicken, and the only thing the other has to offer is a silver teapot, the trade may not happen. It can only happen if the person who has the teapot wants the chicken and the person who has the chicken wants the teapot. They must also both think that what they are receiving is a reasonably fair trade for what they are giving.

STOCK UP ON BARTER GOODS

When the European white man first came to the shores of America, he traded with the native Indians. They would bring trade goods to barter for fur pelts. Some of those trade goods were useful things, like steel knives and sewing needles, while others were glass beads and other finery. What made barter possible was that the things that the white man brought were things that the Indians didn't have, while the furs that the Indians had were things that the white man wanted.

Had those same traders brought books or shoes, they wouldn't have been able to trade with the Indian. Having the right trade goods is an essential part of using bartering as a way to get things that you want. The trade goods you have must be something that as many other people as possible will want to have, so that they will be willing to trade with you.

During the Argentinean collapse, several hundred barter exchanges were started. The way these groups operated was that members would make the goods they had available to the group, at a pre-determined "credit" rate. Anyone could take the item, paying in these credits. The person who had made the goods available would then have credits to use for purchasing other things from members of the group. Essentially, the credits were money, albeit money that could only be used within the confines of that particular group.

So, what can you barter with? Literally anything that you will need for survival can be considered trade goods for bartering. All the things that you stock up on are potential for barter; if you need them, others will as well.

Many preppers stock up on things specifically for bartering. Much of this stock of barter goods is common items that they are stocking up on for their family. They just increase their stock, in order to have enough to trade with others as well. However, there are certain things which make excellent barter stock, which you should consider stocking up on, purely for that purpose:

Alcohol – No matter what, people will always want to escape through getting drunk.

Tobacco – For the addicts amongst us.

Coffee – For the other type of addicts among us.

Fuel – Any type of fuel, whether gasoline, propane, kerosene or camp fuel.

Medicines – When people need medicine for their kids, they're willing to trade whatever they have.

Batteries – Compact and valuable. People need them for many of their electronic devices, especially flashlights.

Foodstuffs – If you have extra vegetables, eggs, or fish from your home farming operations, these can be valuable trade goods.

Baby wipes & cloth diapers – Babies don't understand there's a disaster going on. They need to be taken care of.

Personal hygiene items – Things like toothpaste, shampoo and soap tend to run out for most people. Toilet paper can be as valuable as a roll of dollar bills. Don't forget feminine hygiene supplies either.

First aid supplies – Since medical services will be hard to get to and overworked, people will need some way of taking care of their own injuries. Better yet if you have the skills to take care of them, then you are bartering both your supplies and your skill; worth more.

Rope or parachute cord – Useful for a wide variety of things.

Tarps – For covering leaky roofs, making temporary shelters, and protecting goods from the weather.

Condoms – For both their intended use and other uses.

Matches and lighters – People can go through 10 to 15 matches per day in a survival situation; that's without smoking.

Chocolate – For all the chocoholics out there. But the purest you can, because you can always mix dark chocolate with butter and sugar to make milk chocolate out of it.

Hard candies & cough drops – Useful for placating kids and soothing sore throats.

Duct tape – One of the handyman standards. With things in disarray, duct tape will be in high demand for repairs.

Fishing supplies – For the obvious reason of being able to catch dinner.

In addition to barter goods, your skills can be bartered. If you have any repair skills, those will be in high demand, as people will be doing more for themselves and not necessarily able to pay somebody else. While that sounds contradictory, it really isn't. Let's say you're a fairly descent shade-tree mechanic. If somebody's car or lawn mower isn't working, and they can't fix it, they'll be looking for somebody to fix it for them. But they may not be able to afford a regular mechanic. So, you fix it for them, in exchange for them doing something for you.

Having the ability to purify water is another skill that will be highly valuable in almost any disaster situation. Potable water is very hard to find, as the city water supplies and any flood waters are often contaminated by chemical spills and sewage. With the proper equipment, you can purify sewage, making potable water out of it.

Don't forget that your survival skills are a valuable commodity. To people who don't know how to sharpen their own knife blades or plant their own vegetable garden, your skills are priceless. You can always barter with neighbors, trading your knowledge for their strong backs.

BASIC RULES FOR BARTERING IN A DISASTER SITUATION

The biggest problem with bartering in a disaster situation is that you don't want to let people know how well prepared you are. If you do, you effectively hang out a sign, letting people know that you have things to barter. Then they're going to realize that you are better off than they are. This could motivate some people to try and take what you have by force. Remember, there are a lot of people out there who want to redistribute your wealth into their pockets.

To avoid this, only barter with a small amount of goods at a time, especially when you're bartering with people that you don't know. If you have somebody that you barter with regularly, bartering away extra foodstuffs for example, you can be a bit more relaxed with them, as you already have a business relationship with them.

As much as possible, you want every barter to end up as a win-win situation. Creating resentment provides fuel for future problems with that person. When people are under the stress of a crisis situation, one can't predict how they will react. If you take advantage of them, they may see you as an enemy, especially after they've gotten a few drinks in them.

Having said that, you need to realize that most people are desperate in a crisis situation, because they haven't prepared for it. So, anything is going to be worth much more than what it normally is. The trick is in trying to establish a reasonable value for the item, which will be profitable for you and not leave them feeling like you've taken advantage of them.

One of the problems with bartering is that the two items being traded may not be of equal value. Let's say that you have a used lawn mower which you're trading for a pistol. The pistol is probably worth more than the lawnmower, but how much more it's worth is up for debate. That's what negotiating is, the debate about how much it's worth. Since we're leaving money out of this equation, you'll need to add something to the lawnmower, in order to make it worth as much as the pistol.

In any barter negotiation, you need to go in with the extras that you are willing to add in mind. Ideally, these will be things that are of little value to you, but will be of much value to the other person. At the same time, you need to have an idea of extras that they may have, which will be of little value to them, but great value to you. These little extras are what make the business deal go through, allowing the two of you to adjust the price to something mutually acceptable.

You also need to go into the barter negotiations with an idea of what concessions you are willing to make and at what point you will give up and walk away from the negotiations. By knowing this, you avoid making a bad deal, just to make a deal.

The more prepared you are when you go into the negotiation, the better you will do. Experts on bartering say that you can do 30% better (as in gaining 30% more value) by going into the negotiation

prepared. That's a big deal. It means that you will have more that you can use to take care of your family.

Never negotiate when you are desperate to make a deal. People will see that and take advantage of you. If you feel that you have to make the deal, convince yourself otherwise, before going into negotiations.

THINGS TO WATCH OUT FOR

While you are going into the negotiation with the idea of getting the best deal you can, you have to realize that the other person is trying to get the best deal they can as well. That may mean that they may be less than honest in the negotiations. You want to be aware of potential lies and dirty tricks, so that you aren't taken to the cleaners.

The first thing to watch out for is deliberate lies. Everyone knows the trick of the used car salesman saying, "This car was only used by a little old lady to go to church on Sundays." That's not the only lie that you're going to run into. People will lie about almost anything, just to make it look good.

The most common lies are bragging about how good an item is. "Of course it runs" should always be followed up by "Okay then, show me." Never take what somebody says at face value. Especially watch out for claims that sound like exaggerations. Another common way for this to manifest is that the seller shows you the best of a batch, telling you that it is representative of the whole batch. If you're buying a batch of something, be sure to take a look, however brief, at the whole batch.

Never let the other party pressure you into making a deal. Granted, they might be desperate, but that's not your problem. That's their problem. Some people will try making you uncomfortable in order to get you to make the deal, while others may resort to threats. Watch out for this. Remember, you always have the option of walking away.

Watch out for the other person's emotions. People use their emotions to affect your emotions. This can be anything from crying to fits of anger. The emotions are merely a mask, something they are using to get their way. Ignore it and tell them they'll have to calm down in order to make a deal happen.

SURVIVING ON A REDUCED INCOME

Most people in industrialized nations live more or less from paycheck to paycheck. Oh, there are a few who actually have money in the bank and have extra left over at the end of the month, but they're in the minority. Of course, those who are not in industrialized nations don't even live as good as from paycheck to paycheck, constantly scrambling to keep body and soul together.

When an economic collapse happens, not only do a lot of people lose their jobs, but those that have jobs can lose a large part of their income. That may be due to lowered income for the business that they work for, or it might just be a relative lowered income due to hyperinflation.

In the Argentinean collapse, there was 2000% inflation in one year. As a business owner, Luis not only had to face reduced income caused by less customers, but the income he was making wasn't worth as much. Prices were inflating so rapidly, that he was barely able to cover his expenses on projects he had bid on, even though he was bidding a higher profit margin than normal. That profit was constantly being eaten up by higher costs.

People who managed to keep their jobs, found that their salaries weren't keeping up with inflation. Their employers weren't giving them raises every month to keep up with the higher cost of living, so each and every month they were able to buy less and less. This just added to the problems in the economy, as there was much less consumer spending, so stores had less income, factories had less income and the economy in general ground slowly to a standstill.

Facing rapidly rising costs like this is a tremendous challenge. It doesn't matter how much you make, your bills always seem to consume it. If you get a promotion with a nice raise, that extra money seems to vanish. You buy a new car, you eat out more or you buy something else you wanted. In one way or another, you end up spending whatever you make.

Okay, so what do you do when things happen in the other direction; when your usable income reduces instead of rises? You have to find ways of reducing your expenses to match your new level of income. That usually means cutting non-essentials out of your life and only paying for those things which are truly essential.

This is a hard decision for most people to make, but we're talking survival here. If these non-essentials aren't cut out of the budget, then there might not be enough money for the true essentials of food, water and heating.

Okay, so what non-essentials can you cut out of your budget, making it possible to continue living, albeit living a less comfortable lifestyle?

Cable/satellite television – Many families pay a monthly service fee for cable or satellite television. While this is nice to have, it really isn't a necessity for survival, especially when you compare it to food or heating your home. Surviving in an economic collapse is going to take a lot of the time that you would normally spend on entertainment away, so the cost per hour of those services will go up.

Cell phones – Today, every family member has a cell phone, in addition to the home phone. While they are a great convenience, having that many phones is expensive. Up until recently, the family only had one house phone and managed to survive. Until Alexander Graham Bell invented the telephone in the late 1800s, nobody had a phone.

How many phones does your family truly need to survive? That's the question you have to ask yourself. If it isn't necessary for survival, then you should consider paring down. Being able to feed your kids is much more important than them being able to talk to their friends.

Monthly memberships – We are evolving into a society of memberships. We have memberships for the gym, memberships to wholesale buying clubs, memberships to the shooting range and memberships in

clubs and organizations. Each of those costs us something. While many of them help us in our day-to-day lives, they are usually not essential. The only exception would be those that help us save more money than what the membership costs us or those that provide us with business.

Kids extracurricular classes – I am a firm believer in having kids enrolled in different after-school activities. My youngest daughter is about to graduate from college as a ballerina and is planning on opening a ballet school for the disadvantaged. As important as these activities are and as beneficial as they are to our kids, they aren't a necessity for survival.

Eating out – Most American families spend half of their monthly food expenses on eating out. Everyone knows that it's more expensive to eat out, than it is to eat at home, but that doesn't stop them. Preparing food at home can literally save several hundred dollars per month for the average family. That number can be increased by avoiding all prepared food (including frozen food) in the grocery store, and preparing your own.

Recreation/entertainment – In addition to the cable television and extracurricular classes I mentioned, many families spend large chunks of money on recreation and entertainment. When the money is flowing freely, that's not a problem; but when it is tight, that's got to be one of the first things to go. Money spent on entertainment of any type is no different than money that is burnt just to watch it burn. While entertainment is helpful for stress-relief, you're better off finding means of entertainment which don't cost you anything.

Paying others to provide services – It doesn't matter if you're paying somebody to mow the lawn or to change the oil on your car, when you pay somebody else to do it, you're using money that you could be using for other things. Learning how to do things yourself, so that you don't need to pay somebody else to do it, is time well spent. That way, you only have to pay others to do the things you don't know how to do. As you learn how to do those things, you save even more.

Adding to that, money spent on tools is almost always a good investment, as long as you know how to use the tools. While tools can get pretty costly, they will almost always save you multiple times their cost in what you don't have to pay somebody else to do for you.

Items you are making payments on – While it may be hard, there comes a time when you need to give up things that you are making payments on. Many families pay as much in car payments every month as they do on their mortgage. While those cars are a great convenience, they aren't one of the basic necessities for survival. If you have to have a car, to get to work or to get water from the river, then a fuel-efficient car which you don't have to make payments on is better.

Shopping – When money is tight, the last thing you want to do is spend it on things that you don't need. Some women's clothing budget's are more than what others pay for their homes. While clothing does provide some survival benefit, that doesn't justify buying more clothing than you need. However, clothing isn't the only thing that people pay money for, shopping. Some men have to buy the latest electronic gadget, no matter what it is. There are teens who have to have the latest video game. We all have our own favorites to shop for. All of them have to go out the window when money gets tight.

Life insurance – I believe in life insurance, but I also believe in eating, keeping a home warm and making the mortgage payment. In the midst of an economic collapse, it may be necessary to cancel things like insurance policies, just to be able to make the ends meet. While I wouldn't start out by canceling a life insurance policy, there may be a point when it is necessary to let it go.

Making the decision to cut any of these things out of our lives is hard. Children don't understand financial realities. All they understand is that mom and dad are taking something away that they've enjoyed. As a parent, that's hard to bear; but there are times when it is necessary. Each thing that we cut out of our lives in order to continue surviving, has to be a conscious decision, after weighing the cost of that item and the pros and cons of letting it go.

There is no right formula for deciding which things to cut out of your budget. Each family's situation is unique, making their decisions unique. So, weighing the cost of these items against the family's total needs is something that must be done with care and with taking the family's needs into consideration.

Many companies (such as cable television and cell phones) require a contract for services. This contract usually has a clause built into it with a penalty for early cancellation. The idea is for the threat of that penalty being enough to prevent people from canceling. However, when the economy gets bad enough, it may be necessary to cut these things out, regardless of the penalty.

START REDUCING COSTS EARLY

While some of these cost-cutting measures may be hard for your family to implement, others are extremely easy. Again, how hard they are depends upon your family and your needs. For some families, cutting out cable TV or not eating out as often may be extremely easy, while for others, that may be a major problem.

You will be better off if you can begin implementing cost-cutting measures before the economic collapse hits. That way, you have extra money, which you can use for preparing, investing or eliminating debt.

The less debt you have when the collapse comes the better. The last thing anyone needs, when faced with economic hardship and general lack, is to have to make payments on outstanding debt. In some cases, that could be enough to drive the person to bankruptcy. Even worse, it could take precious resources away from the family, at a time when those resources are needed for survival.

The more disposable income your family has every month, the more options you have. Another way to say that is the more financial freedom you have. Most of us are enslaved to our monthly bills. We have to work in order to pay our recurring bills and our outstanding debt. Reducing your monthly costs to less

than your monthly income provides you with an extra measure of freedom. The better a ratio of cost to income you can make, the more freedom you have.

By reducing your monthly costs before the collapse happens, you will reduce the trauma to your family when it arrives. You will also provide that increase in disposable income that is necessary in order to be able to properly prepare for the collapse or any other crisis that should happen.

PAY OFF YOUR HOME

If there's any way possible to do so, you might want to consider paying off your home, before the economic collapse arrives. The biggest financial risk that most families face is that of losing their homes. If you can't hang onto your home in the midst of a financial collapse, then everything else you do to prepare for it is in vain. Losing your home may very well mean losing all of your preparations for disaster.

In much of Latin America, the average family owns their home outright. Instead of taking out 30 year mortgages like we do, they make payments for only about five years. Even those who take out a mortgage are taking out 20 year mortgages rather than our common 30 year one.

There's a lot of freedom that comes when you own your home free and clear. Amongst other things, you don't have to worry about losing it if you can't make your payment. On top of that, without that big payment every month, you have more disposable income to use for other things, such as building up your stockpile for disaster.

Should an economic collapse happen, those who own their homes outright will be in much better shape than those who don't. The people who lost one-third of the value of their homes in the 2009 economic crisis still had homes to live in. That's much better than living on the street. Many experts are saying that the next economic crash will be worse. Even so, the fact still stands that those who own their homes outright will have someplace to live, even if they are out of work.

There are a number of strategies for paying off a mortgage early. They vary in their methodology and the amount of time it takes to pay off the home, but they all have two things in common; they allow you the freedom of tailoring the plan to your own financial needs and they allow you to save thousands of dollars in interest payments. That's money you can use for more important things.

In order to pay off your home early, you may want to consider downsizing. I realize that nobody likes moving into a smaller home, but smaller homes do have one virtue over larger ones; they are cheaper. If you have a considerable amount of equity in your current home, and downsize to a smaller one, you could conceivably do so with a five or ten year mortgage. The other option is to go for a standard 30 year mortgage and just pay it off quickly.

GET OFF THE GRID

Another way that many preppers are gaining a measure of financial freedom is by working to get off the grid. That means that they are producing as much of their own electrical power as they can, so that they don't have to pay for as much each month. While this is expensive to do, eliminating electric bills can go a long way towards reducing monthly payments.

The two most common ways of producing one's own electricity is by utilizing wind power and solar power. Which one a family chooses to use is largely dependent upon the availability of sun and wind where they are. Experts recommend a combination of the two, so you can have some electricity production, even in uncooperative weather.

Solar power is extremely expensive to install, but very reliable once installed. It can cost over \$30,000 to install enough solar panels to provide electricity for one home, making the payback on that investment extremely long. However, it is possible to build your own solar panels, saving about three-quarters of the cost. That makes it affordable, although still expensive.

One nice thing about installing solar is that you don't have to do it all at once. You can build and install one panel at a time, rather than an entire system. This allows you to spread the investment over a long period of time, while taking advantage of the increase in power that each installed panel provides.

Wind power is considerably less expensive than solar, but doesn't work well in all areas. For wind power to be effective, you need to live in an area where you have an average of ten mile per hour winds, or more, almost every day of the year. Otherwise, you'll have spent money to install a decoration in your yard.

Most small home wind generators produce about 700 watts of electrical power. Depending upon your electricity consumption, that could be somewhere between 20% to 30% of your family's electrical consumption. They work round the clock, as long as there is wind to power them.

The problem with most wind generators is that they are noisy. Unless you live in the country, or at least in an area where you have large lots, your neighbors might complain about the constant noise they make. Some municipalities have outlawed them due to this problem.

Along with your solar or wind power system, you should install a battery bank for storing electrical power. This requires the purchase of the batteries (car batteries are common) and a battery charger. The output of the batteries is run through a voltage inverter, in order to turn the 12VDC into 120VAC. This inverter is needed, whether you have the batteries or not.

Banks of car batteries are expensive. You could easily spend a couple of thousands of dollars, just to have enough batteries to store a couple of days worth of electricity. However, that electricity could provide for your home, should the power go out in your area.

One more thing that's needed for a home power system is what is known as a whole house disconnect. This is a large switch, which disconnects your home from the grid. As long as your local power company

is producing electricity, you will be using a combination of your home produced electricity and what they provide. How much of their electricity you use will depend upon how big a solar and wind power system you have.

The whole hose disconnect is for using should the power go out. In that case, if you are connected to the grid, the power you have stored in your batteries will go to providing power to the grid, not to your home. Of course, the amount of power you can provide will only be a drop in the bucket, not enough to even be noticed. In order to keep it for your home and family, you have to disconnect your home from the grid, hence the disconnect.

MAKING DO WITHOUT

Another thing that Luis told me, which surprised me greatly, was about the loss of utility services. I can understand a hurricane causing a power loss, but I had never seen how an economic crash could. From what he told me, the problem was the people. The government didn't have enough money to pay the workers, so many of them didn't show up for work. Without enough people there to make sure everything was working properly, systems started to fail.

I still wasn't convinced, until he said, "You don't realize how fragile the services you depend upon are. It takes very little to cause a power plant to go down. If it does, then everything else goes down as well. everything in your country is dependent upon electricity."

I had to look into this one a bit; but I found out that he was right. The biggest power outage in United States history was caused by nothing more than hot weather and trees; nothing drastic, no act of sabotage, no hurricane, just hot weather and trees. It affected over 55 million people in eight states, plus Ontario, Canada. Some of those people were without power for two days.

The high heat caused more people to use their air conditioners. That extra current draw, coupled with the already high temperatures, caused the electrical power lines to begin sagging (this is normal). When those power lines got close to the trees, electricity jumped from the lines to the trees, to be grounded out. That surge of electricity caused safety devices to trip off, and alternate lines had to pick up that load, increasing the amount they were overloaded.

This caused a ripple effect where more and more lines were overloaded and their safety devices tripped off. The surges began causing power generation plants to shut off as well. A large number of power plants shut down, expanding the problem like ripples in a pond.

The loss of electrical power caused a loss of water pumping capability and a loss of telephone service in many of the same places. In some cases, backup generators kept vital services running, but in most cases there weren't backup generators available to provide sufficient power to maintain even the most essential services.

One would think that a problem like this could be easily avoided by designing a more robust system that can handle such problems without overloading. However, there are two problems with that idea. First of all, these systems are extremely expensive, so it would be hard to find the money to replace the entire grid with a more robust system. Secondly, there is no practical way to store electrical power in large quantities; so systems have to be run at near their capacity, balancing the system's capacity with the need.

After realizing how delicate the power grid actually is, I realized that Luis was right. We are living moments away from a loss of electrical power. The same power losses that he experienced could happen to your home or mine any day.

The question this raises is, "how does one live without the essential services that we all take for granted?" At least, that was the question in my mind. We've become so accustomed to plugging things in and having electricity, or flipping a switch and having light, or even turning the faucet handle and receiving hot or cold water. How can we make do without that?

To answer that question, we must look back in history. The modern conveniences we live with are just that, modern conveniences. People lived for thousands of years without them. So, if they could, we can too.

When Luis' water went out, he had to go two kilometers to find a source of water. I didn't even know where a source of water was around my home. There's a river nearby, but that's a good ten miles from my house. I was at a loss for what to do about water; at least, I was at a loss until I looked at a map. It turns out that there's a canal only two blocks from my home. That's close enough that I can bring buckets of water home with a wagon or hand truck.

Granted, that water from the canal isn't something I'd want to drink, but with a little filtering it would be fine. Even so, I wonder how many of my neighbors know there is water available that close to home, should the need arise.

While electricity isn't necessary for survival, I began to see how much I depended upon it. I don't have natural gas in my home, so I use electricity for heat, cooking and heating hot water, not to mention running my computer and providing light as well. It seems that everything I do, from the things that are essential to survival to the things that are essential to my work, all require electricity.

Well, if people lived for thousands of years without electricity, we can do it to, but it requires finding other ways of doing things. Instead of cooking over an electric stove, we might have to cook over a fire. Instead of heating a home with electricity, we need to find other means. We even have to find ways of keeping our kids entertained, without them using electricity.

Life was much simpler for people back in those days when they didn't depend upon electricity for everything. Who knows, when the big financial collapse comes, maybe life will be simpler for us as well.

In a sense, the lack of utilities and services that happens after a financial collapse is a lot like going on a camping trip. I'm not talking about a camping trip in a fancy motor home or trailer, but rather one in a tent. You don't have running water, you don't have electricity, and you don't even have sanitary sewer service you can count on. Everything suddenly becomes harder to do.

A large part of the difficulty in living like this is that things which you were able to do automatically before, you not only have to find new ways to do, but you have to think about how you are going to do them. Take water purification for example. The city water we receive in our taps has already been filtered, purified and chlorinated, making it safe to drink. Water from a lake, stream, probably won't be that pure. So, if you want a drink of water, you've got to find the water and then purify it in some means before you can drink it.

Boiling has always been considered a good way to purify water. But unless you're planning on drinking a cup of coffee or tea, you probably don't want to drink boiling hot water. That means you have to filter it in some way. If you have a commercially available camping filter, you're all set, but if you don't you'll have to build a bio-filter before you can drink that cup of water.

How about cooking? At home, you're probably used to grabbing something out of the freezer and thawing it in the microwave. Then, once it's thawed, you can throw it on the stove to cook. Without electricity, none of that is possible. Instead of using a microwave, you'll have to leave it out to thaw. Instead of a stove, you'll have to start a fire.

Have you ever cooked over an open fire before? Nothing cooks the same over an open fire, as it does over a stove. Temperature control is hard to accomplish, and unless you have the fire burning for a long time, you won't have the coals necessary to have a hot enough fire to cook well. It's not the flames that provide the high heat for cooking, it's the coals.

Luis made me realize how hard everything becomes after a financial collapse. There are so many things which we take for granted, things which make our lives easier and give us the free time to do the things we want to do. Living without those conveniences forces us to go back to doing things the harder ways that our ancestors did them, taking the time that they took and not having the time to watch television after our day's work is done. Survival is a full-time game.

If you are used to camping out in the country, using only what you can carry on your back, you'll probably have no problem dealing with the lack of conveniences. If you aren't like that, you'll probably have a struggle.

Since my wife doesn't like camping, I was faced with the same dilemma that many people face; how to make it possible to do everything necessary for survival, even when we're doing without. That's where being prepared comes in; if Luis had waited until the collapse to start preparing for problems, he would have been too late. Instead, he did what he could to prepare, so that when the problems started, his family would be all right. That's the same thing that we have to do.

Having ways prepared for doing things when the grid goes down and the water isn't coming through the pipes is just like buying insurance. The money that is spent now, buying alternate means for cooking, lighting and filtering water will pay big dividends in making your family much more comfortable.

WRAPPING IT UP

If I haven't made it clear, my interview with Luis proved to be a real wake-up call for me. The parallels between the condition of Argentina before their financial collapse and the condition of the American economy today are too similar to ignore. Anyone who doesn't prepare for the pending collapse is only making things harder for themselves. When things do go to pot, they're the ones that will be expecting FEMA to come help them. There's only one problem with that. FEMA can't even help the people of one localized disaster effectively, how are they going to help a whole nation in crisis?

Whether it takes six months or six years, we are on the brink of a financial collapse. Personally, I don't think it's going to take six years. I don't think we have that much time to get ready. Our government seems to be facing one financial crisis after another and trying to use band-aids to hold things together. Eventually, those band-aids are going to fail.

The experience my friend Luis had was startling. If it hadn't been for him taking a few protective measures, preparing his family to be able to live more independently, he might have been like many other families; out of work, put out of their homes, lacking food to eat and collecting cardboard for recycling in order to have the most basic necessities of life. Maybe everything wasn't a bed of roses for them, but it was much better than it was for many other people.

There's another category of people I need to mention. Those are the preppers who are only stockpiling food and water for their families, without making any changes to their lifestyles or learning the necessary skills to survive when society falls apart. They are buying a false insurance. While the food and water they have will keep them going for a while, when it runs out, they'll be in as much trouble as anyone else.

Preparing for an economic collapse isn't just about buying food and other necessities. It's about finding new ways of doing things, so that your family can be comfortable in the midst of lack. Although I learned a lot from Luis, I realized that every financial collapse is different. What happened in Argentina may show us a pretty good idea of what will happen in the United States, but if there is another disaster which pushes our nation over the brink, that won't be enough.

After World War II, much of Europe was a shambles. Entire German cities lay in ruins, looking like one big rubble pile that extended for miles. The people who managed to survive the war were still struggling to survive, as the basic necessities of life were almost impossible to encounter. Whatever people had, whether silver, jewelry or art, was traded away for food, just so that they could live.

Of what value is a painting by a Renaissance master, when your kids are starving? Who are you going to impress with a fancy necklace, when you're wearing rags? How much is that silver tea set going to be

worth, when you don't have water to drink? Or, let me put it another way. How valuable is your iPad going to be when you can't recharge it? Can it provide you with food to eat? What good is the latest smart phone going to do you, when there's no phone service? How will you get your fancy car to give you water, when you can't get gasoline?

You see, the things which we call valuable are only so in the context of our society. When things fall apart, true value lies in the things we need for survival. A mountain of gold bricks doesn't mean anything, when you don't have food to give your child. The fanciest car in the world is worthless, when your wife has been kidnapped for ransom. The things which we treasure aren't treasures, they are just things. Luis learned that the hard way, maybe we can learn it before it's too late.