

HOW TO  
SURVIVE A



FINANCIAL  
APOCALYPSE

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## Signs of an Impending Financial Apocalypse

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**T**he world has become a global village and economic events anywhere on the planet can impact the world economy. In the recent past, we've witnessed a series of events leading to economic recession in the US and its impact was felt across the world, bringing down other nations like the UK, Japan, France, and Greece to their knees.

Major economies of the world are facing increasing fiscal deficits, high rates of unemployment, rising inflation, the collapse of banking systems, demand and supply anomalies, political uncertainty and more.

### ***Are we heading for an economic meltdown?***

#### **Look at what the statistics reveal:**

- ▶ Current home prices in the US are at the same level they were at in 2002, which is 35% devaluation from the peak days.
- ▶ Compared to 1950, when 80% of all US men were employed, today there are a mere 65%.
- ▶ First Quarter 2012 data reveals that US public debt has risen to \$359.1 billion while GDP rose by only \$142.4 billion during the same financial period.

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- ▶ Of all the jobs, manufacturing jobs constituted about 28% in 2007, but were only 9% in 2011.
- ▶ 5 years ago, the number of “long term unemployed” workers in the US was 2.6 million while the current level is 5.6 million.

***Unfortunately, signs like these show a downward spiral in our economy that will continue to get worse*** as debt grows, inflation rises, and more people leave the work force. Even if you have a job now, this won't protect you in the event of an economic meltdown.

For example, if there is a disruption in our transportation system, it would only take a few days for the grocery stores to run out of food. What will you do to feed your family? If your electricity supply is disrupted, can you live without it? What about water?

Are you prepared for the ensuing chaos?

*“The whole system is going down.  
Pull your money out your Fidelity account,  
your Scwhab accout, and your ETFs.”*  
- **Gerald Celente**, founder of The Trends Research Institute

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## When Will This Economic Collapse Occur?

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If you're wondering how much time you have to prepare, ***the experts say such an economic calamity is likely coming sooner "than you may imagine."***

Many economists and financial experts believe that signs of the collapse are quite visible right now, both in our economy, as well as the changing face of the world economy.

It may just take another natural disaster like Katrina or Sandy or a man-made one like the horrors of 9/11 to push us off the brink. A major Middle East war could triple gas prices, triggering economic catastrophe.

"But it couldn't happen to us!" If this is what you feel, think again.

***As experts say, a steep rise in inflation and riots for basic necessities may be a reality too soon, and this will not be the first time in the West.***

Not too long ago, Argentina, one of the largest exporters of agricultural produce, was almost finished as their country plunged into clashes, riots and a steep rise in the crime rate. Just about a decade back, the country's middle class was more affluent than that of the US. So what happened to cause such a disaster?

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Political unrest, ineffective economic strategies, and excessive debts led to an almost overnight devaluation of their currency from at par with the US dollar to almost 1/3 its value. This situation doesn't seem very different from what we're going through now, does it?

***As scary as these doom and gloom predictions sound, however, as a visionary, you can devise plans to counter the situation and still come out financially intact.***

*"There is definitely going to be another financial crisis around the corner."  
- Mark Mobius, the head of the emerging markets desk at  
Templeton Asset Management*

## **Start Getting Ready Now**

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**It would be wise to start your preparations right now by adopting these measures:**

1. **Reduce your dependency on the Job.** If you lose your job, it now takes an average of 33 weeks to find a new job in the US. If you start searching for alternate sources of income now, you'll be less dependent on your job and able to start building wealth.

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2. **Take steps to clear your debt.** Devise a plan and time table to free yourself of debts, making more of your money available for you to use how you see fit.
3. **Look for ways to reduce your expenses.** Depending less on luxuries will help you immensely if the situation calls for you to be more frugal.
4. **Learn useful tasks** like hunting, fishing, growing food and self defense techniques.
5. **Start regular exercises to keep fit.** Strengthening your health will come in handy during an economic collapse and also save you from higher medical expenses and health worries.

*"It's better to look ahead and prepare than to look back and regret."*

**- Jackie Joyner Kersee**

## **Invest in Necessities**

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***The most important items that you'll need are hard goods, as paper money or stocks can turn useless once an apocalypse hits.***

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Keeping yourself prepared with necessary and helpful items will largely ensure that you and your family are protected during any crisis.

**Investing in these items now will help you be prepared:**

1. **Food supply.** Store at least a 3-4 week supply of non-perishable food, such as dehydrated items, canned food, pasta, and dried fish & meats. It may take a few weeks to get some economic backup and locate other supplies once disaster strikes.
  - ▶ **Plan to produce your own food.** *The best way to ensure that you have an adequate supply of food to keep you and your family alive is to become self-dependent for your own food.* Get a hunting gear kit ready with a bow and arrows, fishing pole and other hunting equipment. Also create a kitchen garden for fresh fruits and vegetables.
  - ▶ **Other essentials.** Two important items other than vegetables & meat that will be crucial to your survival are salt and water. Extra can make you really affluent.
2. **Gold and silver coins.** Convert money & stocks to gold and silver. In an economic collapse, credit and debit cards will be useless. Also, with paper currency devaluing immensely, gold and silver coins will become more in demand.

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3. **Important tools.** Create a stock of essential tools for gardening, handyman work, and vehicle repair. Get a bicycle, just in case the gas pumps don't function. At least you won't have to walk!
4. **Property. *A debt-free property, especially farmland, will help to provide food and shelter.***
5. **Livestock.** Like the olden times, owning chickens & cows can make you rich, as you'll be self sufficient for chicken, beef, eggs and milk. Plus, you could sell your surplus for a fortune.

The best insurance will be having high value items like gold and silver, becoming self dependent for food, and being prepared mentally and physically. Keep some supplies in the car, too, in case you're stranded due to riots, unrest or lack of gasoline.

*"Forewarned, forearmed; to be prepared is half the victory."*  
**- Miguel de Cervantes**

## Ways to Make Money During an Apocalypse

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It's important to note that ***your ability to earn during the Apocalypse will be determined by how you prepare now.***

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With the value of currency depreciating massively, the only way to keep your income protected during an economic meltdown is to do some smart planning (and execution) like the following:

1. **Acquire marketable skills.** During times of economic disaster, certain skills will enable you to survive as well as to earn a living: food preparation, sewing or making clothes, building shelter, using a gun or bow and arrow to hunt, gardening, and more.
2. **Store a good stock of non-perishable items.** Not only does it feed you, but stocking extra supplies can also earn you a fortune during the crisis.
3. **Buy farmland.** This will help you grow necessary fruits and vegetables. Get trained to know the techniques. Better still, ensure that there's a source of fresh water on your property.
4. **Get livestock.** Cows and chickens will fulfill your needs and bring you a fabulous return on investment if you acquire them before the disaster.
5. **Collect extra tools and equipment.** Tools for growing or hunting food will become indispensable, so demand will be very high (and so will the price).

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6. **Make friends.** It's best if you and your neighbors' supplies are complementary. ***Sharing supplies like this will give you access to more than what you can save up yourself and help both of you to prosper.***
7. **Explore alternate sources of energy.** Start getting accustomed to alternate sources of energy. Learn to live without conventional energy. This can prove to be a great marketable knowledge.
8. **Learn natural remedies.** Have a first aid kit with you for any eventuality. If someone near you gets sick or injured, they'll gladly pay you to help them.

*"It is not the strongest or the most intelligent who will survive but those who can best manage change."*

**— Charles Darwin**

## **Mistakes to Avoid**

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Complacency is your worst enemy. It's important to realize that economic collapse really can happen – ***and it can happen to you!*** History shows that varying degrees of economic disaster have occurred

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all over the world many times. Just look at our own Great Depression. Our recent recession was only a taste of what may be coming.

***Taking steps to be even marginally prepared will help you in the event of a disaster.***

Preparing yourself doesn't mean that you have to go out and start building a bunker. Taking stock of what you have and what you can do to better prepare, like keeping some extra food and water around the house, will help you even in temporary calamities like a big storm or a truckers' strike that delays food and supplies to your grocery store.

**However, the more prepared you are, the better you'll fare.** It's smart to plan for the worst but hope for the best.

**In your preparations, you'll want to avoid these common mistakes:**

1. **Ignoring your debt.** Getting out of debt will free up your funds to spend or save as you desire and make you far less dependent on your job. Being debt-free eliminates living from week to week, reduces your stress, and enables you to better prepare for your future. Plus, your debt burden can follow you even in economic disaster.
  - ▶ Take small steps. Around 8 million Americans have recently stopped using their credit cards. Why not join them? Such

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small actions will lead you towards a financial stability that can carry you through a crisis.

2. **Waiting too long to start.** Remember Murphy's Law: the worst trouble occurs when you least expect it. There are some things you can do today to get started.
  - ▶ This week, when you go to the grocery store, buy enough extra water and non-perishable food to last your family one day. Next week, buy enough extra for another day. Continue this strategy until you have at least a 3-4 week supply of food and water put away.
    - \* Even non-perishables have an expiration date. Rotate your stored food and water with your normal groceries to avoid waste and keep a fresh supply in your storage.
  - ▶ Go through your house and gather together an emergency kit. Put in some extra food, water, clothes, blankets, first aid supplies, a flashlight with extra batteries, matches, and more. Keep your kit readily accessible. The last thing you want is to be trying to shop for emergency supplies after a disaster has already started.
  - ▶ Stash some cash. Put away some emergency money and add a little each week. Begin buying some gold or silver coins a few at a time. If you can't afford pure gold or silver, many older US coins are 90% silver and much more affordable.

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They're often called "junk silver." Some examples of these 90% silver coins include:

- \* Mercury Dimes produced between 1916-1945
- \* Roosevelt Dimes minted between 1946-1964
- \* The 1964 Kennedy Half Dollar
- \* Ben Franklin Half Dollars issued between 1948-1963
- \* Washington Quarters dated 1962-1964

3. **Not having a plan.** It's much easier to make headway on your preparations when you're organized.

- ▶ Make a written plan of what you want to accomplish, including completion dates.
- ▶ Create a detailed list of items to acquire and then check off each item as you obtain it.
- ▶ Keep your disaster items organized so that you can easily get to them when you need to.

*"You just come out the other side. Or you don't."*

- **Stephen King**, *The Stand*

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## What Will Happen After the Apocalypse?

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The apocalypse might bring with it a complete meltdown of the economy: large scale unemployment, closure of companies due to bankruptcy, people losing their hard earned money and savings, loss of property, and disruption of necessary supplies. In fact, the world as we know it will be transformed into a new reality.

***However, with every crisis comes the wisdom to deal with it.***

**After the collapse, we can expect changes like these:**

- ▶ More stringent laws and regulation of banks and creditors.
- ▶ No easy money in the market. Lending norms will be tightened.
- ▶ We'll learn to live within our means.
- ▶ We'll become more self-sufficient.

Just as we emerged from the Great Depression, we will determine a way to get past an economic meltdown. Gradually, the situation will improve as we restore supply routes and find our economic footing again.

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*“Man's mind is his basic tool of survival.”*

**- Ayn Rand**

## Conclusion

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As we look at the experts' worries, a grim situation seems to unfold. Surely, you can't keep sitting and expect the government to handle the situation.

It's important for you to take responsibility for your future. **Your survival – financially and otherwise – depends on it.** Make a foolproof, clear plan of action to take care of your family during an Apocalypse. Be able to release your dependence on the current system, at least for a few weeks.

Form a close bond with your neighbors. A closely knit community can fulfill each other's needs through barter, without much dependency on the government. **This is how the smarter groups will stay afloat,** even in times of a great economic collapse.

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Reading about the Great Depression and taking a few lessons from it can also go a long way in protecting you, your family, and your community. Learn from the past to help in your future.

Implement the strategies in this guide and you'll rest easy, knowing that you're prepared for any economic crisis and confident that you can weather any storm.

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