

# Are You Prepared?

by

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For the past several years there has been a lot of advertising, in print, television, and social media for buying gold. The majority of these ads use a scare tactic which is essentially asks,

**“What will you do when paper money becomes worthless?”**

The simple fact is that all US currency is worthless. The government has nothing backing the dollar and it continues to print more and more money. Our use of the dollar is based on faith that our economy will not fail. However you need to ask yourself several questions to understand what is at stake.

1. What is the government doing to reduce our debt?
2. Who holds the majority of the US debt?
3. What is the government doing to reduce the natin’s debt?
4. How will the FDIC protect us if banks fail?
5. Why do we allow politicians to continue raising the debt ceiling?
6. Why don’t we demand a balanced federal budget?

In 1879, the United States went on the GOLD standard, which is a monetary system back by physical gold.

In this day and age, with poor government policies, and over extension of business and banking assets, combined with inflation and economic depression, we are rapidly heading toward a repeat of the Great Depression of 1930s.

In 1931 the gold standard was dropped by Britain and was followed by President Roosevelt in 1933 (<https://www.history.com/this-day-in-history/fdr-takes-united-states-off-gold-standard> ). Roosevelt’s policy essentially prohibited the ownership of any gold

coin, bullion or certificates. The public had to exchange their gold for paper money that had no physical backing and only trust in the system. However in 1974 Gerald Ford signed legislation allowing Americans once again to own gold. The problem is that US currency remains as fiat money and is not backed by any physical asset.

When Ford signed the gold authorization in 1974, its value was about \$42 per ounce. As the government continues to print dollars, the value of the dollar decreases. Given the increases in cost of living and the devaluing of the dollar, gold prices today are exceedingly high. The current price of gold is around \$2,000 per 1 ounce. When adjusted for inflation the ratio of gold's price to the Consumer Price Index (CPI) averaged 3.6. According to Forbes, the price of gold increased 14% from November 2022 through February 2023. And "if gold were a simple, reliable inflation hedge, its value would remain roughly constant relative to the CPI." Comparing today gold price to the CPI, the ratio is closer to 6 which does not make gold a good inflation hedge.

Other than its current excessive cost, there is another issue with owning physical gold. The average size of a 1 ounce gold bar is 47 mm x 27 mm x 1.3 mm (roughly 1.9 inches long x 1 inch wide x 1/16 inch thick). The physical size and cost of gold bars make it difficult to use as currency, especially if there is another severe depression. In a depression, people tend to forget owning or buying nonessential items. Their concentration is on survival, which means that they are concentrated on food, utilities, and shelter.

Although the Federal Deposit Insurance Corporation (FDIC) was created to protect consumers in case of bank failures it has limited funds that will not cover nationwide bank failures. Additionally it only covers specific items and only up to \$250 thousand per depositor. For more information on what the FDIC covers go to <https://www.fdic.gov/resources/deposit-insurance/faq/>.

Another aspect that many people are not readily aware of is that both the government and banks can take whatever money you have in checking and/or savings accounts, or even certificates of deposit (CD). While this is not fair or in my opinion, even ethical, you need to go to your financial institution(s) and read the fine print of your account agreements. One key phrase to look for is "right of offset."

According to [zippia.com](https://www.zippia.com), "42% of Americans have less than \$1,000 in savings as of 2022. The average American savings account balance is \$4,500." That is roughly 1-2 months worth of money for food, utilities, gas and rent/mortgage.

So what do you do to prepare yourself for a depression and other long-term disasters? To answer this question we need to turn to our ancestors who survived the Great Depression of the 1930s (lasted ten years).

Surviving a depression means different things to different folk. There are three major areas where you can impact your survival during a depression or long-term disaster.

- Mindset
- Preparation
- Skills

## Mindset

**Mindset:** a set of beliefs, attitudes, or self perceptions that shape how you make sense of the world and yourself. It influences how you think, feel, and behave in any given situation. It is about what you believe about yourself impacts your success or failure.

Having a positive mindset is important because our attitudes and beliefs affect everything we do, feel, think, and experience. It influences our resilience when facing life's challenges. While we have one overall mindset, many smaller mindsets allow us to fact various situations.

Surviving any disaster is important not just for you but also for your family and loved ones. Disasters happen in one of two ways. They are either expected, such as a hurricane coming toward you, or unexpected, such as an earthquake, explosion, and the like. Whether expected or not, your mindset can determine whether you live or die.

According to many psychologists, when people die, those left behind go through a series to stages to overcome their grief. While there are four basic grief models, all share the same basic elements.

4 Stages	5 Stages	7 Stages	10 Stages
Shock/numbness	Denial	Shock/denial	Shock
Yearning/searching	Anger	Pain/guilt	Facing emotions
Disorganization/despair	Bargaining	Anger/bargaining	Depression
Reorganization/recovery	Depression	Depression:	Physical symptoms
	Acceptance	Upward turn	Panic
		Reconstruction	Guilt

		Acceptance/hope:	Anger Resistance Hope Acceptance
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With every disaster, whether natural or man-made, everyone faces the first stage of shock and denial. How respond determines how we proceed through the other stages listed above and for how long. Ideally we want to travel though the various stages as quickly as possible. For this to happen we have to develop a mindset that:

- Overcomes fear (positive attitude)
- Gives us courage (mental toughness)
- Provides confidence (motivation)
- Instills perseverance (work ethic)
- Makes us resilient (adaptability)

The mindset qualities above do not happen in a vacuum. They do not suddenly appear when a disaster strikes. Each of these qualities also requires its own mindset. Your survival mindset also requires three advanced actions on your part:

1. **Awareness** –
  - a. Have a basic understanding of the situation
  - b. Become attuned to your environment
  - c. Have a predetermined plan that helps you to take rapid, effective action.
2. **Preparation** –
  - a. Look at your environment through the lens of survival
  - b. Ask what if questions critical to developing effective response strategies
  - c. Prepare both mentally and emotionally to do whatever it takes to survive
3. **Rehearsal** –
  - a. Mentally and physically practice your plan
  - b. Reduce response time and build confidence
  - c. A survival inoculation

A positive, healthy mindset could be your only lifeline when things go south. It gives you a higher chance of surviving a disaster as a victor rather than as a victim.

No Mindset	With Survival Mindset
Startle and Fear	Startle and Fear

Panic	Feel Anxious
Fall into disbelief	Recall what they have learned
Lost in denial	Prepare to act as rehearsed
Descend into helplessness	Commit to action

## Preparation

Prepping is often misunderstood. To most people, prepping means stocking up on essentials such as food, medicines, and 'survival' equipment. While these are all part of prepping, there are other aspects. Prepping is not all about stocking up on food and other essentials but also incorporating your survival mindset, learning about your environment and the skills needed to survive in it, recognizing potential threats and planning strategies to overcome them.

Preparation also means developing plans. Not just your basic plan but also 2-3 alternative plans, and plans for different disasters. Do not over plan. No plan is perfect and all plans will go array. You have to be adaptable to changing needs.

Part of preparations includes:

- Knowing what hazards are likely to happen in your area.
- Monitoring emergency conditions
- Developing emergency medical and survival skills
- Gathering food, water, medicines
- Creating communication plans
- Putting together a survival kit (go bag) A word of caution – there are many prepper lists for items that survival kits should have. However most of the lists contain items that are questionable. For example, the Red Cross list (below) mentions extra batteries. Presumably these are for the flashlight and radio they list before the batteries. The problem is that batteries quickly wear out and are useless. You would be better off having solar charging or hand cranking flashlights and radios.

Next to your brain, the three essential items you need for survival is some sort of shelter, water and food. The Red Cross list indicates having enough food and water for 3 days if you evacuate. The problem is, where to get food and water after three days. In a nationwide disaster, it will take more than 3 days for emergency services to

establish centers where you can find shelter, food and water. Your best bet is to develop the skills you need for survival.

## Skills

Part of survival is being resourceful. You will need to think outside the box and be able to apply that thinking to skills you already have and will develop, and the tools available to you. Resourcefulness is part of your mindset which culminates in your ability to use the resources around you. Those resources are both physical and non-physical (such as your brain, leadership, input from others, etc.).

Another word for resourcefulness is adaptation. Once a disaster strikes you will need to be able to adapt to your “new” environment. If you do not or unwilling to adapt the outcome is death.

Many books and articles have been written about what skills are needed in any survival situation. All state that there are five (5) priorities that must be met. Your abilities (skills) to achieve them will determine whether you will survive or not. The priorities are:

	Priority	Skill(s) Required
1	STOP – Stop, Think, Observe, Plan)	Mindset and thinking
2	Apply first aid as needed	Knowing basic first aid for wounds
3	Seek or build a shelter	Recognizing existing shelters Constructing shelters from natural and man-made materials
4	Locate and drink water	Techniques for making water potable for drinking Techniques for drawing water from air and earth
5	Acquire and consume food	Identifying edible wild plants and berries Building snares and traps for small game Foraging for edible “bugs” Applying survival fishing techniques

For food, water and warmth you will need to know how to start a fire. This can be challenging in areas lacking vegetation. The Red Cross list below lists matches as a requirement for your survival kit. However, a better choice or as an add-on, would be a magnifying glass/lens that can be used to start fires. Fires are also useful to ward off predators.

In addition to knowing how to start fires, knot tying skills are beneficial for building shelters, trapping, and fishing. Knot tying is also useful in rendering first aid.

But knot tying is not the only skill that complements the essential skills mentioned above. As you seek shelter, hunt for food and/or try to find water, you need to know how to:

- Navigate
- Make a rope
- Make and use a variety of weapons – spears, bows and arrows, knife, etc.

Depending on the type of disaster you may have an expectation that someone is coming to rescue you. In this case you need to know how to signal for help. This may be as simple as spelling out the word HELP on the ground using rocks, tree branches, etc., to building a smoking fire, or to using some reflective material such as your watch lens.

For long-term survival, months or even years, these skills will be beneficial to your survival and that of you family and friends.

- Animal processing
- Animal husbandry
- Farming
- Tanning
- Sewing
- Knitting
- Recon
- Metal working
- Harvesting Natural Medicine
- Wood working
- Rope ascending/descending
- Homeschooling
- Storytelling
- Lock picking
- Dealing with waste

Backdoor Survival has put together a PDF titled **The Ultimate 75 Item Checklist of Survival Skills**. You can get a copy of it at:

<https://www.backdoorsurvival.com/wp-content/uploads/2020/02/The-Ultimate-75-Item-Checklist.pdf>

## Conclusion

Every day living is normal, but when the electricity goes out, or someone has an accident while you are on your way to work, the tendrils of frustration, confusion, and anger replace everything else in our minds and we freeze up. This is normal human reaction, if even for a minute or so.

While we don't think of such occurrences as disasters, they are and we have learned to live with them. However, when a major disaster strikes, we are often unprepared and most of us lack the ability to readily cope with them.

These skills, when properly practiced and honed, can make all the difference between being utterly without hope and coming out the other side a victorious survivor. So, bone up on the survival skills mentioned above, because some day you might need them. Don't wait until you are stuck in the wilderness to practice your survival skills. Learning the essential skills can be a great weekend project you can do safely of your backyard.

Combining a sound mindset with proper preparation, and developing survival skills, you should be able to survive many different crisis and disasters. However there is one final key to survival. That final key is FAITH – faith in God, in those who are with you, and in yourself. You are not alone in your journey for survival. Sometimes, no matter how hard you try, all your efforts may seem hopeless. For that reason alone you need one essential item in your survival kit (go bag) which is the Bible. When you need help, when things seem hopeless, or when you need to reinforce your mind that you can survive, reading the Bible can provide the support that you need.

My favorite passage that gives me resilience and hope is **Psalm 23**. Some other passages for survival are:

- Psalm 107:29
- Genesis 6:21
- Matthew 6:34
- Matthew 11:28-30
- Deuteronomy 31:8

# Red Cross – What You Need In A Survival Kit

At a minimum, you should have the basic supplies listed below:

1. Water: one gallon per person, per day (3-day supply for evacuation, 2-week supply for home)
2. Food: non-perishable, easy-to-prepare items (3-day supply for evacuation, 2-week supply for home)
3. Flashlight
4. Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
5. Extra batteries
6. First aid kit
7. Medications (7-day supply) and medical items
8. Multi-purpose tool
9. Sanitation and personal hygiene items
10. Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
11. Cell phone with chargers
12. Family and emergency contact information
13. Extra cash
14. Emergency blanket
15. Map(s) of the area

**Consider the needs of all family members and add supplies to your kit:**

- Medical supplies (hearing aids with extra batteries, glasses, contact lenses, syringes, etc)
- Baby supplies (bottles, formula, baby food, diapers)
- Games and activities for children
- Pet supplies (collar, leash, ID, food, carrier, bowl)
- Two-way radios
- Extra set of car keys and house keys
- Manual can opener

**Additional supplies to keep at home or in your survival kit based on the types of disasters common to your area:**

- Whistle
- N95 or surgical masks
- Matches
- Rain gear
- Towels

- Work gloves
- Tools/supplies for securing your home
- Extra clothing, hat and sturdy shoes
- Plastic sheeting
- Duct tape
- Scissors
- Household liquid bleach
- Entertainment items
- Blankets or sleeping bags