

# UNSCATHED SURVIVAL

HOW TO COME OUT UNTOUCHED

FROM **10** DIFFERENT  
DISASTER SCENARIOS



# Contents

- DISCLAIMER..... 4**
- 5 Steps To Survival In The Aftermath Of A Disaster ..... 5**
  - 1. Health and Safety - Your Primary Concern in the Immediate Aftermath ..... 6
  - 2. Upon Returning Home, Check Its Structural Elements for Damage ..... 6
  - 3. Check for Damage to Your Major Home Systems, Utilities and Household Items ..... 7
  - 4. Recover Emotionally and Cope with Disaster ..... 8
  - 5. Recover Financially After Disaster ..... 8
- Are You Prepared For The Next Pandemic? ..... 10**
  - What It Takes To Prevent Ebola ..... 14
  - When Things Go Sideways ..... 15
- The Yellowstone Volcano – When The Killing Dormant Giant Awakes..... 19**
  - How Active is The Yellowstone Volcano? ..... 20
  - Should We Be Concerned? ..... 21
  - What Areas Would Be Affected? ..... 22
  - How Would a Supereruption Affect Life? ..... 23
  - How to Prepare? ..... 23
- Earthquakes Prep: Must-Do Steps To Save Your Life ..... 26**
  - Steps to Take for Your Safety ..... 27
- Preparing For & Protecting From Radiation ..... 31**
  - Top Tips to Protect from Radiations ..... 32
    - 1. Seek proper shelter ..... 32

- 2. Reduce the amount of exposure ..... 32
- 3. Alternate indoor shelters ..... 33
- 4. Few tips on building an emergency shelter ..... 33
- Foods that Help Protect Against Radiation ..... 34
- What to Do When Exposed to Radiation ..... 34
- Flood Preparedness DOs and DON'Ts..... 35**
- How Bad Is It? ..... 36
- Prepper's Guide to Survive Tornado ..... 39**
- Tornado Facts: ..... 39
- What's the Difference Between a Watch and a Warning? ..... 40
- Signs of a Tornado ..... 41
- Preparing for a Tornado ..... 41
- Make a Plan ..... 41
- Sheltering in Place ..... 42
- At Home ..... 42
- Car Safety ..... 43
- Outdoors ..... 44
- Long-Span Buildings ..... 44
- Office Buildings, Schools, Hospitals, Churches, and Other Public Buildings ..... 44
- Shelter for People with Special Needs ..... 45
- Injuries from a Tornado ..... 45
- Reconnecting with Family Members ..... 45
- Surviving When Being Trapped: Life-Saving Tips & Tricks ..... 47**
- How to Signal During a Crisis ..... 47

Basic Things You Should Do No Matter Where You Are Trapped .....	49
Special Considerations for Multistory or High Rise Buildings.....	51
What to Do if You Are Trapped in an Elevator .....	52
What if You Are Trapped in Subways, Tunnels, or Underground Parking Garages?.....	53
<b>3 Primary Steps To Survive A Terrorist Attack .....</b>	<b>54</b>
Warning Signs .....	54
Steps to Take for Survival.....	55
<b>When Anarchy Is Coming – Warning Signs and Escape Plans .....</b>	<b>58</b>
How Do You Know When It Starts?.....	59
Surviving Riots: 6 Crucial Steps for Your Safety .....	61
1. Be Ready Beforehand.....	61
2. Crisis Training and Management .....	62
3. Preparing Your Evacuation .....	62
4. Protecting the Small and Weak When Chaos Breaks Out .....	63
5. Things to Avoid.....	64
6. How to Escape a Riot Area Safely .....	64
<b>The Day The Dollar Collapses: Are You Prepared? .....</b>	<b>65</b>
Your Job.....	66
Your Debt.....	66
The Power of Example.....	68
Your Stockpile .....	69
Your Investments.....	70
The Edible Investment.....	71

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## 5 Steps To Survival In The Aftermath Of A Disaster

The vast majority of businesses have various security and safety procedures already set up in the eventuality of a major crisis. Those are made to ensure the continuity of their operations in the aftermath of a disaster, natural or man-made.

It comes without saying that both individuals and families should also know what to do in the aftermath of a disaster, like if a tornado, an earthquake or a flood strikes.

I hope you already have a family emergency plan that includes the means of communicating with your family members in case of a disaster, in the eventuality that they're not together when SHTF.

You must make sure that all of your family members' cell phones are packed with useful numbers, such as close relatives and neighbors and also they know who must be called first in the case of an emergency.

# 1. Health and Safety - Your Primary Concern in the Immediate Aftermath

Obviously, there are many types of disasters and each of them comes with its own unique challenges, but here's a list of steps that are almost universal:

- You must check out your surroundings for safety and in the eventuality of a biological/radiological/chemical threat you should follow the instructions from your local TV/Radio stations about reaching safe places in your vicinity. It's a good idea to research local safe spots such as shelters in advance.
- Try to seek professional help if there are injured people around and if it's not available, provide first aid to those who need it.
- Keep your calm in all situations, don't abuse your telephone line unless it's absolutely necessary and if you are away from your home, don't come back until you know for a fact that it's safe to do so.
- Avoid driving unless it's absolutely necessary in order to keep the roads clear for the emergency/rescue teams.

# 2. Upon Returning Home, Check Its Structural Elements for Damage

Make sure that your residence is sound and safe before entering.

- Return home only if you know that it's safe to do so and check out the area before entering your residence.
- Look for damaged power/gas lines, cracked walls/foundations, damaged/missing support beams and other visible signs of damage or danger. After the emergency is over, you can also ask for a building inspector to verify the safety of your residence before you return home, just in case.

- If the front door is jammed, don't try to force it open; it may incite a collapse. Try to find another way to get in.
- Sniff for gas leaks. If you smell something suspicious (natural gas smells like sulfur or rotten eggs), call the fire department ASAP.
- Look out for damaged objects (furniture, stairs) that may be unstable and also be careful about cracked/damaged building parts. If your ceiling/floors are sagging, they could collapse at any time, so pay attention and exercise caution. Remember: better safe than sorry.
- Use a flashlight when inspecting your property if the power is out. Never use candles/open flames.
- Take photos of the damage. You'll need them later, if you'll make insurance claims.

### **3. Check for Damage to Your Major Home Systems, Utilities and Household Items**

Once your residence is deemed safe to enter, determine what types of repairs and property claims are necessary.

- Check out the plumbing, electrical and heating systems. If you smell burned insulation or if you notice sparks, shut down the power.
- If the sewage piping is damaged, don't use showers or toilets. Repair them first or call for a plumber. The same goes for damaged water pipes.
- Verify that your telephone line and your phones are working. If they're broken or if there's a problem with the service provider, do what you need to do to fix them.
- Clean up spilled chemicals and be aware of hazardous toxic fumes that may be produced in the case of mixed cleaning products.
- Wear rubber gloves especially when cleaning up spilled chemical products.
- Beverages, medicine and food exposed to soot, smoke or heat must be thrown away or composted, if possible.

- Before using your home appliances, you must disconnect and check them for damage.

### 4. Recover Emotionally and Cope with Disaster

Keep in mind that disasters are very stressful experiences for everyone involved, especially for children and senior citizens, not to mention people with disabilities, who may need extra help.

People react to stress similarly, for example:

- They may feel drained physically and mentally.
- They may become irritated and frustrated more quickly, arguing more than before with their friends or family members.
- There are changes in sleep patterns and appetite because people are feeling numb, tired, worried or lonely.

All these symptoms are probably a temporary reaction to stress but they must be accepted and coped with. Depression and mood swings are common in the aftermath of disasters and taking care of yourself and your loved ones both physically and mentally should be your primary concern.

### 5. Recover Financially After Disaster

In the aftermath of a disaster, you may face financial challenges in addition to the initial emotional and physical impact. Here are some tips to help you maintain and get back on track:

- As soon as you have assessed and documented your property damage, contact your insurance company/insurance broker if they are still viable and file a claims report.
- Make a list of lost/damaged items along with the receipts (if you have them available). Consider providing photo/video proof of the damage to further support your claim.
- Provide your insurance company with receipts of your expenses, including repairs and an inventory of your damaged property.

- Control your cash flow (bills/debts): notify your service companies when your home is temporary uninhabitable so that they will stop billing you. Prioritize your bills, giving top priority to rent/mortgage/insurance premiums and other payments that are absolutely necessary to prevent further loss.
- Replace all of your vital documents that were damaged/lost during the disaster, such as your driver's license (DMV), ID, your insurance policies, your passport etc.

If there no insurance company to pay for your damaged property, and the society as we know it has collapsed, be prepared to replace the old currency system with bartering and trade. Also, be aware of scammers and thieves that are operating in the aftermath of disasters, taking advantage of vulnerable people.



## **Are You Prepared For The Next Pandemic?**

Throughout human history there have been several pandemics and hundreds of epidemics that have swept over the world, devastating the population of the human race and leaving innumerable dead in their wake.

The most famous of the pandemics is undoubtedly the bubonic plague, or Black Death, that began in Asia and swept through Europe with horrific results during the 1300s. In some regions, the Black Death wiped out entire villages, and the total death toll for Europe is estimated to be between 40% – 70% of the population.

In the aftermath of that pandemic, it took Europe more than 100 years to recover. Outbreaks of the plague, and various mutated forms of it, recurred throughout the world clear through the 1700s and into the 1800s, while isolated cases still crop up today.

More recently, another famous pandemic broke out in Europe in 1918; it became known as the Spanish Flu and it killed an estimated 100 million people of the 500 million it infected,

particularly healthy young adults as opposed to children, the elderly or those with an otherwise compromised immunity.

This pandemic hit near the end of the First World War, and although its death toll only accounted for 3% – 6% of the world population at the time, many areas experienced the loss of upwards of 20% of their population and some remote villages were wiped out completely in only a matter of months. It was devastating.

Today, our planet sports a burgeoning population of between 6.5 – 8 billion humans, and population centers have grown to number in the tens of millions as sprawling urban-suburban megalopolises are created to meet the needs of the population. With so many people living so closely cramped together, and with global travel having taken on a wholly new dimension in the last century, the threat of a potential pandemic is something well worth consideration.

Many doctors and scientists agree that another pandemic could break out, and in recent years there have been scares around the H5N1 'bird flu' virus, as well as the H1N1 'swine flu' virus and their potential to mutate and spread amongst humans with deadly results. Part of what makes these strains potentially so dangerous is that humans have little or no immunity to them. Take the more recent case where Chinese authorities have been closely monitoring the development of a new avian flu virus throughout 2013.

The H7N9 virus is a new variation of avian influenza that recently began jumping from poultry to humans in China, with a mortality rate of roughly 22%. Infected poultry, however, may show absolutely no sign of the illness. Suspecting that live bird markets were responsible for the initial transmission of the virus, the Chinese authorities have carried out massive culling of several large bird markets. Incidences of the H7N9 virus fell as summer came on in China, but many professionals think there may be a resurgence of the strain this winter when temperatures fall.

So the threat of an epidemic or pandemic is out there. With any luck, hopefully none of us will ever have to deal with the ramifications of such an event, but there are some simple preparations you can make (without breaking the bank) to better ensure your family's survival.

- 1) **Limit your exposure** to others. This might sound like a bit of a no-brainer, but in the event of a pandemic or other widespread illness, one of the best things you can do to protect yourself is to limit your exposure to, and contact with, other people. This can be hard to accomplish in an urban or suburban setting, so if you live in a densely populated area you'll definitely want to take additional precautions.
- 2) Wear **protective coverings** over high-risk areas of your body. This includes a facial mask or respirator, such as an N95 or N100 mask. Other protective measures may include medical gowns, latex or nitrile gloves, and possibly boot / shoe coverings. These protective measures are primarily aimed at reducing viral load on your clothing or skin and in the air you breathe. The viral load is a measure of how much contagion is present in the air you are breathing or on the surfaces you come into contact with. Protect your eyes, nose, mouth and any open or healing wounds, and you'll cut down substantially on the likelihood of becoming infected.
- 3) Maintain **sanitary living conditions**, including washing your hands regularly and keeping high traffic areas sanitized and disinfected as much as possible. If you have to go out or continue working in a densely populated area, carry disinfectant wipes with you and some form of hand sanitizer. Wash your hands often, and avoid touching your nose, mouth, face or eyes; the mucous membranes in your nose, mouth and eyes are the most susceptible to infection.
- 4) **Secure isolation** for infected victims. Anyone who comes in contact with the infected person(s) should be using maximum protection to minimize the possibility of transmitting the disease. A HEPA filter for filtering the contaminated air is strongly recommended. Also, depending on the severity of a pandemic or epidemic, if you wind up having family or friends who come to stay with you to weather the storm, you will want to quarantine all new arrivals for a period of time to ensure that they won't track in the infection and get everyone sick or killed in the process. To better ensure that you and your family are well prepared for a possible epidemic or pandemic, you can also keep a stock of some critical items. The most important items to stock include:

- 1) N95 or N100 **particle masks** for you and your family. The N in N95 or N100 stands for NIOSH and reflects the effectiveness rating given to the masks by the National Institute for Occupational Safety and Health. N95 masks are rated to filter out approximately 95% of airborne particles, whereas N100 masks are rated to filter roughly 98% of all airborne particles. Both N95 and N100 masks are quite suitable for droplet containment. Since the masks are cheap and disposable, and because an epidemic or pandemic can last for months or years, you may wish to stock up accordingly. With any mask, the most important feature is a good fit, so masks with a metal nose piece that can be bent around the shape of your nose are better than those without a nose piece.
- 2) **Bleach** is a powerful aid in maintaining sanitary conditions, especially when it comes to high traffic areas and objects like countertops, tables, doorknobs and other hard surfaces. A basic cleaning solution can be made by combining bleach and water at a ratio of 1 cup bleach to 4 gallons water. This mixture can be used to regularly wipe down and disinfect most any hard surface, especially if you find yourself operating an isolation room or mini-ward where you want to keep things as sanitary as possible.
- 3) Heavy duty **rubber gloves** and **latex** or **nitrile gloves**; these are pretty affordable to stock up on, and nitrile gloves tend to hold up a bit better to long-term storage. Disposable gloves will help reduce the direct contact you have with potential pathogens or contagions, but you should still wash your hands thoroughly any time you remove or replace your gloves. If you find yourself caring for someone who is infected, you may opt to wear two pairs of gloves for added protection.
- 4) **Stock medicine & antibiotics** ahead of time. During times of epidemics or pandemics, many of the victims who die actually die because of secondary infections that crop up after their immune system is weakened and compromised by the initial infection. Pneumonia is one of the most common infections that crops up after you're already sick. Since medicine and antibiotics

are in short supply during massive disease outbreaks, you can stock up on OTC medicines and source antibiotics such as amoxicillin and penicillin from the local farm supply store or vet.

Other supplies that you may wish to stock up on include trash bags, duct tape, water filtration and purification methods, and various medical supplies (see my article on emergency first aid for more details on recommended medical gear). Depending on how bad an epidemic or pandemic gets, you may need additional supplies more akin to a TEOTWAWKI situation, including fresh water, food storage, supplies for setting up a sanitary outhouse, waste containment, etc.

## What It Takes To Prevent Ebola

If you've been following the news on Ebola, you've likely heard precisely what the CDC (Center for Disease Control and Prevention) wants you to hear. I won't focus on the story that you already know and can read on any of hundreds of websites. If you're reading this, you likely feel the same way I do ... that you need to hear the whole message before you decide the best course of action for you and yours.

The CDC has been prepared for this for a long, long time, so you won't hear certain vocabulary used to describe the latest outbreak epidemic of Ebola (Ebola Hemorrhagic Fever Zaire) very often, if at all. At least not until after a tipping point has been reached. The magic word in this case is the "M" word. And in this case, "M" is for mutate.

[Preventing transmission](#) isn't as easy as the talking heads are brainwashing you to believe. Do you really think you have better knowledge and procedure than American doctors and other healthcare professionals who know what they are dealing with before they are exposed? Hose apples if you do.

It's not as easy as it sounds, especially removal of contaminated PPE (personal protective equipment). But on a tyvek suit, mask, gloves, etc, spray some food colored water on it and try to remove it without any touching you or getting on your hands.

Even in its present form, Ebola can be spread by sweat, vomit, urine, fecal matter, blood, saliva, semen, breast milk ... bodily secretions. It can live in them for hours, sometimes longer. The average person touches their face 16 times an hour or more. It can enter your body even through a small sore.

### ***When Things Go Sideways***

I say that mutate is the magic word here, because mutation is what takes a virus like Ebola from a virus transmitted by bodily fluids to a virus transmitted by airborne droplets, making it radically more contagious.

A cough, a sneeze or even simply breathing the same air as a contagious patient, in close enough proximity, could be enough to infect you. Once Ebola mutates, it will largely rage out of control it burns itself out.

When Ebola will mutate to an airborne contagion boils down to math. Viruses don't have cells or DNA (Deoxyribonucleic acid). They take over cells and modify the cell's nucleus to turn it from whatever it was into a virus factory. Then the cell will crank out viruses until it burns itself out and dies, but not before it replicates hundreds or thousands of times and transmits itself to other cells and organisms. Every time the virus replicates, there is a chance of mutation.

Multiply the number of replications by the number of infected cells in a human, by the 6,000 and counting patients with no end in sight, and mutation becomes probable and eventually certain. It may have already happened hundreds or thousands of times without taking hold and successfully transmitting to other people, eclipsing the original strain.

Add to that the eventual probability that terrorist organizations and possibly some nation states will capture the virus and attempt to weaponize it and smuggle it through our open Southern border. Then add the fact that even if this outbreak of Ebola fails to mutate this time, it's simply a question of time until some other nasty bug makes the jump at some time in the future.

Here is what it will take to prevent Ebola after it makes the leap to [airborne transmission](#) (or other pandemics capable of airborne transmission):

### 1. Information

You need to understand how Ebola is transmitted and whether you're dealing with Ebola or a possible mutation of Ebola that is capable of airborne transmission. Keep in mind that you'll need to take additional precautions with a pandemic capable of airborne transmission.

Although you won't find anything on the subject at the CDC by design, the Department of Health and Human Services has issued quarantine guidelines in the past so I'll include a link to what they have to say about quarantines since they have proven effective against past pandemics capable of airborne transmission.

Just realize that this information is for hospitals, not for homes. It will likely say that right in the text. Focus on why things are done and adapt them to your situation.

### 2. SOPs (Standard Operating Procedures)

Write your own SOPs that work for you and yours. Fortunately you don't need to completely reinvent the wheel, but you will need to handle things differently than CDC has been up to this point.

If you go this far, Ebola may likely have gone airborne. Hospitals will implement additional safety precautions. Patients will no longer report to hospitals, but to triage centers, to preserve the hospitals and protect them from Ebola.

If you become infected, all healthcare professionals will be able to do is keep you hydrated, keep you clean, keep you from infecting others and ease your pain until they run out of pain killers. Travel restrictions will be put in place. Martial law may be declared.

### 3. Training & Implementation

Train you and yours in your SOP and the information you've assembled. Implement the SOP you've created.

### 4. Supplies

Unfortunately we have exhausted the supply of experimental drugs and it is unlikely more will be able to be produced in time to have any significant effect.

I haven't bought anything since I was first informed of the inevitability of Ebola in the US over a month ago, because you need pretty much same gear to quarantine against most pathogens and I already have enough.

You'll want everything you'll need to quarantine at least two rooms for several months. Even though the virus we're dealing with runs its course in less than 30 days, the pandemic will last for months at minimum because it will be jumping from person to person.

- PPE (personal protective equipment): Be careful when removing your PPE to avoid contaminating yourself off your clothing. Disposable is recommended, but procedures exist to decontaminate reusable PPE. Your PPE should include: **Gloves**, waterproof (double glove), **barrier clothing**, long-sleeved waterproof, tape to seal cuffs, **surgical, N95, N100 or NBC masks & filters** (a handkerchief is better than nothing, but once airborne, you'll want to err on the side of caution), **eye protection** (face shield or goggles), **close-toed shoes & shoe covers**.
- Bleach
- Hand sanitizer
- Buckets
- Brushes
- Plastic sheeting
- Duct tape: don't laugh, you seriously need it to hang the plastic and seal cuffs.)
- Portable toilet, chemicals, trash bags
- Body bags
- Fans: to create overpressure or control airflow if the power stays on
- Shovels
- Work gloves
- Water
- Food

- Security
- Lighting, batteries.
- Long term sanitation supplies
- Comms: at a minimum, you'll need a radio to know when it's safe to come out, bullhorn to enforce quarantine perimeter and batteries.
- Medication and anything else you would need to stay in one room for a few months

It's up to you to keep you and yours safe. Realize what is happening for what is. Understand why healthcare professionals aren't telling you the whole story. They are taught that it's the right thing. And the tiny minority that has found the courage to speak up at this point, have surely sacrificed their careers to do so, regardless of the outcome of the outbreak.

Ebola may or may not go airborne, but if it does, a pandemic will ensue and it won't matter what you used to prepare for, only whether or not you were prepared for this contingency.

The fact is, we have finite needs and it takes about the same stuff to prepare for any one threat as any other.



## **The Yellowstone Volcano – When The Killing Dormant Giant Awakes**

Much ado has been made in recent years about the active supervolcano that resides underneath Yellowstone National Park in Wyoming but should we be prepping for it? Is a cataclysmic supereruption possible or even probable in the near future? For that matter, is a volcanic eruption all that we should be concerned about?

The Yellowstone Supervolcano is located beneath the Yellowstone Caldera in the northwest corner of Wyoming. A caldera is simply a depression left in the earth from the eruption of a volcano. Think of it as a sinkhole; when the magma erupts from the earth, the land is going to sink because there's nothing left underneath to hold it up.

The size of the caldera is huge – it measures about 45 miles by 34 miles. The size of the actual magma cove that currently lies a few miles underneath the Yellowstone Plateau is about 2.5 times as big as scientists had previously thought. It's about 50 miles long and about 12 miles wide and has a mass of about 960 cubic miles. In other words, it's long, wide and deep.

The location of the cove isn't stationary but that's not because the cove itself moves; the North American Plate lies about it and moves west southwest over the hotspot. This movement is so slow that it's irrelevant to our concerns except as a means to track its historical activity.

Only about 6-8% of the magma cove is molten rock but that's still a lot of lava! Scientists say that this proportion of lava is much too low to cause another supereruption any time soon, but that's not necessarily all that we should be concerned about. More on that in a bit.

## How Active is The Yellowstone Volcano?

Though there have only been 3 major supereruptions in the history of the volcano, it's always active to some degree. It's the source of the geysers in the park and also creates more than 1000 earthquakes per year, most of which are under magnitude 3.0, which is the level at which we can actually feel them. Still, they're a regular occurrence.

Non-explosive and less explosive eruptions have happened since the last "big one" but it's been about 70,000 years since a lava flow incident and about 150,000 years since an explosive eruption occurred. In the scheme of things, that's fairly recent.

- The first supereruption of the Yellowstone Volcano in its current location was the biggest and happened about 2.1 million years ago. It formed the Island Park Caldera and the Huckleberry Ridge Tuff. It produced 2500 times the amount of ash that the most recent Mount St. Helens eruption did!
- The second supereruption occurred 1.3 million years ago and created the Henry's Fork Caldera and the Mesa Falls Tuff. It was the smallest of the three.
- The third, and second largest, eruption happened 640,000 years ago. It formed the Yellowstone Caldera as well as the Lava Creek Tuff. It ejected 240 cubic miles of dust, rock and ash into the air.

In addition to the three supereruptions, there was another eruption about 174,000 years ago that created West Thumb Lake in the park.

### Should We Be Concerned?

Yes, we should. As a matter of fact, some experts say that earthquakes and even other natural disasters that occur thousands of miles away may be more realistic concerns than a supereruption.

The crust in Yellowstone is thin in places and a disaster of the right proportions, at just the right time, and in just the right place may be just the trigger needed to set off the Yellowstone Supervolcano or to trigger quakes that could prove to be cataclysmic.

The earthquakes that occur from the Yellowstone Volcano and the shifting of the tectonic plates beneath the park occur frequently but until recently have been fairly constant in occurrence and severity. Sometimes swarms of earthquakes occur together but aren't typically cause for concern. However, in the last few decades, activity and severity of both individual quakes and swarms has increased noticeably.

In 1985, there were more than 3000 quakes over a period of several months and over 70 swarms were recorded between 1983 and 2008. Just in the one-week period between December of 08 and January of 09, there were over 500 quakes underneath the northwest end of Yellowstone Lake. One of them was magnitude 3.9 – more severe than normal.

In 2010, the second largest swarm ever recorded started. If you remember, that was right before the big earthquake hit Chile. There were 1620 small quakes recorded between January 17 and February 1. The most severe one had a magnitude of 3.8 but this swarm receded to normal levels by the end of January, 2010. Then another big one hit: on March 30, 2014 there was one that had a magnitude of 4.8, which was the largest since 1980.

There doesn't seem to be an explanation as to why we're seeing this other than the statement about unpredictability that Yellowstone released.

### What Areas Would Be Affected?

This is tough to predict because there's no way to know exactly how big an explosion would be. The last several eruptions of the volcano have been relatively minor lava flows. In that case, there wouldn't be much effect outside of Yellowstone. For the sake of this article, we'll look at the worst-case scenario: a supereruption.

Supereruptions create an umbrella cloud that distributes ash in a different pattern than typical volcanoes. It's so powerful that local wind patterns have little effect on the direction that the ash blows. The cloud can push ash more than 620 miles upwind. In that case, most of the US would be covered in ash.

Here's a possible ash distribution created by the US Geological Service using state of the art technology, if Yellowstone Volcano has a supereruption that lasts for a month, which is a realistic time estimation:

- More than 40 inches of ash would cover a radius of about 310 miles around the epicenter. This includes the park and Billings Montana.
- Anywhere from 12-40 inches of ash would cover a radius of about 550 miles. That would include Salt Lake City and Casper.
- Between 4 and 12 inches would fall on about an 850-mile semi-oval radius skewed slightly eastward. This would include Missoula, Boise, Denver, Cheyenne and Rapid City.
- 1-3 inches would fall as far as 1800 miles out. This includes Fargo, Lincoln, Calgary and Des Moines. The radius is stretching into an oval that's skewed southeasterly.
- 0.4-1 inch of ash would fall as far out as 1550 miles. This includes Seattle, Portland, San Francisco, Los Angeles, Flagstaff, Albuquerque, Kansas City, St. Louis, Chicago, Minneapolis and Winnipeg.
- 0.1-0.4 inches would fall as far out as 2700 miles. By this point, the oval is stretching southeastward significantly. This would include Little Rock, Toronto and Washington DC.

A light dusting would cover most of the rest of the US, with the possible exceptions of the southern tips of Texas and Florida.

### **How Would a Supereruption Affect Life?**

In other words, Most of the US would be coated in at least a dusting of volcanic ash. Crops would be seriously affected and travel would pretty much come to a halt. People wouldn't be able to leave the house because of the ash in the air. Considering this would go on for at least a month before cleanup could even begin, life would be significantly altered for pretty much the entire US and a large portion of Canada.

Food supplies wouldn't be replenished for the duration and crops would be covered and probably killed in a significant portion of the US. Water would be tainted and full of ash.

Changes in weather patterns will likely also occur and global cooling is almost a given, at least as long as the ash is hanging in the air obstructing sunlight. It's gonna get cold.

Seismic and tectonic events can often trigger other events, so earthquakes, storms or other volcanic eruptions may even be possible. Don't forget that there's going to be a lava flow that could extend for 200 miles or more.

Everything in about a 100-mile radius would be killed immediately. This is the blast zone and could stretch as far as the Dakotas and shortly thereafter a poisonous cloud of ash would coat about half of the US.

### **How to Prepare?**

- Start with your emergency kits and bug out bags. You'll need the standard first aid stuff as well as a pair of goggles and a gas mask, an N-95 disposable respirator or, at the very least, a breathing mask for each of your family members. A spare and an heir would be a good idea if you're using disposable stuff.
- Pack warm clothes. It's going to get cold and it's going to stay cold for a bit.

- It's hard to give an evacuation radius because there's no way to know how big the eruption will be. Your best chance here if you're within a few hundred miles of Yellowstone is to pay attention and have several different evacuation destinations planned based upon the severity of the volcanic blow.
- Pay attention to what emergency services say about the severity of the eruption and follow their advice if they tell you to evacuate. This isn't going to be a time that you can hope to stay home and weather it out if you're in the line of fire. If they say get out, do it.
- If you live south, west or east of Yellowstone, pre-plan routes to the south. If you live north of Yellowstone, plan to go north. This is because the ash will be blowing more toward the east and covers most of the land to the west, too. The shortest routes to relative safety will be north or south.
- Your best bet, if you can do it, would be to get as far north into Canada as you can regardless of where you live in the States since most of the US will be coated in ash in a worst-case scenario.
- Avoid river valleys, low-lying areas and any area close to the blast zone if you're within a few hundred miles of Yellowstone because mudflows, flash flooding, wildfires and hot ash and gas will all be hazards that you may face.
- Don't fool yourself that you'll completely escape the Yellowstone Supervolcano eruption, though. This is going to be a global event and the entire planet will feel the effects of blown ash and weather changes eventually.
- If you're stockpiling to stay home in an area that's far from Yellowstone, we recommend storing at least 6 months of food and water for your family.
- Seal your house as well as you can to prevent ash from getting in. Close your vents and tape up any leaks. Power will most likely be out in a significant portion of the country and won't be back on quickly so AC or heat won't be options.
- You won't be going outside for quite a while so stock up on games, books, crafts and things to do in the house.
- Stock up on firewood and cooking fuel or some source of heat that doesn't depend upon electricity and plan to need it for at least 6 months.

- Indoor plants will be a good idea if you can do it. Fresh veggies and herbs will make life more pleasant and will also give you something to do though there may not be a lot of sunlight after the eruption depending upon where you're at.
- Though we don't normally recommend depending upon vitamins, in this case we do. Since the sun is going to be covered, you're not going to have access to vitamin D and will need to supplement in order to stay healthy.

The bottom line in this situation is that there's no way to anticipate exactly how long you'll need to stockpile or where you should plan to evacuate to because if the eruption is small, you may not need to do anything. If it's a supereruption, most of the US will be effectively closed down and evacuation will be difficult.

Fortunately, volcanic eruptions are typically preceded by an increase in activity: earthquakes, land rise, steam explosions, etc. This will hopefully be the case with the Yellowstone Volcano, too. That way, we'll all have time to make the decisions necessary to stay safe.



# Earthquakes Prep: Must-Do Steps To Save Your Life

If you remember the year 2011, one thing comes to mind almost instantly: the Fukushima disaster. In March of 2011, a huge earthquake followed by a catastrophic tsunami hit Japan. The earthquake was of a magnitude almost thought impossible before, but the Japanese society has a long history with earthquakes and their infrastructure is built to withstand almost anything imaginable.

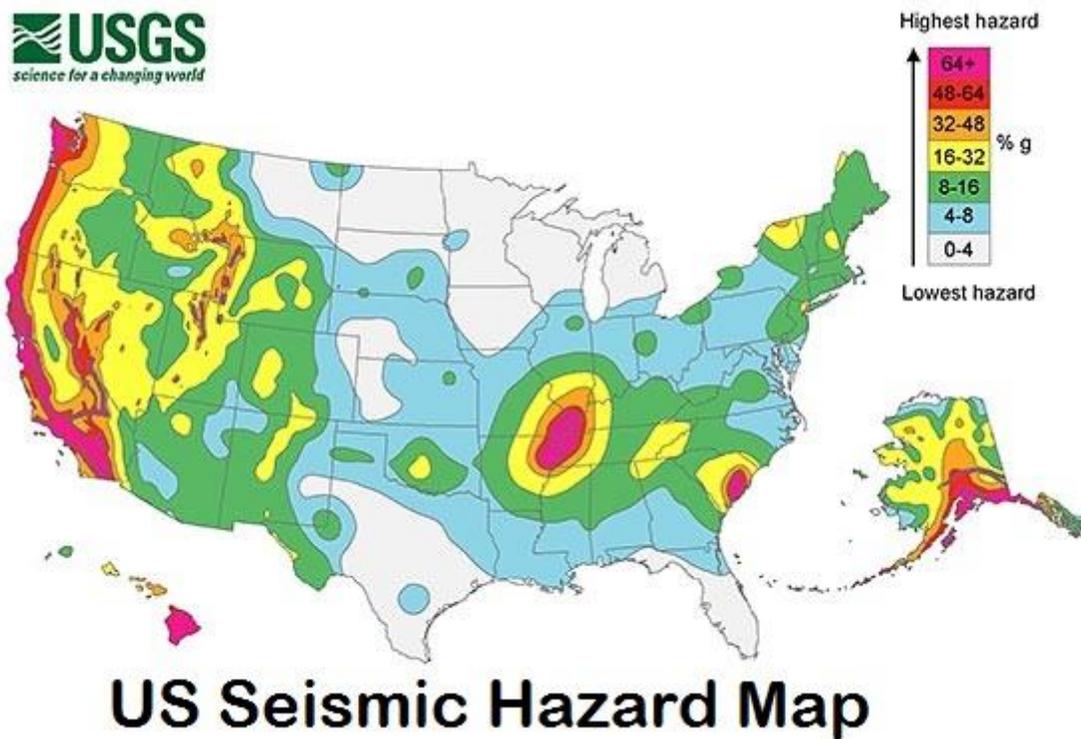
What made the disaster way worse than it was supposed to be was the Tsunami that followed the earthquake. The huge wave caused by the quake wiped out the coastal areas of Japan and destroyed the Fukushima power plant. The Fukushima nuclear power plant disaster was one of the largest in history and still isn't over, even after all these years.

Talking about preparing for the "big one", it's much easier to preach it than to practice it. Earthquakes are very hard, if not impossible to predict, which makes preparing for an earthquake is an extremely difficult task. Since you have no warning when an earthquake is

going to pay you a visit and you never know what area will be hit, you're forced to prep and to wait.

### Steps to Take for Your Safety

In the world of earthquake prepping, the most important thing is **location**. Location refers to the geological composition of the land a house (or a city, or a residential complex) is built upon.



Source: <http://earthquake.usgs.gov/>

An earthquake is felt more violently and it is way more disruptive in areas where there is a high concentration of sand in the soil, just like in that parable about the man who built his house on rock vs the one who built his on sand. Sandy lands have a tendency to become liquified when earthquakes strike; the violent tremors caused by earthquakes make the underground water rise up and penetrate the sandy soil.

This turns it into a mud-like liquid stuff that swallow your house and your car, not to mention freeways, stores, you name it. Hence, you must build your house on safe ground, that's the first thing that you should take into account when you're preparing for an earthquake scenario.

Earthquakes have a nasty habit of happening early in the morning when most people are least prepared.

Imagine that you're sleeping like a baby and you woke up with the floor shaking, your house cracking horribly, and glass and furniture flying all over the place. There's a huge roaring sound in your ears, it's impossible to walk in a straight line without falling down; the list goes on. All these make up for a real treat!



- The first thing I suggest you to check into if you're prepping for the big one is to learn how to **react safely** and to **take cover** when necessary. You must keep your cool, avoid panicking, and be capable of reacting spontaneously and in a safe manner when the earth starts shaking.
- **Identify the safe spots in every room** of your home and place of business and practice quake drills (with your family and employees). Basically, it all reduces to "drop, cover, and keep still until it ends". Practice makes perfect.
- A safe place in every location is underneath a sturdy table or against an interior wall. You must keep away from windows or furniture that may fall on you. You must know the safest escape routes from your home/place of business. Usually, there is more than one earthquake once they start; it may be a smaller one first and a big one after a short period of time, followed by aftershocks, or the other way around.
- It would be a good idea to get out of the building, if the opportunity arrives; you're way safer outside than inside, but you must wait for the initial earthquake to stop before trying to get out. According to studies, most injuries during earthquakes occur when

people are trying to move to a different location, or they are trying to leave the building. Hence, be very careful and don't try to get out during the earthquake.

- When you do make it outside, **be aware of flying debris** like glass shards, scaffolding, bricks etc. Also, do not use the elevators. Stay inside until the shaking stops and it feels safe enough to go outside.
- If you're outside, you must stay away from buildings, power lines, street lights, basically everything that can fall down and hit you. If you're into a moving car when the disaster strikes, you should stop as quickly as possible in a safe manner and don't leave the vehicle. Don't stop near trees, buildings, under bridges or near utility wires.
- If you become trapped under debris, **never light matches** and try to stay still. Wait for help to arrive, conserve your energy and, especially save your voice. Use a handkerchief to cover your mouth if you need clean air and try to tap on a pipe instead of shouting in order to let the rescue teams where you are. Having a cell phone available would help a lot, but don't count on it; GSM networks may fail during earthquakes.
- **Start taking classes in CPR and First Aid**, and have an earthquake kit available at all times, especially if you live in a sensitive area such as California. You can purchase a kit or assemble an earthquake preparedness kit for yourself. It must contain the basic items for survival such as food, water, dry clothes, matches, cash, and a variety of other necessary items for you and your family.
- **Store enough food and water** inside your house to get you through at least a week. Two weeks is even better. The stockpile must contain items such as non-perishable foods (MREs, canned /dried foods), a water supply (a water filter, as well as some tablets for purifying water), a crank flashlight, a battery-powered radio, medications, personal hygiene items, a shovel, screwdrivers, a crowbar, blankets, warm clothing, a tent/sleeping bags: you got the general idea.
- **Learn how to turn off your utilities** such as the gas/electricity/water at the mains if you're at home when the big one strikes, in order to avoid further damage to your property or health hazards.

- Be aware of the fact that most insurance policies will not cover the damage that your property sustains from earthquakes. Check that out and **get insured properly**.
- You can **make your home** as “**earthquake proof**” as possible by bracing your water heater with special bolts, by securing your furniture with child proof latches, and by bracing heavy objects against the walls. Another trick is to place the beds inside of your house as far away as possible from windows/potential falling objects.
- By all means, consider making a **family communications plan** and practice it repeatedly and on a regular basis. Make sure that everybody knows where to go and where to meet if needed.

We hope that this article helped you to get prepared. If you have other tips and tricks about how to prepare for an earthquake, just leave a note in the [Contact page](#) of our website.



## **Preparing For & Protecting From Radiation**

Disasters are bound to happen and the Fukushima fallout is a typical example that will remain indelible in our minds for a long time to come.

While no one wants to dream about the idea of a nuclear crisis, it should be accepted that globally, nuclear tensions are rising and it would be best if we are prepared against eventualities.

The movies have always portrayed nuclear attack as a one-time event that will wipe out the entire human population at a go with little or no survivors. The truth about the matter is that unless you are situated very close to the blast zone, there is every probability that you will come out alive.

The key to surviving a nuclear event is to avoid radiation poisoning – in the event that it happens, you need to limit your amount of exposure to the radiation. If possible, take shelter in a house with proper shielding and wait out the decay of the radioactive material, you'll increase your odds of survival significantly.

In essence, nuclear disasters are survivable. It lies on your shoulders to make the effort to survive when it happens. If you are prepared, you will know what to do when the doomsday eventually comes.

## Top Tips to Protect from Radiations

### ***1. Seek proper shelter***

If you live near a nuclear facility, it is best to be prepared ahead by building a shelter in advance. The most important thing is that your shelter should protect you and your family from radiation and provide basic support for the next two weeks.

Your fallout shelter should have the following basic requirements: shielding, water and food, radiation monitoring devices, potassium iodide, first aid, ventilation, sanitation products, radios, tools and weapons.



### ***2. Reduce the amount of exposure***

The lesser the amount of radiation you are exposed to, the more you are protected. One of the ways of reducing exposure is by keeping a good distance between you and the radioactive site; the greater the distance, the better. Seek shelter with shielding. Your shielding should be made from heavy and dense materials like concrete, bricks, thick walls, water and books.

Stay indoors in your shielding. If your house has a basement, that's even better because facilities below the ground can reduce exposure to radiations by as much as 90%.

Don't go out during fallouts to reduce the amount of radiation you are exposed to.

The good news is that radiation fallouts lose their strength quickly so you should be ready to move out of your shelter soon.

### ***3. Alternate indoor shelters***

In cases where it may not be practical to build a fallout shelter, seek protection in your basement; the further below ground your basement is, the better for you.

If there is no underground facility in your present location, find a spot in your apartment that is far away from the windows and seek protection there. Ideally, this should be the center of your home away from the windows and exterior doors.

Trailer homes offer little protection against radiation; it is advisable to seek sturdier protection elsewhere that has brick or concrete. For those living in a high rise building, it is best to move to the middle section of the building. Avoid rooftops and first floors since there are likely to be accumulation of fallout in these places.

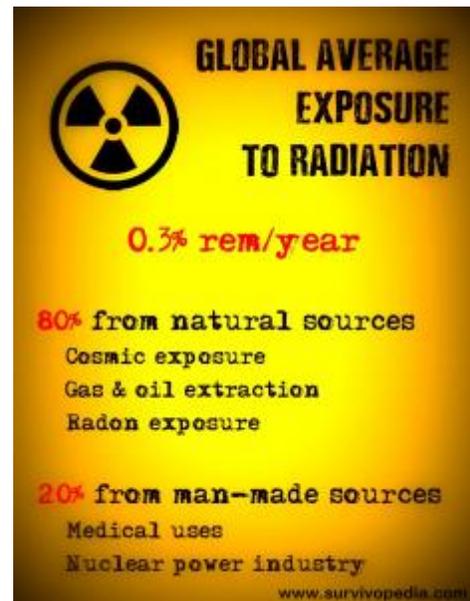
### ***4. Few tips on building an emergency shelter***

Here are a few tips that will help you construct an emergency shelter in case of radiation fallout or nuclear attack.

Have a large table or workbench ready to set up in the location you have chosen to build your shelter. If there is no ready table available, pull together some furniture, books, appliances, boxes or even file cabinets and leave a space at the center. The aim is to build a shelter that will take the shape of a table. Put doors on top of your shielding. Reinforce with supports if necessary.

There should be a crawl space so it would be easy for someone to crawl inside. Block the space with shielding materials as well. Leave small spaces of 6 inch for ventilation.

Your shelter must have water, food, first aid, radiation detection devices, battery operated radio and sanitation supplies.



### **Foods that Help Protect Against Radiation**

Foods that are rich in sulphur are very good sources of antioxidants that help remove impurities from the body.

Consider stockpiling on these foods: garlic, onions, ginger, eggs, green vegetables, berries, yogurts, seaweed, and watercress. These foods will keep you hydrated, nourished and at the same time provide antioxidant properties that will help purify your body.

### **What to Do When Exposed to Radiation**

If you are already exposed to radiation, still follow the advice above and keep calm.

Avoid further exposure by washing your clothes and shoes. Most of your exposure is likely to be found in your external apparel. Change into new clean clothing and seek medical attention immediately as soon as it is proclaimed safe to move out of your location.



## Flood Preparedness DOs and DON'Ts

Floods are a recurring natural disaster, frequent in certain areas and extremely costly in terms of human lives and economic loss. According to statistics, almost 90% of the damages caused by natural disasters is due to flooding (droughts were excluded from the statistic).

Now, if you're watching the news closely, most of the areas in the United States are prone to experiencing "a taste" of flooding, even if not one of epic proportions. Just enough to keep you in check and to remind you that you should be prepared in case of a SHTF scenario.

Just to give you the general idea of how dangerous floods are, in a 10 year period, the US lost an average of 3.7 billion dollars per year in property damages. Even worse, approximately 110 people die every year in floods, generally from flash floods.

If we now have your attention, let us share with you the DOs and DON'Ts when it comes to flooding preparedness.

### How Bad Is It?

Generally speaking, floods are caused by prolonged rainfall (several days in a row) or an intense burst of rainfall over a short time period. Also, the melted snow/ice can cause a river to overflow and flood its surroundings.

Not all floods are created equal though; some are way more dangerous than others, because some of them develop slowly, giving you advance warning to prepare, but others can pop-up in a matter of minutes even if it isn't raining in your area.

Flash floods, the most dangerous form of flooding, can appear within 6 hours of an intense rain event or minutes after a catastrophe such as a dam failure. These are the ones that catch people unaware and cause the most loss of life. Also, because the water is frequently moving rapidly, there is often more structural damage from flash floods.

With flash floods in mind, having an emergency kit ready if you live in a flood plain is very important. An emergency kit should contain essential items, such as your important documents (insurance papers, passport), a radio, a torch, rubber gloves/boots, a first aid kit, non-perishable foods and bottled water.

In addition to having an emergency kit, there are a few other things that we want to tell you **TO DO and what to be prepared for** in case of flooding:

- The first priority is safety – yours and your family – but keep an eye on your elderly or disabled neighbors and be sure that they are aware of the danger, too.
- Stay informed about what's going on in your area and listen to the news reports and broadcasts from the Emergency Services Broadcasts and local authorities. If you don't evacuate and you choose to stay indoors, move to the upper floor, but keep in mind that you'll need some food and water stockpiled up there, too. Also be prepared to live in that space without power for a while.
- Turn off all of your electrical and gas appliances. Utilities should be shut off at the mains.

- Have a flood plan within your community, i.e. how to use flood protection products like sandbags in vulnerable areas to prevent damage.
- The important items (oil paintings, art objects, your huge plasma TV, stuff like that) must be moved to safer areas, like the upper floor or as high as possible off the floor.
- Get yourself flood insurance, because just a couple of inches of water from flooding can cause thousands of dollars in damage.
- Wear solid work gloves and boots when evacuating or when working in a post-flood environment.
- After flooding, verify the structural damage inflicted upon your house, especially the most vulnerable areas like ceilings and roofs, since they may be subject to collapse at any time.
- Everything that got wet during flooding should be disinfected and cleaned thoroughly because the residue from floodwater may contain chemicals, sewage, and a wide variety of other disease-causing bacteria.
- Cesspools, septic tanks, pits and the like should be inspected ASAP after a flooding; if damaged, the sewage systems can create serious health risks.

Now, a short check-list of **DON'Ts during a flood**:

- Stay away from moving water and downed power lines or poles. Don't try to walk through flood water and if you must, be very careful and use a stick to test the depth and feel for debris that can cause you to fall.
- Avoid driving through flood water because it can be dangerous. Just one foot of fast flowing water can make your car float, not to mention the hidden dangers like fallen power lines or trees.
- Avoid touching flood water, as it may be contaminated with chemical substances, sewage, etc.
- Never swim through flood water for the same reasons. Also, you can easily drown in fast moving waters or you can be hit by a hidden object and knocked out, which can be fatal.
- Do not return home until you know for a fact that it's safe to do so.

- Do not turn on your utilities until the installations are checked by a specialist. Gas leaks are common after a flood so using candles and smoking is not safe. Use flashlights instead.
- Do not try to handle electrical equipment or appliances in humid areas or in standing water.
- Avoid using your TV if it sits on a wet carpet or floor or on humid concrete floors. The basic rule is that water and electricity don't mix!
- Do not enter buildings that are surrounded by floodwaters.

These are just a few hints and suggestions to help you make it safely through a flood. As with all emergencies, use your head and let common sense prevail. If you don't know if an area is safe, stay away from it until you know that it is.

If you have any other tips or flooding advice, please feel free to share it with us in the comments section below.



## Prepper's Guide to Survive Tornado

Indians once referred to the mighty tornado as the "Finger of God" because it has the power to spare or destroy.

Tornados can occur in every state and has the capacity to strike with little or no warning. The damage from a tornado results from high wind velocity and windblown debris. Because they can occur in any state and also accompany tropical storms and hurricanes as they move onto land, each family should make preparations before a tornado strikes.

### Tornado Facts:

- They may strike quickly, with little or no warning.
- They may appear nearly transparent until dust and debris are picked up or a cloud forms in the funnel.
- The average tornado moves Southwest to Northeast, but tornadoes have been known to move in any direction.

- The average forward speed of a tornado is 30 mph, but may vary from stationary to 70 mph. The maximum speed is over 300 mph.
- Waterspouts are tornadoes that form over water.
- Tornadoes are most frequently reported east of the Rocky Mountains during spring and summer months.
- Peak tornado season in the southern states is March through May; in the northern states, it is late spring through early summer.
- Tornadoes are most likely to occur between 3 pm and 9 pm, but can occur at any time.

Tornadoes are categorized based on sustained wind damage:

- F-0 40-72 mph Chimney damage, tree branches broken
- F-1 73-112 mph Mobile homes pushed off their foundations or overturned
- F-2 113-157 mph Considerable damage. Mobile homes demolished. Trees uprooted
- F-3 158-205 mph Roofs and walls torn down. Trains overturned. Cars thrown.
- F-4 207-260 mph Well constructed walls leveled
- F-5 261-318 mph Homes lifted off foundations and carried considerable distances. Cars thrown as far as 100 meters.

## What's the Difference Between a Watch and a Warning?

Tornado Watch – Tornadoes are possible. Remain alert for approaching storms. Watch the sky and stay tuned to NOAA Weather Radio, commercial radio or television for information.

Tornado Warning – A tornado has been sighted or indicated by weather radar. Take shelter immediately.

### Signs of a Tornado

Always be on alert when a strong storm is approaching – with the right conditions it could turn into a tornado. Look for these additional signs:

- Dark, often greenish sky
- Large hail
- A large, dark, low-lying cloud (particularly if rotating)
- Loud roar, similar to a freight train.

If you see approaching storms or any of the danger signs, be prepared to take shelter immediately.

### Preparing for a Tornado

These swirling vortexes of destruction can cause fatalities and destroy in a matter of seconds with paths of up to 1 miles in width or more. Therefore it is in one's best interest to prepare beforehand. Pre-planning is critical in helps your family react more quickly and fluidly to the situation at hand. Sitting down as a family to discuss protocols, procedures and what they should expect during a tornado will help them grasp the severity of the situation.

### Make a Plan

The first thing you should do to prepare for any emergency is to sit down with your family and create a preparedness plan that includes pertinent contact information, alternative emergency locations, and have important papers safely put away or downloaded onto a flash drive for easy carry.

Sometimes certain preparedness subjects can be hard for small children to understand. Children have a psychological need for security and stability therefore, prepare your children by building their natural resilience to these situations. [Read more here.](#)

Further, if you store food and water for emergencies, plan to have meals that will require minimum fuel or electricity usage. There are many layers of a preparedness pantry, so depending on how long you want to prepare for, you may want to start off with shelf stable foods such as canned goods, just add water meals, freeze dried meals, etc.

For a calculator for how much food you need to be prepared, [click here](#). You must anticipate that you will be without power until restoration efforts begin, so keep easy to make meals in mind. Also, don't forget to store lots of water. You must have water for drinking, food preparation and for sanitation issues.

Communications is an important aspect of tornado preparedness.

In any emergency, always listen to the instructions given by local emergency management officials.

## Sheltering in Place

Your family could be anywhere when a tornado strikes—at home, at work, at school, or in the car. Discuss different shelter areas to go to during a tornado. Moreover, talk with members of how they can protect themselves from flying and falling debris.

According to the American Red Cross, “the key to surviving a tornado and reducing the risk of injury lies in planning, preparing, and practicing what you and your family will do if a tornado strikes. Flying debris causes most deaths and injuries during a tornado. Although there is no completely safe place during a tornado, some locations are much safer than others.”

### ***At Home***

Pick a place in the home where family members can gather if a tornado is headed your way. One basic rule is AVOID WINDOWS AND MIRRORS. An exploding window can injure or kill.

The safest place in the home is the interior part of a basement. If there is no basement, go to an inside room, without windows, on the lowest floor. This could be a center hallway, bathroom, or closet.

For added protection, get under something sturdy such as a heavy table or workbench. If possible, cover your body with a blanket, sleeping bag, or mattress, and protect your head with anything available—even your hands. Avoid taking shelter where there are heavy objects, such as pianos or refrigerators, on the area of floor that is directly above you. They could fall through the floor if the tornado strikes your house.

If you live in a mobile home, bear in mind that these do not offer adequate shelter. They can turn over from high wind velocities. If you live in mobile home, evacuate immediately and go to the lowest floor of a sturdy, nearby building or a storm shelter from a tornado. Get out immediately and go to the lowest floor of a sturdy, nearby building or a storm shelter.

### ***Car Safety***

The least desirable place to be during a tornado is in a motor vehicle. Cars, buses, and trucks are easily tossed by tornado winds. **DO NOT TRY TO OUTFRAN A TORNADO IN YOUR CAR.** If you see a tornado, stop your vehicle and get out. Do not get under your vehicle.

- If you find yourself in a car when a tornado is hitting follow these safety protocols:
- Immediately get into a vehicle, buckle your seat belt and try to drive to the closest sturdy shelter.
- If your vehicle is hit by flying debris while you are driving, pull over and park.
- Stay in the car with the seat belt on. Put your head down below the windows; cover your head with your hands and a blanket, coat or other cushion if possible.
- If you can safely get noticeably lower than the level of the roadway, leave your car and lie in that area, covering your head with your hands
- Do not get under an overpass or bridge. You are safer in a low, flat location.
- Never try to outrun a tornado in urban or congested areas in a car or truck. Instead, leave the vehicle immediately for safe shelter.
- Watch out for flying debris. Flying debris from tornadoes causes most fatalities and injuries.

### ***Outdoors***

If you are caught outside during a tornado and there is no adequate shelter immediately available, do the following:

- Avoid areas with many trees.
- Avoid vehicles.
- Lie down flat in a gully, ditch, or low spot on the ground.
- Protect your head with an object or with your arms.

### ***Long-Span Buildings***

A long-span building, such as a shopping mall, theater, or gymnasium, is especially dangerous because the roof structure is usually supported solely by the outside walls. Most such buildings hit by tornados cannot withstand the enormous pressure. They simply collapse.

If you are in a long-span building during a tornado, stay away from windows. Get to the lowest level of the building—the basement if possible—and away from the windows.

If there is no time to get to a tornado shelter or to a lower level, try to get under a door frame or get up against something that will support or deflect falling debris. For instance, in a department store, get up against heavy shelving or counters. In a theater, get under the seats. Remember to protect your head.

### ***Office Buildings, Schools, Hospitals, Churches, and Other Public Buildings***

Extra care is required in offices, schools, hospitals, or any building where a large group of people is concentrated in a small area. The exterior walls of such buildings often have large windows.

If you are in any of these buildings:

- Move away from windows and glass doorways.
- Go to the innermost part of the building on the lowest possible floor.
- Do not use elevators because the power may fail, leaving you trapped.

- Protect your head and make yourself as small a target as possible by crouching down.

### **Shelter for People with Special Needs**

Advance planning is especially important if you require assistance to reach shelter from an approaching storm.

If you are in a wheelchair, get away from windows and go to an interior room of the house. If possible, seek shelter under a sturdy table or desk. Do cover your head with anything available, even your hands. If you are unable to move from a bed or a chair and assistance is not available, protect yourself from falling objects by covering up with blankets and pillows.

If you are outside and a tornado is approaching, get into a ditch or gully. If possible, lie flat and cover your head with your arms.

### **Injuries from a Tornado**

Injuries sustained from a tornado can be serious and life threatening. Do not attempt to move seriously injured people unless they are in immediate danger of further injury. Get medical assistance immediately. If someone has stopped breathing, begin CPR if you are trained to do so. Stop a bleeding injury by applying direct pressure to the wound. Have any puncture wound evaluated by a physician. If you are trapped, try to attract attention to your location.

### **Reconnecting with Family Members**

When disasters are concerned, things can go awry very quickly. And in some cases, families can become separated. When a family is separated from one another, providing pertinent information to medical personnel or first responders becomes more challenging due to heightened emotions from the stressful situation.

After a disaster, let your family and friends know that you are safe and well to bring peace of mind to concerned family members. This website is designed to help make that communication easier.

Emotionally reconnecting with family members can also be difficult. Due to the trauma involved in surviving a natural disaster, some children will exhibit symptoms of post traumatic stress. [Click here](#) to learn how family members can help their child get through this difficult time.

To conclude, the best way to prepare for a tornado is to frequently check supplies and have family members practice where to go and what to do during a tornado. Practice makes perfect and helps to calm fears when and if this natural disaster occurs.



## Surviving When Being Trapped: Life-Saving Tips & Tricks

In a time of crisis there will be people trapped or buried alive in buildings. Others may be trapped in elevators or other types of lifts. Still others may wind up trapped underground in subways, tunnels, and parking garages.

Here are a few things that might save your life.

### How to Signal During a Crisis

There are some vital, low tech tools you should always have on your person or around you for signaling: stick to rap on pipes with, whistle, flashlight, mirror, laser pointer, cell phone, and personal alert system.

No matter whether you are trapped, or are trying to help find others survivors, knowing how to use these signals and detect them is very important:

### VITAL, LOW TECH TOOLS TO USE FOR SIGNALING WHEN TRAPPED



1. **Yelling** is good for short distances. Be careful not to yell too loud in an unstable area or you could literally bring down the roof.
2. **Tapping on pipes:** The sound produced can travel a good distance. You can try to use Morse Code (a system of dots and dashes) to send messages. Even though most modern rescue teams are not taught how to read or send messages in Morse Code, the more preppers keep up with it, the better chance you'll have of sending messages to fellow preppers. If you only choose one simple code to learn; make it **SOS**, which is still the international call for help: ...- - -... (where ... means S, - - - means O, and ... means S, too).
3. **Blowing a whistle.** They can be heard at a distance and can also be used to send Morse Code.
4. Use a **flashlight** in low light conditions to flash a signal to others. Can be used to send SOS or just flash to get attention.
5. **A mirror** or other **shiny material** can also be used to flash a signal to others. In daylight the flashing of a mirror or other shiny material can be seen for miles.
6. **Laser pointers:** At night a laser pointer is good to signal search and rescue aircraft. The air crew will be wearing night vision which can see the laser beam at a good distance and follow the beam back to its origin.

7. In areas that still have electricity, flickering the **overhead lights** can get attention, and can be seen for miles at night. This action usually will bring aircraft or other search groups to investigate.
8. **Cell phones:** In a time of crisis cell phones may not be working due to damaged or destroyed cell towers, they may be jammed by high call volume, or you are out of range of a tower. Never give up trying, you may get through and give your location and status to the other person.
9. **Personal alert beacons** (ex. medical alert bracelets): Activate the unit. The signal may reach a signal tower.
10. **Portable ham radio units:** These two way radios are designed to be used in a time of crisis. Depending on what frequency and what type of antenna you are using, you can communicate with people around the world or any search or rescue headquarters in your area.

### Basic Things You Should Do No Matter Where You Are Trapped

No matter whether you are trapped in your home, a high rise building, in an elevator, or underground, there are some basic things you will always need to do before trying to escape.

Following these steps can help you reach safety, and also make it possible to detect other survivors and help them escape with you.

If possible, always try to keep a small medical kit with you and a few hand tools. The medical kit can be as simple as a few pain killers, gauze for wrapping up wounds, rubbing alcohol, and small bits of wood for splints. A Swiss Army Knife will give you access to just about anything you might need to manage small problems on your own.



If you did not make it outside of the building as it was falling down, you are most likely pinned down or in a sheltered spot under the debris. Following these steps will help you gain focus and pay attention to critical aspects of the situation that might otherwise be overlooked:

- Take a moment to get your thoughts together and try not to panic. If you do panic, the odds of you escaping will be low.
- How much breathable air do you have? After the dust and debris have settled down, is there any air flow in your area? If yes, the chances of survival have just risen. If not your race against time has begun.
- Are there any dangerous utility leaks nearby? If there is an odor of natural gas or fuel oil, do not light a match or other flame source to light up your area. The chance of fire or explosion are too great.
- Is there the sound of running water or the smell of sewage? If so, is it starting to pool up or continue to flow toward or away from you? Never touch wet or watery places because you never know if live wires are pumping current into them.
- Are there any hot or sparking electrical wires near you or near any water? Avoid them and anything they may be pumping power into as much as possible. Test areas by throwing small bits of debris to check for live current, and then use a dry wooden board or other electrically insulated material to move the wires out of your way if needed.
- Determine what floor you are on. Depending on the location, you can try to reach the upper portions and wait for rescue by air crews, or try to work your way down to the ground. If lower levels are flooding, you may have to go up, however this tends to be the more dangerous option because of structural instability.
- Are there others survivors? Call out, whistle, or bang on pipes to get attention. If others respond back, try to find out what their status is, are there others with them, and where they are in relation to you.
- Do they need medical attention? Are they hurt, if so how bad?
- Are they pinned down or are they in a sheltered spot? Is their area stable or unstable (are debris still falling or have they stopped falling).

- Is it possible to signal to people outside the building using mirrors, flashlights, or banging pipes? Even if it was a limited area crisis the odds are the cell towers would be down, but you can still try to call.
- Can you get to other survivors safely? Assess the debris field. Can you safely move toward others that are trapped without causing debris to fall and make the area unstable? If you can do it, move very slowly and take your time to test what is left of the flooring, walls, and ceiling areas before putting your full weight on them. If the area is unstable try another route.
- If you cannot get to the other trapped individuals, but you can escape, do so and go for help. Before leaving tell the others what your plans are to keep them from panicking.

## Special Considerations for Multistory or High Rise Buildings

After a [devastating event](#) is over there will be people trapped in what is left of the bent, broken, or twisted remains of multistory or high rise buildings. If you are one of the survivors that were not pinned down or crushed, consider yourself very lucky.

In the event of a major crisis, the odds are you will be on your own. A plan of how to descend down to ground level is very important. If you routinely work or visit a multi-story building, start from now to find out where all staircases and emergency entrances are. Even though the landscape will change drastically during a crisis, having some idea of where certain things were can be of some help.

Overall, elevators will be too dangerous and out of the consideration to use in a crisis. The safest way down from a tall building is by using the stairway.

If the stairs are blocked below your location, scout out the last floor where you might be able to find access to another downward set of stairs. Keep doing this until you reach ground level or run into a search party that can get all of you to safety. Once out, try to give search and rescue headquarters the locations of people that were trapped in your building.

### What to Do if You Are Trapped in an Elevator

If you are trapped in an elevator during a crisis try not to panic. Take the time to assess your situation and use the following to try and escape:

- Try calling on the elevator emergency phone for help: If the phone is answered inform them of how many people are trapped and on what floor you are near for the rescue team. If there is no answer, start to think of a way to escape.
- Wait for a few minutes to see if emergency power cuts in. If the power starts, the elevator will return to the lobby. If it does not come on you must think of a way to get out and work your way down to the lobby.
- Yelling or banging on the side of the elevator is a good way to get attention. Use a cell phone to alert others that you are trapped in an elevator. If that doesn't work; you will need to find a way to get out of the elevator.
- If no chance of outside help seems possible, release the inner elevator door to see exactly where you are in the elevator shaft. If the elevator is too low to reach the outer door release, open the top service hatch to check the distance and location of the outer door.
- Use the service ladder on the wall, ascend up to the outer door, and open it manually. If the door cannot be opened then you must descend to the next lower floor by ladder and see if you can manually release that outer door.
- If the door opens scout out the area to see if there is access to a workable stairway. Finally return to the elevator and help remove other trapped individuals to the safety of the floor below. From this floor take the stairs to the ground floor.

# What if You Are Trapped in Subways, Tunnels, or Underground Parking Garages?

When a [major crisis](#) hits there is a strong probability that city dwellers will be trapped underground in subways, tunnels, or parking garages. Being trapped underground can easily panic an individual because these areas tend to be dark or poorly lit.

If this happens to you, start by using the basic steps to use regardless of where you are trapped, and then do the following:

- Make sure you know if there are dangers from underground utilities (water, sewage, and natural gas or power lines)? If trapped in a subway the power or third rail may still be charged and carries high voltage that can kill. Breaks in water or sewage pipes present drowning risks, broken underground power conduits with exposed wiring have electrical shock dangers, and broken gas lines can cause fires and explosions.
- Can street sounds be heard from your location or is it just silence? Parking garages have the levels marked or numbered, tunnels have location locators, and subways have track levels.
- How bad is the cave in? Do not start digging unless you are sure the area is stable enough and that you will not cause a collapse on areas where other people may be trapped.
- Are there any emergency stairs that are not blocked? In all underground subways, tunnels, and parking garages there are emergency stairs that lead back to ground level. If the stairs are still intact rescue teams can come down to rescue and treat survivors.

In a time of crisis you may be trapped in buildings and elevators above ground or in underground subways, tunnels, or parking garages. When debris start to settle and you are alive the last thing you want to do is panic. Panic can run through a group and destroy it.

Sit down and try to relax, think and do not give up. Work hard as a team and your chances of surviving are good.



### 3 Primary Steps To Survive A Terrorist Attack

The threat of terrorism from foreign or domestic perpetrators has perhaps never been higher. Global peace hangs in a tentative balance and America's stance as a peace enforcer hasn't won us many friends in the last several decades. Also, there are numerous countries who disagree with our politics or simply seek to usurp us as the most powerful nation on the planet.

Regardless of whether it's for religious or political reasons, the threat of attack is real; therefore, being prepared for surviving a terrorist attack should be a high priority for everybody.

As in any matter of survival, the key thing is being prepared. Prepping dramatically increases your chances of survival assuming you live through the original attack.

#### Warning Signs

Perhaps the worst thing about preparing for terrorist attacks is that they are totally random and they have the nasty habit of occurring when you expect them the least.

The element of surprise is often a terrorist's best weapon. One of the main motives behind terrorist acts is to create a constant state of paranoia, a psychological tactic meant to instill fear in the targeted population.

Being prepared for a terrorist attack feeds into that to a certain extent – just thinking about terrorist threats all the time can have the same effect as a terrorist act that already happened. However, it's a matter of finding a balance between being psychologically bullied and being prepared.

### Steps to Take for Survival

Keep in mind that there's no magic formula for surviving a terrorist attack; there are no guarantees that anything that you do will save you, and anyone that will tell you otherwise is full of BS. The main factor in surviving a terrorist attack is luck, to begin with, and the proper state of mind.

But there are a few steps to follow, if you want to reduce the risks and increase your chances of survival after the initial attack, so stick with me and find out. Basically, we need to talk about three stages of survival during a terrorist attack: let's take a look at each one and see how to stay alive:

**1. In the first stage of a terrorist attack**, the most important thing is that you're still alive and didn't die in the first sneak attack – it means you're lucky. Now you must keep staying alive, hence if you hear gunshots or explosions and you don't know what to do, go find yourself some proper cover!

Duck and cover, and keep moving until you reach your cover. By proper cover, we don't mean "hide under your desk"; that won't help much. A good shelter, maybe the ideal spot, is behind a support beam or a concrete pillar, they will protect you from random bullets or even stop debris from hitting you in the eventuality of an explosion.

Call 911 if you can, and if the attack is localized. If there are other people alive around you, you should join them – there really is safety in numbers as long as they group isn't in an absolute panic. United we stand, divided we fall, especially if it comes to a "stand and fight" situation.

If you hear announcements on the radio or on TV, you must do what you're told. During a terrorist attack is not the best time to question authority, no matter how much you hate it.

If you see people choking and collapsing, it may be some chemical stuff floating in the air, so cover your nose and your mouth. Even the thin fabric of a scarf or a shirt (especially if it's wet) will make a difference and it will reduce the chances of inhaling chemical/biological agents, not to mention the smoke and dust that will be in the air after an explosion.

**2. The second stage of surviving a terrorist attack** is to try to escape from ground zero (if you're at the ground zero).

If you're inside and the problem is inside, just get out of there! The general rule of thumb when you're indoors is to know exactly where the exit points are at all times; that knowledge may save your life someday.

If the danger is somewhere outside and you're inside of a building, stay away from the windows in case of a secondary explosion. Next, close all the doors and windows, shut off the air conditioning system in order to keep the eventual toxic substances (after an explosion, fire or biological attack) from sneaking inside.

Try to make the building as air tight as possible. If the building you're in is not severely damaged or burning, you should stay put until you know that it's safe to evacuate the premises.

If you think you were exposed to toxic substances, strip and shower as soon as possible. Keep in mind that there are some toxic agents that can react to water in a dangerous way, so keep your eyes peeled in case of anything fishy.

**3. In the third stage of a terrorist attack**, supposing that you're trapped inside a building that was taken over by terrorists, things can get messy. Basically you have two choices: being a sheep or being a wolf. You can wait for somebody to save you if you'd like.

The other choice is to fight for your life. Use a piece of broken glass, a knife, a heavy object (use your imagination) and hide somewhere hard to spot. If you can escape to get help, do so unless you're a trained combatant. Terrorists are generally trained fighters and you don't want to go head-to-head with them unless you're capable of doing so.

When the opportunity arrives, do what you have to do to survive. If you're forced to fight, fight to kill. If you defeat the terrorist, you can use his weapons/body armor for your escape. Improvise, think ahead! Obviously, if you go for this course of action, you should be physically fit and capable of fighting. Otherwise, you're going to be dead fairly quickly.

The most important thing in a survival situation is to stay calm and to use your head. Fear is natural but don't let it control you. Try not to panic, use your common sense, and stay safe. Having a first aid /survival kit with you at work/in your car at all times will dramatically increase the chances of survival in case of injury.

The bottom line is that in a terrorist attack, you're going to have to keep it together. Fighting may be your only option but if you can escape, do so unless you're trained in combat. Otherwise, you'll just end up dead and you may get others killed along with you. Do what you need to do to survive.



# When Anarchy Is Coming – Warning Signs and Escape Plans

The word “anarchy” dredges up images of third-world countries, overrun by rival warlords battling for control. Yet anarchy can mean a number of different things. By definition, civil war is a form of anarchy; because any society in anarchy is one in which the government has lost control. It can manifest in lawlessness of many types, even without a total collapse of the government.

For governments to function, they must be able to control the society. Whether this is through [fear tactics](#) and bullying or through a just system of laws and authority, the government must be able to predict what the members of society are going to do, as well as direct their energies into productive directions. To the degree that they lose that ability, anarchy has set in.

The American Revolution was a time of anarchy. Our brave forefathers broke off from British rule and established what later the United States of America became. Britain reacted to this by

sending military units to put down the rebellion. For a time, neither side had full control, leaving the people to govern themselves until the revolutionaries won their freedom.

While these sort of revolutions always seem to take us by surprise, there are signs that they are coming, just as there are signs that the government is losing control.

## How Do You Know When It Starts?

When we see a number of these signs happening at the same time, we can be sure that a country is on the road to anarchy, even though they might not be on the brink of revolution or of a complete breakdown of society.

- **Supply shortages** – When people have a hard time getting the things that they need for day-to-day survival, they are likely to react in anger and violence. This happened in the Argentinean financial collapse, with hundreds of thousands of people turning out into the streets in protest. Many of those protests turned violent.
- **Increased crime rates** – One of the principal purposes of government is to protect the people. This is manifested through the various police departments and court system; apprehending, trying and incarcerating criminals that threaten society. When the government can't deal effectively with these criminals, it encourages others to join their ranks.
- **High unemployment and poverty** – People who are fat and happy are not anywhere near as likely to rise up in revolt as those who are hungry and angry. When a government can't create an environment which provides financial and material security to people, their anger spills forth in acts of defiance and lawlessness.
- **Government ignores citizen's wishes** – When a government stops paying attention to the wants and needs of their citizens, the people begin to distance themselves from the government; "divorcing" themselves from it. It is easy to rebel against a government that you don't feel is yours or that you feel doesn't care about your needs.

- **Financial instability** – The financial climate of a country greatly affects people's ability to take care of their basic needs and those of their families. A government which doesn't provide an atmosphere of financial security is ignoring the people's most basic needs.
- **Class and racial warfare** – When a society becomes divided, people are more likely to turn against one another. This can turn to low-level warfare between different races or classes of people. Left long enough, it can lead to genocide.
- **Police brutality** – Police are always outnumbered by citizens. When police feel threatened by the citizens that they are sworn to protect, they often turn respond with aggressiveness and violence. Police can only control the people when the vast majority of people are not involved in any social unrest. When the police are outnumbered by dissidents, they have to turn to more violent means of control, which can easily spark retaliation from citizens.
- **Lack of confidence in elected leaders** – While there are always dissidents who are opposed to the elected leaders, when the vast majority of society loses confidence in them, they stop listening and stop obeying.
- **Lack of government funding** – If the government does such a bad job of managing the economy that government revenues start to shrink, it can cause government services to be curtailed. Typically politicians will react to this by increasing taxes, especially on the middle class. Eventually, they reach the point where people find ways to stop paying taxes, further reducing government revenue.
- **The law stops having meaning** – When the government stops obeying the law, it sends a message to the people that they too can stop obeying the law. Without the law to protect us, we are only a step away from anarchy.
- **A major disaster** – Any major disaster can bring on anarchy in a moment; it doesn't matter if it is a man-made or natural disaster. Plagues have been known to bring it on.

Anarchy doesn't necessarily start at a particular point in time. Often, a society slides into anarchy as government gradually loses control. The government might technically be in place and

operating, but they are ignored by the vast majority of the population. As this increases and government influence decreases, others step in and try to take control.

While any one of these things can be a harbinger of anarchy, the greatest danger is when you see a combination of them working together. The more signs off of this page that are going on at the same time, the closer a society is to falling into anarchy.

## Surviving Riots: 6 Crucial Steps for Your Safety

When riots begin, law and order can disappear within a matter of minutes. While individuals may not go into a crowd intending to start a riot, group think and the frenzy of the moment bring out the worst of human nature. Violence will be the rule of the day in which you will either kill or be killed if you don't know these 6 ways to stay safe during a riot.

### ***1. Be Ready Beforehand***

Even though riots are not organized at the start, you will need to be prepared well ahead of time in case one occurs.

#### Secure Your Surroundings and Valuables

- Always be careful who you let into your home, or any other area where wealth might be displayed.
- A home that has tall walls, bars on the windows, CCTV cameras and other surveillance equipment is advertising to the world that owners with fancy clothes or jewelry have money and other expensive personal belongings. The best way to not be noticed by potential rioters is to have a home, habits, and clothing that either blend in the neighborhood, or look poor enough to not be worth bothering with.
- Do not keep all of your food, water, and other emergency supplies in one central location. Build multiple hide-a-ways in the walls and in the floors to store valuables. Build bury containers to hide under the house, in sheds or other outside structures to prevent looting as much as possible.

### Secure Entry Ways

- Doors and windows should be reinforced from the inside so they do not draw attention. Have multiple working deadbolts and jam bars on all outer doors even if you currently live in a “good neighborhood”.
- Use regular window locks with screw in bolt locks, and have swing down bars that can be shifted into place if needed.
- Try to create hallways or dead ends where you have a shooting advantage if one or more people enters your home.
- Know all ways and paths to get out of the house in secret; and arrange a meet-up point with other family members.
- Keep a chimney damper made from very heavy metal that can withstand at least 300 pounds standing on it without being forced open. You should also have a metal support rod to lock under the damper in case rioters try to get in through the chimney.

## ***2. Crisis Training and Management***

- Each person should know their position and the locations of all other family members in time of crisis. Practice these positions on a regular basis.
- Everyone, including those that cannot handle a gun, should be trained with a weapon can handle with confidence. For a low budget option, use a squirt gun filled with 75% ammonia and aim it at the face and eyes of the intruders.
- Know when to talk or make noise and when to be completely silent.
- Be prepared to use all necessary force, including lethal to defend yourself and your family.
- Keep your bug out bag ready and stocked at all times.

## ***3. Preparing Your Evacuation***

If you suspect a riot is in its infancy, do not wait around to see what happens. Implement your evacuation plans as soon as possible. Until then take these precautions:

- Keep family and pets in the house, make sure everyone that can handle a weapon is armed and ready.
- Lock, bolt, and barricade all windows and doors.
- Set up your defensive fields of fire, but do not engage until you know the intentions of the rioters. Some may simply break some windows, hurl rocks, or beat on your doors and then leave. This is not a good reason to panic, scream, or open fire and give yourself away.
- Rioters are extremely unpredictable. There is no way to tell if they are looking for material goods or for human plunder (example to rape, murder, or brutalize.) In order to reduce the risk of falling victim to the latter, everybody must stay away from the windows, turn off lights, and be as quiet as possible.
- Make your property look and feel like there is nobody home. If the rioters are intent on stealing material items, at least you will have the advantage of surprise when they enter what seems like an empty house, and wind up with bullets flying in their direction.
- If someone knocks on the door do not answer. No matter who they claim to be, or who you think they are, that person could be a hostage or decoy being used to gain entrance to your home.
- Once rioters enter, and are neutralized, make quick repairs to the damaged doors and windows.

### ***4. Protecting the Small and Weak When Chaos Breaks Out***

Keep children, elderly, disabled, and others out of direct fighting and weapons fire. A well reinforced closet or pantry with a secret lockable hiding place will keep them safe.

If you have a baby or young child, try to make the safe room soundproof so that unintended sounds do not get heard elsewhere in the building.

### ***5. Things to Avoid***

Never join the riot, yell, scream, or incite rioters. In this case safety is not in numbers or solidarity with them. Panic will run rampant, and you can easily be stampeded, beaten, or killed. If you must go outdoors, stay in shadows, and out of sight.

Rioting masses draw the interest of police and other anti-riot troops. Their job is to stop the riot and reestablish the public safety and peace. If you are caught in the riot masses you can be arrested and charged for any crimes that were committed. You can be killed by security forces if the situation gets bad enough.

### ***6. How to Escape a Riot Area Safely***

Depending on how bad the riot is, escape may take a little longer than you first thought. If you choose to leave by car, be sure to carry enough firearms, ammo, your bug out kit, food, water, and other necessary supplies to last at least two weeks. Do not forget to lock all the doors and windows before leaving since rioters may look for easier pickings.

Before leaving, make sure you know your escape route and alternatives without GPS or other assistance devices. Turn off GPS, cell phones, and any other device that may electronically report your position. If you have a newer car, find out how to turn off On-Star and similar devices. Most of the time, civil unrest slows down just before dawn due to fatigue and hunger. Leave at that time, and travel by secondary roads until you reach your destination. Stay there until it is safe to return home.

Knowing the 6 ways to protect you and your family in a time of civil unrest could be the difference between life and death. Planning and testing each part of the emergency escape plan will give you practice and a chance to change things that do not work. The more you practice the better the plan will work when you need it.



## The Day The Dollar Collapses: Are You Prepared?

It seems like everyone knows that a financial collapse is coming. The only real question is when it's going to get here. The Fed is working overtime trying to shore up the dollar, but that can only go on for so long; eventually, what they're doing is going to catch up with us all and when it does, the fall will be even greater.

A financial collapse is much different than what most people imagine. It's not a general breakdown in society and we don't go back in time 150 years, living in the times of our great-great-grandparents. The two big signs of a financial collapse are high unemployment and runaway inflation. So, whatever preparations we make for the collapse, have to help us get through those two things.

I'll have to say that there is no surefire way of avoiding being affected by the collapse. What you can do, however, is lessen the impact that the collapse will have on you and your family. You do

this by trying to make sure that you are protected from the parts of the collapse which will have the greatest impact.

### Your Job

To start with, make an honest evaluation of your job, looking to see how vulnerable it is to a financial collapse. Jobs that are involved in any way with luxury goods or services will be the first to go.

The most secure jobs will be those which supply essential services, followed by those that provide goods and services which people need to survive. Since people won't be able to afford to buy new cars and appliances, repairing these types of items will be a very secure job as well.

If your job doesn't look like it will be very secure in the event of a financial collapse, you might want to consider changing it, before it's too late. Better to change it now, even with the bad job market, than to wait until you lose your job.

Another thing to consider is [starting a sideline business](#), especially if it provides essential goods or services. Not only can that augment your income, but it will also provide you with something you can fall back on, if you lose your job when the collapse comes.

### Your Debt

A number of years ago I heard a credit card ad from Citibank that was scary. The ad ended with them saying something like, "We know 1 out of four families in America, what about yours?" Do you see any significance in that statement, or was it just me? What I saw was that at that time, 25 percent of our population owed one bank money. Like I said... scary. I'd be willing to bet that today the figure is much higher.

I guess it's not all that surprising that the national debt keeps growing, considering that personal debt does as well. However, you and I can't just print money to make up for our

shortfall, like the government does. Eventually we have to pay that money off, one way or another.

This is an area where few preppers think to walk. I don't have any statistics, but based upon what I see, many preppers have just as much outstanding debt as anyone else; debt that will follow them into whatever crisis might present itself. Paying that debt off in the middle of a long-term crisis would be difficult, especially if that crisis was a financial collapse.

The best thing we can do with debt is to get out of it. While that might not be easy, it can be done if we are willing to take the necessary action.

**Cut some corners on your budget** and use that money to pay off your loans. Sell your new cars and drive something a little bit older. Tackle your debts one at a time and pay them off; starting with the smaller ones. Then, once one is paid off, apply the money for those payments to the next biggest debt, paying it off early.

When a crisis comes, you may not have the income you need to pay all those debts; that's the danger that you face. If you can't pay, there's a very good chance that you'll end up losing whatever it is that you owe the money on. While there are some actions which you can take to forestall that, none of them are as certain and secure as not having the debt in the first place.

So, let's say a major crisis happens, even a financial collapse. What can you do with those debts?

First of all, you can try and get the lender to accept what is known as a **forbearance**. This is a legal contract where they agree not to take any action on you for a pre-determined amount of time or until you are working once again.

Forbearance is most commonly used by graduating college students to put off paying their student loans until they get a job, but that's not the only place it is applicable.

The next thing you might want to try is **loan consolidation**. Typically, in a loan consolidation situation a new loan is taken out, which is used to pay off the old ones. This new loan usually has a lower interest rate and lower payments. If you have a lot of credit card debt, you may want to consider doing this now.

If you have a financial windfall, you could have the answer to your debts right there. Most people look at a financial windfall as a means of buying something they've always wanted. While there is nothing wrong with that, doing so when you have outstanding debt is not **good financial management**. Better to use that money to get out of debt, and then start saving up to buy that thing for cash.

If that financial windfall isn't big enough to pay off your debt, it still might become the seed to allow you to pay it off. Any serious financial crisis is going to bring high inflation with it, maybe even hyperinflation. Whenever that happens, it creates a great investment opportunity.

### ***The Power of Example***

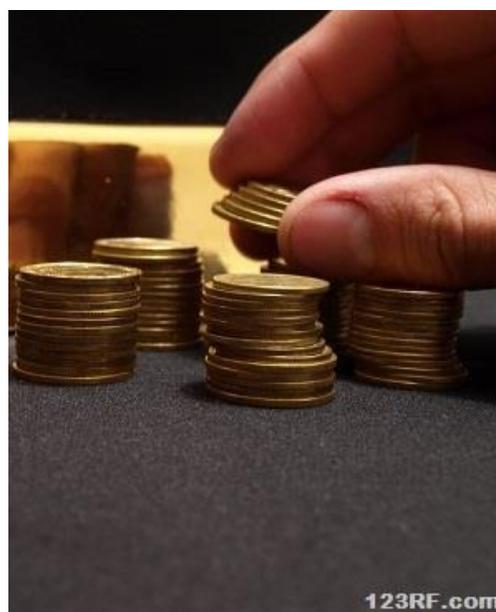
Let's say that you get \$10,000 from your Great Uncle Joe's estate. That probably won't be enough to get you out of debt. But you can [take that money and buy gold and/or silver](#) with it. The reason I'm suggesting that is that in any financial crash or time of high inflation, [gold and silver rise in value](#).

So, let's say that the cost of goods goes up 100% that \$10,000 worth of precious metals just became \$20,000.

In the Argentinean collapse, there was over 1,800% inflation in two years. That would turn that \$10,000 into \$180,000, enough to pay off a lot of debt. If you were to try this, you'd want to make sure that you were one of the first people to cash in your gold and pay off your debt.

If things get bad enough, banks will be pressuring the government to allow them to renegotiate loans (which really means that they decide the new interest rate and tell you; there's no negotiating). You need to beat them to that, paying off your loan before they can make that move.

If all else fails, you may need to default on some of your debts. While I really don't recommend this, there may come a time where you don't have any other choice. In that case, you'll want to



think through which debts you can most afford to default on. That decision has to be made on what you need to keep in order to survive.

Let's take a typical family's debts for example. They probably owe money on their home mortgage, two cars, some credit cards and a purchase or two; say some furniture and a big-screen TV. The easiest debt to default on is the credit cards, even though they could make minimal payments on them.

Unless they have a bug-out cabin in the woods, they need their home to survive. That's got to be number one. They can probably get by just fine without the furniture and TV, so that's not a priority. So, the first ones to let go are the credit cards and the "extra" payments. The next one would be one of the cars. Car payments are expensive and in a survival situation, you probably only need one of them.

While this may still leave the family in a financial pinch, taking these sorts of actions could at least forestall the situation, allowing you to [come up with an alternate plan](#), such as trading your car for an older one and downsizing your home. Drastic times often require drastic actions.

## Your Stockpile

It seems that pretty much everything is in short supply during a financial crash, especially the things you need to have in order to survive. More than anything, food becomes hard to get.

Stockpiling food can actually be seen as an investment, as inflation will hit food the hardest. You'll be able to smile when you're eating your \$3.00 per box breakfast cereal, while everyone else is paying \$12.00 for it.

In addition to stockpiling food, it would be a good idea to start developing means of producing your own. It takes at least a year to get a vegetable garden producing well, so you don't want to wait until the crisis hits to start your garden.

Start now, so that you can learn how to do it efficiently and build up good soil for growing your plants in. While you're at it, take a look at growing chickens and fish as well, both of which are excellent sources of protein.

Besides food, you want to be sure that you have a decent stockpile of other necessities. Personal hygiene products may be a problem finding, as well as over-the-counter medicines. Don't get carried away preparing for the zombie apocalypse, but make sure you're ready with the basics.

### **Your Investments**

There are probably a few people laughing at this heading, but that's okay. Most of us have some sort of investments, even if we don't think we do. Things like real jewelry (not costume) retirement accounts and stocks through our workplace are all investments, even if you don't look at them that way.

Your best investment is getting out of debt. If you have \$20,000 in a retirement account, you're probably earning about 1% interest on it. At the same time, you might be paying 5% interest on your home. So, you're losing money faster than you're earning it. If you pay off your home, you have a net gain of 4.5%, even if you don't have any money on hand.

The only investments that are secure during a financial collapse are precious metals and real estate. While it may be hard to sell either of them during the collapse, they are highly likely to retain their value or even appreciate in value. If you have other investments, you may want to consider selling them and moving the money into your home or into purchasing precious metals.

Before even considering investments, you want to make sure that you have enough food and other supplies on hand. Ultimately, they are a much better investment than anything, even gold. Not only that, they're an investment which can help keep your family alive; gold can't do that.

Here's a somewhat risky strategy you may want to consider. Let's say that you have \$30,000 in investments right now, but you owe \$100,000 on your home. Pulling that money out of your investments and putting it into your home may not be a good idea.

If you can't make the payments on your home, after the collapse, you might lose it, along with the \$30K extra you paid. But if you put that money into gold and silver, it will probably go up. The more the value of the dollar goes down, the more the value of the gold and silver will go up. Once the gold and silver have appreciated enough in value, sell them and pay off your mortgage. That way, you own your home free and clear, so it can't be taken from you.

Now, here's the risk. I haven't been able to find any documentation on it, but there's supposedly a clause that allows banks and mortgage companies to reevaluate and adjust the value of your mortgage, in the case of a financial collapse. If that's true and if that were to happen, you might not be able to pay off your mortgage using this strategy. Before trying to pay it off, check with your lender.

### ***The Edible Investment***

The other thing that goes up a lot in value during a financial crisis is anything that people need to have in order to survive. This can include such things as personal hygiene items, medicines, first-aid supplies and even candles; but the big item here is food. More than anything, food ends up going up in value quite a bit.

It might seem a little strange, but food is actually your best hedge against hyperinflation. Just look at the last few years. While the "official inflation rate" has been down around one percent, food has been going up by five to twelve percent per year.

If it's going up so much in value now, when there's a fairly low overall inflation rate, what's going to happen to the value of food when hyperinflation kicks in and people have trouble finding any? They'll be willing to pay a premium for anything you have.

While food may not seem like a very “sexy” investment, it’s one of the surest ones you can find. Remember now, we’re investing for our survival, not really to become one of the wealthy; we’re also investing to get through a time of financial collapse.

Looking at it that way, there are few things that you need more for survival. While water may be easy to find in nature, but food isn’t all that easy. By investing in food, you are investing in your future.

The funny thing is, that food may very well make you rich. When others are suffering, the food you have invested in will suddenly become very valuable. Then, as happened in occupied Europe, during World War II, people will be wanting to trade you all kinds of valuables for your food.

During that time, people in the cities of Europe would go out to the country, carrying suitcases loaded with silver, crystal and jewelry. They would trade those things with the farmer, going home with hams, sausage, cheese and butter. When the war was over and things got back to normal, the farmers were able to sell those valuables, making quite a profit.

One thing to remember is that there will always be an “after.” While a financial crash seems certain, eventually a new economy will be established. People will get on with their lives and find new ways to live. Although life may not return to the old normal, a new normal will take over. In that time, the food that you have traded can make you an incredible profit.