



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

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Everyday Carry

In 1991, hikers in the Alps discovered the body of [a man](#) (an apparent murder victim) who died around 3,300 B.C. He wore a loincloth, leggings, a belt with a pouch, a coat, snow shoes, a cap and a cloak. He carried a copper axe, a knife, a longbow, a quiver with 14 arrows, two other tools, food, two baskets, a fire starting kit (flint, pyrite and over a dozen different plants) and a medical kit (mushrooms).

Man is the ultimate tool user, and for millennia, he has been carrying the gear he has needed to get things done. Everyday carry (EDC) is the most basic level of prepping, but it's one of the most important because it concerns the tools you'll use the most and will have on you the most (either every waking moment or at least when you're out in public).

Clothing is the foundation of EDC but is often overlooked because it's not as sexy. The range of temperatures at which the human body can survive is fairly narrow. Clothing can help you keep your body temperature close to 98.6 degrees. You always want to be dressed appropriately for the weather and be aware of any sudden changes that could occur, especially precipitation or plunging temperatures. Hypothermia is the #1 killer in

the wild, so a rain jacket or poncho (or even a large plastic garbage bag, which some survival experts say is the most useful and versatile tool you can have) could be a life saver. Moisture transfers heat away from your body (as does lying directly on the cold ground), so you want to avoid clothes made of cotton (blue jeans are known as “pants of death”) and favor moisture wicking/quick-drying, man-made fabrics instead. You should also dress in layers, which helps keep you warm by creating pockets of warmer air between layers. Pants and long sleeves can protect you from insects and sunburn. Their color matters as well (lighter colors are better). A hat can help keep you cool or warm and can protect you from sun or precipitation. And you always want to wear shoes that are appropriate for what you'll be doing.

There are hundreds of videos online where people show and talk about their EDC gear. And there are [entire websites](#) that are dedicated to the subject if you want to geek out and spend some time on it. Usually a person's EDC includes a cell phone, wallet, watch, key ring, pen, knife or multitool, flashlight and maybe a pistol. You need to spend some time thinking about what you need (or may need) when you're in different modes. The key to EDC is carrying things that are small and light enough so that you won't mind carrying them and therefore you will actually have them with you when you need them.

After thinking about it for a long time, I decided that I would have three different EDC modes (Home, Dog Walking and Away From Home) and would carry a different set of gear for each mode.

Being able to see is very important to me, so when I'm in Home mode, I have a pair of reading glasses on top of my head and a [Streamlight Microstream](#) flashlight. A knife is very useful (including as a weapon of last resort) and was one of man's first tools; I think every person should carry one. I use my [Kershaw Launch 4 CA Legal Automatic knife](#) almost every day; the automatic open button makes it a breeze to use. (Before you buy a knife, check your [state knife laws](#).) My cell phone is nearby but not on me (due to the long-term health risk of electromagnetic radiation). Finally, I carry a tube of Dr. Bronner's organic lip balm. That's it.

When I walk my dog every day, in addition to the items above, I carry a [Maxpedition Daily Essentials Pouch](#) (on sale now for \$27.59, which is a deal) on a strap around my torso. Inside I have:

- Clothing: a bandana (which, with about four dozen different uses, is one of the most versatile prepping items you can have)
- Communication: a [Rite in the Rain](#) small writing pad, a pen ([Zebra F-701](#) stainless steel body with [Fisher Space Pen ink refill](#)), an emergency whistle (three blasts means “I need help”)
- Cordage: a safety pin, two zip ties (now sold in a reusable version), a small [Nite Ize carabiner](#)
- Cutting Tools: a [Cadet Swiss Army knife](#)
- Hygiene: lip balm, a pack of tissues, [Dude Wipes](#) (for dirty dog butts) and wet wipes (for dirty hands), two containers of poop bags (on the leash)
- Light & Vision: another flashlight like the one above, reading glasses

- Security: a small bottle of [dog spray](#) hanging on the outside of the bag for quick deployment (my wife used this last Fall when we were unexpectedly accosted by an aggressive dog)
- Water: a portable dog water bottle/dish (when it's very hot)

The medical kit (I worry about another dog attacking mine; some dog owners either don't use a leash or can't control their dog, and the wolf in a dog is never quite eradicated) includes:

- band-aids (small, medium, large and fingertip)
- chewable quick-acting Benadryl (for allergies)
- a [CPR mask](#) (so you or someone else can administer CPR without exchanging saliva)
- a saline eyewash ampoule (could also be used to irrigate a dirty wound)
- sterile gauze pads (2x2 and 4x4 inches) and compressed gauze (3" x 4 yards)
- a roll of cohesive bandage (this would be great for wrapping a treated wound on a dog's leg)
- a roll of medical tape (1/2" wide)
- insect bite/sting relief pad
- ginger (for dizziness)
- a pill holder with several compartments
- four chewable 81mg aspirin (for heart attacks)
- a pair of nitrile gloves (that fit me)
- a [Tourni-Kwik 4L](#) compression strap (this is a very compact tourniquet that can also be used on the elderly, children and dogs). You should *always* have a tourniquet with you because when you have only a minute or so to stop someone (including yourself) from bleeding out, nothing else will do!

As you can see, just a small pouch packed with small, lightweight, well-thought out gear gives me lots of capabilities and options and allows me to be prepared for a number of contingencies.

Now let's talk about my main EDC bag, which I take with me whenever I leave home (other than walking my dog). It's a [Maxpedition Edgepeak](#) (you can buy a tan or black one now for \$100, which is a deal) with a [Maxpedition First Response Pouch](#) attached to the side of it, which I use for a first aid kit. Maxpedition bags are very well made and extremely tough and durable, and have plenty of hooks and [MOLLE](#) webbing on which you can hang other bags or gear. The Edgepeak has a [morale patch](#) on the outside (you aren't a true prepper unless you have a morale patch and a [shemagh](#)...ha-ha!), and the pouch has a [first aid patch](#) on it to let others know it's there if necessary. The Edgepeak has a padded compartment on the back (accessible from a zipper on either side) that's large enough for just about any pistol if you want to carry concealed. It also has a hard exterior pouch that is padded on the inside (in which I carry my glasses and eye protection) and a large exterior admin pouch with plenty of pockets. In this bag I carry:

- \$50 in smaller bills
- Clothing: a bandana, a pair of Mechanix gloves (for protection, not warmth), a

- warm hat (during the cold months)
- Communication: the same pad and pen as above, a pad of small Post-It notes, a small Sharpie, an emergency whistle
- Containers: a [Hydro Flask](#) water bottle, a large plastic garbage bag (folded up)
- Cordage: a small tube of super glue, a paper clip, a safety pin, a pair of shoelaces (which can double as cordage), a small roll of duct tape, two zip ties, four small Nite Ize carabiners
- Cutting Tools: a [Cold Steel karambit](#) in a sheath attached to the outside of the bag for quick deployment (for self-defense, I think a karambit is much more effective than a knife; mine is razor sharp and could definitely do some damage), a [Benchmade Griptilian](#) serrated knife
- Documents: my wallet (which includes a medical information card)
- Fire & Heat: a packet of [hand warmers](#) (during the cold months), a Bic lighter (to start a fire), a small magnifying glass (to see small things and to start a fire using the sun), 15 UCO stormproof matches in a waterproof container (being able to make a fire is one of the most important abilities you need to have, so ideally you should be able to make a fire at least three different ways)
- Food: a protein bar
- Hygiene: lip balm, a pack of tissue, Dude Wipes (emergency toilet paper), wet wipes for cleaning hands
- Light & Vision: a [Surefire E2T-MV Tactician](#) flashlight, a [Streamlight Nano Light](#) flashlight (to look around my EDC bag), reading glasses, safety/sunglasses, cleaning wipes for glasses
- Power: cell phone charging cord and wall charger
- Security: a can of [Sabre pepper gel](#)
- Shelter: an SOL survival poncho, [All Good](#) sunscreen, and an N95 mask
- Water: a [Sawyer MINI](#) water filter system

Even with all of this gear, there's still plenty of room for my pickleball paddle and a pair of warm gloves (seasonal).

The FRP pouch contains my first aid kit, which includes:

- allergy meds
- an antiseptic wipe (to clean a dirty wound)
- band-aids (same 4 sizes as above)
- burn ointment
- a roll of cohesive bandage (which can also be used to wrap a splint)
- a CPR mask (hung on the outside for quick access)
- electrolytes/rehydration salts
- a roll of sterile gauze (4.5" x 4 yards), gauze pads (2x2, 3x3 and 5x9 inches) and compressed gauze (3" x 2 yards)
- ginger
- glucose (for someone with low blood sugar)
- Hydrocortisone cream
- insect bite/sting relief pad
- personal medications

- moleskin (for blisters)
- a pill holder with several compartments
- saline eye wash
- four chewable 81mg aspirin
- an emergency blanket (this is to help prevent shock, which is common after trauma and a MAJOR killer, though easily prevented)
- a pair of nitrile gloves (you'll want a pair if you have to give first aid to someone not in your family)
- an instant heat pack (to help prevent shock; stick it in an armpit)
- a (smaller) [Israeli bandage](#) or [ABD pad](#) (for serious wounds that are bleeding a lot, like a gunshot wound)
- [QuikClot](#) sponge (3.5 x 3.5 inches) and gauze (to stop massive blood loss)
- a small roll of duct tape
- a [Revmedx TX2](#) tourniquet (for years, tourniquets were considered a last resort, but now it's recommended that they be used to stop massive bleeding in an arm or leg as long as the victim can be evacuated to a hospital within hours; it needs to be tight, so the victim will feel uncomfortable)
- [Leatherman Raptor](#) trauma shears (these can cut through just about anything [so they double as scissors for your EDC bag], and when you need to quickly access a wound covered by clothing [especially pants], this is the fastest way).

As you can see, when it comes to being able to render first aid, I don't mess around. The average American is *woefully* unprepared for a medical emergency. If someone in my family (including myself or even a nearby stranger) needs medical care, they are going to be taken care of. Having the ability (supplies/gear and skills) to help someone during their time of need is a superpower that will make you a hero.

It's important to note that my EDC (just like the rest of prepping) is always a work in progress. For example, there are a number of items that I plan to add to my EDC bag, including a mirror, elastic wrap (ACE) bandage, pain reliever, and a small measuring tape.

Notably, I have not been able to find a multitool for EDC that I like. Leatherman is the most well known brand for multitools and many preppers have used one for decades, but I found them to be heavy, hard to use and plier-centric (I don't need to carry a pair of pliers). A couple of years ago I tried the [Free P2](#) (the new Free line is supposed to be easier to use) but was not impressed.

How To Organize Your Prepping Gear

As you begin to prepare, you're going to start accumulating a lot of different gear that needs to be in different places, so you're going to need to be able to know what you have (including how many) and where it is.

I created a spreadsheet that allows me to do this. The first column is organized by color-coded categories (Barter Items, Books [subjects], Clothes, Communication, Containers, Cooking Gear, Cordage, Cutting Tools, Documents, Dog Gear, Fire & Heat (including

Igniters and Tinder), Food, Food Acquisition (hunting, fishing, gardening, foraging), Home, Hygiene, Insect Gear, Light & Vision, Medical (including trauma kit), Navigation, Other, Power, Security (self-defense), Shelter, Tactical Gear, Tools, Transportation, and Water. Under each category, I can add a row for each item I want to track.

Every column after A is for a different location: home, each car, each person's EDC bag, etc. If I have an item in a certain location, I'll put a check mark in that cell (if it's just one item) or the number of that item I have. If I don't have that item in that location and don't plan to, I'll put an X in the cell.

If I don't have an item in that location but really need/want one soon, I'll make the cell orange. If I'd like to have an item in that location one day, I'll make the cell yellow. If I have an item but just haven't put it in that location yet, I'll make the cell magenta. If I have an item in a location but need to move it or change something about it, I'll make the cell purple. If an item needs to be in that location during the cold months, I'll make the cell light blue. If I've ordered an item but haven't received and placed it yet, I'll make the cell green. Color coding cells quickly draws my attention to the cells that need it the most.

If I need to keep track of an expiration date or the date I bought an item, I'll add a note to the cell. A spreadsheet is very flexible and customizable and will serve your needs as they change. I try to review my spreadsheet annually and keep asking myself if it would make sense to have a certain item in each location.

What You Should Be Doing Now

I plan to cover the why and how of these in future issues (if I haven't already), but here are some actions I recommend you take (or at least start thinking about) now:

1. Think about what your needs are and what gear you'd like to carry every day (both at home and away) that would help you meet those needs.
2. Research the gear you need/want but don't have and buy it.
3. Learn how to use your new gear.

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I would love to hear from you! I thrive on feedback from readers. If you have any comments, suggestions, insight/wisdom, or you'd like to share a link to a great article, please [email me](#).

Generally, I don't have time to answer questions about your specific situation, but if you have a general question that I think other readers also have, [let me know](#) and I will provide an answer in a future issue.

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