



# 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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If you did not receive a previous issue, [let me know](#) I will resend it to you.

## Guns

I am not a "gun nut" (or a gun expert, so you should not assume that I even own a gun) and normally I wouldn't write about this topic so early in this newsletter series. However, guns are the great equalizer, and as I've mentioned, soon it may be difficult or impossible for you to buy a gun (or at least certain types) and/or ammunition. This could be the result of new laws or regulations, fewer sellers (such as Walmart), lack of supply (demand spiked during and after last year's riots, and inexplicably, even a number of civilian federal agencies have been buying hundreds of thousands of rounds annually for over a decade), and manufacturers being driven out of business due to liability-related lawsuits. So if you haven't made preparations in this area, time is quickly running out and you need to make a decision and act soon.

A few very important caveats before we begin. First, before you purchase, transport, carry, store or (especially) use a firearm, you should know what the [gun laws](#) and regulations are in your area. (However, also keep in mind that in a grid down/without rule of law/zombie apocalypse situation, none of these will matter unless law enforcement and the government come back.)

Second, there is an enormous difference between a gun owner and an armed citizen. A gun owner owns a gun but may not know how to use it, doesn't know and follow the [fundamentals of firearms safety](#), has never received any training from [a professional instructor](#), has never practiced with it, stores it in an inappropriate location and manner where unauthorized people can get to it, has never thought about the legal and psychological implications of using it, doesn't keep it clean, talks about it with others and takes it out when it's not necessary.

An armed citizen is very familiar with how it works, has a great deal of respect for its power and is very safety conscious, has received enough training and done enough live fire (perhaps including one-handed, with their non-dominant hand, from various positions and at night) to feel comfortable, competent and confident with its use, stores it in a location and manner that is appropriate for the potential threats, doesn't discuss it with people who don't need to know about it, and has considered under what conditions he/she would brandish it or fire it (generally, as a last resort to save innocent life) as well as the resulting legal and psychological ramifications.

Further, realize that if you purchase a firearm from a dealer (and thus fill out an ATF instant background check form), you should assume that the federal government will know about your purchase, even though the ATF is supposed to delete that information within a certain amount of time. It would not surprise me if the government has secretly been keeping this information for years. Depending on which state you live in, it may still be possible to legally purchase a firearm from someone who is not a dealer (such as a collector) without any paperwork (such as at a gun show), but I think that very soon this will no longer be possible. Soon I think that the only way you will be able to obtain a firearm privately is either the gift or inheritance of an unregistered gun. I highly recommend that you minimize your paper trail for anything related to firearms.

Note that unless you live in a state that allows you to carry (either openly or concealed) without a permit, you will have to apply for a permit if you want to carry legally, so the state government will know that you almost certainly own a gun. Also, carrying a gun on your person is different from transporting a gun in your car, so different laws apply. Also keep in mind that if you transport a gun in your car, different laws may apply when you cross a state line.

If you could own only one gun, I would own a pistol, specifically, a Glock 9mm (these come in a few different sizes and “generations”). A pistol is small and fairly easy to handle and carry (including concealed), has decent range and sufficient power, and you can fire it one-handed if necessary. A magazine-fed pistol will allow you to fire more rounds before you have to reload, but if you want simplicity, maximum reliability and don't think you'll need to fire more than a handful of bullets, you may want to go with a revolver instead, especially if you don't have the physical strength to rack the slide (i.e., chamber the first round) of a magazine-fed pistol.

A gun light (Streamlight and Surefire are good brands) would allow you to better see your target at night, though it adds weight and bulk and you would have to aim your pistol at what you want to illuminate. For that reason, many people such as police officers carry a

separate flashlight that they use with their non-dominant hand. If you decide to do this, you should practice shooting at night with a flashlight, including the timing of when to turn it on (which generally reveals your position). I don't think a laser or special sights are necessary, though you do need to be able to see your sights at night.

For decades, Glock has been the most well known and popular brand for magazine-fed pistols. They are rugged and reliable and are probably still used by most police departments. However, one thing to note about Glocks is that they don't have a safety switch. Instead, they have a sort of double trigger where you have to pull on both triggers at the same time (which is very easily done) before it will fire.

A 9mm bullet is surprisingly small, so it tends to result in less recoil (thus making it easier to keep your sights on the target), and a magazine may be able to hold one or two more bullets than one filled with larger caliber bullets. In the late 1980s, 9mm wasn't considered to have enough power (which is why the .40 caliber was created by Smith & Wesson and Winchester), but in recent years, 9mm ammunition has improved, so many police departments have been transitioning from .40 to 9mm, which is probably the most common caliber in the world after the .22 (which is another reason to favor 9mm: availability).

For pistol ammunition (you can fire cheaper ball ammo at the range), I would go with Federal HST, Winchester T-Series or Speer Gold Dot, and the kind that has the most stopping power against a human (which is probably going to be something like hollow point). Don't skimp here—you want reliable ammo in a life-or-death situation.

If you ever determine that you must shoot an attacker with a pistol in order to stop an imminent threat to innocent life, you should aim at one of two areas: either (1) a vertical rectangle centered on the attacker's upper chest that contains his heart, spinal cord and lungs, or (2) the triangle formed by the attacker's eyes and nose. Your objective is not to kill him but to “neutralize the threat” (i.e., make him stop attacking). Sometimes you won't be able to reason with an attacker because he'll be high on something like meth or bath salts, in which case violence is the only solution.

Shooting another person is very serious business and should only be used as a last resort, after avoidance, de-escalation and warning/brandishing have failed (if it's appropriate to use those methods and there's enough time to do so). Even if you are legally justified to shoot someone in self-defense, it's possible that you may be taken into custody until the police can sort things out, and you may eventually face a civil lawsuit filed by the attacker or his family. But as the saying goes, “I would rather be judged by twelve than carried by six.” If you haven't done so already, you need to spend some time making this decision now so that if/when the time comes, you'll be able to act with the decisiveness that the situation requires.

If I could own only two firearms, the second would be a rifle, specifically an AR-15 (the civilian version of the U.S. military's M-16, ideally either a Daniel Defense DDM4 or a Colt Defense 6920/6940; other suggested brands include LaRue Tactical, Bravo Co. and Keltec), which fires a standard NATO 5.56mm round, one of the most common calibers in the

world (the U.S. military/National Guard and most police departments have many millions of these rounds). The author Boston T. Party says the purpose of a pistol is to allow you to fight your way back to your rifle. A rifle has far more range and much more power than a pistol, and the standard 30-round magazine (which may be banned soon) has about twice the capacity of a standard pistol magazine. You are not a free man unless you can own (or do own) one of these rifles, which is why so many politicians want to ban them.

You should have at least six [30-round magazines](#) (ideally with a window so you can see how many rounds are left) and as much ammunition (ideally, Speer Gold Dot or Black Hills) as you can get. I suggest a red dot sight (which shows an illuminated red dot when you look through the sight, making target acquisition much faster, especially if you are older and your eyesight isn't great). Such a sight is battery powered, so you should carry a spare battery (perhaps in a hollow pistol grip or stock) and have backup flip-up traditional iron sights. A good [sling](#) is helpful. You should have a good cleaning kit and know how to disassemble and clean the rifle. You will need to “zero” your rifle by aligning its sights (including your backup sights) to your personal sight picture.

If I could own only three firearms, the third would be a 12-gauge shotgun, specifically either a Remington 870 or a Mossberg 500 (which can both hold a number of shells), both of which have been around for over 60 years (talk about standing the test of time!). A shotgun can be devastating at closer ranges, and can still cause a lot of damage even if your shots are not particularly accurate, which makes it a great weapon for home defense. The “chck-chck” sound of a shell being racked into the chamber is a universally understood warning sign (no translation necessary). I recommend 00 (“double-aught”) buckshot shells (which contain nine large pellets that look like ball bearings) for maximum stopping power. I highly recommend a weapon-mounted flashlight (Streamlight or Surefire) as well.

If I could own only four firearms, the fourth would be a .22 rifle (specifically, a [Ruger 10/22](#)). Its versatility makes it the ideal survival firearm. It has decent range and power and is light enough for a child to carry. It can be used to take down small game and could be used for self-defense (a .22 bullet could kill someone if they were hit in the right place, but it may not stop or deter a determined or intoxicated attacker). .22 bullets are small and relatively lightweight, making it easy to carry a lot of them. And it's the most common caliber in the world, which would make finding ammo relatively easy. For this reason, the .22 LR bullet could become money in a grid down/WROL situation (cryptocurrency would definitely NOT be), as depicted in the book [One Second After](#). Therefore, I would buy “bricks” of them—thousands of rounds.

You should store your ammo in a cool, dry place that's out of reach of children. [MTM](#) makes good cans and crates. I would put some desiccant in each container and label what's inside.

If you will use a firearm for personal defense (probably either a pistol or a shotgun), you will need to decide at what readiness level you will keep it. This is a spectrum that ranges from the gun and ammo kept locked up separately from each other to having the gun on you with a magazine loaded and a round in the chamber. Your decision should depend on

the likelihood and severity of the potential threats you face as well as your training/experience/comfort level and if there is anyone in your household (don't forget visiting grandchildren) who might be able to gain access to your firearm. Unless you live or work in a dangerous area, I recommend that you do not carry a round in the chamber, because racking a round takes only a second or two and can serve as a warning. Plenty of people (including cops) shoot themselves or others accidentally. A gun is a very powerful tool, and as an armed citizen, you need to have a healthy respect for its power and finality.

Finally, even if you live and work in a safe area and feel completely safe without a firearm, please realize that things could suddenly and unexpectedly change dramatically and perhaps permanently. You could be robbed at a gas station or raped in a parking garage. Your car could break down on a lonely stretch of road late at night. You could be the victim of road rage, a hate crime or a random act of violence. A carjacker could try to steal your car (with your kids in it) while you're at a stop light. You could be attacked by insane rioters or someone who's stoned out of his mind. You may surprise a burglar when you come home, or home invaders may try to invade your home.

And those are just events that could occur if things remain “normal,” with electricity, first responders and a functioning supply chain. In a grid down/WROL situation, the rule of law goes out the window, (armed) predators run wild and it's every man for himself. Millions of people could suddenly become wandering, scavenging refugees with no food, water, shelter or supplies. Even your “nice” neighbors would probably eventually attack you to get your food if they became hungry and desperate enough. And think about all of the civil wars and genocide that occurred in the last century (including in “civilized” Europe); governments [killed 174 million of their own citizens](#).

A firearm is a tool that allows you to defend innocent life. It gives you options (and most of the time, brandishing it alone will do the job). It's an inanimate object that can be used for good or evil. Inevitably, there will be times and places where people will want to use violence against you and your family or other innocent bystanders. I hope you are prepared when the time comes when violence is the only answer.

## Quotes of the Week

“Financial and commercial collapses tend to be hard on those who failed to prepare, by putting aside objects that hold their value when the national currency hyperinflates and banks close and by stockpiling the necessary supplies to tide them over....

Both of these causes of potentially lethal circumstances can be avoided: first, by choosing the right kind of community; second, by laying in supplies or securing independent access to food, water and energy; and third, by generally finding a way to bide your time and ignore the world at large until times get better.

Political collapse is a different animal altogether, because it makes the world at large difficult to ignore. The potential for chaos is still there, but so is the potential for organized action of a very damaging sort, because the ruling class and the classes that serve them (the police, the military, the bureaucrats) generally refuse to go softly into the

night....

Instead, they are likely to spontaneously hatch a harebrained new plan: an initiative to restore national unity, in the sense of restoring the status quo ante, at least with regard to preserving their own power and privilege, at others' expense....

The politicians and the officials are apt to introduce new draconian crime-fighting measures, curfews and detentions [Patriot Act 2.0], allowing only certain activities—ones that benefit them—while mercilessly putting down any sign of insubordination. To deflect the blame for their failure, the ruling elite usually also does its best to find an internal [DVEs] or external enemy....

This is conducive to creating a climate of fear and suppressing free speech. But nothing causes people to band together like an external threat, and, for the sake of preserving national unity, a failing nation-state often looks for an external enemy to attack, preferably a weak, defenseless one, so that it poses no risk of reprisal [Afghanistan, Iraq, COVID-19].

Putting the nation on a war footing makes it possible for the government to commandeer resources and reallocate them [COVID “relief” and “stimulus” bills] to the benefit of the ruling class, further restricting movements and activities [lockdowns], round up troublesome youths and ship them off to battle and lock up undesirables.

Financial and commercial collapse creates an opening for those inclined toward the most miserable despotism. Once a despotic regime is established, the weak, demoralized, disoriented population almost inevitably finds itself incapable of rising in opposition to it, and the new despotism may become entrenched [H.R. 1] and quite durable, lasting for an extended period of time, during which the country is hollowed out and traumatized, before collapsing through internecine strife [riots] or a battle of succession [the 2020 election or the 25<sup>th</sup> Amendment], or through increasing weakness that causes it to succumb to foreign occupation.”

~ Dmitry Orlov, The Five Stages of Collapse

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“What Orwell feared were those who would ban books. What Huxley feared was that there would be no reason to ban a book, for there would be no one who wanted to read one. Orwell feared those who would deprive us of information. Huxley feared those who would give us so much that we would be reduced to passivity and egoism. Orwell feared that the truth would be concealed from us. Huxley feared the truth would be drowned in a sea of irrelevance. Orwell feared we would become a captive culture. Huxley feared we would become a trivial culture, preoccupied with some equivalent of the feelies, the orgy porgy, and the centrifugal bumblepuppy....In 1984, Orwell added, people are controlled by inflicting pain. In Brave New World, they are controlled by inflicting pleasure. In short, Orwell feared that what we fear will ruin us. Huxley feared that what we love will ruin us.”

~ Neil Postman, Amusing Ourselves to Death: Public Discourse in the Age of Show Business

## 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. Spend some time to think about and come up with a plan for what you would do if you, a loved one or other innocent bystanders were attacked. If you determine that a firearm should be part of that plan (which ideally includes a range of options and responses), determine which firearm would meet your need, obtain one (as well as ammunition, magazines, a sight and a light), learn how to use it, obtain thorough training from a qualified firearms instructor, practice with it, and store it in an appropriate location and state of readiness. Know the laws and regulations in your area and the legal ramifications of shooting someone. Prepare yourself psychologically to do what is necessary when violence is the only solution.
2. Books to read:

Boston's Gun Bible by Boston T. Party

Pistolcraft by Reid Henrichs

Tribe: On Homecoming and Belonging by Sebastian Junger and Suicide of the West by Jonah Goldberg. These are really companion books that should be read together. Junger seems to be a liberal and Goldberg is an anti-Trump conservative. Both books are profound and thoughtfully written, and discuss in detail why modernity and a market economy can feel alien to our ancient, tribal brains. Both agree that the conflict between liberals and conservatives will never be resolved, because both have a valid point. But Goldberg shows (in his much longer book) how the tribal economy doesn't work when the State tries to implement it at scale. I learned a lot about human nature, tribalism (especially during the American colonial period), Locke vs. Rousseau, the miracle of modernity, and the administrative state under President Woodrow Wilson. Five stars for both books.

## Preparedness News

[Spy Firm Wants to Sell Car Data to Military](#)

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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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