



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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EMFs

I've got some bad news. You know those electric devices (especially computers and cell phones) that make your life comfortable, productive, convenient and enjoyable? The electromagnetic fields (EMFs) they emit are very bad for your health. But I'm going to tell you how you can reduce your exposure.

A few months ago, I finished reading the book EMF*D: 5G, Wi-Fi & Cell Phones: Hidden Harms and How to Protect Yourself by Dr. Mercola. A few years ago, I also read Exposed: The Electronic Sickening of America and How to Protect Yourself by Bill Cadwallader. Both are very informative.

Mercola's book goes into great detail about how EMFs disrupt the delicate biological balance that human bodies have maintained for millennia, resulting in serious and deadly health problems. Not only has electricity, electric machines, computers and cell phones not stood the test of time, but thanks to 5G (and future G's), we are increasingly being exposed to massive, unprecedented amounts of EMFs, without our knowledge or consent.

And we have no idea how they are harming our health. Washington State University biochemistry professor Dr. Martin Pall wrote, "Putting in tens of millions of 5G antennae without a single biological test of safety has to be about the stupidest idea anyone has had

in the history of the world.” Just like with kudzu, no small-scale experiments or longitudinal studies were done. What could go wrong? (I should have included 5G in last week's issue [Bad Ideas Spread Like Kudzu](#), as it will become yet another endemic health hazard that is virtually impossible to avoid.)

And once again, we have politicians and the government to thank for it. The cellular industry's push to get Congress to not only approve 5G but make it unstoppable was the largest lobbying effort *ever*.

I recommend you do an EMF remediation of your house as if you were removing asbestos. First, read Mercola's book to understand the grave but hidden threat to your health. Second, get [this meter](#), which measures electrical, magnetic and RF fields. It works like a geiger counter and is simple and intuitive. Slowly walk around your house measuring the three different types of fields. Focus on dimmer switches, computers, cell phones, routers and your microwave oven (when in use), large appliances, corded clocks and lamps, your fusebox, and your utility's “smart meter” (measure that from the inside of the exterior wall it's on, but be patient because it spikes every minute or so).

Show the readings to your family. They will get the memo after they see the needle max out and hear the angry screech of the meter. Talk with your family about the risks of using these products and how to manage them:

- When talking on your cell phone, always put it on speaker and keep it away from your body.
- Avoid carrying your cell phone close to your body.
- When you're home, keep your cell phone across the room (which will also give you an excuse to get up and move).
- At night, keep your cell phone and tablet outside of your bedroom. Your bedroom is for sleeping, not doomscrolling.
- When using a laptop, connect an (ergonomic) keyboard to it and type on that instead. With EMFs, distance is always your friend.
- Don't put a laptop or tablet directly on your lap.
- Place your routers in places where people don't hang out much.
- Minimize your use of microwave ovens (they also nuke the nutritional value of your food), and if you must use one, treat it like an X-ray machine and leave the room when it's in use.
- Replace corded clocks with battery powered, or better yet, remove them from your bedroom (this will deemphasize the time, allowing you to sleep better). You may be surprised by how accurate your body's internal clock is.
- Turn off Wi-Fi and Bluetooth if you don't need it. Ideally, your computers should be hard-wired to the Internet and your Wi-Fi should be turned off.
- Replace 2-prong electrical cords with 3-prong (grounded) cords.
- Hire an electrician to replace all of your dimmer switches; you can get new switches from a hardware store, but make sure you get the kind you need (e.g., a 2- or 3-way switch).
- Unplug electrical cords that are not in use.

Next, get an electrical outlet tester like [this one](#) to test all of the outlets in your house to ensure that they don't have any problems (I found one that had an open ground). Then use [this meter](#) to measure the dirty electricity being emitted by each electrical outlet. Wait at least 30 seconds each time you plug it in, and record the low and high readings in a spreadsheet.

Nearly all of the outlets in my house were emitting unhealthy amounts of dirty electricity, so I got [this whole house dirty electricity filter](#) and hired an electrician to install it. Afterwards, I went back to each outlet and measured (and recorded) the dirty electricity. The reduction was sizable (around 50% or more), bringing the level back to an acceptable range. You can also buy [filters for individual electrical outlets](#), but they're expensive, have their own magnetic field (which may make you feel sick), and may be a fire hazard (based on reviews).

Finally, this doesn't have anything to do with reducing dirty electricity (these products actually produce them), but during my research I came across [this review](#) of surge protectors, and ended up getting a [Furman PST-8](#) for mine and my son's computers. We already have a whole-house surge suppressor, but during a severe thunderstorm, they give us additional peace of mind.

News From the Wild Kingdom

It was a busy week here. First a neighbor posted this:

“I would like to caution our neighbors...about the coyotes....Around 10:00 last night we heard a savage attack by multiple coyotes on what sounded like a large deer. The deer was bugling and screaming as he tried to escape. From the sound, there must have been at least four or five coyotes. It sounded like we were in Africa....this was in our back yard...and was very disturbing to hear....the fact that they were hunting as a pack and took down what must have been a large adult deer is eye opening for us. It will be hard to think of our woods and even our yard the same way again.”

This week we've heard coyotes howl at night a couple of times. We live in a violent world, but the thin veneer of civilization leads us to conclude (erroneously) that it is no longer so. Thoreau wrote “The savage in man is never quite eradicated,” but as I watched my (small) dog give chase to a deer today, I was reminded of my corollary: “The wolf in a dog is never quite eradicated.” I would rather live in the woods where the savages are animals, instead of a big city where the [savages are humans](#).

I was driving home one morning this week, awestruck by the rays of morning sunlight filtering through the trees, just grateful to be here, when I came upon a traffic jam. A very large turkey was standing in the middle of the other lane, and there was a line of cars patiently waiting for it to move, which it was in no hurry to do.

Finally, when I went to take my pet coyote for a potty stop last night, we came upon this traffic jam on our steps:



What You Should Be Doing Now

Fear is up and the U.S. dollar is (relatively) very strong, so this week I've been buying precious metals and a few dividend-paying stocks from the UK, Japan and even the U.S. Keep working on the list of stocks you want to own and be ready.

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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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