



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

Issue #192
October 11, 2024

Prepping Lessons Learned from the Hurricanes

The aftermath of Hurricane Helene and the threatening Hurricane Milton provide excellent examples of what could happen and why you should prepare:

Weather is a [complex system](#) that can spawn extreme, unpredictable and catastrophic events. But so are the domains of politics, war, financial markets, [supply chains](#), etc. The thin veneer of civilization lulls us into a false sense of security where we preoccupy ourselves with the trivialities of the day. But a crisis strips away that veneer, reminding us that life can still be nasty, brutish and short, especially if supply chains, law and order, and civilization collapse.

Crises bring out the best and worst of people. Private organizations, companies and individuals quickly donated and delivered a large amount of aid to the victims of Helene. But there was also looting and probably some scams. If civilization had not reclaimed those areas, the Law of the Jungle would have reimposed itself.

Not only can you not count on the federal government to save you, but (in our current upside down world) by the time it finally shows up (without any resources, since [it already spent its budget on importing and taking care of millions of illegal aliens](#)), it will [confiscate private donations, turn away private volunteers and threaten private rescuers](#)

[with arrest](#). I heard about a social media post by a diehard Leftist in (liberal) Asheville who gave kudos to the businesses and religious charities such as [Samaritan's Purse](#) that she said liberals usually complain about for actually getting help to the area quickly while the federal government was AWOL for days. Apparently [Homeland Security Secretary Mayorkas was shopping for fancy clothes at a high end store in Georgetown](#) while they were pulling cadavers out of trees in Appalachia, of which Elon Musk said, "This is some Hunger Games shit." It certainly seems like a bizarre flex, but I'm glad he had some personal time to attend to more pressing matters, such as his sartorial needs.

Under the Biden administration, [FEMA's stated first goal is to "instill equity as a foundation of emergency management."](#) ([This video](#) is not a parody.) To help achieve that goal, it required employees to attend three hours of diversity training about how "[White supremacy is an ideology, a pattern of values and beliefs that are ingrained in nearly every system and institution in the U.S.](#)" This training took place while as many as 1,100 Hawaiians were missing after the Maui wildfires. But not to worry, FEMA was on the scene: [hundreds of its employees were staying at five-star resorts a mere 45 minutes away, where rooms cost \\$1,000 per night.](#)

In prepper novels, FEMA is always portrayed as a malevolent, tyrannical (and armed) agency, often with a mission of moving Americans to internment camps or forcing them to get ~~experimental gene therapy~~ a "vaccine." Until Helene, some may have argued that this was just a paranoid conspiracy theory, because the only related evidence of this (at least that I can recall) is FEMA's performance after Hurricane Katrina, which was merely sluggish, bureaucratic and incompetent. Now we've seen how things will go down in the future. FEMA is now pushing back about "misinformation," which is really *malinformation* (i.e., reporting that makes the agency look bad).

Also in prepper novels, if Florida is ever mentioned, it's usually portrayed as the second worst place to be in a crisis, after large urban areas (so Tampa is not looking good right now). Other than winter, the place is extremely hot and humid, making it uninhabitable without air conditioning. It's regularly pummeled by hurricanes (including storm surge) and daily thunderstorms during the summer. Insects such as mosquitoes, gnats, deer flies and no-see-ums feast on humans and can spread disease.

The time to prepare is not when a crisis is imminent (when resources are scarce and expensive, when your time and energy are limited, and when most people have the same ideas) but when everything is placid and you have the time to think about what could go wrong and make a good plan. Prepping is not about reacting to an impending crisis, it's about thinking about the worst things that could happen and the most likely negative scenarios and then thoughtfully making preparations for that.

Do not blindly obey government directives; instead, do your own research, think critically and make your own decisions. [A number of counties in Florida ordered "mandatory" evacuations](#) (including a few counties where few people needed to evacuate) but over a thousand gas stations in Florida are already out of gas (which is why you should always [keep ample gas on hand](#)), so all that will do is create tens of thousands of refugees (with little or no water, food or preps) stranded in their cars on highways when the hurricane

hits, which will block roads and make it much harder to get supplies where they're needed, to help people who really need it, and to get the power back on. Such orders allow local politicians to cover their asses, but they don't have to suffer the expense and hassle of making a bad call.

Different related crises often simultaneously or sequentially, or result in a cascade of failures. For example, a hurricane can cause flooding, mudslides or wind damage (including tornadoes), which can take out electricity, make roads impassible, cut off food supplies, result in looting and other crimes, etc. This is why you need to think about prepping broadly instead of just getting some bottled water and batteries. And no one knows how long the crisis will last. A friend of mine in Florida who works for a power company told me it could take up to 40 days to restore power to the areas most damaged by Hurricane Milton.

It will be interesting to see what happens during crises in the future under say a Harris administration. For example, how long will it take to charge hundreds of thousands of electric cars all trying to flee Florida at the same time, and what kind of bottleneck and human catastrophe could that create? (BTW, a friend who lives in Tampa knows several people whose Teslas caught fire due to the storm surge from Hurricane Helene.)

Last year Biden's [EPA effectively put \(highly respected\) Berkey Water Filters out of business by deciding to regulate their water filters as if they were pesticides.](#) Do you think the residents of Appalachia would like to have some Berkey water filters now so they could drink clean water? Too bad! They'll just have to wait for FEMA to show up with some bottled water. If that takes longer than three days, well those hillbillies will just help us reach [the goal of a global population below 500 million.](#)

Following Hurricane Helene, the regional grocer Ingles [stopped accepting credit and debit cards at all of its over 200 stores](#) (even though most of them were not impacted by the storm) because its credit card processing system was damaged. So what will happen once cash is replaced by a central bank digital currency and that system stops working for some reason?

When a crisis hits, how do business owners and homeowners protect their property from looters when the police are not available and law and order have broken down? By posting a sign like the one below. What will they do after [gun-grabber Glock owner President Harris](#) disarms them?



How will people obtain factual information about crises from people who are on the ground after platforms such as X are banned or censored as a result of [the war on free speech](#)?

In conclusion, during a crisis, you will be on your own unless family, friends or neighbors bail you out or (unlikely) a charity or business provides relief. Life will become very local and much simpler, and the old, time-tested ways of doing things will reassert themselves. You can avoid many potential problems by using risk management techniques such as risk avoidance (e.g., don't live on the Florida coast) and preparing for broad risks well in advance.

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