



MAKING YOUR FINANCES BLACKOUT-PROOF: AN EASY-TO-FOLLOW GUIDE FOR WEALTH PROTECTION

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Making Your Finances Black-out-Proof: An Easy-to-Follow Guide for Wealth Protection

If you have your savings in dollars (as most people do), you could watch the value of decades of hard work drop to zero.

But there are safe havens — tangible assets that you can use as stores of wealth.

The best part? In a crisis, their value goes up, not down. If you store your wealth in these safe havens, you can see the value of your savings INCREASE during a crisis...

After 9/11, the financial markets closed and didn't open again until the Sept. 17. The Dow Jones industrial average plunged 684.71 points (the biggest one-day point loss in history). Over *\$1.4 trillion* was lost in the stock market in a single week. After the attack, the government started printing money like crazy, which caused the value of the dollar to plummet.

Before 9/11, gold was standing at \$285 per ounce, and just 10 years later, it was \$1,820 per ounce (and continuing to rise) — that's a staggering 538.60% increase.

Yet gold is just one type of "safe haven." There are many others, and you don't have to spend an arm and a leg getting your hands on them.

This guide will teach you exactly what you need to do in order to make your investments and savings BLACKOUT-PROOF.

What Is Money?

Money is a medium of exchange. It's a form of currency and a way to pay for goods or services.

Before a medium of exchange was developed, people would barter to get the goods and services they needed. Basically, two individuals who each possessed a commodity the other wanted or needed would enter an agreement to trade their goods. Money was created to take the place of bartering.

Currency is the basis for trade.

Now, paper currency isn't really a very good store of value, because its value can only ever go down over time. In fact, precious metals — particularly gold — have been the premier default store of value for a number of reasons. Not only are they rare and finite, but they're almost impossible to destroy. The same gold hanging around a woman's neck today could very likely be the same gold ancient Egyptians used to pay for dinner and a beer! Gold is also easily divisible, as it can be melted down into currency denominations. It's also portable. For example, if I wanted to sell my home in one location and buy a pig farm 100 miles away, I could sell the value of my home in pigs... but then I'd have to transport those pigs 100 miles. They could die, I could lose some and so on. Or I could sell the value of my home in gold — effectively **STORING** that value — and use it to buy pigs in the new town. I effectively transferred the value of my home (worth 10 pigs, let's say) 100 miles.

Stores of Wealth

Gold will always be considered a currency, and it continues to go up in value. Should the U.S. dollar lose its value completely, the value of gold will likely shoot up. People's default always seems to be gold, and although you should buy a certain amount of gold (if you can), there are many other ways to store your wealth.

Buy junk silver. You can buy junk silver by the bagful. It mostly consists of pre-1965 silver half-dollars, quarters and dimes and other currency, which are typically 90% silver, and most dealers take these at face value and know their exact worth, so they're easy to spend and trade with later. Silver typically rises faster and higher than gold during and directly after times of crisis, so buying junk silver is a solid way to see you come out of a blackout on top.

Platinum. Platinum is a hard metal that is available for purchase as coinage or bullion (bulk). It's more valuable per ounce than gold and is one of the most secure long-term investments that can help you recover from large financial losses. Because platinum does not corrode easily, it can even be stored in safes, shelters, bunkers, etc. This is a great way to store your wealth, because you get more bang for your buck.

Copper. Copper is a great metal that is traditional, valuable and

useful. Not only does it have monetary value, but it can help sterilize water and has a variety of industrial uses, such as for electrical work and plumbing. An ounce of copper is usually worth 9–16 cents. So while I wouldn't stock up on solely copper, it could be very useful for small barter transactions. It's like the old saying goes: "Find a penny, pick it up, all day long, you'll have good luck."

Junk jewelry. This could be a good store of wealth because it's relatively cheap and easy to find. Yard sales, thrift shops and pawn shops are all easy places to find junk jewelry — that is, if you don't have any lingering around in the back of your closet. The other positive to investing in junk jewelry is that one person's trash may end up being your treasure. Who's to say you won't find real gold or silver in a basket full of junk jewelry at your neighbor's yard sale. Finding things at today's low price that you can use or barter with later is virtual income.

Cheap Land Investment

"Independently wealthy people are able to purchase land for personal or recreational use." While the majority of people don't fall into this category, there are several types of land ownership opportunities that are "capable of generating acceptable return on investments for small investors," according to Troy Adkins at Investopedia.

Residential and Commercial Land Investments

According to Adkins, "Many options, from an investment standpoint, such as the Vanguard REIT ETF (VNQ), provide diversified exposure to industrial, office, retail, health care, public storage and residential property developments."

They go on to explain that REIT (real estate investment trust) ETFs "are an ideal choice" for the majority of small investors "because they don't require direct management, they are broadly diversified both geographically and by property type... they can be purchased or sold on a real-time basis and they are very inexpensive."

Row-Crop Land and Land for Livestock Operations

"Owning a traditional row-crop or livestock farming operation is probably not feasible for most small investors." However, "many agricultural investment options provide acceptable investment exposure to traditional farming enterprises."

Adkins provides us with an example:

The United States Agriculture Index Fund (USAG) is an exchange-traded fund that provides exposure to soybeans, corn, wheat, cotton, sugar, coffee, soybean oil, live cattle, feeder cattle, cocoa, lean hogs, Kansas City wheat, canola oil and soybean meal. Therefore, by investing in this product, small investors will have broad investment exposure to traditional farming operations. This, in turn, can be used by the investor to help keep abreast of traditional farming practices, as well as offer the potential to generate an attractive return on investment over time.

Small Farm Investment Opportunities

These opportunities range from timber farms to “mineral development lands, vegetable gardens, orchards, vineyards and recreational land. These types of farming endeavors are much more attractive for smaller investors,” because not only can “investors enjoy being on the land” while generating income, but “the scale of the land purchase can be tailored,” and “these types of farming operations have the potential to generate an ongoing income stream.”

As you can see, there are several ways to get cheap, small tracts of land. You don't have to build anything on them at all. They will often keep their value and you can sell them for a profit after things recover (or build on them to make them more attractive). For more information on land investment, [click here](#).

Legally Hiding Money

You've probably the phrase *Swiss bank account* and not too soon after thought, *tax-evasion*.

But did you know you can actually store up to \$9,999 in foreign bank accounts tax-free... and it's legal? And you can do this for every member of your family.

I'm talking about offshore banking.

Offshore banking refers to securing assets in financial institutions in foreign countries or opening a foreign bank account.

In order to open a foreign account, some banks may require that you physically go and open up an account in person (like in Canada). But there are other banks where you can open an account online, such as Caye International Bank, in Belize.

The U.S. doesn't allow foreign banks to advertise here, so that's why you probably haven't heard about it before.

One benefit to this practice is the avoidance of tax obligations from a customer's home nation. Foreign accounts are taxable, so the IRS and Treasury Department have a firm policy in place for declaring overseas assets. American citizens with foreign bank accounts totaling more than \$10,000 are required to report and pay tax on all income from these accounts.

Which means you can legally keep up to \$9,999 in foreign bank accounts, tax-free.

Another benefit is that this practice makes it much more difficult for a person or entity in the home nation to seize these assets. A blackout could lead to both political and economic upheaval. People would fear for their lives as well as their assets. So what if the economy collapses or the government comes after you for some reason? By stashing your money overseas, it makes it much harder for your own government to seize it.

It's inconceivable to think that when the grid goes down, the Post Office would be utterly inoperable. Although it may be down for a time, it will likely come back up again. Not only that, but landline locations would likely open up. So if you have money in an account outside the U.S. that you can't access through travel, the likelihood is that you could still do business with the bank through mail and over the phone (after all, we had banks long before the internet or electricity, and had ways of moving money from one location to another without those things).

Cash on Hand

In a world of technology, many of us rarely carry cash. However, when the grid goes down, we will no longer have access to our money without our ATMs and debit cards. Card readers and ATMs require either a network or electricity, both of which will be down.

The longer a blackout stretches on, the less likely it is that people will

continue using cash for day-to-day transactions. However, in the beginning stages, cash will be the easiest form of money to use.

While some cash is better than none, I would make it your goal to keep at least \$1,000 in cash, in 20s, in your home at all times. I'd keep more than that if you can. This will cover you for a while should some emergency arise that prevents you from getting access to cash from the bank. It will give you peace of mind to know that you can use cash to pay people to help you and your family escape in a crisis — or buy something you may need during a blackout.

In the event of an emergency, \$1,000 should really be a minimum amount. I would recommend putting an emergency savings plan in place. Take into consideration your average monthly expenses, and then decide how much cash you can realistically set aside each week or paycheck based on your income.

It's also a good idea to keep a certain amount of cash on hand for ANY emergency, something people rarely do these days. I recommend keeping \$200–300 in cash, including a \$100 bill. If you ever find

yourself in a tight spot, a little bit of cash could get you out of a major jam. Plus, being able to flash a \$100 bill will motivate a lot of people to help you out.

Lastly, I always keep \$100 in cash in my escape bag. It's in \$20 bills inside a Ziploc bag and is ready to go in the event I need it.

Storing Your Assets

When it comes to storing your assets, there are a number of options. I've listed a few of them for you below.

Safe-deposit boxes. These are secure places to store valuables. Banks have security cameras, alarms and bulletproof glass. What's more, safe-deposit boxes are stored in a locked vault in these secure buildings. There is protection not only from theft, but also from the elements, i.e., fires, floods, etc. Keep in mind, however, banks have restrictive hours. So while your valuables will be safe, in the event of an emergency, you may not be able to access them.

Paid storage units. By renting self-storage, you would have an addi-

tional space to store valuables. This gives you storage space for extra or unwanted household items and could even create a secure avenue for supplies in the event of an emergency. Then, you could hide your safe in the back under a bunch of junk, in a box labeled “old clothes” or something of the like to throw people off.

At-home safe

Safes are the classic choice for keeping storing valuables in your home. If you want to keep your assets safe and protected from the elements, fireproof safes are affordable and easy to find. Many of them are small and perfect for documents, cash and jewelry. Choose a model that can be bolted to the floor, or find a creative place to hide your safe. You might want to keep it in a box in the attic marked “old clothes” or “books.”

DIY solutions

Even though it sounds corny, the hollowed-out book is a perfectly good place to keep your cash. I have a lot of books in my home. Another safe DIY money storage trick is the hollowed-out can. Simply take a can opener and open up the bottom of a can of food — something you have a lot of in your pantry. Don’t remove the bottom of the can. Just open it. Use a fork or a butter knife to pry the bottom open, dump out the food, clean out the can and insert your cash.

On-site storage

If you have a shed, basement, detached cellar or storm shelter, on-site storage might be the way to go for you. You could stick with on-site storage and have your valuables hidden but easily available to you without taking up any living space.

In the event of a blackout, the financial component is crucial to both surviving and prospering.

Not having electricity will be exponentially bad for our economy and the dollar. For most Americans, nearly all of their finances are “online” in that they are managed digitally through online banking.

Very few people keep large wads of cash on hand. And many have stopped using cash altogether, opting for debit cards and mobile payment options. But without access to electricity, you simply won’t be

able to withdraw money from ATMs, and of course, your card or online payment tools will be useless.

And if too many people hit the banks all at once for manual withdrawals, the banks will simply run out of money or will just close. Vendors may simply stop accepting cash, seeing it as useless.

They may start bartering with more tangible forms of payment. Which is why it's so important to follow this guide for wealth protection... and make your finances blackout-proof.

Stay safe,

A stylized, handwritten signature in black ink, appearing to read 'Jason Hanson'.

Jason Hanson