



THIS MONTH'S REPORT FEATURES:

CONCEALABLE BODY ARMOR
NOT JUST FOR LAW
ENFORCEMENT ANYMORE
P.1

DEFUSING CONFLICT
THROUGH COMMUNICATION
P.3

JERRY ROBINSON
FTM INTERVIEW
P.5

IF YOU WANT TO KNOW MORE ABOUT THE
SURVIVEINPLACE.COM URBAN SURVIVAL
COURSE AND WHY YOU SHOULD GET
SIGNED UP, PLEASE READ THE COURSE
DESCRIPTION AT SURVIVEINPLACE.COM.

Concealable Body Armor Not Just for Law Enforcement Anymore

By David Morris

Mention body armor and most people have images of police officers, SWAT teams, tactical military units, even bomb squads.

But today many people in the civilian sector also find body armor to be a useful and comforting security measure. In fact, more ordinary citizens are discovering just that.

The concept of wearing body armor is as old as recorded history.

Men have always sought various types of materials and devices that could protect them from injury in combat and other dangerous situations. Early on, this consisted of clothing and shields made from animal skins.

Soldiers in ancient times wore clothing reinforced with pieces of bone, metal or leather to protect themselves from arrows and spears.

In the 8th century the Norsemen developed the concept of "chain mail." By the 15th century this evolved to the metal clothing we recognize as the armor worn by knights for protection against lances and the sword.

The Beginning of Soft Armor

We believe the first recorded use of

soft armor was in medieval Japan. It was manufactured from silk, and the concept survived until the latter part of the nineteenth century.

In the late 1800's the U.S. military explored the possibility of using a soft armor made primarily of silk. It was looked at even more seriously following the assassination of President McKinley in 1901.

The problem was that these early silk versions of body armor were only effective against low-velocity projectiles (i.e. 400 f.p.s.).

In the twentieth century, with each improvement in body armor there was an exponential advancement in firearms technology.

In World War II, we saw the introduction of the flak jackets.

Constructed of a special ballistic nylon, these flak jackets gave the wearer some protection against fragment projectiles. But they didn't work very well against pistol and rifle bullets. They were also very bulky and awkward.

The Search For Modern Body Armor

The quest for concealable, comfortable and effective soft body armor was

CONCEALABLE BODY ARMOR NOT JUST FOR LAW ENFORCEMENT ANYMORE

pushed forward with some urgency in the 1960's.

In that decade (from 1966 to 1971) the number of law enforcement officers killed in the line of duty doubled.

Due to this trend, the organization that is today the National Institute of Justice initiated research into a lightweight body armor that could be worn all the time. This eventually led to the use of Aramid fibers such as Kevlar, Spectra, Twaron (Fiber X), Dyneema, Goldflex, and more in body armor.

Right Back Where We Started

A friend of mine who works with Killogy Group, Col. Randy Watt (US Army Special Forces), once was talking about the irony of body armor.

In the middle ages, warriors would strap on their armor, helmets, backup knives and swords, and go off to battle.

Firearms easily defeated armor, so man-portable armor went away for a few hundred years.

Then, in the mid-20th century, it returned, except now it is synthetic threads instead of steel, a sidearm instead of a knife, and a long gun instead of a long sword.

But the warriors inside the armor are much the same...in their attitudes, abilities, and in the rituals that go along with getting armored up for battle.

Today's Body Armor

The last 40-50 years have been a time of incredible technological advancement.

Body armor is an example of just one more product that has benefited from these advancements.

Today's body armor is lighter, thinner, more effective, and more comfortable than ever before. The key is in a whole new generation of materials, compounds and fabric blends, engineered to dissipate energy away from the point of impact.



What Body Armor Can Do For You

From a comfort and visibility standpoint, body armor is now more wearable than ever. Because of this, people (other than law enforcement) can now consider it as a viable option when it comes to their personal safety.

The first people who come to mind as candidates for wearing body armor are those who work in the private security and/or executive protection field. Other likely users are people who work or live in a high crime area, or have to pass through one. This list includes truck drivers, taxi drivers, convenience store workers, night workers, and hospital employees to name a few. Even doctors are buyers of concealable body armor. After all, it's well-documented that crime does not discriminate. It

doesn't happen just in "bad" areas anymore.

What I've Got & When I Use It

We've got a couple of different soft body armor systems: a level II from Second Chance and a level IIIa from Paraclete. Level II is designed to stop all common handgun rounds up to the 44 magnum and is what most law enforcement wears. Level IIIa is designed to additionally stop 44 magnum rounds and provide protection from fragmentation.

Both the II and IIIa armor levels are relatively lightweight, easy to conceal, and easy to wear for extended periods of time. I wear mine for certain security jobs, but I have two uses for mine that most non-security/law enforcement people will be able to relate to.

I shoot a lot. And I take tactical classes fairly regularly where I'm running and gunning on a range with a combination of people I trust and strangers of different levels. A few years ago, I was in a class where I did not trust the judgment, sure-footedness, or skill level of one of the other students. Whenever this guy shot, I made sure I was either behind one or more students or behind cover.

I decided that day that it was silly to have body armor sitting at home in a situation like this and that I'd wear my body armor to classes from then on. Sometimes I feel a little silly putting it on, but about half of the time I notice that the instructor(s) have armor on as well.

The added benefit of doing this is that poor fitting body armor can

interfere with both your concealed and open carry draw stroke. If you don't practice with your body armor on, you won't know how to wear it or what modifications you need to do to your draw stroke when wearing body armor.

The second application that I have for body armor is as a part of my home defense plan. My plan, in the event of a home invasion, is to first grab my sidearm from next to the bed. If possible, my next move is to go to my closet and put on my body armor/load bearing vest.

After a lot of trial and error, I figured out how to safely get it on quickly and easily in the dark without taking my sidearm out of my dominant hand.

If there's still time, my next step is to retrieve my long gun, holster my sidearm, and defend my family.

This three-step plan gives me the flexibility to be able to react within a few seconds with a handgun, or with body armor and a long gun within 20 or so seconds if the situation allows.

Alternatives to Vests

Since most body armor is, in its most basic form, simply layered fabric, it can be used for a lot more than just concealable body armor.

You can buy body armor vests, Carhartt-type coats, clipboards, backpacks, seat covers, desk panels, car door panels, luggage, and inserts for backpacks/luggage in IIa, II, or IIIa.

New vs. Used and Where to Buy

National Institute of Justice tests have shown that used soft body armor panels are as effective as new panels, and since many police departments buy their officers new armor every year or two, this may be a good option for you.

I would suggest that you only buy used body armor from an officer that you know and who you know takes care of their equipment and who knows that their particular make/model/year of body armor wasn't subject to a recall.

Some factors that can make a difference

in how long soft body armor will last are how many times it was exposed to moisture and improperly dried, whether it was stored flat (better) or hung, whether it was ever stored folded, and whether it was stored in extreme heat (trunk of car).

There have been some batches from several manufacturers through the years that have been just plain bad. In fact, thousands of our soldiers and Marines were deployed with defective Interceptor body armor in the early-mid 2000s. What this means for you is that you want to make sure you're buying used body armor from someone you trust and who knows their stuff. You may get a "smokin" deal on level II body armor at a gun show only to find out too late that it was previously recalled and won't even stop a 9mm bullet.

Two resources that I would recommend are BulletproofMe.com for information on body armor, new body armor, used body armor, and some alternative products. For more innovative alternative body armor products like clipboards and backpacks, check out BulletBlocker.com.

Defusing Conflict Through Communication

Handling conflict is never easy. Emotions are frequently heightened and tempers flare. Oftentimes, by the time someone goes ballistic, logic and reason go out the window. This is complicated by the fact that conflict usually occurs because of a buildup or because of other events going on in the person's life that you may or may not know about.

A conflict may rapidly escalate into a crisis and that's when law enforcement officers usually become involved. If not properly diffused, the situation can become dangerous. People in a crisis often need empathy and understanding. Taking the time to deal with individuals who are experiencing a crisis is frequently the duty of law enforcement officers. However, a

number of conflicts take place daily in the workplace of the private sector. This is an instance where, "When seconds count, help is only a few minutes away."

Keep in mind that you don't need to be the hero. During "normal" times, IF you decide to get involved, your main role is to try to keep things

from escalating until law enforcement arrives. If at all possible, you want to avoid getting in the middle of a conflict that you're not already involved with. But sometimes, it's just not possible to avoid rapidly deteriorating situations.

That's why knowing how to defuse and solve a conflict through communication is a skill that is needed by both law enforcement and private citizens. It's a valuable skill to have now, and a vital one to have after a breakdown in civil order.

Remember, avoiding a hands-on fight will oftentimes give you as good as or better of an outcome than going kinetic and dealing with injury, emotional, legal, and financial consequences.

When dealing with someone in a crisis, you are betting that your words and savvy can defuse the situation and bring it to a safe, peaceful conclusion. This will depend on your creativity, talent for persuasion, alertness, and knowledge of applied psychology.

You're not a psychologist; you are a problem solver. Non-verbal communications provides as much as 90 percent of personal communications. Individuals attempting to defuse a crisis situation should know their body language and what signals he/she is sending out.

Questions should be open-ended.

This allows the person in a crisis to vent. People in a crisis display high levels of anxiety and tension. You can reduce this by talking slowly, calmly, and quietly. By doing this, you could de-escalate the situation. It also forces a person to listen and calm down. Instead of asking "yes" or

"no" questions, ask "who, what, when, where, why, and how" questions.

In attempting to lower the anxiety and tension level, when in contact with the "crisis person," your posture should be non-threatening. Specifically, avoid rolling your shoulders forward, standing in a fighting stance, balling your fists, angry looks, or clenching your teeth. In other words, do not display a defensive posture. You want to convey caring and understanding. This cannot be accomplished by being aggressive.



One thing that I like to do is watch people. As I'm watching people, I look for people whose body language SCREAMS out "weak," "victim," and "gazelle." I consciously practice mimicking these traits and use them when I'm in a conversation or negotiation with someone who I don't want to dig in their heels and get defensive on me.

Usually, it's advantageous to be seen as the Alpha, but I've also found through the years that many people simply won't respond well to someone else attempting to be the Alpha unless they're doing so with overwhelming force.

During my career as a law enforcement

officer, I dealt with numerous conflicts involving individuals in crisis situations. I learned quickly that defusing hostile situations requires good communication skills, a calm demeanor, and good body language. A point to remember is "it's not what you say to a person, it's how you say it."

Some of the words and phrases that worked for me in calming individuals down are:

- First I'd like to get to know you better.
- Could you tell me about it?
- I would like to hear your side.
- Could you share that with me?
- I guess that's important to you.
- That's interesting.
- I see.
- Is that so?
- I am here to help.
- Together we can work this out.

Most conflicts are emotional in nature and have crisis potential. There are all types of crisis. Most common for law enforcement officers are domestic violence, suicidal subjects, and hostage situations. Although these three categories are common to law enforcement, the private sector (civilians) is often faced with initial intervention.

In dealing with emotional crisis, I've used some tested and proven guidelines that worked for me as well.

Suicidal Incidents

- Talk to the person in a calm voice.
- Show compassion and caring.
- When appropriate, offer alternatives.
- Look for ambivalence (why are you doing this today).

- Ask person how he/she plans on killing themselves.
- Look for a precipitating event (loss of job or spouse).

Suicidal individuals will not lie to you, especially if you appear to be sincere. If they say something you don't understand, ask them to explain. Never assume anything. Always focus on the problem.

Domestic Violence

- Attempt to separate combatants.
- Be non-judgmental, don't take sides.
- Stay calm and in control.
- Work on emotions first.
- Slow situation down.
- Get the person to vent his emotions.
- Don't get caught in the hostility.

Good listening skills are crucial when attempting to defuse this type of conflict. A calm voice and a problem solving approach should lower anxiety and emotion levels. As emotion rises ... reasoning lowers. So, go into this type of situation at the "lower rung" of the anxiety ladder. Don't get caught up in the hostility. Stay calm and in control of yourself and the situation.

Remember, you don't need to be the hero...you just need to TRY to keep the situation from escalating—until law enforcement arrives, more help arrives, until the moment passes, or until things escalate and you have to respond.

Why is this important? Because right now most cities have one officer on duty for every several

thousand people. As budgets get cut, this ratio is going to get more out of whack. And, as the economy continues to struggle, and people get more frustrated, I foresee the number of conflicts that we witness on a regular basis to go up significantly.

Less law enforcement + more frequent problems = more responsibility on everyone's part to do what they can to de-escalate when and wherever possible.

Jerry Robinson FTM Interview

By David Morris

A couple of weeks ago, I recorded a call between myself and Jerry Robinson from Follow The Money Weekly (FTMWeekly.com), an hour long radio show dedicated to deciphering the week's top economic and financial news.

Jerry is an economist, published author, columnist, and international conference speaker. He is one of those guys who I counted as a friend during my first conversation with him. He's considered by many to be one of the world's top experts on the impact of Petrodollars (oil priced in Dollars vs. other currencies) on the US and global economy.

Robinson has appeared on numerous TV and radio programs, including Fox News, to discuss global economic



topics. Robinson is also the best-selling author of the book, "Bankruptcy of Our Nation: 12 Key Strategies for Protecting Your Finances in These Uncertain Times." (New Leaf Press, 2009) This book has one of the best short descriptions of the history of

the Federal Reserve and I recommend reading it.

David: Okay, so in chapter one of "Bankruptcy", one of the things that you talk about is how the Dow has gone up in value over the last few years, if you compare it to the dollar. But if you compare it to euros, milk, commodities, gold, silver, oil, copper, or uranium it's gone down compared to all of those different measures as well. Can you tell me a little bit about that?

JR: Yes, David. In essence, the US dollar has been depreciated through really bad monetary policies. And

monetary policies are implemented through the Federal Reserve, and so when the Federal Reserve decides to keep interest rates low, for example, or it decides that it wants to buy and purchase more government bonds, as the lender of last resort to the federal government, it does so at the dollar's peril.

What we've seen since about 1987 is something known as the Greenspan Doctrine. Every time we ran into an issue, Greenspan, Alan Greenspan, I'm referring to the former chairman of the Federal Reserve, resorted to cutting rates.

In 1987 we saw the market crash and he cut rates. In '94 we saw the Mexican Peso crisis, and he cut rates. In '97 the long term capital management, the Asian crisis in 1998, 2000 the dot com bubble he cut rates, 2003 we cut rates, 2001 of course, with 9/11, we cut rates in response to that.

And Bernanke has just continued this process of cutting rates every single time something goes wrong. And a law in economics is simply this: money flows to the rate of highest return. Now, that law gets messed with a little bit due to some of the distortions that we have in our economy because the dollar is the world reserve currency, and so it is considered the safe-haven.

But still, money is also conflicted in the fact that it does desire to flow to the rate of highest return. Because we keep our rates perpetually low, it causes a lot of risk to go on around the globe. Money is searching out a higher return. And as we look in chapter one of "Bankruptcy," as you had mentioned, what that basically means is that it appears that things are

going up in value, but what's actually occurring is the purchasing power of our dollar is going down, so it means that asset prices appear to be going up. And that's exactly what Ben Bernanke hoped to accomplish in QE 1 and 2, he did drive up some asset prices. He didn't succeed with real estate prices, but he did succeed in driving up precious metals, oil, many of the stocks, the financial assets, and then of course agricultural commodities. And that's what we're talking about in chapter one.



David: Okay. I've often said that after September 11th, the crash that should have happened then didn't happen until 2008 and when it did happen it was worse because of what was done after September 11th – the monkeying with economy to try and make things better actually just kind of made the collapse worse when it did happen.

JR: Yeah, that's exactly right. And it's very akin, I've heard it compared to and I think it's a great illustration, to someone with a cold. There's really no cure for the common cold, it just has to work its way through, and of course you can intervene and you can apply different medications to it to ease the symptoms, and I think with this economy we've tried to prevent the symptoms entirely.

There is a philosophy, David, in the

American economy and it just seems to pervade the west, that the present must be the minimum. It's a very bizarre type of philosophy that has never really existed in history, but the present must be the minimum. And the reason we have that is because of our debt-based monetary system. We always have to have increasing debt in order to maintain the debt-based monetary system. It's a little bit complex, but it does explain why they never want to see anything go down and they will do anything in their power – monetary policy, fiscal policy, whatever – to prevent asset prices or perceptions from going down.

David: Yes and that just doesn't work out real well. One of the stats that you talk about is how more people declare bankruptcy than graduate from college, get cancer, or divorce. And I think it's each year. I know it was the year that you wrote the first edition of the book. Has that held constant, or has that changed, or...?

JR: Yes, bankruptcies have tapered off just slightly since the writing of that book, but the truth is that it is still a very, very high number. Foreclosures also challenge that number as well. It's just simply a fact of life today that foreclosures and bankruptcies are a part of the system and David, the reason that that's true is because, again, back to our debt-based monetary system, it's sort of a game of musical chairs.

When a bank loans out money for credit card purchases or when a bank loans out money for perhaps a home purchase, what's interesting about that for those who understand economics in the purest sense, is that the principle of the loan is obviously in existence, sometimes. Not always,

but sometimes. But what is never in existence is the interest that has to be paid back. If we consider it like a small pool and a larger pool of money, well we have to pay back the larger pool of money with a smaller pool of money, therefore not everyone can win. So bankruptcies and foreclosures are inherent in our system. They are just simply a part of it, and it's one of the negative, unfortunate realities of our present system.

David: You know I just saw something, I'm not sure if you saw it or not, but they did a study of the zip codes that had very high foreclosure rates, and they checked the number of ER visits and the numbers correspond very, very highly. Basically, if you have a foreclosure you're much, much more likely to have medical issues, which is kind of obvious, but it's still startling to see actual numbers put to it.

JR: Yes, well and it could even be, and I don't know, I didn't see the study, but it would make sense to me in the reverse as well because the majority of bankruptcies or foreclosures are brought on by medical bills that can't be paid.

David: Yes. Well I want to ask you something on petrodollars, especially since you are widely regarded as one of the top authorities on the petrodollar, and that is, there's been a lot of talk about moving oil pricing away from the dollar. For a number of years, the thought was that oil pricing would go from the dollar to the euro, and I wanted to see if you changed your mind on that or changed your thoughts in light of the problems that the euro is having.

JR: Well, we never really viewed the euro as the strong replacement for

the dollar. We viewed it as one of the replacements.



We've always thought that in the end, the world will not choose to settle upon a sole currency. The dollar will truly sour the globe, and the whole global order, on one single currency. It doesn't mean that there won't be eventually a one world currency. I do believe that will eventually occur, but it will be, I believe, made up and composed of a variety of different currencies.

We believe that a basket of currencies awaits the ultimate demise of the dollar. The euro, we don't believe is going to go anywhere. The reason is because the globalists and those in power who have put this thing together have been doing it for decades, so much is invested into this European experiment, and it truly is the prototype for other similar unions around the globe.

Russia is wanting to put one together, Africa is aggressively putting one together, Asia has been talking about one for a long time, and so it really is the proto-type for future economies, future trade unions, future custom unions. I don't see the euro going away; I don't see the euro zone going away. Surely one or two of the countries inside, like Greece for example, could break away, but in the long run, I don't

see the euro going away and I don't think the petrodollar system is going to be its demise, is going to be halted because of the current crisis in the euro. It may be delayed, but it certainly won't be halted.

David: Okay. So you see us moving away from uniform global pricing and moving towards more regionally based pricing, is that correct?

JR: Definitely, Yes. Exactly.

David: Another thing that is baffling me is the growth of China and their potential impact on oil prices and oil availability. And one of the things that you talk about in "Bankruptcy" is that the average US citizen uses tons more oil than the average China citizen, but how quickly they are increasing their rate of consumption. Since China has roughly a billion more people than the US, the ramifications of this are chilling. Do you see anything slowing that down, or is that basically a train going full speed?

JR: You know if every single country around the world consumed oil the way the US does today, it would require five planet Earths. It's just simply astounding the amount of oil we consume on a daily basis. We make up 5% of the global population, but we consume 25% of the world's oil supplies. It's understandable that it becomes a point of contention that the remaining 95% of the nations and the people have to make do with 75% as they are growing and growing and growing and experiencing growing pains.

I don't see oil demand going down in the future. I do see somewhat of a hybrid mix – natural gas, which we have here

abundantly in the United States, we are developing right now through a few different recent developments some ways to turn our import terminals into export terminals, and to send out this liquefied natural gas to other countries.

Right now, for example, over in Europe and some to the other areas, natural gas sells for \$14 per million British thermal units, but here in the United States, is under \$5. So there's a great amount of arbitrage that can occur if we could actually transport the natural gas.

And up to this point it's much more difficult to transport than oil. I do think that we are going to see more natural gas on the horizon. I think it's a great place to be positioned over the next decade. Natural gas prices are going to explode. I even expect to see them possibly reach parity with oil. But everything is built on oil and so until everything is turned around and the entire infrastructure is changed, oil is going to continue to be the dominant energy fuel and that's just how it is unfortunately.

David: And something that just popped up that is very interesting to me, the Fed voted on their zero interest policy, and from what I understand for the first time in history, or the first time in several decades, they weren't unanimous in what they decided. Do you think that indicates a potential change in the mindset of the Fed, or is there nothing else there other than a non-unanimous vote?

JR: Well no, I mean the nation right now as a whole is tremendously divided. You can see it just simply through the political process. Washington itself,

the Congress, the White House, all of the players in Washington, they are obviously very much divided, more so than any time in recent memory. And then on top of that, we're beginning to see that same division eke into the Federal Reserve.



The Federal Reserve is experiencing the same division. And what are they divided about? Well, they are divided about using more quantitative easing. What does that mean? It means buying more government bonds and printing more money. So there is a part of the Fed that says let's print money, let's continue down this road. There's another one that says, the other side says, look, no. We've already done this, we're going to hurdle ourselves towards inflation.

At some point we'll reach the point of no return, this is foolish. So what you are seeing right now is that playing out. Now, there's even a more sinister idea behind all of this, and that is the concept that we have thought about that the Fed in essence, can't come out with QE3 without making the people beg for it. Because the Fed has to be very careful because it's not even a Constitutional institution in the fact that it was never designed properly from the very beginning.

So, it is a tremendously volatile institution that in the past

governments have turned on in times like these. So they have tried their best to be very cautious and careful, and it needs public support for its policy. If it continues to ram money down the public's throat and continues to be considered the cause of inflation, the public could turn on it very violently, and Washington would have no choice but to pursue that.

So the Fed, in many ways, needs to appear conflicted. It needs to appear as if it's not sure what it wants to do. To wring its hands, so to speak, and let the public say oh please, master, give us more drugs. Oh please, inject more money into the system. Help our house prices go up, help our asset prices go up. And the fed says, well, if you wish. And so they need to create that. They don't want to be perceived as the grunt that comes along and constantly pushes drugs on the children. Instead they want to be viewed as someone who is there only when they are needed. I think this may be a perception or an image management type of strategy that they are pursuing, or it could be very valid. But either way, regardless, it's all about QE3 which I believe is on the way.

David: Wow, that's unfortunate. Let's switch to different topic here. We both talk a lot about the need to take care of basics, like food, water, shelter, medication and security, and doing those things first and having a foundation. And then worry about preserving wealth with things like gold and silver and other instruments. We've talked about this in the past, but what are your thoughts on that?

JR: I agree with you, and I have to tell you right now, David, for all of your

listeners and all of those who read your work, I want them to know that you've been influential on me in that process. I did pick up a copy of your book when we had you on our program, and my wife and I were very much taken aback by some of the things that you had to say.

We actually incorporated it into our 5 Levels of Financial Freedom, which we have at our website ftmdaily.com. It's just basically a progressive path towards financial and spiritual freedom. In level one, we have put together a go bag.

Just a quick story, not too long ago, my wife and I were travelling through Texas and because we read your book and because we understood the need for a go bag, we actually put one in our car, in our vehicle as you had said, and also in our home. Just a quick testimonial for you so you know this: we were driving through Texas and we had a major blow out. In our go bag we had all kinds of supplies and, by the way, when we had our blow out, my bumper, I have a Toyota Camry, and it's a new one, but whenever the tire burst off and it just kind of unraveled and everything, it knocked our bumper clear off the car. It was just hanging off the car. And so because I had my go bag, I had some zip ties in there, and we were able to zip tie the thing and get it to a local mechanic. If it weren't for that, I would have been in a very, very difficult time. So we often joke here at our house how we will never go anywhere without our go bag.

David: Oh, that's great. I really try to stress solutions that people will benefit from in everyday life, regardless of whether things go down the tubes, and I'm happy that the book helped you.

JR: And then David, I have to agree, in

level one of our five levels of financial freedom, we include you need a go bag. I think that people need a go bag before they ever need to purchase a share of stock, before they ever begin



to move into real estate. The purpose of the go bag, for example, and having food and water, it's just vital. We want to see people having at least 6 months of food and water supply; we want to see people having a go bag that is stocked just as you say in their car and also in their home. Certainly your readers don't need to be convinced of this, but yes, I do agree that it is a foundational part of everyone's financial plan.

David: Well I'm glad it helped out. It's really something. Growing up the way I did it was where everybody had them and you had them with you. The people who didn't would wind up stranded in ditches during a storm and get very, very cold. And there were multiple stories like that that just drove the point home. But it seems like the more you live in a city and the more you are sheltered from problems that aren't easy to find a fix for, the less you need it until you are out on a highway with a blowout like you had or any number of similar situations. So I'm glad that helped.

So let's talk about when you do get to

the point where you have the basics taken care of. You have a supply of food and water and other things to take care of your basic needs for however many weeks or months you've set out as a bare minimum, and get to the point of wanting to preserve wealth. Where do you go?

JR: That's a really good question. When it comes to precious metals, they really do represent a store of value which currency throughout history has basically striven to provide. It needs to provide that store of value where you put money on the table and you walk away for ten years and you come back and it's still worth the same amount.

I often use this illustration – If you place an apple on your kitchen table and you leave for ten years and you come back, it's going to be gone. It's going to be disintegrated. And the same thing is true for a dollar. The dollar is being depreciated, it's going down in value because of our very poor monetary policies, and without some sort of hedge of protection, you're simply at the behest, you are at the mercy, of the Federal Reserve and of Washington.

It's vital in our opinion to take a look at how you are diversifying your savings. We teach diversifying your savings, diversifying your investments, and diversifying your income, those three areas. When it comes to diversifying your savings, we love using precious metals, gold and silver. We also like stable foreign currencies in US dollar denominated assets. You know, thirds. It's very good to have balance.

But when it comes to precious metals, gold and silver, where do you store them? What do you do once you buy them? Well, there's a couple of ways.

Number one, if you are purchasing them through perhaps an investment vehicle like your IRA or something like that, then you often need to have it stored away from your possession. In that case you would want to hold it through a third party. That's completely acceptable in most cases. Then if you are actually going to be purchasing it for yourself, what we like to do is use a very heavy duty gun safe. In fact I was just shopping at Home Depot the other day and I was pricing another one and I saw a very nice safe. You want something that two or three burglars in your house can't pick up and take off with. I'm telling you, if they are coming in your house they are going to take something like that, a big safe. You want something really, really, really heavy, and maybe just throw something real heavy in the bottom of it just to ensure. Bolt it down or something. You can buy those in Home Depot for around \$500. It may be even up to \$1000, and that may be somewhat expensive, but if a gun safe is not going to work for you, you could always get perhaps a safety deposit box up at your bank. Some people don't like that because in the past there have been problems with that. There are other options as well. The best thing to do is just talk to a precious metals advisor, whoever you like to go to, whoever your gold guy is, talk to them and usually they can come up with some great ideas.

David: Another strategy I've tried over the last few years is to try and figure out where the big money is going and try and get in front of it and just ride the wave. And so with our current situation with personally not having a lot of confidence in the dollar, I lean towards investments that I can both use now, something that I

can actually get use out of, and also something that is going to increase in value if there is an economic collapse or a break down in global order or a manmade disaster. Do you have any thoughts on a vehicle to use for that, I know some of the ones I've looked at are fuel preparation and water preparation; do you have any thoughts on other options?

JR: Well I'll tell you where my favorite places are to park money. This is for the long term. First of all, we've developed something known as PACE. The PACE investing philosophy. P stands for Precious Metals. We've already talked about gold and silver and palladium. Also, AC stands for agricultural commodities. That's an area where whether you are buying farm land or whether you are buying into agricultural commodities, regardless these are areas that do well in times of inflation, which we see coming ahead. Also, E stands for energy. Not just oil and not just natural gas which we've also recently brought up, but also because of the recent Japanese disaster, Uranium.

Uranium is experiencing right now a big, big time low. And we believe based on all the projections and forecasts we've seen, over the course of the next 5-7 years, uranium is going to be explosive. It's an extremely clean, albeit sometimes unsafe, form of energy, and it's also very, very cheap. And so it's something that many, many nations are eventually going to have to turn to, especially as energy goes up. Those are some of the areas hard assets wise.

Again, I mentioned farm land. I think everyone should consider at least having a plot of ground where they can actually produce. It's vital for us to become producers and not just consumers only.

Another area that I think that people can really turn into an opportunity is taking their cash and turning it into cash flow. Let me give you an example, venture capital. It doesn't always have to be something major. You don't have to go out and look for the next dot com thing to invest in. I'll give you an example. The other day I was speaking with a gentleman who I knew fairly well. He is a younger guy, and what he likes to do is he lives in a college town, and he loves to flip cars. He *loves* to flip cars. Now me personally, I don't like to do that. I have too much on my plate. I run several different businesses. I don't have time to be flipping cars, but this guy does. So what did I say? What did I do? Well I saw an opportunity, David.

I said, "You know what? How much money do you have?" And he said not enough. And I said, "Well let me provide some money and let's split the profits." And so we signed up a nice good contract with my attorney, and I gave him money, and he's already making really good money on that money. So he's taking the small amount of money that I gave him, and he's going out and making a nice profit with it, and we're both enjoying that. Right now yield is hard to find, so you do have to take on some risks. I like to invest in businesses.

I tell you what; the stock market is not how people get rich, David. The stock market is how people hold their wealth, but it's not how they get rich. They get rich through being a producer. All the rich people in this world have been producers. The Johnson and Johnson family, the Proctor and Gambles of the world, they produce.

David, one more thing, this may drive

this point home even more. I was sitting on my couch not too long ago, drinking a bottle of water, watching the TV, right here in my home, and I realized how completely dependent I had become upon everyone else. My bottled water, someone else had produced it for me. The couch I was sitting on I had no clue where it was built. The TV I was watching, I was importing my entertainment. I walked to my kitchen, I opened the door, and everything in there is corporate food.

People are making my food. I outsource everything. I outsource *everything*. My clothes that are on my back, I have no clue where they are made, I just go buy it. Why should we produce anything in this nation, because everyone makes stuff for us? That's the entitlement mentality that we've all found ourselves in, and when you break that mentality, that's how you can really produce well.

You have to begin to think like a producer. And producers are the ones who make the money. Consumers are the ones who spend the money. When we begin to think how can I be a producer, how can I begin to produce and create value in this world, that's when money begins to fall in our direction. And so I would say creating value would be the final strategy for people who are looking to get ahead of the curve. Most people don't want to be a producer, so if you begin to produce, you are going to do well.

David: Yes. That's so important, and I'm glad you touched on that. I see that as being vital both now and if there is a collapse which will send us into a long term survival situation. Even

more important that it's just going to be people who can spot needs and create economically viable ways to satisfy those needs that are going to do very well.

JR: Absolutely.



David: Another thing we've talked about is buying actual foreign currency from a bank like you would before you go on a vacation to a foreign country. Are there any particular currencies that you see doing well against the dollar?

JR: Yeah, the Swiss franc has just had a remarkable track record. It bothers me a little bit because they are trying to put the brakes on it, but they can't slow the currency down.

David: It's kind of funny that they're trying to slow it down while everyone else is scrambling to make their currency desirable.

JR: Yeah, I'm a little, slightly bearish on that whole situation. I think they will eventually succeed, so probably too late on the Swiss franc. (Immediately after this interview, Switzerland pegged the franc to the Euro and declared that they'd buy foreign currencies with the franc to keep it from rising.)

The Australian dollar has been a good play. They tremendously benefit from

China. They are big export partners to China. I like the Canadian dollar as well. The Norwegian krone is another good currency. There are a few different ways to buy these things. You can go down to the bank – Bank of America, for example, where I bank. You can walk down and you can buy up to five thousand dollars' worth of currency right there on the spot. The rates are a little stiff. They are not nearly as stiff as walking into the airport. You want to avoid those places.

The other thing that you can do is you can go to everbank.com. Everbank.com sells foreign currency denominated cds. Interesting because they are FDIC insured which is somewhat nice, although I don't know what it means anymore to be FDIC insured, but the point is that they are. And, it does provide kind of a nice thing because you get a basket of currencies in these things. I think the minimum investment on this may be up to \$25,000, so it's more for the more sophisticated investor.

And then finally, you can go into ETF's. For example, the Swiss franc, FXF is the corresponding ETF for the Swiss franc. That means you can basically trade the Swiss franc through an ETF. It's very low cost. You buy it for seven and you sell it for seven through a discount broker. It's very smart to do that because you know what? It doesn't matter about holding foreign currencies, in the respect that they're simply paper assets. They are not like gold in other words. It's not like they are going to be confiscated.

There ARE capital control concerns. There are concerns that owning other currencies here in the United States may become illegal at some point as

they force the use of the dollar, but I'm not too concerned about that right now. I think foreign currency ETF's offer a great way to get exposure for those who want to diversify out of the US dollar. So those are the three ways to buy foreign currencies. Buy it yourself from the bank, buy it through everbank.com through a cd, or trade the ETF.

David: Alright, real good. Can you tell me a little bit about or tell my listeners and readers a little bit about "Follow the Money"?

JR: Absolutely. Our organization was started about a year and a half ago to educate the public on this topic. We wrote a book called "Bankruptcy of our Nation", which you referred to, back in 2008. And the book came out at the very beginning of 2009, where we basically said all these things. We put all the problems in here, and then we put the strategies that would help people.

Since we put this book out, I tell you what, we've had so many tens of thousands of people buy it. We get tons of emails all the time from people who are thankful for the strategies we put in this book, and our goal with ftmdaily.com is to educate the public, equip them, and empower them to take control of their financial lives.

We want to see them financially and spiritually free. We find that to be very, very important in this day.

We think money is very deceptive, and if people don't have a plan they are going to get steam rolled in this current economy. We host a weekly program. Every single week on ftmdaily.com people can tune in and listen to the broadcast. We always have a big name as an interview on there. We also have our precious metals advisor Tom Cloud, he comes on every week and talks about gold and silver, and we give an economic update on the program. We also have monthly financial educational webinars. We just had one recently about gold, silver, and diamond investing, which people can check out on our website for free.

And we also have a quarterly newsletter with tons and tons of good information in every single quarter, along with our FTM investment portfolio, which holds right now about 18-19 stocks and ETFs which we currently hold. It allows people to look over our shoulder and see what we are doing in the markets to succeed right now. They can subscribe to our entire FTM insider subscription membership for \$139 on our web. I think it is \$139 right now is the price at ftmdaily.com. Easy to do, simple to

do, and I would encourage people to check out our website, at least get the free resources.

David: That's great. Is there anything else that you want to add, Jerry?

JR: No, I just really want to encourage people to take time to really educate themselves. There's a lot of information going around right now about a lot of the stuff that we are talking about. Not all of it is being promoted by people who really know what they are talking about, so it's vital that you begin to do a lot of research, really begin to look. Dig deep, and find out what is happening so you can protect yourself and protect your family. This stuff is not funny. This stuff is real. And it is very, very important that we are prepared. I really appreciate what you are doing David. Again, as I said before, I read your book. I know what you are doing. I think that your work is very important and I have turned to it for understanding some of these concepts, so I appreciate what you are doing. I hope you keep up the good work, and thank you for having me on to share about the financial world.

David: My pleasure. Thank you very much, Jerry.

For feedback, or to comment please contact David@LamplighterReport.com

*OUR LAWYERS INSIST WE MAKE THE FOLLOWING DISCLAIMER: You may die in an emergency, even if you follow this training to the letter. You might get hurt doing some of the exercises suggested, crossing the street, or blowing your nose too hard. This is presented as a tool to help increase your chance of surviving natural and manmade disasters. While we guarantee your satisfaction with the information, we cannot guarantee your survival or well-being. The author provides information about his experiences and preparations and gives general information. He is not an accountant, doctor, investment advisor, attorney, butcher, baker, or candle stick maker and is not in the business of advising individuals on their specific situation. If you need specific professional assistance, please contact a local professional.

How You Can Buy **Pure 24K Gold** From This Country For Just **\$421 an Ounce** And Sell it Instantly For **Today's Market Price**



Find Out How to...

- Get Pure 100% Gold Bullion for \$421 as Market Prices Soar Above \$1,600 an Ounce
- Instantly Determine the REAL Karat Weight of ANY Gold Object
- Sell 80% of the Gold You Buy and Why You Can Stash 20% FREE
- Tell a Fake Piece From the Real Deal so You NEVER Get Taken Advantage Of
- Have People Line Up to Sell You Their Gold FAR Below Market Prices
- Double Your Money Every Time (Even If Gold Prices Go Down!)
- Make a Full Time Income in a Recession Proof Business

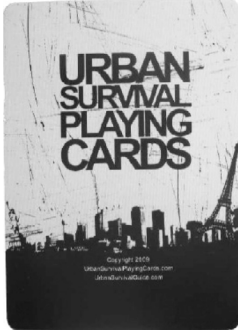
<http://www.goldprofitformula.com/lamplighterspecial/>

COPYRIGHT © 2011 LAMPLIGHTER PUBLISHING, LLC
ALL RIGHTS RESERVED. NO PART OF THIS PUBLICATION MAY BE REPRODUCED OR
TRANSMITTED IN ANY FORM OR BY ANY MEANS, ELECTRONIC, OR MECHANICAL, INCLUDING
PHOTOCOPYING, RECORDING, OR BY ANY INFORMATION STORAGE AND RETRIEVAL SYSTEM,
WITHOUT PERMISSION IN WRITING FROM THE PUBLISHER.



Lamplighter Calendar and Resource Center

Urban Survival Playing Cards



These aren't simply playing cards... they're a powerful survival tool for you and your loved ones to use if you need to survive in an urban area.



WWW.URBANSURVIVALPLAYINGCARDS.COM

Survive in Place Training Course

www.urban survival guide.com/survival-guide/urban-survival-secrets

12 Week Online Course That Will Teach You Easy Shortcuts
To Prepare Your Family For Surviving Disasters

In The Real World, Most People Don't Have A Fully Stocked Retreat They Can Escape To. Even If You've Planned Ahead And You Do, There's No Guarantee That You'll Leave In Time Or That You'll Be Able To Make It There.

Your First Plan Must Be To Survive In Place.

Welcome To The Lamplighter Report!

I wanted to take a moment to say thank you for your membership to The Lamplighter Report. This issue is packed with some powerful information that will help you to prepare you and your loved ones in the event of terrorist attack, natural disaster, economic collapse, or a pandemic.

In Future Issues, "Lamplighter Report" readers will get....

- My ESSENTIAL Survival "How-To's" (3 - 5 EACH MONTH)
 - New "Off-The-Grid" Books, Videos, and Sites I've discovered
 - My Private "Intel Report" on Global, National and Local Situations I'm Monitoring
 - Real Life "Case Studies" of How other Families are Preparing
 - "What Went Wrong" - My Analysis of COMMON Mistakes That Most Preppers are Making and much, MUCH more...
-

UNTIL NEXT MONTH, MAKE SMALL FORWARD STEPS EVERY DAY IN YOUR PREPARATIONS AND GOD BLESS!, DAVID MORRIS
SURVIVEINPLACE.COM & URBANSURVIVALPLAYINGCARDS.COM