



MEMBERS UPDATE

March, 2019

8 Most Indestructible "Beater Trucks" of All Time

Top 5 Tactical Concepts for Home Defense

How to Prepare for a Short-Term Financial Crisis

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8 Most Indestructible Trucks

If you need to haul things, check on livestock, or power through some very inhospitable country for fun on the weekends, you're gonna need a highly capable 4X4. If you like trucks that take abuse without complaint, eat rough ranch roads for breakfast, and are fun to work on... you need to read this!



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Top 5 Home Defense Concepts

The average home burglary costs American homeowners over \$2,200, but it could cost you much more if you happen to be at home at the time. That's why we've designed a tactical home defense plan to both prevent the odds of a break-in, and keep you safe in the event of a burglary confrontation.



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Protect Your Finances in a Short-Term Crisis

With volatility roaring back to life in the markets, trade wars declared, and government shutdowns in the news, it's the perfect time to re-view your backup plan. Are you prepared to weather a national emergency or financial meltdown? We talked to the experts and created a solid battle plan.



8 MOST INDESTRUCTIBLE TRUCKS OF ALL TIME

When it comes to hauling, 4-wheeling or even just cruising down the highway, it's hard to beat a truck. If you're like us, you regularly spend an embarrassing amount of your free time watching YouTube reviews about trucks and their mind-blowing features. We especially like those dumb head-to-head "shootout" reviews.

But there's one thing that has been bothering us about these reviews for a long time. We just weren't quite able to put our finger on it, until now. The thing we hate about the way these reviews are done is they only focus on how well the truck performs brand-spanking-new.

And, without a doubt, these trucks make way more torque and horsepower than previous generations, and with smaller engines. They have intuitive infotainment systems, advanced off-road "crawl modes," and get incredibly good fuel economy.

There's no doubt about it, today's lineup of pickups and truck-based SUVs proves that you can really have it all... for about \$45,000. Heck, that's for a base model.

These F-150s, Land Cruisers, and Sierras can truly handle just about anything that you throw at them. The question we've been getting hung up on is simple: How well do these trucks perform 10 or 20 years after they roll off the lot? All that variable

cylinder control, turbo chargers, and infotainment... does it stand up to the test of time?

For those who work on their own cars, it's already getting pretty difficult to carry out routine maintenance on these highly advanced vehicles. Repairs become all the more likely when you use these vehicles the way hunters, farmers, and 4x4 enthusiasts like to.

For most of us, these vehicles are a little too costly to push anywhere near their mechanical limits. Who wants to beat the living hell out of their brand-new Laramie Longhorn? Maybe smash in a quarter panel or two trying to haul firewood down an icy logging road? No thanks!

As much as we love modern trucks for their creature comforts and capabilities despite the price tag, there's another fatal flaw with them. Maintenance, upgrades, and repairs are an enormous X-factor. What will a DIY mechanic need in order to keep these things running tip-top? If you're the type who likes to drive your trucks for more than a typical lease period, it's a pretty important question.

Aside from all of those concerns, however, today's trucks lack one key qualification that all of the others on this list have attained. They don't have a pedigree that shows them to be "Indestructible

Beaters,” like the trucks on this list. The fact is, only time will tell if these trucks make great deer lease vehicles or ranch trucks.

On the other hand, we do know of a few trucks that have proven their mettle on ranches, trails, and highways across the country. For a mere fraction of the cost of a late model, and often well under the cost of a UTV, you can get the keys to one of these rock-solid, trail pounding trucks. And unlike today’s highly capable UTVs, these trucks are street legal and have climate control.

INDESTRUCTIBLE TRUCKS



So, what does it take to make the NSRA list of most badass trucks of all time? The answer is simple. For starters, they must have a track record of being workhorses, easy to work on, and requiring little upkeep. As you can imagine, this favors vehicles developed for or adapted to military service.

Second, for a truck to make this list, it has to have a reputation for dependability. There’s no use for a truck that only starts when it wants to or has a tendency to burn through major mechanical components. This is precisely why some notoriously temperamental, yet highly capable off-road vehicles didn’t make the cut (we’re looking at you, Land Rover).

Lastly, for a truck to make the NSRA’s all-time list, it must have achieved iconic status in truck lore. Many of these models, or their descendants, are still sold on dealership lots today. The trucks we’re interested in, however, would have to be found in

the classifieds, on Craigslist, or sitting on the side of the highway with a “for sale” sign in the window.

JEEP CJ



If you don’t know anything about Jeeps then you clearly don’t watch enough WWII documentaries. Designed by an outfit named American Bantam, the Jeep was designed to be a general-purpose people mover in the Allied war effort in WWII. America’s GIs drove the hell out of these short wheelbase trucks and really put them through the ringer through V-J Day.

At that point Willys Overland, one of several manufacturers producing Jeeps for the military, realized they were only equipped to build this one military vehicle. So, they decided to modify it a bit for civilian use, calling it a “Civilian Jeep” or CJ.

Now bear in mind, this is more than just a little history lesson, however, because it really explains the concept of why exactly this vehicle (with only incremental modifications until 2007) is one of the most indestructible trucks ever built.

The Jeep was developed to be tough as hell, but also easy to work on. With a torquey inline 4-cylinder engine nicknamed the “Go Devil” by soldiers, there was plenty of room under the hood to perform maintenance on the fly. The vast majority of maintenance and repairs on the Jeep could be completed with hand tools by design. That I-4 configuration carried over to the CJ, bringing the simplicity and low-end power to farmers, ranchers, and off-roaders who liked to beat the hell out of their CJs.

The short wheelbase of the CJ meant the Jeep had superior entry and departure angles, allowing it to climb super steep grades without rubbing. For the 1965 model year, the Jeep got its first 6cyl engine, which suddenly gave it respectable highway power, a major boost to the Jeep's daily driver status.

For most people looking to get their mitts on a Jeep, chances are you're looking at a CJ-7 (1976-1986) or later model, AKA the "Wrangler." The good news is that the Wrangler stayed very true to the old design for two decades before making drastic (not bad, per se) changes.



The YJ models (1987-1995) come equipped with the tried and true I-4 or I-6 engine, standard 4X4, and the later models even come with fuel injection, which is great for reliability. The TJ models saw some major suspension improvements and more a comfortable interior, while still being a very rugged and recognizable Jeep.

The thing to know about these Jeeps is they're tough as nails, can go through just about anything, and aren't much for creature comforts. Oh yeah, and one more thing: Jeep drivers must all wave at other Jeep drivers on the road.

FORD BRONCO

Fresh off a huge hit with the Mustang in 1964, Ford's product manager Donald Frey was given the green light to develop yet another revolutionary brainchild. His idea was to develop an MPV (multi-purpose vehicle) that hits the sweet spot between daily driving and utility usage.



Photo credit: Greg Gjerdingen, Wiki CC

In some ways, the Bronco was designed to one-up the CJ and the International Harvester Scout by offering a slightly more practical vehicle with better on-road manners while still retaining the ability to legitimately rip it up off-road. The 1966 Bronco delivered exactly that.

Unrelated to any other vehicle in Ford's lineup, the design was as simplistic (and inexpensive to build) as possible, no curved glass or fancy tail fins. This trusty steed was bare bones to the core. Heck, even a factory hardtop was optional.

However, some very cool factory options were offered straight away, including a snow plow, a wench, tow bar, auxiliary gas tank, and by 1969 the same 289 V8 that was in the Mustang.



Photo credit: CreditMagley64, Wiki CC

The Bronco was built to be both simple and rugged as hell, which helped it become a huge success in

off-road racing, including winning a couple of Baja 1,000 titles. Due to the oil embargo and resulting oil crisis, the '66 model year with its (170-horsepower straight six) was sold through 1977. At that point, Ford finally rolled out the larger F100-based Bronco that would run throughout the OJ period until it was retired in '96.

One cool thing about the 1st generation Bronco is that in order to save money, all Broncos were equipped with 4WD, a Dana 20 shift-on-the-fly transfer case and locking hubs. Honestly, we're most partial to the 2nd generation which was only sold for 3 model years (1977-1979) because they're a bit bigger and built on the rock solid F100 platform.

TOYOTA PICKUP



In 1970, Toyota began selling its small, unassuming Japanese "Truck" here in the States. In many ways, it didn't make too big a splash. It was too small to compete directly with what the Big 3 were doing, and it wasn't really even powerful enough to be a good highway vehicle. But it was great... on fuel economy.

So incredibly without frills was this pickup, that Toyota didn't even give it a name in North America. Called the "Hilux" in other global markets, here in the US it was known as the Toyota Truck or Pickup Truck.

In an era marked by the Arab Oil Embargo, farmers and ranchers began to take notice of these tough little fuel-sipping trucks. The fuel savings alone got attention, but the durability of these small trucks won lots of (very pragmatic) hearts and minds.

Fast forward to 1978, Toyota introduced a couple new features that were, in retrospect, highly significant to the future of Toyota. They introduced a 4WD variant, as well as a tough little engine that's almost impossible to kill: the now-legendary 22R. But for these two new revelations, Toyota may never have become a force in US truck market.



Once you start looking around your town, chances are you'll start noticing a lot more of these trucks driving around than you ever thought possible. Starting with the 1978 class and running through 1994, the Toyota Pickup just keep getting better, beefier, and producing more rock-owning torque.

The truck itself is plain, but with better creature comforts with each generation. The cool thing about Toyotas is that, more often than not, all the stuff still works on them 30 years later. The door handles don't break, the windows still roll up and down, etc. These trucks are a large part of why the stereotype about Asian car reliability exists.

Then of course, there's the glorious 22R I-4 engine itself, which was the basis for the 22RE, the even more bulletproof version with electronic fuel injection (introduced in 1986). Do a quick web search for "22RE" and you'll see a ridiculous amount of torture testing done on this single overhead cam design. On paper, the 22RE is not a powerhouse engine, making only 105 horsepower and 136 pound-feet of torque, but somehow this engine just feels bigger than its stats.

The only downside to this pickup, as we see it, is interior space. Saying it's a little small is a comic understatement. In the regular cab model with a

manual transmission, there's room for two adults, a handgun, and... not much else. The interesting thing about that fact is what it would bring about.

TOYOTA 4RUNNER AND TACOMA



The success of the Toyota Pickup led directly to not one, but two other indestructible trucks: the Tacoma, which directly replaced the Pickup Truck in 1995; and the 4Runner, which was developed directly on top of the Pickup Truck's platform.

The predecessor for the 4Runner was literally a Toyota Pickup with a Winnebago camper shell on top, derived from a prototype dreamed up by a Toyota dealer from Wisconsin. From 1984-1989, the 4Runner shared much with the Pickup, including the 22RE and 22R-TE (turbo) engines.

These original 4Runners owe much to the CJ and Bronco, as they are small, two-door SUVs (before SUV was a household term), with removable fiberglass tops and excellent 4WD systems.

Moving forward from 1989, the 4Runner maintained its status as a true body-on-frame SUV, though more comfortable and refined. Now in its 5th generation, the 4Runner is still an off-road badass, provided that it's a 4WD model. Sadly, the removable top disappeared in 1990, but the riding, handling, and creature comfort improvements make up for it.

Branching over to the Tacoma, Toyota hit a major homerun with the redesigned mid-size truck in 1995 and really never looked back. The 1995 Tacoma debuted with an optional 3.4L V6 that made 190hp and 220 pound-feet of sweet rock-crawling torque.



Although Ford's Ranger outsold the "Taco" throughout most years of production, the Tacoma simply took a different path to becoming the best-selling mid-size truck in America. Toyota put more emphasis in off-road performance, quality, and long-term reliability, and that strategy paid off exceptionally well. These trucks are super capable off-road, of course. But the secret to their success is that they're fun to drive and super durable.

It's very common to see these trucks running strong with 300,000 miles on the odometer. That's just one reason these trucks have annoyingly high (for buyers) resale values. Deals can be had on these trucks, especially older models.

Most buyers unfamiliar with these vehicles might balk at a truck with 160K miles, but that's why we'll go ahead and confirm that 160K on a Tacoma is roughly equivalent to 40K on a Ranger or S10 of the same vintage.

CHEVY KS BLAZER



The K5 was designed to compete with the extremely successful Ford Bronco, which was itself designed to compete with the CJ-5. The concept was simple but groundbreaking: Manufacture a full-size 4X4 utility vehicle using GM's C/K truck as the basis.

The Bronco was a bit small and didn't have much room for cargo, while the CJ had even less. Spotting this, the General noticed an easy gap in the market to exploit and take on their rivals at Ford. Given that the C/K Truck is also on this list, it's easy to see how the Blazer (also the GMC Jimmy) got off to a running start.

The original K5 Blazer debuted in 1969 as a 4WD-only short wheelbase truck with an optional top. Why these guys were selling trucks without a roof is beyond our comprehension, but for some reason it is undeniably cool right?

The K5 took off rather quickly in terms of sales and popularity. Soon enough, GM began adding watered-down options like a 2WD model, but also upgrades like air-conditioning, and automatic transmissions.

The secret sauce that makes the K5 Blazer a badass beater truck throughout its product lifespan (1969-1994) was the available small block 350 V8, Dana 44 axle, TH350 automatic transmission, and the removable hardtop (1969-1991).



Photo credit: Joost]Bakker, CC

Fun Fact: The US military took notice of the durability and utility offered by the K5, thanks to former GM designer Vic Hickey (aka “the father of the Humvee”). Hickey’s CUCV beefed-up Blazer, in

essence, was the forerunner of the Hummer. The US armed forces adopted a K5 variant to serve as the CUCV (Commercial Utility Cargo Vehicle) from 1983-1987. These CUCVs were all powered by a diesel V8, with beefed up suspension, axles, and lockers. These regularly become available on the resale market and make excellent off-road beasts.

FORD F SERIES



Thank goodness, the best-selling car in America for the past 35 years in a row isn't a car... it's a haulin' and crawlin' pickup truck. The Ford F-Series as we know it was launched in 1948, just after Ford retooled its factories back to making consumer vehicles after making exclusively military equipment throughout the war effort.

The F-1 was the extremely successful half-ton vehicle that went on to become the F-100 (renamed in 1952 because it sounded cooler) and eventually the F-150. As you'd imagine, although the early trucks were very popular and useful in post-war America, they were beasts of burden not completely different from a tractor. On the bright side, they were easy to work on, designed to be fixed in the field much like the CJ.

With each generation, the trucks got more creature comforts and became more suited for daily driving. In 1959, Ford offered the first F-100 with a factory 4X4 system, which is significant here because, well, we're mostly interested in vehicles that do anything we ask without getting stuck in the mud or on a steep grade.... because that's just embarrassing.

The F-150 was introduced in 1975, for emissions reasons, and ironically enough stole the show

from the F-100, which was retired in 1983. From a tough truck perspective, the F-150 could carry a bigger payload and had a stouter chassis, obvious advantages. But the F-100 models from 1965 onward are super capable trucks that you can enjoy a comfortable ride in while you beat the crap out of them on the farm.

In 1980, the F-150 got the 351 Windsor V8 engine, more or less Ford's answer to the Chevy small block. The debate over which engine is better will probably never be resolved. Suffice it to say, the 351 Windsor is a pretty excellent small block V8 to own, just a reliable engine that's easy to work on and easy to find parts for. That's the kind of simplicity we love here at the NSRA.

Unfortunately, Ford didn't share our sentiment in this regard. It feels silly to try and explain much about the F-150 in the modern era. Not only because it's so well-known (the best-selling vehicle in America), but also because there are so many variants that it's almost impossible to catalog them all.



Considering this, we'll try to hit the high points here. 2001 marked the first model year where the F-150 was offered with four full-sized doors, a pretty serious game-changer in retrospect. Suddenly, the F-150 could haul 4 or more adults and a bed full of gear. Every other major competitor followed suit.

In 2002, Ford introduced the FX-4 package, a formidable off-road upgrade featuring a 4X4 system (of course), skid plates, and upgraded suspension. If you're looking at a later model F-150, the FX-4 is a good package to target for the skid plate alone, especially if you want it to be particularly "indestructible."

CHEVROLET C K SERIES



For some, it's just gotta be a Chevy. We completely understand that loyalty; we really do. But not for the reasons you may think. It's not because GM's pickup trucks are the best ever made, but because its engines are. And it's really tough to appreciate the love of Chevy trucks without understanding of the powerplants that make them go.

Although Chevrolet has been making pickups as long as Ford or anyone else, we're going to skip ahead to 1960 and the advent of Chevy's C/K trucks, since collector rides aren't the focus of this article. This new truck line introduced the model numbering scheme that GM still uses today: 1000, 1500, 2500, and 3500. The "K" designated that the truck had a 4X4 system.

The first generation of C/K trucks came with a host of engine options, mostly I-6 configurations of various sizes, which were adequate and many of which still push these 60s-era trucks up and down the streets of the USA. In 1965, Chevy made the very wise decision to offer its C/Ks with its infamous small block V8, which would become a cornerstone of what defined the Chevy pickup for several decades.

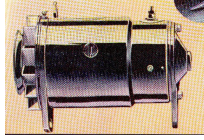
The "Turbo Fire" small block V8 was the product of a massive engineering project at GM, which paid off big. Just FYI, the Turbo Fire is naturally aspirated, no turbo charger, but we suppose it just sounded good to GM at the time. The first models to get the small block were the 1955 Bel Aire and Corvette, which shows you a bit about what GM

Here it is:

THE NEW CHEVROLET "TURBO-FIRE V8"

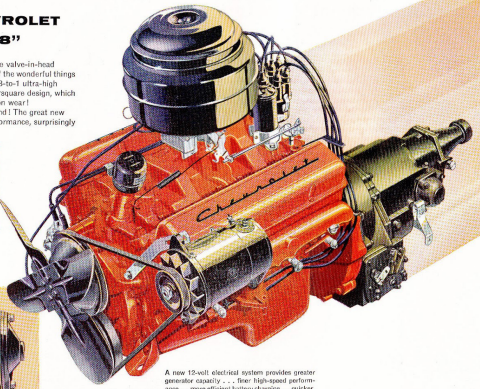
Here's the valve-in-head V8 as only the valve-in-head leader can build it. And here are some of the wonderful things it brings you: 162 horsepower with an 8-to-1 ultra-high compression ratio! Highly efficient overhead design, which means less piston travel... less friction wear! Exceptionally high horsepower per pound! The great new "Turbo-Fire V8" delivers brilliant performance, surprisingly high gas mileage, and extra long life.

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was thinking about in the post-war era (hint: Not about trucks).

Hot rod enthusiasts and drivers instantly took to the engine because, though it had displacement in line with other V8s, the Chevy small block was much more compact and lighter in weight than the competitors. This earned it the nickname "Mighty Mouse," which mutated into the term of endearment, "rat motor." It was the first US engine to achieve an efficiency of 1horsepower per 1 cubic inch of displacement.

In short, that's what made this engine a popular choice for off-road vehicles, hot rods, trucks, boats, and even motorcycles. GM has sold over 100-million of these suckers, many of those in their pickup trucks. In fact, The Flint Journal reported that a Wisconsin businessman clocked 1 million miles on his small block V8 with zero major engine repairs. What was he driving? Answer: A 1991 Chevy C1500 pickup.

Suffice it to say, if you find a 4X4 with a small 350 V8, it's probably going to be a good engine with tons of easy-to-find aftermarket parts. Both of these are things we like an awful lot.

Another notable innovation that was way ahead of the curve with the C/K lineup was the introduction of the infamous Z-71 package. From the start, the Z-71 was a true, off-road package that featured a limited slip differential, skid plates, and heavy duty Bilstein shocks, plus that nifty sticker... way back in 1988! As you just read, Ford didn't follow suit until 2002.

The C/K pickup line ended in 1999, when the Silverado nameplate took over. The Silverado ushered in the transition to the LS-based Vortec engines, which just happens to be another home run of an engine for all kinds of builds... very much following in the rat motor's footsteps.

If you're looking at the later model Silverado, the Z-71 package is still very much worth targeting, with skid plates, transmission coolers, and some even have locking differentials. These trucks will take whatever you throw at 'em, and with ease.

NOW GO GET YOU ONE

We only wish we had the space to include all of our favorite beater trucks in these pages. There are at least a dozen other trucks that fell just outside our Top 8, but they could be #1 for you.

Building, maintaining, and, of course, driving an indestructible beater truck is a joy that any self-reliance enthusiast should experience at least once. If you're going to hunt, raise livestock, or build a cabin in the woods, you're probably gonna need a truck. We hope these pages have helped give you some clarity on which truck would suit your needs.





Top 5 Tactical Concepts for Home Defense

Home invasions are far from a rare occurrence here in America. According to the FBI, there's a burglary every 20 seconds, totaling up to over 1.5 million home invasions each year. Perhaps an even more disturbing statistic, roughly 30% of burglaries occur when one or more residents is at home.

It's no wonder that 48% of gun owners say they own a gun primarily for self-defense. But even having a gun readily available in such a tense moment isn't enough without a comprehensive plan of action.

Imagine intruders forcefully entering your place with the intention to harm you; there would be a lot going on through anybody's head. That's why it's important homeowners have a plan put into place before something like this happens.

Whether you're a gun owner or not, these tactical concepts will keep you safe if you ever experience a home invasion.

Fortifying Your Home

Before you use these tactical concepts, you'll want to protect your home with some security measures. You don't have to have all of these tools, but having at least one will dramatically increase your chances of deterring a criminal from entering your home and potentially harming your family.

Set Up Motion Sensor Lights

The main thing intruders look for is a vulnerable house. But one thing that will deter them is if they are seen. By installing motion sensor lighting, you will make them visible and potentially scare them off in fear of being caught red handed.

While some suggest to use security lights that run all night, it can actually work against you. That's because criminals usually case a house before breaking in. If you have security lights running non-stop, they can easily see which areas are lit and which areas are in the shadows and away from your line of sight.

With motion sensor lights, once a criminal sets foot on any part of your property, the lights will flash on and scare him or her away.

Not only that, you'll save money and reduce your energy consumption by having security lights that only come on when necessary.

You can find some sensor lights for as cheap as \$40 at your local hardware chain.



Install an Alarm System

When intruders assume a home is unoccupied, break in, and find a family there - you bet they will react in an aggressive manner. With an alarm system in place, the warning signal could deter the intruders. At the very least it will give you and your family enough time to find a safe location inside or outside the house while notifying the police.

Even if you leave town, you'll feel a little safer knowing someone is monitoring your home and will call the police if anything goes wrong.

Another perk - most homeowners get a 10-20% discount on their homeowner insurance when they install an alarm system.

Security Camera at Front Door

It wasn't that long ago when homeowners couldn't afford the luxury of having a security camera in addition to an alarm system. But thanks to technology advancements, it has become easier and affordable for homeowners to add a security camera to their arsenal of home defense.

When criminals case your house and see a security camera, they may be deterred from entering in fear of being caught on camera.

If a crime does occur, you will be able to show the police the video of the act and help them identify the criminals.

Even if you are not home, you can install a remote video and log in and check on your home through your computer, tablet, or phone.

On top of that, some major insurance companies will actually give you a 15% to 20% discount off your homeowner insurance rates if you have a security camera system installed.

Guard Dog

One way to scare off intruders is with a guard dog. I'm sure you've noticed that most dogs are pretty alert when new people are around, but a dog that has been through guard dog training will be able to recognize a threat and attack.

Don't worry, a trained guard dog knows only to react aggressively only in situations that are a threat to the owner. When they aren't busy protecting you, they are just like any other friendly, loving dog.

There are two main types of guard dog training you can enroll a dog in: alert and attack.

With alert training, your dog will learn to alert the family of a threat by barking. In attack training, your dog will learn how to ambush an intruder

It is really up to your needs and what you are looking for in a guard dog when picking a type of training. Either way, you will come away with one heck of a defense.

Secure All Sliding Doors



Sliding doors are extremely convenient – but at the same time very easy to break through. Not only are these doors made with flimsy locks, if an intruder really wanted to, he or she could push the door right off its track. It might take time and make unwanted noise, but if an intruder is really desperate it's an easy place of a home to exploit.

To eliminate this vulnerability, all you need to do is buy a wooden dowel and cut it so it fits in the frame. By adding this, an intruder cannot slide the door open even if they break the lock.

Designate a Safe Room

While some owners have the choice to add a safe room in the construction of a house, adding a safe room to an existing home can be very expensive. But you still can create your safe room by designating a room in your house as the area you will retreat to if there is a threat inside the house.

The best safe room will be the room where you store your weapon.

You'll want to add extra security to this room since you will be using it as your point of safety. One thing you can do is add a deadbolt to the door.

Make sure to get to know every inch of your safe room. If an intruder is in the house, you don't want to have the light on and give away your position. Get a feel of the room in darkness so you can be fully prepared.

Deadbolt All Doors

Not only is it a good idea to deadbolt your safe room, it is helpful to deadbolt other doors in your home.

The great thing about adding a single-sided or half deadbolt is that it is only visible on the inside of your home. From the intruder's perspective, there would be nothing to break or jimmy and no lock to pick.

If an intruder tries to break through it - it will be very noisy and alarm anyone inside.

The Tactical Home Defense Plan

So you've incorporated one or many of these defense systems into your house...

But remember these are only security measures; there's always the likelihood that the intruder is desperate enough to enter your home anyways.

That's why it is important to use the following tactical concepts as a backup system in case the intruders force their way into your home.

#1 Get Out of There



This might sound like common sense but the best way to avoid any harm to you or your family is to get out of the house if possible.

If you can avoid confrontation or being held hostage, then do it. There's no need to be a hero and try to save replaceable items. Your life and the lives of your loved ones are way more valuable.

To escape safely, you need to be familiar with your house's layout. If the criminals have entered through the front door, you should map out the best exit route beforehand.

No matter what point of entry the criminals break in, you will have points in your house to escape safely.

#2 Lock & Load



The criminals have bypassed your security system and are in your house. There's no time to get out safely. The only thing to do is to arm yourself with your choice of weapon.

As mentioned above, you'll want to store your gun in a designated safe room, like your bedroom. Make sure to also have an extra magazine and a light source along with it.

No matter where it is, having it locked up in an easy-access safe is the best practice. Not only does it keep it out of the hands of children, but also away from invaders. You don't want your weapon to be used against you.

#3 Defend

Now that you are lock and loaded, it is time to hunker down in your safe room, create a barricade between you and the threat, and defend.



This is where having a deadbolt comes into play - by adding this to your designated safe room, you'll be able to successfully defend yourself from the intruders.

Make sure the barricade is located at the farthest point away from where the threat will enter.

Another rule of thumb is to always remain 90 degrees from the door. This gives you the best chance to act first before the intruders see you.

#4 Communicate



Once you are securely barricaded, you need to call the police. Emotions are running high at this moment so it is very important to disclose as much information to the police as possible.

Tell them where you are

This might seem like a given, but some people think the police can track where phone calls are coming from. To be safe, tell them exactly where your house is located.

Tell them what is happening

Be clear with the operator that you're reporting a home invasion. The goal of this article is to give you a solid tactical advantage over an intruder, not to create a Hollywood scene of heroic bravery or charity for the burglar with a heart of gold. Thus, we default to any tactics that increase your odds of avoiding injury. If someone must get hurt, better it's the burglar than you or any of your loved ones. After all, it was the burglar that created this confrontation and who is trespassing on your most private ground.

Inform them you are armed

This is extremely important. There have been many cases of police shooting an armed homeowner. That's because police are trained to see everyone as a suspect and are prone to shoot in the presence of another gun. By letting them know you have a gun, they will have that in the back of their mind.

Describe yourself

You want to distance yourself from the intruder and make it easy for the police to identify the true threat. Tell them as much as possible about your clothes, height, skin color, and even facial hair.

Describe the intruder(s)

Again, to allow the police to know the difference between you and the threat, make sure to tell them anything you can about the intruder if possible. Even letting them know if the intruder is short or tall will help in the end.

#5 Neutralize the threat



The cops are on their way but the intruders are still in the home and getting closer to your hideout. Sometimes you don't have the luxury to wait to be saved; you have to counter attack and catch the criminals off guard.

Whatever you do, do not announce yourself and tell the intruders you are armed and not afraid to shoot.

You'll end up giving your location away and getting hurt.

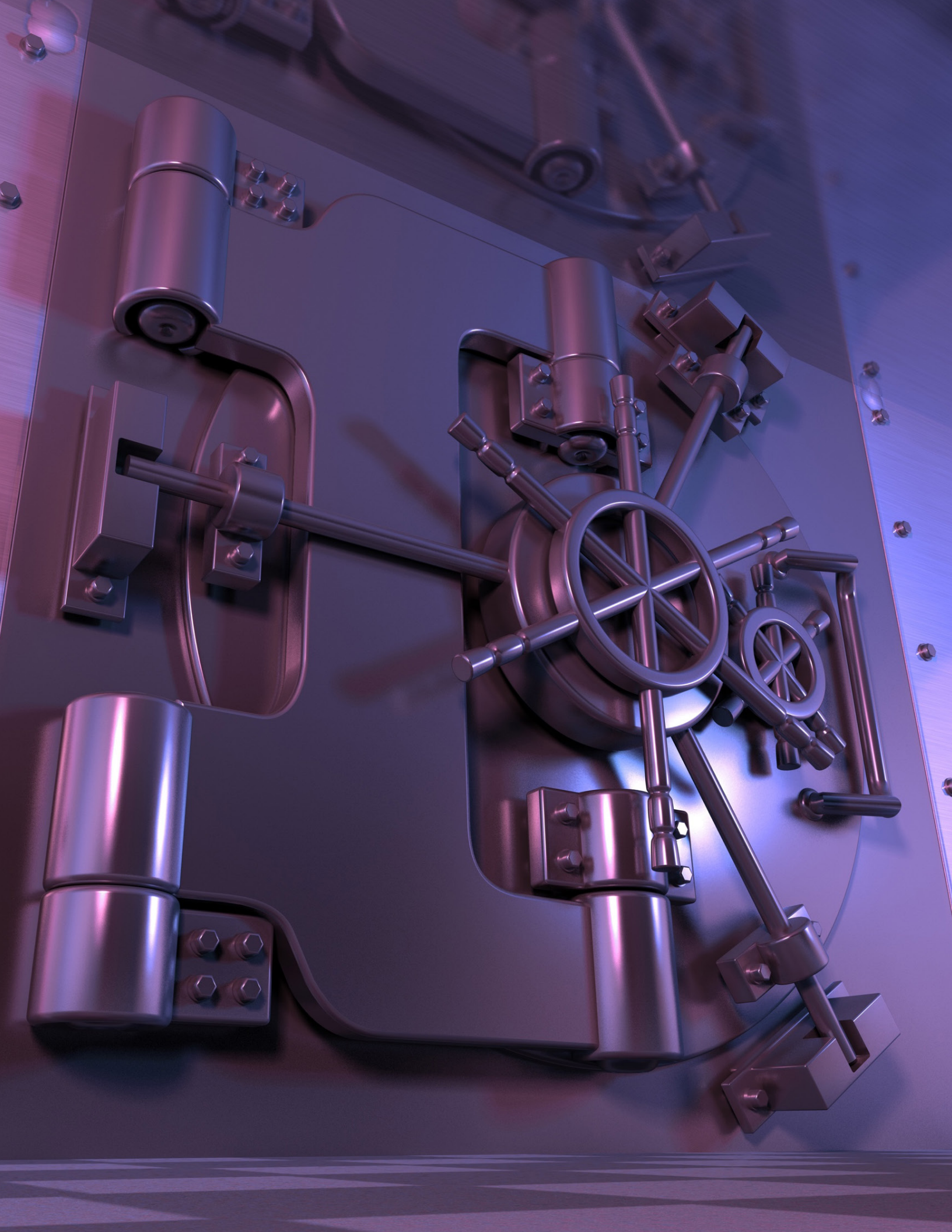
Hopefully the authorities will show up in time but if not, you're going to have to take out any intruder who is threatening your life and the life of your loved ones.

Conclusion

You can never be sure if or when a home invasion will happen so it's best to be as prepared as possible.

This is a situation where an ounce of prevention, in the form of deterrence, is worth much more than a pound of cure... perhaps many tons. Avoiding a break-in means avoiding the potential for a violent confrontation in which no one can truly come away from unscathed, physically, emotionally, or psychologically.

With a few security additions to your house and this tactical plan you'll be able to defend yourself from any threat that comes your way.



How to Protect Yourself Financially During Short-Term Outages

Have you ever thought about what might happen if another financial chain reaction shut down the national financial system? Even today, as we learn more and more about just how close the world came to a global economic doomsday in 2008, it's hard to appreciate just how much worse it could have been.

But wait, they fixed all those systemic issues with the TARP bailouts, new guidelines, and “stress tests” for the banking industry. Right? While it's true that in some ways, the economy has been booming recently, but there are plenty of troubling signals that the last 10 years of low interest rates and “quantitative easing” has left major cracks in the foundation.

Long story short, it's only right that a self-reliant individual should plan for any potential economic hiccups, short-term or long-term, that may lie in wait just over the horizon. Be honest; are you relying on the government to swoop in and rescue your family in the event of an economic shockwave?

If so, consider the recent government shutdown and the financial crunch experienced by 800,000 federal employees. That should be enough to get you worried. After all, that was merely a sample of what could happen if an entire area – or the entire nation – were to temporarily lose access to typical financial resources.

Are you prepared to weather the storm in a self-reliant manner or lose everything? Read on for tips that can help you protect yourself, your family, and your financial stability during an outage.

Keep in mind that strategies for preparing for a long-term or permanent financial outage or societal collapse will be different and discussed in Part 2 of this financial self-reliance series.

Tools and Tips for Safeguarding Your Money



We spoke to Kevin X. Smith, managing partner of Austin Wealth Management, to find out the best way to safeguard your money and to prepare for short-term financial outages. Snippets of his advice will be featured throughout this article.

1. Stabilize Your Emergency Savings



In light of the recent government shutdown, we asked Kevin how much money people should really have put away for a potential financial outage (be that a job loss or something that affects the entire

country). His advice was to have at least \$10,000 in the bank. He further stated that anyone who has a risky job (such as a government employee) would be wise to stash away a savings equivalent to six months' worth of pay.

We know, we know; how many people who need to be self-reliant actually have access to that much cash, right? If you were to start right now, you could build an emergency nest egg with \$10,000 in it by putting approximately \$192 aside weekly. If that's still too rich for your blood, you can cut this amount in half or even in third by spreading it out over two to three years.

2. Keep Some Cash on Hand



Let's say you manage to cobble together at least \$10,000, and it's sitting safely in the bank when a short-term societal or weather-induced collapse keeps you from accessing your money. How would you survive until everything got back online?

"A safe with cash for a week or two of living expenses," is a must, per Kevin. Outages that last longer than this are going to start slipping into the long-term category, and that's something we'll address in more detail later on. For now, though, you'll want to stash some cash in a home safe.

3. Are Credit Card Protection Programs a Good Idea?



If you were to be laid off from work today, could you still handle your credit card debt? Many creditors offer paid protection programs that promise to relieve you of your debt for a short period of time, if needed. The catch is that you have to be dealing with a provable, qualified event such as a job loss or serious medical issue.

Kevin advised us that these programs are not a good deal for everyone. However, those who are "in the worst debt situations" may find the cost of these programs worthwhile if they ever do suffer from a financial outage.

Everyone else would probably be better served by taking the monthly cost of these programs and simply putting it toward their outstanding balance instead.

4. What's the Overall Risk of a Short-Term Outage?

In the first half of this decade, 20% of all U.S. workers were laid off for at least a short period of time. These numbers have improved dramatically

in the second half of the 2010s, but it's impossible to know for sure if this good fortune will continue. What we do know, though, is that financial experts such as Kevin X. Smith caution against getting overly worried about a wide-reaching, short-term financial outage.



“The odds of a short-term financial outage are extremely low. However, the idea is scary for many people. Choosing to allocate resources to preparation should be handled in a way similar to other low likelihood, potentially catastrophic events.”

Kevin elaborated that you should consider the odds when deciding how much to put aside. For example, stashing \$10,000 a year may be too hard to justify due to the actual risk factor, but building an account up by putting aside at least \$1,000 per year is definitely a good call.

5. Diversification is Key

We asked Kevin which techniques/tools are best for safeguarding your money. He recommended diversification. “We cannot know which parts of the market will be affected in advance, so diversifying acts as low-cost insurance for that uncertainty.”

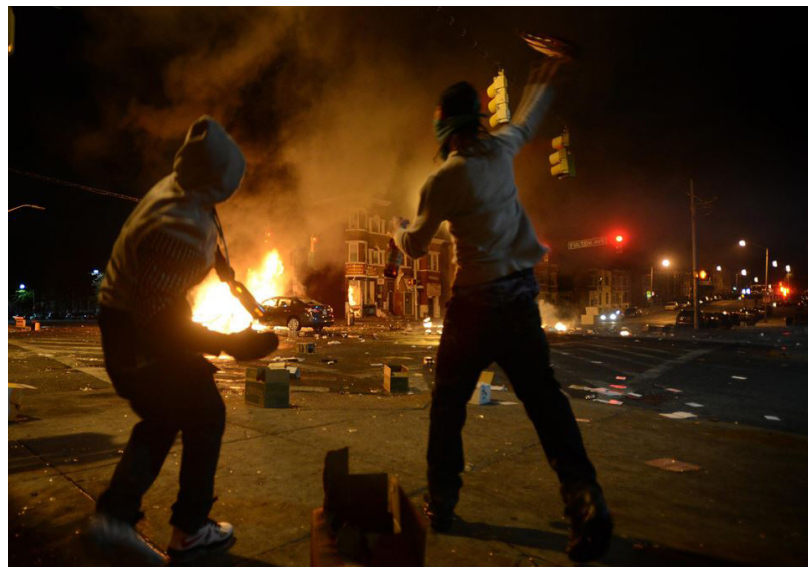


Photo credit: Staff Sgt. Kenny Holston

In other words, don't put all your financial eggs in one basket. Having assets in multiple regions instead is the best way to ensure that they will retain value.

6. Don't Expect Obvious Warning Signs

You might think that there's always more time to put money aside and stock up on supplies because you'll be able to tell when a collapse is coming. According to Kevin, these assumptions may be way off base. He points out that there aren't many modern examples of financial or societal collapse, but those that do exist typically center around prevalent corruption and tenuous property rights.



However, you need to be aware that “the combination of factors that lead to collapse may be observable, but the catalyst that drives these conditions into collapse may be spontaneous.” Kevin also warns that there may be “many false alarms” before anything truly happens, which could cause people to let their guard down.

7. Bonds May be More Secure Than a 401k



As Kevin previously mentioned, diversification of assets is vital. One example is that 401k accounts can quickly lose value, but bonds tend to be a much more stable investment resource. Of course, if a massive collapse causes major corporations worldwide to file for bankruptcy, the government would have an extremely difficult time keeping up with the demand to cash in bonds. Be sure to carefully consider your options before making any major financial changes.

8. Protect Your Physical Assets

Imagine a situation wherein the financial system has become temporarily compromised because an entire area of the country has lost power. We'll use the Northeast Blackout of 2003 as an example. Although many of the 55 million affected people had power back within 48 hours, there were some areas that had

19 to go without electricity for up to two weeks.



Protecting your physical assets during this type of scenario can cut down dramatically on losses, repair bills, and insurance deductible expenses. Your first step will be to unplug any device that runs the risk of damage from a power surge. This includes everything from computer equipment to appliances. You should also check any backup batteries that power security systems, emergency lighting, smoke alarms, etc.

9. Buy Solar Chargers and Other Emergency Supplies in Advance



Everyone is going to want to get their hands on a solar charger, a generator, food, and water during the immediate aftermath of any financial outage, especially if it's accompanied by a power outage.

Even if power is still operational, people are going to start giving into the fear response by trying to hoard potentially essential supplies. Be smart by

investing in these supplies before they're necessary. This will save you a lot of time, energy, and money during an outage.

Don't forget to make your emergency supplies stretch as far as possible. For instance, even during the hottest or coldest time of the year, you probably don't need to run your generator 24/7. A little conservation will go a long way during a short-term (or long-term) financial crisis.

Your Reaction to an Outage is Also Key



Even if you understand exactly what steps to take, you still need to prevent yourself from flying off the handle during a short-term financial outage. That's why it's important to talk about your reaction to this type of crisis.

Unfortunately, stress and panic can lead to a meltdown, and this lowers your ability to perform at your best.

1. Carefully Assess the Situation

Unless the entire country has lost power, we're at war on home soil, or something insane has happened like an alien attack, the odds are high that a short-term financial crisis will be exactly that: short-term. In other words, don't give into fear mongering. Take a step back, calm your mind, and think through what's actually happening very carefully.

2. Utilize Your SHTF Supplies Accordingly

If you've properly prepared your home for any type of SHTF scenario, you should have the basic supplies you need to get through at least a couple of weeks. That on its own may be more than enough to weather the storm, especially if you have enough money in savings to cover your lost income. Don't start bartering for things you don't even need yet if there's no indication that the current situation is going to transition into a long-term outage.

3. Remember to Put Your Family First



This might sound harsh, but you have to put your immediate family's needs above everyone else's during any type of outage. Failure to do so could easily deplete the supplies and money you have on-hand, making it next to impossible to survive relatively unscathed for even a few weeks.

Are You Prepared?

All of these important points only scratch the surface. In the next part of this series, we'll explore longer-term issues such as what type of alternative currency you should keep on hand. We're also planning to look at other things you need to know in case of a long-term, nationwide (or even global) SHTF scenario.

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