

A close-up photograph of a person's hands on a steering wheel. The person is wearing a dark suit jacket and a gold watch with a black dial. The steering wheel has a logo on it. The background is slightly blurred, showing the interior of the car.

CHAPTER 5

INCREASE YOUR NET WORTH DURING A FINANCIAL FALLOUT



Okay, we are going to take this step-by-step. There are a number of fantastic ways to steadily increase your net worth. Some of it involves looking at the world in a way that you are perhaps not used to, but all of them are amazingly effective.

Your Mindset

See – your goal is not to “merely” increase your paper wealth. If that was the goal, then all you’d need to do is create a diversified stock portfolio.

That won’t work because the stock market will be the **FIRST** casualty when the collapse happens. You can expect it to lose 80% (or more) of its value in a matter of just days. This, of course, will destroy the net worth of millions of average Americans, and allow the 1% to swoop in and acquire everything for pennies on the dollar.

No, if you want to steadily increase your wealth in times of financial crisis, there is only one way to do that. You **HAVE TO** invest in tangible assets that people will need and recognize in value, and assets that will increase in value over time, and strategically invest in currencies abroad that will be better able to weather the storm.

That’s it. That’s the entire trick to increasing your net worth during, and in the months and years following the collapse. Fortunately, there are a **STAGGERING** number of great investment opportunities, and we will break them into categories and explain why you need them in detail.

Your mindset is everything when it comes to investing. The most important things you can do are to develop a strong, sensible plan to keep your family safe and your assets growing, and to keep your wits about you. When everybody else is panicking, you will remain calm and disciplined and continue to execute your plan.



The single biggest thing about your mindset, though, is to think globally. As you will see in the chapters that follow, much of the plan we are revealing to you will revolve around you traveling the globe strategically to take advantage of opportunities as they arise. We will go into that, beginning in the next chapter, but for now, it is enough to mention it, so you are certain to build it into your thinking. Global is good.

The last thing we need to talk about in terms of mindset is lifestyle. Make no mistake, when the shit hits the fan, your lifestyle WILL change. You've got to adjust your lifestyle and your expectations to the economic realities you find yourself in.

Think about this: In the Great Depression, a number of fairly well-to-do families COULD HAVE saved themselves from financial ruin. They had the resources to do it, but they made a tragic mistake. Their mistake was that they continued partying like it was 1929 (before the crash). They didn't adjust their lifestyles at all, until it was too late to matter.

So they wound up going to, or throwing lavish parties, buying expensive toys, all the while, bemoaning the fact that they didn't have the money to pay their bills. You can imagine how that turned out for them, and this goes a long ways toward explaining why so many fairly wealthy people wound up committing suicide in the months following the onset of the Great Depression. They just didn't know how, or could not stomach the idea of downshifting their lifestyle in the face of changing economic circumstances. Do not let that happen to you.

Trust me, compared to the vast majority of the people in the world (the ones who do not have the benefit of this book), you will be world's better off, but that doesn't mean your lifestyle won't change. If you are not flexible...if you do not make necessary adjustments to your family's lifestyle, you are going to wind up being your own worst enemy.

Your Debts

We've talked about this in previous chapters, but it bears repeating here. Again, the reason you need to focus on paying off your debts is because ultimately, you owe that money to members of the 1%. To the extent that the government still functions, they will be doing the bidding of the 1%. Punishments for failing to pay what you owe to the people who think themselves your Masters will become increasingly draconian and punitive. This is one reason.

The other reason is, if you are currently paying 19.9% (or higher) interest on credit card debt, that FAR exceeds any return you are likely to get by investing, no matter what you invest in. Paying that off means you stop paying that rate of interest. That's as good as EARNING that rate of interest, which makes them your first choice.

The same thinking also holds in terms of paying off your car and your home, but in these cases, we add a new wrinkle. Post-collapse, your home will be your castle. Your fortress. That is, of course, provided that it is YOUR home, and not the bank's, which is just another way of saying that it belongs to the 1%.

We are not saying you have to pay ALL your debts off before you begin investing, but the one thing you absolutely want to do is, any time there is a decision to be made between making an investment or paying off a debt, simply compare interest rates. If the bill you are considering paying off carries a higher interest charge than the rate of interest you could earn on the investment, pay the debt first. If the investment stands to earn you more interest, do that first.

Remember, this is a race, at this point. Under normal investing circumstances, you have a timeline measured in decades, or perhaps even generations. With the collapse looming, your priorities have to be different. You have to think in terms of immediacy. That means making mostly tactical moves, with strategic moves being factored into your plans as calculated risks when that makes the most sense. With all that in mind, let's take a look at your options.

It is no secret – the dollar is a sinking ship. These days, it is barely worth the money it is printed on, but there ARE currencies that are in much better shape. We've already talked about offshore corporations and bank accounts, and these will be your "in." These will be the vehicles you will use to begin making strategic investments in currencies that are well positioned to do well post-crash.

Understand that immediately after the collapse, there will be NO currency that will be in good shape. Having said that, there are three that will be positioned to do well in the months and years following.

ALTERNATIVES TO THE US DOLLAR

What you will see happening in these cases will be that the national currencies in the overall best shape will wind up being strong regional currencies that will lead the way to a relatively faster regional recovery. These will then plant the seeds that will foster a broader, deeper, global recovery.

The top four currencies that are currently in the best shape to play those roles are:

- The Swiss Franc
- The British Pound Sterling
- The Indian Rupee
- The South Korean Won



If you ask a different expert, you will likely get a different answer, but here's why we see strength in these four.

The Swiss Franc – Switzerland's impressive holdings position it well to weather almost any financial storm. The country has a long history of financial conservatism, and their location in Europe make the Franc a natural choice for a flourishing regional European unit of trade in the post-collapse world.

The British Pound Sterling – You might be somewhat surprised to see this currency on the list at all. After all, Great Britain is, at least on paper, not in much better shape than the United States, but here's the difference: Great Britain has been down this road already. At the height of the British Empire, they were in the same position that the US has been in since the end of World War Two.

Their empire, and their currency suffered much the same fate that ours is about to, and they survived it. This makes them uniquely qualified to recover more swiftly from the economic calamity that the world will endure when the USD collapses. You can count on the fact that Britain will surprise the world with their resiliency, post-collapse.

The Indian Rupee – Again, on paper, India's currency isn't in great shape, but India has enormous advantages nationally, that make it stronger than it would appear. In the first place, it will be India, not China, that winds up deciding the economic fate of Asia and the Middle East.

India's population will eclipse China's within fifty years, making it the most populous nation on the planet, and while China's population is aging, India's is significantly younger and more vibrant.

Also, India is moving much more quickly toward sustainability than China is, and India's middle class and wealthy citizens LOVE gold. They buy it rabidly, and in huge quantities. Much of it is currently in private hands in the country (in amounts that dwarf India's rather modest gold reserves), but one could easily envision the Indian government doing what our own government has done in the past, and confiscating much of the private gold wealth. This then, could quickly position the country to begin backing the Rupee with gold.

The South Korean Won – This one is something of a dark horse, but of all the "Asian Tiger" economies, South Korea's is, pound for pound, in the best shape overall. They won't be able to compete with India in terms of becoming the dominant regional currency once we start digging out from the chaos of the collapse, but they'll be a strong complimentary currency in the new world order that slowly begins to emerge.



Note that these were our top picks at the time this book was written, but new opportunities may emerge over time. If you get advice from a trusted source that reveals a new opportunity, do not be afraid to take advantage of it!

Precious Metals

No discussion about alternatives to the US Dollar would be complete without mentioning precious metals. They should DEFINITELY be included in any plan you make for yourself or for your family. At this stage in the game, you should be devoting at least 10%, and preferably 15-20% of the money you have available for investment into precious metals like silver and gold.

These have been reliable, globally recognized stores of value since humans first started USING money. When the collapse happens, those metals will once more become the standard units of trade in the post collapse society. Eventually, when currency begins to reemerge, odds are good that they'll be backed by these metals, just as they were until Nixon took us off the gold standard.

There are, however, a number exogenous factors that are driving up the price of precious metals, especially gold. There is only a limited supply of the metal in the world, after all, and I am sorry to say that you do not have the purchasing power of whole countries. That means that bigger players in the market can drive up the price of gold for you. This should not dissuade you from making the purchase, because after all, when everything falls apart, having gold will be better by far than not, but you need to understand the major forces impacting the market today and in the near future.

China's Buying Spree

China has been busily buying up everything. Oil and mineral contracts in Africa and other parts of the world, raw materials, and yes, gold. They've been buying lots and lots of gold. Do they know something we do not? Maybe. I know that if I was the leader of China, and I wanted to hurt my long-time rival the United States, one thing I would do would be to buy and hold a bunch of US debt and dollars (which they have), and then buy lots of gold.

When the moment was right, I'd dump all my dollars on the market, shattering my rival's currency (probably, I would use those dollars to buy as much oil as I could afford). Since I sold my stored dollars first, sure, I might take a loss, but the losses of the other nations holding dollars would be even worse.

It would be painful for me, yes, but the pain my country would feel would be nothing compared to the devastation that my rival would face, and I could use my vast gold reserves to more quickly stabilize my country.

I am not some uber-genius, and if I have been able to reason out this strategy, do not you imagine that it is at least possible that someone in the world's most populous country has as well?

The India Factor

The Indian government has decent, but not excessive or noteworthy gold reserves, but the same cannot be said of the Indian population. They love gold. They're positively rabid about it, and they buy more than any other group on the planet. That gives India an unrecognized "pool" of gold that the government could easily tap into if things get bad.

Remember that in World War Two, our own government began confiscating coins for the precious metal content in them. With the stroke of a pen, it became illegal in the United States to own precious metals.

Now you see why we recommended opening an offshore bank account. Should that happen again here, you will be very glad you've got that offshore account! But back to India, the bottom line is, much of the recent run up in the price of gold can be attributed to the insatiable hunger for gold in the Indian market. It is a hunger that shows no signs of being satisfied any time soon.

Do not Stop There

There is more to precious metals than just silver and gold though. You should, at a minimum, consider platinum and palladium as well. Both of these metals have a monetary history, and both have a variety of industrial uses as well.

BITCOIN – GOOD OR NOT?

Storage and Security

There are two things to consider where storage and security are concerned. One is physical, on-site security (as in, bullion or coins kept securely on your property), and the second is remote storage.

When it comes to the former, I'd recommend something simple and elegant. You can buy a 10'x40' Conex Container (international shipping container), bury it, and turn it into a very effective storage bunker. It is solid steel and virtually impervious. That, coupled with good security on your property, augmented by two large-breed dogs, and you have the makings of a good security system for not just your precious metals, but for the other durable and trade goods you will want to keep close at hand.



Where remote storage is concerned, that's already been covered. If you've followed our advice regarding offshore banking, then your bank will be able to help you there. Many of the banks we listed handle precious metals and secure storage. Those banks are all well positioned to survive the collapse, and their word regarding the amount of gold or silver you have in your account will be all you need to conduct transactions without interruption in the post-collapse world.

Here, we aren't JUST talking about BitCoin, but rather, are using it as a shorthand to represent a broad range of internet-based currencies. Some are purely digital, and others, like BitCoins, are represented by actual, physical coins.

These alternate currencies are hugely exciting, and have generated a lot of buzz. They represent a vast, global experiment in alternative ways of handling commerce and economic matters that exist outside and beyond the direct control of government. These are grassroots economic experiments, and while they are all still in their infancy, you would do well to at least begin to participate in these experiments to gain contacts and familiarity with them.

It is too soon to say yet which one or ones will shake out and prove viable in the long term, so our advice would be to limit your participation to no more than 5% of the money you have available for investment, at least until a clear winner in the alternate currency arena shakes out. I personally believe very strongly in alternative currencies, but at this stage in the game, it is too early to say who the dominant players will ultimately be, so invest and get involved, but do not make a firm commitment to any individual alternate currency until the situation becomes more clear. Right now, this is an idea that's still in its infancy.

Barter Goods

When the collapse happens, the first three to four months will be the worst. That's when the lion's share of the deaths will occur. What the riots do not kill, the first winter without grid-connected heat will finish off. By the spring following the year when the collapse happens, America is likely to have half to one third its former population, and possibly less.

You will need to stockpile enough food (canned and dry goods) and have a water catchment and filtration system in place to last at least 4-6 months. After that time, the survivors will begin haltingly reaching out to one another to trade for things they are lacking.



Different people will prepare differently. One person might stock up heavily on medicinal supplies, but be lacking in canned goods. Someone else might have an abundance of ammunition, but be low on medicine. You see how it goes. The point is that after the initial bloodletting (which will last months, and be truly awful), the survivors will slowly start reaching out to each other. Paper currency will be useless. Most people will probably either burn it to keep warm or use it as toilet paper, so people will begin utilizing direct barter trades with each other. Half a dozen eggs for milk. A pair of shoes for a hunting knife, and so on.

This will represent the first halting steps that you and your fellow countrymen will make toward putting the nation back together again. In order to participate in that, you are going to need to have goods to trade. Here's the short list of things to focus on. These are the items that most people will desperately need in the post-collapse world, and if you have these in surplus, it will put you in a powerful trading position indeed.

Short Term List (These items have a shelf life of 18-months or less)

- Alcohol (use for both medicinal and trading purposes)
- Baby Food
- Baking Powder

- Baking Soda
- Beef Jerky
- Bottled Water
- Cereal
- Coffee
- Cooking Oils
- Crackers
- Diapers (and wipes)
- Dried Fruit
- Hard Candies
- Honey
- Juice Mix (powder)
- Pancake Mix
- Pet Food
- Popcorn
- Powdered Milk
- Spices



The list above will be essentials you will want/need to get you over the first year or year and a half, but this barely scratches the surface. In the longer term, here's the list of goods you will want to focus on:

- Canned Goods (they last for years)
- Guns and Ammo
- Seeds
- Rechargeable Batteries (all sizes, including 40v batteries for electric tools)
- Gas/oil
- Knives, hatchets, axes
- Duct Tape
- Toilet Paper
- PVC pipe
- Water storage tanks and filtering equipment
- Matches

- Flashlights
- Oil Lamps
- Medicines (antibiotics especially, but general pain relievers, and anything else you can find)
- Needles/thread
- Compasses (the more you have, the more you have to trade)
- Backpacks (the more you have, the more you have to trade)
- Shoes (the more you have, the more you have to trade)
- Clothing (the more you have, the more you have to trade)
- Building Supplies (shipping pallets, used tires, five gallon buckets, cinder blocks, etc.)
- Gardening tools (hoes, shovels, etc.)

This is a lot of stuff, as you can see, and you will need a lot of room to store it all. We again recommend an 8'x40' Conex container. These are durable and cheap (you can find them on Ebay for less than \$2000 all day long).

This is a cheap way to securely store everything you are collecting. Note here that this is BY NO MEANS a comprehensive list. There are literally hundreds of items you will need. Use this list as a starting point, and add to it from there, but if you go by this list, you will be well positioned to have a number of trade goods on hand, and enough supplies to get you over the worst of the collapse.

Remember that AFTER the collapse, you will need to start thinking in terms of providing all your own food and power, because you won't be able to just run down to the grocery store to pick up what you need.



Where the building supplies are concerned, those things might look like junk to you now, but post-collapse, they'll be as good as gold, enabling you to build chicken coops, pens, or even housing. Did you know that a single used truck tire, packed with mud, weighs in excess of nine hundred pounds? A stack of them can be lined up and covered over with stucco to create a surprisingly attractive, all but impenetrable wall.



If you want to go more high-tech, consider building a FabLab (you can do this in your garage, or in another Conex container). Using this technology, you can “print” almost anything (tool or otherwise), you could ever need. Here’s a link to get you started down that road:

http://blog.ted.com/start_your_own/

DIFFERENT TYPES OF CURRENCY

Remember before, when we talked about currency serving two masters? Here’s the interesting thing. It doesn’t have to. It is possible to design currency in such a way that it only serves ONE master. In other words, you can design currency that ISN’T a store of value.

This has happened before. There have been many examples of local currencies that have done wonders for local economies. The two biggest and best examples would be “The Miracle of Worgl” (read about it here: <https://mises.org/library/free-money-miracle>).

Note that this essay is on a libertarian site, and they claim to “know” that had the experiment would have been allowed to continue, it would have ultimately crashed and burned. That’s convenient, because it aligns with their beliefs, but it is just a story. What we KNOW is that while the experiment was allowed to continue, it performed miracles.

The other example is Ithaca Hours, which was a local currency started by Paul Glover. You can read about it here: <http://www.ithacahours.com/> As with the Miracle of Worgl, this (currently ongoing) experiment did, and continues to do a great deal to help improve the lives of the residents of Ithaca.

The point of the thing is that local currency has historically, and can make a big difference in the lives of the people who use it. Currency can literally be anything. People can band together in communities and simply agree on a given unit of trade. As long as the participants agree that the currency in question has value, then it has value.

As long as the participants agree that it can serve as a medium of exchange, then it does. All it requires is agreement and confidence. Paul Glover just “decided” one day to print currency and use it. He got people to agree with him, and they did. That’s literally all it took to get the ball rolling. If these people can do it, you can do it too. On the Ithica Hours site, there is a link to an ebook that will teach you exactly HOW to start your own local currency. It is well worth looking into.

SPECIFIC INVESTMENT STRATEGIES TO EMPLOY DURING FINANCIAL CRISIS

The above is all well and good, but when the rubber meets the road, you need specifics, and that’s what this section will entail. The following are the specific investment strategies you can employ to steadily see the value of your assets rise, even during times of dire financial crisis, along with important notes of things you need to be aware of as you start down this road.

Mix and match these as you see fit, and depending on your personal level of investment expertise. Momentum is the important thing here. You know the clock is ticking. If you haven’t started yet, you need to, NOW.



BUYING GOLD

This one is the easiest and probably the most straightforward of the bunch. The fact is that in times of financial distress, people look for the sure bet. Gold (and to a lesser extent, other precious metals) IS that sure bet, because gold has been a store of value and a unit of exchange since the beginning of recorded history, and probably before.

You’ve probably heard the phrase, “the surety of gold.” As a store of value, it’s about as safe as it gets, and here’s the thing: Think about it. You know financial collapse is coming. You know that when it happens, everyone is going to start buying gold in huge quantities, but there’s only so much of it to go around. So what happens when you have a fixed supply of something and more and more people suddenly want it? That’s right, the price goes through the roof.

With that in mind, if you start buying gold in advance of the financial collapse, then you'll be buying it on the cheap, or at least, "cheap" relative to the prices it will reach when millions of increasingly desperate individuals start trying to get their hands on some. That means, by definition, that the gold you buy today will be worth a hell of a lot more in the future, and that's exactly how you use gold and other precious metals to increase your assets during times of financial turmoil.

Remember too, that we've mentioned the enormous upward pressure that's already on gold, both from China's massive buying spree and because of the insatiable market in India. You combine those price pressures with a looming financial crisis, and gold becomes a ridiculously safe bet, no matter who you are or how conservative your investment strategy.

SHORT-SELLING STOCKS

Short Selling is a clever trick you can do when you think that a stock's price will fall in the near future. The way this works is that it allows you to sell something you don't actually own. That is to say, you can sell shares of a company's stock (even though you don't technically own it), with a promise to buy it back at a specified date in the future.



If the stock's price falls, you'll be buying it back at a lower value than you sold it, and you get to pocket the difference. If, however, the price of the stock rises between the time you sold it and the time you have to buy it back, you'll have to make up the difference out of your own pocket.

This, of course, plays very much in your favor, because you're now reading this book, so you'll be able to spot the crash in advance, and in the weeks leading up to it, you'll be able to identify companies that will be ruined by the coming crisis (which is, of course, most of them), and make a killing by doing so.

PUT OPTIONS

In a similar vein, you can use “put options” to your advantage. The basic idea here is that you enter into a contract that gives you the right (but specifically NOT the obligation) to sell a given stock at a predetermined price.

Here’s how you would use this: With a put option, you maintain the right to sell that stock at an agreed upon price (let’s say \$20). During the life of the put contract, if the price of the stock falls below that (say to \$10 a share), YOU can still sell at the price specified by your put option, which means you can still get your \$20 a share out of it. Your profit is the difference between the actual selling price and your option price.

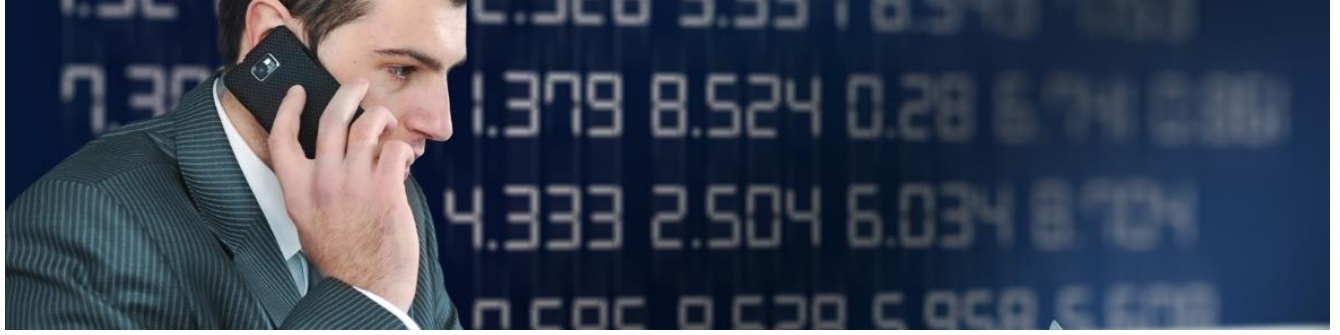
Some people will say that this is “gaming the system.” That you have an unfair advantage because you know what’s coming, but that’s what these markets are actually for. When you think about it, it’s a kind of legalized gambling, but you’ve got all the cards stacked in your favor, because you can see what’s coming in the future.

That’s powerful and it enables you to profit tremendously. Yes, when you win, it means that someone else loses, but that’s the nature of the market itself, not anything you’re doing, so don’t lose any sleep over it. The bottom line is that everybody who participates in this market knows the risks. There are going to (by definition) be winners and losers. This book, and your foreknowledge of what’s coming will make sure you’re among the winners. It’s just as simple as that.



PLAY DEFENSE

There are, of course, some companies that seem to thrive, even during the darkest of financial times. These are companies that produce staple items that you see every day. For example, when the collapse happens, those who still manage to hold onto their jobs probably won’t be going to Starbucks every day. The five dollar coffee is a luxury that will be an early casualty of the crisis. On the other hand, people are going to keep right on buying toothpaste and toilet paper for as long as they’re able. Those industries might not be very glamorous or sexy, but they’re solid performers during times of financial distress.



IETFs

You may not have even heard of an IETF. Few people outside the investment world actually have. The acronym stands for “Inverse Exchange-Traded Fund.” You’ll also see these called “Bear ETFs” or “Short ETFs” because they have many of the same traits as short selling stocks, with the advantage that you’re actually investing in a whole fund, rather than an individual company, which helps to mitigate your risk.

BROKER OR NO BROKER?

Some people are scared of investments and investing in general. They think they don’t have, and could never gain the necessary expertise to make good investment decisions, and because of that, they’re dead set on using a broker. Here’s the thing though: Brokers charge a commission on every transaction. Whatever that commission is, it’s eating into your profits.

There are some instances, say, short selling, where you may find some value in having a broker hold your hand for the first few transactions, just until you learn the ropes, but once you gain a certain comfort level where investing is concerned, you’re almost always better off going it alone. There are companies that allow you to do just that, and two of the most popular are AmeriTrade and Scott Trade.

These charge a very small, flat fee per transaction for using their service, and it winds up being MUCH cheaper than using a broker. Those sites also have some fairly robust investing tools. The particulars vary from service to service, but the bottom line is pretty much the same. There are millions of people, right now, using these sites and making a good living day trading, or simply regularly buying and selling stocks. There’s NO reason you can’t do the same.

Look, investing isn’t rocket science. Sure, there’s a process to it. There are steps to be followed and rules to the game, but isn’t that true of most anything? As a kid, you picked up the game of baseball easily enough didn’t you? Investing isn’t really any different, and honestly,

this is about your family's financial well-being. Do you really want to put that kind of power in someone else's hands?

OTHER TIPS

One of the biggest and best things you can do for your portfolio is to copy the moves of the "big fish." Specifically, set up Google Alerts that will notify you of headlines concerning people like George Soros and Warren Buffet.

These two are clearly and obviously part of the elite 1% we've been talking about, and if there's one thing you already know about the 1%, is that they'll make the necessary moves to not only survive when the crash comes, but to actually use it to get richer. You can do the same thing by LITERALLY doing the same thing, just on a much smaller scale. The idea here is that when you see an alert describing a financial activity by one of the people you're following, you copy their moves as best you can. It really is that simple.

This section is also a good time to bring up an important point about US banks. We cover elsewhere about the importance of making use of an offshore banking account, both to open up new investment opportunities, and also to prevent Uncle Sam from freezing your assets in an attempt to claim them. Most people don't realize this, but the US Treasury Department has transaction reporting rules for transactions of \$10,000 or more.

That is to say, if you pull ten thousand dollars (or more) out of one of your US accounts in a single transaction, the Treasury Department files a report on it. Understand the importance of this. It is the policy of the Treasury Department to track the movement of ALL large dollar amount transactions (ten grand or more), of everyone who keeps their money here. Now why do you suppose they do that? It's pretty easy to construct a few scenarios, none of them pretty. All the more reason to move your money offshore!

You're probably thinking two things at this point. First, that you can game the system by making your transactions no bigger than \$9,999.99. Unfortunately, the Treasury Department is smarter than that. If you do that, and move more than \$100,000 in a given twelve month period, you'll go to jail. Why? For no other reason than a) you're violating their reporting rules, and b) you're trying to keep them from keeping tabs on you, which of course, they don't like.

The second thing you're probably thinking is that this would never apply to you, because you don't have that kind of money. Maybe you don't right now, but that's part of why you're reading this book! To learn how to grow your family's nest egg. Even if you don't have that kind of money right this second, if you follow the advice here, you soon will!



Yes, collapse is coming, and yes, it is possible to increase your net worth, even in a bearish economy.

The 1%ers do it all the time. In fact, there are many who believe (this author included) that the wealthiest among us intentionally engineer periodic financial crisis in order to further their own wealth, sending the economy into a tailspin, depressing prices, then buying assets for pennies on the dollar while everyone else suffers.

If they can do it, you can too. Remember the section on thinking like a member of the 1%. This is an example of that very thing, and is a living example of the kind of thinking you have to get in the habit of, and the sort of mindset that will be needed to thrive in the post-collapse world.

There is no sugar-coating this. There are only going to be two kinds of people in post-collapse society: those who thrive, and those who die. Some of the ones who die will do so quickly, and others will struggle in increasing despair before succumbing. The point though, is that you want to do everything you can to make sure your family is on the winning side. Formulating your investment strategies (pre and post-crash) is an absolutely essential part of this.