

Nine Meals from Anarchy

A case study and guide to home preparedness during periods of disaster & uncertainty

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on July 25, 2016, Updated on January 2, 2020, Contact: (949) 388-4455



As a financial planner and risk manager, I love what I do! I have the great privilege of helping people plan for their ideal future, but I also aid in assisting for life's moments of uncertainty⁽¹⁾. As an advisor in San Juan Capistrano, most of my clients live in the densely populated urban areas of Orange County, and its surrounding cities. We live the good life; sunshine, cool ocean breezes, the best places to eat and shop. Just about anything you want is right at your fingertips... Until suddenly it's not! Whether it be the next big one (earthquake), sudden long lasting power outages, or any number of other threats^(4,6); the reality is that most urban locations, when hit by disaster, are just nine meals away from social unrest and anarchy.

Right now some of you might be thinking one of two things... "This guy is crazy, another nut job conspiracy theorist" or "Ugh, he raises valid points, but what, if anything, can be done about it?"



Empty supermarket shelves just hours following the Japan 7.3 magnitude earthquake on 4/9/2016.

My goal here isn't to freak you out and have you start planning for a zombie apocalypse. My goal is to have you come to the realization that we rely very heavily on everyone else around us for even the most basic of life's necessities⁽⁷⁾, and to recognize that these systems are, in fact, vulnerable^(2,6). In other words a "risk" exists, so now let's go to work and let me provide you with some facts and solutions that can help you protect your family for pennies per day. Think of it as an insurance plan, and no, you will not be buying these products/solutions from me. I just want to provide you with some sound risk management advice.

Did you know that it took less than four days for violence and looting to set in after hurricane Katrina? Did you also know that the majority of aid took as long as 20 days to start arriving, and in some cases, up to 60 days^(3,7)? Many people criticized leadership for taking so long to assemble relief, but they actually provided relief in less time than the statistical averages⁽⁷⁾. As a Marine who served in Iraq in 2003, I can assure you that relief of that magnitude takes time to assemble and coordinate. For this reason I advise people to make the proper preparations now, especially if you care and provide for children or the elderly. As my father always said to me growing up, "Proper Prior Planning Prevents Poor Performance" (the six P's). Below is a list of items I believe are necessary to be self-sufficient for up to 60 days. I also give specifics of where you can find the best products for the best price... This information is free of charge and most valuable because I have already done the difficult homework for you.

1. **FOOD:** Specifically, I recommend freeze dried food with a 20-25 year shelf life. Most basic emergency food kits grossly overcharge and/or under deliver for what they give you. They instead use fear marketing and advertising to get you to impulse buy their product without comparing other brands. I have looked far and wide, and below are my favorite products based on price, quality and bulk. Sometimes you can find these items at warehouse shopping centers like Costco or Sam's Club. These establishments usually offer something online, but isn't always as good as the items listed below, so make sure you compare carefully. All items below can easily be found and ordered online.

The best buy for the money is the **Chefs Banquet Food Storage ARK 390**. This one item is enough food for one person at 2,000 calories per day to last 30 days, rationed at 1,500 calories per day it will last almost six weeks. This is considered a basic (starch) kit, and consists mostly of grains, beans, rice, potatoes, and pastas. It contains no milk or meat and limited fruits and vegetables. If you're only looking to do the basic preparation or if you're just getting started, then this is what you should purchase first. Start with a 30 day supply for your family; if that is a family of four, then you will need to purchase four kits unless supplementing other items below.



NATO loading relief aid for Hurricane Katrina victims.

Now with the basics (starch), you won't go hungry, but you won't be very happy either. When I served in the Marines, I once ate MRE's for almost four months straight. After about 1-2 weeks, I can attest, that without other "quality" food items, moral can get very low. If you have kids, I advise you to add some stuff to this basic kit. Add long lasting fun foods, shelf stable candy like Skittles for example. You may also want to add the **Chefs Banquet 300 Total Servings Freeze-Dried Fruit Variety Food Storage Bucket**. This is high quality, freeze dried fruit with NO additives or preservatives. My advice would be to add one bucket per basic "starch" starter kit.

Costco at times is the great place to get the bulk (starch) listed above at a discounted price, but they don't get five stars from me in regards to their freeze dried meat selection. They and many others offer limited options in freeze dried meat, but you get very little in the ways of real protein and you end up over paying for a bunch of starch. I highly recommend adding freeze dried meat to your emergency food stores if you can afford it. **Mountain House** offers the best range for the best price, and I buy the Ground Beef, Diced Chicken, and Diced Beef. You can buy these products on Amazon. They have high ratings, its 100% Freeze-Dried with NO additives or preservatives, has a 25 year shelf life and it's a great price at around \$6.25 per pound once rehydrated. If you're on a budget, then my recommendation is to buy just the meat and then add it to the basic Starch kit

you've already purchased. By doing it this way, you can be more creative with what food you prepare day to day. This will add to your family's overall morale, welfare and health during an already demoralizing situation.

Stored food will be one of the most expensive things you purchase for emergency home preparedness. It will require you to spend hundreds of dollars upfront to prepare for a worst case scenario that may never happen. But, keep in mind that you don't have to waste this food. Do what I am doing and plan on cycling and replacing every 10 years. You can then supplement the contents into your ordinary foods at home, and/or take it camping. Or as a final option, donate it to a food bank five years before expiration and



Bypass falls on freeway during the 1994 Northridge Earthquake making it impossible to transport relief aid until removal and inspection for safety.

claim a write off for the full retail value (keep your receipts). Survival basics like food and water are critical, so prepare now and take comfort in knowing that you have a "food insurance plan" at your home for your family. Finally, I recommend 60 days' worth of freeze dried food per person at 2,000 calories per day. For a full grown family of four at 8,000 household calories per day, this can be accomplished at a total 20 year upfront cost of approximately \$1,200 (prices subject to change), or **ONLY \$0.16 PER DAY!**

Finally, DON'T wait until after the disaster to try and stock up on food. I can assure you that it won't work because the average grocery store in urban areas only has 1-2 days' worth of food on hand to service the immediate local demographic. This is why store shelves become bare in a matter of hours following or leading up to disasters^(5,6). I have seen this phenomenon three times in my life. Furthermore, it's very possible that stores will only be able to accept cash following a disaster because the power might be out thus limiting their ability to process credit/debit cards.

2. **WATER:** Although food is important, nothing is more vital than water. Luckily, this one is easy to plan for and you don't have to spend much. In the event of an earthquake, it's very possible that water pipes servicing your area might be damaged. In this scenario, you can still extract water from your pipes, but you have to do it early. If you have a hot water heater, then you already have about 100 gallons. This is enough to last about five days for a family of four when rationed carefully; it may however take weeks or months to get city water back online. Following disasters, water tends to be one of the first forms of aid to arrive because it is so necessary for life^(4,6), but the more densely populated an area, the more sparse the resource. Truckloads of bottled water may still only allow for 1-2 bottles per day per person^(2,3,7). Below are two additional tips to increase your water supply.

- **FILL BATHTUBS WITH COLD WATER** immediately following an earthquake. If damage to city pipes has happened, this will allow you to extract available water before its completely depleted and/or pressure in the system is no longer delivering the water. Have a hard time getting past the idea of drinking water from the very tub you bath in? Me too! So take it a step further and purchase a bathtub bladder for at least one home tub. I personally like the **WaterBOB** which retails around \$30.



Resident uses the pump on the WaterBOB (Retail \$30)

- **BUY A WATER FILTRATION PUMP** and know where your closest freshwater sources are located. You don't want to drink lake/stream water without purifying it. You can do this by using water filtration tablets (which expire), boiling for 10 minutes, or running through a filter. I personally prefer and recommend the **Katadyn Hiker Pro Microfilter** (Retail \$79). This hand pump filter system will filter 1 liter per minute and removes all sediment, particles, and microorganisms like giardia and cryptosporidia found in outside water sources. It can also filter up to 180 gallons before needing a filter replacement. I personally use this filter on backpacking trips and have been a fan of the Katadyn products for many years. This filter is much more advanced than home filters like those made by Britta. The Katadyn products are designed for advanced filtration and use activated carbon to make water suitable for drinking.

3. **SECURITY:** It's been proven that during extended periods of uncertainty, people become more violent and the local law enforcement becomes greatly overwhelmed and understaffed.^(2,3) Personally, I believe that all Americans should practice their 2nd Amendment rights, but not all Americans feel this way and my goal isn't to change your opinion on firearms. If you're anti-gun, then you need to consider other ways to protect your family and assets in the event of home-to-home looting. Gun owners, you should also consider this part of the article, because although you possess the "ultimate equalizer", you may not want to fire it. You will still need to be willing to pull the trigger and justify your actions in a court of law. Having someone present themselves as a threat to you and your family doesn't necessarily justify lethal force, therefore, you need to have alternatives. Below are two



A Los Angeles Police Officer in the aftermath of the 1992 LA riots. This Auto Parts store was picked clean in less than 10 minutes.

options that everyone should be familiar with and ready to put into practice in the event of social unrest.

- **BE INVISIBLE** or at least try your hardest to be invisible. In other words, blend into your current and ever-changing environment. If small armed groups are going home-to-home looting, then make it look like your home has already been looted. Fitting in is the key, even if that means fitting in as a “victim” that never fell victim. Make it seem like you have nothing to offer because anything worth taking has already been taken.
- **HAVE A DETERRENT:** In the event that “looking invisible” doesn’t work, you may need something to deter your aggressors. A firearm is the ultimate tool, but if you don’t believe in owning a firearm, then consider other options, but understand that you may find yourself “outgunned”. At this point, it may no longer be feasible to have an option but to aggress your aggressors. Consider owning mace, a stun gun, or find a “weapon of opportunity”. Law Enforcement/Military defines “weapon of opportunity” as anything that is quickly accessible and harmful. For example, a baseball bat, broomstick, table leg, kitchen knife, etc. As a non-gun owners, you need to have these devices ready before you need them, and readily accessible.



A sign warns looters in Mascagoula, Mississippi after the arrival of Hurricane Katrina.

Gun owners, you obviously believe in self-defense, but also consider some very powerful non-lethal options like mace. The law allows you to defend yourself up to the death of your aggressor, but this isn’t your hall pass to freely shoot someone. It’s for this reason that you need to have options that allow you to escalate your threat as your aggressors escalate theirs, until death by firearm is the only option. For more information on this topic, consult your local law enforcement officials.

4. **CASH AND OTHER ASSETS:** It has long been said that “cash is king”, this is especially true during periods of natural disaster or civil unrest. The bank systems that we have come to dependent on heavily, may be temporarily unavailable. This may include their extended services like credit/debit cards. In these events you want cash on hand. But don’t wait until a natural disaster to try and draw this cash from your accounts. Instead, keep it locked up or hidden in your home and keep it in small bills no larger than \$20. My advice is to have \$1,000 to \$3,000 on hand depending on your household and situation. How much you have on hand also depends greatly on whether or not you have other assets that you can use following a disaster. If for example, you don’t keep food reserves at home, then you should consider having more cash on hand.

Finally, don’t forget other survival assets, things like flashlights and extra batteries are a no brainer, but don’t stop there. Be prepared to lose your natural gas, electrical, and even

sewage for extended periods of time. This means being able to cook and boil water without the use of home appliances. Consider options like a solar oven, portable propane stove, or a generator. It might mean having to dispose of waste without the use of a toilet or removal of trash without the luxury of waste management services. For the sake of this article I will not be discussing this because it is considered advanced preparation, and it's not part of the "big three" which is food, water and security.

Eventually, everything works itself out and we're able to move on with our lives after a disaster or civil unrest. When I was younger I actually enjoyed the adventure of going to the grocery store to supply myself last minute, but now I am a parent to two beautiful children. Both kids claim to be hungry all the time, yet they have never known real hunger. My hope is that they never will, and my hope is that your family never will either. If you're finishing this article, and agree with all or some of the content, but for whatever reason, don't believe you can make this level of

preparation a reality, then I encourage you to change your mindset. Instead of looking at it as an impossibility, take it in steps like I did over the course of one year. Consider taking step one and purchasing just one Chefs Banquet Food Storage ARK 390 along with a WaterBOB bathtub bladder for a total cost of around \$170. That would be a strong start and far more planning/preparation than 97% of people. In closing I will leave you with a quote from Benjamin Franklin who said "By failing to prepare, you are preparing to fail".



Looters and rioters set flame to this and many other police and government vehicles during the Baltimore riots in 2016.

About the Author:

Chad Schiel is a combat decorated Marine Veteran and independent financial planner in San Juan Capistrano. You can read his full story that was featured in the OC Register by visiting www.SchielWealthManagement.com

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