# STRATEGY GUIDE

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## How to Protect Yourself Against Urban Violence

by James B. Powell

any successful Americans are well aware of the dangers that our exploding government poses to their financial health. Everincreasing taxes, a continuing loss of economic stability and rights, as well as multiple assaults on our finances and investments, have dominated our attention for years.

Unfortunately, most Americans—particularly those who live in our nation's cities and suburban areas—now face an additional challenge which carries potentially higher stakes. Those citizens must begin taking steps to preserve their very lives as well as their possessions from the wave of violence that threatens the foundation of U.S. society. For such individuals we firmly believe it is imperative that physical protection must now be given equal emphasis with financial security. To do less is to invite disaster.

## Why There's No Time To Waste

We are convinced that the 1992 riots in Los Angeles and other U.S. cities are just the preshocks of the holocaust which is coming to America's urban areas. During the 1990s, the 80% of our population that lives in our cities—including nearby towns and suburbs—may expect to experience a terrifying succession of relatively short-term, but extremely violent, periods triggered by social and economic unrest.

That unrest is being fueled by powerful forces that are likely to grow stronger as the decade matures. Here's why our outlook is grim and our message is urgent;

The poor economy has eliminated millions of jobs. The effects are particularly noticeable in our cities and their surrounding areas. Structural changes in our economy make it unlikely that the job situation will improve, even when the cycle turns up again and many other jobs will be taken by our uncontrolled flood of immigrants. This ongoing loss of opportunity can only compound the frustration of our underclass.

Our irresponsible media is also contributing to urban strife by continuously fanning the flames of social outrage. Television in particular dwells upon our problems day after day, week after week, until the inevitable explosion occurs.

Also ominous for the future is the tolerant attitude towards looting and rioting that is held by many civic leaders. Even the more responsible among them feel that the lawbreaking is "regrettable but understandable," a position that invites more outbreaks of violence. There are other more militant leaders, such as California Congresswoman Maxine Waters, who went on national TV after the 1992 Los Angeles riots with her now-famous cry, "No justice, no peace!" No one should be surprised when that call is answered.

Growing drug use is another ingredient in our urban pressure cooker. As the economy continues to slide, drug sales will go up and so will the criminal activities that support the habits. America's drug problems, which stem from prohibition and bad welfare laws, are clearly out of control and bode ill for the future of all our communities from coast to coast.

Also ominous for America is the increasing organization and sophistication of our gangs, which are now statewide and even nationwide powers. These violent groups—which are the product of every race, nationality, and culture—operate with military discipline and efficiency. Even worse, recent FBI investigations reveal that our more dangerous gangs are preparing to help promote and then exploit the coming outbreaks of urban unrest.

Unfortunately, the next explosion of violence is likely to occur sooner rather than later when a series of highly sensitive trials are scheduled in Miami, Detroit, Los Angeles, and a dozen smaller cities. As with the Rodney King trial in 1992, we can expect our nation's urban areas to become tinderboxes.

Longer term is equally grim. Simple momentum is against a timely turnaround in our urban problems. If every social and economic inequality in America could be stopped tomorrow, a very large percentage of the underclass would still continue to live as it does today. Of course, we are nowhere near solving the problems. Instead, they are getting worse.

## You're On Your Own

Unfortunately, the level of government protection that is available during widespread breakdowns is very limited. The 1992 Los Angeles riots are a case in point. Within an hour after they started, the police were completely overwhelmed. In the most critical areas, the police withdrew, leaving citizens at the mercy of the looters and arsonists. That scenario was repeated all across America as the riots leaped from city to city. Similar breakdowns occurred in the wake of the San

Francisco earthquake, Hurricane Andrew, and other major disasters.

The lesson from Los Angeles and other areas is clear: in a major crisis you are both your first and your last line of defense. You must also be your own store, your own bank, your own doctor, and your own everything else.

## Measures That Increase Safety

Fortunately, as the threat of an urban explosion increases in your city, there are several effective preparations that you can make to increase your family's security. The measures have been thoroughly tested throughout the world's more volatile areas from America to Afghanistan. When the preparations are implemented properly, they greatly reduce the chance that a disaster will seriously harm you or your family.

## I. First, Secure Your Neighborhood:

You must begin your preparations with your neighborhood, your first and best line of defense. If your neighborhood is made safe from attack, you are likely to find that few additional protective measures will be needed.

Lessons from Los Angeles underscore the value of neighborhood security. On the second day of the 1992 riots, groups of armed men from the inner city began to move outwards towards the affluent suburbs. These violent opportunists were typical of their kind throughout the world. They were ruthless and ready to kill, but they were looking for quick, easy scores. Where they found them, they engaged in an orgy of pillage and destruction, leaving death and ashes in their wakes. But where they met with determined resistance, they left in search of easier pickings.

One place the looters did not find an easy score was in a small neighborhood in Hollywood, an affluent community not far from the inner city. Within an hour the neighbors rolled Dumpsters from nearby apartments and bu Then their l front of group

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Yo home Enging cladintrue you e home and businesses into the street to block access to the area. Then automobiles were moved up and arranged so that their headlights would illuminate the intersections in front of the portable barricades. Behind the Dumpsters, groups of armed residents assembled and waited.

Hour after hour, vehicles filled with thugs armed with guns and Molotov cocktails approached the barricades and looked them over carefully. Each time the outcome was the same. Arms were brandished and warnings were issued from the obviously well-fortified defenders, at which point the vehicles sped away. Only once did the neighborhood protectors need to punctuate a point with a warning shot.

When the crisis was over five days later, the street was intact. Unlike the devastation that occurred in so many other parts of the city, not a store had been looted, not a home had been burned, and no one had been hurt. Such are the rewards of careful neighborhood preparations.

### II. Make Your Home A Fortress:

You must also physically secure your home against any likely urban disaster. If so much as a mouse comes up your walk, you must know everything about him but his hat size.

As with neighborhood defense, your goal must be to stop looters and arsonists at your property line. That's relatively easy to accomplish if you make the proper use of walls, fences, decorative barricades, and floodlights. If any attackers attempt to get past your defenses, you will be dealing with them at a distance with all the advantages in your favor.

You must also harden the access points to your home with modern high-security Medeco locks, MAG Engineering deadbolts, Lexan windows, and metal-clad doors. Although you may not be able to keep intruders outside forever, the added measures will give you enough time to deal with them effectively. Suitable home safes from AMSEC and fireproof containers

from Aladdin should also be included in your defense system.

You can greatly increase your family's safety if you complement your home's physical barriers with a good electronic security system, such as the excellent Keepsafer Plus. Such a wireless system can warn you of a problem before it becomes life-threatening. It can also let your intruders know that their presence has been detected. A good system can even initiate the first level of defense measures that you may have established. All in all, properly selected, computer-controlled security equipment is well worth its modest cost.

## III. Prepare Your Household to Be Self-Reliant:

You must carefully stockpile essential equipment and supplies to sustain your family during the period of isolation that always follows large-scale disasters. Besides the certain loss of municipal assistance, you can also expect to be cut off from every product and service

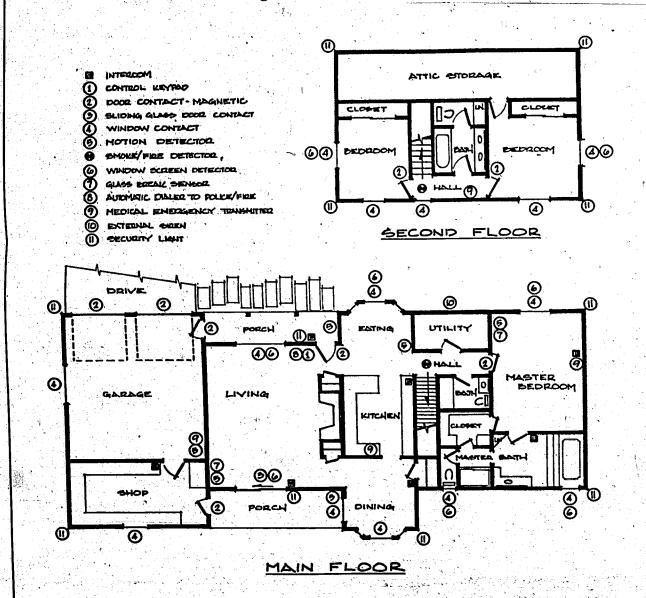
# Firearms for Home and Neighborhood Security

No defense system is effective if it doesn't include the ability to repel attackers with appropriate force. That is becoming particularly true today when aggressors are usually armed with the latest weapons. To engage such threats without the same degree of strength is to invite the worst sort of outcome.

It will be essential for each member of your defense group to know the circumstances during which the use of guns is and is not permitted in your area. In most states, deadly force can only be used to stop a clear and immediate threat to a human life when no effective alternative is available. If you are in doubt about your local laws, write to your city attorney for clarification. Photocopy and distribute the reply to everyone in your group.

## A Representative Home Electronic Security Installation

## Drawing by Will Thomas Designs



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than surr pub incl that you normally use to support life. Of course, your preparedness program must be started well ahead of time. Plan for at least two weeks of total self-sufficiency.

Because widespread firefighting reduces water pressure to near zero, you must put an emergency water supply at the top of your list. Buy industrial-grade water storage racks and containers, such as those made by Rubbermaid. Fill half of them now and the remainder at the first sign of trouble.

# MREs: The Modern Surviyal Food

Modern military field rations are a significant improvement over the "C" rations of WW II and the freeze-dried LRPS rations of Vietnam. Although MREs (Meals, Ready to Eat) are similar to canned foods in that they are fully hydrated and fully cooked, they are packed in tough, lightweight pouches.

MREs provide quick, nutritional meals that are tasty, hearty, and excellent for emergencies. The typical pouch offers 1,500 to 1,800 calories and consists of a meat entree, a dessert, crackers, a fruit spread, cocoa powder, a spoon, and an accessory packet. Entrees include Chicken Stew, Beef Stew, Spaghetti, Ham Omelette, Scalloped Potatoes with Ham, and several other popular dishes. Desert Storm troops loved them, especially after heating the pouches in boiling water or on a hot engine.

The shelf life for MRE's runs from 5 to 8 years, depending upon the temperature where they are stored. Each pouch weighs about one pound. The cost per meal is \$3 to \$5. We recommend serving one MRE meal to your family per week or two during normal times, replacing emergency stores as you go.

Thanks to an oversupply resulting from the shorterthan expected length of Operation Desert Storm, surplus MRE's are now becoming available to the public. They can be ordered from many sources, including some Army/Navy stores in major cities. Complement your water supplies with an emergency pantry that's stocked with canned goods, dried foods, new MRE military rations, and other non-perishables. Don't forget sanitary items and all the medications that your family uses. Buy a military-grade medical kit, such as the Trauma Kit from your local paramedic supplier. Be certain that it is set up for major emergencies including severe burns and wounds. Use and replace your supplies on an ongoing basis to keep everything fresh.

Uncontrolled fires make it necessary to back up your other utilities as well. For your essential electrical appliances, you must buy a good home generator. Buy one that's large enough to power your kitchen appliances, your TV, and a few lights. Get the type that also charges batteries. The Honda EM2500XK1 is ideal for most homes.

Also purchase a good portable cellular phone, such as the new Motorola MC-310 that works independently of the normal system that's likely to fail. Have a battery-powered radio and a good Uniden police scanner to stay on top of fast-changing events that could become threats. Also buy 2-way radios if you will be coordinating your defenses with neighbors: Motorola's new Radius models are definitely the best. Batteries for everything should be the rechargeable type.

Lastly, buy top-rated family camping equipment from a reputable maker such as Coleman. You should have a gasoline stove, gasoline lanterns, portable coolers, sleeping bags, and other gear that can turn a disaster into a tolerable inconvenience. Include a tent in case you must run. Store everything in portable containers.

## IV. Acquire The Means To Travel Safely:

Prudence requires that you have the means to escape the city if runaway fires or organized attacks overwhelm your defenses. In addition to having a well-chosen and suitably equipped vehicle, you must have a planned destination and carefully selected escape routes painstakingly worked out ahead of time. Vehicle selection is particularly important. To survive the rigors of an emergency evacuation, the vehicle must have a steel frame, 4-wheel drive, at least 4,000 pounds of mass, a powerful engine, run-flat tires, electric locks and windows, an extra gas tank, and plenty of carrying capacity. A handful of vehicles, including the ¾ ton Chevy Suburban, will serve magnificently if it is set up properly.

Planning safe escape routes is also crucial. Major roads will be gridlocked within the first hour in a disaster. Ditto for bridges, passes, and other choke points. Avoid routes that go by shopping areas and other prime targets of looters and arsonists. Think unconventionally. Look at your task as if you are planning an evasion and escape game—except it won't be a game.

#### V. Disaster-Proof Your Finances:

Your finances must be made safe from any calamity. Your accounts must be changed to safeguard them from regional disruptions and they must be accessible from anywhere. You will also need an emergency cash reserve to see you through at least two weeks of post-disaster troubles.

Your emergency cash reserve should be first on your list: half should be in travelers checks, half in currency. Both should be in smaller denominations. Acquire your reserve slowly from a different bank than you normally use. Keep your reserve in a home safe until it is needed. If a disaster strikes, transfer the cash to European-type money belts that you purchased ahead of time for all the members of your family.

Since banks and brokerage offices are usually shut down or knocked out during a disaster, switch all your accounts to large multi-state chains that can transact your business from any branch in the system. You should be able to withdraw cash, transfer money, settle accounts, get emergency checks, and trade your securities, no matter where you are, by telephone if necessary.

Complement your disaster-proof accounts by arranging automatic deposits for your regular incoming checks. Get your institutions' "routing codes" and "direct deposit addresses" and send them to your employer, Social Security Department, Treasury Department, brokers, and so on as appropriate. Direct all your automatic deposits to demand accounts so that your money will be immediately available to you in an emergency.

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#### VI. Relocate to a Safer Area:

Some situations aren't worth trying to save. If urban blight is steadily creeping towards your door and crime rates in your area are exploding, your best reaction may be to leave. Even the Marines know when to retreat.

Relocating is particularly appropriate if you feel that you may be unsuited to the harsh demands of an urban crisis. If you are not physically and psychologically capable of reacting adequately in a major emergency, you could be risking your life to remain where you are.

Although uprooting your life and moving to a new area is complex, it isn't difficult if you use the systematic approach that we advise. Examine your personal and financial situation, item by item. Write everything down. Compare what you would lose vs. what you would gain by relocating. Be certain to consider the savings that will occur from replacing a high-cost city life with living in a more affordable area.

Finding a new place to live that fits your lifestyle and your budget is also a task that yields to an organized approach. The way to start is with a good relocation guide, such as the *Places Rated Almanac* by Richard Boyer and David Savageau. Use the book to evaluate communities for critical factors such as size, climate, crime, education, medical services, housing, recreation, taxes, and others that contribute to, or detract from, the quality of life. Set your priorities, then find the places which fit the criteria. Investigate them in person.

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## My Three-Level Preparedness Plan

If you've decided to remain in an unstable area, you must carefully implement the individual elements in your urban security plan. The best way to do so is to bring each element on line according to the level of danger that exists at the time. That will insure that you will have what is needed for the specific threats which are common to each level. It will also bring related elements of the plan on-line together.

THREAT LEVEL III is the lowest level of danger that exists in the modern American metropolitan area. It is the relatively quiet period that exists between civil emergencies. The main threats are "ordinary" but dangerous crimes against persons and property. Emergency services are intact, but their ability to prevent trouble is minimal.

This is the time to purchase and install your more substantial emergency equipment, such as your household security system, your generator, and your escape vehicle. Everything that takes time to integrate into your household should be acquired during this period. This is also the time to train yourself to use your equipment effectively.

THREAT LEVEL II is marked by a noticeable increase in social and economic tension within an urban area. Gang activity picks up. Crimes become more violent. There is a sharp reduction in personal safety. Emergency services function, but they are now almost exclusively a reaction force rather than a deterrent.

When this level of threat begins, you must increase your emphasis on personal and home protection. Remember that this level can change to the next highest level in a heartbeat. You must finish your preparedness program as quickly as possible. In particular, you should top off your emergency stores. Make certain that key products are fresh.

During this period you must also pay attention to signs that the situation may be about to explode into a full-scale riot. Monitor the news. Be ready both physically and psychologically for a total breakdown with possibly very little warning.

THREAT LEVEL I is the final and most dangerous level that you will face. A full-scale riot erupts with looting, arson, and wanton attacks on persons and property. Emergency services are no longer in control. You must be able to supply all your own needs for a period lasting from a week to 30 days.

It's probably too late to get whatever you may lack, but you may get lucky if you are a few miles away from the riot and you act quickly enough. This is the time to get your family together and to activate all your disaster strategies.

As you make your final preparations, spend a few moments reflecting on how this magnificent country, "the land overshadowed with wings," ever fell into this sorry condition. Resolve that when the crisis is over you will do everything in your power to make certain that such an event will never happen again.

We wish you well.

#### About the Author:

James B. Powell is widely known as one of America's most creative financial and personal security consultants. For more than 20 years, he has systematically researched and tested a wide range of security and survival equipment and has consulted on family security matters for a select clientele. He entered the field when it became obvious to him that physical protection would, one day, become just as great a day-to-day concern to upper middle class Americans as financial matters, an observation that has certainly proven to be correct. His financial writings include several books and frequent guest articles in major investment newsletters.

Mr. Powell is the author of the new Urban Security Guide: Insuring Your Personal Safety in the Turbulent 90s published by Globacor (Communications) Ltd. He also offers telephone consultations on the many topics covered in this article. For information on ordering the Guide or arranging a personal consultation with Mr. Powell, please refer to the Special Subscriber Offer which follows.

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Personal consultations with Mr. Powell can be arranged. For details, please contact Denise Bryant at Globacor (Communications) Ltd., PO Box 41, Gainesville, GA 30503, or phone 1-(800)-542-9221.