

Lawrence
Klepinger



The
Sovereign
Individual™

**011 17 MAR 2020 TIME FOR RATIONAL
PLANNING - NOT TO PANIC**

PREFACE: Of late, there have been conspiracy theories flying around like fireworks on the Fourth of July. I have my own idea of why all this is happening, during an election year - but I am not going to play that game - at least, not now. We will have time enough for that later.

Some of our readers have said that they want more “hands on” ideas/suggestions as to what they can do “right now.” No theories or convoluted ideas. Just practical suggestions. Very good point, indeed so . . .

On with the show!

TIME FOR RATIONAL PLANNING - *NOT TO PANIC*

Today, go to your bank, and draw out enough money to keep you and your family financially secure for ONE MONTH. Let’s use \$5000 for an example.

Ask the teller for bills in the range of 5, 10 and 20 dollar

notes. No 100 dollar bills. If a *real* emergency transpires, many people will not have change for big bills. So, at that point, you would either have to pay with the big bills, and get no change back, or go without. This is essential - and should be your first move - TODAY. Don't count on your credit cards. They can be put on hold, or cancelled, at any time.

Remember, the banks *can* put very strict limits on their ATMs - so actually go inside and get your money from a teller. Be careful and don't flash the cash. Just act natural, go home and store it in a safe place. Again, please do this today. Bear in mind, America has had runs on banks before, so it is not unheard of. A precedent has *already* been set.

"A dollar in hand is worth two in the bank."

Next, make sure you have full tanks of gas in your automobiles. Check the oil and radiator while you are at it.

As for food, go to smaller stores (you might pay a little more) but you will probably be able to get more items that are necessary to sustain an indefinite period of time in "self-isolation." Don't be an idiot and go to COSTCO - and wait for hours, only to find empty shelves. Your local grocery store is still your best bet.

Buy canned food, soup, tuna, beans, coffee, tea - and yes, some type of alcohol to drink for at least a month. You are

going to need it. Also, if you have plastic bottles, fill them with water and store them in a safe place. Try to get all canned goods with pop-top cans - so you don't need a can opener. Locate your old Swiss Army Knife - and make sure it is handy.

If you have babies/toddlers remember to have enough diapers, formula, and appropriate medicine that they might need.

If you have children, now is the time to dig out that old Monopoly game and have some real, old-fashioned family fun. Also, have a few decks of cards and see how many card games you can remember. Old Maid, Canasta, Bridge, Pinochle, Fish - Poker!

Older folks need to make sure they have their medications refilled ASAP. Call and ask your doctor to prescribe an extra amount to last at least 30 days.

If you have pets, remember to buy food for them, too.

Get a supply of large candles - yes CANDLES - and matches. If it really gets bad there might be power shortages, and candles are, by far, the old standby. Remember to also buy batteries for all your flashlights and replace all your batteries, whether you need to or not. Don't be a penny pincher at a time like this.

Make sure your cell phones have new batteries and any other battery powered devices that you might have. Here in

Japan, batteries flew off the shelves - as did TP. However, the shelves are now stocked again - there is no guarantee they will stay that way.

Have an Emergency Kit with enough bandages, surgical tape, and rubbing alcohol.

If you are a gun owner - now is the time to take inventory of ammunition - and quick access if the need presents itself. Also, if you have not done it in awhile - *clean* your weapon(s) AND ammo.

Make sure to keep your doors - as well as windows - locked and well secured. Most home invasions happen to houses whose doors or windows are not secure.

Have an emergency list of friends and relatives, along with your local First Responders Phone Numbers, and put it on your refrigerator door.

If you are so inclined don't forget to say your prayers.

Don't go out unless you have to. Stay inside and just mellow out. DON'T PANIC, stay calm and keep thinking positive.

“This too, shall pass.”

WHAT ABOUT STOCKS - AND THE MARKET

If you have stocks/bonds, now is *not* the time to sell. Just

hold off and wait this out. It might take a long time, but unless you need money right away, just wait. Things *will* get better.

One possibility that no one is talking about is the actual *closing* of Wall Street. If this occurs, then we are in for a very rough ride. That being said, I don't see that happening - at present. But be prepared for the worst. It will pay dividends in the end.

The reason I mention the Stock Market is because no one else has spoken about this on any news networks that I am privy to. And when nothing is said - that is the time to be prepared.

PLEASE PASS THIS NEWSLETTER ON TO FRIENDS AND RELATIVES, WHEN TIME PERMITS.

Remember, don't panic - rather prepare!

That is it for now.

Take care, stay safe and keep thinking positive.

Until next time, Sayonara for Kobe, Japan!

Lawrence Klepinger