



## The Anatomy Of a Crisis: Threats and Response Planning

By Paul C. Scheib

I recently asked a friend, “Do you think I am crazy for wanting you to develop a survival plan?” She paused for a long moment, and then slowly drawing out her words, said “No, you’re not crazy, but it just seems that if something happens there is nothing I can do about it anyway.” I wonder if you feel the same way. Do you feel paralyzed by all the possible threats?

The truth is, there are potential events that could radically change the way we live our lives in America today. History is filled with catastrophes that have negatively altered the lives of billions. We can learn some important lessons from history that will allow us to turn and face the future – not as frightened people awaiting the unknown, but as informed citizens that have a plan to get from the crisis to the recovery.

Let’s look at the types of problems we could face and the dangers they present. Once we understand the problems that are likely to occur, we will be better able to prepare for them.

1. **Industrial Accident** – This kind of event could be an explosion at a chemical plant, an oil spill or even a nuclear meltdown at one of Georgia’s power plants. Accidents of this nature have a huge impact on the immediate area, but the threat rapidly dissipates the further one moves away from it. Generally this type of event leaves the majority of the population unaffected and therefore able to organize assistance for those who are directly impacted by it.

The danger from this event is mainly to long term health and the effects can be managed with proper medical care and environmental clean up. However, if you are living close to an industrial facility you should prepare to deal with air borne toxins and have an escape plan.

2. **Natural Disaster** – Class 3 or larger hurricanes and tornados are the real threat in Georgia. Other regions of the country are more concerned with earthquakes or title waves.

No matter the type of natural disaster, the aftermath is generally the same: buildings and infrastructure are damaged or destroyed, cutting off the normal resupply operations. Sanitary conditions quickly deteriorate if the dead are not removed. Remains trapped in the debris field breed bacteria that contaminate the water and everything that water touches.

The initial falling or flying debris represents a danger for which we cannot prepare, short of having a safe room to hide in. The greater danger is in the aftermath that comes from running out of clean food and water, contracting bacterial infection and dysentery, and dealing with looters.

3. **Civil Unrest** – Riots are generally confined to limited geographic areas measured more often in blocks rather than in miles. They often occur in areas that have high levels of racial, religious, or political tension and are sparked by a single event that inflames passions. Once violence begins these actions often deteriorate into general looting.

Riots are often contained or deterred by police, military, or by groups of armed civilians. For example, during the South Central Riots in 1992, Korean Americans defended their stores from looters by positioning themselves on their rooftops with AK-47s.

The danger is both to person and property, with the largest threat coming from an uncontrolled fire, followed by physical assault. The best defense is cooperation among neighbors to repel groups of rioters before they can cause problems.

4. **Terrorist Attack** – The potential for a large scale attack like that of the 9/11 has actually diminished greatly since it happened. US security procedures and an alert flying public make it nearly impossible for a group of hijackers to take control of a large aircraft. In addition, the procurement of large amounts of explosive materials has been made exceedingly difficult in the wake of the Oklahoma City bombing.

The most likely attack to be successful inside the US today is a Mumbai, India style attack. In 2008, a group of Pakistani Muslim gunmen set off three explosions and randomly shot hundreds of people over a 24-hour period before they were killed by the Mumbai police. There were 164 people killed and 308 wounded. This type of attack requires very little planning, but some explosives expertise.

This danger, from both foreign and domestic sources, is real. The evidence is the four militiamen that were arrested in October, 2011 for planning a similar attack on Atlanta using the nerve agent Ricin. They were caught when they tried to buy C4

plastic explosive from an FBI informant. These men were American citizens of Caucasian descent, who were in their sixties and seventies. One of whom was a 30-year US Navy veteran.

The key to protecting yourself is to adopt a situational awareness posture. This is a technique of monitoring your surroundings. There will be an article that details this technique later in the series. If you are aware of what is going on around you, the body language and actions of a potential attacker will set off your alarm bells. You will then be able to deal with the threat by escape or by force.

**5. Financial Collapse** – There are two forms of financial disaster that you should be concerned over. The first is hyper-inflation, where the value of our currency rapidly declines. The public will have a very hard time making ends meet because wages will not keep up with the general rise in prices. As people are forced to make hard decisions between food, medicine, fuel, and housing, social tension will rise along with the probability of conflict. There are many examples of this from The German Weimar Republic in the 1930s, to Brazil in the 1990s.

The second and more likely scenario would be sovereign debt defaults that lead to a wider financial crash. This crisis is already in motion because the Greek government cannot service its debt due to nervous investors demanding higher interest rates to cover the risk of default. This has created a vicious cycle in which the Greek debt continues to grow, causing higher borrowing costs, which can't be paid, causing the debt to grow even further.

This crisis has focused attention on the sovereign debts of Italy, Spain, Ireland, Portugal Belgium, France and even Germany. They are now coming under the same pressure as the Greek Government. Some of these governments are likely to experience their own defaults.

Defaults are devastating to the banks and other financial institutions that hold sovereign bonds. This is because financial institutions are lent money from depositors or investors, which are used to buy the debt. Default loses 100% of the borrowed amount and that pushes the financial institution towards insolvency. If depositors or investors become nervous and start withdrawing money on a large scale, many banks and other financial intuitions will fail. Such is the case of the Belgium Bank Dextra and the US Hedge Fund MF Global.

Those failures will panic the market, creating a credit freeze that will cause the world economy to seize. This is what happened in 2008, when the US lost 8 million jobs. This time the scale of the disaster will be far larger and more severe and would likely push the world into a deep recession or depression.

The knock-on effect is that without credit, business can not operate and the delivery of goods and services, including food, fuel, and electricity will slow dramatically. Then as supplies run out, people panic and civil unrest begins.

In either situation, the best way to prepare is to have extra supplies and cash on hand so that if the supply chain is disrupted, you will be fine and able to help others.

**6. Military Attacks by Foreign Power** – The attacks of greatest concern are an EMP device or a cyber attack designed to cripple critical systems.

An EMP attack is when a nuclear device is set off in the upper atmosphere. The ensuing electromagnetic pulse destroys every computer chip in its wave's path, shutting down the entire critical infrastructure necessary to live in the 21<sup>st</sup> century. It will take years to rebuild what has been destroyed in minutes. A cyber attack could do the same thing on a smaller scale.

Without power, transportation, or telecommunication, the economy stops. With no supplies being delivered, people panic and civil unrest begins.

Your preparation for this kind of event is similar to that of a financial collapse, except you will want to have a lot more ammunition and other defense items.

Now that you understand the nature of the threats America faces, you need to consider the level of preparedness that you might need in each of these scenarios. Industrial accidents and terrorist attacks are considered low-impact events that would require supplies to last a month, because others – FEMA or your geographic neighbors, would be able to help you after a short period of time.

Natural disasters and riots are considered medium-level events because they disrupt infrastructure and earning potential for longer periods. Having supplies to get you through six months helps overcome the loss of income and would also allow you to help many others after a minor incident.

High-impact events such as a financial collapse or EMP attack would require supplies that would last a year or more, because the entire system would be shut down and it would take a long time to organize help. Naturally, these are rules of thumbs and you might need less, but it is better to be oversupplied than under.

### **What are the Chances?**

While making preparations you must also consider the likelihood of any of these events will occur. I believe the likelihood of these events occurring from **most-** to **least-likely** are:

- 1. Natural Disaster**
- 2. Civil Unrest**
- 3. Financial Collapse**
- 4. Terrorist Attack**
- 5. Military Attack By a Foreign Power - EMP**
- 6. Large Scale Industrial Accident**

The reason an EMP attack is listed as being more likely than an industrial accident is based upon the testimony of a CIA informant that was in the Iranian Revolutionary Guard. He stated that the Iranian Government is actively working on a plan to set off a nuclear device over Kansas, destroying the critical electrical infrastructure that runs 80% of America's homes and business. There are essentially 3 power grids in the United States that have a key junction in the Midwest, and destroying that link shuts down the entire system.

The Iranians believe they could kill 200 million Americans if they were successful. The intelligence community believes that they are close to having the required nuclear device – it would then only be a matter of getting an appropriate delivery system.

I have a contact at homeland security whose job it is to monitor the Iranians and he insists that because of the embargo, they could not secure the technology necessary to develop that delivery system. However, a recent news story has revealed that a senior Revolutionary Guard member and his staff were killed in the testing of an advanced intercontinental ballistic missile. This is the delivery system needed for an EMP attack.

### **The Next Steps**

Now that you have a framework for preparation, you can make the decision on how prepared you want to be. To take full advantage of this course, you must do the exercise outlined at the end of each of the articles.

### **Exercise 3:**

**Step 1:** Decide how prepared you want to be. Are you going to be prepared for low, medium, or high impact events? At the very least you should take the government's advice and have 72 hours of emergency supplies on hand. I encourage everyone to have at least 30 days on hand. You may want to prepare a year's supply. Remember, you can get a month's supply on hand and then expand it to 90 days or six months if you feel the need.

**Step 2:** Create a check list in you survival binder of items you want to store. There will be further guidance of things to store in my next article. You can also refer to the 100 Things That Disappear First list at [http://www.thepowerhour.com/news/items\\_disappearfirst.htm](http://www.thepowerhour.com/news/items_disappearfirst.htm). Use your list to begin acquiring items.

**Step 3:** Decide now where you will meet up with your family if a large–impact event happens in your area. Have contingency locations if you cannot get to your primary meeting place.

Write that portion of your plan down and put it into your survival plan binder. Make sure everyone in the family understands where to go. Do not assume you will be able to use telecommunications because the system is often overwhelmed in a crisis.

*Remember you do not need everything today. You just need to get started. Now, go execute.*

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