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**Research for Empowerment and Survival**

Helping people take charge of their lives

**Bad Moon Rising  
Survival Guide**

# **Navigating Through Economic Turmoil**

# Bad Moon Rising Survival Guide

## Navigating Through Economic Turmoil

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## **Introduction – Why This Survival Guide?**

Many economists and financial analysts are now predicting very severe economic disruption by the end of 2008 or earlier. The convergence of globalization (moving jobs and industries out of the country), an entire nation in debt, the wars in Iraq and Afghanistan draining our resources, and the unregulated and sometimes criminal actions of the mortgage industry (in creating millions of mortgages that cannot be paid, packaging them up as bonds, and selling them to the central banks) has undermined the foundations of the economy and the banking system. The largest of our banks – Citibank, Bank of America, Wachovia – have been on Federal Reserve Board life support since August of 2007, and the two largest mortgage holders – Fannie Mae and Freddie Mac – needed the same kind of federal help in July 2008 to stave off bankruptcy, requiring an act of Congress. Some analysts are comparing what is likely to happen with the Great Depression.

All of this may sound really extreme. However, consider what is likely to happen in the next 6-12 months: bank failures that may overwhelm FDIC, with only promises of repayment. Galloping inflation or planned devaluation, 20%, 30%, or 50% per year, destroying many people's life savings and pension funds. Banks demanding 50-100% interest on credit cards. These are not fantasies. They have happened to many countries, and now the U.S. is no longer immune to these horrific consequences of globalization and massive economic crimes and stupidity by the banks and mortgage companies.

For most of my life I have been an advocate for health and for economic, environmental, and social justice. Economic disruption on the scale predicted will likely cause great harm to people, both to their economic well-being and to their health. People will need the information provided in this Survival Guide, both to empower them to stay healthy and help themselves, and to help others. Families, neighborhoods, and communities will need to band together for mutual self-help. We need to become less dependent upon – and defend ourselves against – the larger economic forces in our society. We need to survive while they figure out how to balance their books.

## Where to begin?

I'm going to first focus on personal and family short and long term survival, and then I'll focus on how you can help your extended family, friends, neighbors, and community. For if your own life is in turmoil, it is difficult to help others.

1. **Don't change jobs** unless you know for sure that you are about to get fired or laid off. Find out how well your company/agency is doing. Have there been cutbacks? Are they still making money or have a surplus? Are they in debt? If you find out the company is in trouble, start preparing your resume now so you'll be ready to hit the bricks and finding work immediately. Prepare yourself for it. Meanwhile, make yourself as indispensable as possible.
2. **Don't buy or sell your home or any real estate** unless you have a dire need, e.g. to get out from under a mortgage you can't pay or if it's a second home that you can afford to dump. Real estate prices are plummeting, and buying now is likely to be a sure-fire way to throw away your down payment, that is, you will owe on the mortgage more than your house is worth.
3. **Start saving now.** Get a full-size Dome accounting book to record your and your family's expenses. On the top of each left-hand page are categories of expenses. Write in the categories where you spend most of your money – food, housing, car/transit, phone, health care, cable/internet, and a catch-all “other” or “miscellaneous.”

If you have not done this before, I suggest you not keep running balance, that is, don't carry over the amounts to the next page. This can come later. The point now is to identify where you're spending your money so you can identify patterns and items where you can make some real savings.

Now start recording every penny you either earn or spend, recording the amount and description on the right-hand page (record income as deposits) and also on the same line on the category page on the left. Get a cheap calculator or use a computer calculator. Use one set of left and right pages for each day. Add up all of the columns and write the sums at the bottom of the pages. This will give you a handle on your daily expenses and where you can make significant changes.

4. **Create a budget and financial plan.** Once you have reduced your expenses to the bare minimum and you've recorded them for a few months, you should be able to create a budget and financial plan that can minimize debt and spending, maximize savings, living frugally and figuring out how much money you can save in safe, stable forms (see items on converting savings to precious metals and Euros). This will give you something to fall back on when the economy tanks, or to add to retirement.

5. **Learn how to use Ebay to sell things of value** that you have and do not cherish. Make sure that you set an initial price that is at least 20% below its market value; you can sell it faster if you start at 50% below market value. Ebay provides lots of free help, online tutorials, etc. Take advantage of it. (Be careful when buying things at Ebay, however. See below.)
6. **If you smoke, quit now.** This is a huge money pit for most smokers. If you need help doing this, there are nicotine patches you can use (available over the counter at CVS), and there are some herbal extracts that help. One website that appears to have a good handle on such herbs is the Quit Smoking Authority, <http://www.quitsmokingauthority.com/programs.html>.
7. **Stock up on dry, organic grains (soybeans, lentils, and/or kidney beans and brown rice) now.** Store them in very strong sterile plastic or stainless steel containers (to keep insects and rodents out). If things get really bad, food supplies may be interrupted. You can buy in bulk from Whole Foods, even special order 50-lb bags. Store in a clean, dry place, not a damp basement. Grains can be stored for 6 months. You need to store 1 lb of dry grains per person in your family per day to provide 50-60 grams of protein per day needed to maintain health. So for a family of four (adults and teen children) for one month would require storage of 120 lbs – 60 lbs of beans and 60 lbs of rice.
8. **Follow a supplement regimen** that will keep you healthy through stressful times. I have provided this complete, inexpensive regimen in the Appendix. Most people don't get enough of these nutrients, and they are proven to help with immunity and dealing with stress. There are even some supplements listed that help with depression, anxiety, and drug or alcohol addiction.
9. **Stock up on supplements** – get enough to store a 3-month supply of high-quality vitamin C (3000 mg per day for each family member), multivitamins, calcium (1000 mg per day), magnesium (500 mg per day), and any other supplements that you decide you need from the regimen in the Appendix. Buy supplements from <http://www.iherb.com>.
10. **If you eat a lot of meat, eat lower on the food chain.** For now, instead of beef or pork or veal, eat chicken and short-lived sea fish. Do not eat tuna fish or swordfish; they are really toxic, full of mercury and chemicals called PCBs. However, during severe economic disruption, meat is likely to be very expensive. There are vegetarian diets that are just as wholesome as meaty diets as well as being a lot less expensive, but make sure that you are eating sufficient balanced protein (Mexican rice and bean dishes, Indian bean curries and rice), at least 50 grams of protein per day. (Note: some people gain weight on vegetarian diets. If you find that your metabolism does not allow you to maintain your weight on a vegetarian diet, then eat chicken, short-lived sea fish, and vegetables.)

11. **If you have more than one car and you really only need one, sell the others.** Keep the smallest, most energy-efficient one unless it's about to fall apart. If all you have is an SUV or truck and you absolutely need to use a car, you might consider picking up an old used small car (Toyota or Honda) and use the SUV as little as possible. If you don't really need the large vehicle, you might consider selling it; even if the price of gas goes down, owning an extra car is a huge budget item. Use public transit if possible.
12. **Stop cell phone use except for absolutely essential and emergency calls.** Cell phones are one of the biggest ticket items in many family budgets, and most cell phone use is completely unnecessary. Landline phones and some alternatives such as Vonage, Skype, etc. are very inexpensive alternatives.
13. **Reduce your cable service to the bare minimum,** enough to get news, weather, and the standard commercial channels. Think about it: is it really worth \$30-\$50 per month extra to watch cable TV? Isn't there something more interesting you can do for yourself or with your family? TV programs and sports are primarily designed to blast you with ads to buy beer and more stuff you don't really need. For movies, use a cheap online movie rental outfit such as Netflix.
14. **Restrict the number of times you stop at Starbucks or Dunkin Donuts.** Once you see how much you're really spending on these "little" indulgences you'll be less tempted.
15. **Reduce the amount you spend on clubs, movies, night life, and eating out.** This is another big ticket item for most people today. I don't want to dictate to you how you spend your evenings and weekends or run your life. However, if you are having difficulty balancing your budget and/or you want to have some savings when the economy completely tanks, saving money by reducing your entertainment and restaurant expenses is an easy way to do this. What to do instead? Rent videos instead of going to first-run movies. Find very cheap or free concerts and museum tickets. Your local newspaper usually will have listings of these. And rather than eating out, eat first and take snacks.
16. **Never eat at fast food restaurants.** These are money pits and nutritional nightmares. All fast food is soaked in MSG, which makes you hungry. Need I say more?
17. **Never, ever stop at convenience stores** except to buy the Want Ad magazine. The prices at these places are completely outrageous. Plan trips to the supermarket carefully, so you don't need to "fill in" with convenience store trips. **Never buy scratch tickets or other forms of gambling!** (More on gambling later...)
18. **Reduce your credit card bills.** If you are in debt and high-interest credit cards represent most of it, you can follow a number of proven consolidation strategies. The Motley Fool How To Get Out Of Debt free internet seminar is the best source I have

found. It is a solid, step-by-step tutorial, and very easy to understand. See <http://www.fool.com/seminars/sp/index.htm?sid=0001>.

19. **Don't buy anything you don't REALLY need!** In other words, stop buying “stuff” – electronic toys, games, the latest kitchen gadgets, the newest Blackberry or Sidekick or PDA or Windows-compatible cell phone, or computer and software upgrades (unless you really need to bring work home and your employer doesn't pay for them). People are so hooked on “stuff” in the US that it ends up being an enormous percentage of their monthly budget.
20. **Don't buy anything new if you can avoid it.** Buy used if you can (see next item) or buy from factory outlet stores, which often sell new items (returned or slightly scratched) for half-price, with full warranties. Don't get extended warranties except for big-ticket large appliances. For electronics that must be purchased new, check the online discounters such as Tiger Direct before purchasing it from a store.
21. **Be careful buying from Ebay.** If you buy from Ebay, make sure it really is a good deal, and never buy electronics equipment unless the dealer has an impeccable, 100% positive reputation. A lot of people have decided to sell old, wholesale lots or their personal junk on Ebay for nearly list price! (I nearly fell for this myself. I was looking for a Yakima car rack and found what looked like a really good deal, and then found that the items offered were obsolete and more expensive – not even including shipping charges – than a brand new one at a nearby Eastern Mountain Sports store!).
22. **Buy used if you can, in quality resale shops.** If it's an appliance or electronics, make sure it's working in the store. If it is a store, get a signed statement by the store that you can return it if it breaks down in less than a month, unless you are getting the item for a throw-away price. Use Craig's list or the Want Ads and get a personal 7-day warranty from the owner unless, like in a thrift shop, you are buying it for a throw-away price.
23. **If you are facing bankruptcy or mortgage default, get professional help from a non-profit community agency now.** The US Department of Housing and Urban Development sponsors community counseling services, see <http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm>
24. **If someone else in your family, friends, or neighbors are facing the credit card vultures, bankruptcy or mortgage default, please show them this Survival Guide.**
25. **Buy precious metals for long-term savings.** Precious metals (gold, silver, and platinum) are probably going to be the few safe investments in the future. See the article on investing in precious metals in the Appendix.
26. **Exchange dollars for Euros or open a Euro-based bank account for short-term savings.** As the dollar devalues, the Euro will gain, and European banks are less vulnerable to the US, at least temporarily. If and when the U.S. economy collapses,

having your money in Euros or a Euro-based bank account will allow you to keep and access your savings. This option should only be considered short-term, however. Eventually the U.S. collapse will likely bring down many of the world's economies. See the Appendix for details on exchanging currency and setting up Euro-based bank accounts.

27. **Follow a spiritual or emotional path that provides inner peace and emotional separation from the turmoil**, while maintaining awareness of it and a connection to community that will enable you to help yourself and others. Many people find yoga and especially meditation helpful as well. There are hundreds of books, CDs, and videos on these techniques. I would recommend books and audio CDs produced by the Himalayan Institute, notably by Rolf Sovik.
28. **If you have a student loan and you are finding it impossible to pay**, you can negotiate with the lender or the loan guarantor for the lowest possible monthly loan payment for the maximum lending period – 25 years. If you are unemployed, you can defer loan payments entirely. But you must call them and make the arrangements! Otherwise you will find yourself in court and paying your loan through garnishment of your wages.
29. **Create a self-directed IRA that can include precious metal investments**. See the instructions for doing this in the Appendix.
30. **Don't use illicit drugs or alcohol**. They are expensive, and drugs are police and jail bait. Your family, friends, and community need your help, and you can't provide help if you're drunk, stoned, or behind bars. If you need these to get through the day, seek help now. Find a local chapter of Alcoholics Anonymous or Narcotics Anonymous. There are also natural dietary supplements and therapies that you can use that help you with depression, anxiety, and stress. See the note on supplement regimens.
31. **Know the difference between tax aversion and tax evasion**. If you invest in precious metals and/or a large amount of foreign currency, and receive a gain in dollars when you sell them, you must pay federal and state capital gains taxes on it. Banks keep a close track on – and report – all deposits, withdrawals, or transfers, of \$5000 or more, so keep careful records of all of your precious metal or currency exchanges, and provide these records with your tax return along with the taxes. However, you can legally avoid paying federal capital gains taxes when you exchange less than \$200 of currency at a time, as long as the exchange is for personal use (i.e. not to pay an expense or debt for a business), which is why for short-term holdings 50-Euro bank notes are most convenient. See the note on currency exchange at the end of the checklist.
32. **Avoid gambling!** Figure out the odds! They are usually hundreds of thousands or millions to one against you winning. It's a giant scam, and you make yourself a victim of it every time you gamble. Every dollar you spend on a lottery ticket or scratch ticket or slot machine or Keno game could be part of your savings or, if you

are closer to the wire, on food or clothing. If you are addicted to gambling, please seek help. There are chapters of Gamblers Anonymous (<http://www.gamblersanonymous.org>) in most cities.

33. **Never have more than \$250,000 in savings at any bank.** The Federal Deposit Insurance Company (FDIC) only insures deposits up to \$250,000. If you have more than \$250,000 in any single U.S. bank, move some of your account(s) now so that you don't have any more than \$250,000 at any one banking institution. Find banks that do not have any exposure to sub-prime mortgages – if they don't have any, they usually make it public. For the long term, consider moving your savings into a Euro-based bank account or into precious metals. Also, keep in mind that if the banking system fails or there is hyperinflation (rapid lowering of the value of the dollar), it will take the government a long time to reimburse you, and by the time they do your cash will be worth much less.
34. **Join or help organize neighborhood and community meetings.** Share what you have learned. Get some of the resources I've listed above from local non-profit community agencies, and share them. Stop predatory lenders (such as CountryWide) and get-rich-quick scam artists from harming you and others.
35. **Community bartering and recycling.** At your community meetings, you can help organize a community bartering and recycling exchange. People can list the things they have or need (both items and services) with their phone numbers, and people can call each other to figure out a reasonable exchange. This kind of community work may become crucial if the economy collapses; people will need each other's support and help.
36. **Organize your community to help reduce police involvement.** Police and courts and trials and jails and prisons are an enormous social, psychological, and economic burden on our communities, and they don't solve the problems of drugs and crime. Most people who use drugs, even the ones who sell them to pay for their habits, are not dangerous criminals, although some are drawn into violent crime to do so. They need rehabilitation, not prison. Don't expect that the police and the courts are going to maintain order in the middle of economic chaos. Get a copy of *Take Back Your Neighborhood* by Richard Neely, and organize a neighborhood watch group.

## Appendix A - Purchasing Gold and other Precious Metals

Gold analysts are now estimating that the price of gold is likely to rise to \$1000 or more by the end of 2008. However, it will still be volatile – it is not a good short-term investment. And never – and I do mean never – buy into gold “financing” (sometimes called buying and selling using a “margin” account) such as Monex’s Atlas Account. This is gold speculating, and if the price drops – and it will occasionally as someone tries to dump some into the market – you’ll lose everything.

To purchase gold and other precious metals (silver, platinum, or palladium) safely: If you have savings and you want to place it in something likely to be more stable than dollars, gold and other precious metals may be the assets of choice. You have many choices of how to buy your precious metals, but I recommend these two, both available from Kitco. Based in Canada, it is one of the largest and most reliable, convenient, and dependable precious metals dealers in North America, and they don’t sell any speculative scams. You can order online or over the phone. Their customer service is superb.

1. To purchase gold quickly and easily and not hold the physical assets, open a Royal Canadian Mint Account at <http://www.kitco.com>. The advantage is that you don’t need to pay shipping, handling, and insurance, and you don’t need to figure out where to store the gold safely. It is stored for you at the Mint for a flat fee of \$60 per year (for all of your holdings) and there is a transaction fee of \$25 per transaction. Click on Precious Metal Store, and then click on the button for the Royal Canadian Mint Account.
2. If you want to buy the physical assets (to be stored in a bank safe deposit box or at a commercial depository, never in your home!), you can purchase gold and other precious metals directly from Kitco. Just go to their website, <http://www.kitco.com>, go the Precious Metal Store, and click on Complete Bullion Products. The most convenient and saleable product is the one-ounce gold bar. Kitco’s price for gold is about \$10 above the market price, and then you’ll also need to pay shipping, handling, and insurance, which can be as much as \$50-\$60, so unless you are getting a large amount – five ounces or more – the cost of this option eats into your investment. Kitco can also deposit your bullion at a depository on your behalf, which saves on shipping and insurance, but you will need to pay an annual storage fee.

## **Appendix B - Exchanging dollars for Euros for short-term savings**

If you need a short-term hedge – a safe haven for savings that will maintain its value when the dollar slides – Euros are likely to be safe and relatively stable, and they can be exchanged at many branches of the larger banks, especially in city branches. You will need to watch the currency markets to keep track of the health of the Euro, since a financial collapse in the U.S. will likely have dramatic effects in Europe. If the Euro begins to drop, you may consider moving the money into precious metals.

For any size savings accounts:

If you have large savings or other accounts, these are both inconvenient and dangerous to just exchange into cash of any currency, because of U.S. money laundering regulations. Any movement of large amounts of cash is considered suspicious, and you may have drug enforcement officials knocking at your door. But you can take advantage of this for small savings accounts as well.

Instead, you can transfer your money by check or electronically to a bank that offers Euro-based bank accounts. You can set up these accounts by mail or fax or by using the bank websites. If you decide ultimately to purchase precious metals, you can use your Euro account to buy them directly from Kitco, using Euros to make the purchase.

How to open a Euro-based bank account: EverBank, based in Jacksonville, Florida, offers Euro-based bank accounts, charging a 1% exchange fee. Go to their website at <http://www.everbank.com>, then click on Products->Foreign Currencies->WorldCurrency Access Deposit. Scroll down and there is a link to apply online or call customer service to establish the account. Specify that you would like to open the account denominated in Euros. There is a minimum balance requirement of \$2500. The account is insured by FDIC up to \$100,000, but only against bank insolvency, not against currency fluctuation.

To protect your currency investment, you must keep track of currency values (Euro vs. Dollar) and exchange to a more stable currency if the Euro begins to lose significant value. Keep in mind that I suggested a Euro account as a short-term strategy to protect against steep dollar devaluation. For longer term investment, consider purchasing precious metals or a Royal Canadian Premier Account from Kitco.

## Appendix C – Establishing a flexible, self-directed IRA

Most people do not know about flexible, self-directed IRA accounts. These are IRA accounts that allow you to decide where to invest your retirement money, without being restricted to any specific mutual funds, stocks, or bonds. Most 401K and 403B pension funds – even if they claim to be “flexible,” such as Milliman, TIAA-CREF, etc. – restrict you to certain investment “products” that are in the company’s portfolio. Some flexible, self-directed IRAs allow a huge range of investments – real estate, precious metals, CDs, etc. – within the wide limits now set by the IRS. (The IRS requires that precious metals be 99.9% pure, and they do not allow collectibles, antiques, or old coins.)

A good introduction to self-directed IRA accounts is *Retire Rich With Your Self-Directed IRA* by Nora Peterson. It presents all of the excellent arguments and tables, showing how a well-managed self-directed IRA can bring you financial stability in retirement. However, this book was written before the most powerful self-directed IRA – called an IRA-LLC – came into being. This, along with more traditional self-directed IRA options, are presented below.

There is a large array of self-directed IRAs – you can find literally hundreds of them just by typing “self-directed IRA” to google. However, there are relatively few of them that allow the flexibility of investing in precious metals and other non-traditional investments. There are three types of self-directed IRA organizations: bank-affiliated custodians, IRA-LLC management companies, IRA-LLC setup companies, and IRA-LLC information providers. Each has its own set of advantages, disadvantages, and complexities.

1. Bank-affiliated. There are several bank-affiliated IRA custodians that offer IRAs that can hold non-traditional assets such as precious metals. The largest and most successful of these is Sterling Trust Company. Sterling is a subsidiary of United Western Bancorp, which fortunately has almost zero exposure to subprime mortgage loans or the junk bonds associated with them. Bank-affiliated IRA custodians require that you “direct” them to purchase investments, and they do the work of filing IRS documents and issuing reports to you of the state of your holdings. This is probably the least expensive option and requires the least amount of work for you. However it also means that you need to deal with customer service agents to do anything with your IRA, that is, you only have indirect control over it. Their application form is very easy to fill out to establish your IRA – choose a Traditional, Basic IRA that can hold both standard investments (stocks, bonds, etc.) as well as precious metals. See below for some insights into dealing with Sterling Trust customer service. Sterling Trust’s website is at: <http://www.sterlingtrustcompany.com>
2. IRA-LLC management companies. The IRS now allows you to set up a Limited Liability Corporation – with you as a director – to manage your own IRA. This gives you complete, direct control of your IRA investments – you hold the checkbook and manage the account. However, the setup rules imposed by the IRS

for this arrangement are very complex and very strict, because of the possibility of someone using it to illegally evade taxes is so great. The complexity of the rules has – of course – created a market for companies whose expertise is setting up an IRA-LLC company for you. These companies do most or all of the paperwork involved in setting up the IRA: setting up the LLC, finding an IRA custodian, etc. This is an attractive option if you have a lot to invest but not a lot of time or inclination to do paperwork. They are fairly expensive – \$3000 to \$5000 for setup – because they tailor the IRA to your circumstances. One company that does this is Guidant Financial, <http://www.guidantfinancial.com>

3. IRA-LLC Setup Companies. These organizations cost much less than IRA-LLC management companies. These folks help you set up everything, as above, but you are then on your own setting up a reporting structure for the IRS, state taxing authority, etc. Typical cost is about \$1500. One such company is Self Directed IRA LLC, <http://www.selfdirectedira.org>
4. IRA-LLC Information Providers. These companies provide you with the information you need to set up your own IRA-LLC, but you need to do all the work yourself – setting up the LLC, finding a custodian, filing IRS and state tax authority forms, etc. This option is best for people who are financially savvy, are used to dealing with government agencies, and are willing to craft your own official paperwork. The cost of setting up an LLC costs about \$100, but depends on the state in which you decide to incorporate it. IRA custodians charge about \$100 for account setup/annual fee, and a precious metal depository costs about \$100 per year. One example of an IRA-LLC Information Provider is Terex Solutions, <http://www.selfdirectedirallc.com>

Dealing with Sterling Trust (or any other bank-run self-directed IRA custodian) when purchasing precious metals.

When you are purchasing precious metals, time is of the essence. Once you place your order to Kitco or another precious metal dealer, you are expected to have a wire transfer done within 24 hours. The problem is getting the IRA custodian to accomplish that transfer in the requisite time; otherwise, you pay late fees to the precious metal dealer. So if you decide to use Sterling Trust to hold your IRA, just be sure to send a fax of each order to Sterling right after making the order, with specific directions that it must be paid by wire transfer, then call them up to confirm that they received the order, and then call them again to confirm that the wire transfer was made.

## Appendix D - A Natural Health Regimen for Stressful Times

Financial uncertainty and problems create stress, and stress depletes nutrients needed for good health. Below is an excerpt from the regimen I provide in my health regimen guide. It provides you with the dietary supplementation to maintain your health during stressful times. The regimen also has the necessary nutrients to gradually remove lipoprotein(a) plaque from your entire cardiovascular system and rebuild and repair your arteries naturally and properly and to strengthen your heart, and provides your body with the nutrients it needs to build your immune system to fight off colds and flu. It is based on research from several sources: the Encyclopedia of Natural Medicine (Michael Murray and Joseph Pizzorno), heart disease research from Matthias Rath and Linus Pauling, the viral and cancer research of Matthias Rath.

Please take this regimen in divided doses – 1/3 of the daily dose with each meal, along with a soy protein shake (e.g., Spirutein non-GMO or Naturade organic) 1/3 scoop (about a tablespoon), mixed in organic soy milk (e.g., White Wave Silk brand). If you have difficulty swallowing pills and capsules, I suggest purchasing the supplements in capsule form (if available) and emptying the capsules into the soy protein shake.

The regimen is for adult body weight of about 150 lbs. For children, adjust according to their body weight, for instance, for a 50-lb child give 1/3 of the dosages. I recommend that you obtain your supplements from a reputable online vitamin company such as [iherb.com](http://iherb.com) or from Vitamin Shoppe stores.

- a. Soy protein drink powder, non-GMO or organic, such as Spirutein non-GMO or Naturade Organic – 1/3 manufacturer's scoop mixed in blender with 8 fl. oz. (250 ml) organic soy milk, such as Silk or Whole Foods, 2-3 times daily. [iherb.com](http://iherb.com) sells a NOW Foods non-gmo soy protein drink that is about one-half the price of the others, but it has no flavoring, so you will need to add fruit or fruit juice.
- b. Vitamin C - 6 grams (6000 mg) per day, preferably in the form of pure ascorbic acid crystals or capsules. Take loose crystals with orange juice. Follow all doses with food or something that will coat your stomach, such as soy drink. If your stomach is very sensitive, you can use calcium ascorbate, which is 10% calcium, so you can reduce your amount of calcium supplementation below.
- c. Lysine – 6 grams (6,000 mg) per day. When used with vitamin C, lysine is a natural cardiovascular chelator – it removes plaques from your artery walls. It is also a natural protease inhibitor, so it inhibits bacteria and cancer cells from obtaining a foothold.
- d. Calcium/magnesium - 1000 mg. calcium, 400-500 mg magnesium, per day. This, believe it or not, is the minimum daily requirement acknowledged by the FDA. Most Americans don't get enough of these essential minerals.

- e. High-dosage multivitamin/multimineral complex per day. This supplements the amounts you get in food. As mentioned above, much of our food is depleted of these minimum nutrients. Get a supplement mixture that contains 400 IU of vitamin E, such as Nature's Way Daily Two.
- f. Zinc/Copper – 50 mg/3 mg. Take with soy milk or some food. (Check the zinc and copper content of the multivitamin/multimineral supplement. Take enough to reach about 50 mg/3 mg total.) Zinc is needed for maintaining your immune system, and it must be balanced with copper.
- g. Organic Flaxseed oil – 2 tablespoons per day. This provides the correct balance of essential fatty acids for cellular and neural membrane health.
- h. Keep fluid levels high by drinking ½ to 1 gallon (8 to 16 cups, 2-4 quarts or liters) of fluid per day. This is essential both for the high vitamin intake and also to flush toxins out of the body. Organic green tea is a good drink for maintaining health. Organic green tea is a good drink for this.
- i. If you have amalgam (“silver”) fillings: Chlorella powder -2000-3000 mg before every meal. Chlorella safely removes heavy metals from the intestinal tract. (Some people are intolerant to chlorella. If this is the case for you, try using one of the many "green food" powders available at health food stores.)
- j. If you do not eat fish or seaweed (such as kombu), add 125 mg Kelp tablets that provide 225 of iodine per day, unless your multivitamin/multimineral supplies it.
- k. For stress, anxiety, and depression: Try 5-HTP, a natural anti-depression and anti-anxiety herb. (**Note: Do not use 5-HTP if you are already taking an anti-depressant drug.**) Safe dosages range from 50 mg per day to 900 mg per day, start at 50 mg and increase gradually. Pick up Dr. Michael Murray's book, “5-HTP”, available at Amazon.com.

## Appendix E - Acute Illness Regimen

No regimen, no matter how perfect, can prevent you from coming in contact with the millions of viruses and bacteria that are everywhere, both in the human population but sometimes also, unfortunately, in our food.

By using a Natural Health Regimen, you are preparing your body to defend itself against these disease carriers, by building up the immune system. There are steps you can take if you do get ill to help your immune system respond very quickly and help you become well again in very little time.

- a. Vitamin C - When you are ill – infected with a virus or bacteria – your immune system is using vitamin C much faster than normal, so you can increase your dosage dramatically. I have personal experience in my bowel tolerance being above 30 grams per day; I was able to take 3 grams every HOUR while I was ill, and the illness (the recent and famous Norwalk flu) lasted less than a day.
- b. If it is a stomach or intestine related virus or bacteria, oregano oil and olive leaf extract are effective antibiotics, at 1000-2000 mg per day (I usually don't recommend brands, but in this case I recommend GAIA Herbs). I used these to stop the Norwalk flu from having any of its horrible symptoms (nausea, vomiting, diarrhea). Important note: pregnant women should not take oregano oil.
- c. Ginger capsules, or even better, ginger oil capsules such as New Chapter Ginger Force. These are useful when the virus or bacteria causes nausea or diarrhea, since ginger is an anti-inflammatory and relaxant. (Ginger is as effective as pharmaceutical drugs for motion sickness.)
- d. If the virus or bacteria seems to be getting the better of your immune system and you get pneumonia or for some other reason you don't think your body is responding adequately, you should consider getting one or more vitamin C intravenous infusions of 35-50 grams. Clinics that offer chelation – removal of heavy metals or as a cardiovascular remedy – often also offer intravenous vitamin C infusions. (In the US: in New England, this is offered by the Marino Center in Cambridge, Mass; in the Midwest, Dr. Hugh Riordan offers these treatments at <http://www.brightspot.org>.)
- e. Overcoming an acute illness takes a tremendous amount of energy. Be sure to keep up your healthy food intake (use easily digested protein such as soy shakes) and get lots of rest. This may sound obvious, but there are many people today who attempt to work and go through their daily routine even when they are ill. This is not the way to heal quickly from illness.

## **Important Note and Disclaimers**

Standard Disclaimer: The information above, Bad Moon Rising Alerts, and the Bad Moon Rising Reports do not constitute financial advice, but are condensations and distillations of the work of others and a few words of what I believe to be common sense. Please seek out an independent licensed accountant or financial advisor to review the information and references I have provided as well as their own expert knowledge, in order to tailor a financial plan to your circumstances. I cannot be held responsible for the consequences of decisions made based on the information I provide. If I suggest that you stop playing the lottery to save money and your number comes up, don't blame me.

For health regimens: I am a researcher and consultant. I am not a physician, and the information, suggestions, and recommendations that I provide are not prescriptions. When you pursue alternative remedies, you are taking full responsibility for your own health decisions, and it is recommended that you consult with a physician with adequate testing laboratory to perform regular checkups and blood tests. This is especially the case if you currently take pharmaceutical drugs, as your dosage requirements will likely change as your body heals.