

HOW TO SURVIVE THE JOB AUTOMATION APOCALYPSE

**SPECIAL REPORT BY
ACTIVIST POST**

How To Survive

The Job Automation Apocalypse

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CONTENTS

Introduction

Careers Safe From Automation & The Robot Takeover

How to Make Money Now Without A Traditional Job

Off-Grid Financial Plan: From Zero To Millions

8 Legal Strategies To Avoid Taxes

Introduction

In the past, you could survive as long as you weren't the slowest gazelle. Today, you can run in the middle of the pack and still survive. But, tomorrow, you must be fast and agile to survive.

Automation is happening at breakneck speed. It has already replaced countless jobs and many more fall in its immediate path. But it is also providing new opportunities if you're smart enough to take advantage of them.

Is your career safe from automation? Are you pushing your kids toward soon-to-be obsolete occupations? What jobs will survive? What can you do to make money without a traditional job? How can you protect your hard-earned savings in uncertain times? This report aims to answer these questions and more.

Despite sensational headlines and opportunistic politicking regarding the threat automation poses to socioeconomic stability, with a fully informed, properly educated population, more opportunities than threats lie ahead of us in the near future.

Automation has been happening since the Industrial Revolution replaced human jobs with machines. As technology advances and automation evolves, the socioeconomic landscape of human civilization has evolved with it.

For instance, the Industrial Revolution disrupted centuries of multidisciplinary crafts and trades where a cottage industry consisting of individuals or small groups of people carried out the entire process of production. The best technology merges information with the physical world for a more efficient outcome.

Technology is merging with information in areas like 3D design and personal manufacturing, content creation and publishing, business administration, networking, marketing, local food production,

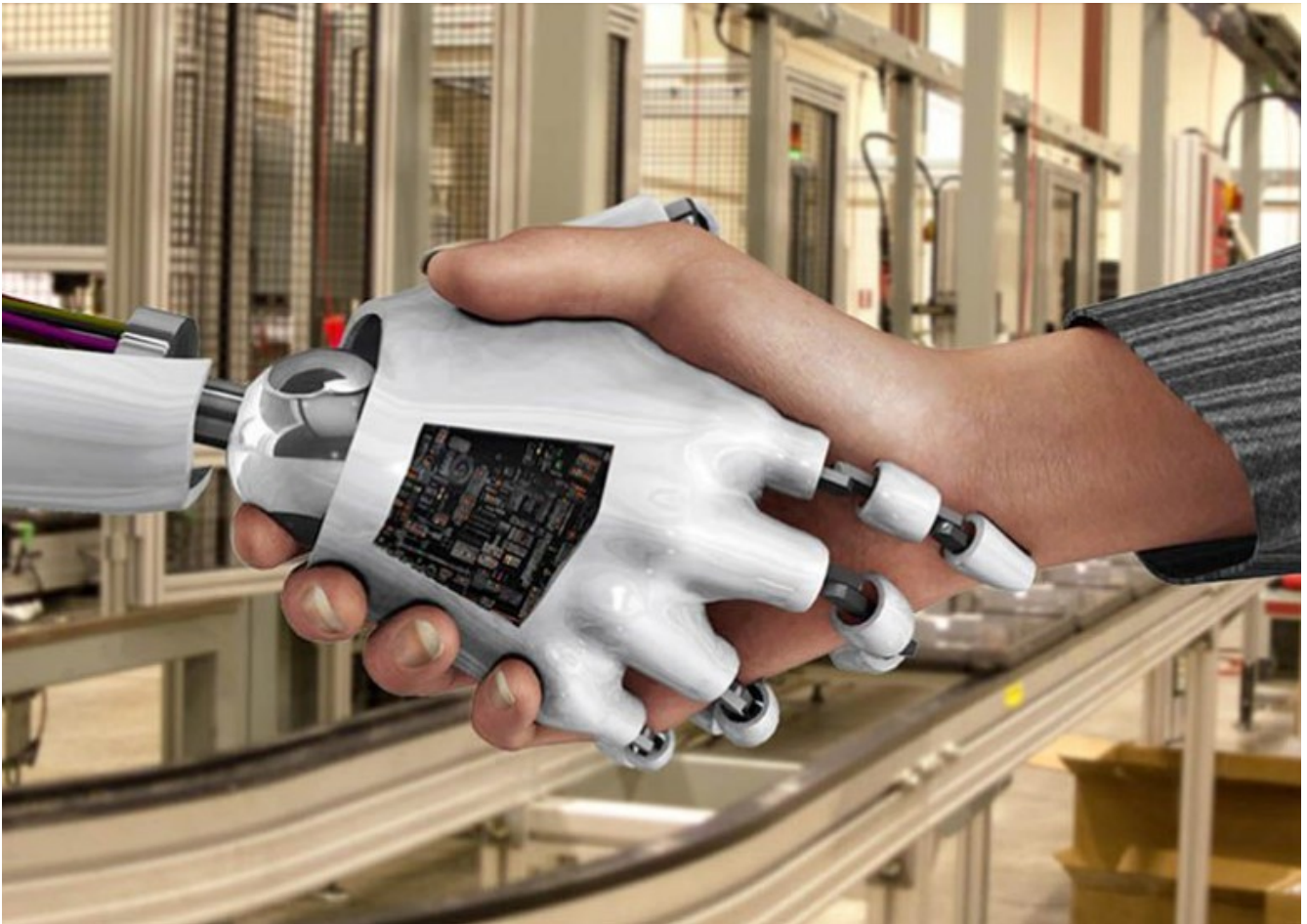
education and much more. Each of these areas offer a broad scope of careers. And the Internet and task-sharing apps are enabling a host of ways for self-employed people to make a full-time living without a traditional job.

Humans have needs and desires that can only be fulfilled by other humans. These include entertainment, gossip (news and opinion), experiences, art, sports, fine dining, music, debate, companionship, mentorship, fashion, beauty, health, etc.

Once you identify a sustainable occupation that suits your skills, talents and needs, learning to save money and invest your nest egg safely is essential to securing you and your family during uncertain economic times. That includes protecting your hard-earned money from the Taxman.

You and the people you care about need to learn to survive outside the current system because you don't want to be dependent on it when it collapses. This report is a good start. If you want more information like this, join [Counter Markets](#).

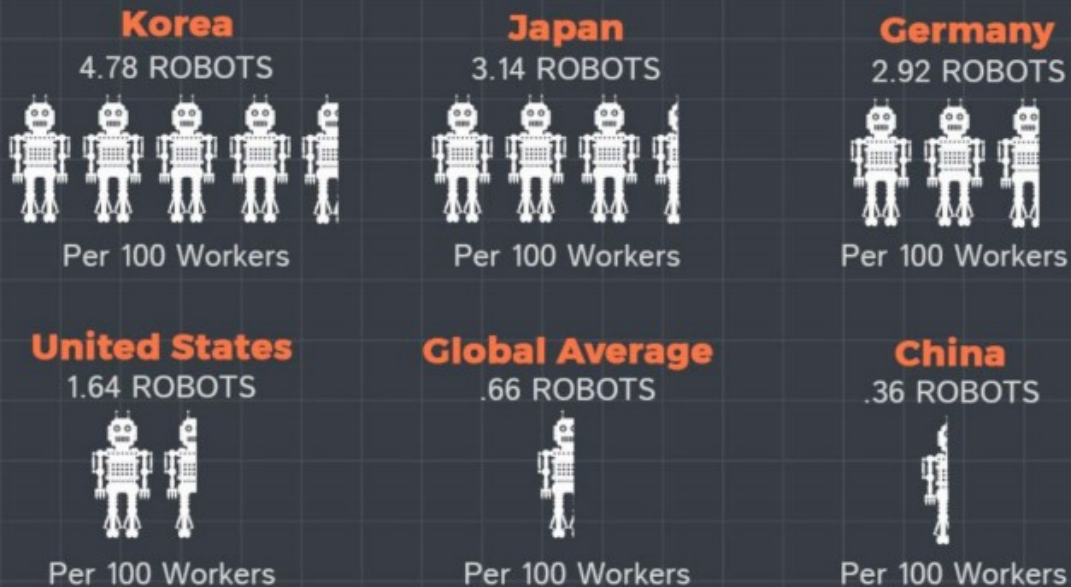
What Careers Are Safe From Automation And The Robot Takeover?



Dire warnings about an impending robot takeover of human jobs continue to multiply across the mediascape. Some of it reads like bad science fiction, but there are demonstrable indicators that highlight how automation already has rendered human labor a more costly, less-efficient means of production in a number of sectors.

In the graphic below we can see the effect this already is having on factory workers.

ROBOT-TO-WORKER RATIOS ARE RISING RAPIDLY IN FACTORIES AROUND THE WORLD.

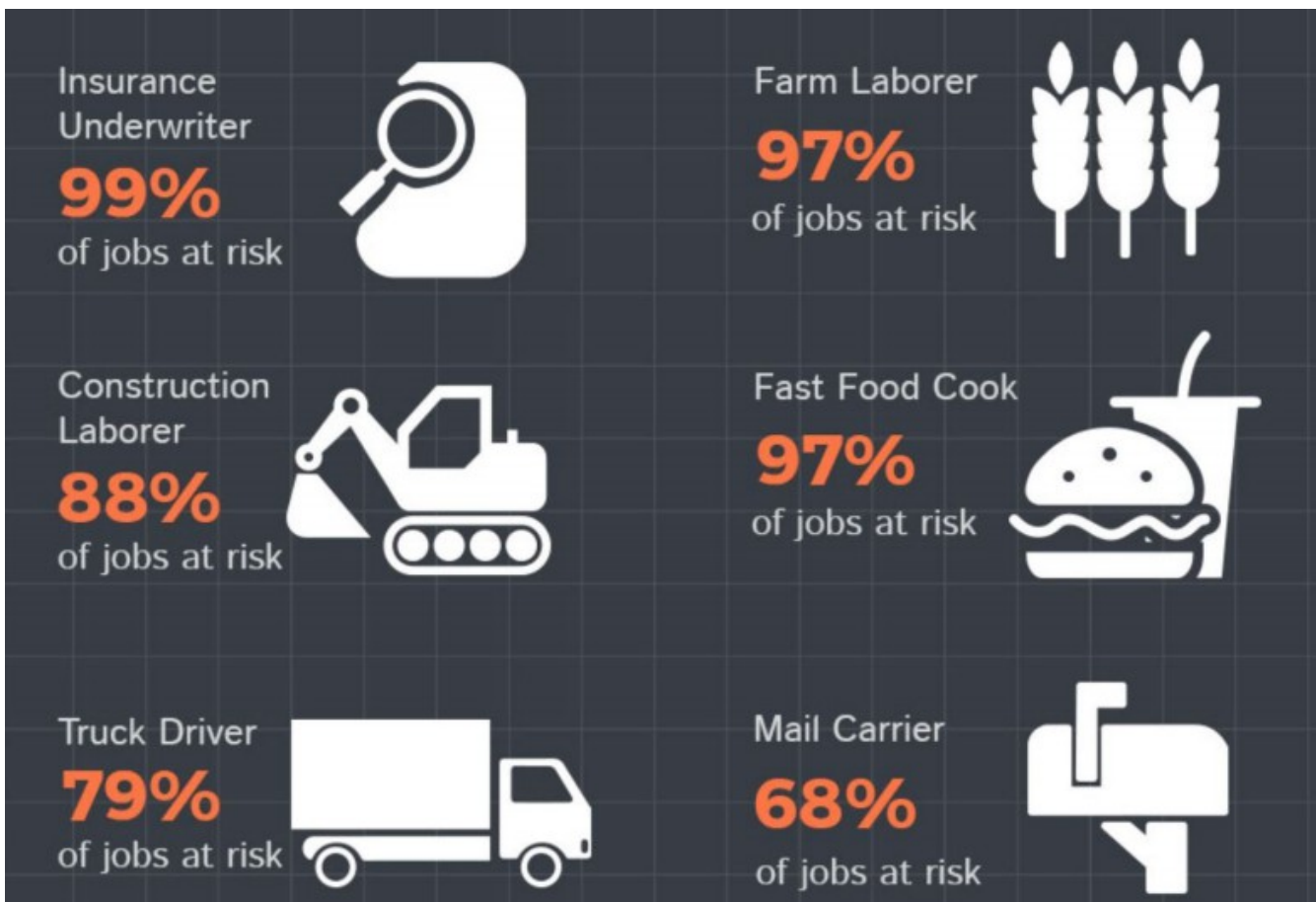


The world's largest electronics manufacturer, Foxconn, has gone so far as to develop a three-phase plan for near-total conversion of its massive human workforce to [Foxbots](#).

The [rise of autonomous vehicles and drones](#) are set to render nearly all drivers and delivery personnel obsolete, while robot security guards, police bots, robotic bartenders, cooks, agricultural robots, and even robot infantry are slated to push all of these frontline occupations into obscurity.

However, when we speak about automation, it is more than the replacement of physical tasks. Artificial intelligence enables the automation of non-physical lines of work as well.

You will see in the next graph that one of the top risks has nothing to do with physical labor, but appears in the insurance sector.



Many people who are currently in middle management positions or jobs that require a high level of education might believe that they will be impervious to replacement, but it would be unwise to look at the current trend of replacing predominantly low-skill, low-paying jobs and conclude that it will not expand up the ladder.

Jobs all across the business and finance landscape will be heavily affected in the manner of insurance underwriters: book keepers, accountants, auditors, loan officers, tellers, clerks, and postal service workers will easily be replaced by artificial intelligence. The legal profession is another highly populated sector that will have a difficult time as the need for secretaries, paralegals and court reporters will decline.

And if experts are correct in their projections, the very top business leaders might not be immune either. Jack Ma from Alibaba, recently said that [CEOs themselves](#) could be on the chopping block, going so

far as to predict that "In 30 years, a robot will likely be on the cover of Time Magazine as the best CEO." Ma paints a bleak picture of what the three transitional decades could look like for those who are "un-prepared for the upheaval technology is set to bring." Ma believes that we still have 5-10 years before we reach the most critical levels of unemployment created by automation.

The following two charts illustrate the massive impact that this "Fourth Industrial Revolution" is expected to have in both the developing and developed world as the conversion to robots and artificial intelligence accelerates across the planet.



Images are from [Futurism](#)

THE DEVELOPED WORLD ISN'T MUCH BETTER OFF.



FRESNO, CA
53.8%
of jobs at risk



LAS VEGAS, NV
49.1%
of jobs at risk



LOS ANGELES, CA
47.0%
of jobs at risk



HOUSTON, TX
45.8%
of jobs at risk



SAN FRANCISCO, CA
41.7%
of jobs at risk



NEW YORK, NY
40.7%
of jobs at risk

Naturally, governments around the world are heeding a potential worst-case scenario and are devising their own solutions, one of which is the revival of the idea to have a Universal Basic Income that will guarantee some nominal payment for one's existence. As with nearly all government solutions, this one very well could wind up creating a cascade of more problems in its wake. It also further diminishes the role of human ambition and independence, while assigning some sort of baseline value for human life.

Some manufacturing companies are trying to maintain a human workforce through the introduction of physical and mental enhancements. Perhaps this could be a valid stop-gap measure to minimize an adversarial relationship to automation, and instead seek a collaborative

one. However, it remains to be seen how people will embrace what could be perceived as the first step toward becoming a cyborg. These augmented workers are being referred to as [Operator 4.0](#) and would possess the following characteristics

Super Strong – In factories, warehouses and on construction sites, workers outfitted with exoskeletons could offer more flexibility while enjoying enhanced strength to perform current tasks that are a severe risk to worker health.

Super Informed – Utilizing smart glasses, for example, workers can be given information at a much faster rate, thus avoiding research down-time, lengthy training sessions, and time-consuming group strategy and design meetings. Real-time communication between employers and workers on and off site will enable unprecedented collaboration and efficiency.

It would be wise to read these signposts as they now stand and begin as soon as possible to evaluate the best ways to use technology to our benefit – or sidestep it if need be – so that we don't find ourselves outsourced, turned into cyborgs, or left purely to the mercy of government intervention.

We first need to identify what makes us uniquely human so that we can survive a career takeover and best position ourselves to financially thrive on the other side this revolution in technology.

An excellent resource is available which evaluates the percentage chance of your job being outsourced to robots and artificial intelligence. More so than the specific jobs themselves, which you can input and obtain the results of [here](#), along with the full [72-page free report](#), one should notice the general human elements that appear across seemingly disparate occupations. It is these qualities that will be nearly impossible to duplicate and are reflected in the jobs with the lowest percentage chance of being outsourced.

Office and Administrative Support

Bookkeepers



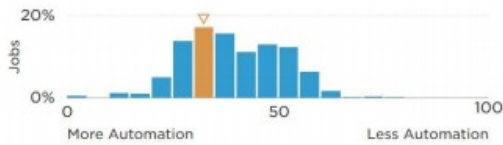
Bookkeepers have a

97.6%

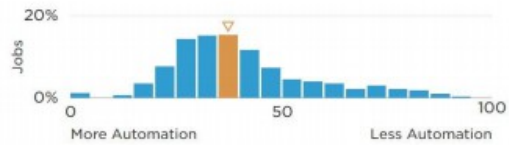
chance of being automated.

How do we know this? Some aspects of a job are easier to automate than others. It all depends on the tasks. Look at the orange bars to see how Bookkeepers compare with other professions...

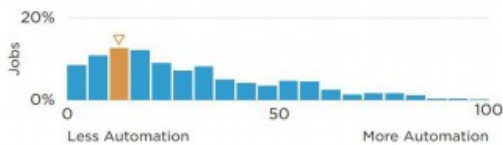
Do you need to come up with clever solutions?



Are you required to personally help others?



Does your job require you to squeeze into small spaces?



Does your job require negotiation?



Life, Physical, and Social Science

Clinical Counseling and School Psych



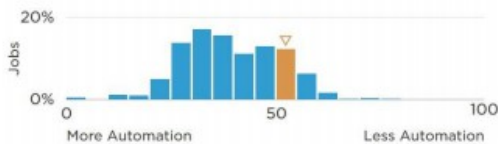
Clinical Counseling and School Psychologists have a

0.5%

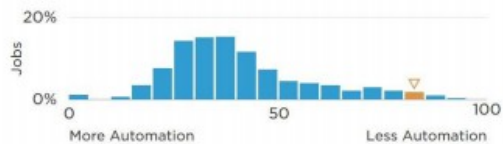
chance of being automated.

How do we know this? Some aspects of a job are easier to automate than others. It all depends on the tasks. Look at the orange bars to see how Clinical Counseling and School Psychologists compare with other professions...

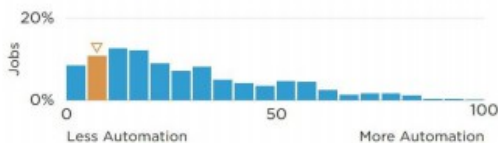
Do you need to come up with clever solutions?



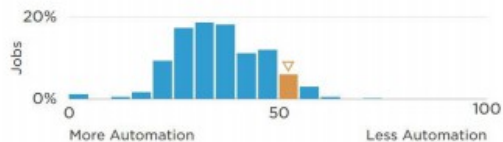
Are you required to personally help others?



Does your job require you to squeeze into small spaces?



Does your job require negotiation?



Critical reasoning

The ability to conceptualize, design and interpret a complex array of information often goes beyond merely having a type of database knowledge that computers possess. This could be viewed as the “why” something needs to be done, rather than the “how.” Moreover, critical reasoning is the path to identifying problems (sometimes *potential* problems) and overcoming them with “outside the box” solutions. Any of the professions in engineering, analysis, and architecture possess this much-needed quality. Moreover, these are the essential components of how businesses are built, thereby introducing the need for negotiation, another ability where humans will excel for the foreseeable future.

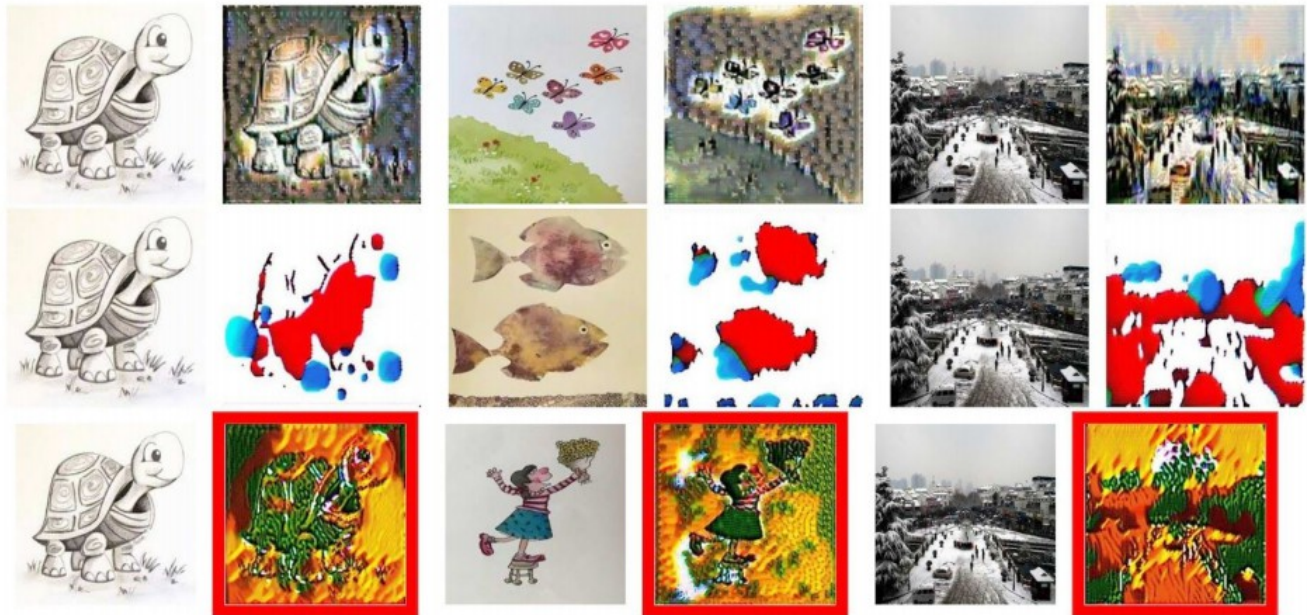
Intuition

Perhaps the best illustration of this quality is police work. Much has been made of robot police and security bots. While these already are being utilized for surveillance, patrol, and rescue operations, when it comes to real-world patrolling and criminal investigation, there is no substitute for the type of human intuition that is often called a “hunch.” It also appears in any profession that relies on diagnosis which, again, is many times a combination of raw data and context that relies on experiential knowledge as a human being. This quality serves to naturally enhance critical reasoning and enables the type of thinking that most entrepreneurs possess – the *feeling* that there is a need for something previously not considered, and the willingness to take risks that sometimes go against what computer-type modeling would suggest.

Creativity

Artists, writers, and entertainers might first come to mind as naturally creative people, but the creative ability of humans is a subtlety that appears in nearly all walks of life and leads directly to innovation in large and small ways. Even in its purest form, artificial intelligence has difficulty creating art. Here is what happened in [a recent study](#) where

A.I. was given the task to evaluate children's art and produce something new. It "created" something that no child would find amusing; in fact, disturbing and terrifying would be a better description, as seen in each of the images on the right:



This highlights the vast disparity between how a computer sees information and how a human being sees it.

Social Skills

Although scientists are claiming progress in creating "social" and "emotional" [humanoid robots](#) that can become caregivers, teachers, mentors, and companions, most studies suggest an inherent irony that the more lifelike a robot becomes, the more "creepy" it feels to interact with one. Whether or not this barrier can be overcome through exposure remains to be seen, but jobs as seemingly unconnected as public relations, nursing, guidance counselors, motivational speakers, therapists and funeral directors are likely to thrive.

The complexities of human emotion are barely understood by other humans – including self-understanding. We seek connections with other people who can give insights that help us grow and become not only better at what we do, but become better at who we are. We build

relationships at home and in the workplace that incorporate the opinions and experiences of others. We look to artists, athletes and entertainers to be inspired by their performances, not only to catalogue their achievements. We seek knowledge not only to inform us about how to do something, but to increase our understanding of why it is important to learn. These are the human intangibles and depth that make designing a dominant A.I. that can entirely replace human employment exceedingly difficult.

List of Careers Safe From Automation:

Critical Reasoning

- Engineering (software, hardware, electrical, civil)
- Data hypothesis, analysis and architecture
- Decision-making and management
- Home improvement and renovation (handyman, plumbers, roofers, painters, electricians, landscaping, etc.)
- Mechanics of all types
- Beauticians

Intuitive

- Police and security
- Arbitrators (litigators, judges, diplomats)
- In-person sales (financial products, real estate, vehicles, B2B machines)
- Counselors

Creative

- Fiction & opinion writers
- Artists of all types
- Photographers & videographers
- Entertainers (actors, musicians, dancers, athletes)
- Content editors and support staff
- Chefs (high level)

Social Skills (Emotional Intelligence)

- Caregivers (nurses, nurse aides, companions)

- Public relations
- Tour and experience guides
- Therapists and psychologists
- Coaches, mentors and tutors
- Motivational speakers
- Funeral directors

We should seek to stay flexible, stay creative, and build our emotional intelligence as equally as our intellectual intelligence and our skills. The better humans we can become, the safer we'll ultimately be from any type of automation that seeks to copy and replace us.

How To Make Money Now Without A Traditional Job



Although the overall economy appears to be gathering storm clouds, it has never been easier to make money as an entrepreneur or freelancer. There are countless tools and resources to aid your success. In fact, the opportunities are so vast, it can be difficult to know where to begin.

Noting the difference between an entrepreneur and a freelancer is a good place to start. An entrepreneur is someone who builds a business around solving a problem or filling a gap in the marketplace. A freelancer is a self-employed contractor who rents out their knowledge, skills, creativity and labor to customers in need. For instance, a restaurant owner is an entrepreneur and the Uber Eats driver that delivers their food is a freelancer. Typically, an entrepreneur has more

risk and more reward while the freelancer has less reward but more freedom.

Next, deciding what industry to work in and what product or service to offer can be a challenge. I'm a big believer in the "follow your passion" school of thought. Life is short. It sucks to be spending time doing something you don't care about. I can't prove it, but I bet it's bad for your health, too. What's more, it doesn't feel like work when you're passionate about it. It just feels like living, truly living. Make play your work.

Turn Your Passion Into Income

We live in amazing times. The Internet and other technology empowers anyone to profit from any niche. Concentrating on your passions gives you an edge because you already participate in those markets and you're likely aware of the biggest influencers, blogs, YouTube channels, and product brands in that space. This unique awareness allows you to discover the under-served needs of the community.

Don't know what you're passionate about?

What are your hobbies? What do you do when you're not working? What do you love to learn about? What change do you want to see in the world? If you had all the money you needed, what would you work on?

Once your passion is identified, finding a way to make money from it is not complicated, but it does require hard work and dedication. Remember the wise words in the [*Richest Man in Babylon*](#), "Wealth grows wherever men exert energy."

Passion projects can begin as a side hustle in your free time. Or freelancers have the opportunity to make a full-time income right away with the aid of apps that connect you with customers. It all depends on how you decide to make money in your industry.

Product, Service or Content?

Picking the right product or service in your niche can be a challenge. I struggle with it every day. We live in an age where there seems to be more choices for new entrepreneurs than merely “products and services.” In fact, would say there are more like 3 broad categories to choose from:

1. Products – Selling physical or digital products
2. Services – Contracting your talent and labor
3. Content – Creating information, entertainment, or art.

In the past, a single individual required a larger organization to help create anything in the categories above. Today, tools exist for you to make money in practically any field. Incidentally, the training you will need to be successful is also readily available online. Traditional college is fatally obsolete, but that's for a different article.

Make a list of all the products, services, training courses, apps, tools, events and content in your niche. What's missing? What complaints do you have about the existing offers? How can you improve them?

Developing a new product or business requires time and money upfront but it's something that can scale quickly and make you very wealthy. But, as an entrepreneur, you also face the risk of losing that investment if it doesn't work out; whereas a freelance service provider and content creators can begin immediately, but they're usually only scaleable to your available work hours and level of expertise.

We are in the content business, which makes this report you're reading a “product.” Yet content creators can be both entrepreneur or freelancer, product or service. And, sometimes, content creators merely generate leads for other products and services.

For example, Infowars is actually a supplement business that uses media (content) as a lead generator.



Similarly, CNN makes content to help sell Viagra and weapons of war. Because of tools like WordPress and YouTube, anyone can create content and build an audience, but you still need something to promote. This is especially important as ad networks continue to de-monetize certain content.

Oftentimes you don't need to invent something new. Many products or services that you love will have affiliate programs that pay a commission on referrals. You can develop ways to promote and sell those.

Now let's explore the best opportunities to make money in 2017 without a traditional job.

Creating and Selling Products

My oldest son recently got his driver's license. As a homeschooling parent who despises real jobs, I helped him start a business to earn enough to buy himself a car (and to teach him new skills).



After researching potential business ideas to accomplish this feat, we decided to develop a private-label product and sell it using Amazon FBA. We followed simple step-by-step instructions from experts. Because of that we were able to launch on Amazon in less than a month.

Within 120 days, my son earned enough to buy a nice Jeep Cherokee Sport and pay for a world-schooling trip to Machu Picchu, Peru. And it only took that long because we ran out of inventory quickly and were out of stock for several weeks.

This strategy is making new millionaires every day, but it has some challenges like choosing the right product and it requires some capital to get started. It has also become more competitive. Yet opportunities still exist to create successful brands in every industry.

Below are the basic steps we followed with links to the resources we used:

Amazon FBA

Amazon is the 3rd most visited website in the United States and they have around *half-a-billion* credit cards on file ready for one-click purchasing worldwide. If you sell physical or digital products, you must use Amazon.

The FBA program allows you to send physical products to Amazon's warehouses for them to handle sales, processing, delivery, returns and customer service. Three strategies people are using to make money on Amazon are retail arbitrage, private-label products, and custom products. The first month of FBA is free and then it's \$40 per month. Plus, Amazon takes a commission and pick-and-pack fees when you sell something. Here's a good quick-start [guide to Amazon FBA](#) and an [excellent podcast](#) about the process.

Steps to launching a private-label product on Amazon:

1. Choose a product that you'll love bragging about
2. Find a good supplier ([Alibaba](#))
3. Order samples and make your changes and improvements

4. Make logo for private label ([Fiverr](#)) and get a UPC ([Simply Bar-codes](#))
5. Arrange shipping to US and Amazon ([Deringer](#))
6. Create Amazon listing with awesome photos (Fiverr - see below)
7. Get product reviews (friends and family)
8. Launch promotions and giveaways ([Tomoson](#))
9. Run Amazon Pay-Per-Click Ads
10. Set up systems for customer feedback ([Salesbacker](#))
11. Develop sales channels outside of Amazon (Shopify, Jet, eBay)

You can also successfully launch “digital” products on Amazon, including books, special reports, movies, music and more, although there are many more channels for making money from digital content.

Service, Freelancers and the App Economy

If there is a way for you to provide value to others, there's probably an app to connect you to customers. Most focus on basic tasks where you can get experience and begin to sharpen some valuable skills. And if you apply yourself and develop a good reputation in these networks, you can make a comfortable living. To do that, you must treat these apps like a real job or business; work 8-10 hours per day, give good customer service, and reinvest some profits to improve your skills and efficiency.

Here are some of the best freelance apps with entry-level opportunities:

Computer Skills

As you read in the project above, we hired two different freelancers on [Fiverr](#) for graphic design and photo editing. I've also hired software developers, writers, coloring book artists, voice performers, and video editors on Fiverr. In fact, thousands of people make a full-time living on Fiverr and it gives them location independence (they can work from anywhere in the world). Read some Fiverr success stories of six-figure incomes with pro tips at this [Forbes article](#). Also check out [this podcast](#) to learn more. Another top site for designers, coders, developers and any content contractor is [Freelancer.com](#). Don't have any of these skills? Learn them with video courses at places like [Lynda](#) and [Udemy](#). You can also use these skills to build your own products like websites, apps, software as a service (SaaS), and content.

Animal Care



Say you love dogs. They're your passion and you'd like to make money working with them. If you don't have the patience or money to create a product for dogs, offering a service is your fastest path to an income. Get paid to be a dog walker or sitter with apps like [Rover](#), [Wag Walking](#), and [DogVacay](#). Register on all three and crush it. There

are also countless product ideas for pets, including digital items like dog food cookbooks, training videos, etc.

Driving

Driving for [Uber](#) or [Lyft](#) is the most popular service in the app economy. However, there is a plethora of other driving services like [UberEats](#) and delivery. If you have a truck, you can use apps like [Dolly](#) to connect with customers who are moving, who need furniture and appliances delivered, or have junk to be hauled away.

General Help

Apps like [TaskRabbit](#) and NextDoor are services that connect neighbors to each other in an informal market place. TaskRabbit is described as an online and mobile marketplace that matches freelance labor with local demand, allowing consumers to find immediate help with everyday tasks, including cleaning, moving, delivery and handyman work. [NextDoor](#) is a private social network for your neighborhood that is less formal but is great for babysitters. More skilled contractors like builders, plumbers and electricians can use [Angie's List](#) to expand their reach.

Culinary

Are you a chef or someone who loves to cook but hates the long hours and stress of running a brick-and-mortar restaurant? Now you can make a living as a private chef on your own schedule with apps like [EatWith](#), [Feastly](#), [ChefXChange](#), [Meal Sharing](#), and more.

Techs & Mechanics

Other interesting app network opportunities include helping people set up podcast and video equipment or fix their computer with [HelloTech](#); or to become a mechanic who does house calls using [Wrench](#).

Content Creators

Not long ago creators had to find a large company to work for in order to get paid to produce content. Because of that it was difficult to break into the fields of journalism, photography, movie making, music, radio broadcasting, and book publishing. Today anyone can create awesome content and monetize it. Even my 9-year-old has a YouTube channel, though we had to lie about his age to set it up ;)

In order to make money, you must be deliberate about the purpose and delivery of your content. In other words, focus on your niche and building on the primary platforms you publish your content. Incidentally, even if you make content as a freelancer for other people or organizations, you should also build your own audience of fans.

Kevin Kelly, founding editor of *Wired* magazine and former editor of the *Whole Earth Review*, wrote an article explaining how you can be successful if you have "[1000 True Fans](#)."

He writes:

To be a successful creator you don't need millions. You don't need millions of dollars or millions of customers, millions of clients or millions of fans. To make a living as a craftsperson, photographer, musician, designer, author, animator, app maker, entrepreneur, or inventor you need only thousands of true fans.

A true fan is defined as a fan that will buy anything you produce. These diehard fans will drive 200 miles to see you sing; they will buy the hardback and paperback and audible versions of your book; they will purchase your next figurine sight unseen; they will pay for the "best-of" DVD version of your free youtube channel; they will come to your chef's table once a month. If you have roughly a thousand of true fans like this (also known as super fans), you can make a living — if you are content to make a living but not a fortune.

Here's how the math works. You need to meet two criteria. First, you have to create enough each year that you can earn, on aver-

age, \$100 profit from each true fan. That is easier to do in some arts and businesses than others, but it is a good creative challenge in every area because it is always easier and better to give your existing customers more, than it is to find new fans.

Second, you must have a direct relationship with your fans. That is, they must pay you directly. You get to keep all of their support, unlike the small percent of their fees you might get from a music label, publisher, studio, retailer, or other intermediate. If you keep the full \$100 of each true fan, then you need only 1,000 of them to earn \$100,000 per year. That's a living for most folks.

As mentioned earlier, content or media is usually a lead generator for other products and services. Consider how you can package your work into products for your true fans. It could be swag like hats, shirts, stickers, signed books, photos, or prints. Look around at what others are doing in your space and mirror what they're doing with your unique flare.

Sound intimidating? Let's examine some core categories of content production and the basic steps and tools available to be successful.

Journalism

Do you want to be an investigative reporter, opinion writer, author, newsletter editor, or a blogger? There's nothing stopping you. It's simple to set up your own site on [Blogger](#) or with [Wordpress](#), set up a [Patreon](#) and start writing. Or write on [Steemit](#) and get paid in cryptocurrency. After that, the most essential tool is an email list manager like [MailChimp](#). That's what you use to build and manage your thousand true fans. It's a list you control, unlike at Twitter, Facebook and Instagram (which are also important to set up and maintain). To get more exposure, offer to write for larger websites in your niche. They're always looking for quality original content. You can also easily self-publish newsletters, ebooks or full-length manuscripts as PDFs or through [Kindle Direct Publishing](#).

Photography



Do you love taking pictures? You're probably already sharing them on social media, especially photo-focused platforms like Pinterest, Instagram and Snapchat. Those are great places to build an audience, but if you want to monetize your photos check out [SmugMug](#), [Foap](#), [Fotolio](#) and [PhotoShelter](#). Follow the steps in the previous section to host your own portfolio site and build your email list. Offer websites the use of free images if they include attribution and links to your work.

Video

Video is the most powerful form of content. Learning skills around producing quality movies is highly valuable. Whether you are interested in becoming a vlogger or an animator, you can find training and software to help you be successful. Programs to edit video like [Adobe Premier Pro](#), [Final Cut Pro \(Apple\)](#), or [Filmora](#) have extensive tutorials on YouTube. Animation software like [Maya](#), [Adobe Edge](#) and [Blender](#) is

making it easier to produce high-quality animation. Once you have some basic skills with these programs, you can offer your services on Fiverr and Freelancer to get some experience or work on your own projects for YouTube, Amazon, or other venues.

Music and Audio

Remember when people listened to terrestrial radio? LOL! Back in those days there were many gatekeepers to get your music or voice “on air.” Today, all you need is a decent microphone and some free software like [Audacity](#) or [GarageBand](#) and your podcast is off and rolling. It's easy to host your finished files at [Libsyn](#) and [SoundCloud](#) or a plugin for your blog, and point the feed to iTunes, [Stitcher](#), and [Google Play](#). Start your own show or album and promote the heck out of it, or use your skills to help others produce awesome audio.

It can seem overwhelming when you're first starting out, but you're as smart and as capable as anyone who has mastered these skills. If you dedicate yourself to one of these paths, I bet you'll be surprised by how much money you can make in a short period of time.

Off-Grid Financial Plan: From Zero To Millions



There are three unique skills to mastering money: making money, saving money and investing money. Unfortunately, our pathetic government schools don't teach any of these vital skills. We must learn them on our own.

After committing to saving money, deciding how to protect and grow it becomes a challenge, especially if we don't want exposure to rigged system on Wall Street.

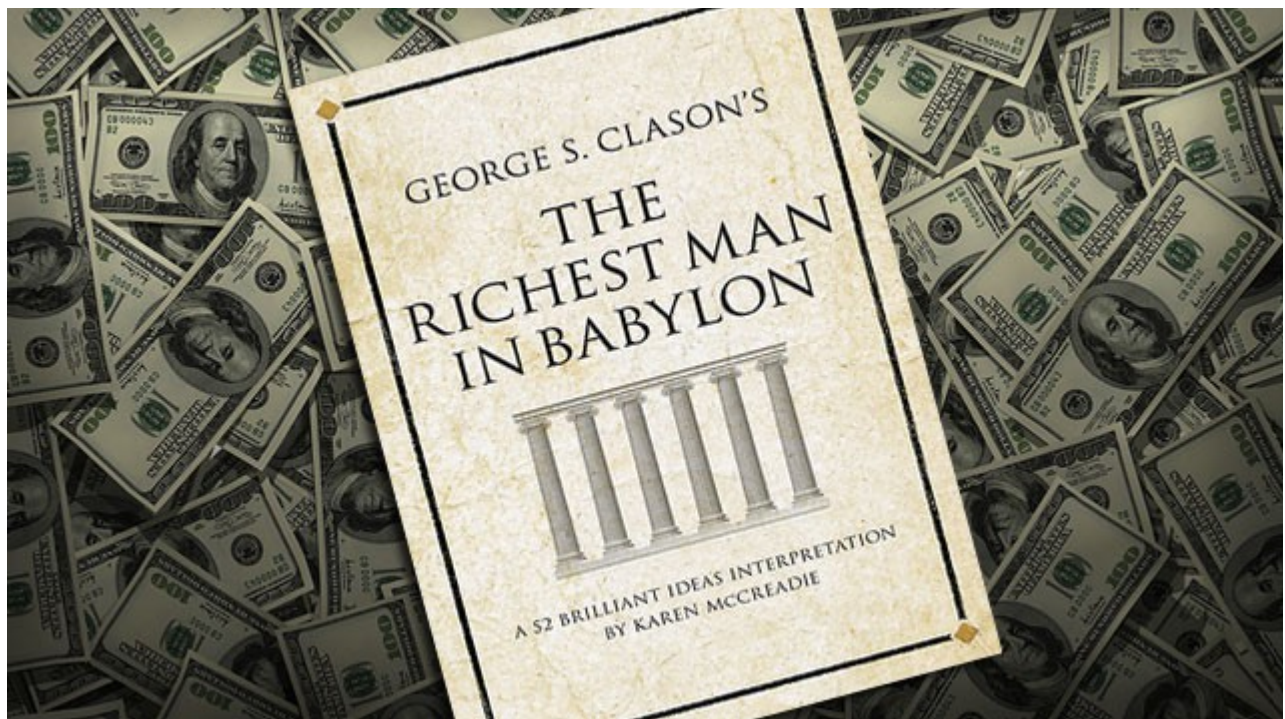
Saving Money

Anyone with an income can grow wealth. It doesn't matter how much money you make, you can grow wealth if you commit to saving a

small portion of your income and putting those funds to work for you. It starts with a savings plan and the discipline to defer gratification into the future.

One book can dramatically help you acquire the right mindset to become a more disciplined saver. It's filled with timeless wisdom and practical advice.

The book recommendation is [*The Richest Man in Babylon*](#).



The story is told through a parable about a poor laborer's journey to become the richest man in ancient Babylon. He refined the lessons learned from his mentor to build his 5 laws for growing gold (wealth) for his children.

5 Laws of Gold:

1. Gold cometh gladly and in increasing quantity to any man who will put by not less than one-tenth of his earnings to create an estate for his future and that of his family. (Save 10% of all you earn.)

2. Gold laboreth diligently and contentedly for the wise owner who finds for it profitable employment, multiplying even as the flocks of the field. (Invest your savings so your money works for you.)
3. Gold clingeth to the protection of the cautious owner who invests it under the advice of men wise in its handling. (Don't trust your savings with amateurs.)
4. Gold slippeth away from the man who invests it in businesses or purposes with which he is not familiar or which are not approved by those who are skilled in its keep. (Don't invest in things you don't understand.)
5. Gold flees the man who would force it to impossible earnings or who followeth the alluring advice of tricksters and schemers or who trusts it to his own inexperience and romantic desires in investment. (Be patient. Don't be greedy. Safe investments with steady rates.)

The Laws of Gold are just a small taste of this book, but the real value is in the stories. It's good to re-listen to it on [Audible](#) a couple of times a year for inspiration.

Off-Grid Investments: Zero to Millions

Once you have sufficient motivation to begin saving and investing, it's difficult to know where to begin storing your abundance. Much of it depends on what your goals are.

Are you trying to prepare for disasters? Are you seeking to create lifestyle independence? Are you looking to retire comfortably? Or do you want to become filthy rich?

If you're anything like me, to a certain extent you want to achieve all of that. However, it can feel overwhelming, especially when you're in

debt and have limited savings each month. With that in mind, the schedule below starts from zero, assumes some debt, and provides a path to create wealth.

Investing your first \$10,000 of savings is not very complicated. Most of those funds will remain immediately available to you for emergencies like losing a job, getting injured, or a wider financial collapse. After that it becomes more important to be strategic about protecting your money and putting it to work for you.

Here is a suggested financial plan that will secure you from potential disasters and begin to grow your wealth outside of Wall Street and help avoid the tax mafia.

1. Food Pantry



Before investing in anything else, make sure your pantry has at least 2 months of stores. As understood from Maslow's "hierarchy of needs," physical survival is a primary concern. Buy only what you eat. You don't need fancy long-term freeze-dried meals. Cost will vary based on tastes and the size of your family, but you may need to invest around \$500-\$1500 to build up your pantry.

2. Cash in the Cookie Jar

Next, keep around \$1500 as cash in your possession as short-term

savings for emergencies like your car breaking down. Or use this money for surprise opportunities like when that lawn tractor you've been wanting is on Craigslist for much less than the retail cost. Having cash on hand allows you to act quickly when tasty deals present themselves, but be sure to always replenish the cookie jar.

3. Bank Savings

Beyond the cookie jar, it's smart to build up at least 3 months of minimal living expenses in your bank account. This amount of mid-term savings can get you through nearly any emergency situation without having to seek help from others. If you got injured or lost a job, 3 months of reserves for rent/mortgage and utilities, plus your two months of food gives you plenty of runway to recover.

4. Pay Down Bad Debt

Bad debt includes your credit cards, car loans and even student loans. If your goal is independence, these costs can weigh you down tremendously. As a general rule, the debt with the highest interest should be paid down the fastest. What good is making 5% gain on your savings if your credit card charges 8% on your balance? Pay them off.

5. Precious Metals



No list of off-grid investments is complete without including precious metals. Historically, metals like gold and silver have performed well for wealth assurance. They assure your wealth is protected when governments inflate their currencies (which they all do). Get physical silver and gold delivered safely to your house using [our recommended vendor](#).

6. Self-Development

Whether you work a traditional job or are self-employed, investing in your knowledge and skills is perhaps the most valuable thing you can do with your savings - thanks for your readership ;). Further, experience and skills are the only form of wealth that cannot be taken from you. Even if you lost everything else, this investment allows you to rebuild to your previous status much faster than before. This doesn't mean take out loans and go back to college. Learn by doing.

7. Equipment for Independence

Invest in tools and equipment that add independence to your life. These could be a solar power system for your home, capital equipment for your business or farm, guns and ammunition, rainwater

collection and whole-house water filters, brewing or fermenting gear, or anything else that gives you more self-reliance. This equipment pays for itself over time.

8. Life Insurance

I know life insurance sounds boring, but that's because most people don't understand their options. Life insurance is exempt from most banking regulation and reporting to government. It's a private contract between you and the insurance company where the value of your policy grows tax free. You can borrow the cash value of your policy at any time for any reason, thus acting like your own bank. The powerful vehicle used by the ultra-rich to secure their wealth is called a dividend-paying whole life insurance policy. The full benefits of these policies are brilliantly illustrated in the highly-recommended book [*Becoming Your Own Banker*](#) by Nelson Nash. To start a policy like this, contact [MC Laubscher of Valhalla Wealth](#).

9. Max Out HSA

Start and fully fund a Health Savings Account (HSA). The maximum you can contribute in 2017 is \$3,400 (\$6,750 for a family). HSAs are "triple tax-free": You put pre-tax money in it, the earnings compound tax-free, and you can withdraw money without paying taxes as long as it's used for medical costs. Most family health insurance policies have yearly deductibles of \$5000 or more, so HSAs offer you a way to cover those expenses tax free.

And, unlike health insurance, if you don't use it this year, you get to keep the money and the account will continue to grow. It's okay to use the money for other expenses, too, but then it's taxed as income for that given year. I expect HSAs to be expanded in the future due to the disastrous health insurance situation in the US. GREAT for self-employed people!

10. Convert 30 into 15

When your abundance is swelling and you're seeking more places to earn a safe return, it's a good time to consider refinancing out of your 30-year mortgage into a 15-year mortgage. This has many advantages. Your interest rate will be lower and, obviously, it will be paid off faster. Storing extra funds into your personal property achieves independence and can yield an excellent return when considering the saved interest plus property appreciation.

11. Digital Assets

Hopefully, you already own some bitcoin and other digital assets before this point in this investment schedule. However, this may be a good time to double down on your experimental investment into cryptos and increase your holdings. They're off-grid, highly liquid, and one of them will take over the world. Probably Bitcoin. [Get your first bitcoin, litecoin or ether here.](#)

12. Collectibles



High-end collectibles are a fun way to store value off-grid and pass generational wealth to your heirs without the taxman being any wiser. Some collectibles to consider are fine art, antiques, automobiles, coins or stamps, rare books, music instruments, wine, etc. It's best to stick to a niche that interests you and that you have knowledge about. Keep in mind that collectibles are not as liquid as other assets. Plan on them being very long-term holdings.

13. Personal Pension

In his excellent [financial books](#), [Tony Robbins](#) recommends one financial product above all others: a deferred annuity. Simply put, a deferred annuity is like having your own personal pension plan (or private social security) that can give you an income for life at retirement.

Annuities work like this: You pay into the annuity account, it has guaranteed returns, grows tax-deferred; and, when you're ready to

retire, the balance continues to gain interest while it pays you a monthly income. The biggest advantages annuities offer is that they allow you to put away a larger amount of cash and defer paying taxes. Unlike other tax-deferred retirement accounts like 401(k)s and IRAs, there is no yearly contribution limit for an annuity.

14. Local Real Estate

When your personal 15-year mortgage is nearly paid off, it's time to refinance your home again and use those proceeds to buy more local real estate. These can be rental homes, apartment buildings, or prime commercial real estate. Because the aim is independence, it might seem counterproductive to add a new mortgage to your property right when it is nearly paid off. However, the interest paid on the mortgage is tax deductible as well as the depreciation and local taxes on the new property.

Congratulations! If you made it all the way through this list, your net worth is likely in the millions with very little exposure to Wall Street or the IRS.

8 Legal Strategies To Avoid Paying Taxes



The old maxim that the two great inescapable realities are death and taxes should come as an affront to the liberty minded. The mandatory payment of taxes is as unnatural as death is natural, and is a human construct that is a historically recent phenomenon.

The concept of raising tax revenue in the United States began with the Civil War when a 3-5% tax bracket was established to fund the effort. It was a temporary measure that set an expiration date 10 years later. All told, 10% of households were exposed to some form of taxation.

The subsequent interrelationship between the Federal Reserve and the Internal Revenue Service that occurred decades later in 1913 created a *permanent mandatory taxation* that has only escalated its demands since, and has given rise to the “death and taxes” we’ve come to accept for merely being born inside the United States. It is a documented conspiracy that is outside the scope of this article, but justly should be taught to every American child. For that essential textbook, I refer you to G. Edward Griffin’s [Creature From Jekyll Island](#).

The sheer scope of the conspiracy, and the fact that most people believe that paying taxes is now synonymous with “being a good citizen,” highlights the dangers of taking the ultimate stand of complete tax non-compliance. While the moral argument is strong in refusing to fund war, torture, surveillance, and the myriad inefficiencies of the State, the legalities for doing so have yet to be reversed.

Until that time when Voluntaryism becomes the law of the land, it behooves us to look at the various methods for reducing our exposure to taxes and thus better enjoy the fruits of our labor.

Disclaimer: It's important, of course, to always seek expert advice before filing your tax return. The 74,000-page tax code is only growing and contains a minefield of ways to cause you harm.

Counter Economics and Self Sufficiency

An excellent starting point for tax reduction is either to avoid getting on the grid to begin with, or removing yourself from the grid in every way possible. While it's nearly impossible for anyone with a Social Security Number not to have a tax target on their back, non-traditional forms of employment and exchange can help promote freedom in even the smallest of ways.

Central to embarking on this path is to understand the concepts surrounding counter economies, or what is often referred to as Agorism.

An essential lecture on the topic is available [here](#) from one of the leading voices in Agorism, Derrick Broze, as he covers the philosophies and strategies of “vertical” and “horizontal” Agorism. Derrick covers the foundation for this lifestyle that can be rooted in barter, sharing networks, payments via cryptocurrencies and precious metals, farming co-ops, community gardens and other means of extreme localism that are perfectly legal as a means of conducting business in most areas. Engaging in self-sufficient activities like making your own hard apple cider or mead avoids the obscene sin taxes on alcohol.

Additionally, by joining the ranks of the [self-employed](#), other benefits are conferred such as ease of filing under sole proprietorship, paying your children to work in your business which carries a lower tax rate, home office deductions, charitable contributions can become business expenses, as well as more flexible retirement contributions.

By applying any or all of these techniques, you can take a frontline approach to avoiding excessive taxation not only at the federal level, but at your local level as well.

Marriage and Children

Certainly, one of the more natural ways that people can limit their tax exposure is by getting married and having children. There are several considerations beyond the emotional connection, however, that should be highlighted to help maximize the financial benefits.

The timing of a marriage can have an early impact on taxes depending on the situation, according to *Kiplinger*. It may be best, for example to avoid getting married late in the year and, instead, wait until the beginning of the next.

When children arrive, here are some ways that *Kiplinger* highlights for a couple to best utilize the savings afforded to them by knowing the tax code. Full details are available on their site [here](#).

Pay child care bills with pre-tax dollars: If you use a child-care reimbursement account at work to pay those bills, you get to use pre-tax dollars. That can save you one-third or more of the cost, since you avoid both income and Social Security taxes. If your boss offers such a plan, take advantage of it.

Dependency exemptions: This applies to adopted children as well. An added exemption will knock nearly \$4,000 off your taxable income, and you'll probably qualify for the \$1,000 child credit, too. Extra withholding allowances filed with your employer will also cut tax withholding from your paycheck, increasing your take-home pay. Thousands of

dollars of expenses incurred in connection with adopting a child can be recouped via a tax credit. The credit can be as high as \$13,190. If you adopt a special needs child, you get the maximum credit even if you spend less.

Properly structure tuition costs and college savings: Coverdell Savings Accounts allow parents and grandparents to use tax-free dollars to pay private-school tuition and other education-related costs for elementary and high-school students. You don't get a deduction, but money you stash in a Coverdell grows tax-deferred and can be withdrawn tax-free to pay education bills. Beyond tuition and fees, you can use Coverdell money to pay for tutoring, books and supplies, uniforms and transportation. You can buy a computer for the whole family to use and pay for Internet access, too. Using a state-sponsored 529 college savings plan can make earnings completely tax free and lets you keep control over the money. If one child decides not to go to college, you can switch the account to another child or take it back. Also use a Roth IRA as a tax-deferred savings plan for college. Savings bonds can also be used to avoid tax on the interest when paying for college tuition.

Hire your children. If you have an unincorporated business, hiring your children can have real tax advantages. You can deduct what you pay them, thus shifting income from your tax bracket to theirs. Since wages are earned income, the "kiddie tax" does not apply. And, if the child is under age 18, he or she does not have to pay Social Security tax on the earnings. One more advantage: the earnings can serve as a basis for an IRA contribution.

But it's not all a one-way street; parents can in turn help their adult children receive their own tax benefits in the following ways:

Roll over an inherited 401(k): A beneficiary of a 401(k) plan to roll over the account into an IRA and stretch payouts (and the tax bill on them) over his or her lifetime.

Help your adult children earn a credit for retirement savings: Parents can help by giving an adult child (who cannot be claimed as a dependent and who is not a full-time student) the money to fund retirement account contributions. The child not only saves on taxes, but also saves for his or her retirement.

Be the bank for your children: You can help them buy a house or start a business interest free, under \$10,000. You might be required to charge interest over that amount.

Deduct interest paid by mom and dad: When parents make payments on a child's student loan, the child can claim a tax deduction for the interest, as long as the parents can't claim him or her as a dependent, even if he or she doesn't itemize.

Home Ownership

Although there appears to be a significant shift toward renting, with big names in finance even suggesting to millennials to [avoid home ownership](#) as a means of wealth production, there are some key benefits to home ownership where taxes are concerned.

Homeowners may deduct both mortgage interest and property tax payments as well as certain other expenses from their federal income tax. **Renters pay these expenses, too, in the cost of the rent, but the landlord gets the tax write-off.**

Homeowners may exclude, up to a limit, the capital gain they realize from the sale of a home.

Home-equity debt of up to \$100K can generally be deductible if the loan was used to buy or improve your home.

Kiplinger adds the following benefits and strategies:

Use a tax-free exchange to acquire new property: By trading one rental property for another, you can avoid the capital gains taxes you'd

incur if you sold the first property, leaving you with more to invest in the second.

Use an installment sale of real estate to defer a tax bill: If the buyer pays you in installments, the IRS will let you pay the tax bill on your profit in installments, too. You must charge interest on the deal, and each payment you receive will have three parts: interest (taxable at your top rate), capital gain, and return of your investment (tax-free).

Convert a vacation home to your principal residence: The break that allows homeowners to take profit from a home sale tax-free is restricted to the sale of a primary residence. But you can extend the tax break to cover part of the profit on a second home if you convert it to your primary residence at least two years before you sell.

Take advantage of tax-free rental income: According to the [Tax Policy Center](#), “The main benefit is that the owners do not pay taxes on the imputed rental income from their own homes.” If you live in an area that hosts a special event, you can rent out your home tax-free on a limited basis. A special provision in the law lets you rent a home for up to 14 days a year without having to report a dime of the money you receive as income.

Pre-tax Retirement Accounts

[Many](#) retirement plans like 401(k)s and IRAs can be funded with pre-tax dollars, and earnings grow tax-free. You won't pay taxes on those funds until withdrawals at retirement. By contributing to these accounts, you reduce your current tax burden while saving and investing in a beneficial environment.

These types of accounts have [deposit limits](#) according to tax law. For example, you can only contribute \$5500 in pre-tax money per year to an IRA if you're under fifty years old, and \$6500/year if you're above fifty. You are permitted to contribute up to \$18,000/year (\$24,000 if older than 50) in pre-tax income to employer-driven plans like 401(k)s.

Contribute To Non-Profit Organizations/Organize Your Business As A Non-Profit

As detailed recently on the *Vin Armani Show* by Dan Johnson, Executive Director of the [Tax Revolution Institute](#), there is another interesting legal way to reduce personal tax exposure while directly investing in competition against the State. As Dan recounts, Arizona has become a documented example of the effectiveness of a “Universal Tax Credit” strategy.

In 1997, Arizona implemented the nation’s first charitable tax credit, allowing taxpayers to redirect up to \$200 of their tax bill to non-profits that serve low-income Arizonans. In 2015, *116,000 Arizona taxpayers* used the credit, sending \$32.3 million to deserving non-profits...

Arizona’s charitable tax credit ... became so popular that it was increased to \$400 last year.

By combining the political right’s desire for a direct reduction in taxes, and the political left’s desire for providing more services, private non-profit organizations give support to both sides. Moreover, the success of Arizona’s program can be proven empirically, which all but guarantees the proliferation of the idea from the local to the federal level. The key is to get the word out and become involved building this concept. Help support legislation for your state [here](#).

SocialSafety.net is another vehicle being set up by Dan Johnson which will offer a database of the 1.5 million non-profits already doing a much better job of building communities than the federal government ever could.

You can view this exceptional interview with Dan Johnson [here](#).

Foreign Corporations

Much was made of the Panama Papers and those “dirty tax avoiders.” However, it was interesting that one of the facts that had to be highlighted, even by the [sitting president and the mainstream media](#), is that having a foreign corporation is perfectly legal. Naturally, such a reality was decried as an obvious need to close the perceived loopholes but, for now, the instrument remains a *bona fide* one.

While mega corporations and celebrities are often the focus of these mainstream accounts, it might be a good option for certain individuals. If you're an Internet entrepreneur, for example, you have the option of setting up your business anywhere.

There are many desirable territories for establishing a business to shelter yourself from taxes. Yet this is not an easy or cheap undertaking. Be careful of professed experts that one might find on the Internet, and take great care in studying the location and type of corporation. It is also important to note that if money is moved overseas – or any type of income earned there – it can be subjected to substantial repatriation fees.

Renounce Citizenship

This is clearly the most extreme method, and certainly is a decision that must be taken with utmost gravity. The fact that the benefits conferred by one's birthright should instead be perceived as a type of debt sentence is a sad position to take. Nevertheless, year after year, more people choose to give up their citizenship and their passport. The State, of course, has taken notice of this trend and is making it increasingly difficult to do so.

The U.S. government has increased the application cost for renunciation by orders of magnitude in recent years – from \$450 to \$2,350 – making it the single highest cost [in the entire world](#). Furthermore, there are additional costs that can be incurred for higher net worth individuals who can be subject to a net capital gains tax. For others, fees will be applied for any irregularities with the previous 5 years of filing, or

failure to file. Lastly, estate taxes and gift taxes can also incur penalties.

Still, given all of the hurdles, American renunciation increased by [20% in 2016 to record levels](#). Expert consultation is highly recommended for those who wish to join the exodus, as the requirements and costs continue to increase along with the numbers of those seeking to escape the burden.

Private Family Foundations

When you read stories about “humanitarians” Bill Gates, Warren Buffett and Mark Zuckerberg giving away all of their billions to charity, what they don't tell you is that it's really a strategy to protect their wealth from taxes. Private foundations are a tax-free environment to hold and grow investments which still remain under your custodial control. They also protect and pass assets to your heirs as seamlessly as changing the trustees and board of directors.

Once you start a charitable family foundation, you are able to contribute the equivalent of 30% of your income to it each year. If you give more in a single year, that donation can be carried over and claimed on your taxes the following year. You can even transfer ownership of your home into the trust and your full mortgage payment is now “tax deductible” as a charitable contribution.

These charitable foundations do have rules. They require that you spend 5% of the value of the holdings each year on charitable activities. This 5% can include management, rent and other administration expenses, but should have a genuine element of charity. Other rules like no “self-dealing” where your charity spends money at your for-profit business and no support for politicians are also notable.

Setting up a charitable family trust is not as difficult or as expensive as you may think. Watch an informative seminar on this topic [here](#).