

# **Are you ready for Day "X" and the big bang? How you can become more self-confident and more independent! Must-Read!**

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We are heading towards a crisis which will have a warlike character - especially in the big cities.

The number of unemployed people will explode, health and welfare systems will collapse and the majority of people will have to fight for their existence.

Salaries will break away, inflation rates will increase sharply and retirement plans and financial reserves will vanish into thin air.

So it'll definitely make sense to cut expenses in advance and gear yourself up, respectively train for everything we'll have to face with the beginning of the year 2013. The worst thing about it is the unpredictability of 'the mob', which will be envious of those few people who managed to prepare at least a little bit, and the fact that almost nobody still knows the real meaning of the words 'hunger', 'thirst' or a what a world without electricity and periodic garbage disposal looks like.

In this article we'd like to give you food for thought how you can save money in many different areas of your everyday life and as a result become mentally stronger and also more financially independent.

The general idea behind this article is not keep you from all conveniences of life or that you die a littler richer - to the contrary: our primary concern is to wake up as many people as possible and to get them to the point where they can buy some precious metals - particularly those who haven't had the possibility or means to do so, up till now.

It's absolutely clear that everyone will not be able to put all of the points we are going to mention into practice, but the basic principle behind this should be understandable:

If you are able to keep overhead costs under control, you're not just going to feel better and safer - you'll also be a lot more self-confident: for example towards banks, in salary negotiations with your boss, in all the things that have to do with insurances, etc...

Furthermore a 'nest-egg' and the knowledge where and how you can easily save a certain amount of money will still your fears.

But hey, nothing ventured, nothing gained. So if you are already trying to exclude certain things in advance, set up tabus or be too comfortable or above things, than this is the right time to stop reading, since there is nothing you can learn from this text.

By the way: We are not telling you any theoretical nonsense, we have already put a lot of the things into practice ourselves. So we have to admit that we reached a point where we wouldn't be worried if we lost everthing tomorrow and then be the last douchebags on earth, living in the middle of nowhere, doomed to start from the very beginning.

We could also put it this way: the good feeling to be happy with very little is so phenomenal that we do not get the impression to have to live without something or to miss something, if we do not have certain things or can't buy them.

Moreover, we have to tell you that some things we are going to mention are necessarily consuming time: so ain't nobody supposed to tell us that he or she has no time, because if you are not willing to invest some time in the solution of your problem - at least in the beginning - than it probably isn't a real problem.

I know people whose biggest problem is overweight, who do not get a woman because of that, who don't feel good etc...yet they are neither willing to deal with healthy eating, nor do they take a walk for at least 10 minutes a day.

The major goal of these thoughts is to make you more independent over the course of time, so that you'll have more time to do the things you like.

Let's just start with a prime example on the subject of nutrition:

If you go by bicycle or take a walk to a dandelion field near yours, you'll 1. have taken some exercise, 2. saved money and 3. certainly have eaten a salad that is much healthier than any other thing you can buy in a supermarket. All you have to do is to cut off the dandelion leaves, wash them and dress them the same way you'd do it with a normal salad - that's it!

Same thing with water, respectively beverages in general: where we live in Germany, we pretty much have the best water coming out of the faucet, that is available anywhere on the planet. We do not know what it's like in whichever region you live in, but you should definitely go and find out, since you can save a whole lot of money by drinking faucet water instead of water from the supermarket.

It's a complete waste of money to buy expensive water with identical quality in prepacked bottles. On the one hand many mineral waters are of much worse quality than normal faucet water and on the other hand you have to keep in mind (or calculate) what even the cheapest water from the supermarket – where 1,5 liters cost about 19 cents - costs, when you translate this difference into 1000 liters. That would be 666 such bottles, multiplied with 19 cents you'll be saving for each bottle, which makes 126,5 Euros for 1000 liters. Normal faucet water costs probably less than 5 Euros for each 1000 liters - so we're talking about a 2.500% premium!!! Let alone all the expenses you have for driving to a supermarket, or the nearest town, only to buy some water...

Or drink tea instead of all the sugared beverages, since it is healthier and low in calories.

If you start drinking faucet water once in a while, which is pretty much without any flavor, you'll learn again to appreciate the taste of other things. Sensory overload also applies to the taste buds!

Almost any market has an area where they sell goods with greatly reduced prices, whether we're talking milk products, bread, fish, fruits or meat. If you don't care too much whether you'll have chicken or fish for dinner, you can easily save 50% + X. One day we eat bananas when they are sold at low prices and the other day we have strawberries if there was some remaining stock that particular day. Over the course of time you'll be eating a whole bunch of different products since the markets will not be so stupid to order too much of one and the same product again and again, over several months. If a victual itself is garbage anyway, then it is absolutely unimportant whether it's one day closer to its freshness date or not. You're not going to die just because of one day, since regulations in the western world are very tight. Simply bank on your sense of taste.

If I buy a 50% price-reduced pack of strawberries and I have to take two berries out because they're rotten, then it's still one hell of a deal!

Don't buy too much of one product at the same time. If you don't use it up within a certain period of time, it'll spoil and you'll throw it in the garbage can. Pretty bad deal!

If you want to buy a loaf of bread you should know that there are bakeries that sell their bread at half of the original price in the evening or the next day. It will not taste worse just because of a few hours. Furthermore it's healthier to eat bread that's a little older, than always eating fresh bread. If your loaf of bread doesn't taste well after 1 or 2 days, your baker must be a real douche!

Or let's take the veggie soup, which is healthy and cheap at the same time - unbeatable in both the economic sense and regarding health. Sure, you have to use up the goods which are close to the freshness date, but why the heck do you buy something if you don't know yet when you're going to consume it?!

One of our friends owns a hot-dog stand, which is right in front of a supermarket. It's a mystery to us why someone is willing to buy 0,33 liters of Coca-Cola for 1 or 1,5 Euros, when a 1,5 liter bottle from the supermarket only costs 0,35 cents. This means that he pays a price that is 3 times higher, but he only gets one fifth of the quantity of Cola. You can't save more money in two minutes than by going into the supermarket to buy the product there - if it has to be Coke at all.

Fitness: stop using the car for driving shorts distances, go on foot or take the bicycle. This has two advantages: first one, you work out. The second one is that it is especially these short distance drives that do the most damage to your car.

Driving 400 kilometers straight is less 'exhausting' than cold starting the car 4 times and only driving 2 kilometers.

Flatrates: all the people we know who work with a bunch of flatrates, don't have any money - even though they pretend to be saving a lot. We do not have flatrates for anything, since it is a lot cheaper to be money-conscious with something and then pay more for every unit you use, instead of loading up on flatrates like crazy, which only "pay off" if you - for example - do a lot of needless phone calls.

Flatrates or all-inclusive holidays usually lead to the situation that you consume everything that's being offered in excessive amounts, just to make sure that the all-inclusive premium really pays off.

If people wouldn't spend so much time on the internet, paying on a call-by-call basis would be a lot cheaper than any flatrate in the world.

I'm currently paying only 0,05 cent each minute on a call-by-call basis - that's 3 cents per hour or 15 cents per day, if I'm online for about 5 hours.

If you start using programs like 'skype', you'll be ending up with a much lower phone bill at the end of the month. All in all we are paying about 5 euros per month for the internet access, which gives us the possibility to do almost all necessary phone calls via skype. So please, ain't nobody telling us that 20 or 30 euros for a internet flatrate is cheap. We pay about 25 euros less each month, which adds up to 300 euros each year (25 euros times 12), or 10 ounces of silver!

So if you were just booking bed and breakfast when you go on vacation you'd come out saving a lot of money, eat less and live healthier.

Now let us get to the most important thing you have in life: YOUR lifetime!!

Think about the time you are spending on all kind of different main stream media bull-shitting websites, reading the biggest crap one can imagine, while you could rather do so many other things of much greater value, like reading a good book or exercising.

So let us be absolutely clear: we wouldn't be mad at all if you also stop reading our website - Silver-Info - provided that you have already understood the essential message, or if you think that we have absolutely nothing to offer, nothing that gets you any further in life.

You'll gain a lot more quality of life if you rather invest your precious time in some of the points that are now to follow and just visit us if you are looking for a particular piece of information.

Ain't nobody supposed to tell us that this or that approach won't ever bring a return, since it's finally time to understand that many thin dollar/euro bills together make a thick stack. Furthermore we're talking about a period of many years and, let's say a five-headed family. If each of the 5 persons says everyday that "3 euros don't matter", then we're talking about 15 euros each and every day for NOTHING, which add up to 5.500 euros per year!!!

That's money that can't be invested in precious metals and that'll cost you a real fortune over the next couple of years. This is exactly the way of thinking that prevents that the majority of people will ever get to the point of making big money, since they do not appreciate the small bucks.

"Take care of the pennies and the pounds will take care of themselves. You can really learn 'the art of saving' from rich people. Hope you got the point!

Car: if I buy an older, used car, I can renounce on effecting many different insurance policies, because older cars are less likely to be stolen and a ACDW (additional collision damage waiver) will also not be necessary. There is no need to effect an insurance policy, if it doesn't kill you.

So if a loss of the car or a repair immediately kills you from the financial point of view, then the car was simply too expensive right from the start - simple as that.

Free raffles: We're taking part in as many lottery-like games as we can and we even created an extra e-mail account where they can send all their advertising waste. Our flatscreen, the digicam, dvd-player, hundreds of euros, vouchers, several ounces of gold and a couple kilos of silver...just to name some of the things we've collected over the last few years. All of this didn't take us much effort at all and rather than letting some douche bend our ears on a fair with whatever he has to sell, we prefer to fill in a couple of forms in a quiet place. Just start thinking of yourself more often - because others will simply not do it for you!

If you have a cheap bicycle you can take and use it wherever you want - and no one is going to steal it. If we had an expensive bicycle we would think twice whether to use it or not on several occasions - it does absolutely not make sense to buy an expensive one. If I was afraid of a potential damage or theft - same thing with cars!

Another possibility to get from one place to another, beside bicycle and car, is the train. The train operators here in Germany for example offer tickets that allow 5 people to travel on that ticket. The price of the ticket stays the same, even when there are less than 5 persons traveling on this ticket. So when we travel by train we never buy single tickets for just one person. We always buy the ticket for 5 persons and then try to find some more people who travel in the same direction as we do, and ask them if they would like to travel with us on our ticket. This makes the whole thing a lot cheaper for each person, because a group ticket for - let's say 5 persons, is always cheaper than 5 single tickets. All you have to have is the courage to talk to people and ask them if they would like to travel with you. And let us assure you that we already met a ton of nice female students who 1. were very happy that they had to pay much less and 2. made the trip a real pleasure to us :-)

If you aren't trying to get lucky than you'll definitely never become lucky. We're not the most beautiful boys on earth but it is absolutely incredible how many beautiful women we got to know on our trips. It also happened that when we had an appointment in Frankfurt that - at the end of the day - made more money than the ticket actually cost us and on top of that we received a couple of phone numbers from very nice women. What more can we ask for? Life offers so much to us - and too often we just don't seize the chance.

Actually, nobody in the world needed to die of hunger or live life as a single, but the majority of people is simply becoming greedier, more afraid and more stupid by the day.

Renting or buying real estate?

We're probably the biggest fans of renting in the world. Our basic consideration: if you do not own something, then you neither have to pay for it nor have it insured and you do also not have to defend it. Furthermore you remain a lot more flexible. If you decide to purchase something, you'll either have to give away your capital or you bind yourself to paying for it for a very long time - so your future revenues will be spent long time before you even get them.

When you rent, you don't have to care about repairs, you can move to another place whenever you want to and you also don't have to bootlick your neighbor, only to maintain a good relationship between you and him. If I know that I'll have to pay off the house for the next 10 years and that I'll have to deal with the people that are living right next to me, then it's almost a sure thing that many of my former beliefs turn into rotten compromises.

I can tell anybody that he or she is a dork, because if it's necessary I'll simply move to another place where people are better and more intelligent. There are worse things than moving from time to time, since it helps to avoid to collect so much trash in one place and furthermore you are urged to get rid of all the useless things you don't need.

The way it looks in a person's apartment often resembles the way it looks inside of the person's head.

So if your apartment is a total mess and you are unable to free yourself of 'stuff', then it is also very likely that you are unable to keep track of your finances, which makes it very hard for you to make some proper decisions.

Insurances: as we already said before, things you don't have you don't need to insure and if you buy something cheap it's unlikely to be stolen or damaged.

Expensive furniture for example leads to the situation that you would like to insure it, same thing with cars. If I'm not afraid of life and don't fear a job loss, then there's no need to insure all of these things.

Why do you expect completely strange people to remove the different risks of life from you, do you really think they do it to your benefit?

It is your life and the rest is nothing but a business with people's fear or all kinds of things. Those who intend to make profits with my sorrows and risks can go and jump in the lake.

So our motto is as follows: no insurances, except for the few that are required by law. Money saved in this manner can be used to accumulate reserves or to buy another car if your old one breaks down, or new furniture, or whatever. If you have cheap furniture you don't care when it's getting damaged a little bit and if you don't own a house then it is of no importance to you whether it decreases in value or anything else. As long as nothing happens to me, the whole thing can just burn down to the ground - it'll be the owner who has to deal with the insurance company.

Club fees:

Get your ass up and start to resign from every club you don't really need to be a member of. No one in the world cares whether you're a member in a club or not, if you do not have a real connection to what the club does. What is the situation usually like in those clubs? Nobody wants to be the chairman or contribute something.

The chairman thinks: "they should all be happy that I do all the work and carry the can for everything"!

The average member thinks: "they should all be happy that I'm a member and pay my fees regularly.

Now what's the deal? Don't do anything you do not have a special connection to or benefit from or have any other inner conviction/emotional connection to. Participating in such clubs only for the sake of participating is nonsense - so just try to think about why someone should have the right to regularly debit you with a certain amount of money.

Magazines/Newspapers: We never ever subscribed to our regional newspaper simply because they write too much nonsense, since they have to fill that newspaper every single day, no matter if there are or

aren't any relevant news. I just can't stand when someone throws a certain amount of paper in front of my houses' door every day, just to be allowed to debit from my bank account. If I am interested in some special topic I simply buy specific editions of a magazine or a newspaper. We even hardly didn't purchase any financial papers or magazines dealing with the stock market. We might take a look at one of them from time to time, for example when we're waiting for a train or something. If it contains an interesting article or a useful piece of information, we'll make a short note and might consider buying it later. We know a couple of people who are working and writing for publishing companies. The majority of them are such douchebags that we would never in life pay money just to keep their asses in a warm and dry place. When we're talking to these guys we found that they would actually write in an entirely different manner than they are used to, but - and that's the problem - they aren't allowed to. So what are we supposed to do with such crap?

Car parts: up until now, we have never bought tires in a store. Instead we purchased on the internet at much cheaper prices or even for free – sometimes also second-hand stuff. We're on the road a lot, so it simply makes sense to stop by at a potential seller and check out the tires he wants to get rid of.

There are many different reasons why people want to get rid of them, for example he or she just don't need them anymore or the person bought a car with a different tyre size. There are various reasons.

Or why do we always separate work and spare time??? If your partner/friend/wife/husband has a problem when you're doing a quick 10 minute side-trip on - let's say a 5 hour trip, to pick up some tires, then he or she may not be the right partner. What are you supposed to do with these kind of people during times of crisis?

Hair cut (won't work for everybody): call us crazy, but we know people who are cutting their hair all by themselves. One of our friends is the proud owner of a hair shearer that cost him 7,5 euros (Carrera). It does not just have a pretty hot name, it is also a very reliable piece of technique, very easy to clean. Just hold it under flowing water and then dry it somewhere. That friend can't understand why people are willing to pay 10 euros or more for a female hairdresser, who may be ugly and in most cases in a bad mood, only to get their head shaved. Furthermore, if a person/partner -again- rejects you because of the fact that you're cutting your hair by yourself, then she simply doesn't deserve you. When

we look at a woman we also don't pay the most attention to her hair cut, there's other parts we're looking at...

Women often try to change their partners style, clothing, hair cut etc. If you allow that person to influence you in such a profound way just because you are afraid that she leaves you or to avoid stressful situations then you won't recognize yourself anymore after some weeks and that woman is still going to leave you because no female wants to be together with a submissive wiener.

Another touchy subject are deodorants, cosmetics and creams.

People with lots of pimples or body odor have a problem with their body, respectively nutrition - because these symptoms are usually signs that toxins want to get out of the body or that your body lacks water, which the body needs to be able to get rid of ballast, toxic substances, etc. So you won't solve this problem simply by putting on some more deodorant or popping pills. What you have to do is drink more water, less coke and sprite.

Buying deodorants, cosmetics and creams is truly a waste of money, especially if you try not to deal with the real reasons that cause the problem.

A fat or ugly person won't become any more beautiful because of deo or cosmetics and if I kiss a woman I want to feel the lips and skin, not the lipstick or a powder.

Tobacco: we don't smoke. Why should we be paying money only to harm our body and health? We don't care how dangerous smoking is, because we don't smoke, and if we are in a place where people smoke, then we simply can't change it. We'll just be exposed to the smoke for a short time, so the whole thing doesn't interest us at all.

Alcohol:

If you have to get drunk at all - because of whatever reason, may it be due to grief or just to have some fun, a cheap wine or a bottle of hard liquor will be everything you need, and there's nothing more to say regarding this subject. There were many expensive wines we drank in the past, which we had rather not drunk, since they were absolutely inedible or sour, so that we would have preferred to buy the cheap tetrapack for 1 euro from the supermarket.

Overnight stays/ on the road:

It's always cheaper, more quite and more pleasant to live/stay outside of the big city centers. We think that chains like Holiday Inn offer the most

value for your money, so this is usually the first address we are looking out for when we come to a city.

If you have a lot of stuff lying around at home, you should consider trying to sell that crap on a flea market or do a garage sale. You're going to meet nice people, regain some space at home and if you are lucky you'll make a few bucks out there. You really don't believe what kind of crap people need and buy.

At this point of time there is almost no investment that offers a real chance to beat the loss of purchasing power over an extended period of time. You should be aware that all the products which are offered by banks or insurance companies certainly don't have the potential to compensate the loss of purchasing power. It rather makes sense to go to the casino and gamble it all away - if you refuse to buy precious metals - because you do at least have a small chance to make a profit there, contrary to any bank product.

You are definitely going to be the loser with bank and insurance products - that's for sure.

That's the way we do it from time to time, for example when we are in Vegas. We rather prefer to lose a couple hundred dollars when the odds are almost 50:50, instead of spending it on any of the crap we mentioned above.

You won't believe how fast your piggy bank starts to fill up if you really begin to save every penny, cent, euro or dollar. After a few weeks the belly is going to burst - that's inevitable!

However, this entire approach only makes sense if you start saving and possibly start to accumulate some physical precious metals. Saving a couple hundred or thousand euros/dollars, and then spend it on some senseless crap would be really really sad. By the way, the biggest problem for many people is that they can't see money being 'wasted' in investments, they always have to spend it on 'something'. Work, buy, consume, die - the circle of life, at least for the average consumer.

If you belong to this group of people, forget this article and forget this website, we can't help you!

Furthermore people underestimate how small money can evolve into big money over the course of some years, provided that it's invested in the right asset.

Every cent you earn will work for you a whole lifetime, so don't waste it by spending it on crap.

The idea is to replace your work by capital income - without having to lift a finger.

You won't get rich by spending like crazy, and it's not your task to support the economy - don't matter what the politicians say.

So that's pretty much it for now. The major goal of this article was to share some of our experiences with you and we are fully aware that there are many more possibilities to save money, in many different areas of life.

You don't ever have to be afraid of anything if you follow some of the points we mentioned in this text. It's pretty much all about being modest.

We believe that almost no household exists which can not be brought back on track financially, if you do it the right way, whereby the major aim is to become completely independent of banks and insurances.

Perhaps this could also be a nice new hobby or even a potential business, trying to clean up the financial mess in some households...we'll see.

We no longer measure our work in terms of time or money and we keep our costs as low as possible, so we hardly need any income at all. It's just awesome to be that independent, everything's possible..and you can do it too!!!

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