

The One-Hour Meltdown

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Introduction

The following is just my opinion. It is nothing more than my opinion. I have nothing to substantiate or prove any aspect of my opinion. My opinion is simply the logical conclusion of a law-abiding sixty-year old Christian grandfather who has both an engineering degree and an M.B.A. degree and who has seen both good times and hard times during his life.

The Current Situation:

At the present time every nation in the entire world is facing serious financial and social stress. If only a few nations were involved then it might be possible to contain the upcoming meltdown to a few specific geographical areas. This has been successfully done in the past. However, since the entire world is currently on the edge of the cliff, when the meltdown begins it will impact almost everyone on the face of the earth.

Unless God chooses to intervene, the meltdown is no longer avoidable. Our governments and our financial institutions are no longer in control. However, to keep the system working just a little longer they must maintain the illusion that they have the system under control. But the system is broken and it can't be fixed.

There are two reasons why the system can't be fixed:

1. It has grown beyond its own capacity to support itself.
2. It has become so complex that no one can do anything significant to fix it because it is hemorrhaging in too many different places.

The average person in every nation on the face of the earth knows the meltdown is coming. The wealthy people know it. The poor people know it. Nobody wants it to happen. But almost everyone is just patiently waiting for it to begin and at the same time hoping that it doesn't begin too soon.

Nobody knows when the meltdown will actually start. It may begin one-month from now. Or a year from now. Or three-years from now.

But almost everyone knows that at some future date the meltdown will occur.

This widespread knowledge of the impending disaster is the reason that when the disaster begins it will quickly and completely spiral out-of-control in one-hour or less. In my opinion, most people do not seriously believe it could happen this quickly. Most people expect a more gradual meltdown. They may be right because nobody can predict the future, and that includes myself.

The One-Hour Meltdown

However, my personal opinion is that once the meltdown begins then in less than one-hour it will quickly escalate far beyond anyone's ability to control or manage it on a worldwide basis. The five basic assumptions that cause me to believe in my "one-hour meltdown theory" are as follows:

1. **Banks:** The financial institutions around the world cannot withstand a full-scale worldwide bank run. Therefore, they have already made plans to immediately shut down the instant they are told to do so. Within minutes, all across the globe, all the ATM machines will be offline, all credit card and debit card verification transactions will be halted, and all banks will have their vaults locked and their doors locked and their building emptied of all personnel, except perhaps for some special security guards. All high-level bank executives will immediately disappear to a wide variety of remote safe unknown locations. All telephone call inquiries to any of the financial institutions will be automatically answered by a computer with a pre-recorded message similar to the following: "Our system is currently experiencing an extremely high call volume and therefore we are unable to answer your call at this time. Please try again later when our call volume returns to normal."
2. **Governments:** The vast majority of our government leaders all over the world are relatively intelligent individuals. They completely understand the ramifications of a "bank holiday" in our computer controlled financial economy. Therefore, all government offices will also be immediately shut down, and they will empty their buildings and lock their doors. Any transaction in progress, including any trials in progress, will be immediately halted and

postponed until some future date. All high-level government officials, including all judges and tax officials, will immediately disappear to a wide variety of remote safe unknown locations.

3. **Retail Businesses:** Since they will be unable to process even simple transactions, all retail establishments, both large and small, will immediately lock their doors to prevent anyone else from entering. If possible, they will complete any transactions for customers already inside their building if those customers have enough cash to pay for their purchases. Any customers wishing to pay by check or credit card or debit card will be told that the verification system is down and their transaction can't be completed. All customers will then be immediately escorted to the doors and the doors will be briefly opened and then immediately locked after they exit. In addition, in a manner similar to what happened during the World Trade Center meltdown, each store's management may demand that their employees remain at their stations until further notice or they will lose their jobs for leaving without management's permission. But most of the more intelligent employees will leave at the same time as the store's last few remaining customers. The store's special security guards may or may not remain behind in order to protect the store with their lives. Since most of these special security guards are not paid exceptionally well, a large number of them may decide that they should return home and protect their own families instead.
4. **Criminals:** Anyone and everyone who has any criminal tendencies and who has been patiently waiting for this to happen will immediately see it as a once-in-a-lifetime opportunity to improve their financial situation. More than likely the vast majority of these criminals have already made very detailed plans that includes exactly which businesses they are going to rob first, second, third, and so on. Any business with a reasonable level of cash-on-hand will be very high on every criminal's list. Every jewelry store and pawn shop that has any type of silver or gold jewelry, or precious stones (diamonds, rubies, emeralds, etc.), will be very high on everyone's list. The warfare that breaks out at these establishments between competing criminals will not be pleasant.
5. **Normal People:** Normal average people will begin looting. Grocery stores will be broken into and they will be completely emptied from wall-to-wall, including the rear storage area, in less than one-hour. Stores that have firearms, ammunition, appliances, clothing, shoes, or anything else needed by the average citizen will be emptied in less than one-hour. In skirmishes over the few remaining resources, normal average people will begin killing one another inside the stores, and in the parking lots outside the stores, and on the streets as these fully loaded vehicles try to escape with their loot.

The above events will all happen simultaneously during the first one-hour of the meltdown. After that first hour has passed, things will really begin to get nasty. Everyone will quickly realize there are not enough law enforcement personnel to protect everyone and everything. Although the military will probably be ordered to protect specific high priority establishments and resources, there will simply not be enough military personnel to protect individual civilians or businesses.

Events After the One-Hour Meltdown

Almost everyone who has lost their jobs, their vehicles, their homes, and their life savings will now have nothing more to lose by seeking some form of retribution against the society that took everything away from them that they once "partially" owned.

Anyone who has received a minor speeding ticket in the recent past and who honestly could not afford the fine will be in a very unpleasant mood. Everyone who has had their property taxes increased at the same time their income decreased will not be in a good mood. Everyone who has had their credit card interest rate increased at the same time their employer was reducing the number of hours they worked each week will not be in a good mood. Everyone who has been reduced from a two-family income down to a one-family income will not be in a good mood. Everyone who lost their job because their employer went bankrupt will not be in a good mood.

The vast majority of these individuals will have been just barely surviving in a situation where they were living hand-to-mouth on government welfare or the charity of the local community (unemployment checks, welfare checks, food stamps, food pantries, etc.). The instant they realize there will be no more government welfare or charity, then these individuals will have no hope for survival unless they are able to immediately acquire the food and other resources they need before it is all gone. Anyone who tries to stand in their way, or who tries to reason with them, will have a life expectancy of less than three-seconds.

After the stores are all emptied, and there is nothing else to be stolen, the tempers of the individuals who were not successful in obtaining what they needed will turn violent. When that happens they will form into huge mobs without being asked to. And they will begin seeking vengeance on anyone or any establishment they have a grudge against. Banks, and government buildings, and courthouses will be burned to the ground. Anyone still inside those buildings will probably be shot or hanged. Then these mobs will start looking for the high-ranking officials that they believe are the

source of their misery. But the vast majority of these high-ranking officials will have already disappeared to safe places unknown to anyone but themselves.

If you have not previously thought about the above, or if you are not intellectually prepared to deal with it, then the chances are not very good for your long-term survival.

If you have been waiting to buy a really critical item for your family's long-term self-sufficiency because you thought you could buy it at the very beginning of a slow gradual breakdown of society, then it will no longer be available. Your family will have to try to survive without that item, if that is possible. Since the vast majority of us have very limited financial resources it would be helpful if you could prioritize your purchases right now before it is too late. The following article on my web site describes how this could be done:

[Realistic Self-Sufficiency: The Do's and the Don'ts.](#)

If the meltdown begins while you are away from home then your highest priority should be to collect the other members of your family and return home. Do **not** be tempted to participate in the looting. Regardless of what you think you might need, it would be foolish to risk your life and the lives of your family members at any store or business that is being looted. You should consider yourself "blessed" if you are successful at making it safely home with all your loved ones.

In my opinion, after the meltdown begins it will take about 24-hours for the vast majority of the criminals and the looters to self-destruct to at least one-half of their original number. In fact, human greed will probably reduce their numbers by a lot more than 50%. The reason this will happen is because every criminal will want whatever the other criminal has in his or her possession and he or she will probably be willing to kill to get it. The criminals and looters that survive will be the more ruthless and savage members of our society and they will gradually form into small gangs for protection and for their own mutual survival. When that happens things will just continue to get worse.

If you live close to the outside edge of a heavily populated area, and you can quickly and easily get onto a good road or interstate leading away from the danger area, and if you have a safe destination already planned, and if travel to that destination does not take you through another heavily populated area, then it may be possible for you to escape to your "retreat" if you act immediately and you do not hesitate.

However, if you live inside a heavily populated area, or if you are a good distance

from a safe exit road or interstate, or if you do not have a safe destination to travel to, then loading your family into your vehicle and trying to drive anywhere at this time would probably not be a very good idea. In this situation, when the meltdown begins your best chance for survival will probably be to wait out the worst part of the meltdown inside your home. You should also be prepared to defend your home and your family during this difficult transition period.

I fully realize that the above suggestion goes against almost everyone's recommended strategy of "getting out of Dodge" (G.O.O.D) at the last minute. You are an adult and you will need to make your own decision in this matter. But before you decide, perhaps you should thoughtfully consider your chances for long-term survival in each of the following two scenarios:

1. Your family is trapped inside your vehicle in a traffic jam that is grid-locked and, although you don't know it yet, the cars in front of you and behind you are **not** going to move one-inch for the next several **years**. You and your family members quickly become physically and emotionally fatigued by the long wait inside your vehicle. Everyone needs to use the bathroom. Nobody can get any real rest. And as you watch one horror story after another unfold outside the windows of your vehicle you become terrified that you will not live to see another day. You are trapped inside your vehicle many, many miles from your home and travel in any direction by foot or by bicycle at this time would be suicidal.
2. Your family is temporarily trapped inside your home with whatever resources you have in your home. You can still use the bathroom in the privacy of your own home. You can still eat and drink in safety. Each member of your family can sleep in his or her own bed while one or more members of your family remains awake and on guard duty. On some future date, after your family has eaten a good meal and everyone is completely rested and mentally and physically alert, then perhaps on a dark rainy night your family will be able to escape by riding bicycles or by walking out of the danger zone to some safe remote place where you already have supplies pre-positioned and waiting for you.

In my opinion, neither of the above two scenarios is a pleasant one to think about. But if I had to choose between them I would select the second option.

Three Questions

Please allow me to ask you the following three questions:

1. How many people do you personally know who do not need to eat?
2. Where does most of the meat, bread, fruit, and vegetables that are consumed by the people inside a city actually come from?
3. If food deliveries into the city were stopped, how long would the city continue to be a safe place to live?

If you are satisfied with your answers to the above three questions and you still want to live in a big city then you should continue to do so. However, if you are not satisfied with your answers to the above three questions, then perhaps right now would be a good time to think about some other options for your family's survival.

Some Good News

Before you completely lose heart, please allow me to share some really good news with you. The meltdown hasn't started yet. You still have time to significantly improve your family's chances of surviving the upcoming meltdown.

Have you lost your job? That is good news. You can now relocate to a more lightly populated area.

Has the bank foreclosed on your home? That is good news. You can now relocate to a more lightly populated area.

Are you now living inside your vehicle? That is good news. If you can come up with some gas money then you can now relocate to a more lightly populated area.

You don't need to move to the unexplored wilderness in Alaska. You don't need to move into the heart of the Arizona desert. You just need to relocate to an area that is more lightly populated than a big city. The area you select should meet the following minimum criteria:

1. It is not on a major freeway or interstate.
2. It is at least several hundred feet above sea level.
3. It is surrounded by farm land, dairy cows, and other typical farm livestock such as horses, pigs, sheep, goats, and chickens.
4. It has a history of good average rainfall (not too much rain or too little rain).
5. It has a reasonable supply of trees and forest timber land.
6. It has a few nearby manufacturing facilities of any size.

7. Its residents still have the right to own firearms to protect themselves.
8. It has short mild winters.

You are smart. You could probably find a place like the above that is somewhere between 60 to 600 miles of where you currently live. When you get there, start looking for a new job.

At the current time good jobs are exceptionally difficult to find. Therefore, if you still have a really good job, then you would probably be better advised to keep your current job. But you could still move your loved ones to a small safe farming community that is at least 30 miles away from any heavily populated area, and which meets the first seven of the above eight minimum criteria. This would mean that you would have to commute one or two-hours each day to get to your current job. But your family would be safe when the meltdown begins. And if the meltdown occurs when you are at home with your family, then you would be there to help protect them. If the meltdown occurs while you are at work, and if you leave work immediately and don't stop anywhere, then there would be a reasonable chance that you might get back home before 24-hours has passed. This would require that you always have at least one-half tank of gas inside your vehicle's gas tank each day when you arrive at work. Finally, your survival would be greatly increased if you also had a little food and water, a few basic survival items, and a bicycle inside your vehicle that you could ride if you got caught in a grid-lock traffic jam. Most people will not abandon their vehicle immediately because they have an emotional attachment to their vehicle and to just abandon it would not "feel" like the most logical thing to do. The reason is because these people have survived traffic jams in the past by just waiting for them to eventually unravel. But this time it will be different. The traffic jam will never unravel. (Note: If it becomes necessary, park your vehicle on the side of the road and lock it, if that is possible.)

Conclusion

The vast majority of you will probably not share my opinion on this topic because it is just too "scary" and therefore it just can't happen. However, if you have taken the time to read this entire article then at least you now know about my "one-hour meltdown theory" and you can include it as one of your highly unlikely future scenarios. And if it should actually happen then at least you will not be too surprised by the events as they quickly begin to transpire.

On the other hand, if you think my "one-hour meltdown theory" is not all that

ridiculous, then there are three things you could be doing right now to better prepare for the serious hard times ahead:

1. If you have not already done so, then move to a lightly populated area.
 2. Pray often.
 3. Pray sincerely.
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Postscript

In order to minimize the number of future emails about the above article, on July 29, 2009 I decided to add this postscript to my original article.

As I mentioned in the above introduction, **nobody can predict the future, and that includes myself.**

And as I mentioned in the above conclusion, **the vast majority of you will probably not share my opinion on this topic.**

Instead of a "bank holiday" almost any reasonably intelligent individual could easily select a different trigger event, or combination of trigger events, that lead to the inevitable meltdown.

And, instead of a "one-hour meltdown," almost anyone could modify one or more of the original assumptions and change the time frame to 24-hours, or three-days, or two-weeks, or nine-months, or seven-years.

However, since writing the above article seven-days ago, so far I have not received any emails from anyone who believes the meltdown will never happen. The only points of disagreement are on the trigger event and the speed at which the meltdown will unfold.

Individuals who do not believe a "one-hour meltdown" is possible generally believe that our government and financial leaders have some reasonable degree of control over the social and economic factors that are rapidly deteriorating worldwide.

And those individuals who believe the meltdown will be triggered by a different event, such as a terrorist attack (similar to the World Trade Center disaster) or a nuclear explosion in some large city, generally believe that someone or some nation

must intentionally do something disastrous to initiate the meltdown.

Since I can't predict the future I have no valid way to respond to these differences of opinion. As far as I am concerned, everyone has a right to his or her own opinion, and that includes myself.

As I stated in my article, I simply believe that our leaders do not have things under control and that a worldwide bank run could happen unexpectedly at any time, and our leaders have no way to prevent it or to contain it once it begins. It could happen on any day of the week and at any time during the day. But once it starts our leaders will immediately declare a "bank holiday" to prevent catastrophic damage to the financial system and to the reputations of our financial leaders.

May I please use the following analogy. The current worldwide financial situation is like a passenger bus being driven by a bus driver whose future employment depends on keeping to the bus schedule and maintaining the bus passengers confidence in the bus company. The bus is currently being driven down a straight stretch of highway on a really cold rainy day. But the bus is gradually picking up speed, and the temperature is quickly dropping. The bus passengers can see that ice is starting to form in different spots, and that there are some really dangerous curves just ahead. The driver calmly reassures all the passengers that he or she currently has the bus completely under control and therefore nobody should worry because the future will not be any different from the past or the present. However, the smart people on the bus politely ask the driver to stop the bus and when the bus temporarily stops, they get off the bus and they tell the driver they will walk the rest of the way. The remainder of the passengers have no desire to walk in the freezing rain and therefore the calm words of the driver helps to reassure them and they stay inside the bus as it starts back down the icy highway. The bus quickly picks up speed and then it enters the first dead-man's curve on the edge of a 1,000-foot cliff. The entire curve is completely covered with two-inches of ice. In a matter of seconds the people still on the bus will be no more. The people who got off the bus will still be alive but their continued survival will depend on how prepared they are and whether or not they actually know how to survive in their current extremely difficult circumstances. If they are already wearing a waterproof winter coat and waterproof footwear and they have some matches and some food and water then there is a good chance they will live to see another day.

May I now please interpret my own analogy. The bus is our current worldwide economy. The bus driver represents our current government and financial leaders. The ice represents the fiat money that is currently being increased at an ever accelerating rate. The dead-man's curve is a "bank holiday." The people still on the bus are the ones who believe that our leaders have a lot more control over our worldwide

economy than they really do, and they are leaving most of their money inside the financial system, and they are continuing to live inside a big city. The people who got off the bus are the ones who live in a more lightly populated area and they are using whatever money they currently have to purchase the things they know they will desperately need in the future.

The above article is completely theoretical. The only reason I wrote the article is to provide you with a possible future scenario that you may not have considered too seriously in the past. However, it is my personal conviction that there is an extremely high probability that our future will be forever changed by a simple unexpected "bank holiday" that results in a "one-hour meltdown" of civilization as we currently know it. And, as I mentioned in the conclusion to my original article, I already know that most of you will not share this opinion with me. And that is perfectly okay with me and I am not in the least bit offended.

Respectfully,
Grandpappy.

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August 12, 2009 - Postscript Number 2:
Added the following link to a report that is directly related to the above article:
[An Event at my Grocery Store \(August 10, 2009\)](#)

Revision History:

Revised August 12, 2009 - Added Second Postscript - A link to "An Event at my Grocery Store" at end of article.

Revised July 29, 2009 - Added First Postscript at the end of the article.

July 22, 2009 - Created this new web page.

Click on www.grandpappy.info/indexhar.htm for more Hard Times Survival Tips.

Click on www.grandpappy.info for Robert's Home Page.

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